

THRIVING



Q4 2025 Investor Presentation

January 2026

Forward-Looking Statements

This presentation and information supplemental hereto contain, and during the course of oral and written presentations connected herewith management may make, projections and estimates with respect to future events or future financial performance, as well as other “forward-looking statements” (as that term is defined in the Securities Act of 1933) relating to Kish Bancorp, Inc. (referred to herein as “forward-looking statements”). Investors are cautioned not to place undue reliance on any forward-looking statements and are entitled and urged to conduct their own due diligence with respect to all matters relating to this offering and therefore are cautioned that they are responsible for verifying the likelihood that any forward-looking statements are or will remain correct or accurate in the future. The forward-looking statements are also subject to the specific factors set forth in this presentation under the heading “Risk Factors.” In addition, the forward-looking statements are inherently subject to significant business, economic and competitive uncertainties and contingencies, many of which are either beyond the control of Kish Bancorp, Inc. and its management or not reasonably capable of predicting at this time. In addition, the forward-looking statements are subject to assumptions with respect to future business strategies and decisions of Kish Bancorp, Inc. that are subject to change. Should any of the risks, uncertainties or other factors referred to in this presentation or otherwise by management of Kish Bancorp, Inc. materialize, or should underlying assumptions prove incorrect, Kish Bancorp, Inc.’s actual results may differ materially from the anticipated results expressed or implied in these forward-looking statements. Kish Bancorp, Inc. and its management and agents disclaim, and do not assume, any obligation to update the information provided in this or any related presentation to correct any forward-looking statements, whether because of future events or developments or otherwise.

Snapshot: Kish Bancorp

Overview

- A fully diversified financial services company with deep roots dating to 1900
- OTCQX: KISB
- Recognized as one of Pennsylvania's leading regional community banks
- Board and Senior Management ownership in excess of 20%
- Driven by a visionary focus on a differentiated client experience
- Rapidly growing with significant potential in Centre, Blair and Juniata Counties, and Northeastern Ohio from Columbus to Cleveland
- Quality is Kish's hallmark: People, Credit Culture, Kish Experience

Financial Profile

\$1.97 billion in total assets

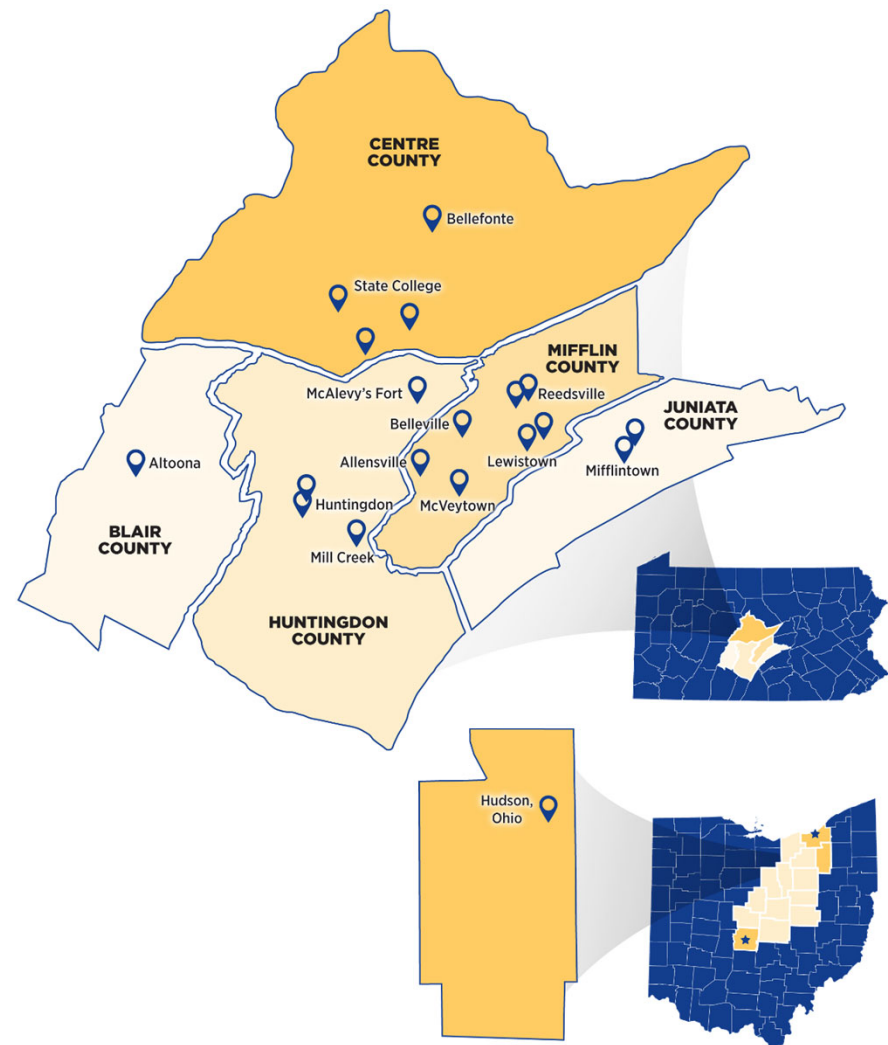
\$1.69 billion in net loans

\$1.48 billion in deposits

\$124.2 million in stockholders' equity

Market capitalization of **\$121.3 million***

14.12% 2025 ROAE



More Than a Bank



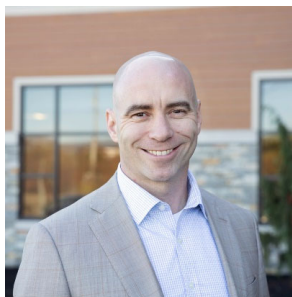
- Entrepreneurial
- A fully diversified financial services company with a comprehensive suite of services to meet all business and personal needs
- **Fee and non-interest income of 19.0%** of net operating income in 2025
- Disciplined acquirer and integrator of non-bank businesses

Experienced Executive Leadership



William P. Hayes
Executive Chairman

- 48 years with Kish
- Asset growth under leadership: \$28M to \$1.9B
- Past Chairman, PA Bankers
- Broad community engagement and industry leadership



Gregory T. Hayes
President and CEO

- 19 years with Kish
- Chair, Bankers Advisory Board of the Conference of State Bank Supervisors
- Member, Community Depository Institutions Advisory Council at the Federal Reserve Bank of Philadelphia
- Committed to pioneering next-gen banking and ensuring the future of community banking



Robert S. McMinn, Esq.
EVP, General Counsel

- 27 years with Kish
- Extensive background in law and executive management



Tina M. Collins
SVP, Interim Chief Financial Officer

- 6 years with Kish
- 30+ years of community banking experience
- Extensive experience in financial reporting, compliance with regulatory reporting requirements, internal controls, and asset/liability management



Richard A. Sarfert
EVP, Chief Credit Officer

- 9 years with Kish
- 38+ years in financial services industry, focused on commercial lending and credit administration



