Q3 2026 Earnings Supplement



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

CERTAIN IMPORTANT INFORMATION

Certain comparative financial information for the three and nine months ended September 30, 2025 has been recast to reflect the Corporation's adoption of Accounting Standards Update 2025-08, Financial Services - Credit Losses (Topic 326): Purchased Financial Assets. The recast primarily eliminates the recognition of Day 1 provision expense associated with acquired loans and records an allowance for credit losses as of the acquisition date. The adoption had no impact on the economics or cash flows of the acquired assets but affected the timing of credit loss expense recognition. This change is not the result of an error, correction, or restatement of previously issued financial statements, but rather enhances comparability among periods presented in accordance with applicable financial reporting guidance. Accordingly, certain comparative amounts presented herein differ from those previously reported.

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 contained in this presentation 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 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. Non-GAAP measures reflected within the presentation include: Return on average tangible common equity, Adjusted return on average tangible common equity, Adjusted basic earnings per common share, Adjusted diluted earnings per common share, Adjusted net income available to common shareholders, Adjusted return on average assets, Net interest margin (fully tax equivalent basis), Efficiency ratio (fully tax equivalent), Adjusted efficiency ratio (fully tax equivalent), Tangible common equity/tangible assets, Merger transaction related expenses, net of tax, Adjusted return on average equity, Tangible book value per common share.

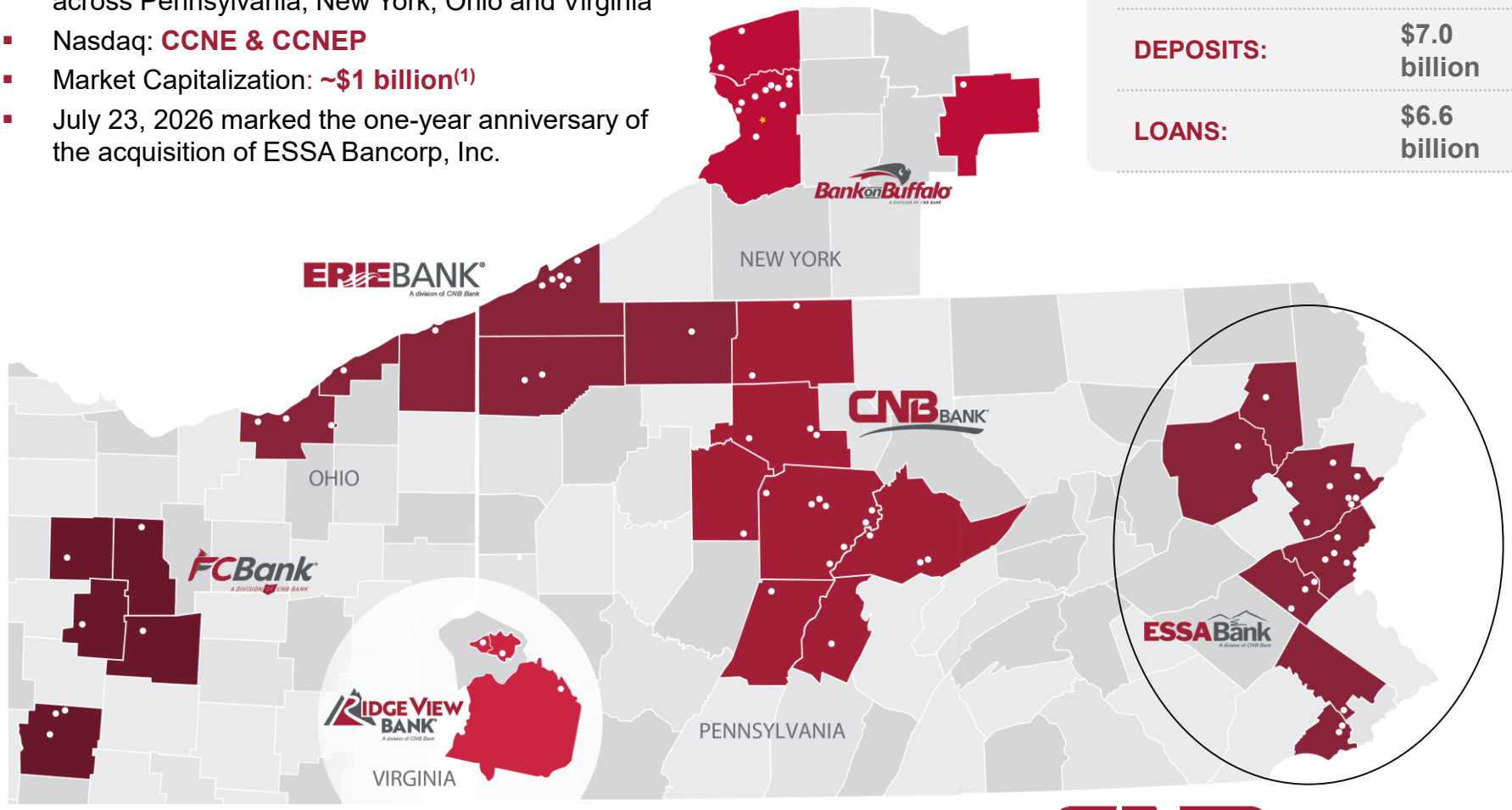
Note: GAAP stands for Generally Accepted Accounting Principles

COMPANY OVERVIEW

- Holding Company for **CNB Bank** (Clearfield, PA), serving the community since 1865
- 75 full-service offices, one loan production office, one mobile office, two limited service offices across Pennsylvania, New York, Ohio and Virginia
- Nasdaq: **CCNE & CCNEP**
- Market Capitalization: **~$1 billion**[1]
- July 23, 2026 marked the one-year anniversary of the acquisition of ESSA Bancorp, Inc.

FINANCIAL HIGHLIGHTS
(As of 9/30/2026)

ASSETS:	**$8.4 billion**
DEPOSITS:	**$7.0 billion**
LOANS:	**$6.6 billion**



(1) Based on 29,620,028 share count reported as of September 30, 2026, in the October 21, 2026 Earnings Release and the October 13, 2026 closing stock price ($33.78).

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3RD QUARTER 2026 HIGHLIGHTS

EARNINGS & PROFITABILITY

- Net Income of $27.0 million, or $0.91 per diluted common share
- Return on Average Assets of 1.33%
- Return on Average Tangible Common Equity (ROATCE) of 14.39%(1)
  - Return on Average Equity of 12.09%
- Net Interest Margin, fully tax equivalent, of 3.89%, consistent from the prior quarter(1)
- Efficiency Ratio, fully tax equivalent of 56.53%(1)

CAPITAL

- Common Equity Tier 1 ratio of 12.19% compared to Basel III “well-capitalized” level of 7.00%(2)
- Consolidated Tangible Common Equity to Tangible Assets ratio of 8.91%(1)
  - Common Shareholders’ Equity to Total assets of 10.19%
- Bank-level Commercial Real Estate Loans to Total Risk-Based Capital of 268.24%

(1) Return on Average Tangible Common Equity, Net Interest Margin, fully tax equivalent, Efficiency Ratio, fully tax equivalent, and Tangible Common Equity to Tangible Assets are non-GAAP financial measures – see Appendix for reconciliations.
(2) Well-capitalized includes a 2.5% capital conservation buffer, resulting in minimum regulatory ratios of 7.0% Common Equity Tier 1.

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3RD QUARTER 2026 HIGHLIGHTS

LOANS

- Total loans receivable of $6.6 billion increased $106.8 million, or 6.50% annualized, from the prior quarter
- Yield on loans and loans held for sale of 6.31%, down 7 bps from the prior quarter
- Loan/Deposit ratio of 93.94%

DEPOSITS & LIQUIDITY

- Total deposits of $7.0 billion decreased $32.6 million, or -1.83% annualized, from the prior quarter
- Cost of interest-bearing deposits of 2.40%, down 2 bps from the prior quarter
- Noninterest-bearing deposits increased $13.5 million, or 4.67% annualized, from prior quarter, primarily driven by treasury management customer relationships
- Available Liquidity as a Multiple of Adjusted Uninsured Deposits of 4.7x

ASSET QUALITY

- Allowance for credit losses / Total loans of 1.04%
- Nonperforming assets / Total assets of 0.68%
- Annualized net loan charge-offs / average total loans and loans held for sale of 0.14%

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UNIQUE MULTI-STATE, MULTI-BRAND MODEL

FCBank — A DIVISION OF CNB BANK

- Opened in 2013 with the acquisition of FC Banc Corp. in Bucyrus, OH
- 7 full-service offices serving the greater-Columbus metro area and Central Ohio

ERIE BANK — A division of CNB Bank

- Opened in August 2005
- Legacy market with 9 full-service offices serving Erie, Crawford & Warren counties in PA
- Growth market with 5 full-service offices serving Lake, Ashtabula, & Cuyahoga counties in OH, including the city of Cleveland

Bank on Buffalo — A DIVISION OF CNB BANK

- Opened in 2016 serving the Greater Buffalo, NY market
- 12 full-service offices, 1 mobile office and 2 drive through locations
- Expanded into the Rochester, NY market in 2024 with its first branch

CNB BANK

- Legacy bank of the organization founded in 1865
- 19 full-service offices serving Clearfield, Centre, McKean, Elk, Jefferson, Cambria, Indiana and Blair counties in PA
- Central and North Central PA focus

RIDGE VIEW BANK — A division of CNB Bank

- Established in 2021
- 3 full-service offices and 1 loan production office serving Roanoke, VA and the surrounding Southwest Virginia region
- High growth market and becoming a meaningful contributor to overall growth

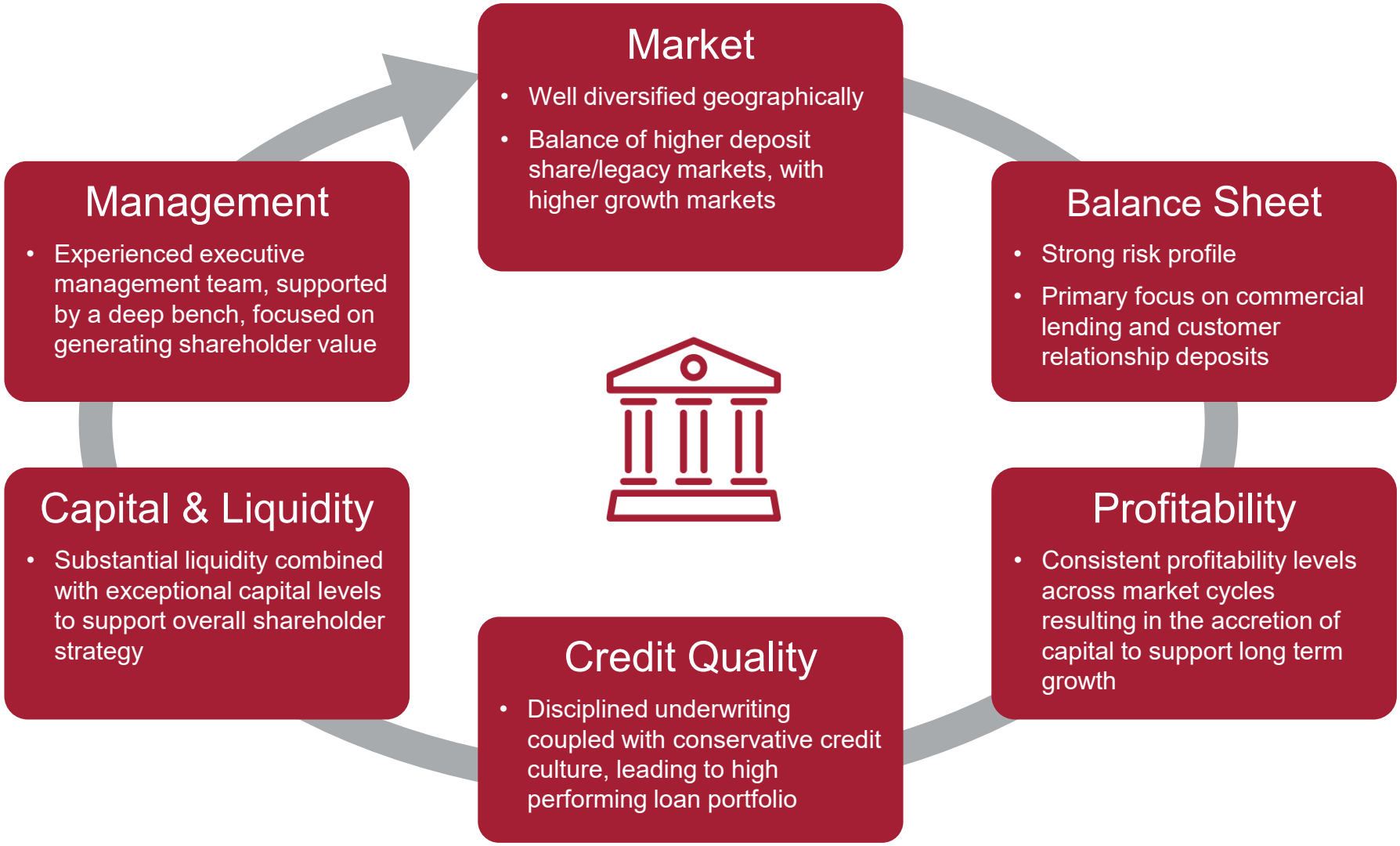
1865 WEALTH ADVISORS

- Focus on a planning-based approach for families and commercial customers
- Seamless partnership with Private Banking in providing customers with a broad array of competitive solutions

ESSA Bank — A division of CNB Bank

- Acquired in 2025
- Expanded footprint into Northeast Pennsylvania, including the Lehigh Valley region
- 20 full-service offices

