



Kish Bank and Juniata College Partner on Winning Project

STATE COLLEGE, PA – June 6, 2019 – A team of Juniata College students has won first place in the national 2019 Conference of State Bank Supervisors (CSBS) Case Study Competition for their case study featuring Kish Bank and the impact of regulatory reform on community banking.

Eight Kish Bank executives gave their time to the project, five of whom were featured in a short film documentary produced by the students: William P. Hayes, Chairman and CEO; Gregory T. Hayes, President and Chief Operating Officer; Peter Collins, EVP and Chief Credit Officer; Douglas Baxter, Sr. VP and Accounting and Controls Manager; and N. Robert Sunday, VP and Compliance Officer. The officers discussed various aspects of community banking in relation to regulatory oversight, including the recent Economic Growth, Consumer Protection, and Regulatory Reform Act, which contains provisions intended to provide regulatory relief to community banks.

“The team of students from Juniata did a remarkable job of analyzing the impact of recent legislation on several very complex aspects of banking, including capital management, mortgage origination, regulatory compliance, and financial performance,” said Gregory Hayes.

“It is our hope that, ultimately, the legislation brings a lesser burden and a more tailored approach to regulating our industry and our community banking focus, but the real benefit to date has been around the open dialogue and the communication that we’ve been able to establish with our regulatory agencies. So we’re very pleased with the progress,” explained Hayes. According to Hayes, the recent reform has bolstered the economic recovery in the United States, especially in the local communities and small businesses in the market Kish Bank serves.

“We congratulate Kish Bank and Juniata College for this incredible accomplishment,” said Duncan Campbell, President and CEO of the Pennsylvania Bankers Association. “A pivotal goal of the competition is to foster the next generation of bankers by signifying the vital role banks play in their local communities,” Campbell added, “and the passion and talent of this team truly demonstrated the strength of our industry’s future.”

The case study will be published in the CSBS Journal of Community Bank Case Studies and the students will present the study at the Community Banking in the 21st Century Research and Policy Conference at the Federal Reserve Bank of St. Louis in October.

For more information about the Community Bank Case Study Competition, visit <http://www.csbs.org/bankcasestudy>.

About Kish Bank

Kish Bank is an \$870 million regional community bank that operates sixteen offices and financial centers in Centre, Mifflin, and Huntingdon counties. Affiliates of Kish Bank include: Kish Insurance, Kish Financial

Solutions, Kish Benefits Consulting, and Kish Travel. For additional information, please visit www.kishbank.com. Kish Bank is a subsidiary of Kish Bancorp, Inc., trading under the OTC stock ticker symbol of KISB.