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**2022 ANNUAL
SHAREHOLDER MEETING**

Welcome & Call to Order

Mission

To achieve sustained success through an unwavering focus on fulfilling our clients' financial needs.

Class 3 Directors

Class 3 Directors Whose Terms Expire in 2022

<u>Name</u>	<u>Principal Occupation</u>	<u>Director of Corporation/Bank Since</u>
Michael K. Halloran	Principal, Advent Medical	2022/2022
Kathleen L. Rhine	President and CEO, Mount Nittany Health	2019/2019
George V. Woskob	Founder and Owner, GN Associates	2017/2017

Class 1 and 2 Directors

Class of 2023

- Eric J. Barron
- William L. Dancy
- Gregory T. Hayes
- Paul G. Howes
- Paul H. Silvis

Class of 2024

- William P. Hayes
- William S. Lake
- Frances V. Vaughn
- James A. Troha

2021 in Review

The Impact of COVID-19

- Customers
- Team
- Operations
- Community

The Impact of COVID-19

- 1,271 total PPP Loans
- A total of \$112 million in PPP Loans
- The high point for Commercial and Consumer loan deferrals was September 30, 2020, that totaled 297 loans for \$120 million.

Markets

Mifflin

- 7 locations
- Ranked #1 with 44.75% of deposit market share

Huntingdon

- 3 locations
- Ranked #2 with 23.90% of deposit market share

Centre

- 4 locations
- Ranked #6 with 6.64% of deposit market share
- Ranked #1 among community banks

Juniata

- 1 location – Insurance and LPO

Blair

- LPO in formation

Hudson, Ohio

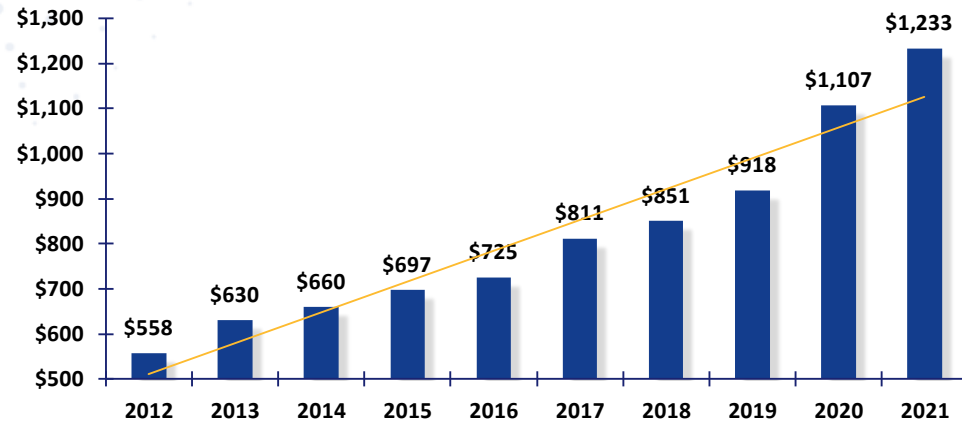
- LPO

Deposit Market Share

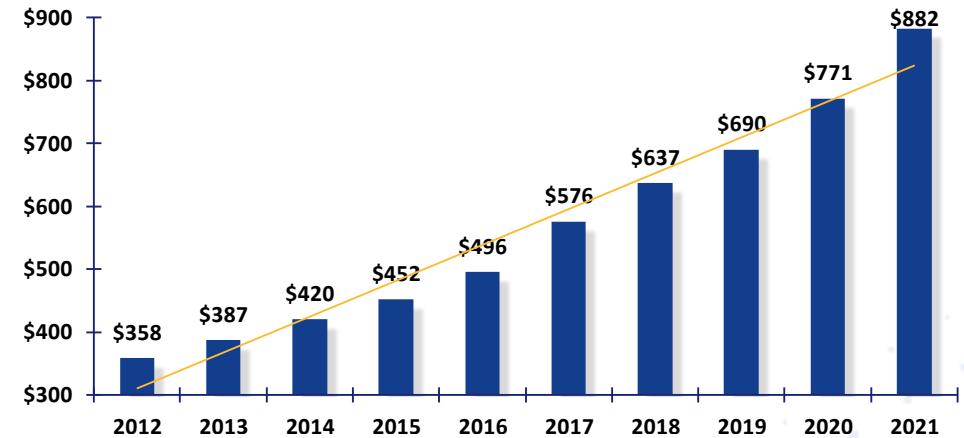
County	Market Share Rank	Deposits in Market (\$000)	Market Share (%)	Total Market (\$000)
Mifflin, PA	1	450,080	44.75%	1,005,687
Huntingdon, PA	2	184,158	23.90%	770,588
Centre, PA	6	304,462	6.64%	4,588,038
Blair, PA	0	0	0	3,443,822
Juniata, PA	0	0	0	587,207