Keith A. Crissman
EVP, Chief Revenue Officer

- 2 years with Kish
- 36 years in banking industry with 25 years of multi-state line of business executive roles in Retail Banking, Wealth Management and Treasury Management

Experienced Executive Leadership



Mark E. Yerger
EVP, Chief Information Officer

- 4 years with Kish
- 20+ years of tech leadership
- Exceptional vision and sustained leadership in advancing tech strategy, enhancing system efficiency, and enabling long-term business success



Kimberly A. Bubb
SVP, Chief Administrative Officer

- 21 years with Kish
- Past Director, PA Bankers School of Banking
- Oversees broad span of functions supporting Kish's operations and administration



Robert L. Bilger
SVP, Senior Lending Officer

- 5 years with Kish
- 30+ years in commercial credit and lending
- Focused on a relationship approach in providing credit needs to the business community



Garen M. Jenco
SVP, Client Experience & Marketing Director

- 7 years with Kish
- Expert leader of client experience strategy driven by data and market research
- Driver of digital experience and delivery channels



Thomas Minichiello
SVP, Retail Banking Director

- 10 years with Kish
- Member, PA Bankers Professional Development Policy Committee
- Executes Kish's vision of transforming branches to client engagement centers



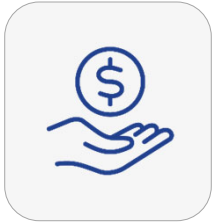
Mark J. Cvrkel
Executive Strategic Advisor

- 9 years with Kish
- Over 45 years of financial services experience
- Extensive experience in balance sheet management, profitability measurement, and derivatives



Business Strategy

Lines of Business



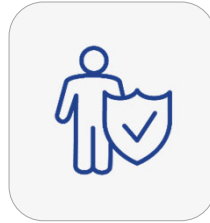
Banking

- Full-service retail and commercial banking
- Mortgage banking



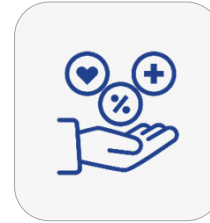
Wealth Management

- Financial planning and investment advisory
- Fiduciary, trust and estate management
- Life and long-term care insurance



Insurance

- Property and Casualty
- Business and personal lines



Benefits Consulting

- Employee healthcare and benefits consulting services



Travel

- Signature group travel experiences

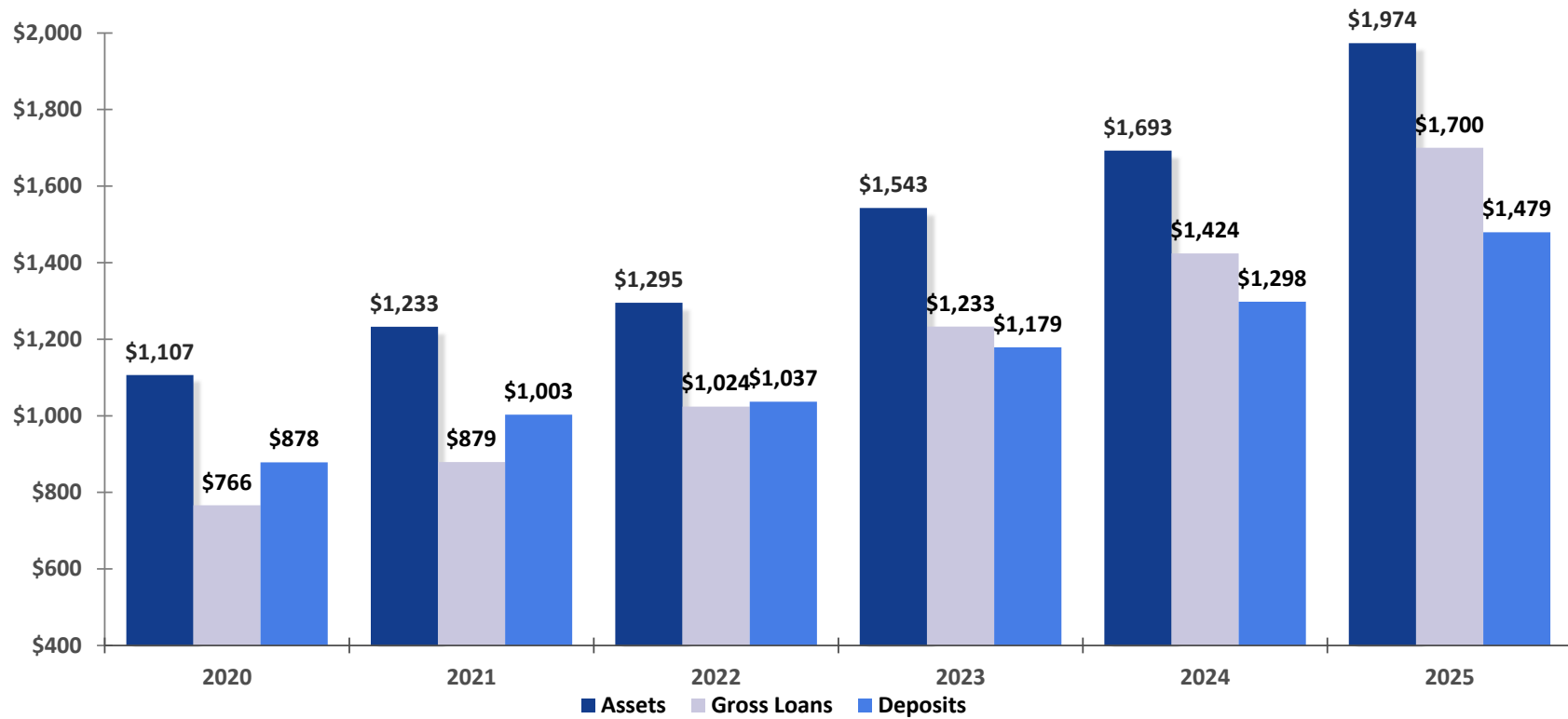
Leadership Execution

- Sustained focus on being a growth and performance-driven company
- Data-driven
- Balance sheet structured for all rate environments
- Active use of interest rate swaps, derivatives and balance sheet hedging
- Established profitability analytics
- Derivative expertise provides added structure to loan pricing



