April 21, 2026

PRESENTATION AT ANNUAL MEETING OF SHAREHOLDERS

CNB FINANCIAL CORPORATION®

Focusing on great experiences and mutually sustainable success for our clients, colleagues, and investors.

CERTAIN IMPORTANT INFORMATION

CAUTION REGARDING FORWARD LOOKING STATEMENTS This presentation includes forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended, with respect to the Corporation’s financial condition, liquidity, results of operations, future performance and business. These forward-looking statements are intended to be covered by the safe harbor for “forward-looking statements” provided by the Private Securities Litigation Reform Act of 1995. Forward-looking statements are those that are not historical facts. Forward-looking statements include statements with respect to beliefs, plans, objectives, goals, expectations, anticipations, estimates and intentions that are subject to significant risks and uncertainties and are subject to change based on various factors (some of which are beyond the Corporation’s control). Forward-looking statements often include the words “believes,” “expects,” “anticipates,” “estimates,” “forecasts,” “intends,” “plans,” “targets,” “potentially,” “probably,” “projects,” “outlook” or similar expressions or future conditional verbs such as “may,” “will,” “should,” “would” and “could.” The Corporation’s actual results may differ materially from those contemplated by the forward-looking statements, which are neither statements of historical fact nor guarantees or assurances of future performance. Such known and unknown risks, uncertainties and other factors that could cause the actual results to differ materially from the statements, include, but are not limited to, (i) adverse changes or conditions in capital and financial markets, including actual or potential stresses in the banking industry; (ii) changes in interest rates; (iii) the credit risks of lending activities, including our ability to estimate credit losses and the allowance for credit losses, as well as the effects of changes in the level of, and trends in, loan delinquencies and write-offs; (iv) effectiveness of our data security controls in the face of cyber attacks and any reputational risks following a cybersecurity incident; (v) changes in general business, industry or economic conditions or competition; (vi) changes in any applicable law, rule, regulation, policy, guideline or practice governing or affecting financial holding companies and their subsidiaries or with respect to tax or accounting principles or otherwise; (vii) adverse economic effects from international trade disputes, including threatened or implemented tariffs imposed by the U.S. and threatened or implemented tariffs imposed by foreign countries in retaliation, or similar events impacting economic activity; (viii) higher than expected costs or other difficulties related to integration of combined or merged businesses; (ix) the effects of business combinations and other acquisition transactions, including the inability to realize our loan and investment portfolios; (x) changes in the quality or composition of our loan and investment portfolios; (xi) adequacy of loan loss reserves; (xii) increased competition; (xiii) loss of certain key officers; (xiv) deposit attrition; (xv) rapidly changing technology; (xvi) unanticipated regulatory or judicial proceedings and liabilities and other costs; (xvii) changes in the cost of funds, demand for loan products or demand for financial services; and (xviii) other economic, competitive, governmental or technological factors affecting our operations, markets, products, services and prices. Such developments could have an adverse impact on the Corporation's financial position and results of operations. For more information about factors that could cause actual results to differ from those discussed in the forward-looking statements, please refer to the “Risk Factors” and “Management’s Discussion and Analysis of Financial Condition and Results of Operations” sections of and the forward-looking statement disclaimers in the Corporation’s annual and quarterly reports filed with the Securities and Exchange Commission.

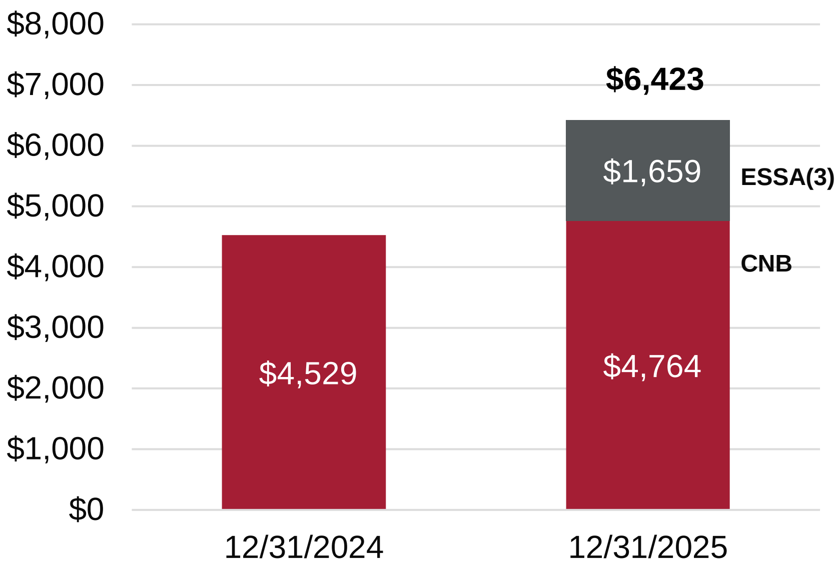
The forward-looking statements are based upon management’s beliefs and assumptions and are made as of the date of this presentation. Factors or events that could cause the Corporation’s actual results to differ may emerge from time to time, and it is not possible for the Corporation to predict all of them. The Corporation undertakes no obligation to publicly update or revise any forward-looking statements included in this presentation or to update the reasons why actual results could differ from those contained in such statements, whether as a result of new information, future events or otherwise, except to the extent required by law. In light of these risks, uncertainties and assumptions, the forward-looking events discussed in this presentation might not occur and you should not put undue reliance on any forward-looking statements.

NON-GAAP FINANCIAL MEASURES This report contains references to financial measures that are not defined in GAAP. Management uses non-GAAP financial information in its analysis of the Corporation’s performance. Management believes that these non-GAAP measures provide a greater understanding of ongoing operations, enhance comparability of results of operations with prior periods and show the effects of significant gains and charges in the periods presented. The Corporation’s management believes that investors may use these non-GAAP measures to analyze the Corporation’s financial performance without the impact of unusual items or events that may obscure trends in the Corporation’s underlying performance. This non-GAAP data should be considered in addition to results prepared in accordance with GAAP, and is not a substitute for, or superior to, GAAP results. Limitations associated with non-GAAP financial measures include the risks that persons might disagree as to the appropriateness of items included in these measures and that different companies might calculate these measures differently. Non-GAAP measures reflected within the presentation include: Adjusted loans, Adjusted total deposits, Adjusted return on average assets, Adjusted book value per common share, Tangible common equity/tangible assets, Adjusted return on average equity, Adjusted diluted earnings per common share, and Net interest margin (fully tax equivalent basis), Adjusted efficiency ratio (fully tax equivalent).

