



2012 ANNUAL SHAREHOLDER MEETING

MAKING A DIFFERENCE,
ONE CUSTOMER AT A TIME





Board Nominees

- William Lake
- William Hayes



Introductions

- Spyros Degleris
- Sangeeta Kishore



2011 Highlights

- Regulatory Agreement
- Enterprise Risk Management
- Sustained Financial Performance
- Strengthened Balance Sheet
- Building the Team
- Market Share
- Shareholder Performance



Regulatory Agreement

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The slide features a dark blue background with a pattern of lighter blue, triangular shapes pointing towards the right. On the left side, there is a vertical bar composed of four colored segments: yellow, red, cyan, and green. The letters 'E', 'R', 'I', and 'S' are stacked vertically in white, with each letter partially overlapping its corresponding colored segment. The main title 'Enterprise Risk Management' is centered in white, serif font.

Enterprise Risk Management

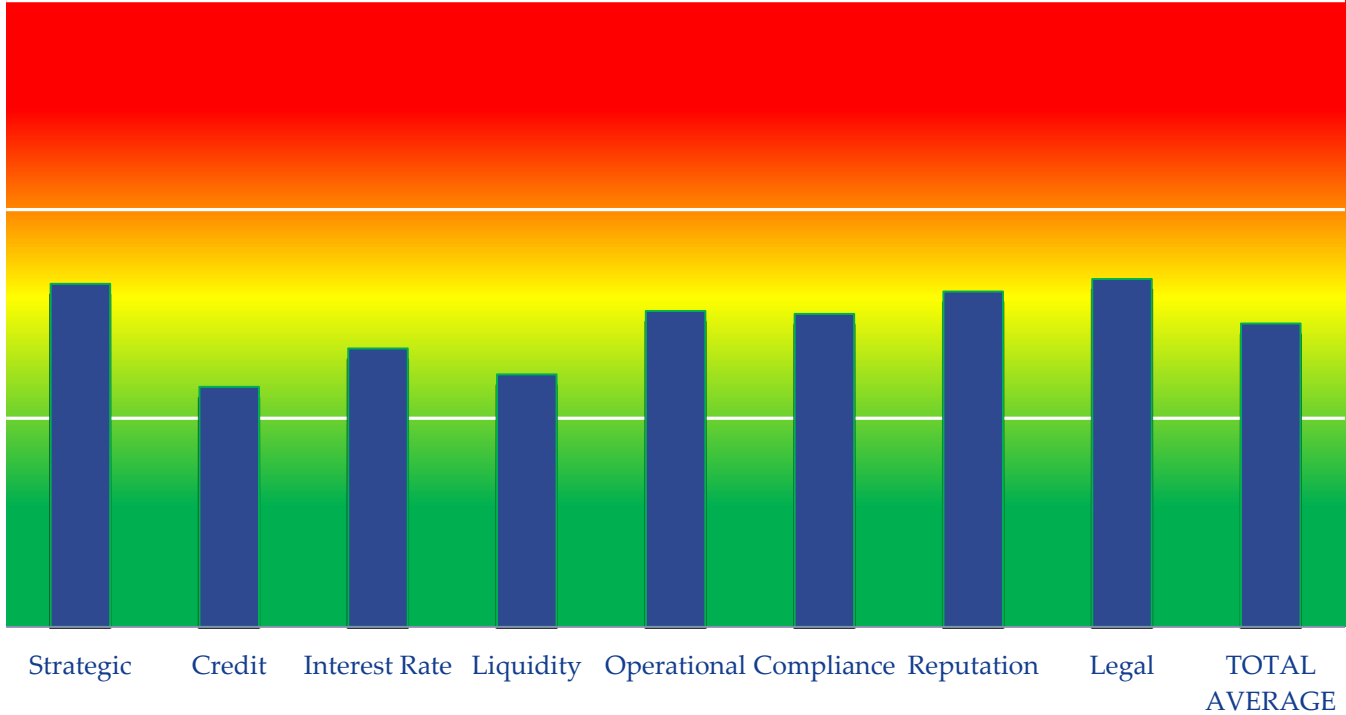
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Risk Categories

- Strategic
- Credit
- Interest Rate
- Liquidity
- Operational
- Compliance
- Reputation
- Legal

Risk Ratings

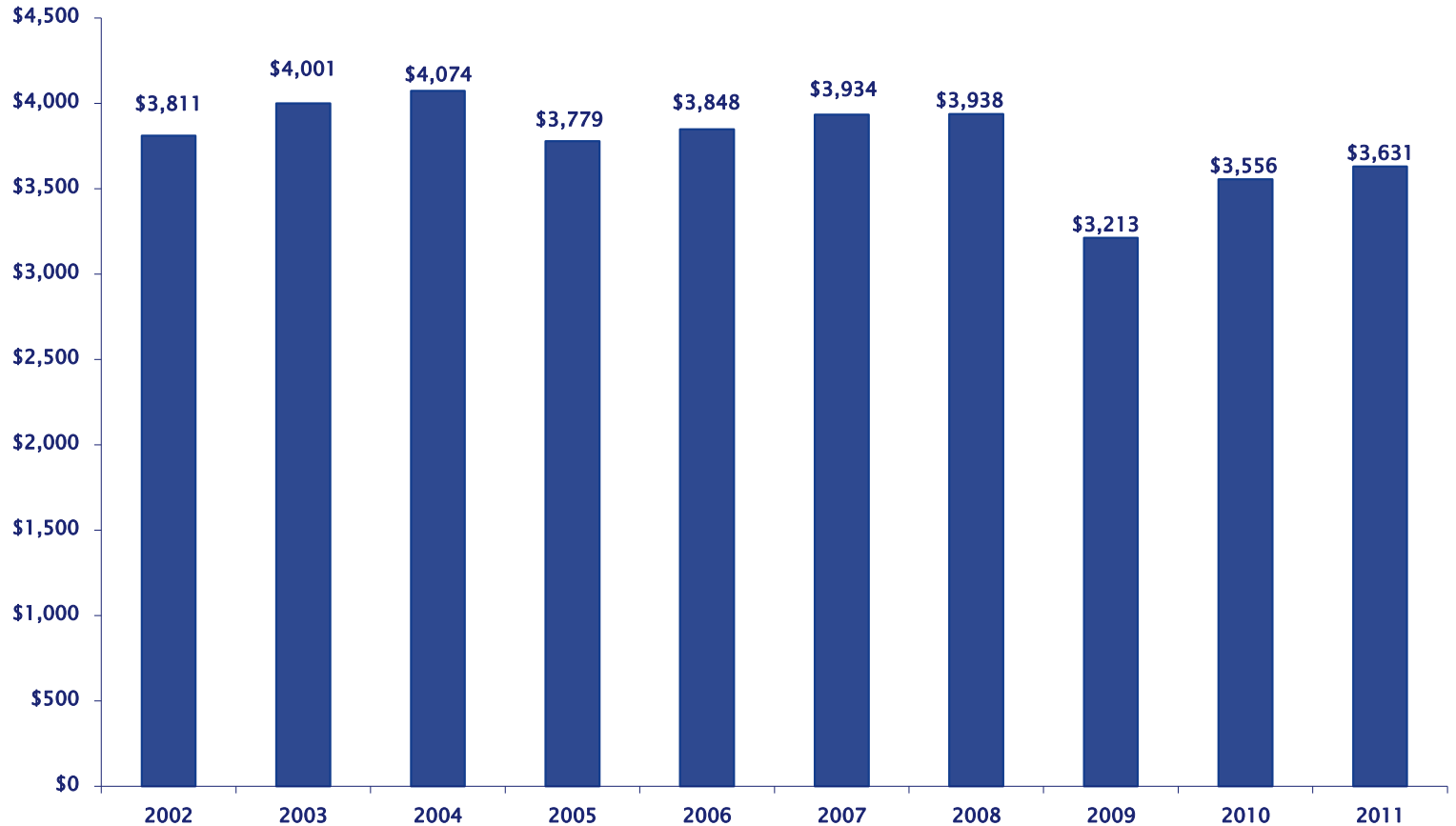




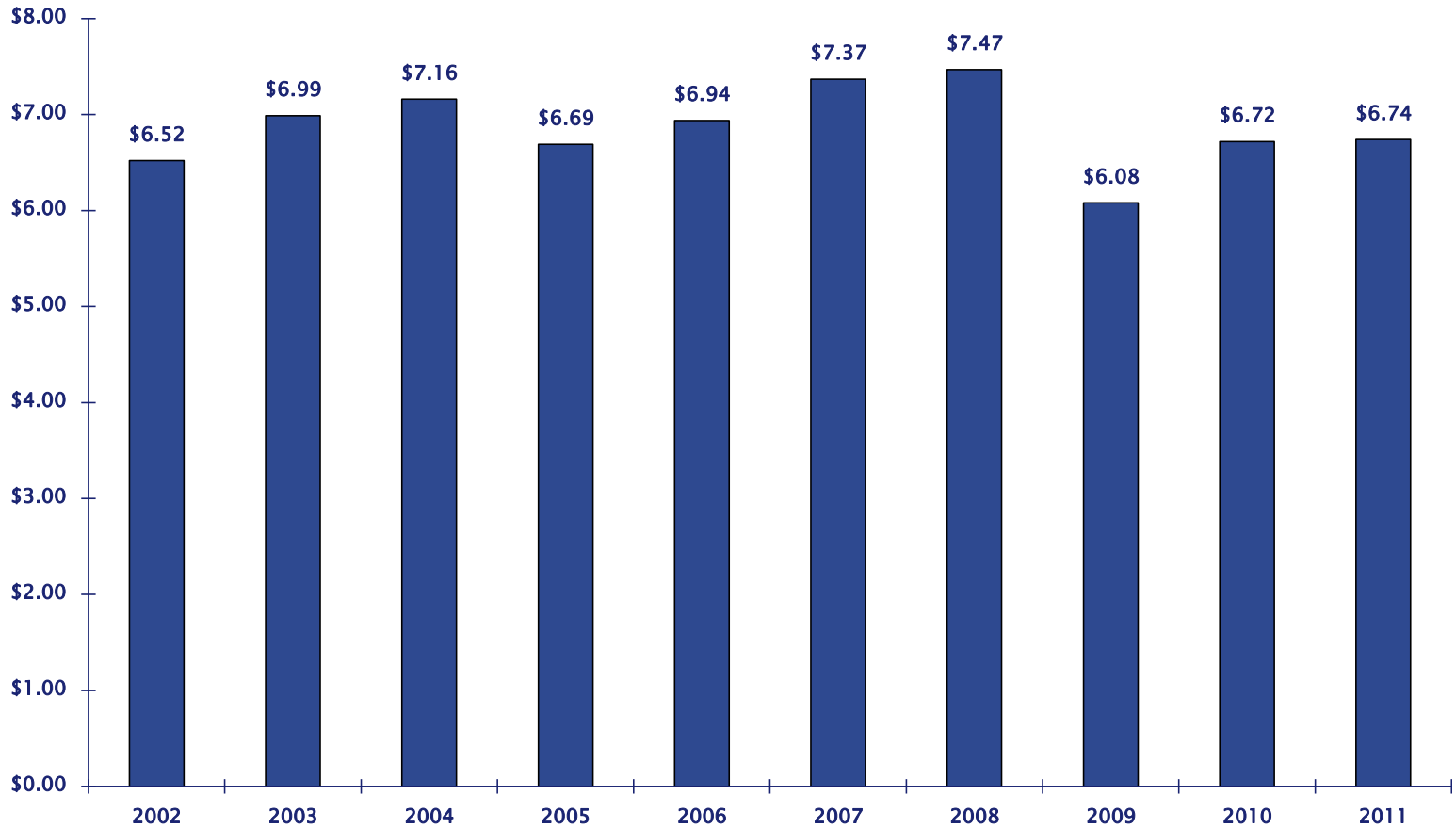
Financial Highlights

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Net Income (\$ in thousands)