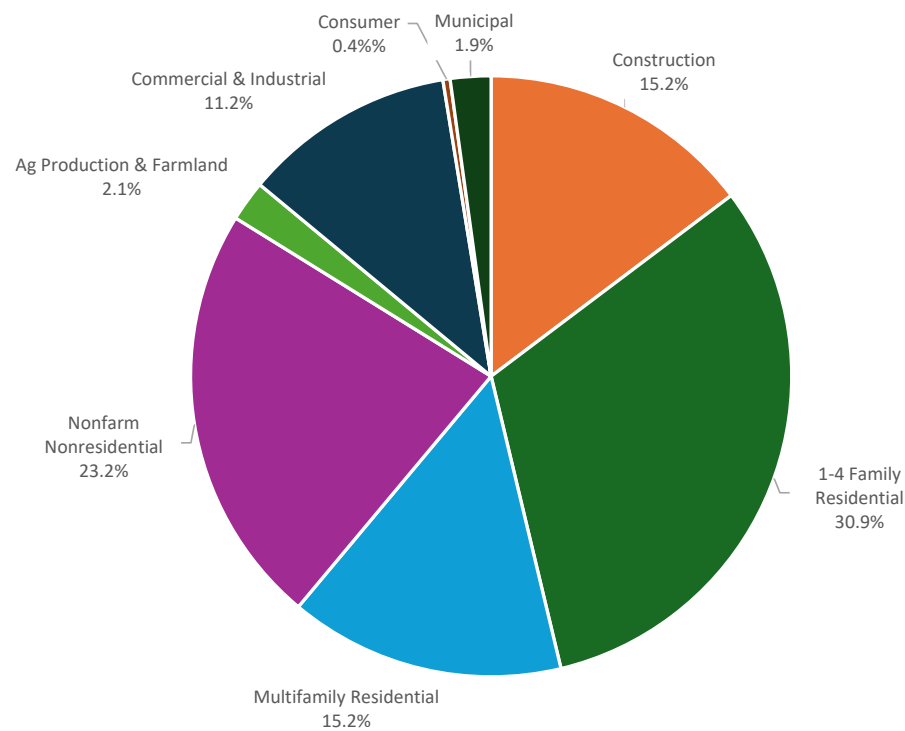
Financial Performance and Outlook

Accelerating Growth Over Time (\$ in millions)

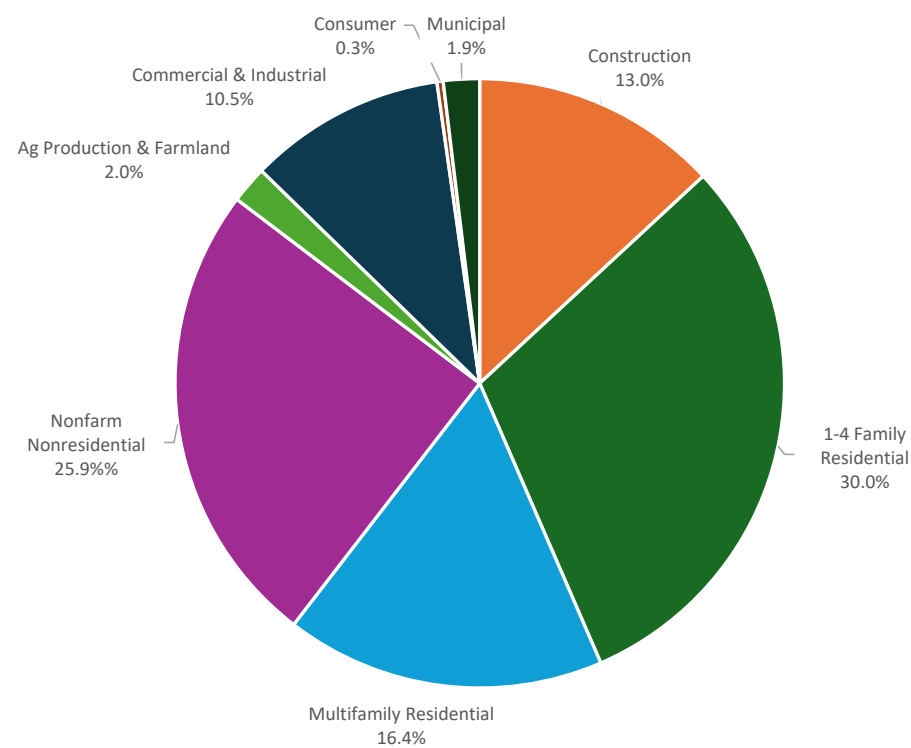


Loan Mix

Total Loans \$1,425,000 at December 31, 2024

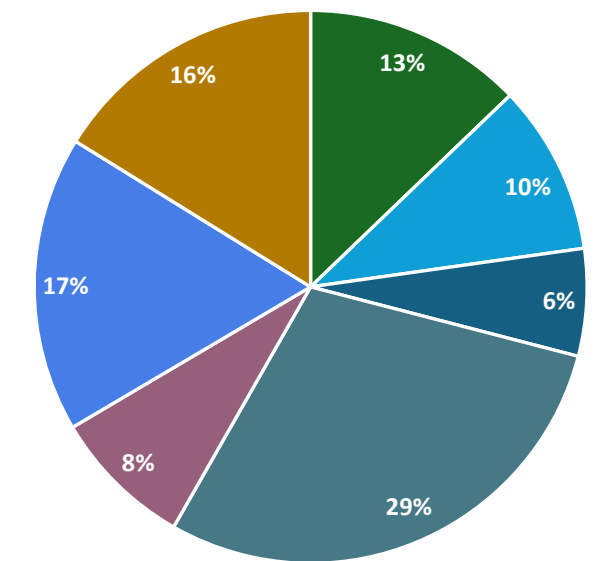


Total Loans \$1,699,906 at December 31, 2025



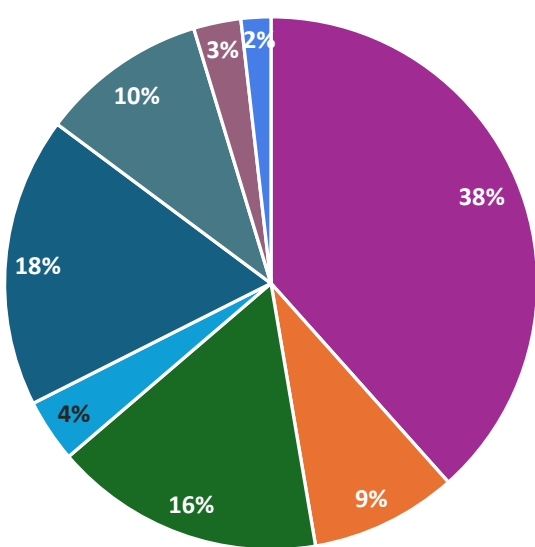
Diversified CRE Portfolio

CRE Owner Occupied
\$159,508



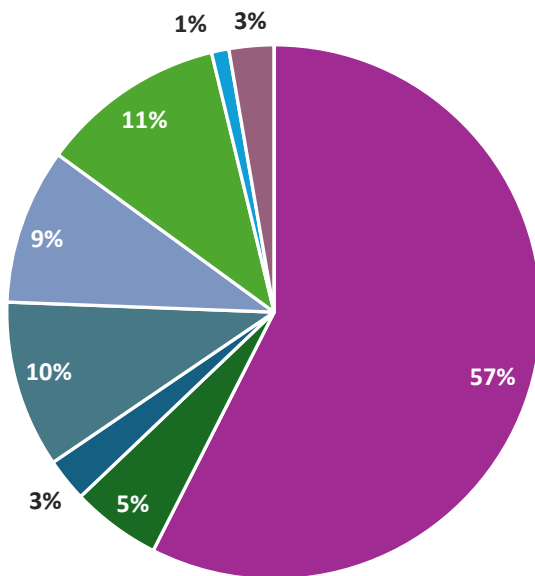
- Retail & Mixed Use
- Office Buildings
- Hospitality
- Industrial/Warehouse/Shop
- Professional Services
- Farmland
- Other