Accelerating Growth Over Time

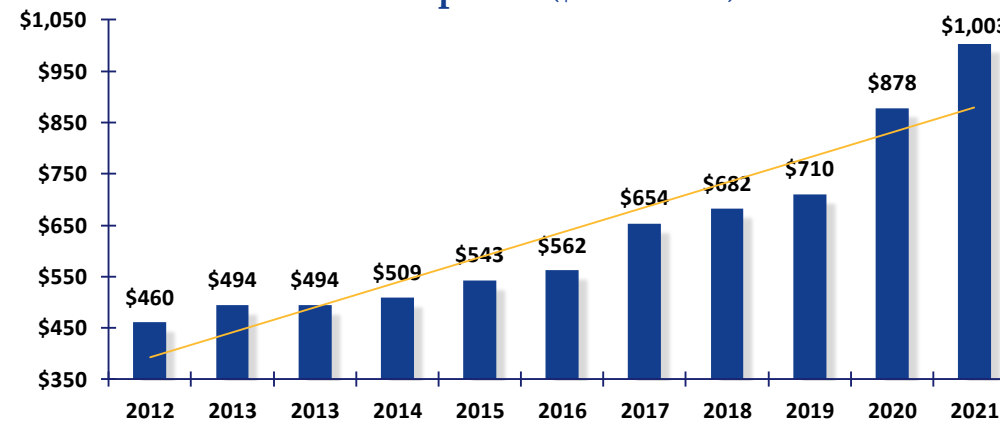
Total Assets (\$ in millions)



Total Gross Loans (\$ in millions)

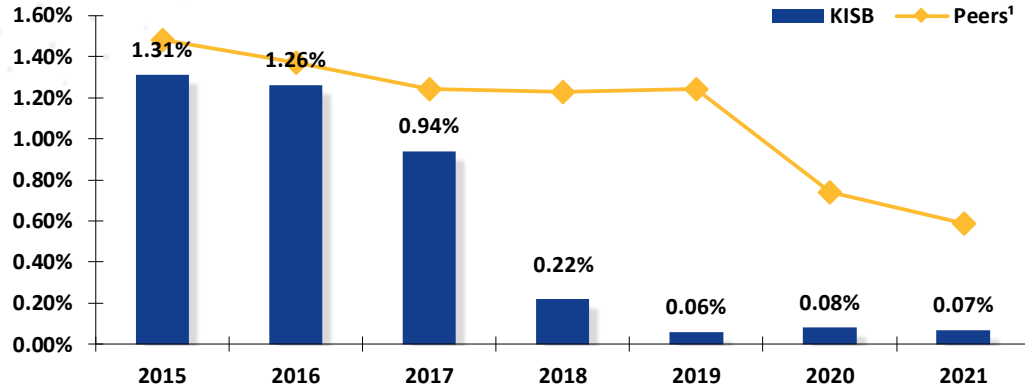


Total Deposits (\$ in millions)