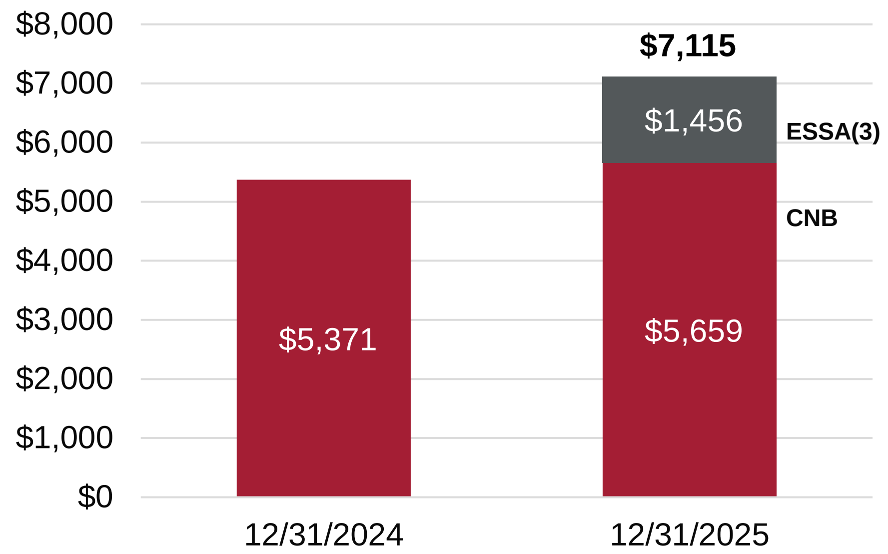
Note: GAAP stands for Generally Accepted Accounting Principles

2025 HIGHLIGHTS

LOANS ($M)(1)



DEPOSITS ($M)(2)



(1) Loans exclude syndicated loans.
(2) Deposits include deposits held for sale.
(3) Includes ESSA acquired loans and deposits, net of estimated purchase accounting fair value adjustments (Non-GAAP measure - see Appendix for reconciliations)

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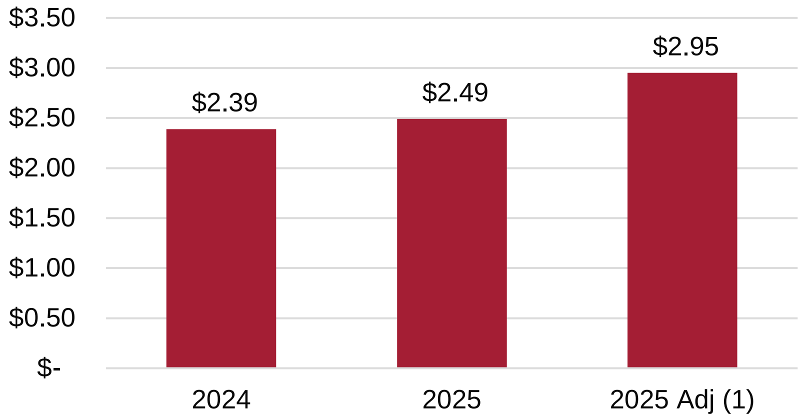
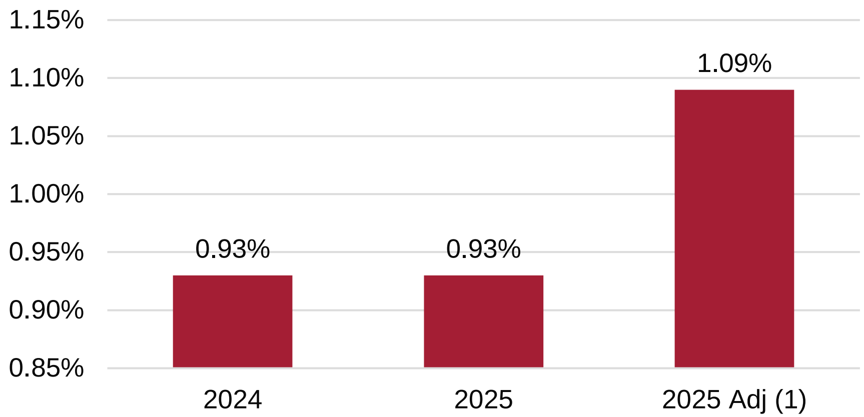
2025 HIGHLIGHTS

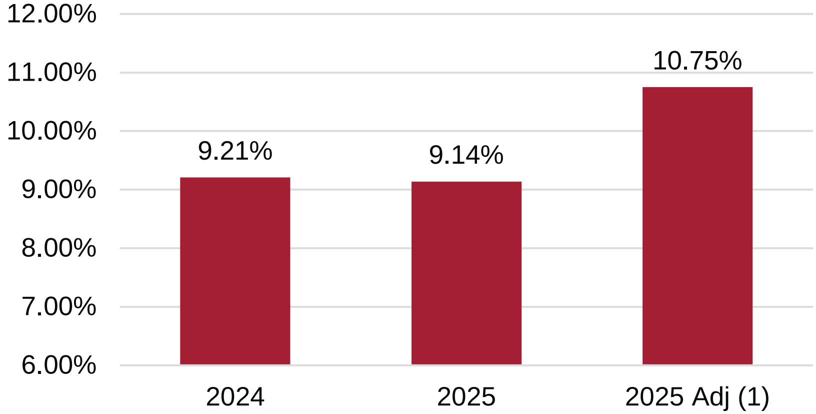
DILUTED EARNINGS PER COMMON SHARE



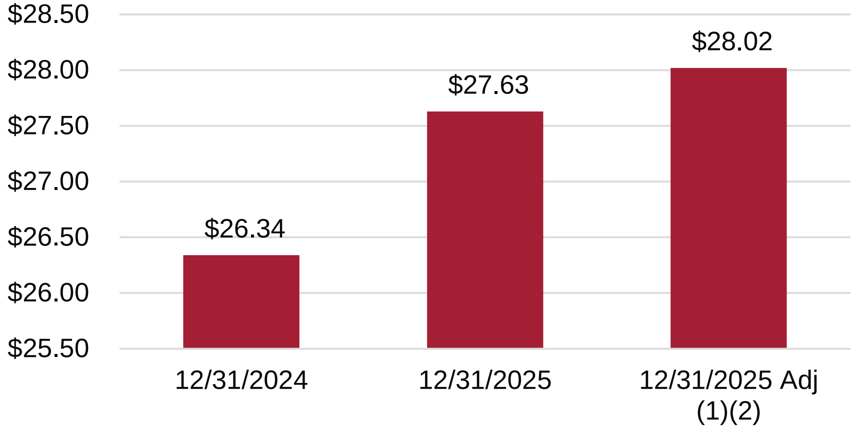
RETURN ON AVERAGE ASSETS



RETURN ON AVERAGE EQUITY



BOOK VALUE PER COMMON SHARE



(1) Excludes merger related expenses and is a non-GAAP financial measure – see Appendix for reconciliations.
(2) Excludes provision adjustment related to adoption of Accounting Standard Update ("ASU") 2025-08, net of tax, and is a non-GAAP financial measure – see Appendix for reconciliations.

