



Press Release

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FOR RELEASE: Immediately

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CNB Bank Rated a 5-Star Bank by BauerFinancial™

Berkeley Springs, WV June 14, 2021—Mark Harrell, President & CEO, proudly announces CNB Bank has been awarded the highest (5-Star) rating for financial strength and stability from BauerFinancial, Inc.™

To assign their ratings, BauerFinancial™ compiles data for U.S. banks from call reports as reported to federal regulators. In addition to federal regulatory capital requirements, other criteria are used to determine the BauerFinancial™ Star-Rating. Some of these include but are not limited to; profitability/loss trend, evaluating the level of delinquent loans, charge offs and repossessed assets, market versus book value of the investment portfolio, regulatory supervisory agreements, community reinvestment rating (CRA), historical data and liquidity.

“I am proud of our team every year but to accomplish such a high rating during an unprecedented year like 2020 is outstanding. Our 5-Star Rating is proof that our balance sheet remains strong and we remain committed to our communities,” Harrell said.

CNB Bank is a full-service bank with assets over \$500 million dollars. CNB Bank has eight locations including Morgan County and Berkeley County, West Virginia and Hagerstown and Hancock, Maryland. CNB Bank is a locally owned community bank serving the tri-state area and has been committed to its communities for over 86 years. Being a community bank allows CNB Bank to make decisions locally to better serve the residents and businesses of the region.

BauerFinancial is completely independent. It does not get paid to rate any institution, nor can any institution avoid its rating. Bauer used the same strict barometer to rate all banks and makes those ratings available to all people. Since 1983, BauerFinancial, Inc. has earned the respect of regulators, bankers, and consumers across the country.