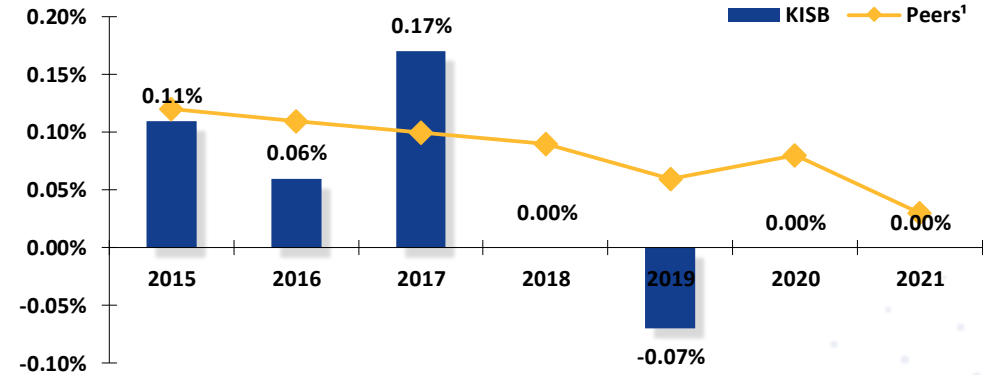


Asset Quality

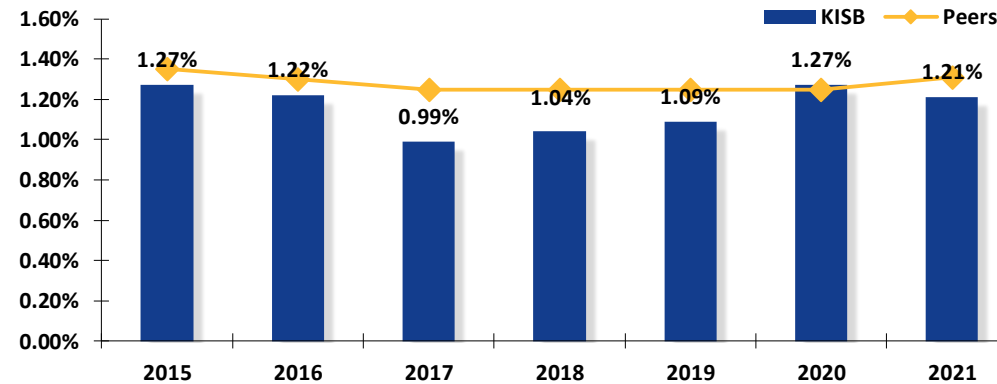
Loan Delinquency (% of total loans)