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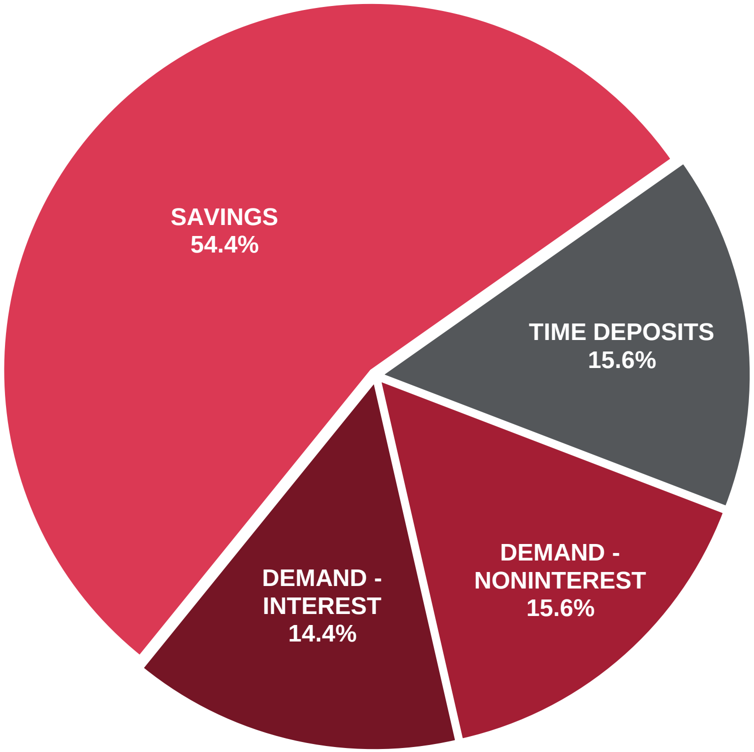
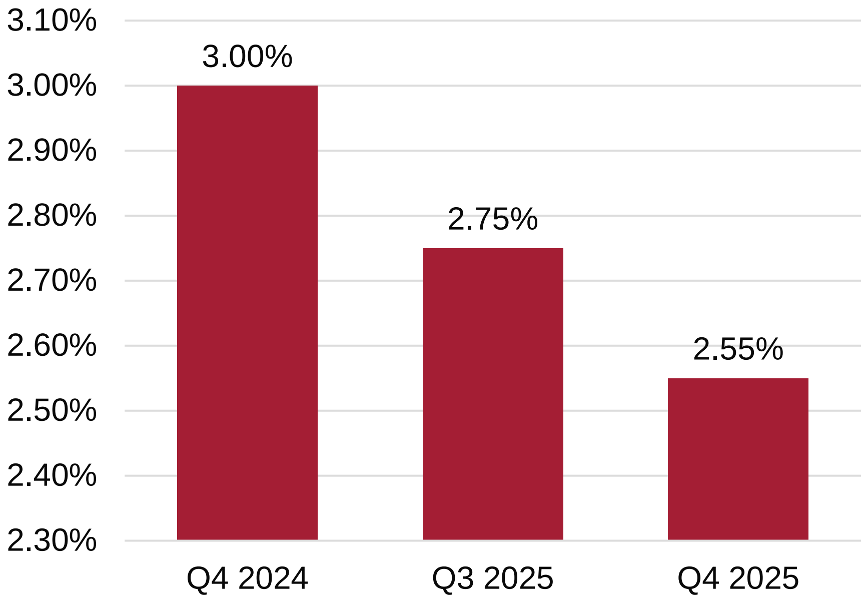
DEPOSIT MIX

12/31/2025 DEPOSIT MIX(1)



AVERAGE COST OF INTEREST-BEARING DEPOSITS



(1) Deposit Mix excludes deposits classified as Deposits held for sale on the balance sheet at 12/31/2025.

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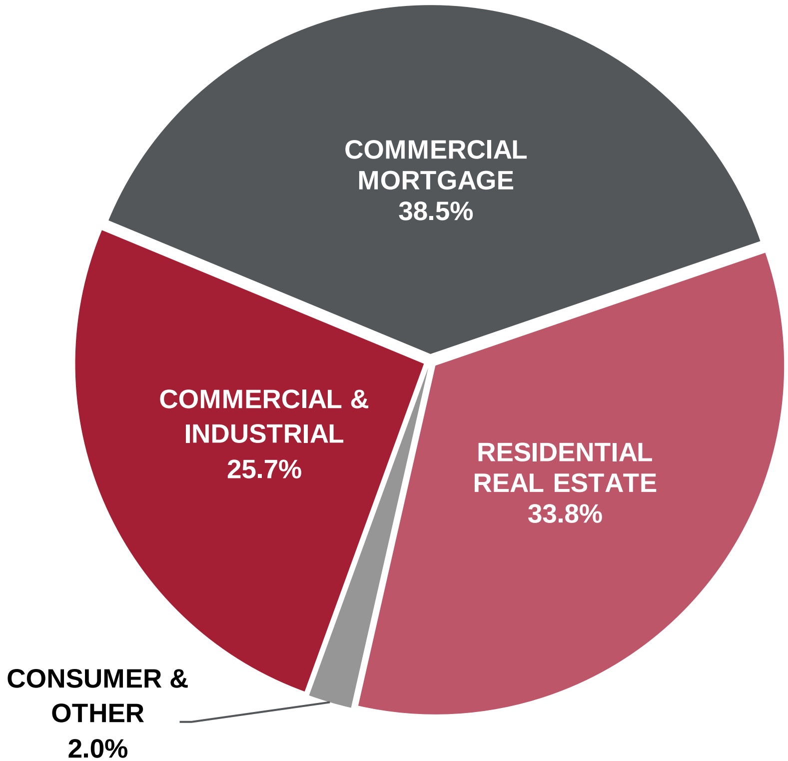
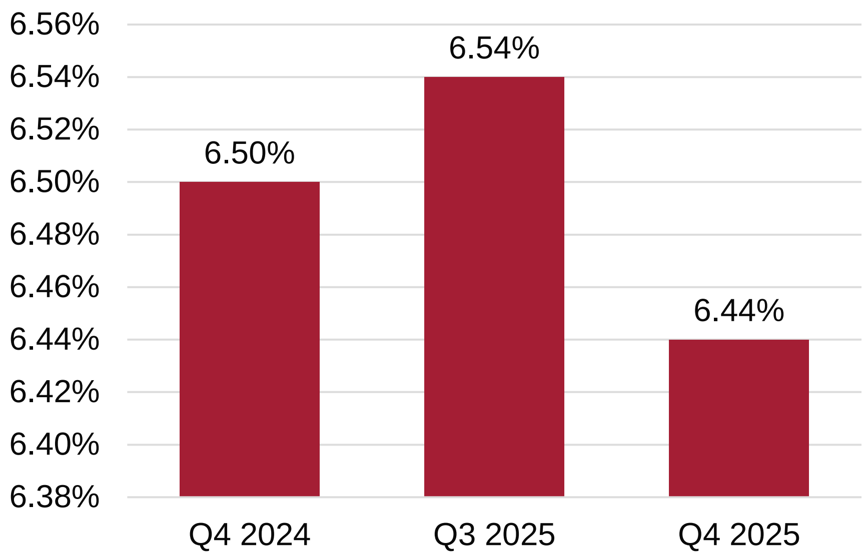
LOAN PORTFOLIO COMPOSITION

