

KISH BANCORP, INC.
PROXY STATEMENT FOR THE ONLINE/VIRTUAL ANNUAL MEETING OF
SHAREHOLDERS TO BE HELD ON MAY 14, 2020

Introduction, Date, Time and Place of Meeting

This Proxy Statement is being furnished in connection with the solicitation by the Board of Directors of Kish Bancorp, Inc., a Pennsylvania business corporation (the "Corporation"), of proxies to be voted at the Online/Virtual Annual Meeting of Shareholders of the Corporation to be held on Thursday, May 14, 2020, at 5:30 p.m., prevailing time, or at any adjournment or postponement of the Annual Meeting. Due to the uncertainty surrounding the novel Coronavirus outbreak, based on recommendations from the Center for Disease Control regarding "social distancing," and to ensure the health of our shareholders, employees and community, the Annual Meeting of Shareholders will be held virtually, online. There will be no physical meeting location.

If you plan to participate during the meeting virtually on the internet, you must follow the instructions included with the Notice of Annual Meeting, which is included with the proxy materials. For any immediate questions or concerns, please contact Ashley Montgomery by calling (814) 325-7445 or by email to kisbinfo@kishbank.com.

The headquarters of the Corporation is located at 4255 East Main Street, Belleville, Pennsylvania 17004. The principal executive offices of the Corporation are located at 2610 Green Tech Drive, State College, Pennsylvania 16803. The telephone number for the Corporation is (717) 667-9208. All inquiries should be directed to William P. Hayes, Chairman and Chief Executive Officer of the Corporation. Kish Bank (the "Bank") is a wholly-owned subsidiary of the Corporation.

Solicitation and Voting of Proxies

This Proxy Statement and the enclosed form of proxy (the "Proxy") are first being sent to shareholders of the Corporation on or about April 6, 2020.

Shares represented by proxies on the accompanying Proxy, if properly signed and returned, or voted via internet, QR code or phone, will be voted in accordance with the specifications made thereon by the shareholder. Any Proxy not specifying to the contrary will be voted for the election of the five nominees named and approval of the proposed amendment to the Restricted Stock Plan. Execution and return of the enclosed Proxy will not affect a shareholder's right to participate in the Annual Meeting and vote online, following the procedure for online meeting participation. The cost of preparing, assembling, printing, mailing and soliciting proxies will be borne by the Corporation.

If your Kish Bancorp stock is registered in the name of a bank or brokerage firm, you also may be eligible to vote your shares electronically by internet, by the QR Code on your proxy card, or by telephone. Many banks and brokerage firms participate in online programs that provide eligible shareholders who receive a paper copy of this proxy statement the opportunity to vote by the internet, by QR Code or by telephone. If your bank or brokerage firm is participating in one of these programs, your proxy card will contain instructions for voting by internet, by QR Code or by telephone. If your proxy card does not reference internet, QR Code or telephone information, please complete and return the proxy card in the enclosed self-addressed, postage-paid envelope.

In addition to the use of the mails, certain directors, officers and employees of the Corporation may personally solicit proxies. Arrangements will be made with brokerage houses and other custodians, nominees and fiduciaries to forward proxy solicitation material to the beneficial owners of stock held of record by these persons and, upon request therefore, the Corporation will reimburse them for their reasonable forwarding expenses.

Revocability of Proxy

A shareholder who returns a Proxy may revoke the Proxy at any time before it is voted only (1) by giving written notice of revocation to Robert S. McMinn, Secretary, Kish Bancorp, Inc., P.O. Box 917, 4255 East Main Street, Belleville, Pennsylvania 17004; (2) by executing a later-dated Proxy and giving written notice thereof to the Secretary of the Corporation or (3) by voting online in accordance with the instructions included with the Notice of Annual Meeting. If you are a shareholder whose shares are held in an account at a bank or brokerage firm, you will need additional documentation from that institution in order to revoke your proxy or vote online during the meeting.

Voting Securities

At the close of business on March 3, 2020, the Corporation had 2,595,333 issued and outstanding shares of common stock. This is the only authorized class of stock (the "Common Stock").

Only holders of Common Stock of record at the close of business on Tuesday, March 3, 2020, will be entitled to notice of and to vote at the Annual Meeting. Cumulative voting rights do not exist with respect to the election of directors. On all matters to come before the Annual Meeting, each share of common stock is entitled to one vote.