Net Charge-Offs / Average Loans

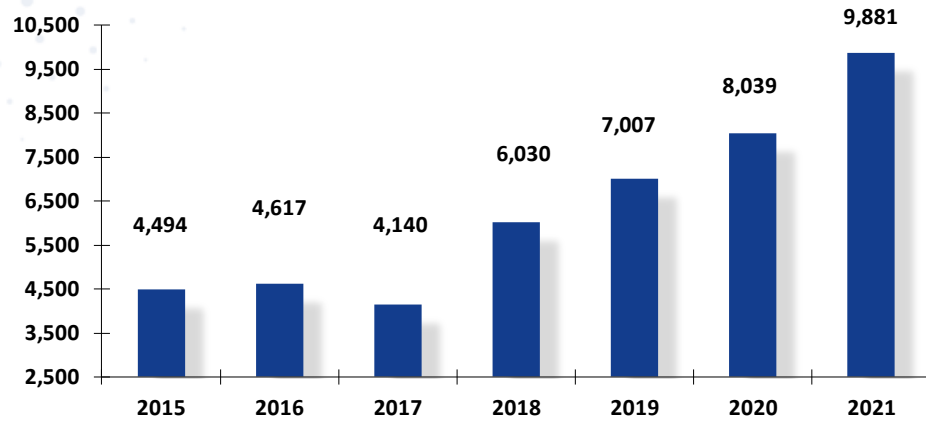


Reserves / Gross Loans

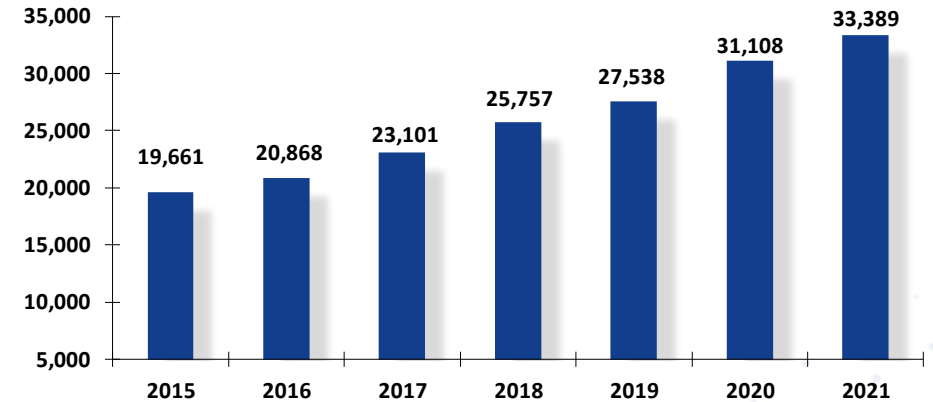


Profitability

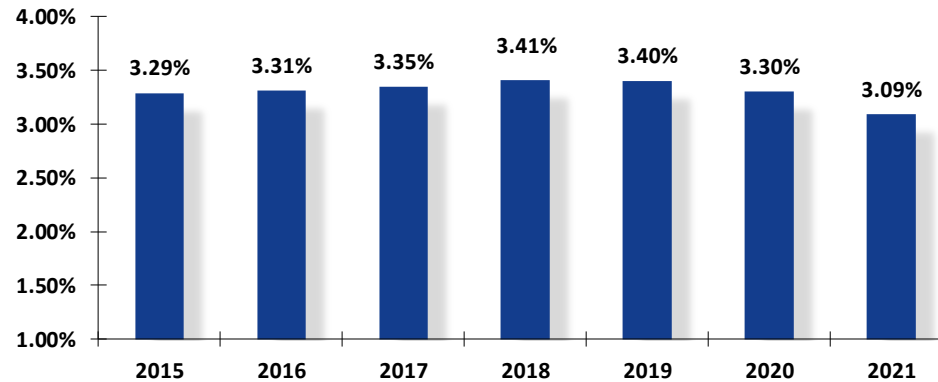
Net Income (\$ in thousands)



Net Interest Income (\$ in thousands)



Net Interest Margin

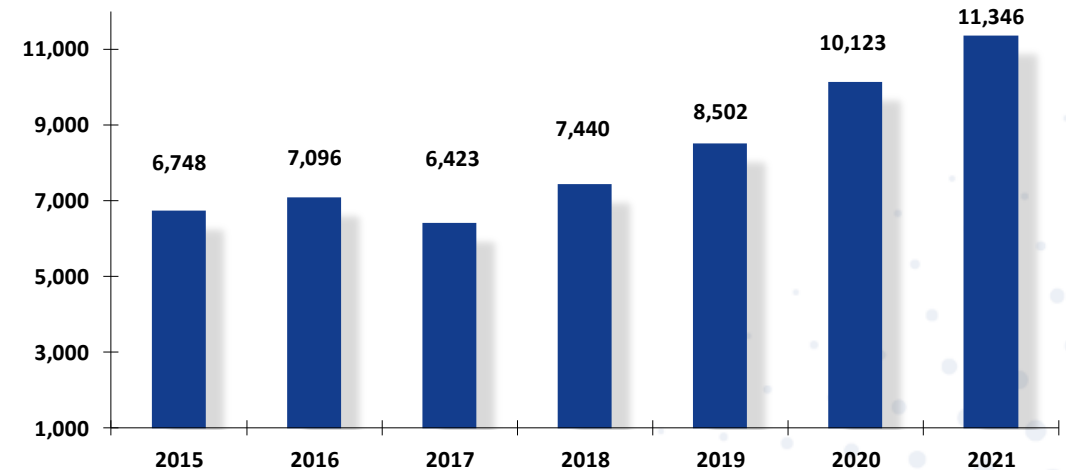


Bank & Non-Bank Fee Income Expansion

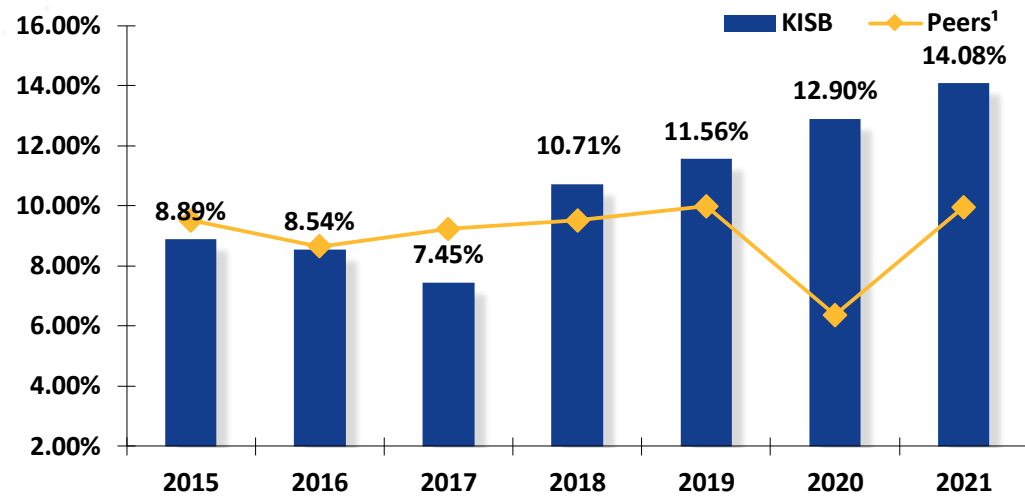
- Bank and Non-Bank Business Revenues

- Diversified sources of revenue
- Wealth Management
 - 2021 revenue **up 19.28%** year over year
- Kish Insurance recurring revenue
 - 2021 revenue **up 23.45%¹** year over year
- Kish Travel
 - 2021 revenue **up 11.88%** year over year
- Kish Benefits Consulting
 - 2021 revenue **up 7.22%** year over year
- Mortgage Banking
 - 2021 revenue **up 4.52%** year over year