12/31/2025 LOAN PORTFOLIO COMPOSITION



AVERAGE YIELD ON TOTAL LOANS & LOANS HELD FOR SALE[1]



(1) Q3 2025 and Q4 2025 include the impact of the acquisition of ESSA Bancorp.

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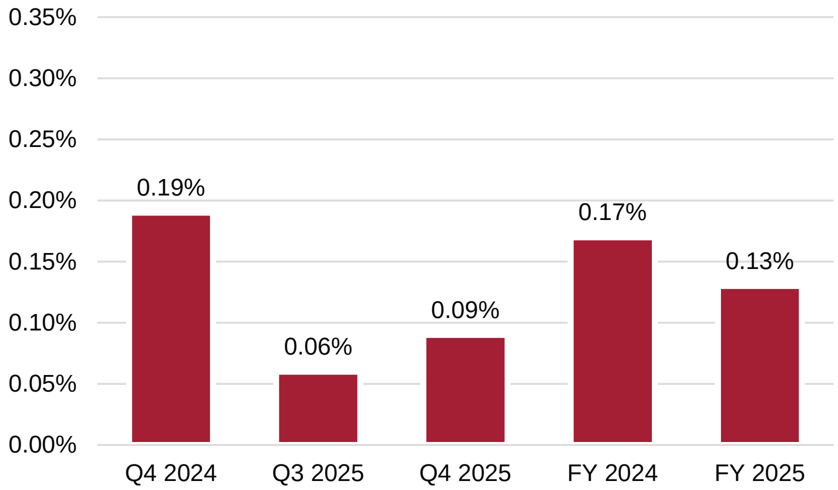
CONSERVATIVE CREDIT CULTURE

NONACCRUAL LOANS BY TYPE

TYPE	12/31/2024	12/31/2025
COMMERCIAL REAL ESTATE	$ 28,053	$ 7,693
RESIDENTIAL MORTGAGE	10,201	16,063
CONSUMER	969	830
COMMERCIAL & INDUSTRIAL	17,100	15,259
TOTAL NONACCRUAL LOANS	$ 56,323	$ 39,845

NET CHARGE-OFFS/AVERAGE LOANS(1)



HISTORICAL ASSET QUALITY

	12/31/2024	9/30/2025	12/31/2025
NONACCRUAL LOANS	$56,323	$36,013	$39,845
ACCRUAL LOANS GREATER THAN 89 DAYS	653	86	42
OREO	2,509	4,254	2,280
NONPERFORMING ASSETS	$59,485	$40,353	$42,167
NONACCRUAL LOANS / LOANS	1.22%	0.56%	0.61%
NPAs / ASSETS	0.96%	0.49%	0.50%
ACL / NONACCRUAL LOANS	84.08%	187.94%	168.29%

Note: "NPAs" means Non-Performing Assets. "ACL" means Allowance for Credit Losses.
(1) Quarterly "Q" calendar periods presented are annualized, "FY" periods presented include full calendar year results.

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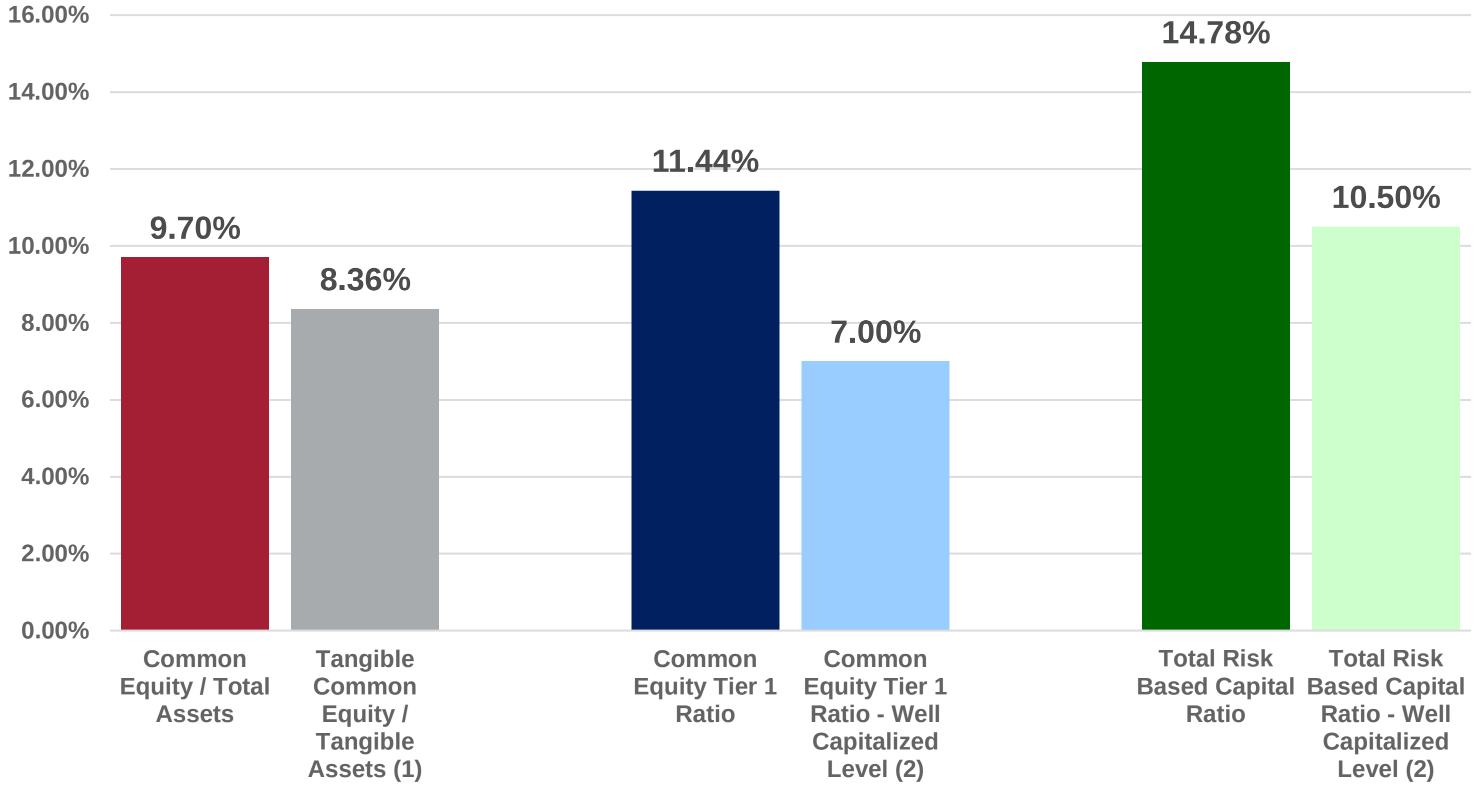
CONSOLIDATED CAPITAL POSITION
12/31/2025