CRE Non-Owner Occupied
\$585,831



- Multifamily Residential
- Student Housing
- Retail & Mixed Use
- Office Buildings
- Hospitality
- Industrial/Warehouse/Shop
- Professional Services
- Other

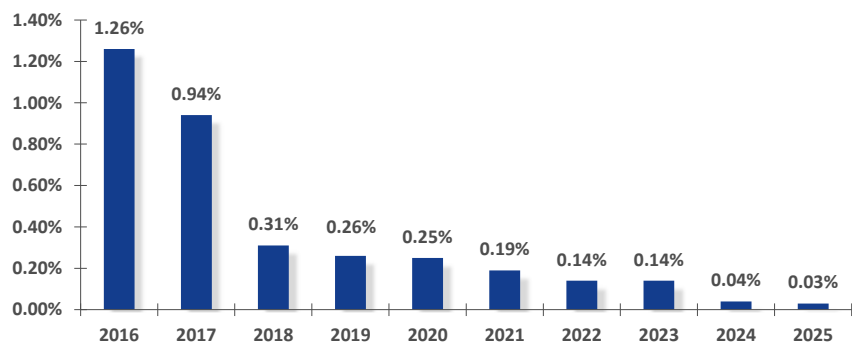
CRE Const. & Land Development
\$221,402



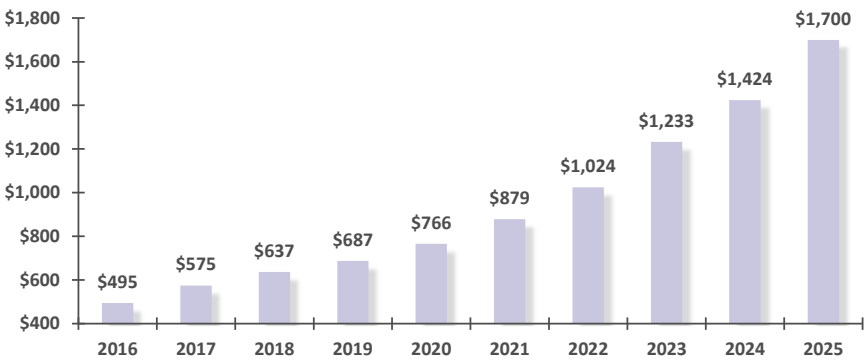
- Multifamily Residential
- Land & Construction Development
- Retail & Mixed Use
- Industrial/Warehouse/Shop
- 1-4 Family Residential
- Professional Services
- Office Buildings

Growth & Asset Quality

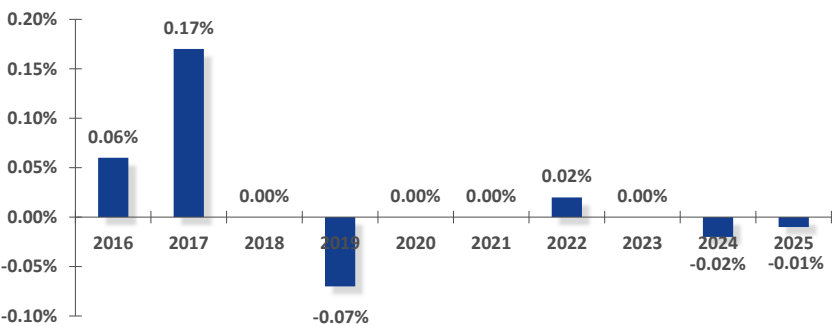
Loan Delinquency (% of total loans)



Total Gross Loans (\$ in millions)



Net Charge-Offs / Average Loans



Deposit Market Share

- **Mifflin**
 - 7 locations
 - Ranked #1 with 49.13% of deposit market share
- **Huntingdon**
 - 3 locations
 - Ranked #2 with 27.62% of deposit market share
- **Centre**
 - 4 locations
 - Ranked #3 with 11.50% of deposit market share
 - Ranked #1 among community banks
- **Juniata**
 - 2 locations
 - New full-service branch opened May 2025
 - Moved up to #3 with 9.54% of deposit market share, compared to #4 in 2024
 - Increased deposits in market by 108% from 2024 to 2025
- **Blair**
 - 1 location
 - First full-service branch opened August 2023
 - Moved up to #11 with 1.74% of deposit market share, compared to #14 in 2024
 - Increased deposits in market by 88% from 2024 to 2025

