

Greene
County
Bancorp Inc.



ANNUAL MEETING OF STOCKHOLDERS

November 4Th, 2023

Fiscal 2023



Greene
County
Bancorp Inc.



ANNUAL MEETING OF STOCKHOLDERS

Will begin in: 5-Minutes

GREENE COUNTY BANCORP, INC.
2023 KBW BANK
ROLL AWARD

Bank of
Greene County

602

4.00%
FREE ON EP

Jay Cahalan

Chairman of the Board



Call to Order



Introduction of Directors &
Chairman of the Meeting



Donald E. Gibson

President, CEO & Director



Annual Meeting Agenda



Business Meeting



Annual Report to Shareholders

Business Meeting

Proposal #1:

Election of Directors:

- 1) Stephen Nelson
- 2) Peter Hogan, CPA

Business Meeting

Proposal #2:

Ratification of the Appointment of
Independent Registered Public Accounting
Firm:

Bonadio & Co, LLP

Business Meeting

Fiscal 2023
Greene
County
Bancorp Inc. 

Proposal #3:

Advisory Vote on Executive
Compensation



Donald E. Gibson

President, CEO & Director



Annual Report to Shareholders



Safe Harbor Statement

This presentation contains forward-looking information for Greene County Bancorp, Inc. Such information constitutes forward-looking statements (within the meaning of the Private Securities Litigation Reform Act of 1995), which involve significant risks and uncertainties. Actual results may differ materially from the results discussed in these forward-looking statements.