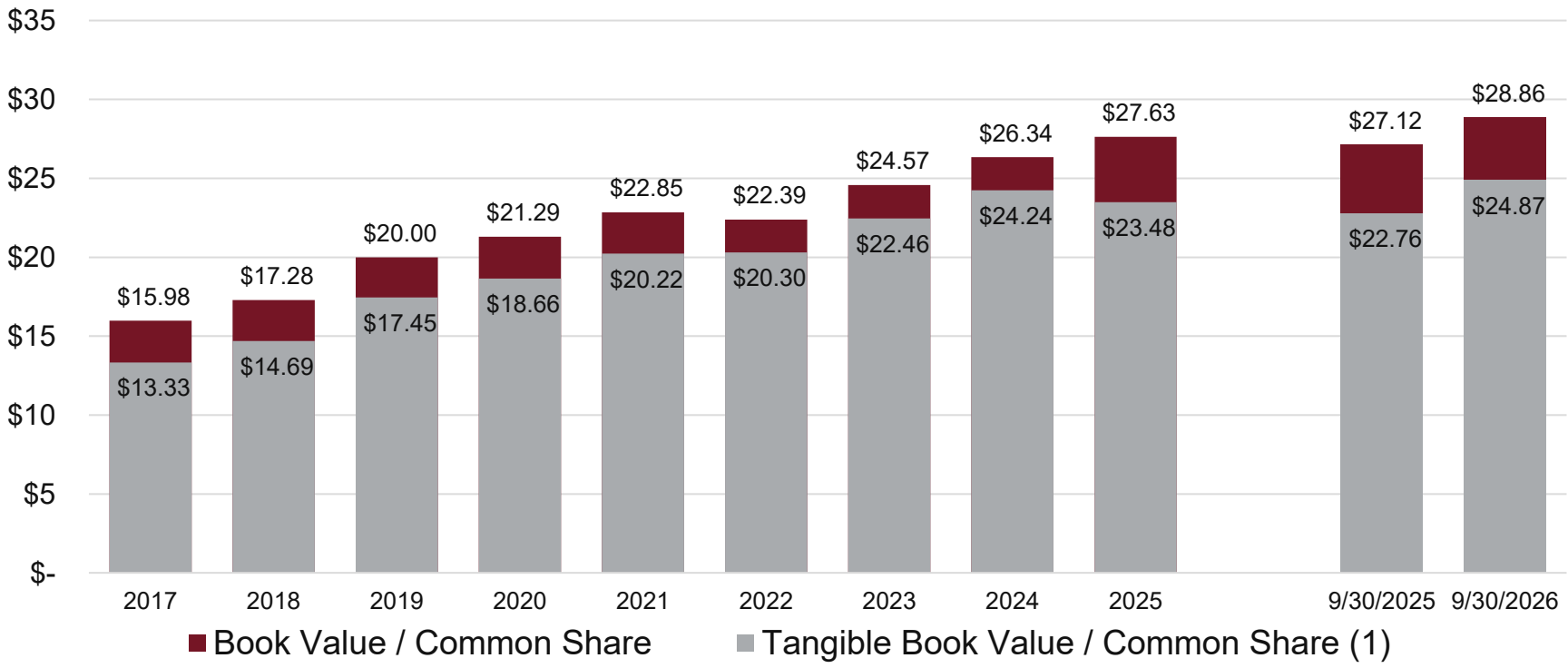
INVESTMENT HIGHLIGHTS



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INVESTMENT ACCRETION AND RETURNS

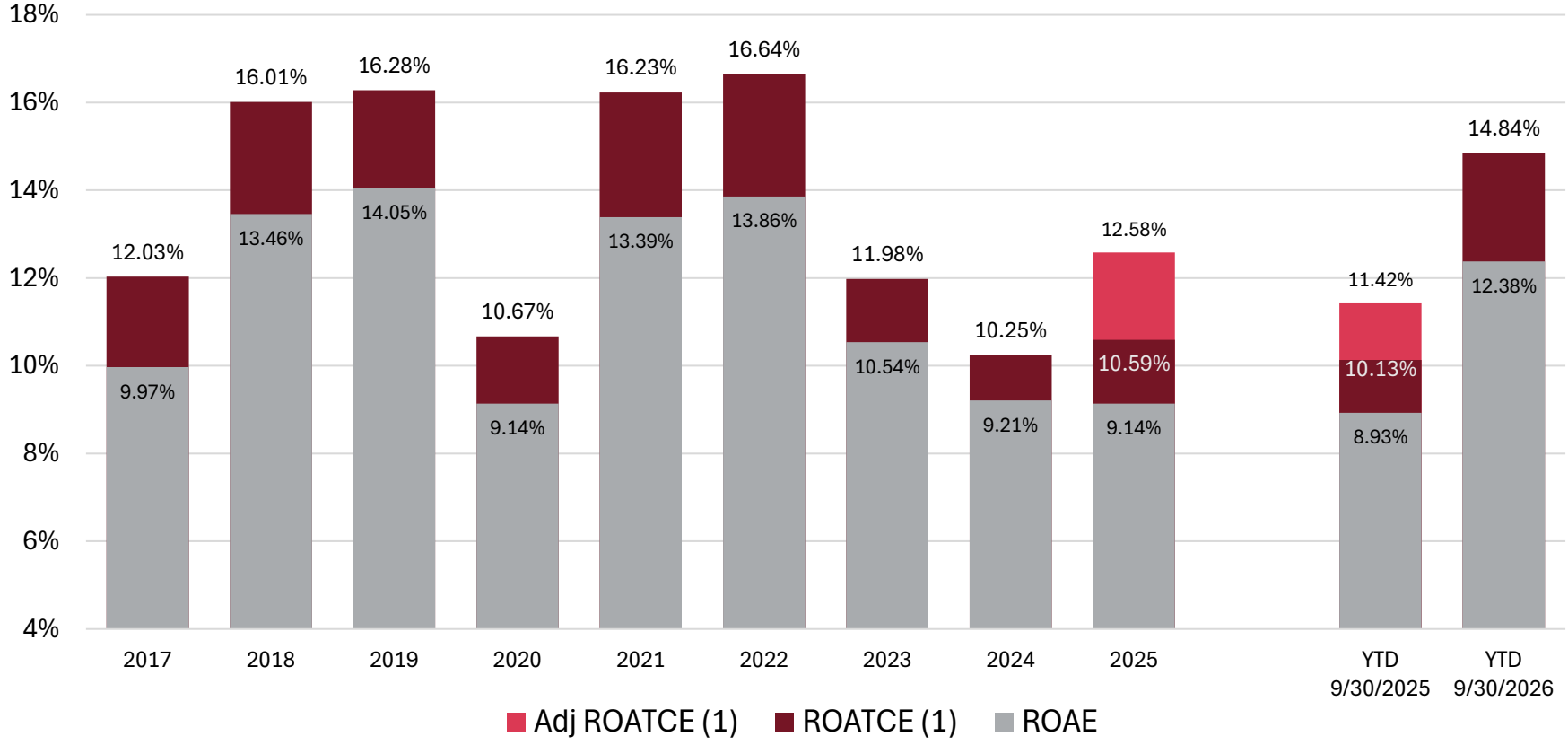
TANGIBLE BOOK VALUE PER COMMON SHARE



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(1) Tangible book value per common share is a non-GAAP financial measure – see Appendix for reconciliations.

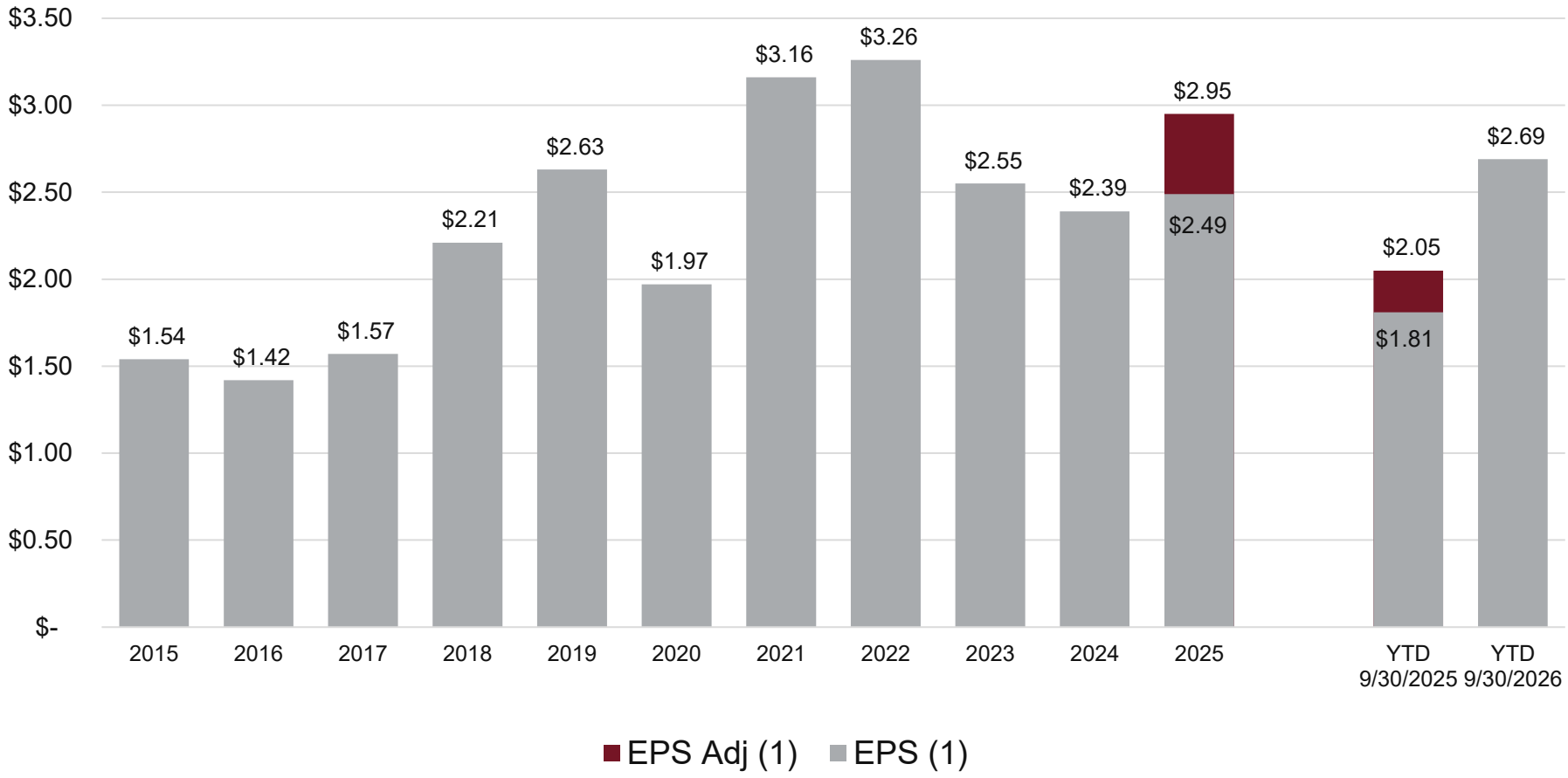
RETURN ON AVERAGE TANGIBLE COMMON EQUITY



(1) ROATCE and adjusted ROATCE are non-GAAP financial measures – see Appendix for reconciliations; Average equity includes both common and preferred equity in periods following the 2020 preferred equity issuance. Adjusted return on tangible common equity is adjusted to remove expenses related to the acquisition of ESSA.
ROAE stands for Return on average equity.
YTD figures are annualized.

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DILUTED EARNINGS PER COMMON SHARE

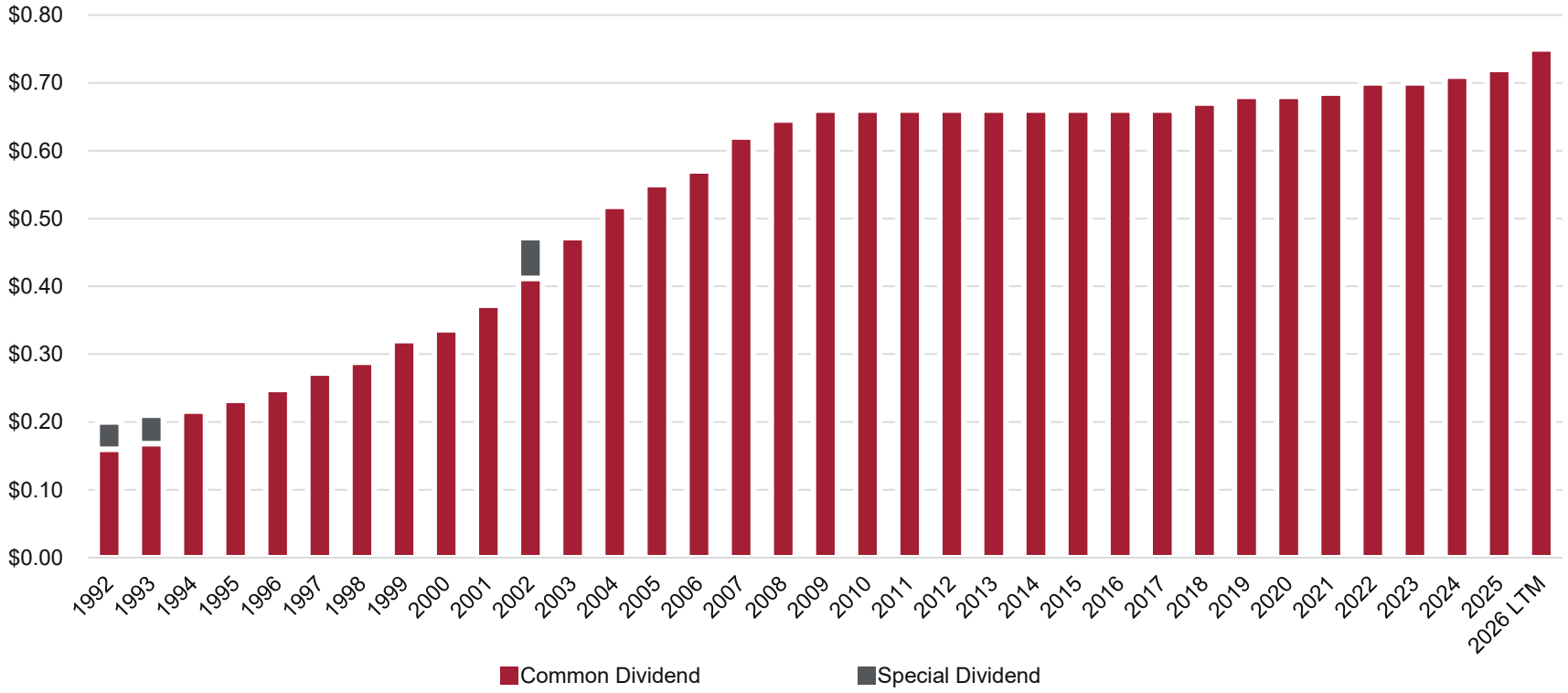


(1) Diluted earnings per common share (EPS) includes merger costs in 2019, merger costs, FHLB prepayment penalties and branch closure costs in 2020, and merger costs in 2025. Adjusted diluted earnings per common share (EPS Adj), which excludes 2025 merger related expenses is a non-GAAP financial measure – see Appendix for reconciliations.