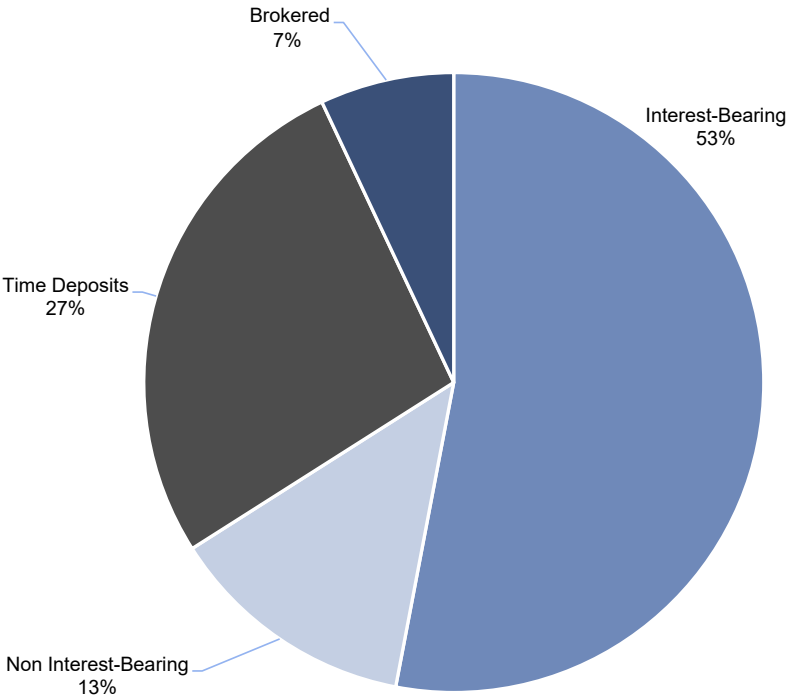
FDIC Deposit Market Share & Potential

As of June 30, 2025

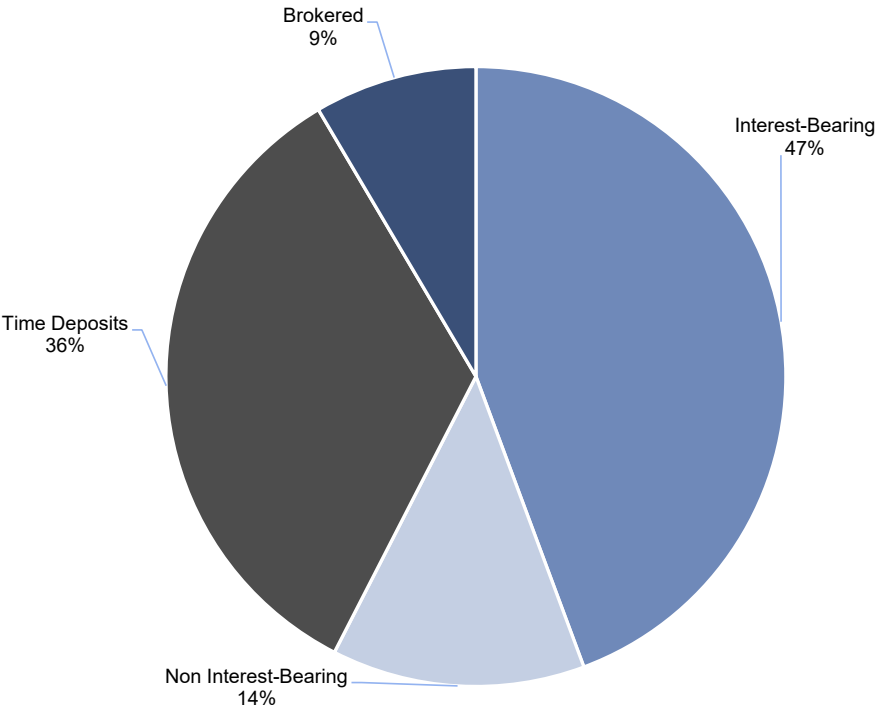
County	Market Share Rank	Deposits in Market (\$000)	Market Share (%)	Total Market (\$000)
Mifflin, PA	1	495,840	49.13%	1,009,243
Huntingdon, PA	2	209,280	27.62%	757,710
Centre, PA	3	525,269	11.50%	4,565,611
Blair, PA	11	68,521	1.74%	3,947,126
Juniata, PA	3	62,484	9.54%	654,995