Michelle Plummer

CPA, CGMA, Senior Executive VP, COO, CFO & Director

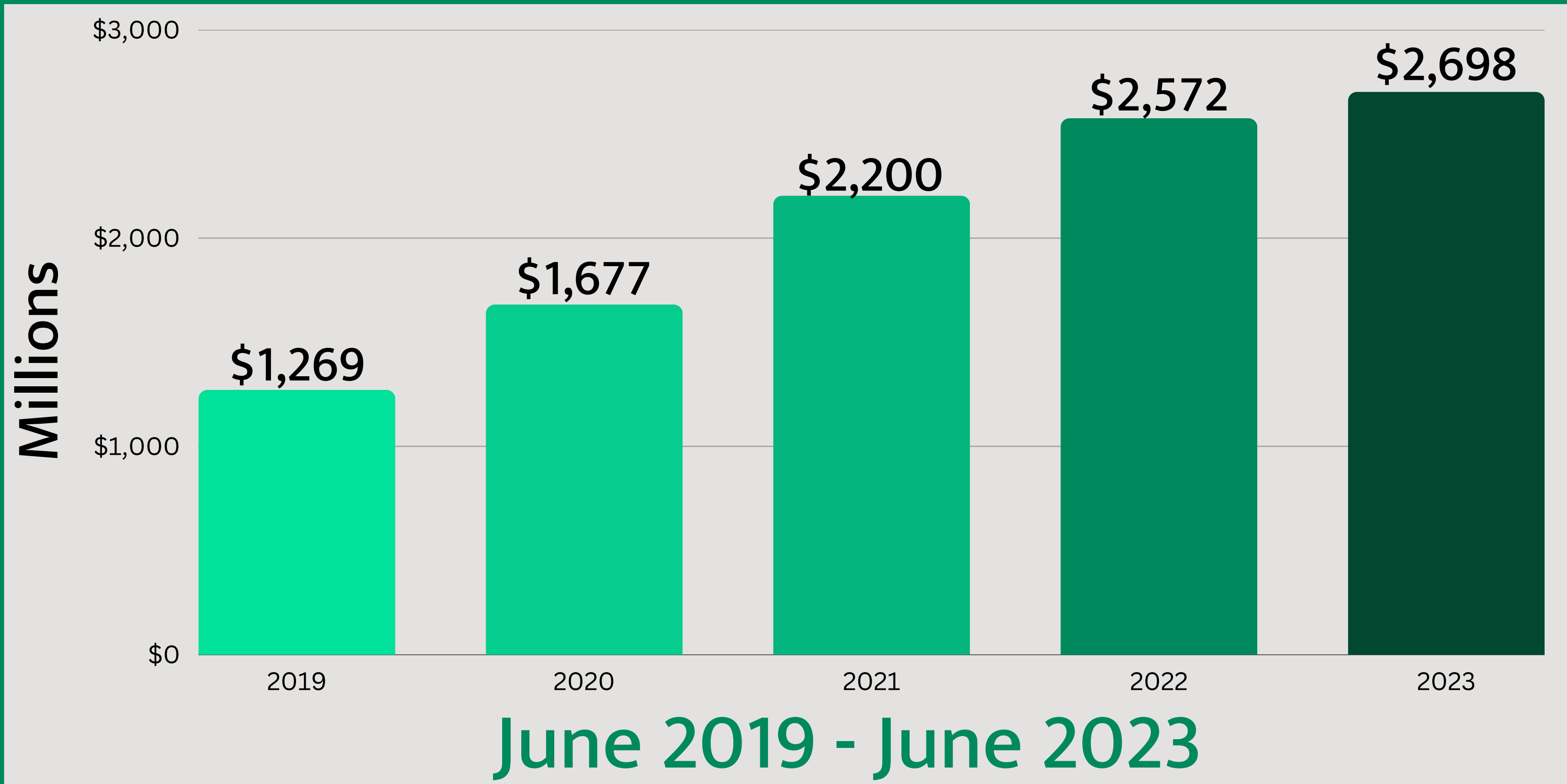


Annual Report to Shareholders