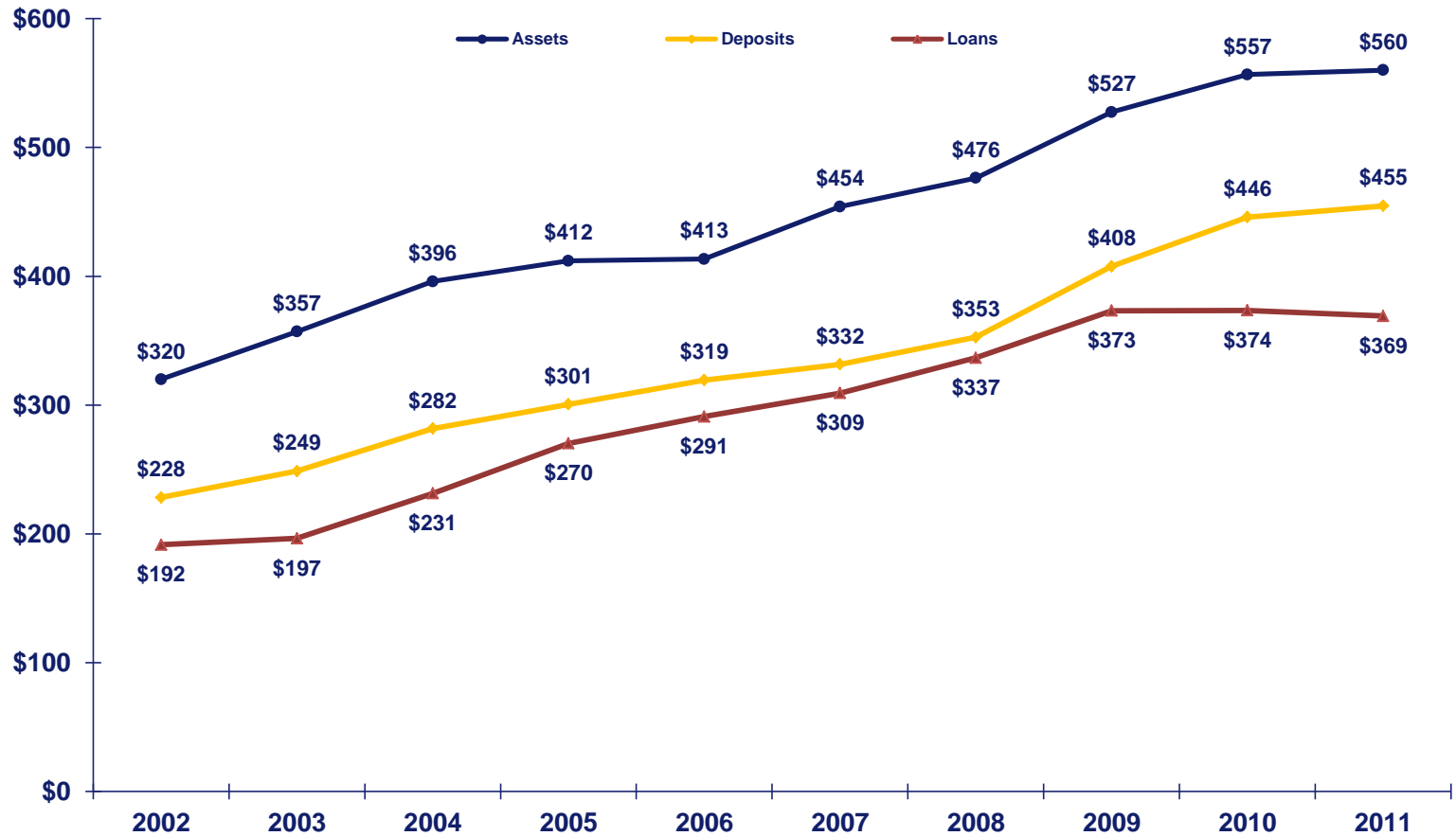


Earnings Per Share



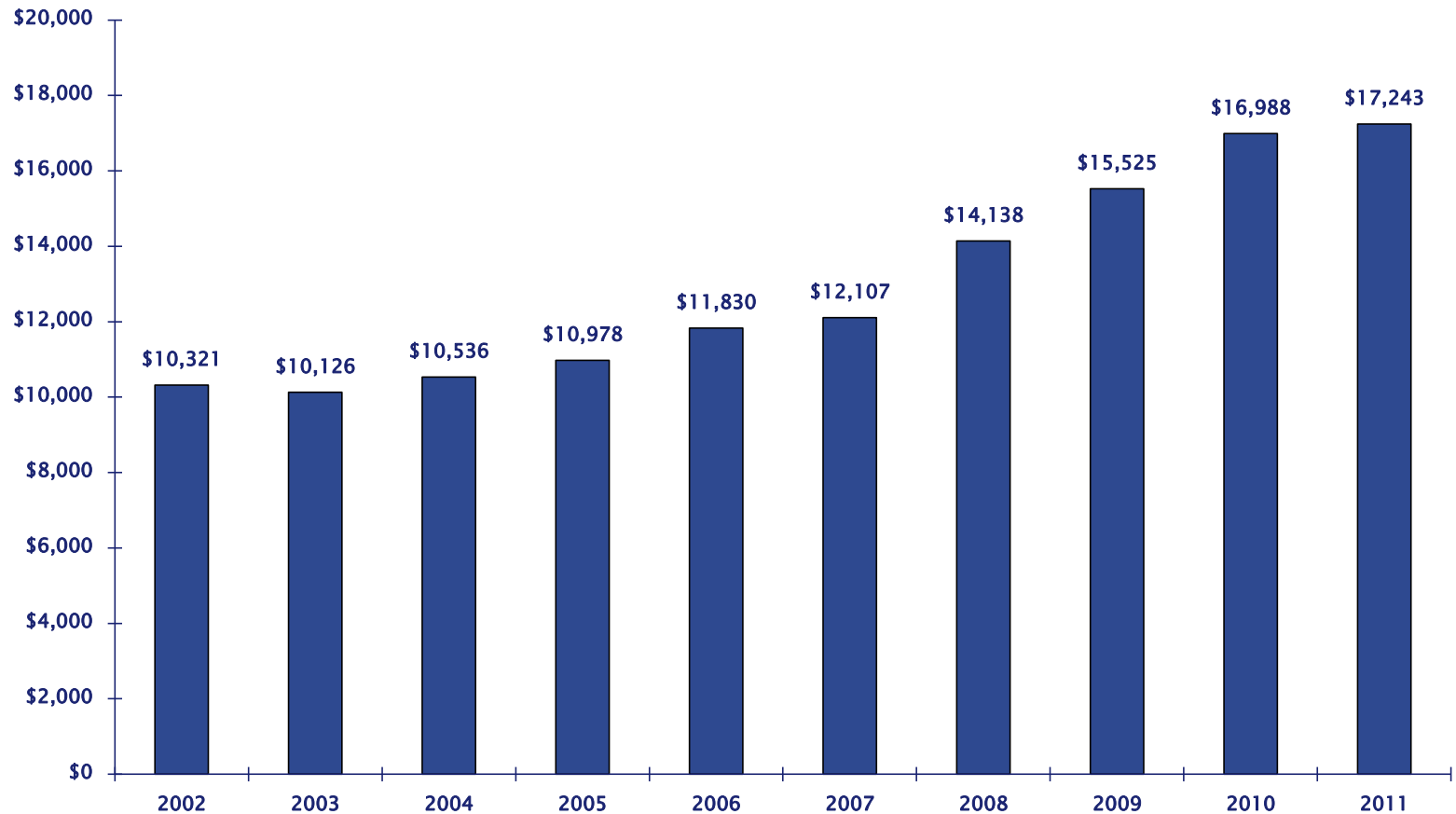
Balance Sheet Trends

(\$ in millions)

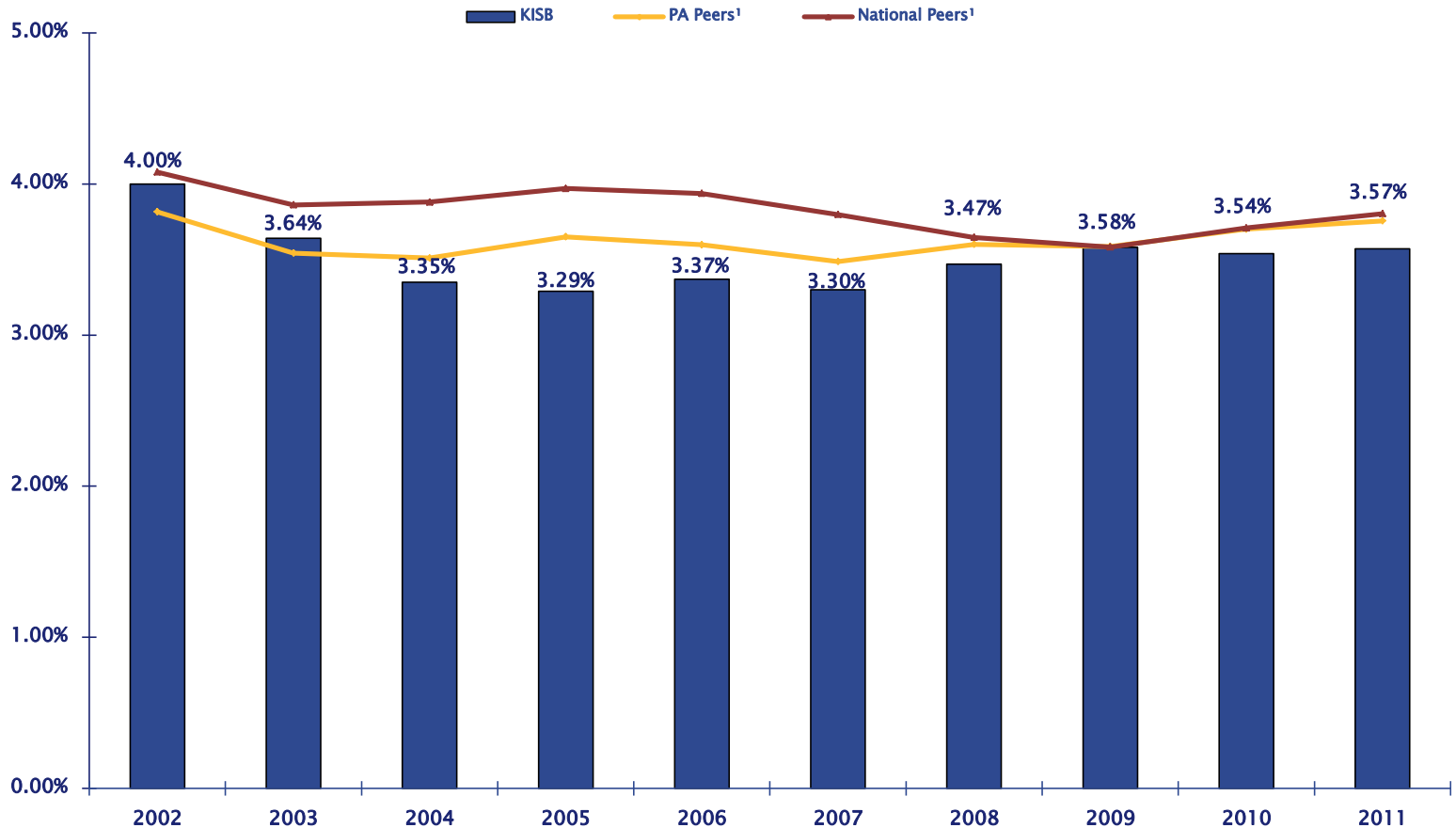


Net Interest Income

(\$ in thousands)



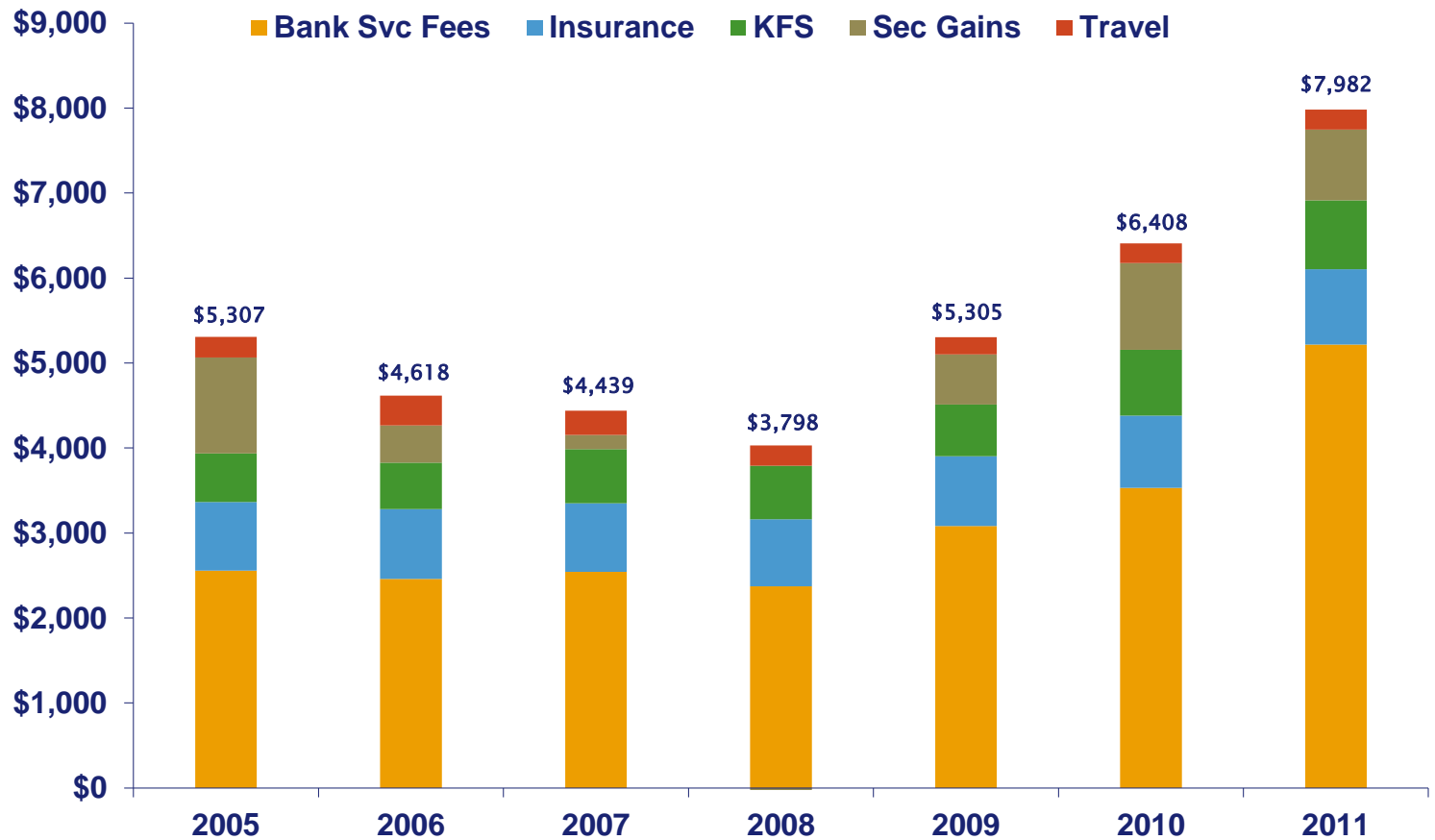
Net Interest Margin



¹ Includes Bank Operating Companies in PA and Nationally with \$500mm to \$1B in Assets
Source: SNL Financial

