



Contact: Kate Clarke
Assistant Marketing Manager
717-667-9208 ext 243
kate.clarke@kishbank.com

FOR IMMEDIATE RELEASE

Kish Bancorp, Inc Announces Fourth Quarter Financial Results and First Quarter Stock Dividend

REEDSVILLE, PA – January 31, 2008 – William P. Hayes, Chairman and CEO of Kish Bancorp, Inc., the parent company of Kish Bank, has announced the holding company's unaudited financial results for the period ending December 31, 2007. The Corporation's total assets at year end rose to \$454 million, an increase of 9.9% compared to \$413 million as of December 31, 2006. Loans outstanding grew to \$306 million, a 6.3% increase compared to \$288 million as of 2006 year end. Deposits were 3.9% higher in 2007, rising by \$12.336 million to \$331.688 million.

For the full twelve month period, the Corporation's 2007 net income increased by 2.2% to \$3.934 million compared to \$3.848 million in 2006. Earnings per share for 2007 increased 6.1% to \$7.36 compared to \$6.94 in 2006. The Corporation's share repurchase program contributed to the rise in per share earnings.

Net interest income after provision for loan losses increased by \$447,000 in 2007; a 3.9% increase over the prior year. Contributing to this growth was a reduced provision for loan loss reflecting the Bank's sustained focus on credit quality. Non-interest income declined by \$182,000 compared to 2006, due to a reduction in gains from investing and trading activities of \$272,000. Decreases in service fees on deposit accounts and declines in travel agency commissions also contributed to the year over year comparison. Partially offsetting these declines, income from the origination of residential mortgages for the secondary market increased to \$441,000 in 2007 compared to \$240,000 in 2006. Turmoil in the mortgage market and the expansion of Kish's residential mortgage programs all contributed to the positive growth in this source of revenue. Non-interest expense was tightly controlled, rising by just 1.6% in 2007 over totals for 2006.

Hayes stated; "In spite of turmoil in credit and financial markets and uncertainty in real estate markets fueled by a collapse in sub-prime mortgage lending, Kish was pleased to announce

financial results that reflect the stability of a local financial institution that is rooted in Central Pennsylvania. We will remain focused on this market and the people and businesses that make this region a special place to live.”

The Kish Bancorp, Inc. Board of Directors approved the payment of the quarterly dividend in the amount of \$.81 per share payable on January 31, 2008 to shareholders of record as of January 1, 2008. The stock ticker symbol for Kish Bancorp, Inc. is KISB. At its January meeting, the Board of Directors renewed its authorization for the repurchase of up to \$2 million of the Corporation’s common stock. Repurchases will be made from time to time in the open market and in privately negotiated transactions. The Corporation expects to use available resources to fund the purchases.

Kish Bank is a subsidiary of Kish Bancorp, Inc., a \$454 million diversified financial services corporation headquartered in Belleville, Pa., with ten branch offices in Centre, Huntingdon and Mifflin counties. Service lines include: consumer and business banking, Kish Insurance Agency, Kish Travel Services, and Kish Investment Solutions. For additional information, please visit Kish Bancorp, Inc. online at www.KishBank.com.

#