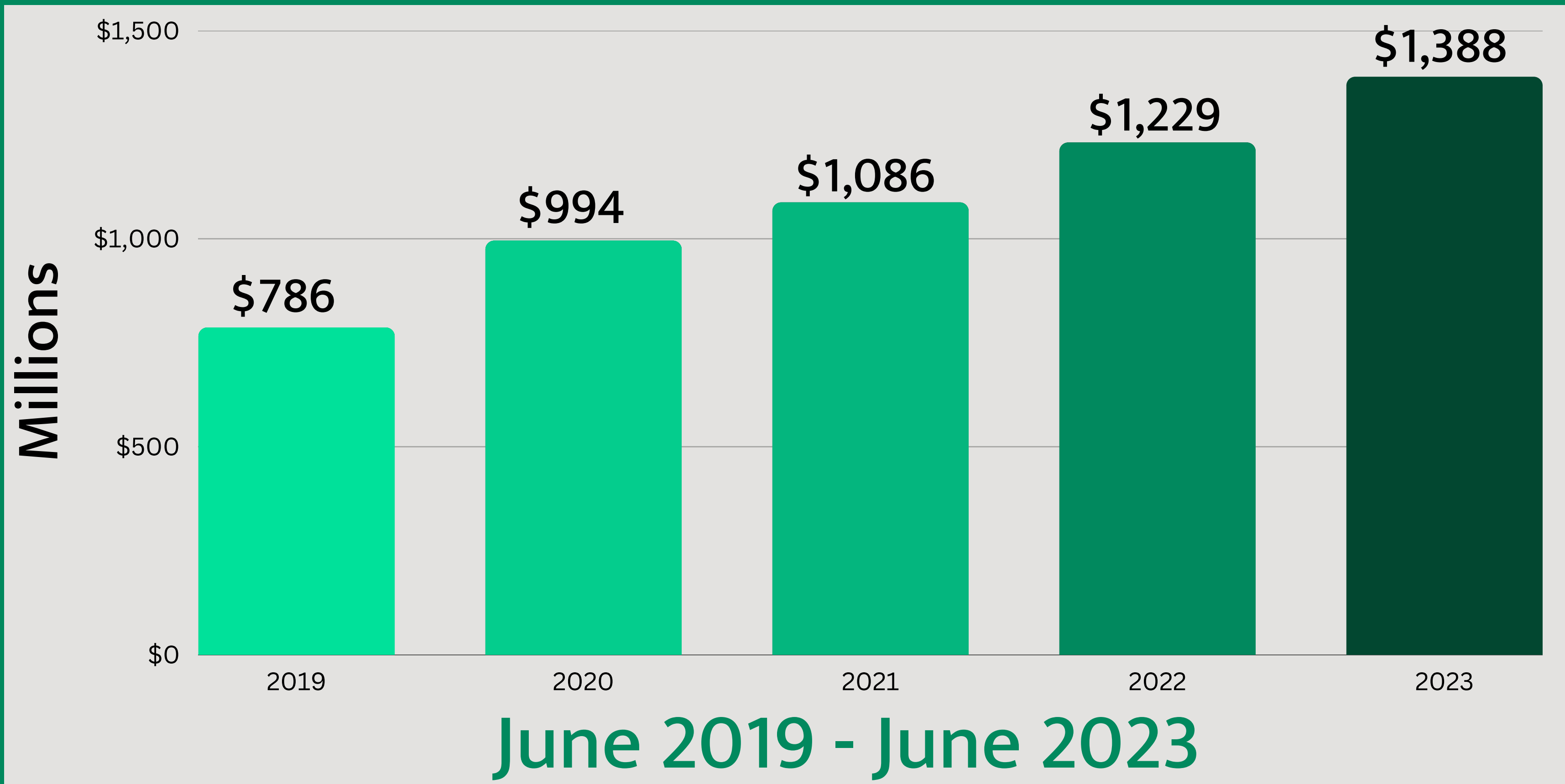




Total Assets

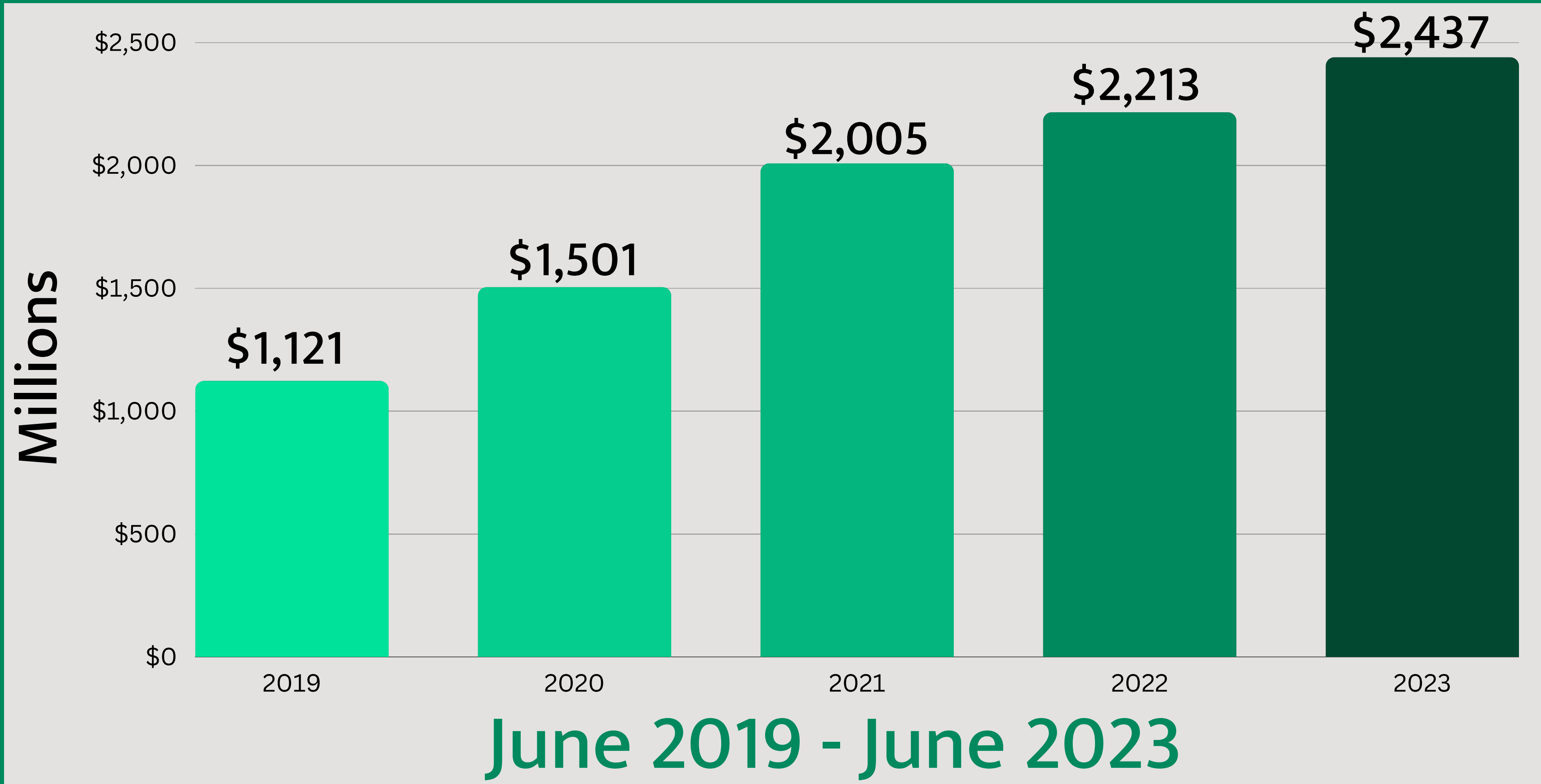


Total Loans