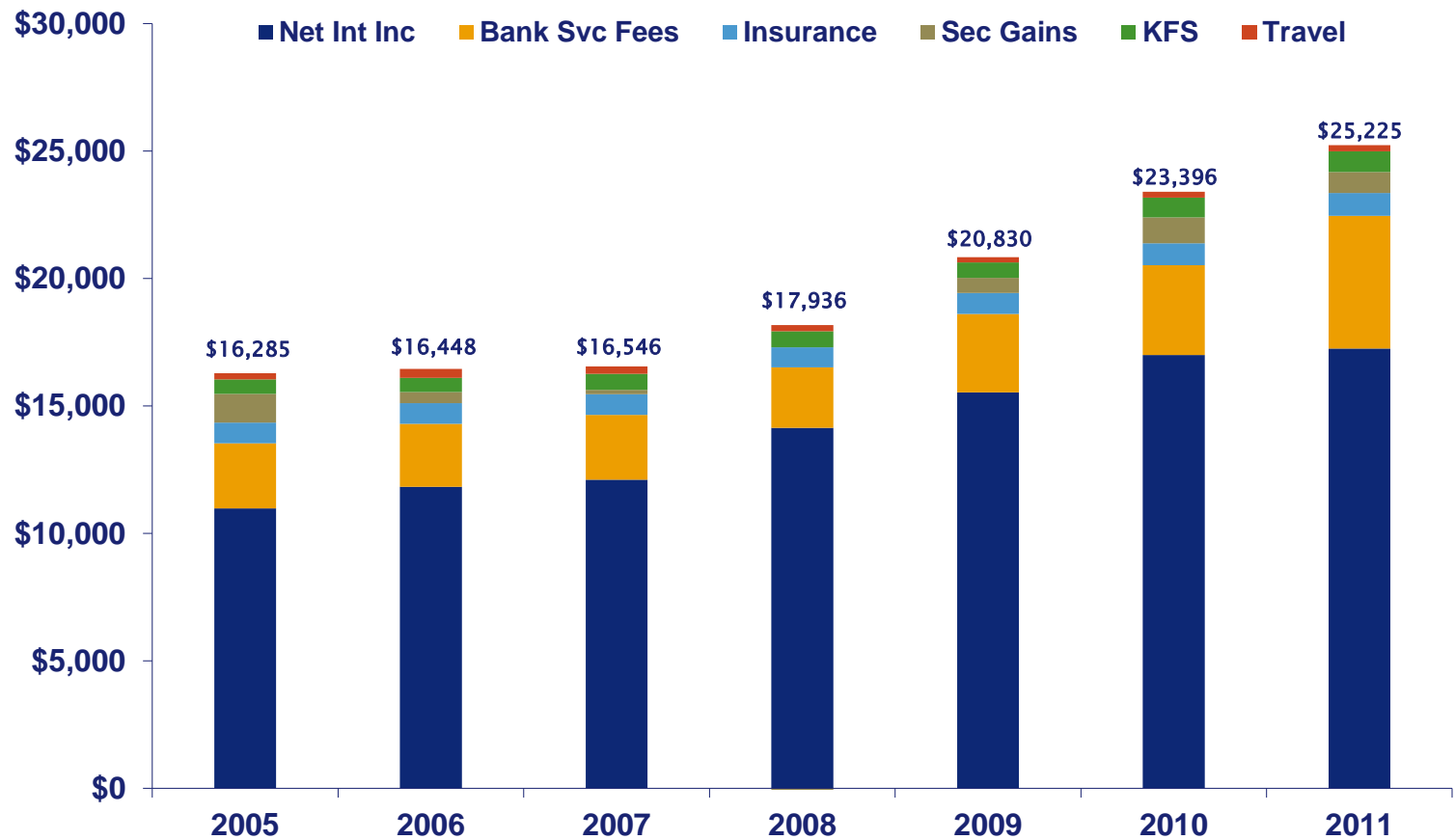
Noninterest Income

(\$ in thousands)

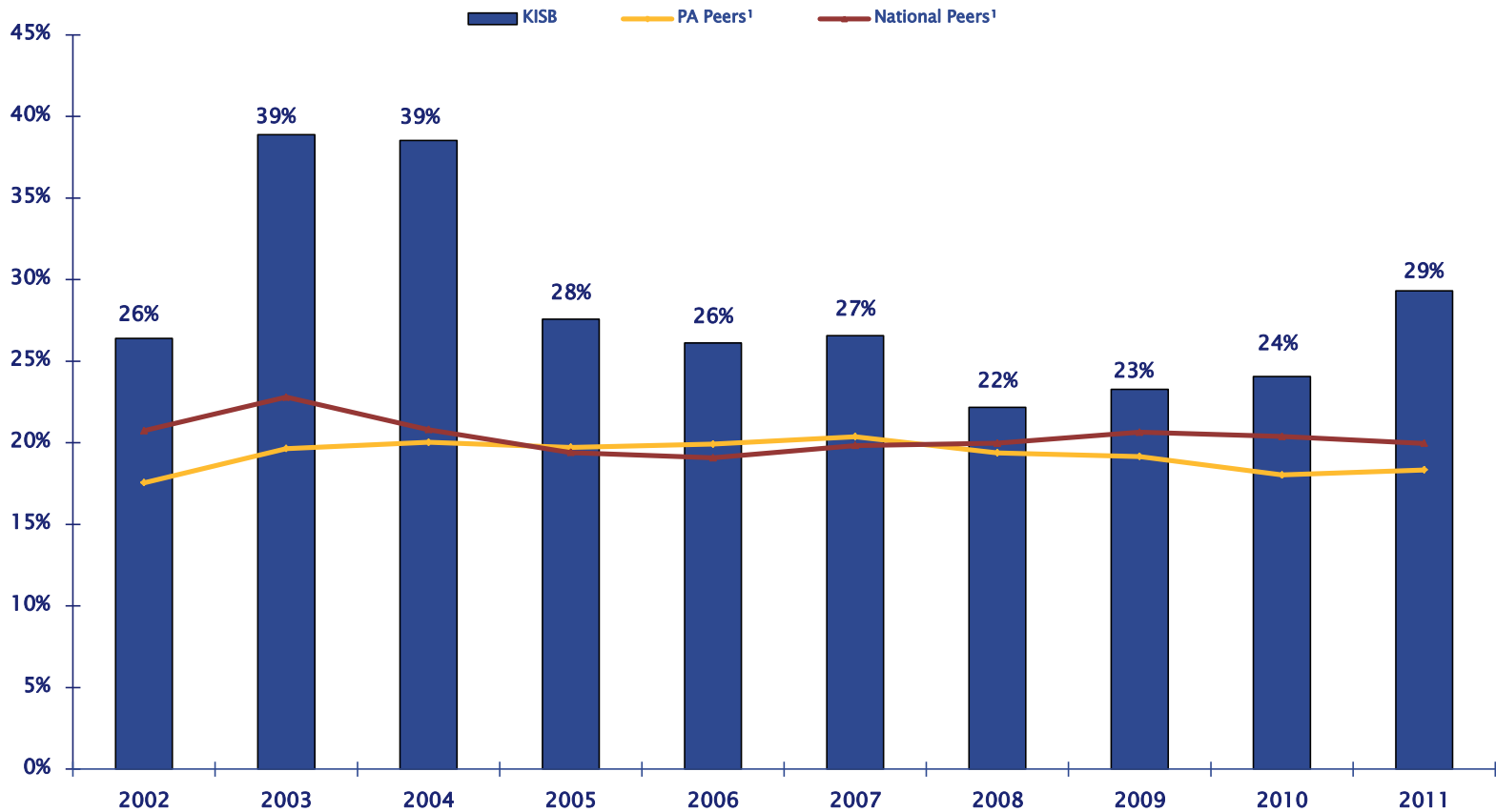


Total Revenue Mix

(\$ in thousands)



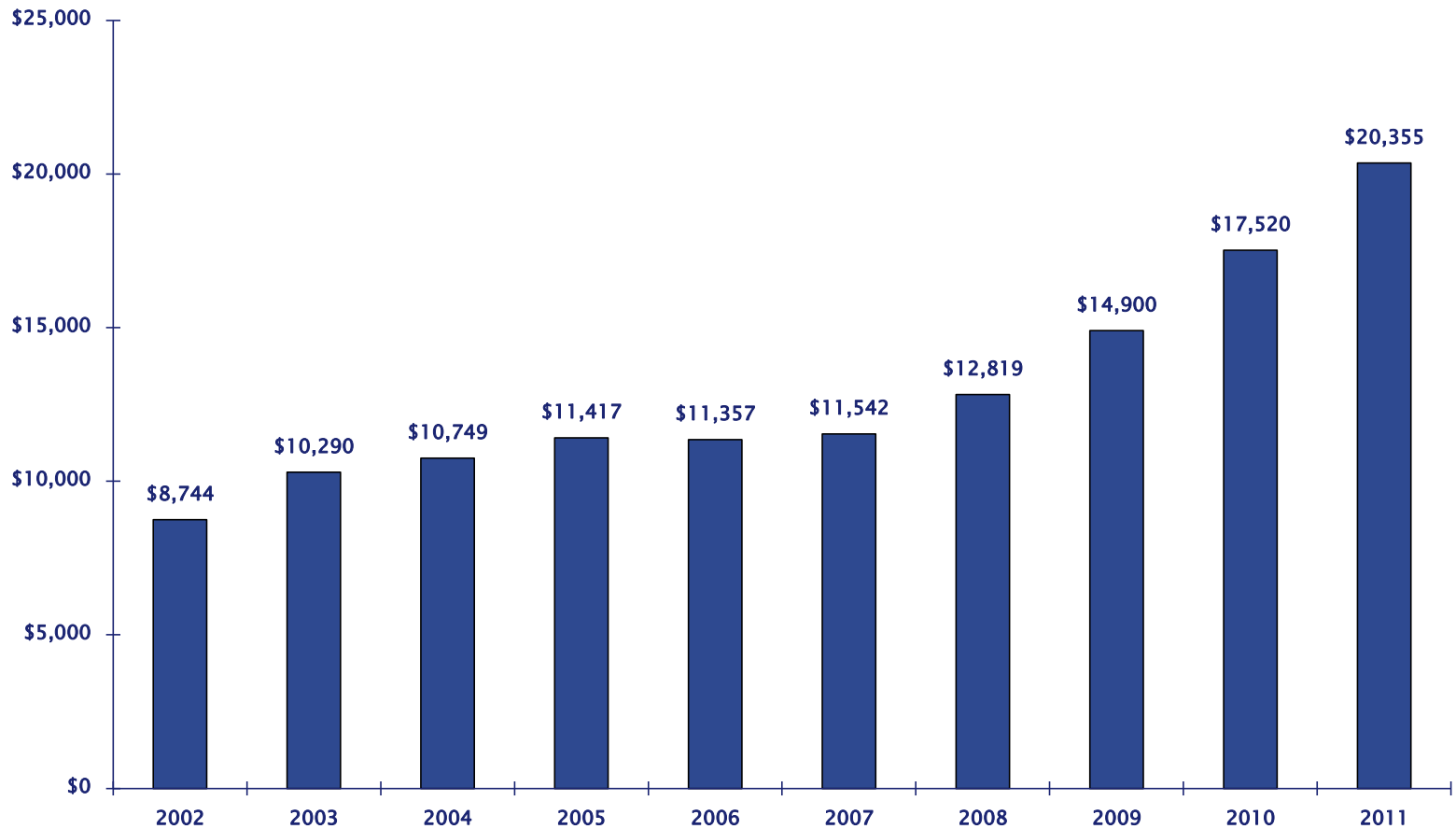
Noninterest Income/Operating Revenue (%)



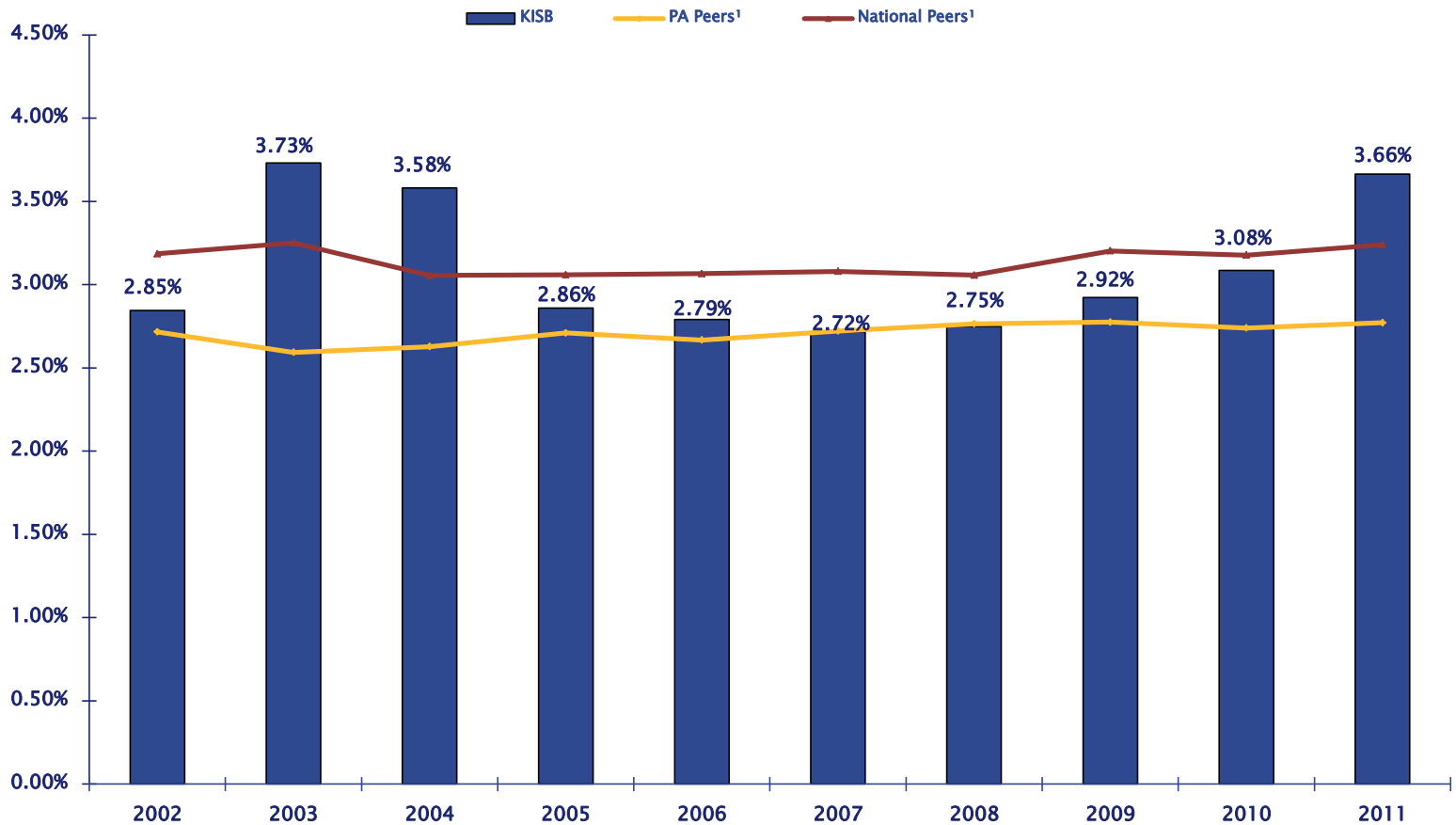
¹ Includes Bank Operating Companies in PA and Nationally with \$500mm to \$1B in Assets
Source: SNL Financial