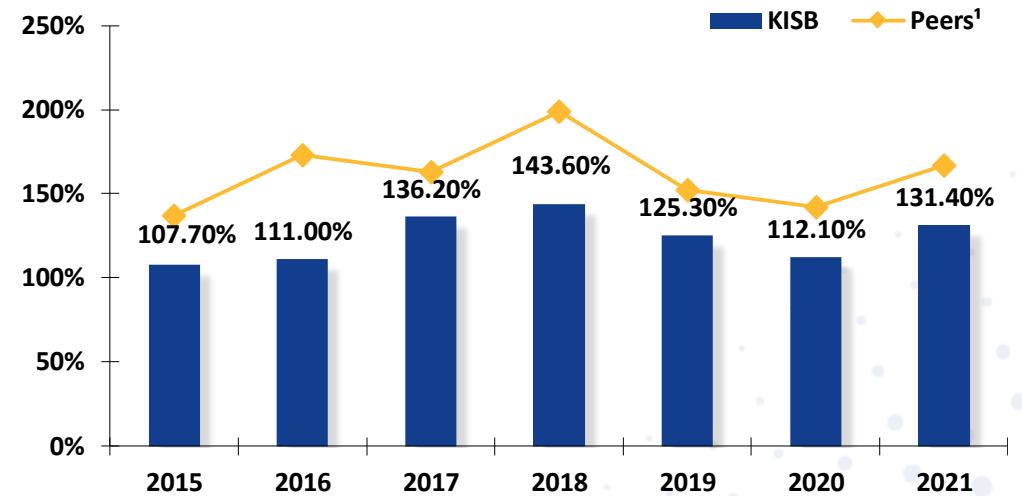
Non-Interest Income (\$ in thousands)



Return on Equity



Price/Tangible Book



¹ Includes public banks in PA with assets between \$500 million and \$1 billion.
Peer information as of September 30, 2021
Source: SNL Financial

Capital Summary

- Quality
- Appropriate leverage
- Retained earnings increased 10% year-over-year
- Performance that engenders trust
- Risk Management

2021 to 2024 Strategic Plan

Core Philosophy

“We believe that we can make the lives of those around us—our employees, our clients, and our communities—**better.**”

2021 to 2024 Strategic Plan Summary



WHY

“We believe that we can make the lives of those around us—our employees, our clients, and our communities—**better.**”

MISSION

To achieve sustained success through an unwavering focus on fulfilling our clients’ financial needs.

VISION

Kish will be the recognized leader in community banking, insurance, benefits consulting, wealth management, and travel in our region.

Data Driven at Our Core

- Build data analytics function and capacity
- Increase client data utilization
- Build a data centric organizational management structure



Growth That Sustains



- Expand what we do well
- Execute on market expansion
- Take advantage of market disruption
- Respond to acquisition opportunities

Human Enabled Digital



What is it?

- At Kish, the human enabled digital experience is a PROMISE to our clients that digital tools and technology will never replace the human relationships we have with our customers—it will enhance them.
- Whether clients prefer a fully digital relationship, a more traditional in person experience, and all those in-between, we are here for them.
- Your Kish. Your Way.

Human Enabled Digital

- Adding digital tools and technology to improve every customer's experience
- Embracing a digital mindset as a core competency of our organization
- Helping customers discover and adopt these tools to improve their lives

2022 Objectives (The Critical Few)



Data Driven at Our Core

Collect, manage, and analyze data that improves every solution, decision, and experience across our organization.

Growth That Sustains

Drive profitable growth that sustains long term shareholder performance and ongoing delivery of local financial solutions.

Human Enabled Digital

Expand the boundaries of community financial services through a human enabled digital experience.

Shareholder Focus

- Strong organic revenue growth and scalable infrastructure leading to double-digit growth in EPS (**21.25%**) and return on shareholder equity (**14.08%**)
- Net income of **\$9.88 million** in 2021, compared to \$4.1 million in 2017¹
- Earnings per share of **\$3.88** in 2021 compared to \$1.69 in 2017¹
- Market Valuation of **131.4% of TBV** as of December 31, 2021
- Consistent dividend expansion with a current yield of **~3.41%**²
- Share price of **\$36.65** in 2021 increased **26.4%** compared to **\$29.00** in 2017
- Attractive P/E of under 10x

Retaining a Strong Board

Questions?

Voting Results

Congratulations, Directors!



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