Quorum

The presence, at the virtually meeting or by Proxy, of shareholders entitled to cast at least a majority of the votes that all shareholders are entitled to cast shall constitute a quorum for the transaction of business at the Annual Meeting.

PRINCIPAL BENEFICIAL OWNERS OF THE CORPORATION'S STOCK

Principal Owners

The following table sets forth, as of March 3, 2020, the name of each person who owns of record or who is known by the Board of Directors to be the beneficial owner of more than five percent (5%) of the Common Stock, the number of shares beneficially owned by such person and the percentage of the Common Stock so owned.

<u>Name</u>	<u>Shares Beneficially Owned (1)</u>	<u>Percent of Outstanding Common Stock Beneficially Owned</u>
William P. and Connie H. Hayes	182,439	7.03%

Beneficial Ownership by Directors and Nominees

The following table sets forth as of March 3, 2020, the amount and percentage of the Common Stock of the Corporation beneficially owned by each director, each nominee and the directors and nominees as a group.

<u>Name of Individual or Identity of Group</u>	<u>Amount and Nature (1) (2) of Beneficial Ownership</u>	<u>Percent of Class</u>
William P. Hayes (4)	182,439	7.03%
James J. Lakso (5)	6,718	0.26%
William L. Dancy (3)	22,572	0.87%
William S. Lake (4)	82,121	3.16%
Spyros A. Degleris (5)	20,388	0.79%
Gregory T. Hayes (3)	20,830	0.80%
Paul G. Howes (3)	15,681	0.58%
Edward A. Friedman (4)	71,510	2.76%
Kathleen L. Rhine (5)	1,000	0.04%
Paul H. Silvis (3)	34,948	1.35%
Frances V. Vaughn (4)	2,420	0.09%
George V. Woskob (5)	6,459	0.25%
Eric J. Barron (3)	2,171	0.08%
Above Nominees and Directors as a Group (11 persons)	522,797	16.83%

(1) The securities "beneficially owned" by an individual are determined in accordance with the definitions of "beneficial ownership" set forth in the General Rules and Regulations of the Securities and Exchange Commission and may include securities owned by or for the individual's spouse and minor children and any other relative who has the same home, as well as securities to which the individual has or shares voting or investment power or has the right to acquire beneficial ownership within 60 days after March 3, 2020. Beneficial ownership may be disclaimed as to certain of the securities. William Hayes is the registered owner of 14,500 shares of restricted stock that are included in his total. 77,171 shares are registered in the Kish Bank Retirement Savings Plan of which William Hayes is one of two trustees. These shares are not included in William Hayes' total.

(2) Information furnished by the Corporation.

(3) A Class 1 Director whose term expires in 2020

(4) A Class 2 Director whose term expires in 2021

(5) A Class 3 Director whose term expires in 2022

ELECTION OF DIRECTORS

Unless otherwise instructed, the proxy holders will vote the proxies received by them for the election of the nominees named. If any nominee should become unavailable for any reason, proxies will be voted in favor of a substitute nominee as the Board of Directors of the Corporation shall determine. The Board of Directors has no reason to believe that the nominees named will be unable to serve if elected. Any vacancy occurring on the Board of Directors of the Corporation for any reason may be filled by a majority vote of the full Board of Directors.

There is no cumulative voting for the election of the directors. Each share of Common Stock is entitled to cast only one vote for each nominee. For example, if a shareholder owns ten (10) shares of Common Stock, he or she may cast up to ten votes for each of the directors in the class to be elected.

The Board of Directors of the Corporation elects individuals to serve on the Bank's Board of Directors. When appropriate for governance of the Corporation and the Bank, the composition of the Bank's Board of Directors may include individuals who do not serve as directors of the Corporation. Similarly, the Corporation's Board of Directors may from time to time include individuals who do not serve as directors of the Bank.

INFORMATION AS TO NOMINEES, DIRECTORS AND OFFICERS

The following table contains certain information with respect to Class 1, 2, and 3 Directors.