Noninterest Expense

(\$ in thousands)



Noninterest Expense/Average Assets (%)



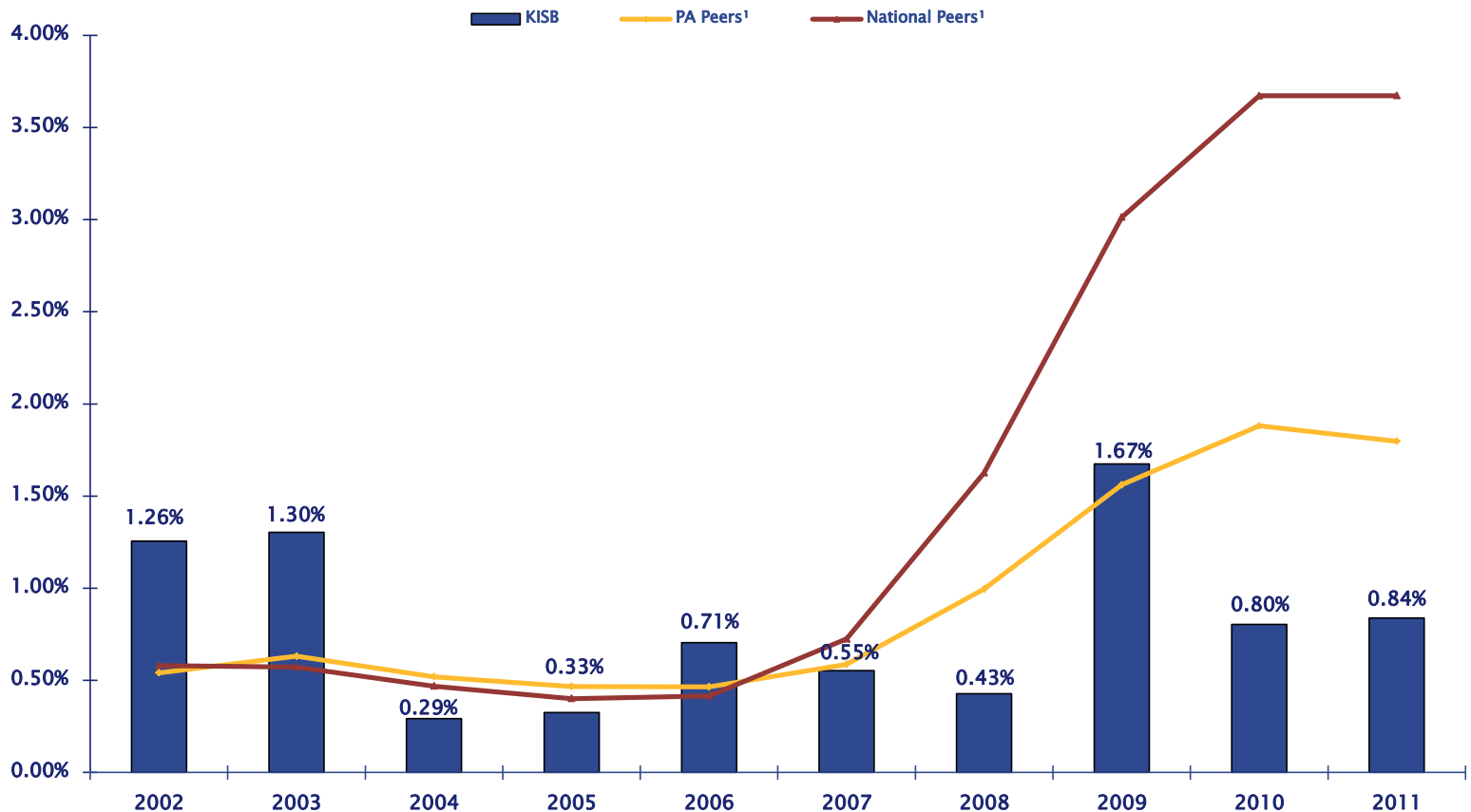
¹ Includes Bank Operating Companies in PA and Nationally with \$500mm to \$1B in Assets
Source: SNL Financial

The background features a vertical bar on the left side, divided into four colored segments: yellow, red, cyan, and green. The rest of the background is a dark blue field with diagonal stripes in lighter shades of blue, creating a sense of movement and depth.

Strengthened Balance Sheet and Asset Quality

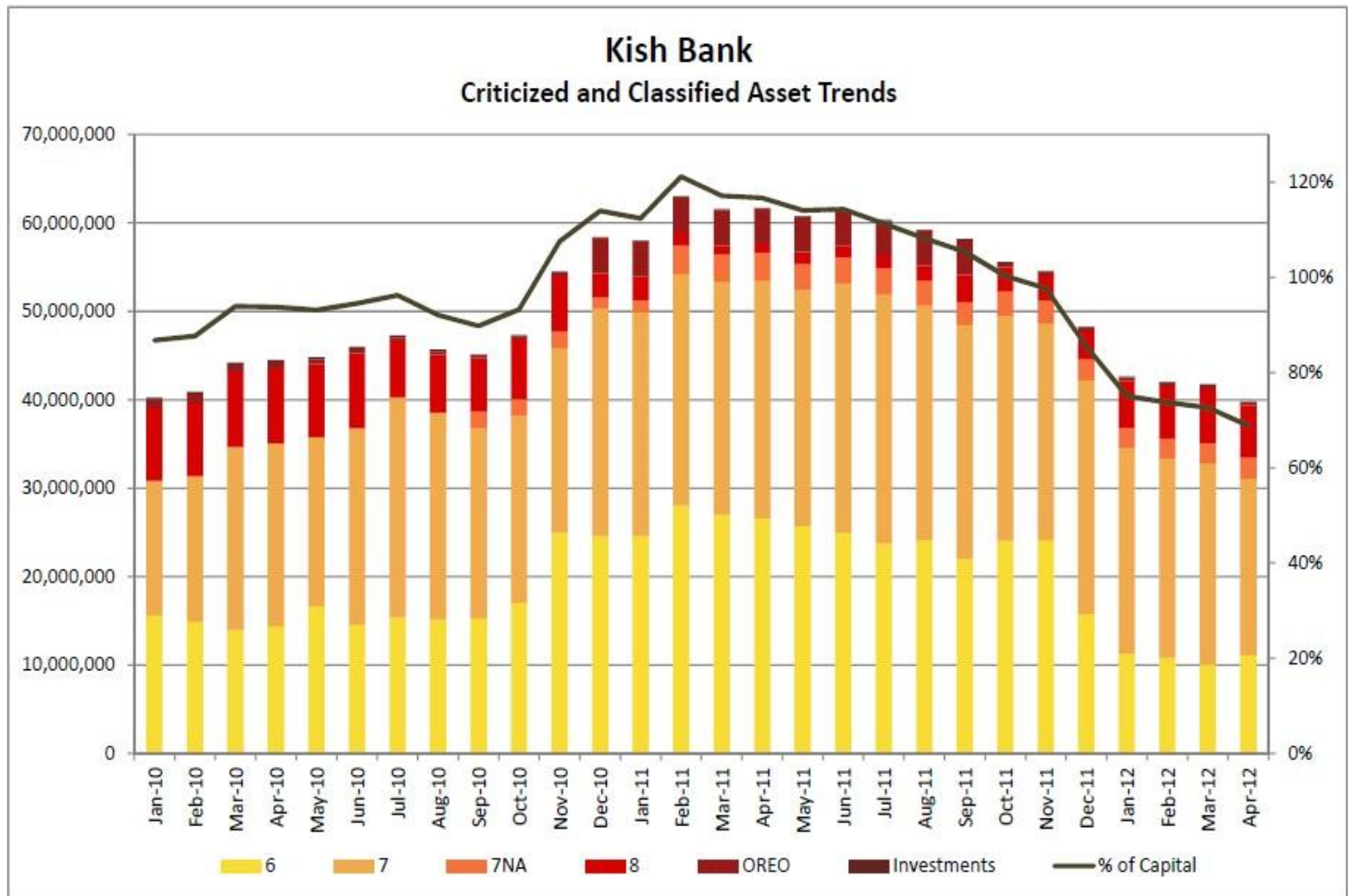
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Nonperforming Assets/Total Assets

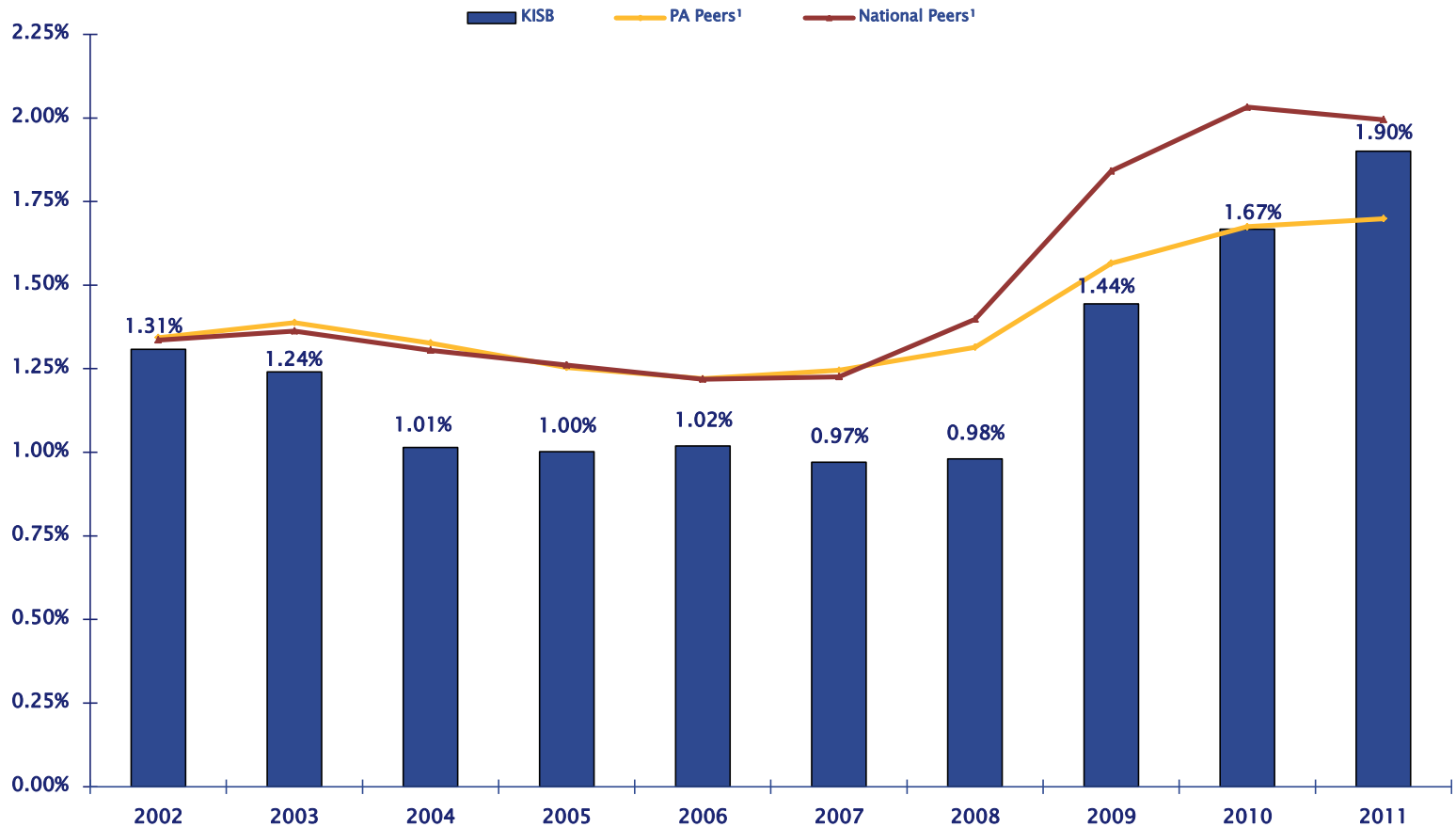


¹ Includes Bank Operating Companies in PA and Nationally with \$500mm to \$1B in Assets
Source: SNL Financial