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DIVIDEND HISTORY

HISTORICAL DIVIDEND PER COMMON SHARE



- The Corporation's long, uninterrupted history of dividends to its common shareholders reflects a key component of its total shareholder return
- Common stock dividend yield of 2.28% as of September 30, 2026
- Common stock dividend payout ratio of 21% as of the nine months ended September 30, 2026

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OUR MISSION



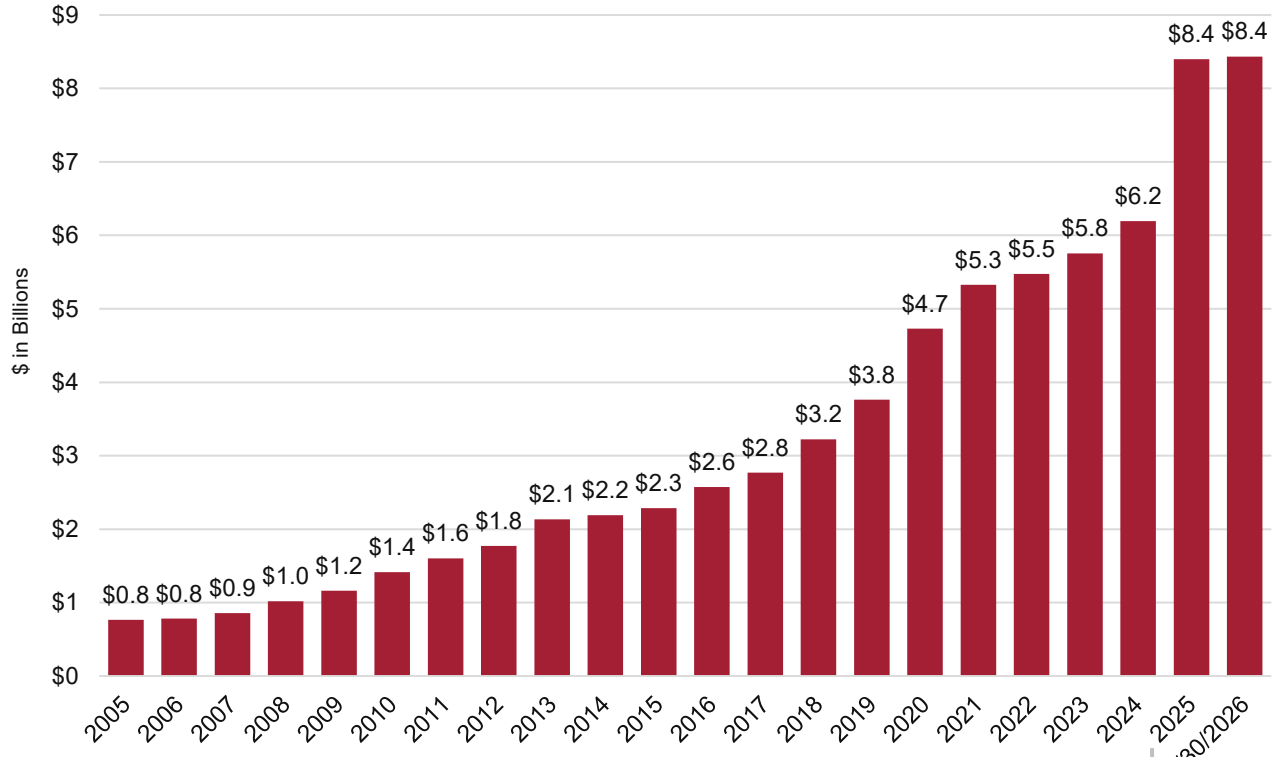
We are dedicated to being the premier financial services provider in our communities

CNB's commitment to providing premier banking and wealth management solutions, building valued client relationships, being an employer of choice, and achieving top-tier performance is evidenced by:

- **Products and services**
- **Professional employees**
- **Safe, sound, and sustainable franchise growth**

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ASSET GROWTH AND KEY MILESTONES



2005 — ERIEBANK Formed

2013 — Acquisition of FC Banc Corp

2016 — Bank on Buffalo Is Formed; Acquisition of Lake National Bank

2020 — Acquisition of Bank of Akron

2021 — Ridge View Bank Is Formed

2025 — Acquisition of ESSA Bancorp

CAPITAL ACTIVITY

2010: Common Equity Raise of $34.5MM

2016: $50.0MM Subordinated Debt Issued

2017: At-The-Market Capital Raise of $20.0MM

2020: Preferred Equity Capital Raise of $60.4MM

2021: $85.0MM Subordinated Debt Issuance (replacing existing Subordinated Debt)

2022: Common Equity Raise of $100.0MM

2026: $50.0MM Partial Redemption of Subordinated Debt

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CNB BANK SENIOR MANAGEMENT



MICHAEL D. PEDUZZI
President, Chief Executive Officer



TITO L. LIMA
Senior Executive Vice President,
Chief Financial Officer



MARTIN T. GRIFFITH
Senior Executive Vice President,
Chief Revenue Officer



LEANNE D. KASSAB
Senior Executive Vice President,
Chief Experience Officer



GREGORY M. DIXON
Executive Vice President,
Chief Credit Officer



DARRYL P. KOCH
Executive Vice President, Chief Information
Technology & Security Officer



HEATHER J. KOPTCHAK
Executive Vice President,
Chief Human Resources Officer



MICHAEL J. NOAH
Executive Vice President, Chief Operating
Officer & President, BankOnBuffalo



ROBIN W. MINK
Executive Vice President,
Chief Treasury Management Officer



STEVEN R. SHILLING
Executive Vice President,
Chief Wealth Management Officer



ANGELA D. WILCOXSON
Executive Vice President,
Chief Commercial Banking Officer



ANNA K. "KATIE" ANDERSEN
Senior Vice President,
Chief Risk Officer



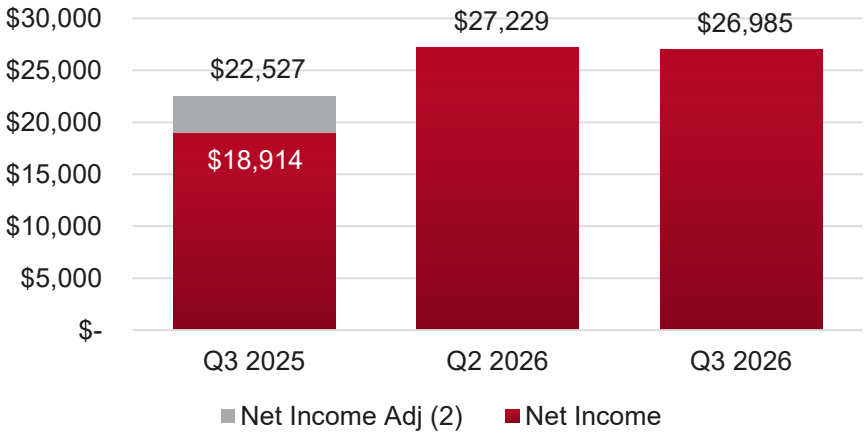
KYLIE GRAHAM
Senior Vice President,
Director of Operations

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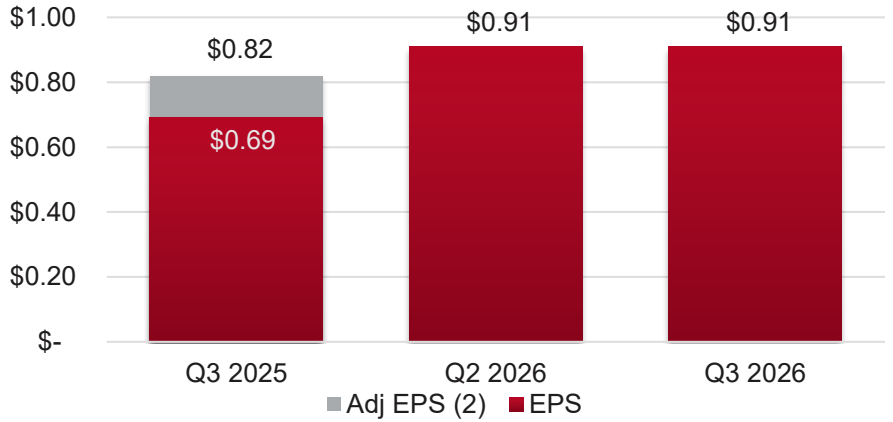
QUARTERLY RESULTS
Q3 2026

PROFITABILITY

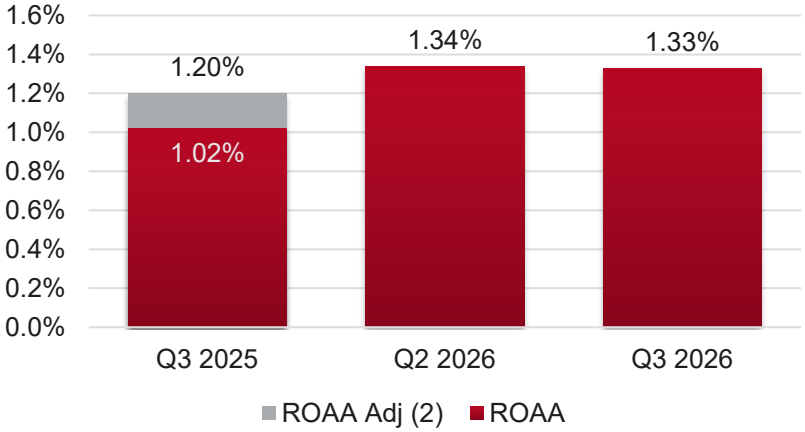
NET INCOME AVAILABLE TO COMMON(1)



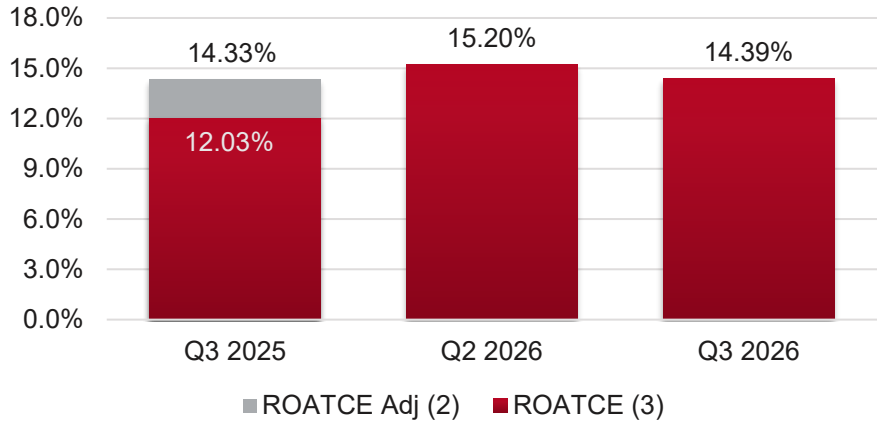
DILUTED EARNINGS PER COMMON SHARE



RETURN ON AVERAGE ASSETS ("ROAA")



RETURN ON AVERAGE TANGIBLE COMMON EQUITY

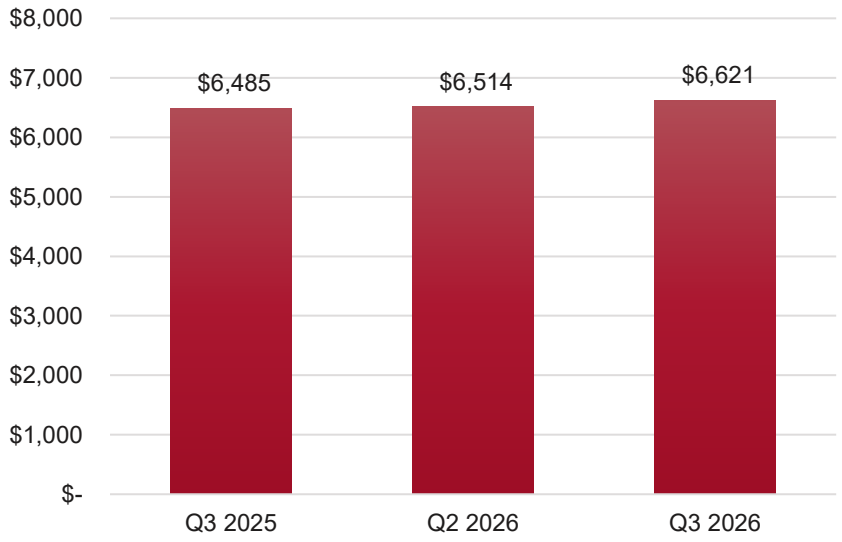


(1) In thousands.
(2) Excludes merger related expenses and is a non-GAAP financial measure – see Appendix for reconciliations.
(3) ROATCE is a non-GAAP financial measure – see Appendix for reconciliations.
Quarterly return metrics are annualized.