CLASS 1 DIRECTORS WHOSE TERMS EXPIRE IN 2020			
<u>Name</u>	<u>Age</u>	<u>Principal Occupation</u>	<u>Director of Corporation/ Bank Since</u>
Eric J. Barron (2)	68	President, The Pennsylvania State University	2018
William L. Dancy (1)(2)(3)(4)(5)(7)	73	Retired, President and Owner, J. M. Young & Sons, Inc.	2003/2003
Gregory T. Hayes (2)(3)(6)(8)	43	President and Chief Operating Officer, Kish Bank and Kish Bancorp, Inc.	2019/2018
Paul G. Howes (1)(2)(3)(4)(5)(8)	65	Executive Vice President, Translatum Medicus Inc.	2014/2013
Paul H. Silvis (1)(2)(4)(5)(7)(8)	65	Founder, President and Head Coach, SilcoTek Corporation	2015/2015

**CLASS 2 DIRECTORS
WHOSE TERMS EXPIRE IN 2021**

<u>Name</u>	<u>Age</u>	<u>Principal Occupation</u>	<u>Director of Corporation/ Bank Since</u>
William P. Hayes (2)(3)(4)(5)(6)(7)(8)	71	Chairman and Chief Executive Officer , Kish Bank and Kish Bancorp, Inc.	1987/1984
William S. Lake (1)(2)(3)(6)(7)(8)	73	Owner, Lake Chevrolet, Inc. and Lake Ford Lincoln, Inc.	2012/2012
Edward A. Friedman (2)(3)(4)(5)(6)	72	Founder, Friedman Real Estate Group	2014/2014
Frances V. Vaughn (1)(2)(3)(6)(7)	63	Vice President, Human Resources, Mutual Benefit Group	2017/2017

**CLASS 3 DIRECTORS
WHOSE TERMS EXPIRE IN 2022**

<u>Name</u>	<u>Age</u>	<u>Principal Occupation</u>	<u>Director of Corporation/ Bank Since</u>
James J. Lakso (2)(3)(4)(5)(7)(8)	74	Retired, Provost and Vice President, Juniata College	2003/2003
Spyros A. Degleris (1)(2)(4)(5)(6)(8)	57	Retired Fixed Income Portfolio Manager	2012/2012
George V. Woskob (2)(3)(6)(7)	65	Founder and Owner, GN Associates	2017/2017
Kathleen L. Rhine (1)(2)(3)(8)	63	President and CEO, Mount Nittany Health	2019/2019

(1) Member of the Bank's Audit and Compliance Committee. The Audit and Compliance Committee consists of at least three (3) outside directors, responsible for monitoring, overseeing, and assessing the Company's accounting and financial reporting processes; the quality and integrity of the Company's financial statements, including audits of the financial statements; the performance of the Company's internal audit function, including audits performed by the Bank's risk management team; the qualifications, independence and performance of the independent auditor; and compliance with applicable legal and regulatory financial accounting requirements. The Committee met 4 times in 2019.

(2) Member of the Corporation's and the Bank's Risk Committee. The Risk Committee consists of at least four (4) outside directors appointed by the Board of Directors. The Committee provides overall governance oversight of the risk facing the Company, including its policies, procedures, and practices relating to overall enterprise risk management as well as the management of strategic, reputational,

technology, cybersecurity, credit (asset), financial, liquidity, market, operational, and other types of risk faced by the Company. Enterprise risk reflects the potential of various independent areas of risk to combine in an aggregate fashion and threaten the viability of the company. Aggregating risk levels can be exacerbated by heightened regulatory scrutiny, changes in external conditions such as a pandemic, and dramatically changing competitive forces. The Committee will also consider emerging risk, which is risk that is not known or quantifiable that, if it manifests, could threaten the organization's ability to achieve its business objectives. The Risk Committee met 2 times in 2019.

(3) Member of the Bank's Credit Policy Committee. The Credit Policy Committee consists of at least three (3) outside directors, and those officers appointed annually by the Board of Directors. The Credit Policy Committee is responsible for defining, monitoring, and maintaining the credit standards of the Bank and for reviewing criticized and classified loans, delinquent loans, new loans, and to approve loans within the limits set forth in the Bank's Loan Policy. The Committee is responsible for the approval and amendment of policies related to credit quality and credit administration. The Credit Policy Committee met 4 times in 2019.

(4) Member of the Corporation's and the Bank's Human Resource Committee. The Human Resource Committee consists of four (4) outside directors appointed by the Board of Directors. The Committee is charged with overseeing matters regarding the human resources activities of the Bank; overseeing the executive compensation plans, incentive-compensation and equity-based plans and practices of the Bank, and for reporting annually to the Board regarding executive compensation. In addition to discussions and actions taken by the Board acting as a Committee of the whole, the Human Resource Committee met 2 times in 2019.