- The Corporation did not repurchase shares of common stock during the twelve months ended December 31, 2025; remaining capacity under the current program was 500,000 shares / $15.0 million as of December 31, 2025.

(1) Tangible common equity / Tangible assets is a non-GAAP financial measure - see Appendix for reconciliation
(2) Well Capitalized includes a 2.5% capital conservation buffer, resulting in minimum regulatory ratios of 7.0% Common Equity Tier 1 and 10.5% Total Risk-Based Capital.

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ESSA MERGER UPDATE

- July 23, 2025: CNB Financial Corporation completed its largest acquisition to date.
- Over $2B in assets added as of merger date.
- $1.7B in loans added as of merger date.
- $1.5B in deposits across 20 offices assumed as of merger date.
- Combined company has 75 full-service branches and over 900 employees.
- Core banking and wealth management systems converted prior to year-end 2025.
- Three former ESSA Directors added to the CNB Bank and CNB Financial Corporation Boards of Directors.

ESSA Bank
A division of CNB Bank

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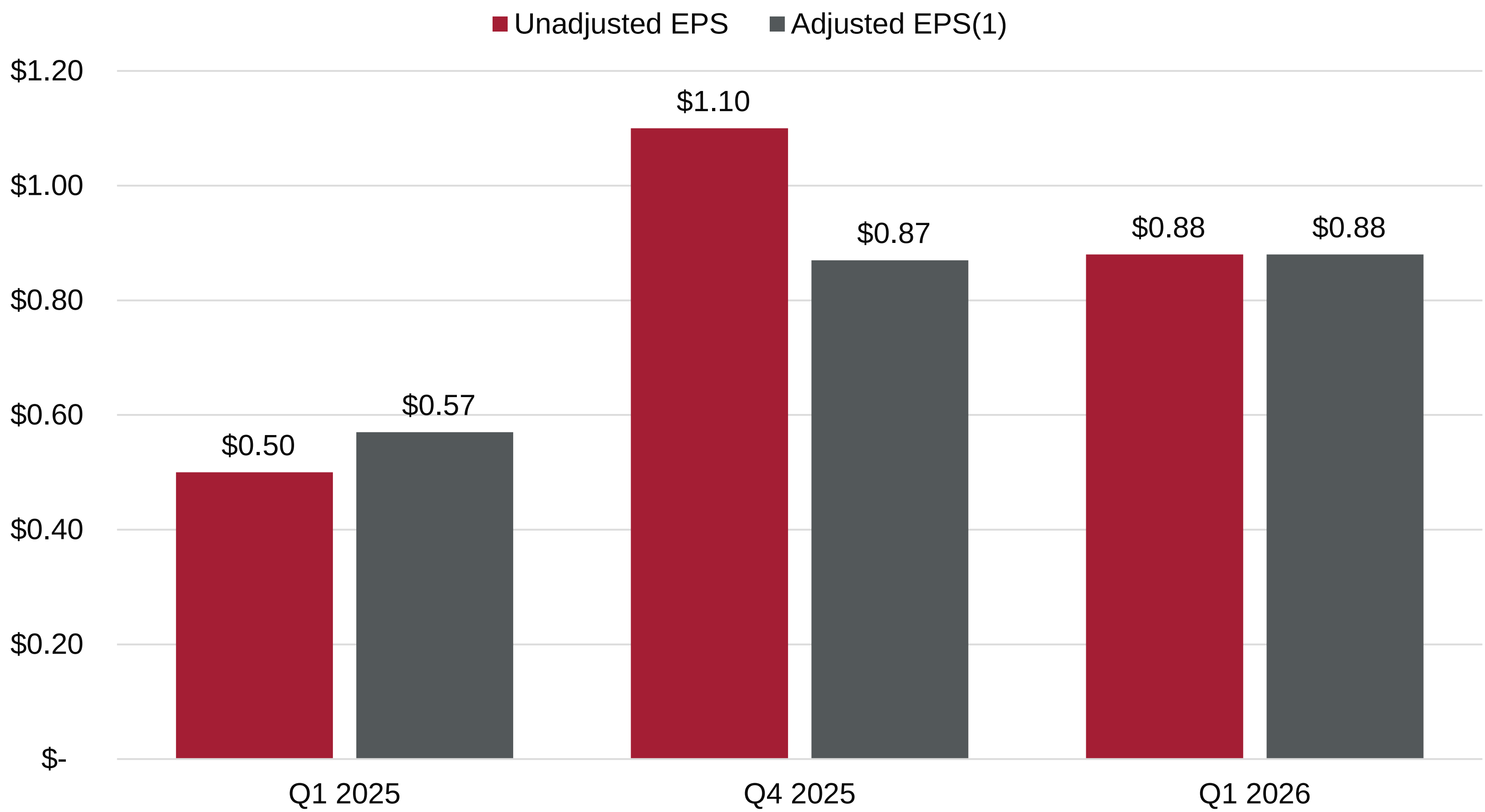
RECENT QUARTERLY TRENDS

EARNINGS

DILUTED EARNINGS PER COMMON SHARE "EPS"



(1)Adjusted diluted earnings per share excludes merger related expenses and is a non-GAAP financial measure – see Appendix for reconciliations.

