

## **PRESS RELEASE**

**FOR IMMEDIATE RELEASE**

### **Neffs Bancorp, Inc. Announces Earnings and Dividends**

Neffs Bancorp, Inc. (the "Corporation") is a Pennsylvania business corporation which is registered as a bank holding company under the Bank Holding Company Act of 1956, as amended (the "Holding Company Act"). The Corporation was incorporated on March 24, 1986 and became an active bank holding company on October 31, 1986. The Corporation owns all of the outstanding stock of The Neffs National Bank (the "Bank").

Net income for the third quarter of 2011 was \$942,000 or \$5.43 per common share (unaudited), compared to \$918,000 or \$5.07 per common share for third quarter of 2010. Net income for the first nine months of 2011 was \$2,755,000 or \$15.79 per common share (unaudited), compared to \$2,761,000 or \$15.15 per share for same period of 2010.

The Corporation's total assets were \$282,808,000 at September 30, 2011 (unaudited), compared to \$278,463,000 at December 31, 2010.

On September 20, 2011 the Board of Directors declared \$2.35 as the semi-annual dividend upon the outstanding Series A, Preferred Shares and \$2.35 as the semi-annual dividend upon the outstanding Common Shares of capital stock, payable November 15, 2011, to shareholders of record on October 31, 2011.