Deposit Mix

Total Deposits \$1,298,070 at December 31, 2024

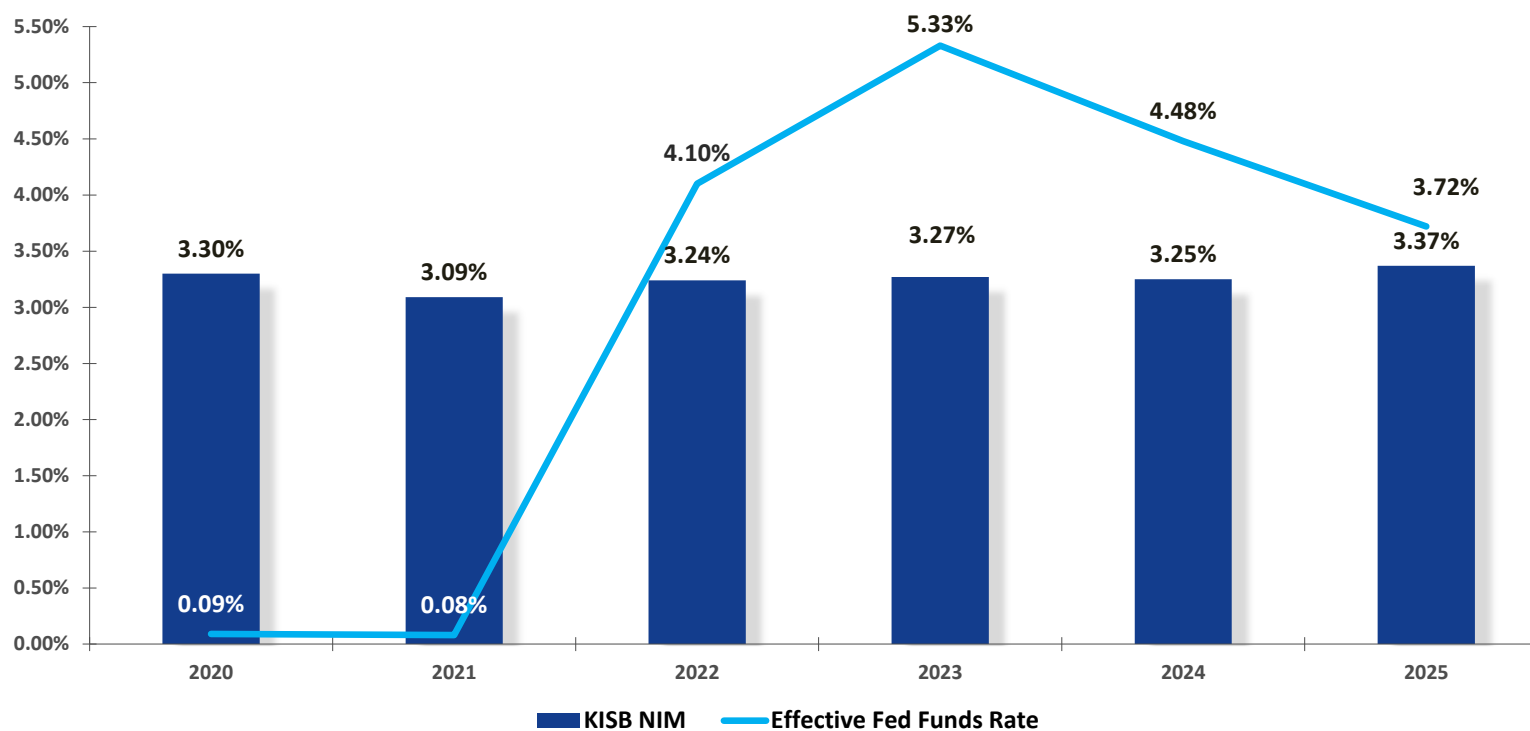


Total Deposits \$1,479,357 at December 31, 2025



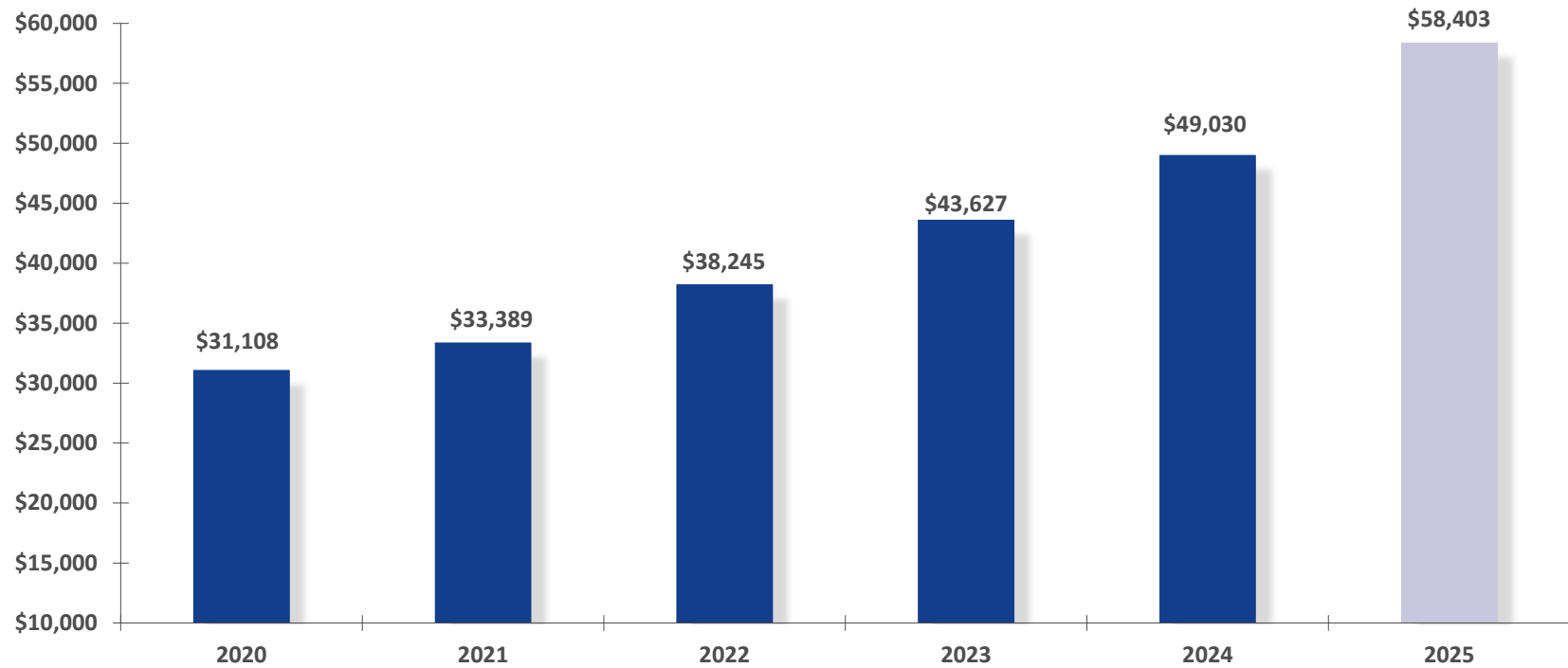
Stable Net Interest Margin

Net Interest Margin and Effective Fed Funds Rate



The Core Engine

Net Interest Income (\$ in thousands)

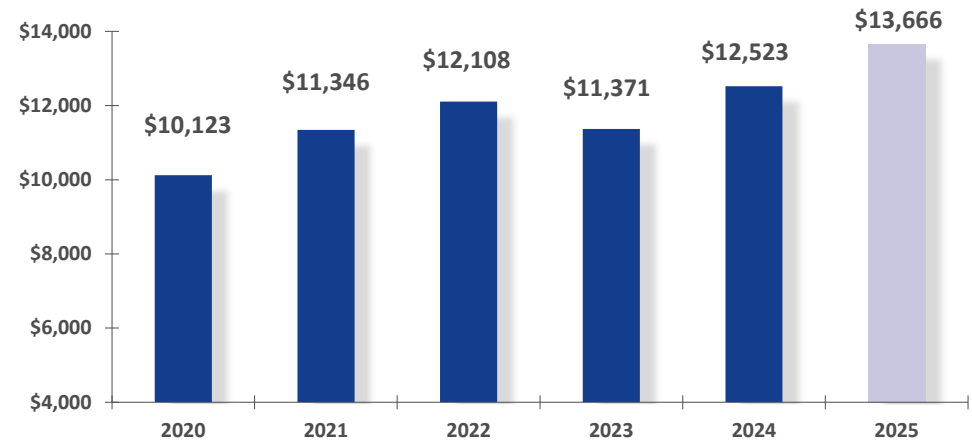


Bank & Non-Bank Fee Income

Bank & Non-Bank Business Revenues

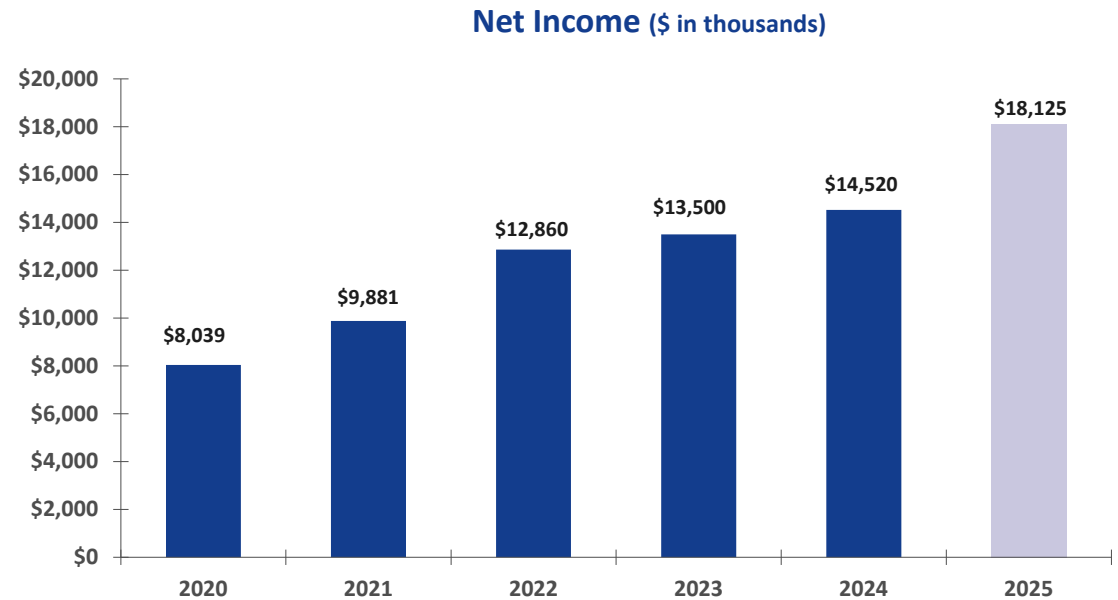
- Bank Service Fees
 - 2025 revenue up **12.3%** over 2024
- Wealth Management
 - 2025 revenue up **6.6%** over 2024
- Kish Insurance recurring revenue
 - 2025 revenue up **4.8%** over 2024
- Mortgage Banking
 - 2025 secondary market loan sales up **14.8%** over 2024

Non-Interest Income (\$ in thousands)