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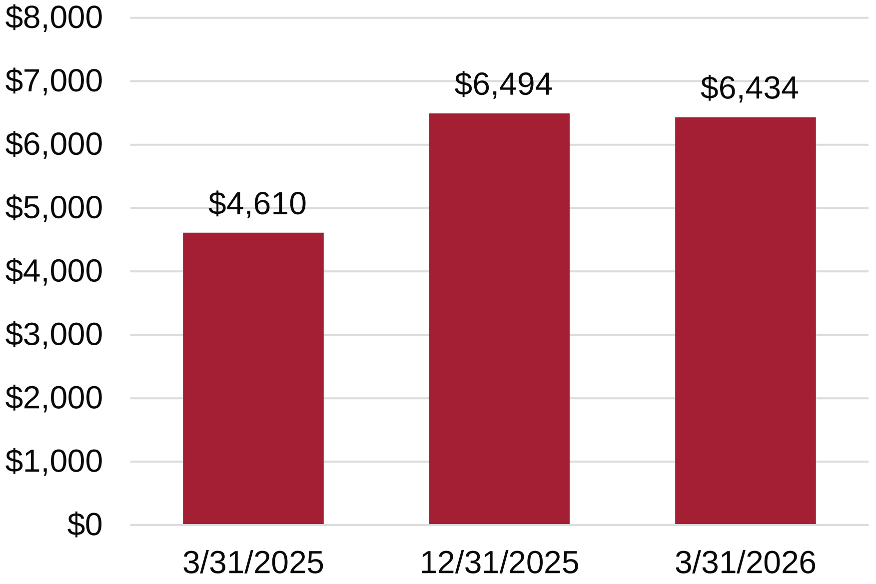
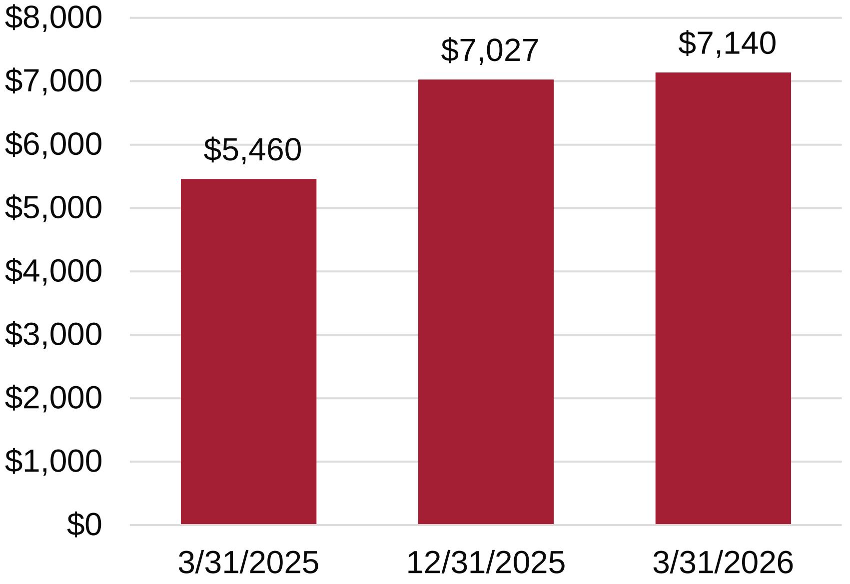
GROWTH

LOANS ($M)(1)



DEPOSITS ($M)(1)(2)



(1) Q1 2025 measures are prior to the ESSA Merger which was effective Jul 23, 2025. Q4 2025 and Q1 2026 are post merger and include impact of merger.
(2) Deposits excludes deposits held for sale.

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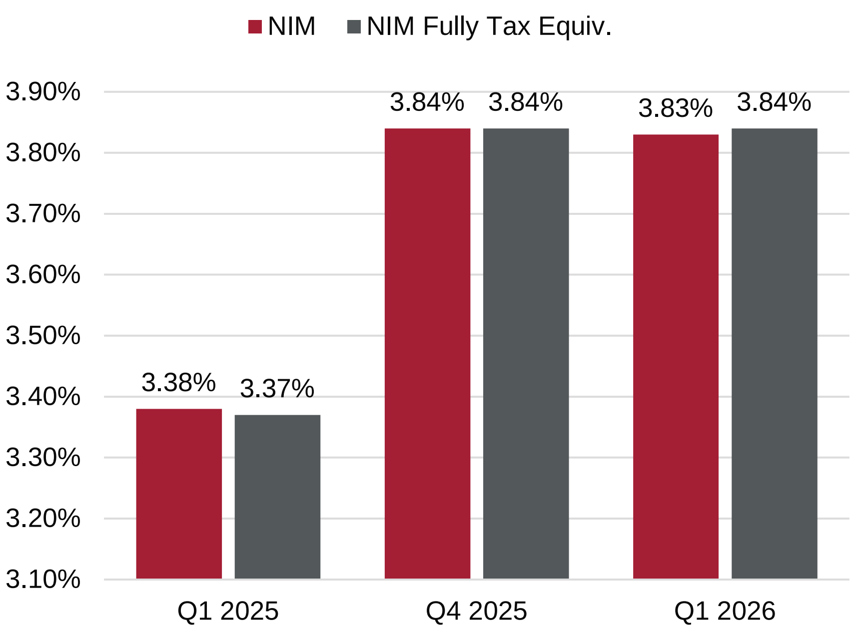
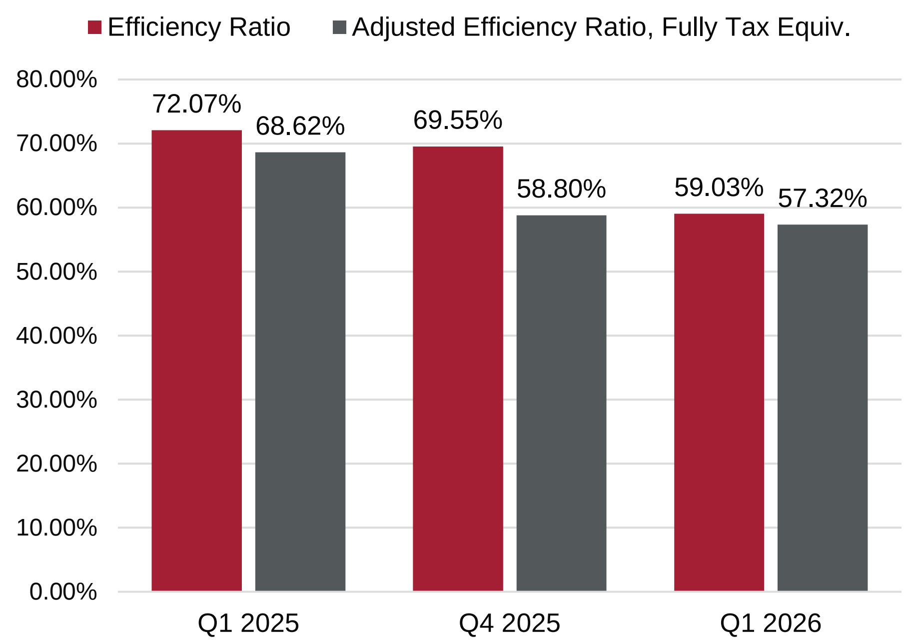
NET INTEREST MARGIN ("NIM") & EFFICIENCY RATIO