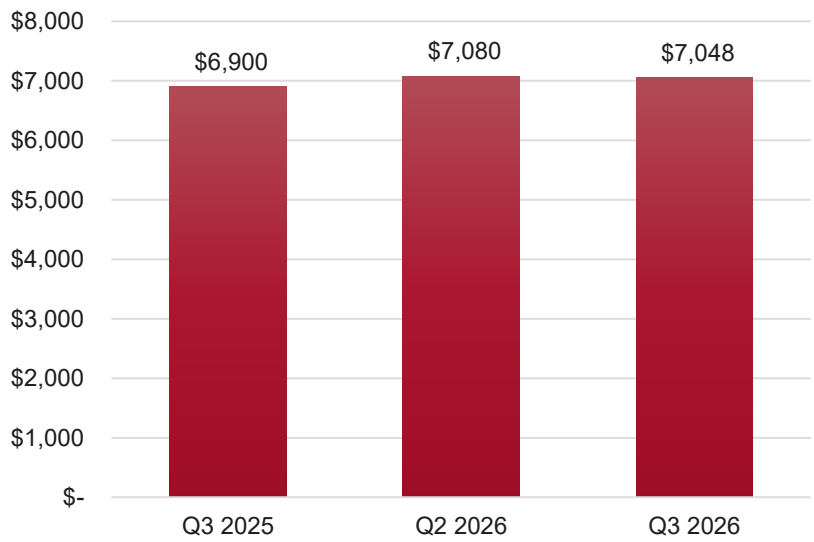
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LOANS AND DEPOSITS

LOANS ($M)



DEPOSITS ($M)(1)

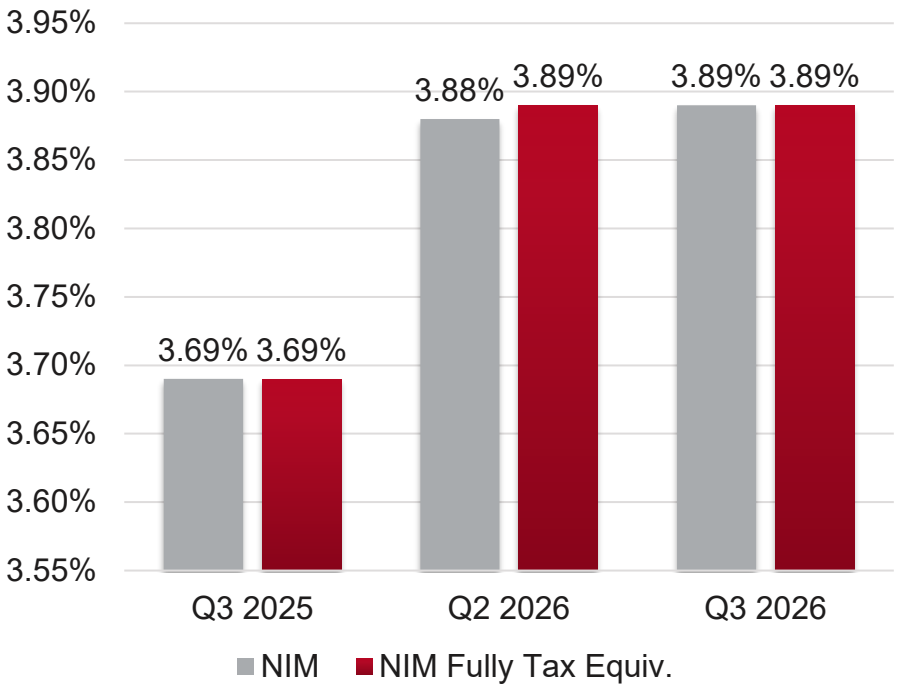


(1) Deposits excludes deposits held for sale.

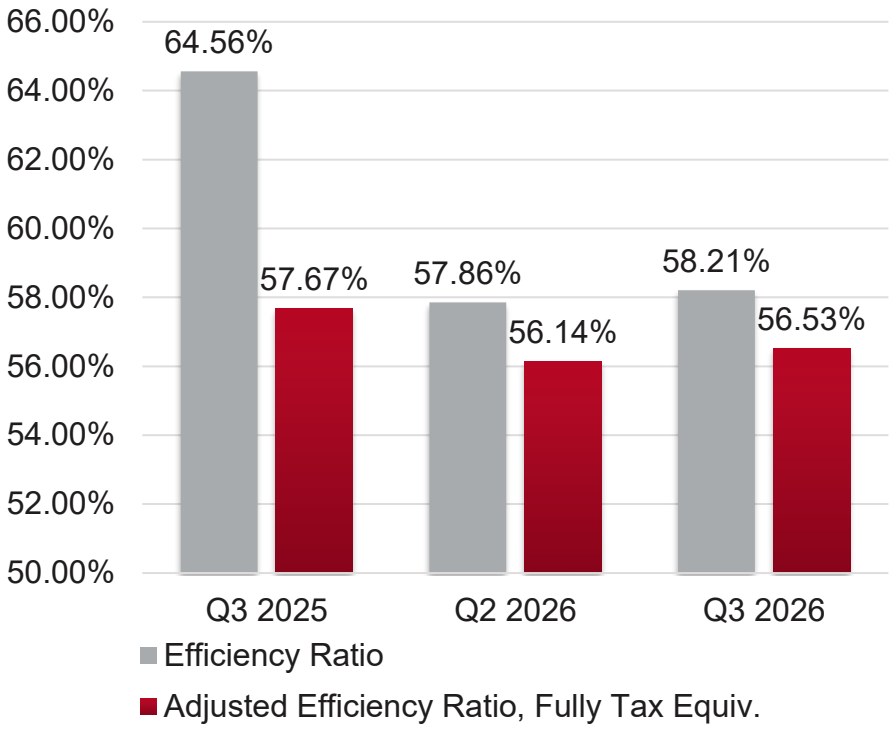
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NET INTEREST MARGIN ("NIM") & EFFICIENCY RATIO

NIM(1)



EFFICIENCY RATIO(1)

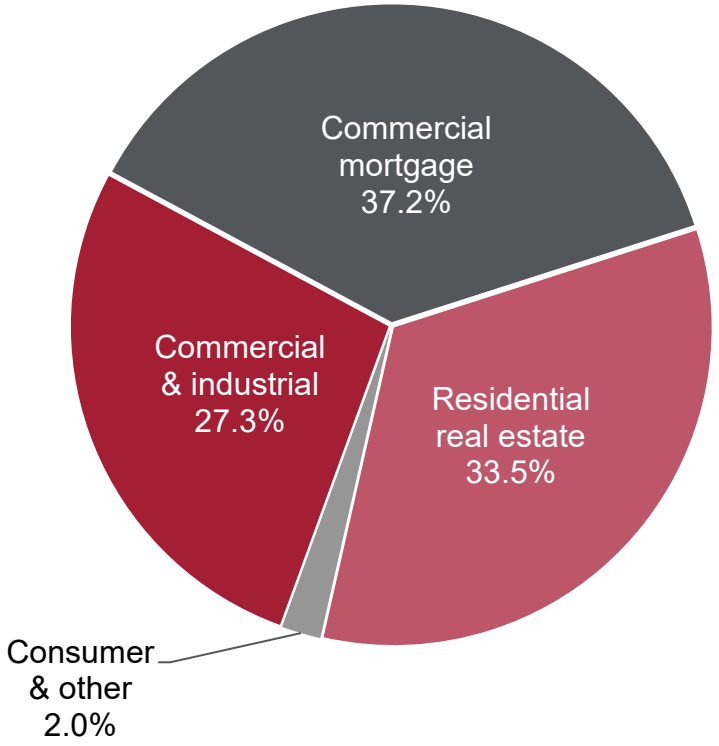


(1) Net interest margin, fully tax equivalent and Adjusted efficiency ratio, fully tax equivalent are non-GAAP financial measures – see Appendix for reconciliations. Adjusted efficiency ratio fully tax equivalent excludes merger related expenses in Q3 2025. Quarterly figures presented are annualized.

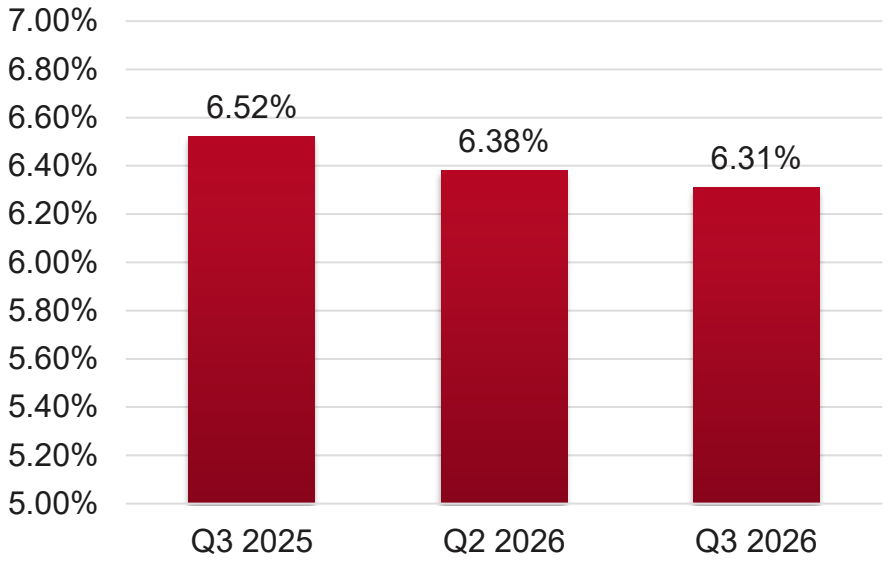
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LOAN PORTFOLIO COMPOSITION

9/30/2026 LOAN PORTFOLIO COMPOSITION



AVERAGE YIELD ON TOTAL LOANS & LOANS HELD FOR SALE



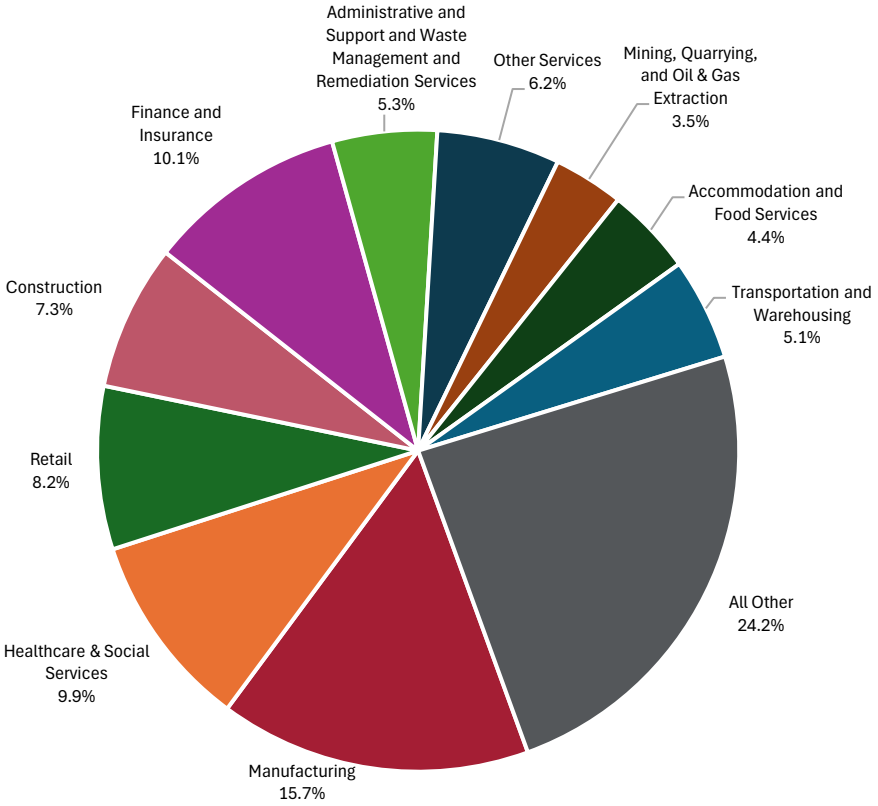
- Approximately 60.7% of the loan portfolio is variable rate

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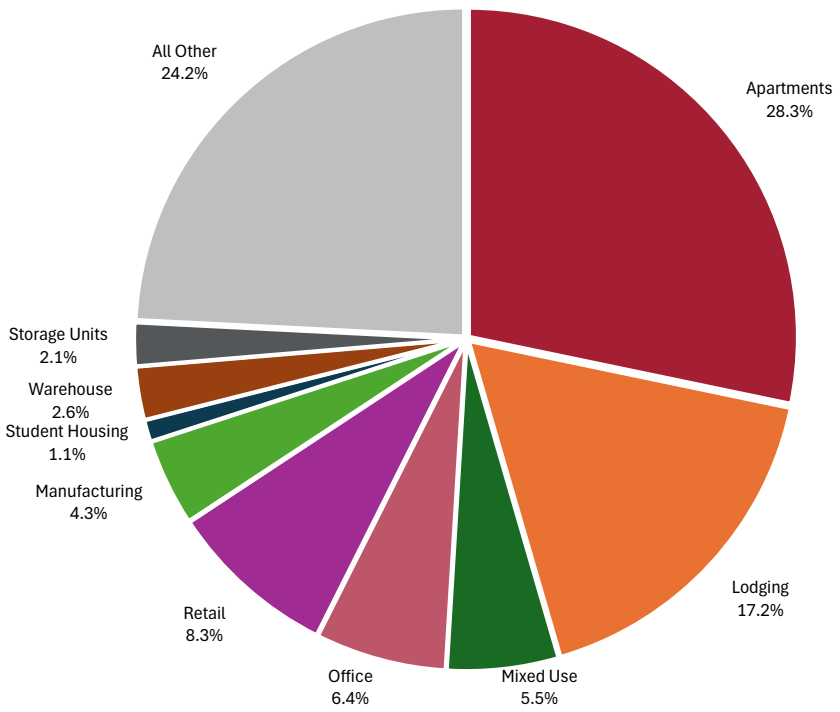
ADDITIONAL LOAN PORTFOLIO DETAIL