Criticized and Classified Loans to Capital

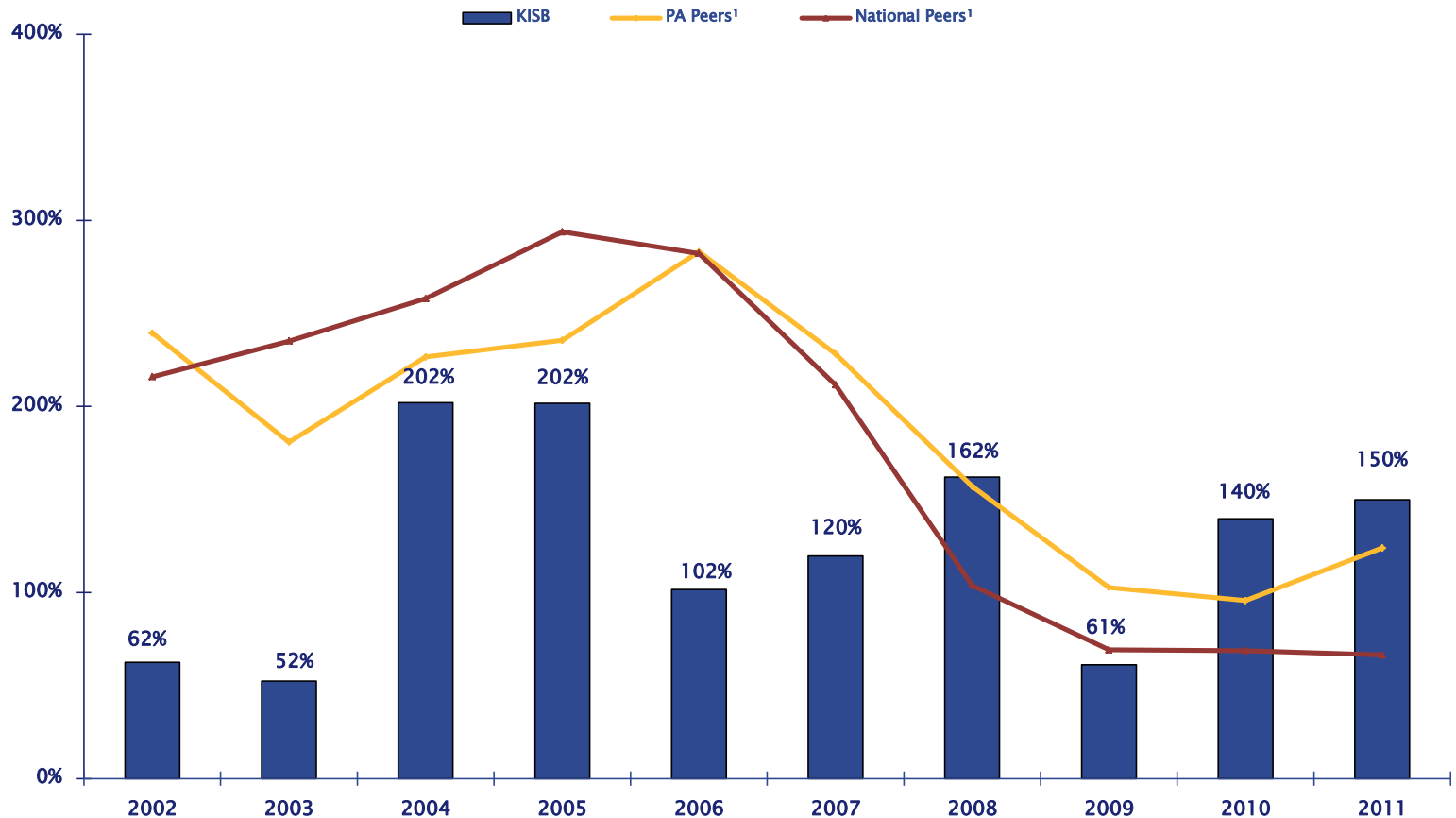


Reserves/Gross Loans



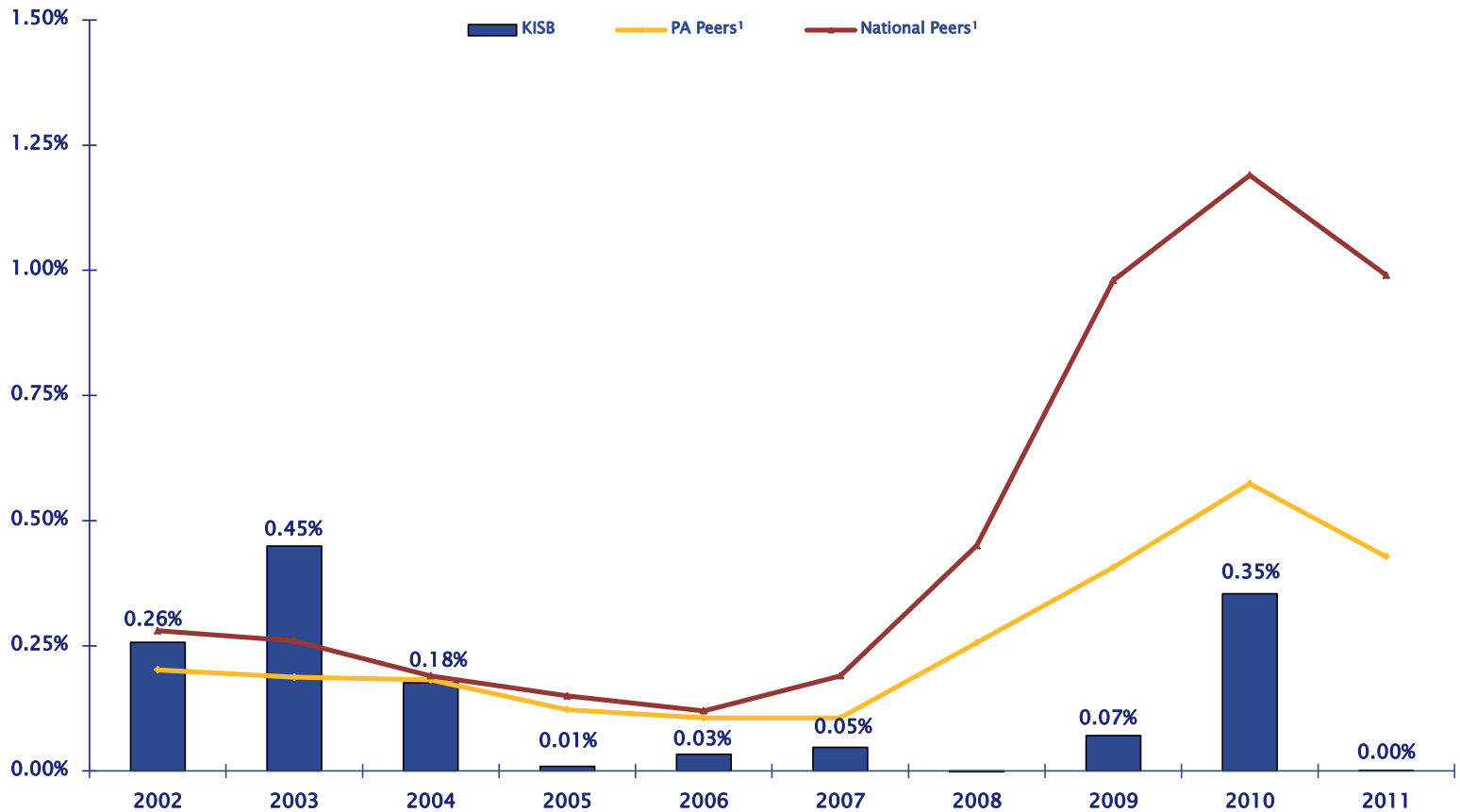
¹ Includes Bank Operating Companies in PA and Nationally with \$500mm to \$1B in Assets
Source: SNL Financial

Reserves/Nonperforming Assets



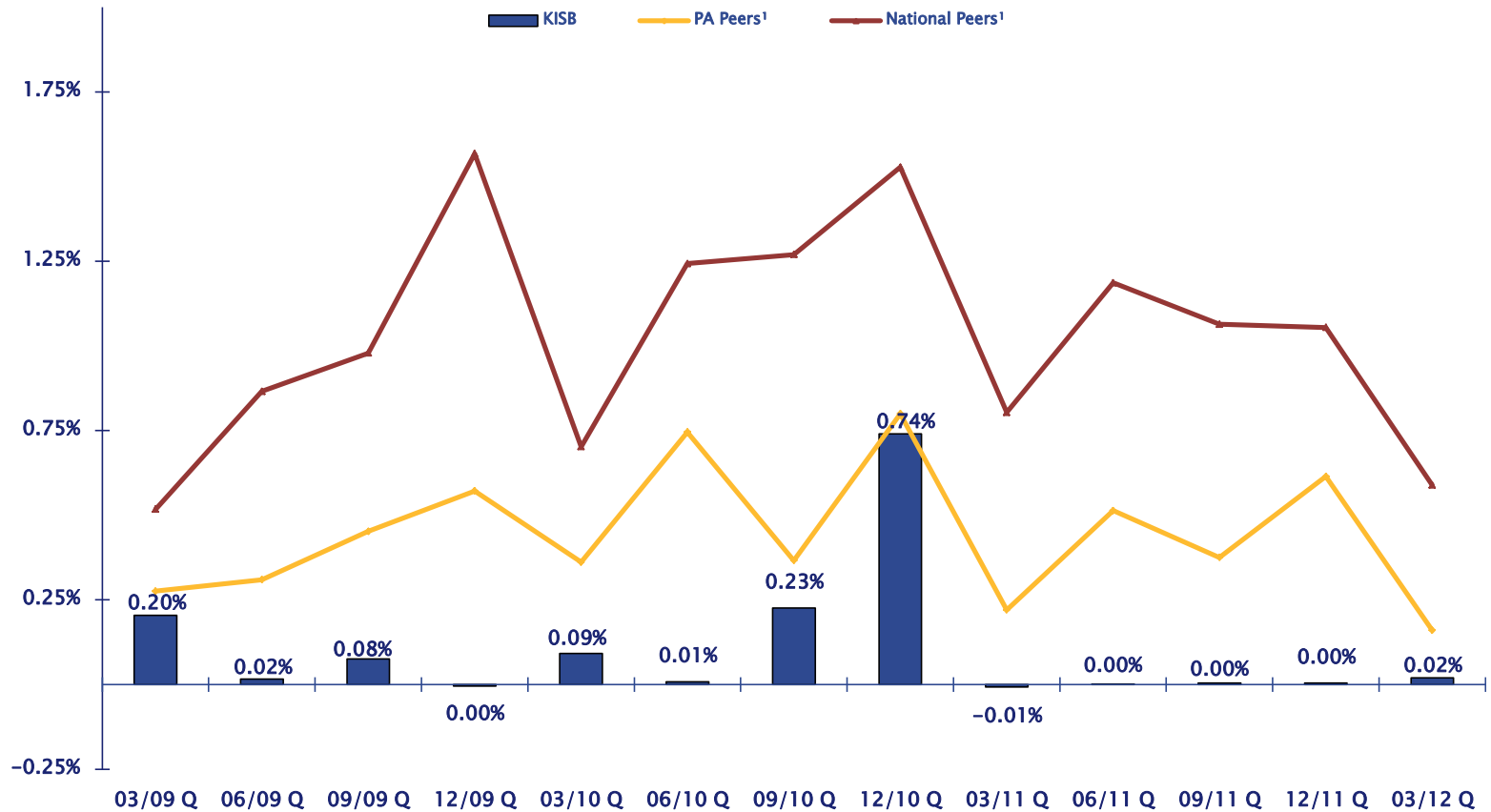
¹ Includes Bank Operating Companies in PA and Nationally with \$500mm to \$1B in Assets
Source: SNL Financial

Net Charge-Offs/Average Loans



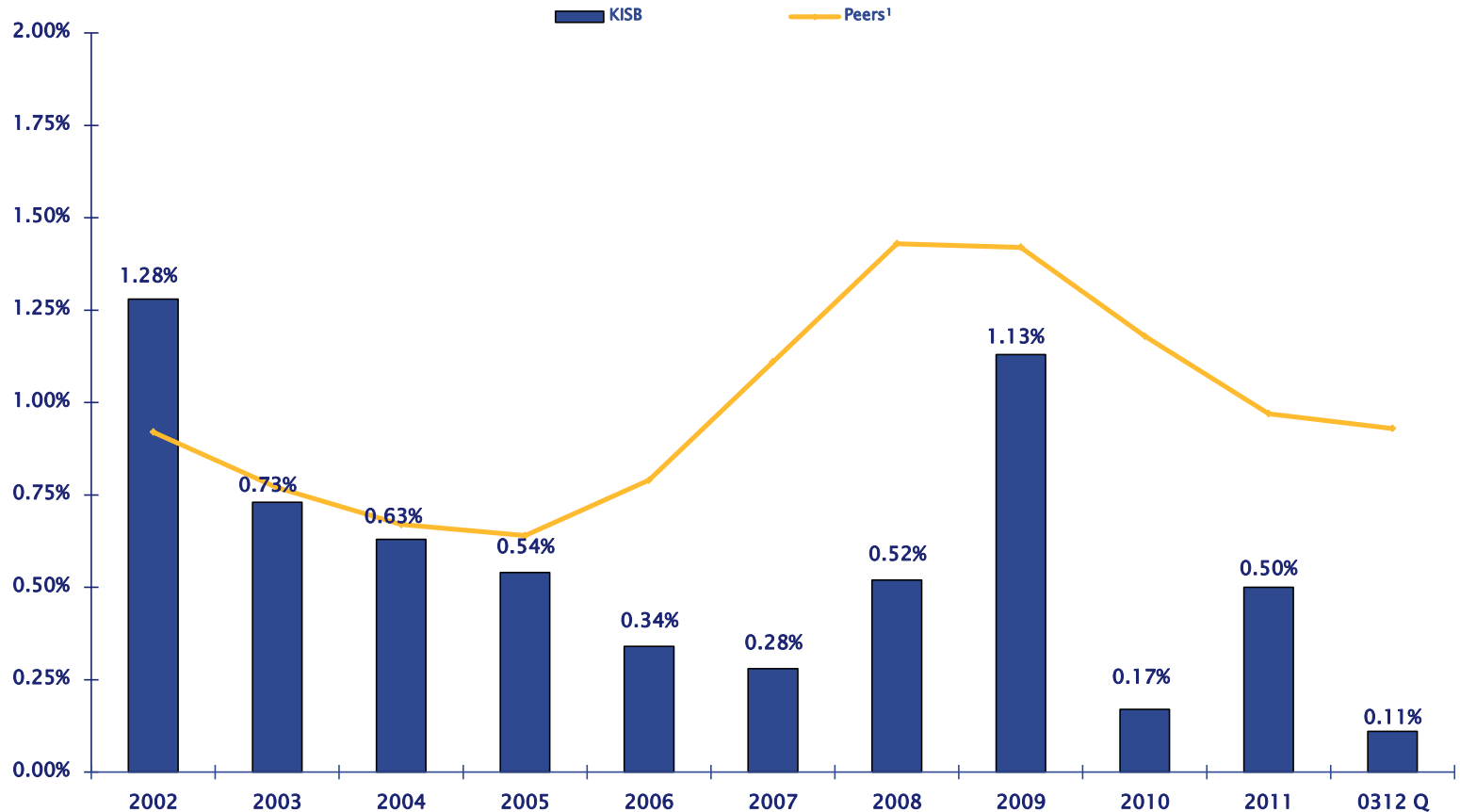
¹ Includes Bank Operating Companies in PA and Nationally with \$500mm to \$1B in Assets
Source: SNL Financial