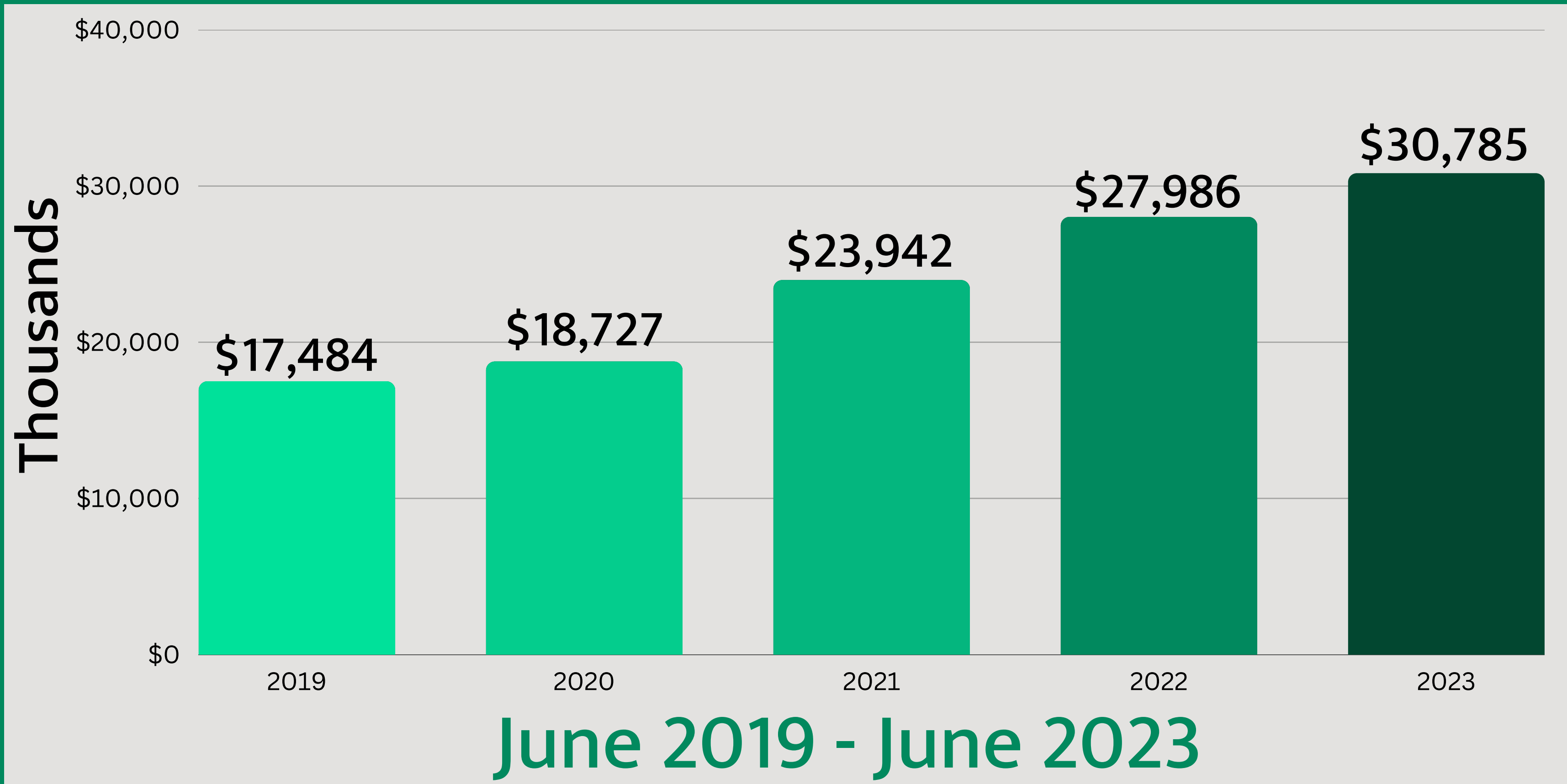


Consolidated Deposits



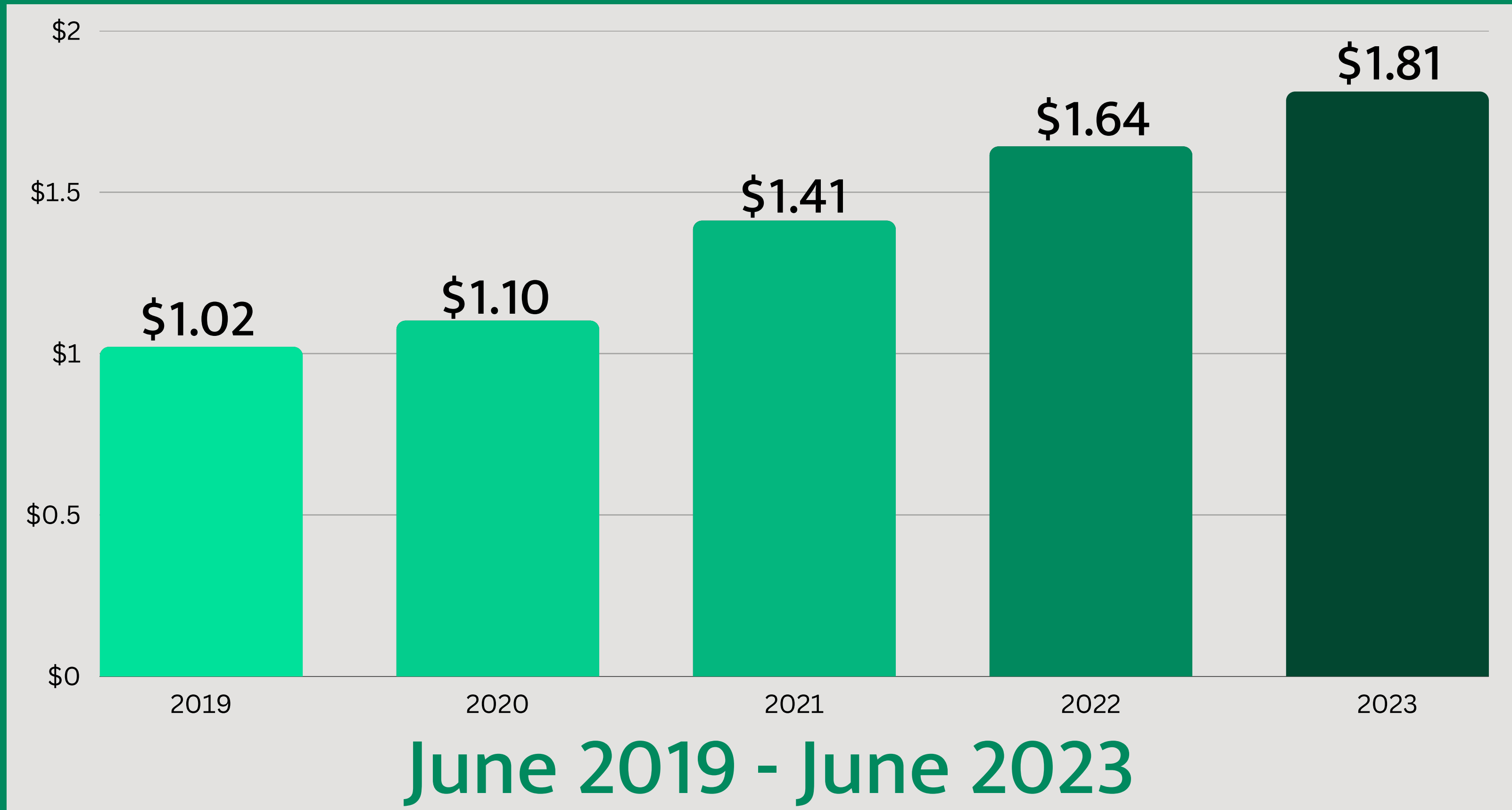


Net Income



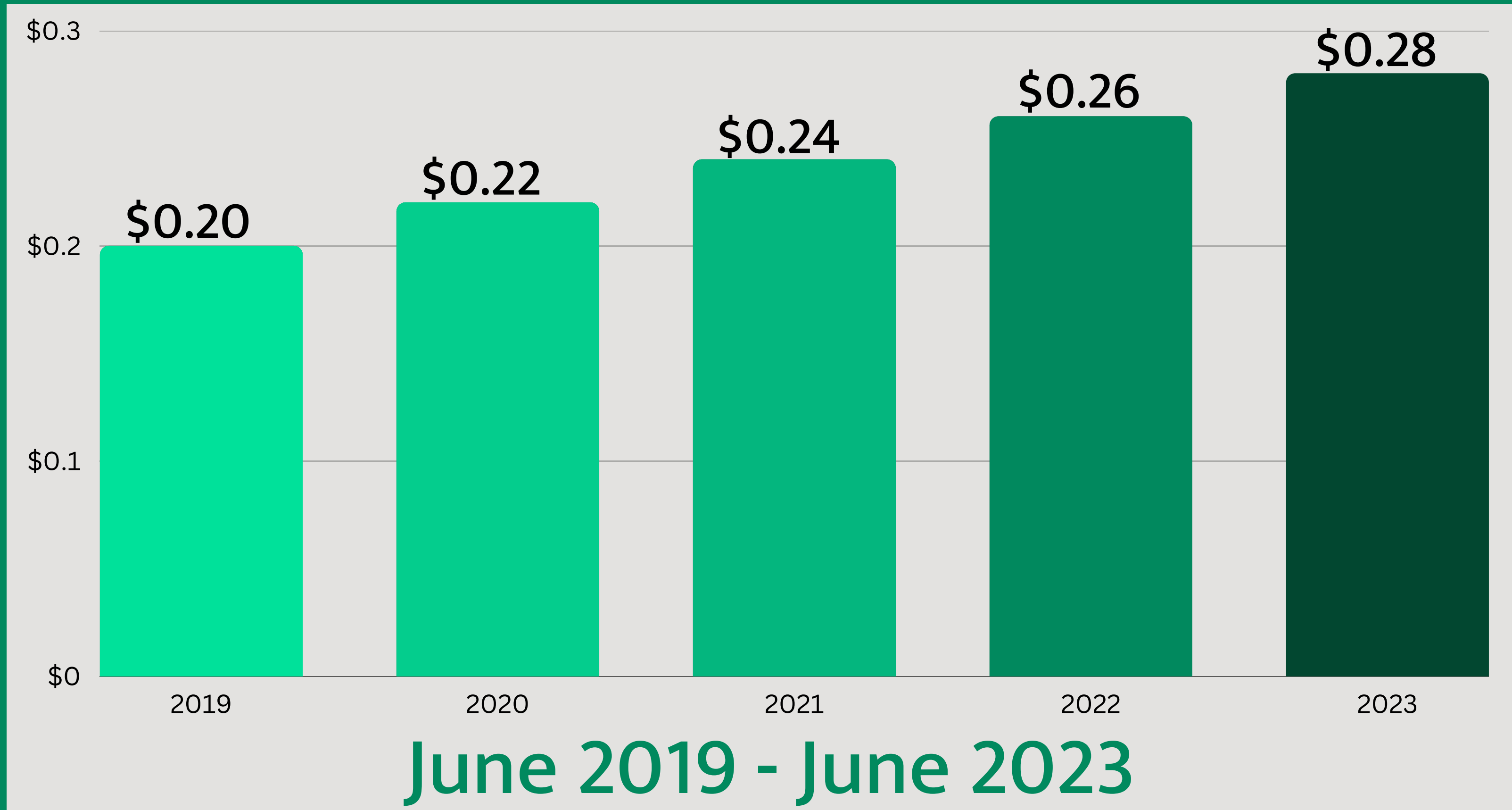