- Well diversified Commercial & Industrial ("C&I") portfolio with no single industry greater than 16% of total C&I portfolio
- CNB has proven C&I underwriting practices and strong loan loss history
- Commercial Mortgage portfolio is also well diversified with no single segment greater than 29% of the total Commercial Mortgage portfolio, and with the Commercial Office segment representing less than 7% of the total Commercial Mortgage portfolio

C&I DETAIL (9/30/2026)



COMMERCIAL MORTGAGE DETAIL (9/30/2026)(1)

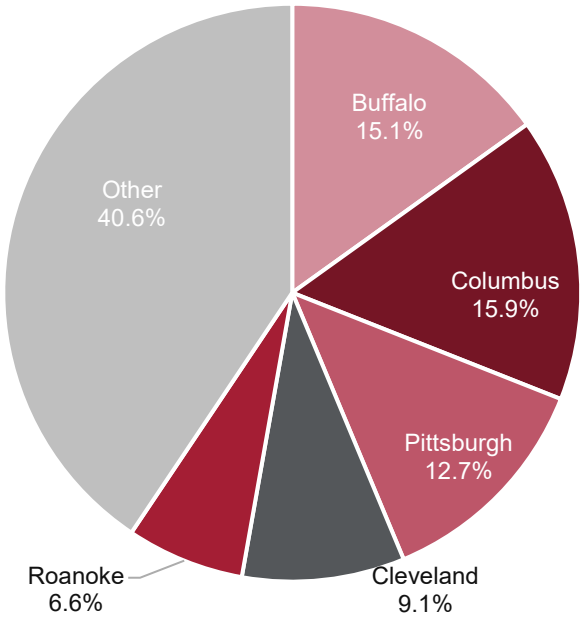


(1) Does not include construction loans.

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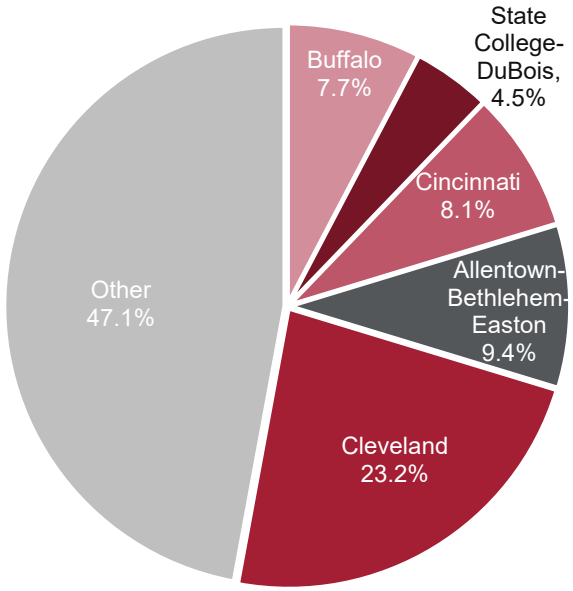
ADDITIONAL COMMERCIAL MORTGAGE DETAIL

HOSPITALITY (9/30/26)[1]



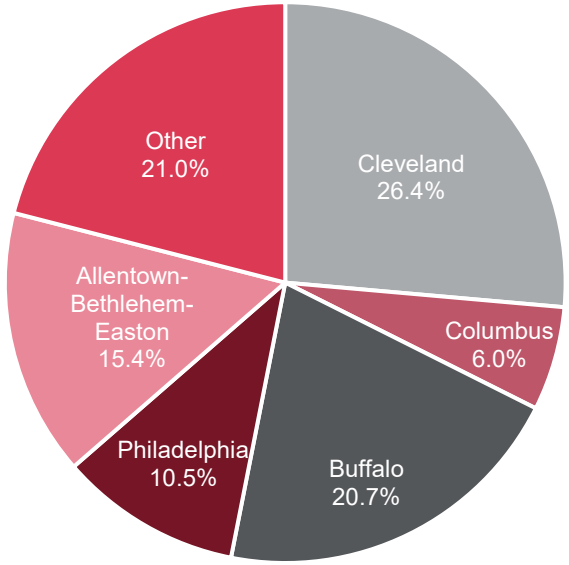
- Consists of 148 outstanding loans, totaling $370.2 million, or 5.59% of total loans outstanding
- There were no nonaccrual commercial lodging loans
- The average outstanding balance per loan was $2.5 million

OFFICE (9/30/26)[1]



- Consists of 140 outstanding loans, totaling $132.0 million, or 1.99% of total loans outstanding
- Nonaccrual commercial office loans that totaled $2.0 million, or 1.55% of total commercial office loans outstanding
- The average outstanding balance per commercial office loan was $943 thousand

MULTIFAMILY (9/30/26)[1]



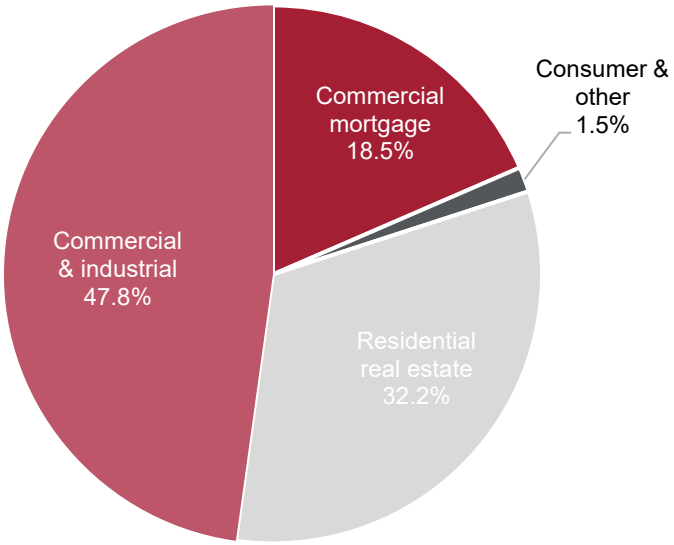
- Consists of 331 outstanding loans, totaling $539.7 million, or 8.15% of total loans outstanding
- Nonaccrual multifamily loans totaled $721 thousand, or 0.13% of total multifamily loans outstanding
- The average outstanding balance per loan was $1.6 million

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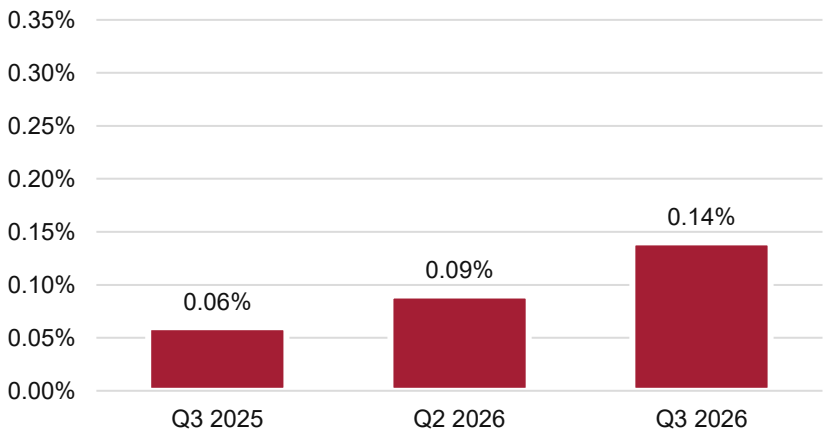
(1) Markets are based upon metropolitan statistical areas.

CONSERVATIVE CREDIT CULTURE

9/30/2026 NONACCRUAL LOANS BY TYPE



NET CHARGE-OFFS/AVERAGE LOANS(1)



HISTORICAL ASSET QUALITY

	9/30/2025	6/30/2026	9/30/2026
Nonaccrual loans	$36,013	$54,842	$53,618
Loans 90+ days past due and accruing	86	27	99
Other real estate owned and repossessed assets	4,254	3,554	3,140
Nonperforming assets	$40,353	$58,423	$56,857
Nonaccrual loans / loans	0.56%	0.84%	0.81%
NPAs / assets	0.49%	0.69%	0.68%
ACL / nonaccrual loans	187.94%	123.00%	127.89%

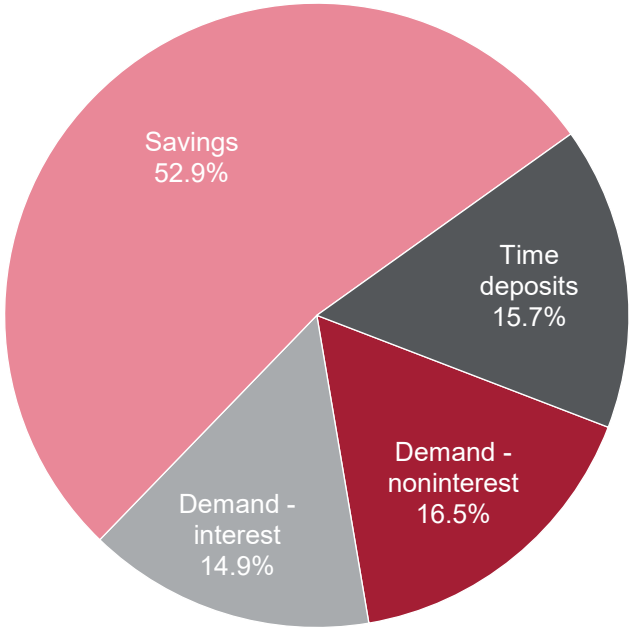
Note: “NPAs” means Non-Performing Assets. “ACL” means Allowance for Credit Losses.
(1) Quarterly “Q” calendar periods presented are annualized.

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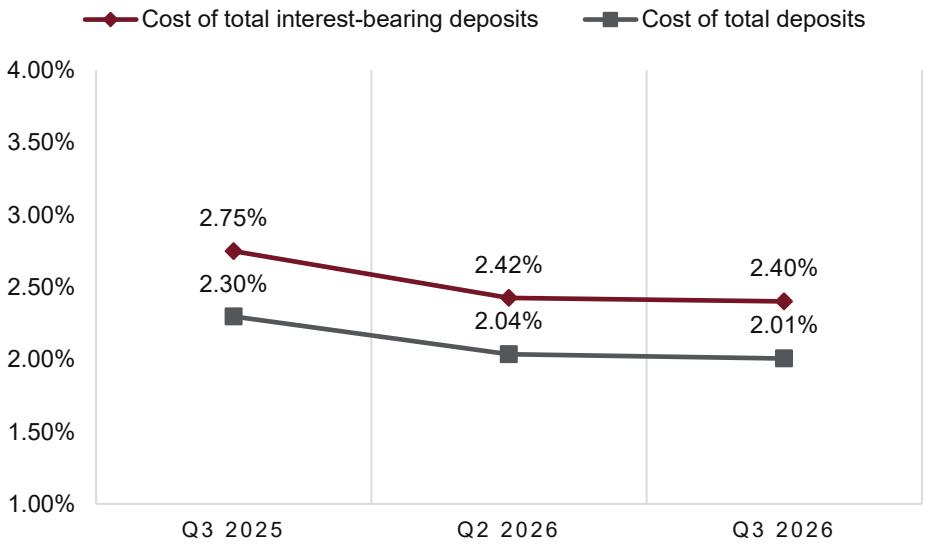
DEPOSIT MIX

- Well diversified deposit portfolio
- Granular deposit base with average balance per account of $33 thousand
- Focused on continuing to reduce interest cost of deposits
- Strong risk profile of deposit portfolio, with core deposits at 95.9% of total deposits
- Treasury Management deposit portfolio comprising 22.9% of total deposit portfolio

9/30/2026 DEPOSIT MIX(1)



AVERAGE COST DEPOSITS

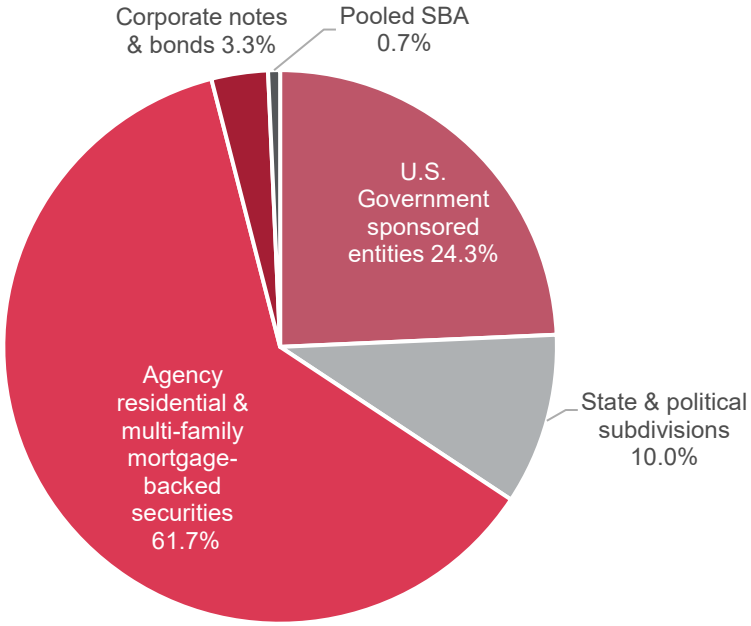


(1) Deposit Mix excludes deposits classified as Deposits held for sale on the balance sheet at 9/30/2026.