Net Charge-Offs/Average Loans



¹ Includes Bank Operating Companies in PA and Nationally with \$500mm to \$1B in Assets
Source: SNL Financial

Loans 30-89 Days Past Due



¹ Includes all public banks with assets between \$300mm to \$1B
Source: FFIEC Uniform Bank Performance Report

Capital

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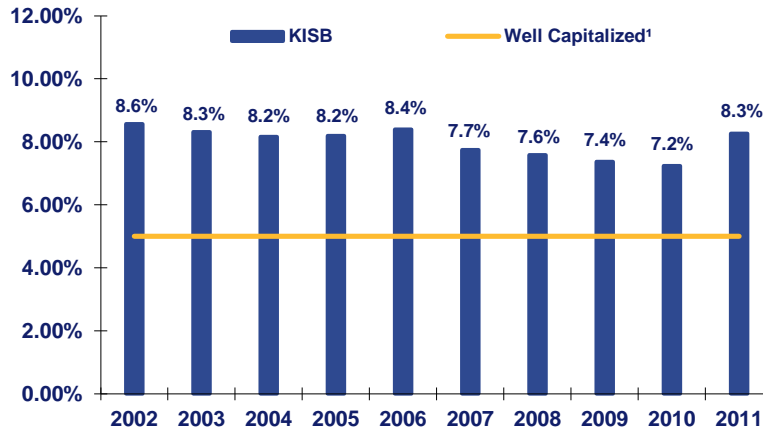


Effective Capital Management

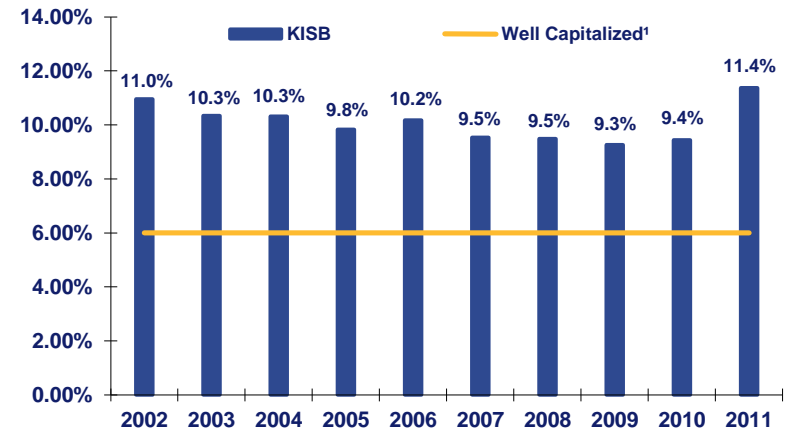
- Subordinated Debt
 - Raised total of \$4.75mm between 2009 – 2011
 - Qualifies as Tier 2 Capital
- Dividend Reinvestment Plan
 - Program offered beginning in 2nd Quarter 2011
 - Provides existing shareholders a simple, cost-effective method for purchasing shares of Kish common stock
- Private Placement – 2011
 - Goal of raising up to \$5mm in common equity
 - \$3.8mm raised
- Registrar and Transfer Company
- Market Makers

Consolidated Capital Ratios

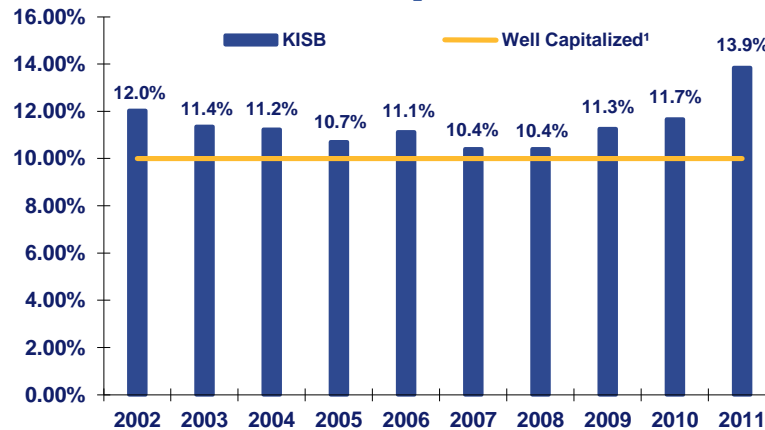
Leverage Ratio



Tier 1 Capital Ratio



Total Capital Ratio



¹ FDIC minimum to be considered "Well Capitalized"



Building the Team



Additions to the Senior Management Team

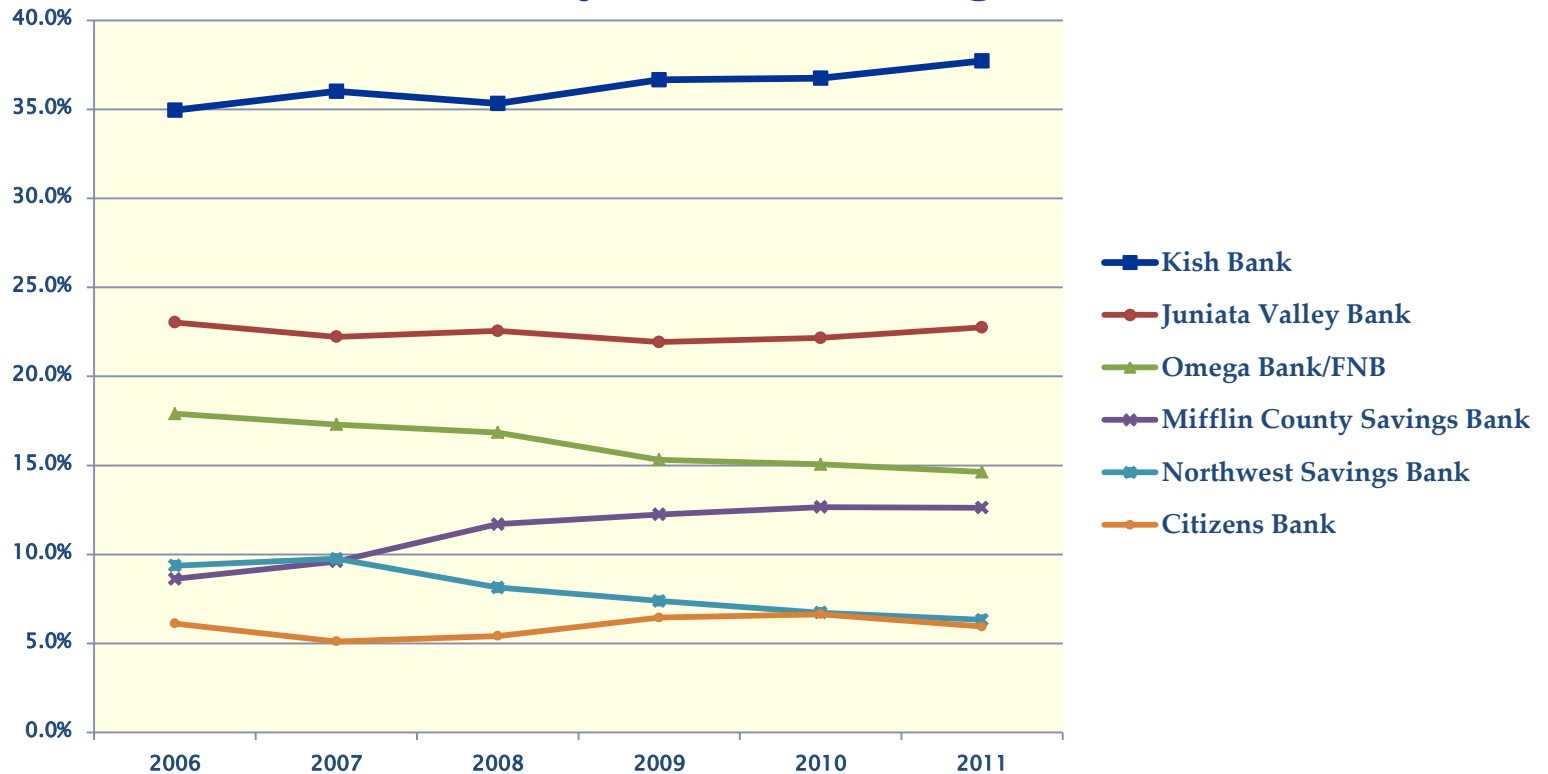
- Sangeeta Kishore
- John Arrington
- Carol Herrmann
- Lenders
- Appointments