(5) Member of the Corporation's Stock Option and Restricted Stock Committee. The Stock Option and Restricted Stock Committee meets as necessary to administer the Stock Option and Restricted Stock Plans and consists of at least four (4) directors. In addition to discussions and actions taken by the Board acting as a Committee of the whole, the Committee met 2 times in 2019.

(6) Member of the Bank's Trust Committee. The Trust Committee consists of at least three (3) directors, responsible for oversight of the trust department and all other non-deposit investment products and services offered by the Bank, including responsibility for the development of policies consistent with regulatory guidance and review of adherence to such policies. The Trust Committee met 4 times in 2019.

(7) Member of the Corporation's and the Bank's Board Performance, Nominating and Governance Committee. The Board Performance, Nominating and Governance Committee consists of the Corporation's Chairman and Chief Executive Officer and at least three (3) outside directors. The Committee leads the planning process for Board development; recommends enhancements to governance practices; establishes and monitors Board member performance standards; and nominates new Board members. In addition to discussions and actions taken by the Board acting as a Committee of the whole, the Committee met 2 times in 2019.

(8) Member of the Bank's Information Technology and Information Security Committee. The Information Technology and Information Security Committee consists of at least three (3) outside directors and the Chairman and Chief Executive Officer. The Committee's function is to assess the Corporation's exposure to information security risk, discuss associated risk management issues with senior management and recommend to the Board policies related to information security and the privacy of confidential customer account data. The Committee met 4 times in 2019.

A shareholder who desires to propose an individual for consideration by the Board of Directors as a

nominee for director should submit a proposal in writing to the Secretary of the Corporation in accordance with Section 202 of the Bylaws of the Corporation.

During 2019, the Bank's Board of Directors held 12 meetings. Each director received a monthly fee of \$750 and \$250 per committee meeting attended. The Corporation's Board of Directors met 4 times in 2019. Each director received a quarterly fee of \$1,500 for each meeting attended. In 2019, the Bank paid or deferred payment of \$187,200 to all non-employee directors as a group for service as a member of the Board of Directors and for attending meetings of the committees of the Board of Directors. All directors are eligible to participate in the Stock Option Plan. Director stock option and restricted stock grants are awarded based on the achievement of annual financial performance objectives for the Corporation.

Members of the Board of Directors are eligible to participate in the Kish Bancorp, Inc. Directors Deferred Compensation Plan, as amended and restated January 1, 2006. The plan is a deferred compensation arrangement that permits a director to annually defer all, or a portion of, his/her director's fees. In 2019, a total of \$52,800 was deferred under this program. The method used to calculate the return on deferred compensation balances is pre-selected by the individual Directors and can either be based on the rate in effect at the beginning of the year for the five year United States Treasury Note or match the investment returns on a chosen mutual fund, which is on an approved list selected by the Committee administering the plan. Deferred compensation owed will remain an unsecured obligation of the Corporation.

Amendment to the Restricted Stock Plan adopted by the Corporation in 1988

Unless otherwise instructed, the proxy holders will vote to approve the amendment of the Restricted Stock Plan in order to authorize 240,000 additional shares of Kish Bancorp, Inc. stock under the plan. The plan is an incentive based element of compensation for employees and Board members with higher awards based upon achieving higher overall financial performance metrics, thereby aligning their long term interests with those of the Corporation. Restricted stock awards are valued for expensing purposes at the grant date fair market value (FMV) of the award. Awards are expensed on a straight-line basis over the restricted period; so that the cost of issuance is reflected in the Bank's accounting practices and financial reports. The recommended number of shares is the same number of shares (split adjusted) as were originally allocated at the time the plan was adopted by the Corporation in 1988.