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SECURITIES PORTFOLIO

9/30/2026 INVESTMENT PORTFOLIO DETAIL



HIGHLIGHTS

- Total investment portfolio comprised of 11.1% of total assets, provides supplemental interest income to the loan portfolio and provides securities to meet collateral pledging needs for certain municipal deposit relationships
- Overall low credit risk profile with 86.7% of the portfolio comprised of government or government sponsored securities and residential & multi-family mortgage securities issued by government or government sponsored entities, as of September 30, 2026
- Portfolio modified duration of 4.10 years enables CNB to reinvest cash flows to capitalize on higher interest rates

As of 9/30/2026

($000)	Book Value	Market Value	Total Net Unrealized Losses	AOCI (1)	Wgt Avg Mod Dur (Yrs)	Price Vol Up100	Price Vol Dn100
AFS	$744,228	$677,435	($66,793)	($52,766)	4.50	-4.54%	4.34%
HTM	185,863	170,743	(15,120)	(2,882)	2.62	-2.86%	2.56%
Total	$930,091	$848,178	($81,913)	($55,648)	4.10	-4.20%	3.98%

(1) Accumulated other comprehensive income (loss), "AOCI" amounts included in the amount presented under Total Net Unrealized Losses. These AOCI amounts are calculated using a tax rate of 21%.

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NON-INTEREST INCOME

NON-INTEREST INCOME	Q3 2025	Q2 2026	Q3 2026
Wealth and asset management fees	$2,359	$2,728	$3,672
Service charges on deposit accounts	2,222	2,010	2,144
Other service charges and fees	480	417	464
Net realized gains on available-for-sale securities	397	-	-
Net realized and unrealized gains (losses) on equity securities	664	707	3
Mortgage banking	196	269	437
Bank owned life insurance	975	1,167	1,046
Card processing and interchange income	2,336	2,804	2,840
Other non-interest income	937	1,200	883
Total non-interest income	**$10,566**	**$11,302**	**$11,489**

- The quarter-over-quarter (“QoQ”) increase in Wealth and asset management fees was due to a $1.1 million transition fee for the Corporation moving its existing retail investment business platform to a new provider
- Lower Net realized and unrealized gains QoQ on equity securities was due to market movement in deferred compensation plan assets
- Lower Other non-interest income QoQ was primarily due to lower gains on recoveries of acquired loans

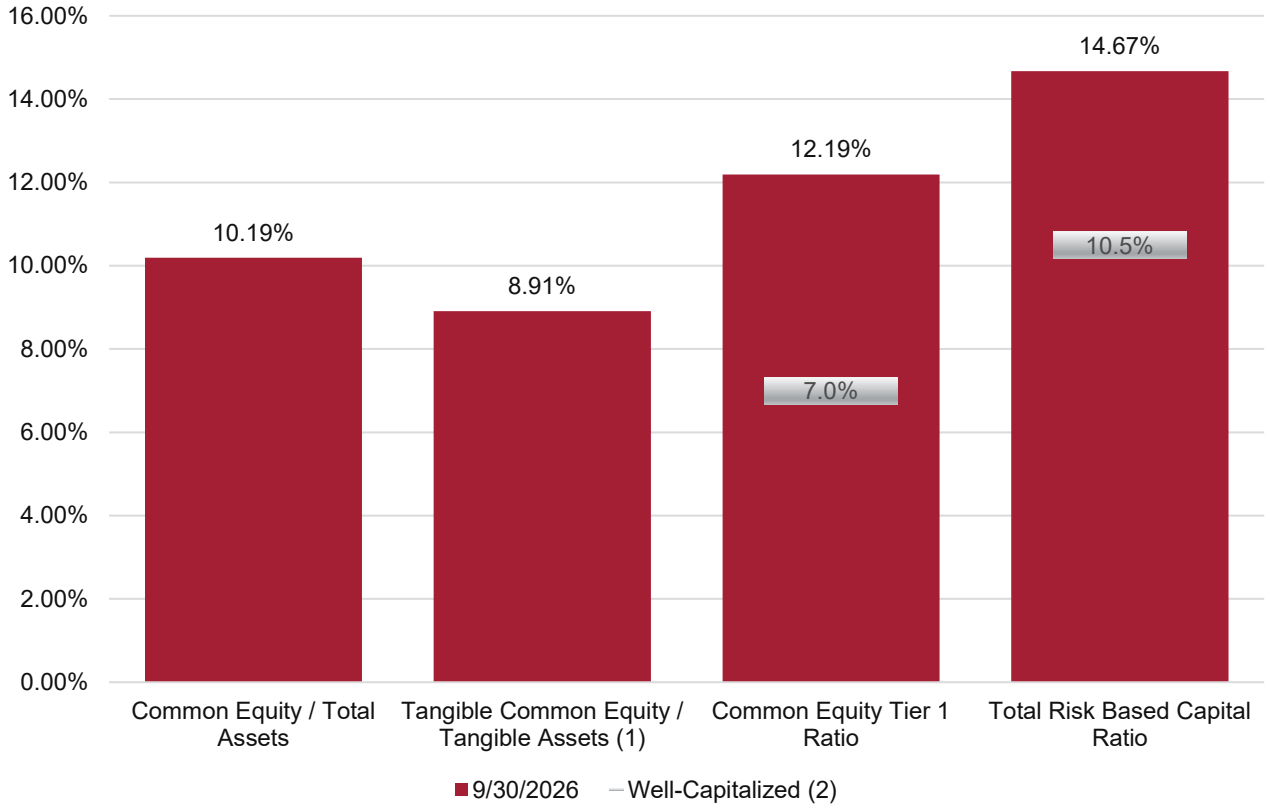
NON-INTEREST EXPENSE

NON-INTEREST EXPENSES	Q3 2025	Q2 2026	Q3 2026
Salaries and benefits	$23,339	$22,712	$24,705
Net occupancy expense of premises	4,823	5,085	4,987
Technology expense	5,485	7,205	7,417
Amortization of core deposit intangible	780	1,016	1,025
Advertising expense	754	728	662
State and local taxes	1,292	2,046	1,849
Legal, professional, and examination fees	1,637	1,718	1,145
FDIC insurance premiums	940	1,021	1,255
Card processing and interchange expenses	1,300	1,470	1,453
Merger and integration costs	4,155	-	-
Other non-interest expense	5,652	7,707	6,606
Total non-interest expenses	**$50,157**	**$50,708**	**$51,104**

- The increase QoQ in Salaries and benefits was due to higher incentive compensation accruals
- The decrease QoQ in Legal, professional, and examination fees was driven by the reversal of a legal accrual assumed as part of the ESSA acquisition
- The QoQ decrease in Other non-interest expenses was caused by the timing of business development-related costs and other real estate owned expenses

CNB FINANCIAL CORPORATION®

CONSOLIDATED CAPITAL POSITION



- The Corporation did not repurchase shares of common stock during the nine months ended September 30, 2026; remaining capacity under the current program was 500,000 shares or $15.0 million as of September 30, 2026.

(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.

Note: Capital ratios as of September 30, 2026 are estimated pending final regulatory filings.

CNB FINANCIAL CORPORATION®

UNINSURED DEPOSITS AND LIQUIDITY

- Well diversified and granular deposit base comprised of a combination of consumer, small business, commercial and public funds with an average deposit balance per account at CNB Bank of approximately $33 thousand
- Substantial available liquidity, which is well in excess of uninsured deposits

UNINSURED DEPOSITS

($000)	9/30/2025	6/30/2026	9/30/2026
Uninsured Deposits	$2,079,586	$2,070,983	$2,145,914
Adjusted Uninsured Deposits [1]	1,423,093	1,345,596	1,363,223
Total CNB Bank Deposits	6,926,340	7,183,689	7,148,929
Uninsured Deposits to Total CNB Bank Deposits	30.0%	28.8%	30.0%
Adjusted Uninsured Deposits to Total CNB Bank Deposits	20.5%	18.7%	19.1%

AVAILABLE LIQUIDITY

($000)	9/30/2025	6/30/2026	9/30/2026
Excess Cash at Federal Reserve	$351,943	$364,781	$221,181
FHLB Borrowing Capacity [2]	1,849,186	1,590,940	1,780,254
Federal Reserve Borrowing Capacity [3]	347,773	407,918	305,131
Brokered Deposits [4]	2,557,986	2,595,667	2,598,905
Other third-party funding channels [4]	1,076,821	1,442,228	1,489,969
Total net available liquidity	$6,183,708	$6,401,534	$6,395,440
Available Liquidity as a Multiple of Adjusted Uninsured Deposits	4.3	4.8	4.7

(1) Adjustments to Uninsured Deposits include the exclusion of collateralized deposits and affiliate deposits.
(2) Availability contingent on the FHLB activity-based stock ownership requirement.
(3) Includes access to discount window, BIC program and Bank Term Funding Program.
(4) Availability contingent on internal borrowing guidelines and Availability contingent on correspondent bank approvals at time of borrowing.

CNB FINANCIAL CORPORATION®

INTEREST RATE SENSITIVITY

% Change in Net Interest Income (1)

	6/30/2026	12/31/2025
+300 basis points	0.8%	1.6%
+200 basis points	0.9%	1.5%
+100 basis points	0.6%	1.0%
-100 basis points	-1.4%	-1.8%
-200 basis points	-1.8%	-2.0%
-300 basis points	-2.4%	-2.8%

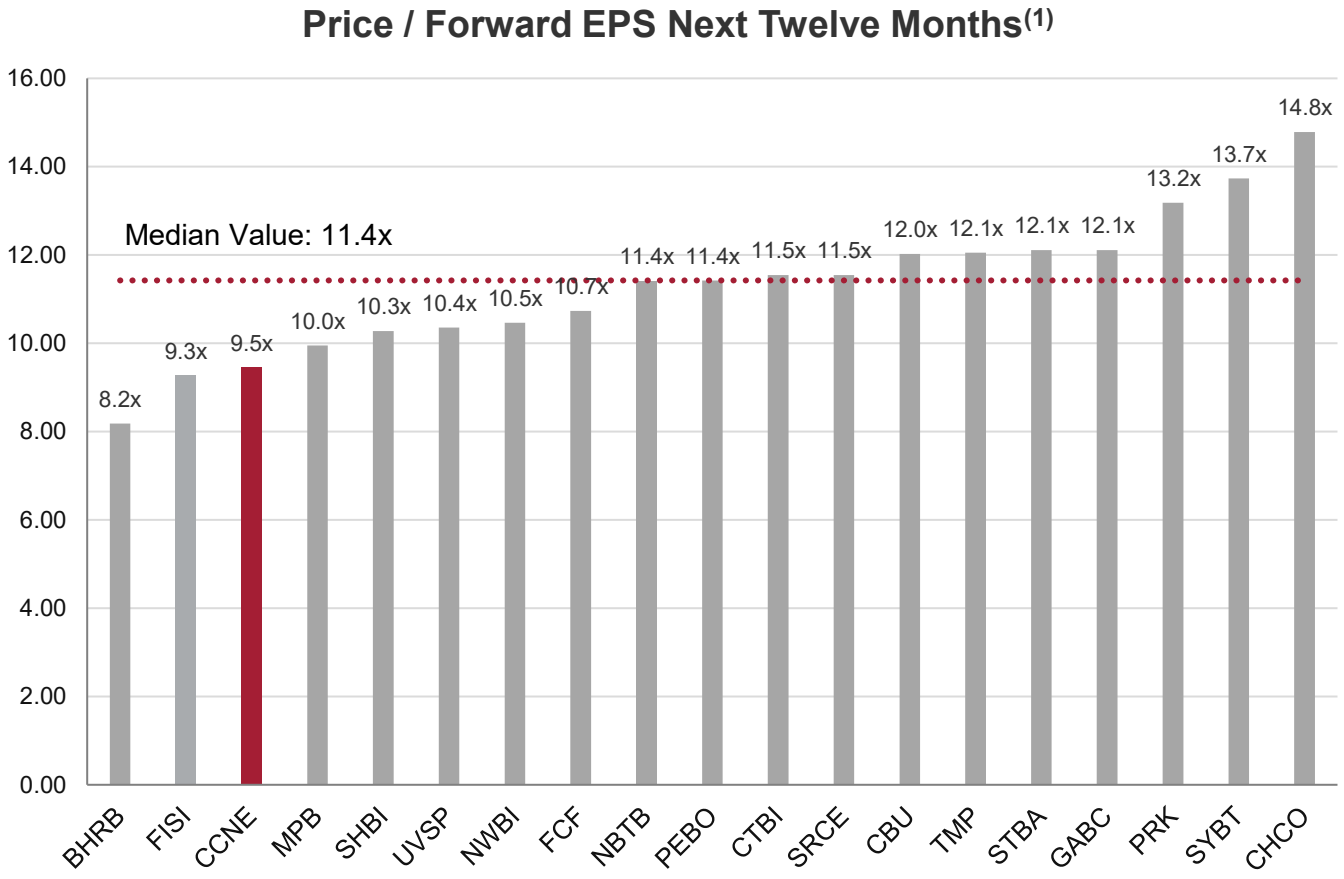
- Earnings stability across declining and rising rate environments
- Interest rate sensitivity based primarily on organic balance sheet execution (no external hedging utilized)

(1) The graph demonstrates the annualized result of an interest rate simulation and the estimated effect that a parallel interest rate shift, or "shock," in the yield curve and subjective adjustments in deposit pricing might have on the Corporation's projected net interest income over the next 12 months. This simulation assumes that there is no growth in interest-earning assets or interest-bearing liabilities over the next 12 months. The changes to net interest income shown above are in compliance with CNB's policy guidelines.
(2) Data presented reflects 6/30/2026, due to timing of Quarterly Report on Form 10-Q.