NIM(1)(2)



EFFICIENCY RATIO(1)(2)



(1) Net interest margin fully tax equivalent and Adjusted efficiency ratio fully tax equivalent are non-GAAP financial measures – see Appendix for reconciliations. Adjusted efficiency ratio fully tax equivalent excludes merger related expenses.
(2) Q1 2025 measures are prior to the ESSA Merger which was effective Jul 23, 2025. Q4 2025 and Q1 2026 are post merger and include impact of merger.

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APPENDIX

NON-GAAP RECONCILIATION

This presentation contains references to financial measures that are not defined in GAAP. Management uses non-GAAP financial information in its analysis of the Corporation's performance. Management believes that these non-GAAP measures provide a greater understanding of ongoing operations, enhance comparability of results of operations with prior periods and show the effects of significant gains and charges in the periods presented. The Corporation's management believes that investors may use these non-GAAP measures to analyze the Corporation's financial performance without the impact of unusual items or events that may obscure trends in the Corporation's underlying performance. This non-GAAP data should be considered in addition to results prepared in accordance with GAAP, and is not a substitute for, or superior to, GAAP results. Limitations associated with non-GAAP financial measures include the risks that persons might disagree as to the appropriateness of items included in these measures and that different companies might calculate these measures differently. A reconciliation of these non-GAAP financial measures is provided below (dollars in thousands, except per share data).

	Twelve Months Ended	
Dollars in thousands	12/31/2024	12/31/2025
Adjusted calculation of return on average equity (non-GAAP):		
Return on average equity (GAAP)	9.21%	9.14%
Adjusted calculation of return on average equity (non-GAAP):		
Net income	$ 54,575	$ 66,131
Add: merger transaction related expenses and the provision adjustment related to adoption of ASU 2025-08, net of tax (non-GAAP)	-	11,600
Adjusted net income (non-GAAP)	$ 54,575	$ 77,731
Average shareholders' equity	$ 592,550	$ 723,241
Adjusted return on average equity (non-GAAP)	**9.21%**	**10.75%**

Note: ASU stands for Accounting Standard Update

NON-GAAP RECONCILIATION

Dollars in thousands	12/31/2024	12/31/2025
Adjusted calculation of loans (non-GAAP):		
Loans	$ 4,529,074	$ 6,422,942
Less: ESSA acquired loans, net of estimated purchase accounting fair value adjustments (non-GAAP)	-	(1,658,693)
Adjusted loans (non-GAAP)	$ 4,529,074	$ 4,764,249

	12/31/2024	12/31/2025
Adjusted calculation of total deposits (non-GAAP):		
Total deposits	$ 5,371,364	$ 7,027,109
Add: deposits held for sale (non-GAAP)	-	88,119
Less: ESSA acquired deposits, net of estimated purchase accounting fair value adjustments (non-GAAP)	-	(1,455,805)
Adjusted total deposits (non-GAAP)	$ 5,371,364	$ 5,659,423

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NON-GAAP RECONCILIATION

Dollars in thousands	Twelve Months Ended 12/31/2024	Twelve Months Ended 12/31/2025
Calculation of return on average assets:		
Net income	$ 54,575	$ 66,131
Average total assets	$ 5,894,958	$ 7,137,197
Return on average assets (GAAP)	**0.93%**	**0.93%**
Adjusted calculation of return on average assets (non-GAAP):		
Net income	$ 54,575	$ 66,131
Add: merger transaction related expenses and the provision adjustment related to adoption of ASU 2025-08, net of tax (non-GAAP)	-	11,600
Adjusted net income	$ 54,575	$ 77,731
Average total assets	$ 5,894,958	$ 7,137,197
Adjusted return on average assets (non-GAAP)	**0.93%**	**1.09%**

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NON-GAAP RECONCILIATION

Dollars in thousands, except per share data	12/31/2024	12/31/2025
Book value per common share (GAAP):		
Common shareholders' equity	$ 552,910	$ 814,342
Ending shares outstanding	20,987,992	29,473,352
Book value per common share (GAAP)	**$ 26.34**	**$ 27.63**
Adjusted calculation of book value per common share (non-GAAP):		
Common shareholders' equity	$ 552,910	$ 814,342
Add: merger transaction related expenses and the provision adjustment related to adoption of ASU 2025-08, net of tax (non-GAAP)	-	11,600
Adjusted common shareholders' equity (non-GAAP)	$ 552,910	$ 825,942
Ending shares outstanding	20,987,992	29,473,352
Adjusted book value per common share (non-GAAP)	**$ 26.34**	**$ 28.02**