Remuneration of Officers and Directors

The 2019 cash compensation for the five most highly compensated executive officers of the Corporation and the Bank as a group and all directors as a group was \$2,024,119.23. At the 1998 Annual Shareholders Meeting, the stockholders adopted the 1998 Stock Option Plan (the "Plan") providing for the issuance of qualified and non-qualified stock options to the directors, officers and key executives of the Corporation and the Bank. The Plan was amended and restated at the 2006 Annual Shareholders Meeting. The purpose of the Plan is to promote the interests of the Bank by providing incentives to (i) designated officers and other key employees of the Corporation and Bank and (ii) non-employee members of the Board of Directors, to attract and retain such persons and to encourage them to acquire or increase their proprietary interest in the Corporation and Bank and to maximize the Corporation's performance during the term of their employment. A total of 760,000 shares of Common Stock have been reserved for issuance pursuant to the 1998 Plan. Options are granted at the discretion of the Stock Option and Restricted Stock Committee. There were options for 41,830 shares granted in 2019.

Kish Bancorp also maintains a Restricted Stock Plan. Under the plan, awards of stock can be made to directors, officers and key employees, subject to ratification by the Board's Stock Option and Restricted

Stock Committee. Restricted stock is restricted as to transferability for a period of three years for directors and five years for employees, though the recipient receives dividends and can vote the stock. There were 15,805 shares of restricted stock awarded in 2019. These shares were issued from treasury stock which had previously been acquired under the Corporation's Stock Repurchase program.

Senior executives of the Corporation and its subsidiaries at the level of Executive Vice President and above are eligible to participate in the Kish Bancorp, Inc. Senior Executive Deferred Compensation Plan, adopted December 20, 2012. The plan is a non-qualified deferred compensation plan that permits a senior executive to defer a portion of his/her compensation. In 2019, a total of \$38,200 was deferred under this program. The method used to calculate the return on deferred compensation balances is pre-selected by the individual executive and can either be based on the rate in effect at the beginning of the year for the five year United States Treasury Note or match the investment returns on a chosen mutual fund, which is on an approved list selected by the Committee administering the plan. Deferred compensation owed will remain an unsecured obligation of the Corporation.

Retirement Plan

The Bank maintains a retirement and savings plan containing a salary deferral option that is commonly known as a 401(k) Plan. The plan covers all eligible employees who have attained the age of twenty-one (21) years and completed 6 months of service.

Each year the Bank may contribute a portion of its profits to the plan. Each participant who completes 1,000 hours of service during the plan year and is employed on the last day of such year is entitled to a contribution. In addition, the participant may elect to defer a portion of his compensation, within Guidelines set by the IRS, which for the year 2019 allow deferrals not to exceed \$19,000 unless the participant is over the age of 50, and then a catch up amount of \$6,000 is allowed with such deferral amount being credited to the participant's salary deferral account. The Bank will match 100% of the salary deferral contributions up to 3% of the participant's compensation and 50% of salary deferrals between 3% and 5% of employee contribution. In addition to matching contributions, the Bank may contribute a portion of its profits to the plan.

Distributions can be made to each participant who attains age 59 1/2. Early retirement provisions are contained in the plan. Benefits under the plan are paid either in a lump sum, installments over a period of years or an annuity.

During 2019, there were 217 participants in the plan. The Bank contributed \$409,077 toward the plan in 2019. In 2018, there were 183 participants in the plan and the Bank contributed \$404,238.

Certain Transactions

There have been no material transactions, nor any material transactions proposed, with any director or executive officer of the Corporation or the Bank, or any associate of any of the foregoing persons. The Corporation and the Bank have had, and intend to continue to have, banking and financial transactions in the ordinary course of business with directors and executive officers of the Corporation and the Bank and their associates on substantially the same terms, including interest rates and collateral, as those prevailing at the time for comparable transactions with other persons. Interest rate discounts on loans to executive officers are permissible under federal regulations and are currently provided to the same extent as these discounts are made available to all employees. Total loans outstanding from the Bank as of December 31, 2019, to the Corporation's and Bank's executive officers and directors as a group, and companies in which they had an ownership interest of 10% or more, was \$18,396,314 or 28.09% of the Corporation's equity

capital.

During 2019, the Bank, in the ordinary course of business, did not make any loans to the Corporation. At December 31, 2019, the outstanding balance of all loans from the Bank to the Corporation totaled \$0.

Stock Repurchase Authorization

At its regularly scheduled meeting on January 23, 2020, the Corporation's Board of Directors renewed authorization for the repurchase of up to \$2,000,000 of Kish Bancorp, Inc. stock. This authorization remains effective through January 31, 2021.