Market Share

Market Presence

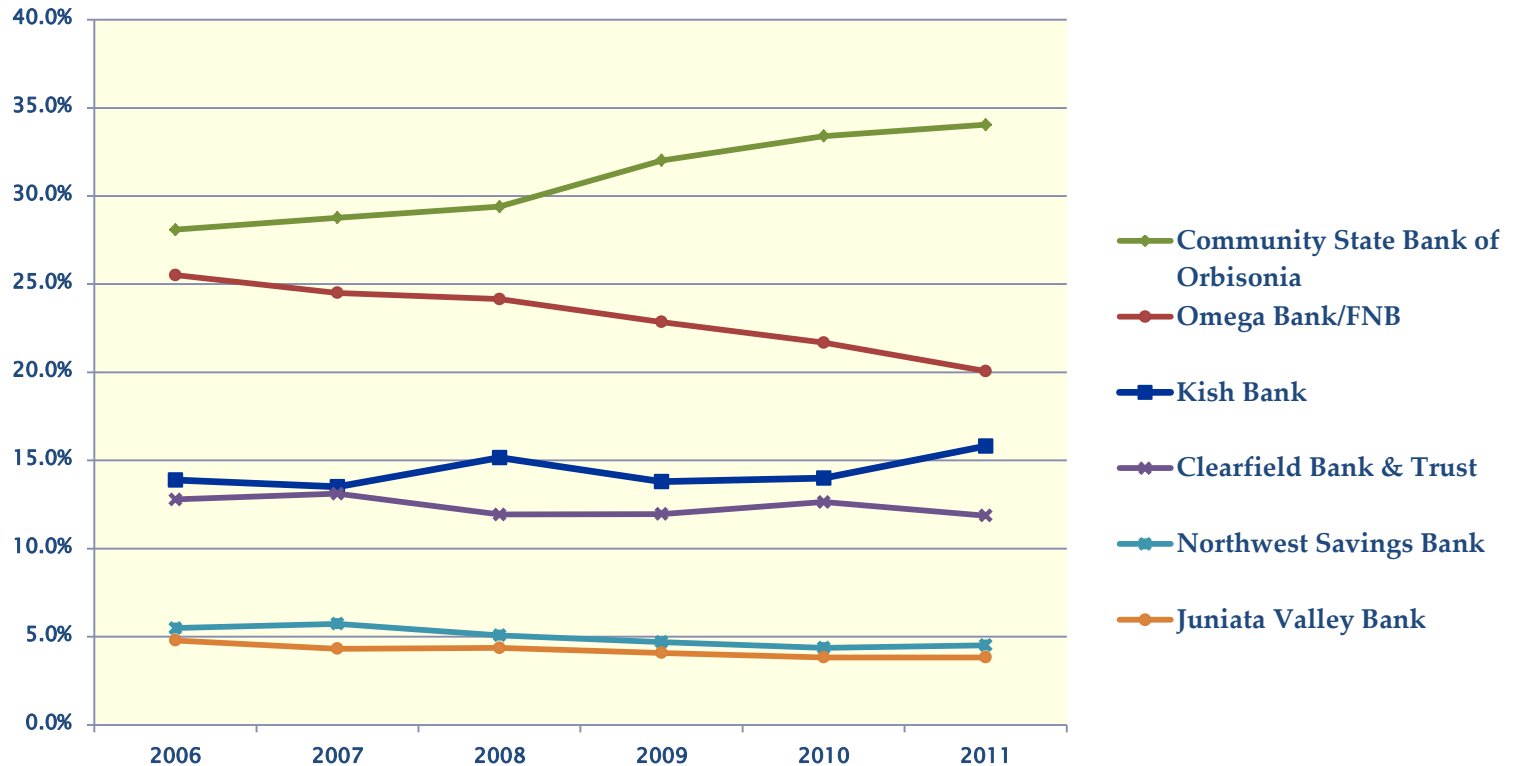
Mifflin County - #1 Ranking



Source: www.FDIC.gov, Data as of June 30, 2011

Market Presence

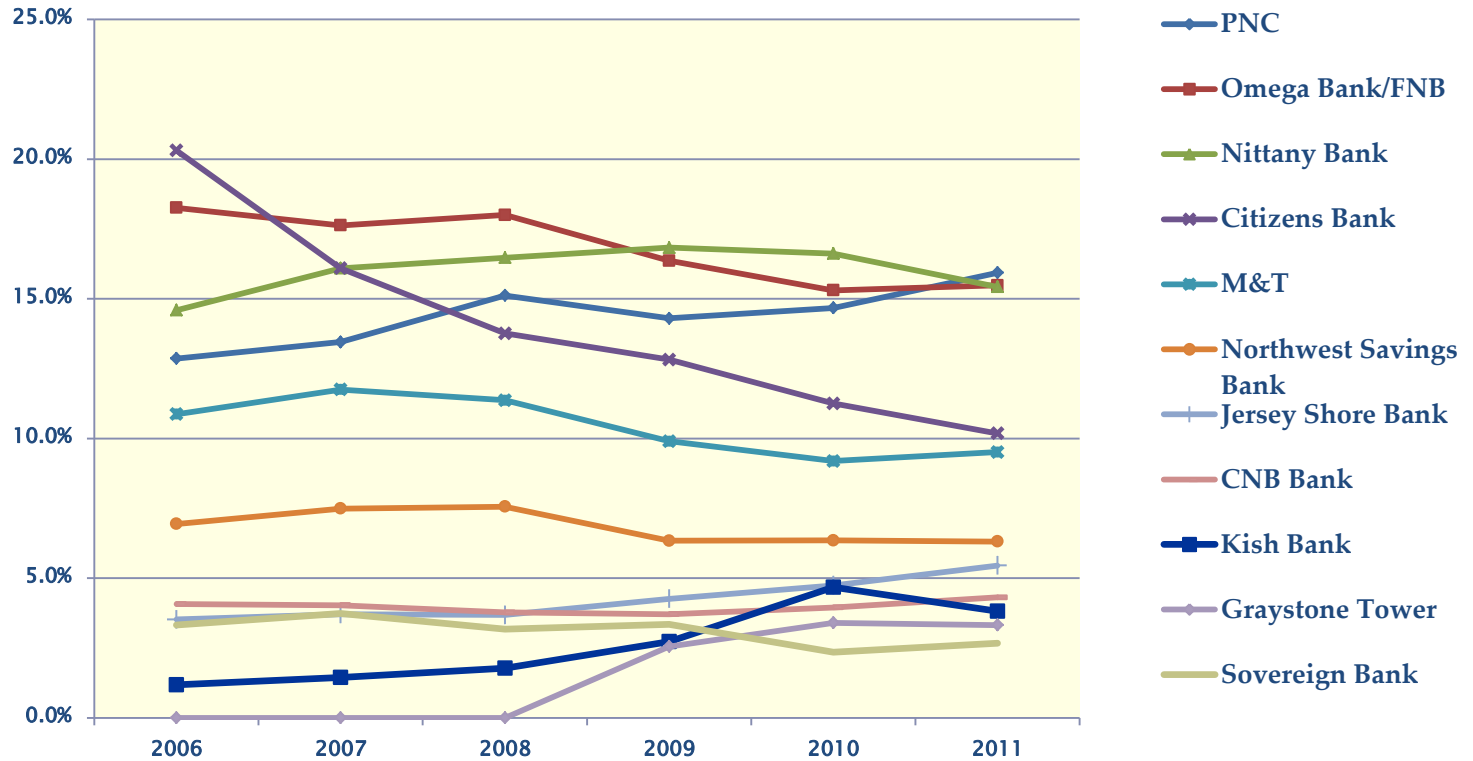
Huntingdon County - #3 Ranking



Source: www.FDIC.gov, Data as of June 30, 2011

Market Presence

Centre County - #9 Ranking



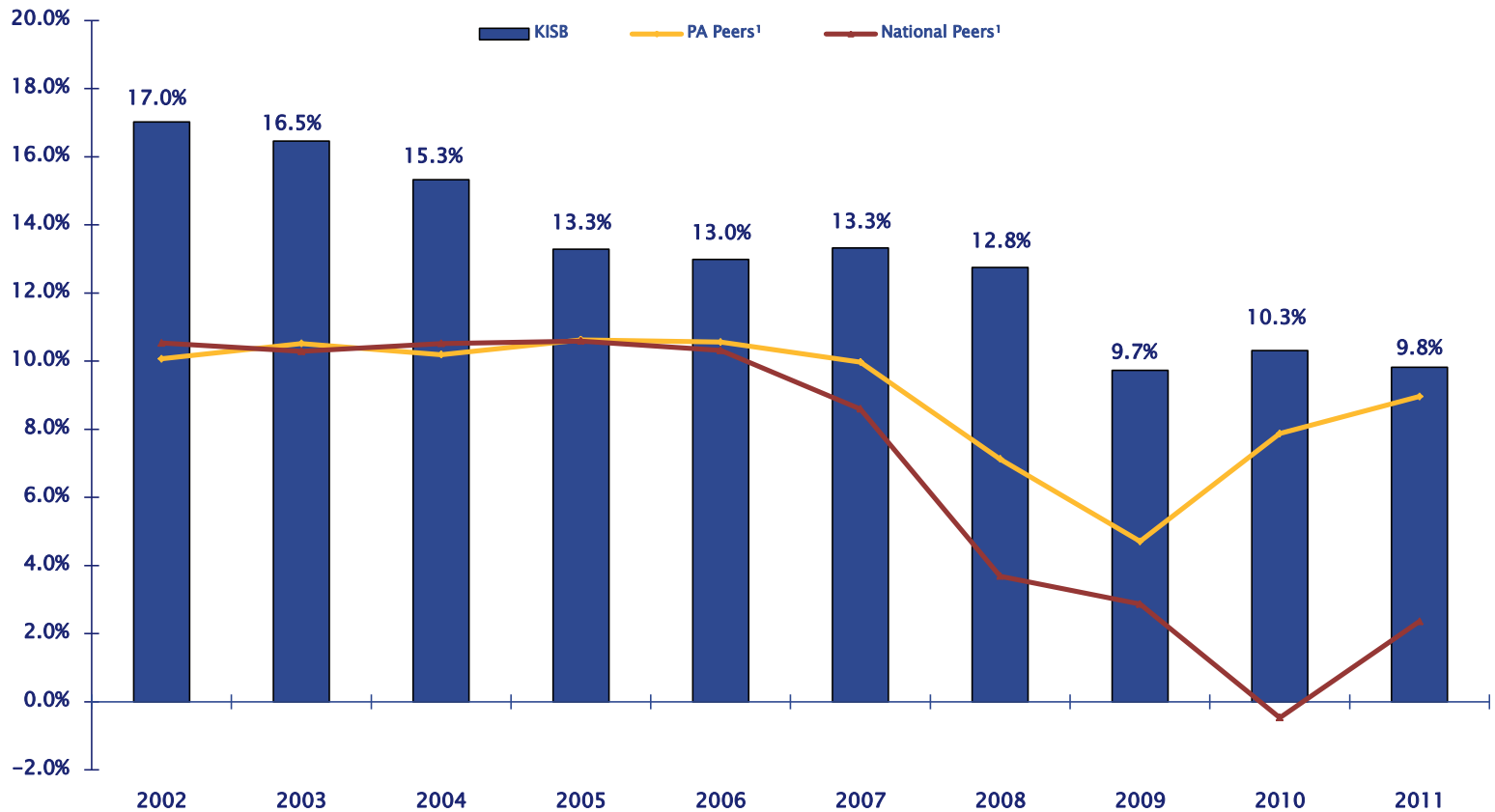
Source: www.FDIC.gov, Data as of June 30, 2011

The background features a vertical bar on the left side, divided into four horizontal segments of yellow, red, cyan, and green. The rest of the background is a dark blue field with a pattern of lighter blue, triangular rays emanating from the right edge, creating a sunburst effect.

Shareholder Performance

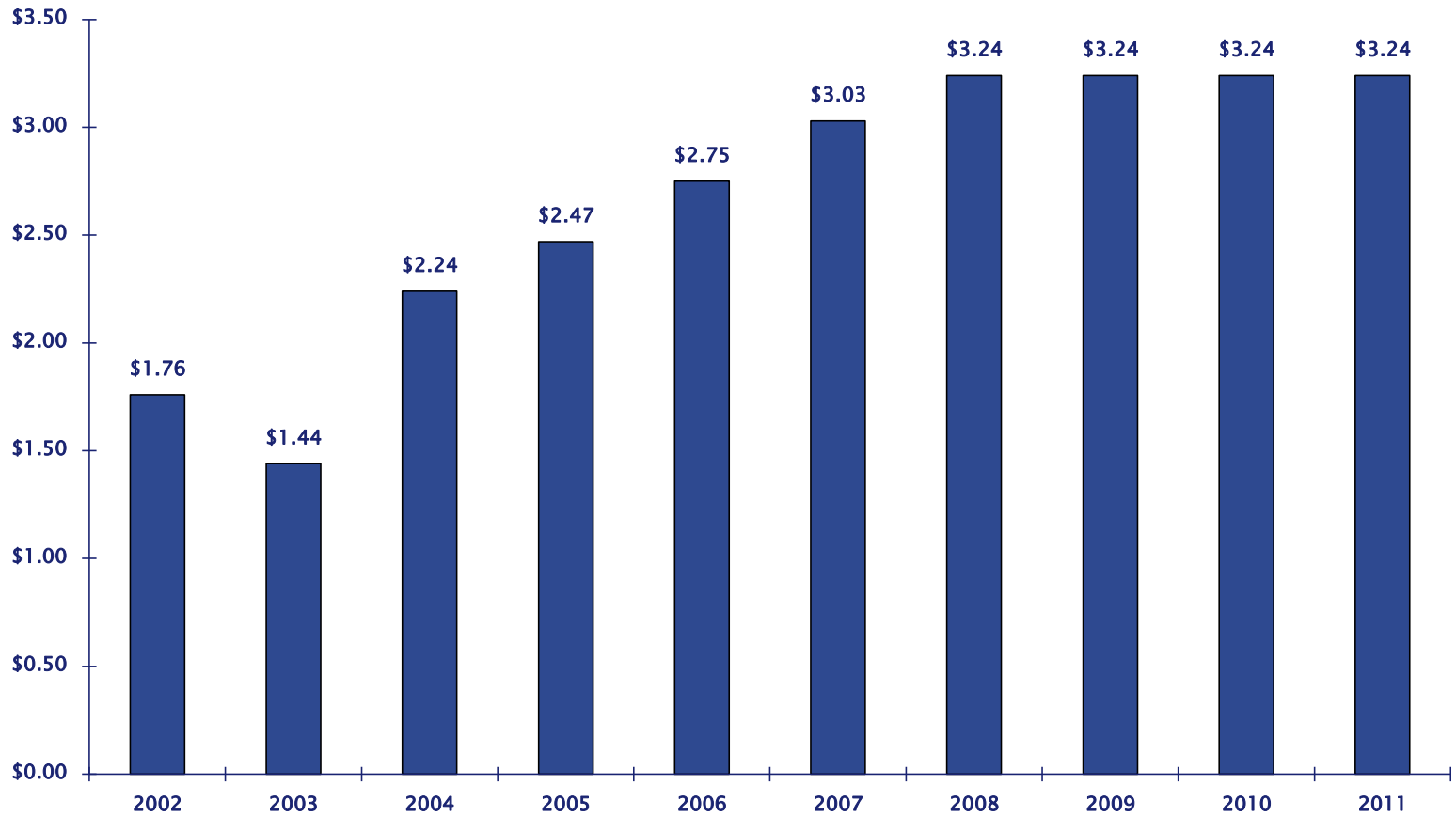
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Return on Average Equity

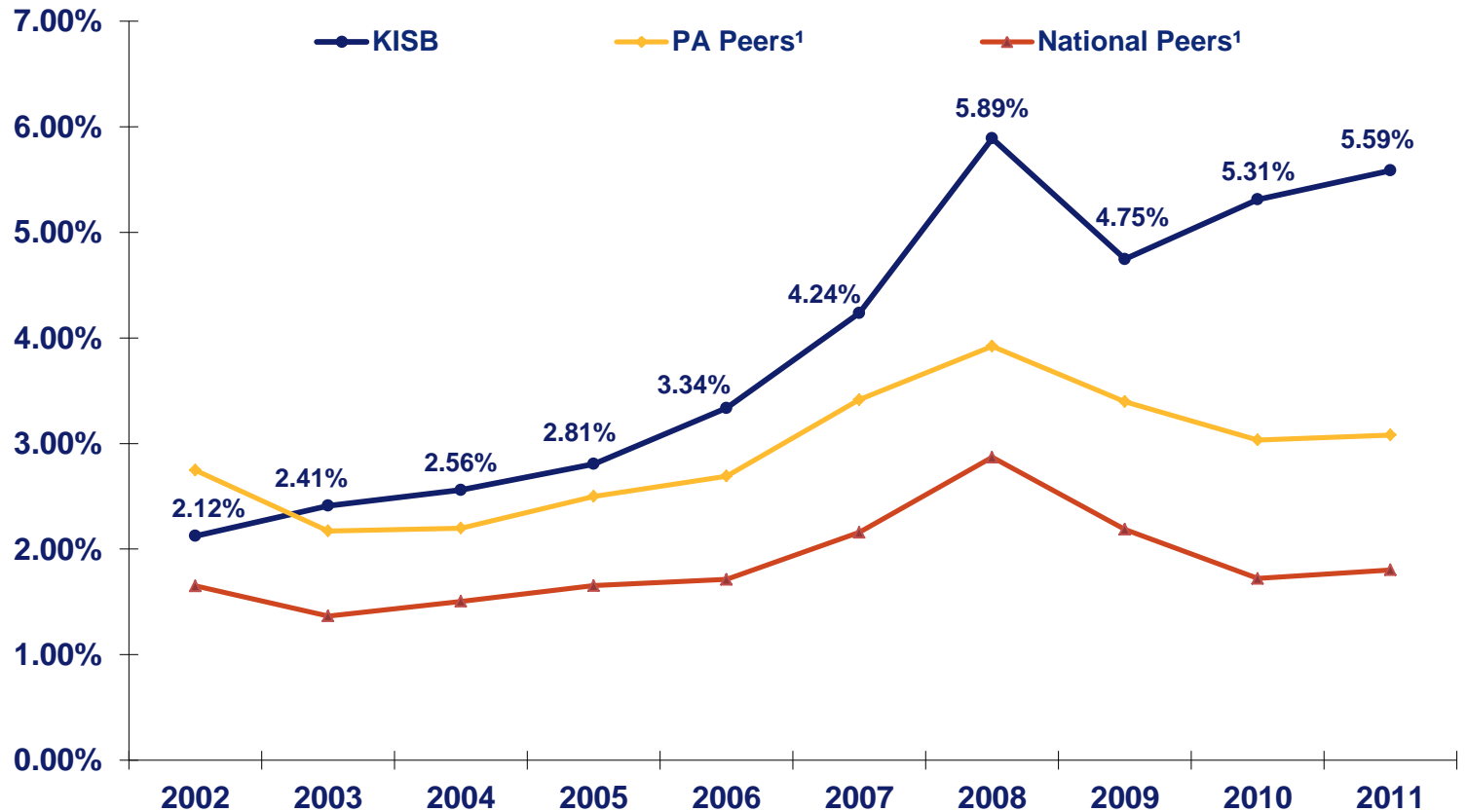


¹ Includes Bank Operating Companies in PA and Nationally with \$500mm to \$1B in Assets
Source: SNL Financial

