COMMUNITY BANKERS' BANK

News Release

Community Bankers' Bank & CBB Financial Corp. Announce Second Quarter 2026 Operating Results

Midlothian, Virginia, August 14, 2026: CBB Financial Corp. reported net income of $117,000 for the three-month period ended June 30, 2026, compared to net income of $40,000 for the three-month period ended March 31, 2026. Net income of $156,000 was recorded for the six-month period ended June 30, 2026, compared to net income of $96,000 for the six-month period ended June 30, 2025. CBB and CBBFC report on a consolidated basis.

The Company continues 2026 with solid financial performance despite the challenges of persistently high interest rates and macroeconomic uncertainty. Highlights include:

a. Non-Interest deposits increased 9% year to date
b. The loan pipeline remains strong, with loans up 1% year to date.
c. Non-interest income increased 7% year over year. The increase is driven by revenue from alliance partnerships serving our clients through investment sales and foreign services.
d. Non-Interest expense remains flat year over year.
e. The Bank continues to maintain a strong capital position that exceeds all regulatory requirements to be classified as "well capitalized," with a Community Bank Leverage Ratio of 15.43% at June 30, 2026, compared to 14.06% at June 30, 2025.

Gary R. Shook, President & CEO of Community Bankers' Bank commented, "Having the privilege of operating in the vibrant Southeastern United States is not something we here at CBB take for granted. Our shareholders, other community banks, look to CBB as a bank-owned cooperative to provide services on a highly personalized basis. While we continue to expand our borrowing banks, we are hyper focused on asset quality.

CBB's markets, through our clients and shareholders, see a continuous stream of strong credit opportunities. Moreover, CBB's cash settlement capabilities, along with FBBS's fixed income sales and portfolio management, allow clients and shareholders to depend upon us to provide efficiency in bank operations. That attention on efficiency carries over to CBB's expense control by being sure to prudently expend resources for the benefit of shareholder and client interests."

For further information, please contact:

Gary R. Shook
President & CEO
gshook@cbbonline.com
2601 Promenade Pkwy
Midlothian, VA 23113
Phone: 804-256-0530
Fax: 804-378-2856

Or

Jeffrey H. Culver
Executive Vice President, CFO & COO
jculver@cbbonline.com
2601 Promenade Pkwy
Midlothian, VA 23113
Phone: 804-494-3739
Fax: 804-378-2856

CBB Financial Corp & Community Bankers' Bank

Summary Consolidated Financial Data

Financial Highlights
(Dollars in thousands)

Description	Three Months Ended June 30 2026 (Unaudited)	Three Months Ended March 31 2026 (Unaudited)	Six Months Ended June 30 2026 (Unaudited)	Six Months Ended June 30 2025 (Unaudited)
Earnings Summary				
Interest income	$ 1,663	$ 1,526	$ 3,189	$ 3,444
Interest expense	617	588	1,205	1,457
Net interest income	1,046	938	1,984	1,987
Provision for loan losses	0	0	0	0
Noninterest income	586	512	1,097	1,030
Noninterest expense	1,492	1,407	2,899	2,912
Income before income taxes	140	43	182	105
Income tax expense	23	3	26	9
Net income	$ 117	$ 40	$ 156	$ 96

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Summary Consolidated Financial Data

Financial Highlights
(Dollars in thousands)

Description	June 30 2026 (Unaudited)	December 31 2025 (Unaudited)	June 30 2025 (Unaudited)
Ending Balances:			
Assets			
Cash and due from banks	$ 6,808	$ 8,599	$ 7,756
Fed funds sold	11,844	3,013	8,427
Investment portfolio	22,167	19,733	18,936
Loans, net of allowance	89,621	88,313	94,379
Other assets	8,986	9,103	9,103
Total assets	$ 139,426	$ 128,761	$ 138,601
Liabilities and Equity			
Noninterest-bearing deposits	$ 52,450	$ 47,759	$ 52,759
Interest-bearing deposits	42,152	47,122	52,497
Fed funds purchased	17,000	7,000	6,000
FHLB borrowings	7,000	6,000	7,000
Other liabilities	1,238	1,381	1,387
Total liabilities	119,840	109,262	119,643
Stockholders' equity	19,586	19,499	18,958
Total liabilities and equity	$ 139,426	$ 128,761	$ 138,601

CBB Financial Corp & Community Bankers' Bank

Summary Consolidated Financial Data

Financial Highlights
(Dollars in thousands)

Description	Three Months Ended June 30 2026 (Unaudited)	Three Months Ended March 31 2026 (Unaudited)	Six Months Ended June 30 2026 (Unaudited)	Six Months Ended June 30 2025 (Unaudited)
Average Balances:				
Assets				
Cash and due from banks	$ 7,736	$ 9,192	$ 8,460	$ 12,107
Fed funds sold	4,223	5,293	4,755	3,034
Investment portfolio	22,075	20,341	21,213	18,749
Loans, net of allowance	88,959	86,504	87,738	99,612
Other assets	9,101	9,083	9,092	9,440
Total assets	$ 132,094	$ 130,413	$ 131,258	$ 142,942
Liabilities and Equity				
Noninterest-bearing deposits	$ 50,331	$ 50,514	$ 50,422	$ 53,049
Interest-bearing deposits	44,139	45,392	44,763	56,526
Fed funds purchased	11,736	7,633	9,696	6,188
FHLB borrowings	5,154	5,767	5,459	7,000
Other liabilities	1,201	1,513	1,356	1,436
Total liabilities	112,561	110,819	111,696	124,199
Stockholders' equity	19,533	19,594	19,562	18,743
Total liabilities and equity	$ 132,094	$ 130,413	$ 131,258	$ 142,942

CBB Financial Corp & Community Bankers' Bank

Summary Consolidated Financial Data

Financial Highlights
(Dollars in thousands)
(Except per share data)

	June 30 2026 (Unaudited)	March 31 2026 (Unaudited)	June 30 2025 (Unaudited)
CBBFC Common Share Data:			
Number of shares outstading	25,460	25,460	25,460
Book Value per Share	$ 769	$ 766	$ 745
Bank Level Capital Ratios:			
Community Bank Leverage Ratio	15.43%	15.57%	14.06%
Asset Quality:			
Nonaccrual Loans	$ -	$ -	$ -
Foreclosed Real Estate (OREO)	-	-	-
Total Non-performing assets	$ -	$ -	$ -

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