Earnings Per Share



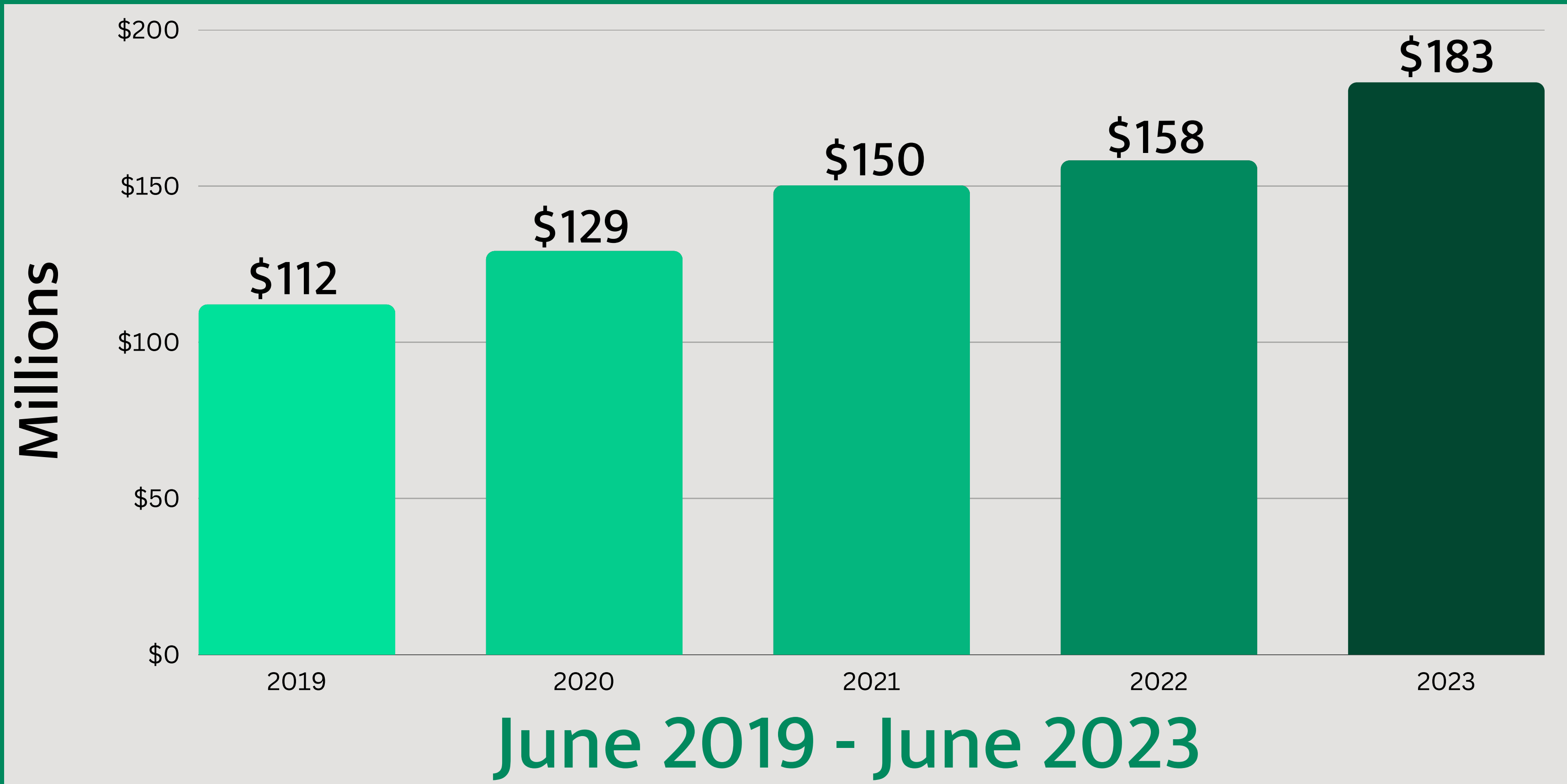


Dividend Per Share





Stockholder's Equity



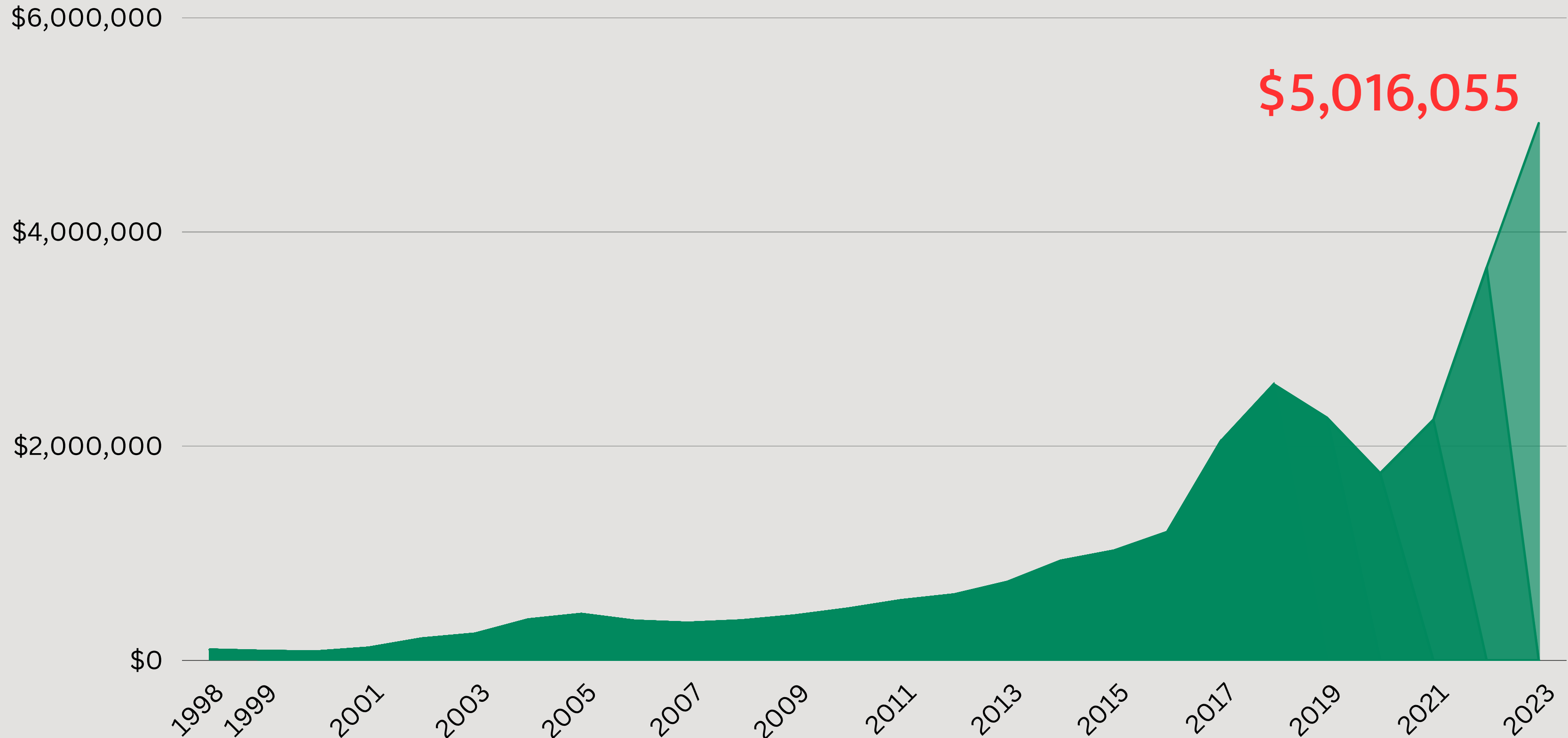