Net Income Growth

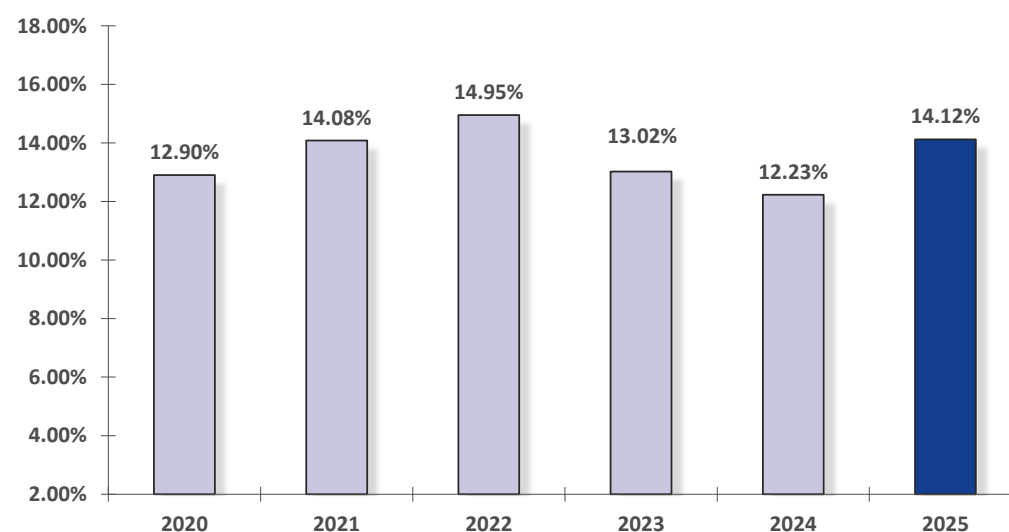
- 24.8% net income growth in 2025 over 2024
- 17.7% Compound Annual Growth Rate over 5 years



Shareholder Performance

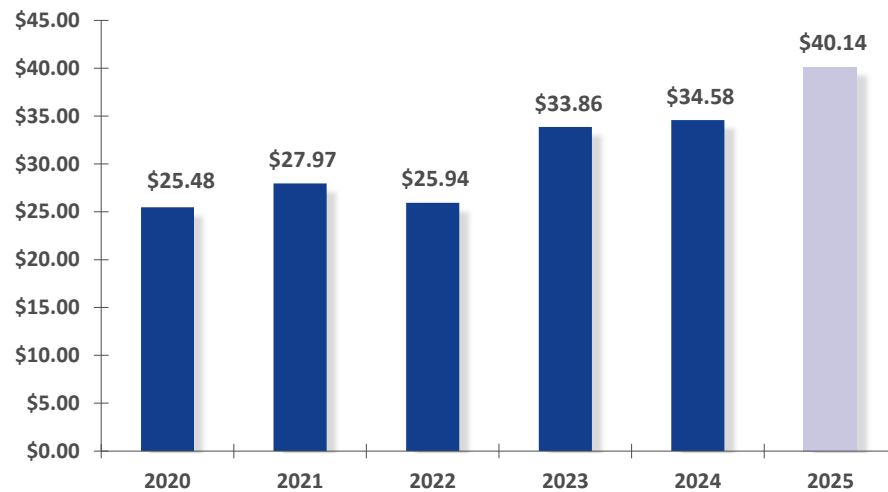
- Strong ROE of **14.12%** for YTD 2025 and 16.6% for Q4 2025
- EPS of **\$6.25** for YTD 2025
- Share price of **\$40.35** as of 1/16/26
- Market valuation of **1.01% of TBV** as of 1/16/26
- Consistent dividend expansion with current yield of **3.97%** as of 1/16/26
- Attractive P/E of **6.46x** as of 1/16/26