Principal Officers of the Corporation

The following table sets forth selected information about the principal officers of the Corporation, each of whom is elected by the Board of Directors and each of whom holds office at the discretion of the Board of Directors:

<u>Name</u>	<u>Position Held</u>	<u>Held Since</u>	<u>Bank Employee Since</u>	<u>Age</u>
William P. Hayes	Chairman and Chief Executive Officer	1997 1987	1977	71
James J. Lakso	Vice Chairman of the Board and Lead Outside Director	2011	(1)	74
Gregory T. Hayes	President, Chief Operating Officer, Assistant Secretary	2016	2006	43
Mark J. Cvrkel	Executive Vice President, Chief Financial Officer, Treasurer and Assistant Secretary	2016	2016	64
Robert S. McMinn	Executive Vice President, General Counsel, Secretary	2003	2003	62

Principal Officers of the Bank

<u>Name</u>	<u>Position Held</u>	<u>Held Since</u>	<u>Bank Employee Since</u>	<u>Age</u>
William P. Hayes	Chairman and Chief Executive Officer	1997 1984	1977	72
James J. Lakso	Vice Chairman of the Board and Lead Outside Director	2011	(1)	74

Principal Officers of the Bank, Continued

<u>Name</u>	<u>Position Held</u>	<u>Held Since</u>	<u>Bank Employee Since</u>	<u>Age</u>
Gregory T. Hayes	President and Chief Operating Officer, Assistant Secretary	2018 2016	2006	43
Peter D. Collins	Executive Vice President, Chief Credit Officer	2014	2014	60
Mark J. Cvrkel	Executive Vice President, Chief Financial Officer, Treasurer and Assistant Secretary	2016	2016	64
Robert S. McMinn	Executive Vice President, General Counsel, Secretary	2003	2003	62
Richard A. Sarfert	Executive Vice President, Senior Lending Officer	2016	2016	56

(1) Mr. Lakso is not an employee of the Bank or Corporation and receives no additional compensation other than regular directors' fees.

LEGAL PROCEEDINGS AND REGULATORY MATTERS

The nature of the Corporation's and the Bank's business generates a certain amount of litigation involving matters arising in the ordinary course of business. However, in the opinion of management of the Corporation and Bank, there are no proceedings pending to which the Corporation or Bank is a party or to which its property is subject, which, if determined adversely to the Corporation or Bank, would be material in relation to the Corporation's and Bank's undivided profits or financial condition, nor are there any proceedings pending other than ordinary routine litigation incident to the business of the Corporation and Bank.

REPORT OF INDEPENDENT PUBLIC ACCOUNTANTS

For the year ended December 31, 2019, Kish Bancorp, Inc. engaged S.R. Snodgrass, A.C., independent certified public accountants, to audit the Corporation's financial statements. Their report is included in the Annual Report to the Shareholders that accompanies this statement. Representatives of S.R. Snodgrass, A.C., are expected to be in attendance at the Annual Meeting of Shareholders and will have an opportunity to make a statement if they so desire and to respond to appropriate shareholder questions.

ANNUAL REPORT

A copy of the Corporation's Annual Report for its fiscal year ended December 31, 2019 is enclosed with this Proxy Statement.

SHAREHOLDER PROPOSALS

Any shareholder who, in accordance with and subject to the provisions of the proxy rules of the Securities and Exchange Commission, wishes to submit a proposal for inclusion in the Corporation's Proxy Statement for its 2021 Annual Meeting of Shareholders must deliver such proposal in writing to the Corporate Secretary of Kish Bancorp, Inc. at the Corporation's principal executive offices at 2610 Green Tech Drive, State College, Pennsylvania, 16803 no later than November 9, 2020.

OTHER MATTERS

The Board of Directors does not know of any matters to be presented for consideration other than the matters described in the Notice of Annual Meeting, but if any matters are properly presented, it is the intention of the persons named in the accompanying proxy to vote on such matters in accordance with their judgment.

NOTICE TO SHAREHOLDERS

A copy of the annual disclosure statement for Kish Bank may be obtained by calling our administrative office at (717) 667-9208 or by writing to P.O. Box 917, Belleville, Pennsylvania 17004, or by personal request, directed to any bank officer or employee. This statement includes the Bank's comparative balance sheets, comparative income statements, comparative changes in equity capital, comparative changes in allowance for loan and lease losses, and comparative non-performing loans for the periods ending December 31, 2019 and 2018. The first copy will be provided free of charge. Each additional copy will cost \$5.00.