Dividends Per Share

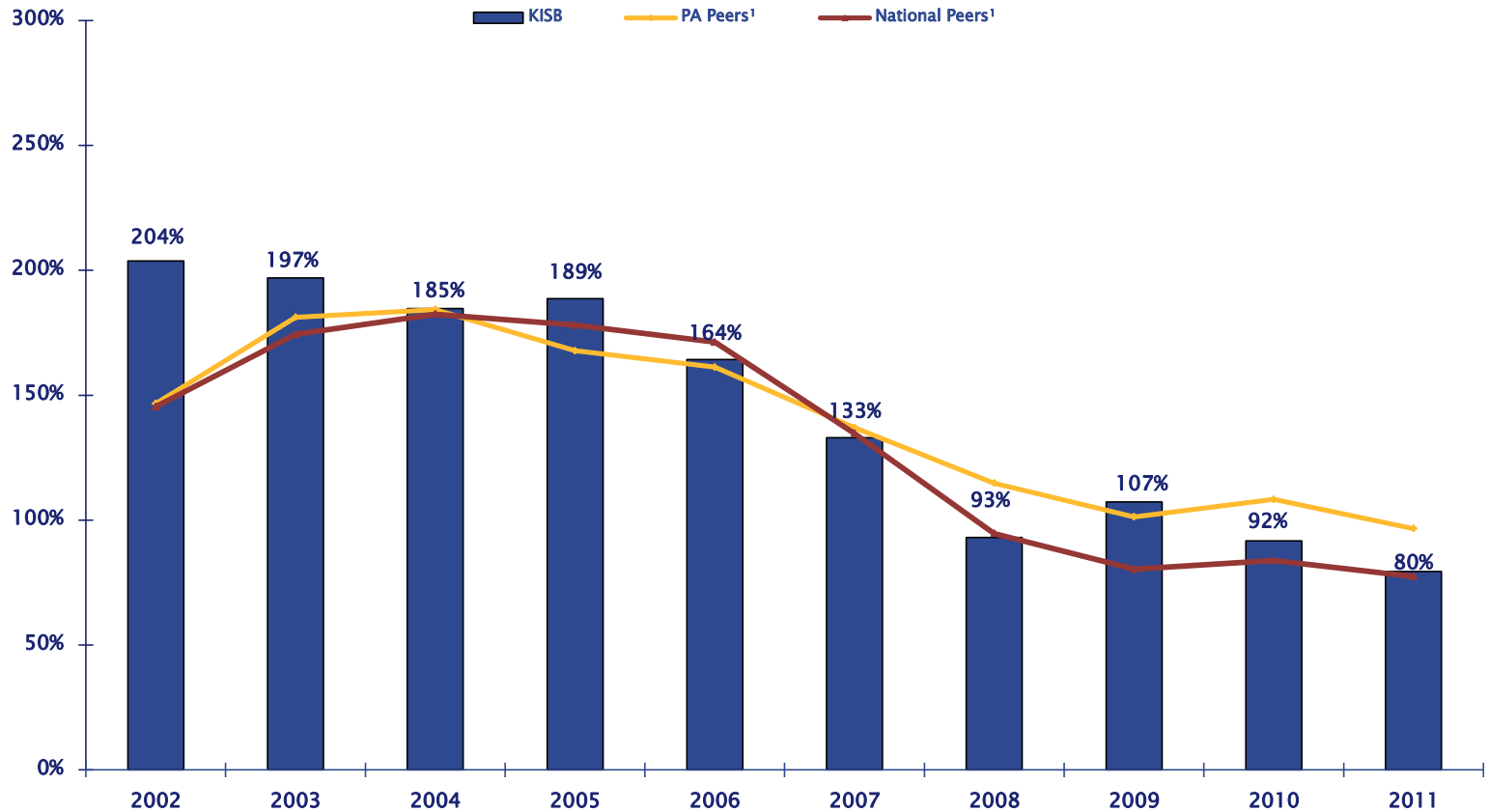


Dividend Yield on Common Stock



¹ Includes Bank Operating Companies in PA and Nationally with \$500mm to \$1B in Assets
Source: SNL Financial

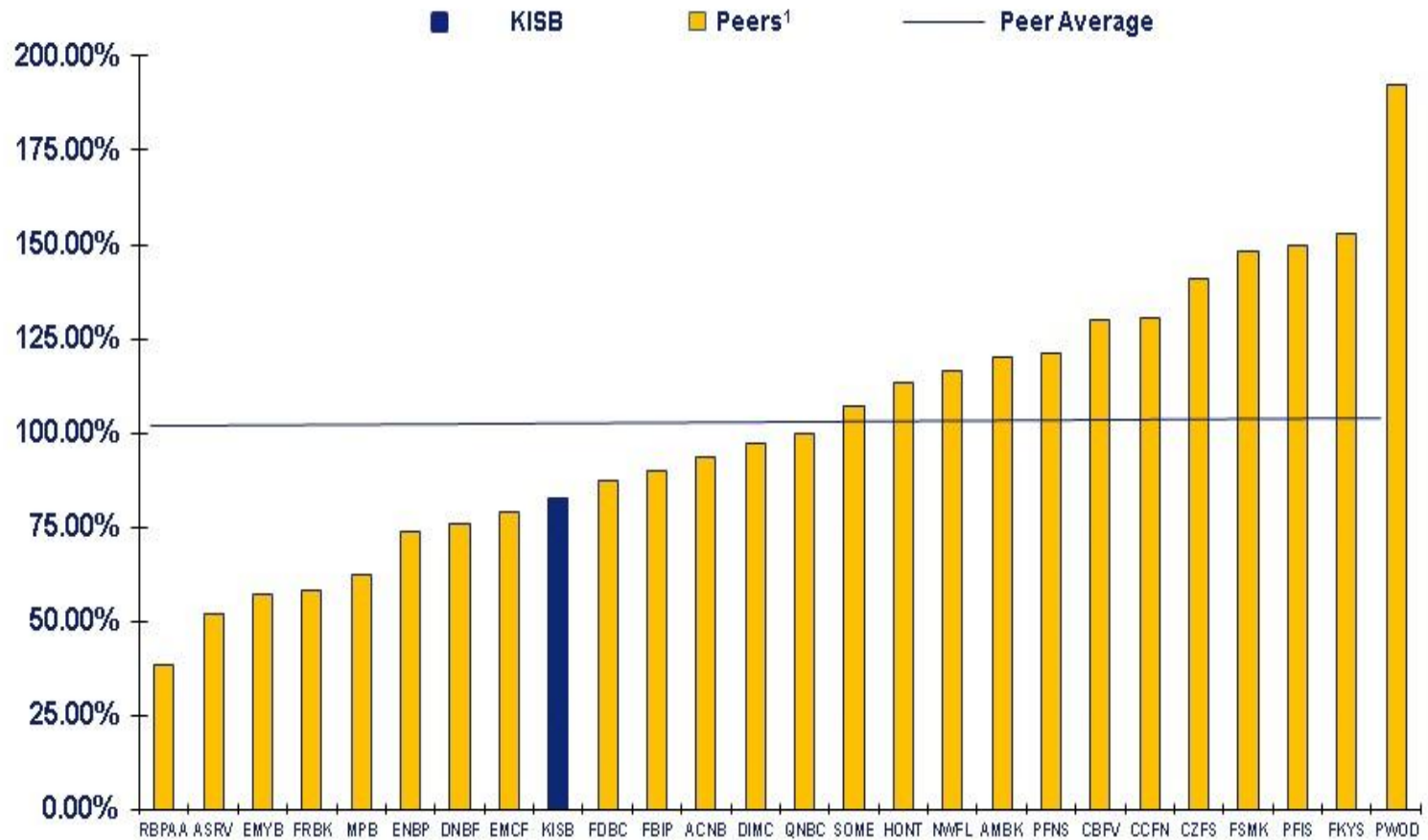
Price/Book Value



¹ Includes Bank Operating Companies in PA and Nationally with \$500mm to \$1B in Assets
Source: SNL Financial

Market Valuation

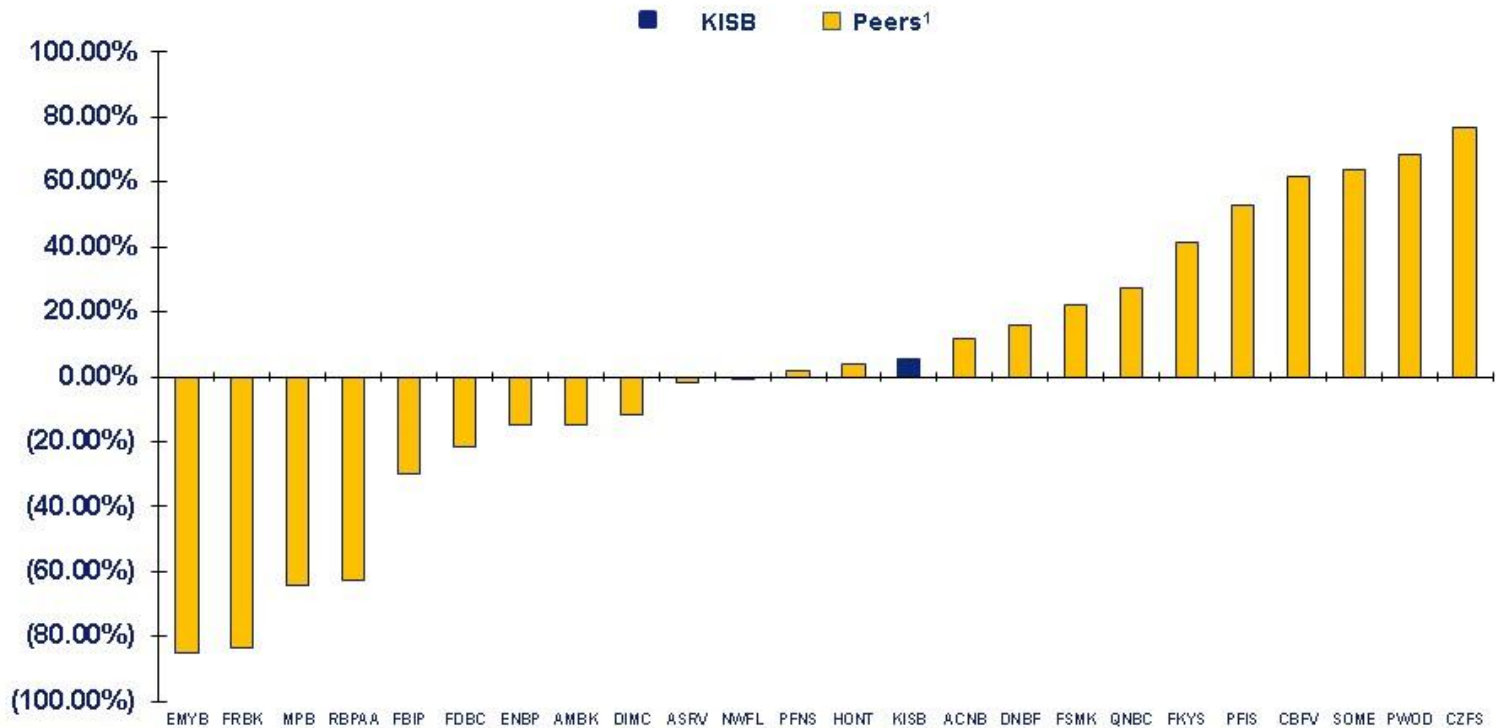
Market Price as a % of Tangible Book Value (Dec. 31, 2011)



¹ Includes Bank Operating Companies in PA with \$500mm to \$1B in Assets
Source: SNL Financial

Stock Performance vs. Peer Banks

Market Price % Change Dec. 2008 – Dec. 2011



¹ Includes Bank Operating Companies in PA with \$500mm to \$1B in Assets
Source: SNL Financial



Financial Summary

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Financial Summary

- Consistent growth in the face of sustained headwinds
- Positive core operating performance
- Diversified revenue mix
- Elevated short-term expenses related to economic and regulatory environment
- Battle-tested balance sheet and team
- The kind of company you want to own

The background features a vertical bar on the left side, divided into four colored segments: yellow, red, cyan, and green. The green segment contains the letters 'S', 'H', and 'I' stacked vertically. Below the green segment, the letters 'K', 'I', and 'S' are visible in the yellow segment. The right side of the background is a dark blue field with a pattern of lighter blue, triangular rays emanating from the left, creating a sunburst effect.

Strategic Opportunities



Strategic Focus

- Cross the Finish Line
 - Manage risk profile
 - Anticipate increased regulatory capital requirements
- Maintain a Strong Balance Sheet
 - Focus on asset quality metrics
 - Sustained profitability and performance
- Grow Existing Business Lines
 - Expand the bank franchise in designated growth markets
 - Pursue opportunities for non-bank business expansion
 - Achieve market share objectives
- Position Company to Pursue Strategic Opportunities
 - Target bank and non-bank acquisitions in attractive markets
 - Kish Bancorp stock
- Promote the Brand
 - Network with our friends and associates



National Recognition

- Ranked in *American Banker* magazine's list of Top 200 community banks in the United States
- Four consecutive years



Kish Bancorp, Inc.

NASDAQ Ticker: KISB

www.KishBank.com