CNB FINANCIAL CORPORATION®

MARKET VALUATION

- Franchise is undervalued compared to its Peer Financial Institutions
- CNB has a long history of strong profitability levels across diversified markets
- Long-term historical growth in loans and deposits should lead to growth-oriented valuation
- Experienced Executive Management is focused on long-term shareholder objectives

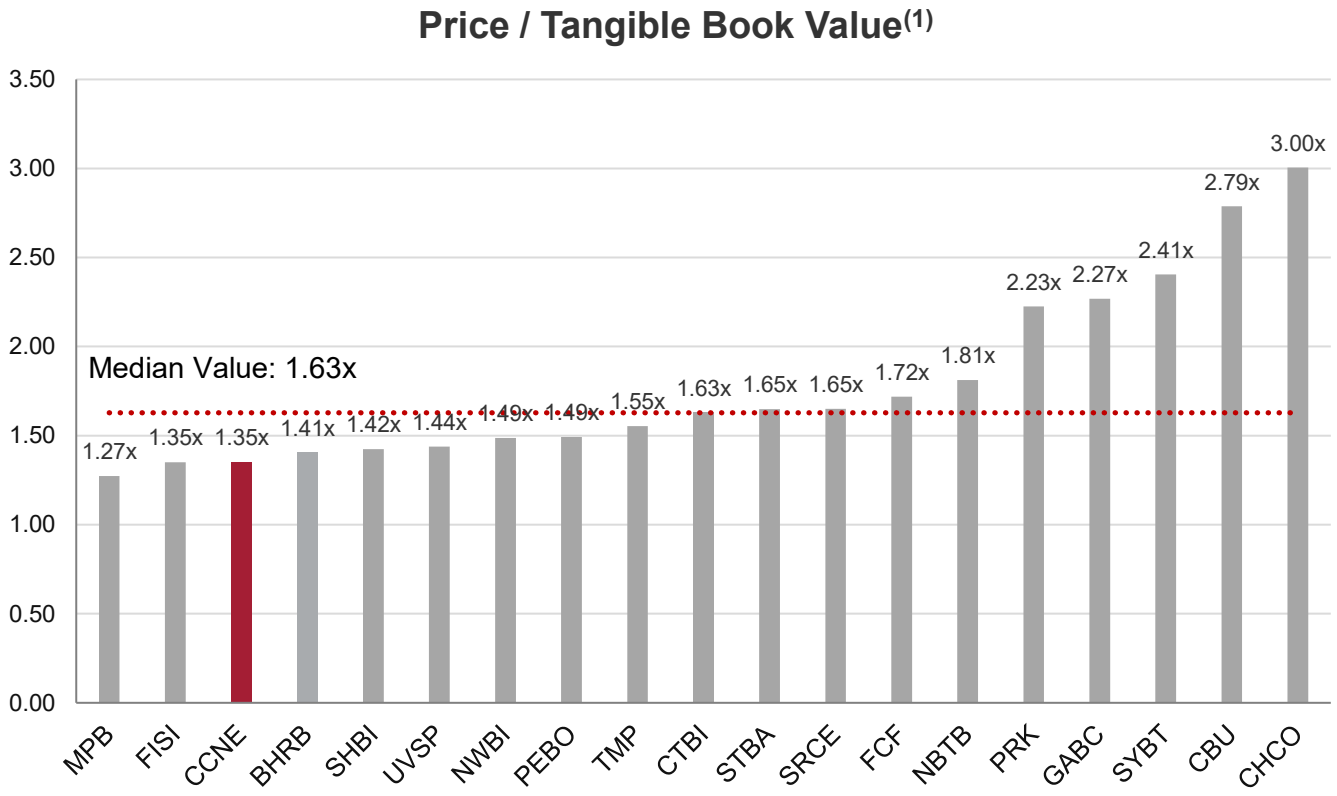


(1) Calculated as stock share price as a multiple of next twelve months forward earnings estimate. Chart data sourced from S&P Capital IQ on October 14, 2026.

CNB FINANCIAL CORPORATION®

MARKET VALUATION

- Franchise is undervalued compared to its Peer Financial Institutions
- Substantial liquidity and exceptional capital levels support a top tier market value
- Disciplined underwriting coupled with conservative credit culture support long-term shareholder value
- Diversified balance sheet supports proactive credit risk management and further accretion of capital



(1) Calculated as stock price as a multiple of tangible book value per share. Tangible book value is calculated using the last financial period end available, June 30, 2026, tangible common equity and common shares outstanding values. Chart data sourced from S&P Capital IQ on October 14, 2026.

CNB FINANCIAL CORPORATION®

AWARDS & RECOGNITIONS

- FHLB Pillars of the Community Award (2026)
- Featured in NASDAQ's Banking on You Series (2026)
- CNB voted Best Bank in Progressland (2026)
- ERIEBANK voted Best Bank – Meadville Tribune Readers Choice (2026)
- ESSA voted Best Bank in the Pocono Record Community Choice Awards (2026)
- FCBank named Bank of the Year from the Ohio Bankers League (2025)
- Ridge View Bank named Best in Customer Service by Smith Mountain Laker Magazine (2025)

CNB FINANCIAL CORPORATION®

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).

NON-GAAP RECONCILIATION

Dollars in thousands, except per share data	Three Months Ended September 30, 2025	Three Months Ended June 30, 2026	Three Months Ended September 30, 2026	Nine Months Ended September 30, 2025	Nine Months Ended September 30, 2026
Calculation of return on average tangible common equity (non-GAAP):					
Net income	$ 19,990	$ 28,304	$ 28,061	$ 45,427	$ 83,401
Less: preferred stock dividends	1,076	1,075	1,076	3,226	3,226
Net income available to common shareholders	$ 18,914	$ 27,229	$ 26,985	$ 42,201	$ 80,175
Average shareholders' equity	$ 789,266	$ 897,293	$ 920,710	$ 680,200	$ 900,500
Less: average goodwill & intangibles	107,827	120,838	118,783	65,554	120,482
Less: average preferred equity	57,785	57,785	57,785	57,785	57,785
Average tangible common shareholders' equity (non-GAAP)	$ 623,654	$ 718,670	$ 744,142	$ 556,861	$ 722,233
Return on average equity (GAAP) (annualized)	**10.05%**	**12.65%**	**12.09%**	**8.93%**	**12.38%**
Return on average common equity (GAAP) (annualized)	**10.26%**	**13.01%**	**12.41%**	**9.07%**	**12.72%**
Return on average tangible common equity (non-GAAP) (annualized)	**12.03%**	**15.20%**	**14.39%**	**10.13%**	**14.84%**
Adjusted calculation of return on average equity (non-GAAP):					
Net income	$ 19,990	$ 28,304	$ 28,061	$ 45,427	$ 83,401
Add: merger transaction related expenses, net of tax (non-GAAP)	3,613	-	-	5,381	-
Adjusted net income (non-GAAP)	$ 23,603	$ 28,304	$ 28,061	$ 50,808	$ 83,401
Average shareholders' equity	$ 789,266	$ 897,293	$ 920,710	$ 680,200	$ 900,500
Adjusted return on average equity (non-GAAP) (annualized)	**11.86%**	**12.65%**	**12.09%**	**9.99%**	**12.38%**
Adjusted calculation of return on average tangible common equity (non-GAAP):					
Net income available to common shareholders	$ 18,914	$ 27,229	$ 26,985	$ 42,201	$ 80,175
Add: merger transaction related expenses, net of tax (non-GAAP)	3,613	-	-	5,381	-
Adjusted net income available to common shareholders	$ 22,527	$ 27,229	$ 26,985	$ 47,582	$ 80,175
Average tangible common shareholders' equity (non-GAAP)	$ 623,654	$ 718,670	$ 744,142	$ 556,861	$ 722,233
Adjusted return on average tangible common equity (non-GAAP) (annualized)	**14.33%**	**15.20%**	**14.39%**	**11.42%**	**14.84%**

CNB FINANCIAL CORPORATION®

NON-GAAP RECONCILIATION

Dollars in thousands, except per share data	For the year ending December 31, 2017	2018	2019	2020	2021	2022	2023	2024	2025
Calculation of return on average tangible common equity (non-GAAP):									
Net income	$23,860	$33,719	$40,081	$32,743	$57,707	$63,188	$58,020	$54,575	$66,131
Less: preferred stock dividends	-	-	-	1,147	4,302	4,302	4,302	4,302	4,302
Net Income Available to Common	$23,860	$33,719	$40,081	$31,596	$53,405	$58,886	$53,718	$50,273	$61,829
Average shareholders' equity	$239,223	$250,491	$285,324	$358,163	$431,062	$455,748	$550,333	$592,550	$723,241
Less: average goodwill & intangibles	40,941	39,901	39,163	41,821	44,265	44,163	44,193	44,118	81,548
Less: average preferred equity	-	-		20,200	57,785	57,785	57,785	57,785	57,785
Average tangible common shareholders' equity (non-GAAP)	$198,282	$210,590	$246,161	$296,142	$329,012	$353,800	$448,355	$490,647	$583,908
Return on average equity (GAAP) (annualized)	9.97%	13.46%	14.05%	9.14%	13.39%	13.86%	10.54%	9.21%	9.14%
Return on average tangible common equity (non-GAAP) (annualized)	**12.03%**	**16.01%**	**16.28%**	**10.67%**	**16.23%**	**16.64%**	**11.98%**	**10.25%**	**10.59%**
Adjusted calculation of return on average tangible common equity (non-GAAP):									
Net Income Available to Common	$23,860	$33,719	$40,081	$31,596	$53,405	$58,886	$53,718	$50,273	$61,829
Add: merger transaction related expenses (non-GAAP)	-	-	-	-	-	-	-	-	11,600
Adjusted net income available to common shareholders	$ 23,860	$ 33,719	$ 40,081	$ 31,596	$ 53,405	$ 58,886	$ 53,718	$ 50,273	$ 73,429
Adjusted return on average tangible common equity (non-GAAP)	**12.03%**	**16.01%**	**16.28%**	**10.67%**	**16.23%**	**16.64%**	**11.98%**	**10.25%**	**12.58%**

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NON-GAAP RECONCILIATION

Dollars in thousands, except per share data	As of December 31, 2017	2018	2019	2020	2021	2022	2023	2024	2025
Shareholders' Equity	$243,910	$262,830	$304,966	$416,137	$442,847	$530,762	$571,247	$610,695	$872,127
Less: Preferred Equity	-	-	-	57,785	57,785	57,785	57,785	57,785	57,785
Common Shareholders' Equity	$243,910	$262,830	$304,966	$358,352	$385,062	$472,977	$513,462	$552,910	$814,342
Goodwill and Other Intangibles	38,730	38,730	38,730	43,749	43,749	43,749	43,874	43,874	88,512
Core Deposit Intangibles	1,625	727	160	567	460	364	280	206	33,693
LESS: Total Intangible Assets	$40,355	$39,457	$38,890	$44,316	$44,209	$44,113	$44,154	$44,080	$122,205
Tangible Common Equity (non-GAAP)	**$203,555**	**$223,373**	**$266,076**	**$314,036**	**$340,853**	**$428,864**	**$469,308**	**$508,830**	**$692,137**
Total Assets	$2,768,773	$3,221,521	$3,763,659	$4,729,399	$5,328,939	$5,475,179	$5,752,957	$6,192,010	$8,396,435
Goodwill and Other Intangibles	38,730	38,730	38,730	43,749	43,749	43,749	43,874	43,874	88,512
Core Deposit Intangibles	1,625	727	160	567	460	364	280	206	33,693
LESS: Total Intangible Assets	$40,355	$39,457	$38,890	$44,316	$44,209	$44,113	$44,154	$44,080	$122,205
Tangible Assets (non-GAAP)	**$2,728,418**	**$3,182,064**	**$3,724,769**	**$4,685,083**	**$5,284,730**	**$5,431,066**	**$5,708,803**	**$6,147,930**	**$8,274,230**
Tangible Common Equity / Tangible Assets (non-GAAP)	**7.46%**	**7.02%**	**7.14%**	**6.70%**	**6.45%**	**7.90%**	**8.22%**	**8.28%**	**8.36%**
Ending Shares Outstanding	15,264,740	15,207,281	15,247,985	16,833,008	16,855,062	21,121,346	20,896,439	20,987,992	29,473,352
Book Value Per Common Share	**$15.98**	**$17.28**	**$20.00**	**$21.29**	**$22.85**	**$22.39**	**$24.57**	**$26.34**	**$27.63**
Tangible Book Value Per Common Share (non-GAAP)	**$13.33**	**$14.69**	**$17.45**	**$18.66**	**$20.22**	**$20.30**	**$22.46**	**$24.24**	**$23.48**

CNB FINANCIAL CORPORATION®

NON-GAAP RECONCILIATION

Dollars in thousands, except per share data	As of September 30, 2025	2026
Shareholders' Equity	$857,130	$912,550
Less: Preferred Equity	57,785	57,785
Common Shareholders' Equity	799,345	854,765
Less: goodwill and other intangibles	93,773	87,465
Less: core deposit intangible	34,727	30,646
Tangible Common Equity (non-GAAP)	**$670,845**	**$736,654**
Total Assets	$8,270,706	$8,385,117
Less: goodwill and other intangibles	93,773	87,465
Less: core deposit intangible	34,727	30,646
Tangible Assets (non-GAAP)	**$8,142,206**	**$8,267,006**
Ending Shares Outstanding	29,477,429	29,620,028
Book Value Per Common Share	**$27.12**	**$28.86**
Tangible Book Value Per Common Share (non-GAAP)	**$22.76**	**$24.87**
Common shareholders' equity / Total assets (GAAP)	**9.66%**	**10.19%**
Tangible Common Equity / Tangible Assets (non-GAAP)	**8.24%**	**8.91%**