Return on Equity

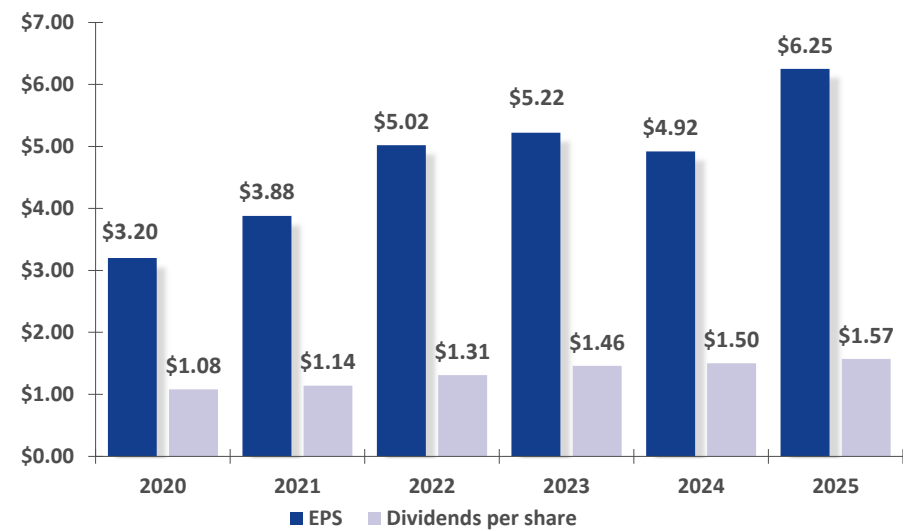


Shareholder Performance

Tangible Book Value Per Share

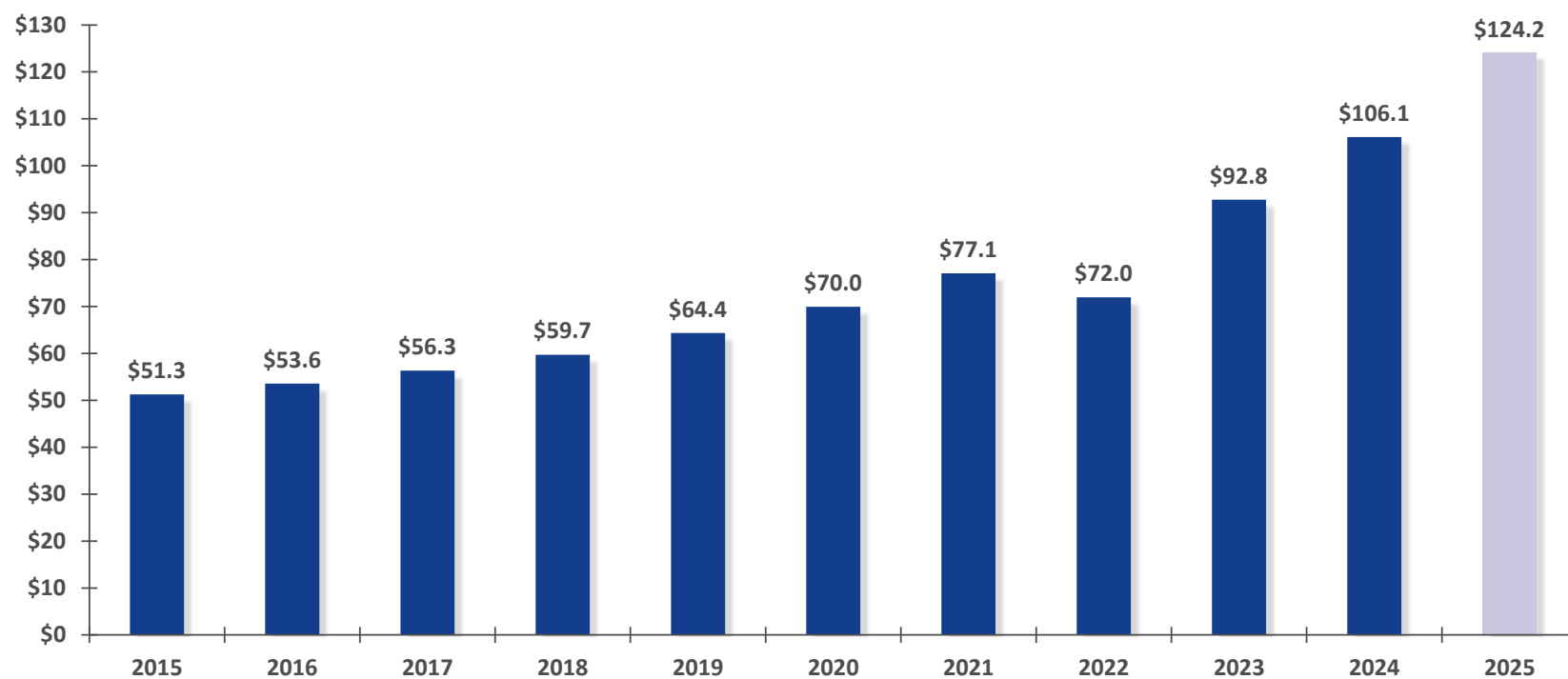


Earnings & Dividends Per Share



Capital to Support Growth

Total Stockholders' Equity (\$ in millions)



Why Invest in Kish Bancorp?

Strong Earnings Trajectory & Shareholder Performance

Managed to the key drivers of shareholder performance: EPS growth and ROE

Average annual ROE of **11.96%** in last 10 years, and **14.12%** ROE in 2025

Net income growth of **24.8%** over the past year, with 10-year average of **15.94%**

History of dividend expansion and regular stock splits

Diversified revenue stream and attractive P/E ratio

Upside potential for KISB stock

Leading Market Share with Excellent Growth Potential

Dominant market share among community banks in its market area

Rapidly growing in State College and **#1 among community banks** in Centre County

Significant growth potential in **newly entered markets**: Blair, Juniata, Northeastern Ohio

Culture focused on relationship acquisition and expansion

Clearly Differentiated

Focus on small businesses, professionals, high net worth segments, non-profits

Emphasis on **highly customized** service, local decision making, accessible local executive team

Diversified approach to fulfilling client needs through banking, trust, wealth solutions, insurance, benefits consulting, and travel

Culture focused on relationship acquisition and expansion

Service, Credit, and Balance Sheet Quality are true differentiators

Focused on the Future: Quality, Technology, Innovation

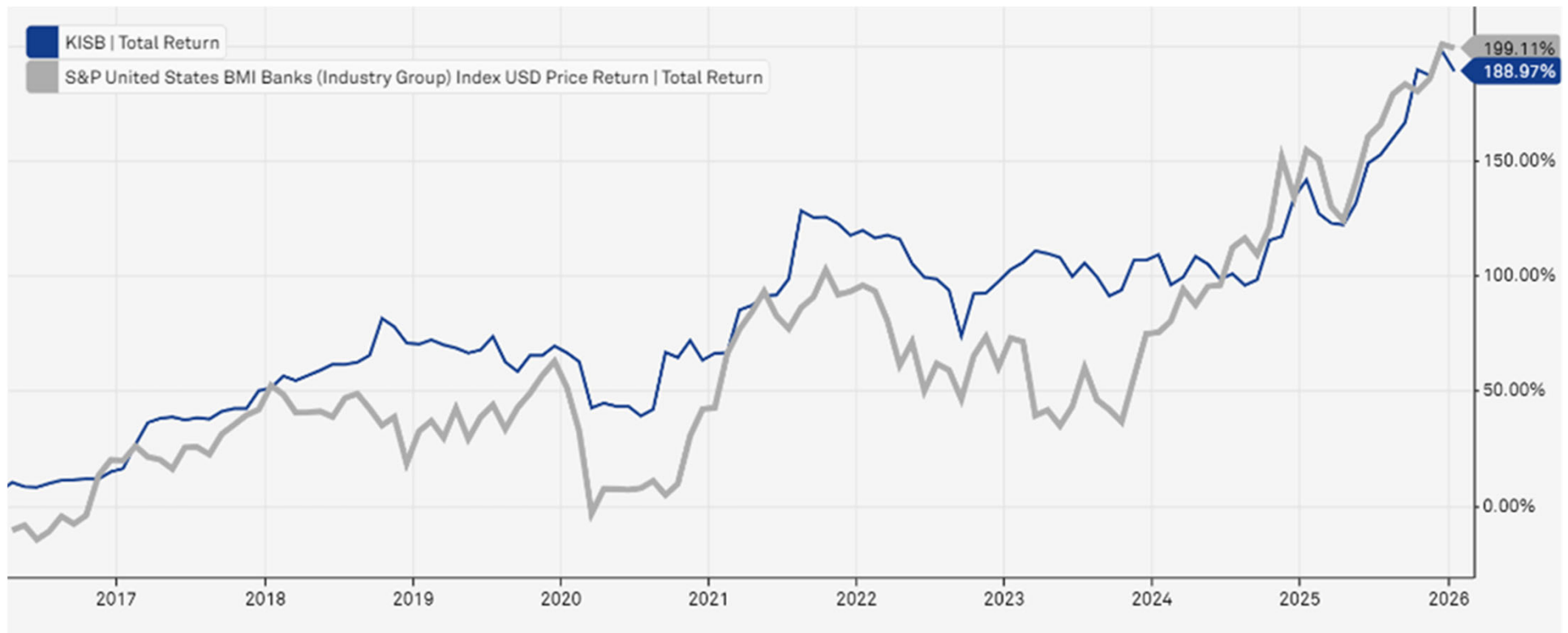
Continuous investment in technology advances Kish's ability to compete in digital environment

Transformative innovation will continue to differentiate Kish and its team

Construction of Kish Innovation Center and transformation of network, IT infrastructure, and core banking partner recently completed

Stock Price Stability

10-Year Total Return



One-Year Share Price and Trading Volume



Contacts

Gregory T. Hayes

President & CEO

greg.hayes@kishbank.com

William P. Hayes

Executive Chairman

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