SUMMARY
KISH BANCORP, INC. STOCK SPLIT
AND RELATED INFORMATION

STOCK SPLIT INFORMATION

Date of Public Announcement: May 10, 2013

Type of Split: Two-for-one (one additional share of common stock issued for each share held on the Record Date) in the form of a stock dividend.

Record Date: May 20, 2013

Distribution Date: May 27, 2013- the date when registered holders or brokers are credited with their stock dividend.

Tax Matters: Kish understands that, for United States federal income tax purposes, as a general rule (1) the receipt of the stock split shares will not constitute taxable income to you, (2) the adjusted tax basis of the original shares owned by you on the Record Date will be allocated proportionately between the stock split shares and corresponding original shares, and (3) the holding period for determining capital gain or losses with respect to the stock split shares will include the period during which the corresponding original shares were held. If you sell any shares, this distribution must be considered in figuring the tax basis of your shares to determine your gain or loss for federal income tax purposes. For example, if, prior to the dividend, you owned 100 shares with a basis of $50 per share, half of the basis in each of those shares would be allocated to the corresponding new shares, resulting in a basis of $25 per share for each of the 200 shares owned after the split. For tax purposes, the holding period of the new shares is the same as for the old shares on which they were issued.

Consult Your Personal Tax Advisor: The above information does not constitute tax advice. It does not purport to be complete or to describe the consequences that may apply to particular categories of shareholders, including any state or local income tax consequences. You should consult your own tax advisor regarding the calculation of your tax basis and the tax consequences of any distribution.

QUESTIONS AND ANSWERS

What is a two-for-one stock split?
In a two-for-one stock split, effected in the form of a stock dividend, the shareholder receives one additional share of stock for each share he or she already owns.

What is the difference between a two-for-one stock split and a stock dividend?
They are effectively the same. In both cases, shareholders will own twice as many shares as they owned before, but will have the same percentage ownership in Kish.

Why are you splitting the stock now?
Kish's Board of Directors evaluated the price of Kish's common stock and made a decision to split the stock in order to make a share of Kish common stock more affordable to a broader range of potential investors and to increase liquidity in the trading of Kish shares.

How is a two-for-one stock split effected?
In a two-for-one stock split, shareholders receive an additional share for every share they currently own and will therefore have twice as many shares after the split as before the split. The price of each share will be roughly half the previous price, but the total monetary value of your holdings remains unchanged until the stock price subsequently moves up or down. For example, if, on the May 20, 2013 Record Date, you owned 10 shares of Kish common stock which were priced at $70 per share on the May 27, 2013 Distribution Date, following the split, you will have an additional 10 shares for a total of 20 shares priced at approximately $35 per share.

What exactly will I receive?
For each share of Kish common stock held of record as of the close of business on the May 20, 2013 Record Date, you will receive one additional share of Kish stock. Since the stock split shares are being issued to registered shareholders in book-entry form rather than in the form of a stock certificate, holders of record will not receive a new stock certificate representing the additional stock split shares unless you request one.

What is "book-entry"?
Book-entry form of registered ownership allows you to own shares without having paper stock certificates in your possession. You are the record owner and enjoy the same shareholder benefits as you would with shares for which you have actual stock certificates.

What are the benefits of book-entry shares?
Book-entry ownership eliminates some of the problems associated with paper certificates, such as storage and safety of securities. Book-entry shares also eliminate the requirement for physical movement of stock certificates at the time of sale or transfer of ownership.

How do I keep track of my book-entry shares?
If you hold your book-entry shares through the Dividend Reinvestment Plan for Kish shareholders, you will receive a statement or confirmation detailing any activity affecting your book-entry shares

shortly after a transaction has taken place. You may also receive statements at other points in time. If you have book-entry shares but do not participate in the Dividend Reinvestment Plan, you will receive a statement of your holdings on a quarterly basis. You may, of course, request an additional statement at any time by contacting Registrar and Transfer Company by calling 1-800-368-5948. You can also view your account balance and account activity online by visiting www.rtco.com.

What should I do with the stock certificates I currently hold? Are they still valid?
The stock certificates that you currently hold are still valid and should not be destroyed or exchanged. Those certificates continue to represent the same number of shares as shown on their face and should be kept in a secure place.

What happens if I lose my Stock Distribution Statement?
Unlike stock certificates, the Stock Distribution Statement is not a negotiable document, so there is no replacement fee. You can request replacement statements at any time by contacting Registrar and Transfer Company. You will receive a periodic statement from Registrar and Transfer reporting the current share balance in your book-entry account. You can also view your account balance and account activity online at www.rtco.com.

Where can I find more information about book-entry shares?
For additional information on book-entry shares, including information on converting share certificates to book-entry, transferring book-entry shares, and obtaining stock certificates for shares held in book-entry, please contact Kish's transfer agent, Registrar and Transfer Company, by calling 1-800-368-5948.

What is the tax impact of the stock split?
Kish understands that, for United States federal income tax purposes, as a general rule, the stock split itself is not a taxable event, and the additional shares issued to you as a result of the split do not constitute income subject to U.S. federal income tax. If you have tax questions with respect to the federal, state or local income tax consequences of the stock split, please consult your tax advisor.

How do I determine the holding period of the newly allocated shares for tax purposes?
The holding period of the new shares will be the same as the holding period for the initial, corresponding shares.

Who can I contact for additional information?
You can contact Kish's transfer agent, Registrar and Transfer Company, by calling 1-800-368-5948.