CNB FINANCIAL CORPORATION®

NON-GAAP RECONCILIATION

Dollars in thousands, except per share data	Three Months Ended September 30, 2025	Three Months Ended June 30, 2026	Three Months Ended September 30, 2026	Nine Months Ended September 30, 2025	Nine Months Ended September 30, 2026
Basic earnings per common share computation:					
Net income available to common shareholders	$ 18,914	$ 27,229	$ 26,985	$ 42,201	$ 80,175
Less: net income available to common shareholders allocated to participating securities	149	256	225	345	715
Net income available to common shareholders allocated to common stock	$ 18,765	$ 26,973	$ 26,760	$ 41,856	$ 79,460
Weighted average common shares outstanding, including shares considered participating securities	27,388	29,627	29,621	23,165	29,608
Less: average participating securities	209	273	233	166	255
Weighted average shares	27,179	29,354	29,388	22,999	29,353
Basic earnings per common share	**$ 0.69**	**$ 0.92**	**$ 0.91**	**$ 1.82**	**$ 2.71**
Diluted earnings per common share computation:					
Net income available to common shareholders allocated to common stock	$ 18,765	$ 26,973	$ 26,760	$ 41,856	$ 79,460
Weighted average common shares outstanding for basic earnings per common share	27,179	29,354	29,388	22,999	29,353
Add: dilutive effect of stock compensation	101	138	145	76	137
Weighted average shares and dilutive potential common shares	27,280	29,492	29,533	23,075	29,490
Diluted earnings per common share	**$ 0.69**	**$ 0.91**	**$ 0.91**	**$ 1.81**	**$ 2.69**
Adjusted basic earnings per common share computation (non-GAAP):					
Net income available to common shareholders	$ 18,914	$ 27,229	$ 26,985	$ 42,201	$ 80,175
Add: merger transaction related expenses, net of tax (non-GAAP)	3,613	-	-	5,381	-
Less: net income available to common shareholders allocated to participating securities	149	256	225	345	715
Less: adjustment to net income available to common shareholders allocated to participating securities for merger transaction related expenses, net of tax (non-GAAP)	28	-	-	39	-
Adjusted net income available to common shareholders allocated to common stock (non-GAAP)	$ 22,350	$ 26,973	$ 26,760	$ 47,198	$ 79,460
Weighted average common shares outstanding, including shares considered participating securities	27,388	29,627	29,621	23,165	29,608
Less: average participating securities	209	273	233	166	255
Weighted average shares	27,179	29,354	29,388	22,999	29,353
Adjusted basic earnings per common share (non-GAAP)	**$ 0.82**	**$ 0.92**	**$ 0.91**	**$ 2.05**	**$ 2.71**
Adjusted diluted earnings per common share computation (non-GAAP):					
Adjusted net income available to common shareholders allocated to common stock (non-GAAP)	$ 22,350	$ 26,973	$ 26,760	$ 47,198	$ 79,460
Weighted average common shares outstanding for basic earnings per common share	27,179	29,354	29,388	22,999	29,353
Add: dilutive effect of stock compensation	101	138	145	76	137
Weighted average shares and dilutive potential common shares	27,280	29,492	29,533	23,075	29,490
Adjusted diluted earnings per common share (non-GAAP)	**$ 0.82**	**$ 0.91**	**$ 0.91**	**$ 2.05**	**$ 2.69**

CNB FINANCIAL CORPORATION®

NON-GAAP RECONCILIATION

Dollars in thousands, except per share data	For the year ending December 31, 2017	2018	2019	2020	2021	2022	2023	2024	2025
Net Income Available to Common Shareholders	$23,860	$33,719	$40,081	$31,596	$53,405	$58,886	$53,718	$50,273	$61,829
LESS: Net Income Allocated to Participating Securities	135	150	147	100	183	229	283	388	476
Net Income Allocated to Common Stock	$23,725	$33,569	$39,934	$31,496	$53,222	$58,657	$53,435	$49,885	$61,353
Weighted Average Common Shares Outstanding, Including Participating Securities	15,212	15,274	15,219	16,048	16,875	18,057	21,010	20,993	24,755
LESS: Average Participating Securities	80	64	55	48	55	70	106	155	169
Weighted Average Shares	15,132	15,210	15,164	16,000	16,820	17,987	20,904	20,838	24,586
Basic Earnings Per Common Share	**$1.57**	**$2.21**	**$2.63**	**$1.97**	**$3.16**	**$3.26**	**$2.56**	**$2.39**	**$2.50**
Weighted Average Shares	15,132	15,210	15,164	16,000	16,820	17,987	20,904	20,838	24,586
ADD: Dilutive Effects of Performance Based Shares	-	-	-	-	-	33	40	62	83
Weighted Average Shares and Dilutive Potential Common Shares	15,132	15,210	15,164	16,000	16,820	18,020	20,944	20,900	24,669
Diluted Earnings Per Common Share	**$1.57**	**$2.21**	**$2.63**	**$1.97**	**$3.16**	**$3.26**	**$2.55**	**$2.39**	**$2.49**
Net Income Available to Common Shareholders	$23,860	$33,719	$40,081	$31,596	$53,405	$58,886	$53,718	$50,273	$61,829
ADD: Merger Costs, Prepayment Penalties and Branch Closure Costs (net of tax)	-	-	134	10,168	-	-	-	-	11,521
Adjusted Net Income Available to Common Shareholders	$23,860	$33,719	$40,215	$41,764	$53,405	$58,886	$53,718	$50,273	$73,350
LESS: Net Income Allocated to Participating Securities	135	150	147	100	183	229	283	388	476
Adjusted Net Income Allocated to Common Stock	$23,725	$33,569	$40,068	$41,664	$53,222	$58,657	$53,435	$49,885	$72,874
Weighted Average Shares and Dilutive Potential Common Shares	15,132	15,210	15,164	16,000	16,820	17,987	20,944	20,900	24,669
Adjusted Diluted Earnings Per Common Share	**$1.57**	**$2.21**	**$2.64**	**$2.60**	**$3.16**	**$3.26**	**$2.55**	**$2.39**	**$2.95**

CNB FINANCIAL CORPORATION®

NON-GAAP RECONCILIATION

	Three Months Ended			Nine Months Ended	
	September 30, 2025	June 30, 2026	September 30, 2026	September 30, 2025	September 30, 2026
Calculation of merger transaction related expenses, net of tax (non-GAAP) [1]:					
Merger and integration costs - non deductible	$ 1,570	$ -	$ -	$ 2,897	$ -
Merger and integration costs - deductible	2,586	-	-	3,144	-
Statutory federal tax rate	21%	21%	21%	21%	21%
Tax benefit (expense) of merger and integration costs (non-GAAP)	543	-	-	660	-
Merger transaction related expenses - deductible, net of tax	2,043	-	-	2,484	-
Merger transaction related expenses, net of tax (non-GAAP)	**$ 3,613**	**$ -**	**$ -**	**$ 5,381**	**$ -**

[1] Merger transaction related expenses represent legal, advisory, severance, technology conversion, and other expenses directly related to the ESSA acquisition. Management believes exclusion of these non-recurring charges provides more meaningful period-over-period comparisons of operating performance.

	Three Months Ended			Nine Months Ended	
	September 30, 2025	June 30, 2026	September 30, 2026	September 30, 2025	September 30, 2026
Calculation of net income available to common (GAAP):					
Net income	$ 19,990	$ 28,304	$ 28,061	$ 45,427	$ 83,401
Less: preferred stock dividends	1,076	1,075	1,076	3,226	3,226
Net income available to common shareholders	$ 18,914	$ 27,229	$ 26,985	$ 42,201	$ 80,175
Adjusted calculation of net income available to common (non-GAAP):					
Net income available to common shareholders	$ 18,914	$ 27,229	$ 26,985	$ 42,201	$ 80,175
Add: merger transaction related expenses, net of tax (non-GAAP)	3,613	-	-	5,381	-
Adjusted net income available to common shareholders (non-GAAP)	**$ 22,527**	**$ 27,229**	**$ 26,985**	**$ 47,582**	**$ 80,175**

NON-GAAP RECONCILIATION

	Three Months Ended			Nine Months Ended	
	September 30, 2025	June 30, 2026	September 30, 2026	September 30, 2025	September 30, 2026
Calculation of return on average assets:					
Net income	$ 19,990	$ 28,304	$ 28,061	$ 45,427	$ 83,401
Average total assets	$ 7,798,867	$ 8,475,376	$ 8,387,702	$ 6,757,473	$ 8,409,827
Return on average assets (GAAP) (annualized)	**1.02%**	**1.34%**	**1.33%**	**0.90%**	**1.33%**
Adjusted calculation of return on average assets (non-GAAP):					
Net income	19,990	28,304	28,061	45,427	83,401
Add: merger transaction related expenses, net of tax (non-GAAP)	$ 3,613	$ -	$ -	$ 5,381	$ -
Adjusted net income	$ 23,603	$ 28,304	$ 28,061	$ 50,808	$ 83,401
Average total assets	$ 7,798,867	$ 8,475,376	$ 8,387,702	$ 6,757,473	$ 8,409,827
Adjusted return on average assets (non-GAAP) (annualized)	**1.20%**	**1.34%**	**1.33%**	**1.01%**	**1.33%**

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NON-GAAP RECONCILIATION

	Three Months Ended			Nine Months Ended	
	September 30, 2025	June 30, 2026	September 30, 2026	September 30, 2025	September 30, 2026
Calculation of net interest margin:					
Interest income	$ 108,645	$ 115,656	$ 114,997	$ 276,795	$ 342,691
Interest expense	41,516	39,312	38,692	109,038	116,719
Net interest income	$ 67,129	$ 76,344	$ 76,305	$ 167,757	$ 225,972
Average total earning assets	$ 7,221,656	$ 7,883,060	$ 7,785,804	$ 6,286,016	$ 7,810,301
Net interest margin (GAAP) (annualized)	**3.69%**	**3.88%**	**3.89%**	**3.57%**	**3.87%**
Calculation of net interest margin (fully tax equivalent basis) (non-GAAP):					
Interest income	$ 108,645	$ 115,656	$ 114,997	$ 276,795	$ 342,691
Tax equivalent adjustment (non-GAAP)	314	497	474	838	1,366
Adjusted interest income (fully tax equivalent basis) (non-GAAP)	108,959	116,153	115,471	277,633	344,057
Interest expense	41,516	39,312	38,692	109,038	116,719
Net interest income (fully tax equivalent basis) (non-GAAP)	$ 67,443	$ 76,841	$ 76,779	$ 168,595	$ 227,338
Average total earning assets	$ 7,221,656	$ 7,883,060	$ 7,785,804	$ 6,286,016	$ 7,810,301
Less: average mark to market adjustment on investments (non-GAAP)	(39,121)	(40,194)	(47,088)	(43,229)	(39,872)
Adjusted average total earning assets, net of mark to market (non-GAAP)	$ 7,260,777	$ 7,923,254	$ 7,832,892	$ 6,329,245	$ 7,850,173
Net interest margin, fully tax equivalent basis (non-GAAP) (annualized)	**3.69%**	**3.89%**	**3.89%**	**3.56%**	**3.87%**

NON-GAAP RECONCILIATION

	Three Months Ended			Nine Months Ended	
	September 30, 2025	June 30, 2026	September 30, 2026	September 30, 2025	September 30, 2026
Calculation of efficiency ratio:					
Non-interest expense	$ 50,157	$ 50,708	$ 51,104	$ 130,812	$ 150,999
Non-interest income	$ 10,566	$ 11,302	$ 11,489	$ 28,081	$ 32,789
Net interest income	67,129	76,344	76,305	167,757	225,972
Total revenue	$ 77,695	$ 87,646	$ 87,794	$ 195,838	$ 258,761
Efficiency ratio	**64.56%**	**57.86%**	**58.21%**	**66.80%**	**58.35%**
Calculation of efficiency ratio (fully tax equivalent basis) (non-GAAP):					
Non-interest expense	$ 50,157	$ 50,708	$ 51,104	$ 130,812	$ 150,999
Less: core deposit intangible amortization	780	1,016	1,025	813	3,046
Adjusted non-interest expense (non-GAAP)	$ 49,377	$ 49,692	$ 50,079	$ 129,999	$ 147,953
Non-interest income	$ 10,566	$ 11,302	$ 11,489	$ 28,081	$ 32,789
Net interest income	$ 67,129	$ 76,344	$ 76,305	$ 167,757	$ 225,972
Less: tax exempt investment and loan income, net of TEFRA (non-GAAP)	1,737	2,391	2,217	4,652	6,573
Add: tax exempt investment and loan income (fully tax equivalent basis) (non-GAAP)	2,453	3,265	3,010	6,575	8,978
Adjusted net interest income (fully tax equivalent basis) (non-GAAP)	67,845	77,218	77,098	169,680	228,377
Adjusted net revenue (fully tax equivalent basis) (non-GAAP)	$ 78,411	$ 88,520	$ 88,587	$ 197,761	$ 261,166
Efficiency ratio (fully tax equivalent basis) (non-GAAP)	**62.97%**	**56.14%**	**56.53%**	**65.74%**	**56.65%**
Adjusted calculation of efficiency ratio (fully tax equivalent basis) (non-GAAP):					
Adjusted non-interest expense (non-GAAP)	$ 49,377	$ 49,692	$ 50,079	$ 129,999	$ 147,953
Less: merger and integration costs (non-GAAP)	4,155	-	-	6,041	-
Adjusted non-interest expense (non-GAAP)	$ 45,222	$ 49,692	$ 50,079	$ 123,958	$ 147,953
Adjusted net revenue (fully tax equivalent basis) (non-GAAP)	$ 78,411	$ 88,520	$ 88,587	$ 197,761	$ 261,166
Adjusted efficiency ratio (fully tax equivalent basis) (non-GAAP)	**57.67%**	**56.14%**	**56.53%**	**62.68%**	**56.65%**

CNB FINANCIAL CORPORATION®

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