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NON-GAAP RECONCILIATION

Dollars in thousands, except per share data	*Three Months Ended* 3/31/2025	12/31/2025	3/31/2026	*Twelve Months Ended* 12/31/2024	12/31/2025
Basic earnings per common share computation:					
Net income available to common shareholders	$ 10,406	$ 32,573	$ 25,961	$ 50,273	$ 61,829
Less: net income available to common shareholders allocated to participating securities	57	210	237	388	476
Net income available to common shareholders allocated to common stock	$ 10,349	$ 32,363	$ 25,724	$ 49,885	$ 61,353
Weighted average common shares outstanding, including shares considered participating securities	20,981	29,476	29,576	20,993	24,755
Less: average participating securities	114	179	259	155	169
Weighted average shares	20,867	29,297	29,317	20,838	24,586
Basic earnings per common share	**$ 0.50**	**$ 1.10**	**$ 0.88**	**$ 2.39**	**$ 2.50**
Diluted earnings per common share computation:					
Net income available to common shareholders allocated to common stock	$ 10,349	$ 32,363	$ 25,724	$ 49,885	$ 61,353
Weighted average common shares outstanding for basic earnings per common share	20,867	29,297	29,317	20,838	24,586
Add: dilutive effect of stock compensation	58	103	122	62	83
Weighted average shares and dilutive potential common shares	20,925	29,400	29,439	20,900	24,669
Diluted earnings per common share	**$ 0.50**	**$ 1.10**	**$ 0.88**	**$ 2.39**	**$ 2.49**
Adjusted basic earnings per common share computation (non-GAAP):					
Net income available to common shareholders	$ 10,406	$ 32,573	$ 25,961	$ 50,273	$ 61,829
Add: merger transaction related expenses and the provision adjustment related to adoption of ASU 2025-08, net of tax (non-GAAP)	1,487	(6,726)	-	-	11,600
Less: net income available to common shareholders allocated to participating securities	57	210	237	388	476
Adjustment to net income available to common shareholders allocated to participating securities for merger transaction related expenses and the and the provision adjustment related to adoption of ASU 2025-08, net of tax (non-GAAP)	8	(41)	-	-	79
Adjusted net income available to common shareholders allocated to common stock (non-GAAP)	$ 11,828	$ 25,678	$ 25,724	$ 49,885	$ 72,874
Weighted average common shares outstanding, including shares considered participating securities	20,981	29,476	29,576	20,993	24,755
Less: average participating securities	114	179	259	155	169
Weighted average shares	20,867	29,297	29,317	20,838	24,586
Adjusted basic earnings per common share (non-GAAP)	**$ 0.57**	**$ 0.88**	**$ 0.88**	**$ 2.39**	**$ 2.96**
Adjusted diluted earnings per common share computation (non-GAAP):					
Adjusted net income available to common shareholders allocated to common stock (non-GAAP)	$ 11,828	$ 25,678	$ 25,724	$ 49,885	$ 72,874
Weighted average common shares outstanding for basic earnings per common share	20,867	29,297	29,317	20,838	24,586
Add: dilutive effect of stock compensation	58	103	122	62	83
Weighted average shares and dilutive potential common shares	20,925	29,400	29,439	20,900	24,669
Adjusted diluted earnings per common share (non-GAAP)	**$ 0.57**	**$ 0.87**	**$ 0.88**	**$ 2.39**	**$ 2.95**

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NON-GAAP RECONCILIATION

Dollars in thousands	Three Months Ended 3/31/2025	12/31/2025	3/31/2026
Calculation of net interest margin:			
Interest income	$82,379	$115,550	$112,038
Interest expense	33,948	41,271	38,715
Net Interest Income	48,431	74,279	73,323
Average total earning assets	$5,803,526	$7,666,369	$7,761,592
Net interest margin (GAAP) (annualized)	**3.38%**	**3.84%**	**3.83%**
Calculation of net interest margin (fully tax equivalent basis) (non-GAAP):			
Interest income	$82,379	$115,550	$112,038
Tax equivalent adjustment (non-GAAP)	260	338	398
Adjusted interest income (fully tax equivalent basis) (non-GAAP)	82,639	115,888	112,436
Interest expense	33,948	41,271	38,715
Net interest income (fully tax equivalent basis) (non-GAAP)	$ 48,691	$ 74,617	$ 73,721
Average total earning assets	$5,803,526	$7,666,369	$7,761,592
Less: average mark to market adjustment on investments (non-GAAP)	(48,070)	(35,243)	(32,170)
Adjusted average total earning assets, net of mark to market (non-GAAP)	$5,851,596	$7,701,612	$7,793,762
Net interest margin, fully tax equivalent basis (non-GAAP) (annualized)	**3.37%**	**3.84%**	**3.84%**

NON-GAAP RECONCILIATION

Dollars in thousands	Three Months Ended 3/31/2025	12/31/2025	3/31/2026
Calculation of efficiency ratio:			
Non-interest expense	**$41,038**	**$60,069**	**$49,187**
Non-interest income	8,507	12,084	9,998
Net interest income	48,431	74,279	73,323
Total revenue	**$ 56,938**	**$ 86,363**	**$ 83,321**
Efficiency ratio	**72.07%**	**69.55%**	**59.03%**
Calculation of efficiency ratio (fully tax equivalent basis) (non-GAAP):			
Non-interest expense	$41,038	$60,069	$49,187
Less: core deposit intangible amortization	17	1,035	1,005
Adjusted non-interest expense (non-GAAP)	**$41,021**	**$59,034**	**$48,182**
Non-interest income	$ 8,507	$ 12,084	$ 9,998
Net interest income	$ 48,431	$ 74,279	$ 73,323
Less: tax exempt investment and loan income, net of TEFRA (non-GAAP)	1,464	1,899	1,965
Add: tax exempt investment and loan income (fully tax equivalent basis) (non-GAAP)	2,076	2,691	2,704
Adjusted net interest income (fully tax equivalent basis) (non-GAAP)	49,043	75,071	74,062
Adjusted net revenue (fully tax equivalent basis) (non-GAAP)	$ 57,550	$ 87,155	$ 84,060
Efficiency ratio (fully tax equivalent basis) (non-GAAP)	**71.28%**	**67.73%**	**57.32%**
Adjusted calculation of efficiency ratio (fully tax equivalent basis) (non-GAAP):			
Adjusted non-interest expense (non-GAAP)	$ 41,021	$ 59,034	$ 48,182
Less: merger and integration costs (non-GAAP)	1,529	7,783	-
Adjusted non-interest expense (non-GAAP)	$ 39,492	$ 51,251	$ 48,182
Adjusted net revenue (fully tax equivalent basis) (non-GAAP)	**$ 57,550**	**$ 87,155**	**$ 84,060**
Adjusted efficiency ratio (fully tax equivalent basis) (non-GAAP)	**68.62%**	**58.80%**	**57.32%**

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NON-GAAP RECONCILIATION

Dollars in thousands, except per share data	12/31/2025
Calculation of tangible book value per common share and tangible common equity / tangible assets (non-GAAP):	
Shareholders' equity	$ 872,127
Less: preferred equity	57,785
Common shareholders' equity	814,342
Less: goodwill and other intangibles	88,512
Less: core deposit intangible	33,693
Tangible common equity (non-GAAP)	$ 692,137
Total assets	$ 8,396,435
Less: goodwill and other intangibles	88,512
Less: core deposit intangible	33,693
Tangible assets (non-GAAP)	$ 8,274,230
Ending shares outstanding	29,473,352
Book value per common share (GAAP)	**$ 27.63**
Tangible book value per common share (non-GAAP)	**$ 23.48**
Common shareholders' equity / Total assets (GAAP)	**9.70%**
Tangible common equity / Tangible assets (non-GAAP)	**8.36%**

The common and preferred stock of the Corporation trade on the NASDAQ Global Select Market under the symbols CCNE and CCNEP, respectively.