Book Value





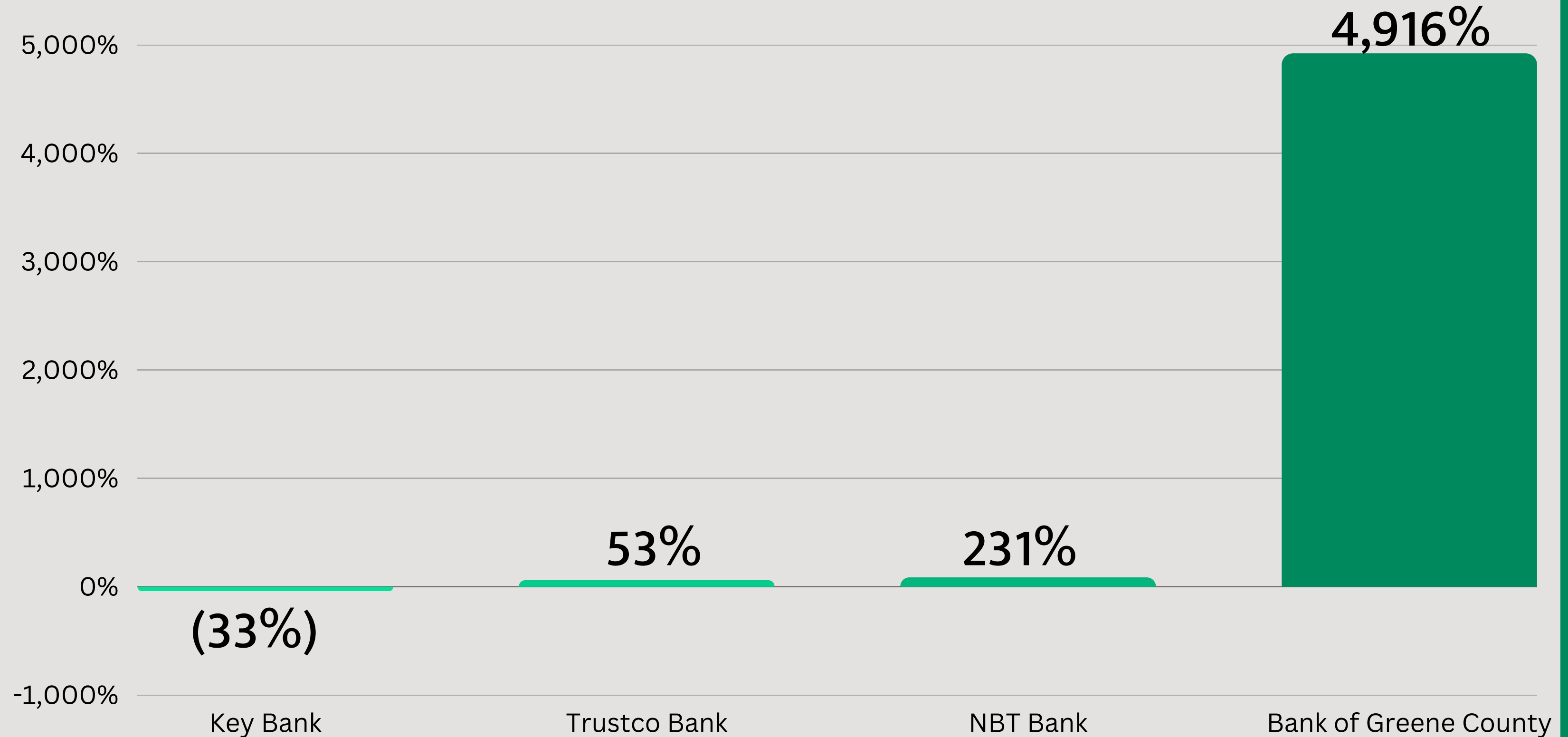
Total Return on Investment

Investment of \$100,000 at 1998 IPO to 6/30/2023



Source: Data per S&P Capital IQ Total Return from 12/30/1998 to 6/30/2023.
Note: Return on investment calculations assumes the reinvestment of dividends.

Total Return on Investment



December 1998 - June 2023



John Antalek

Executive VP & Chief Lending Officer

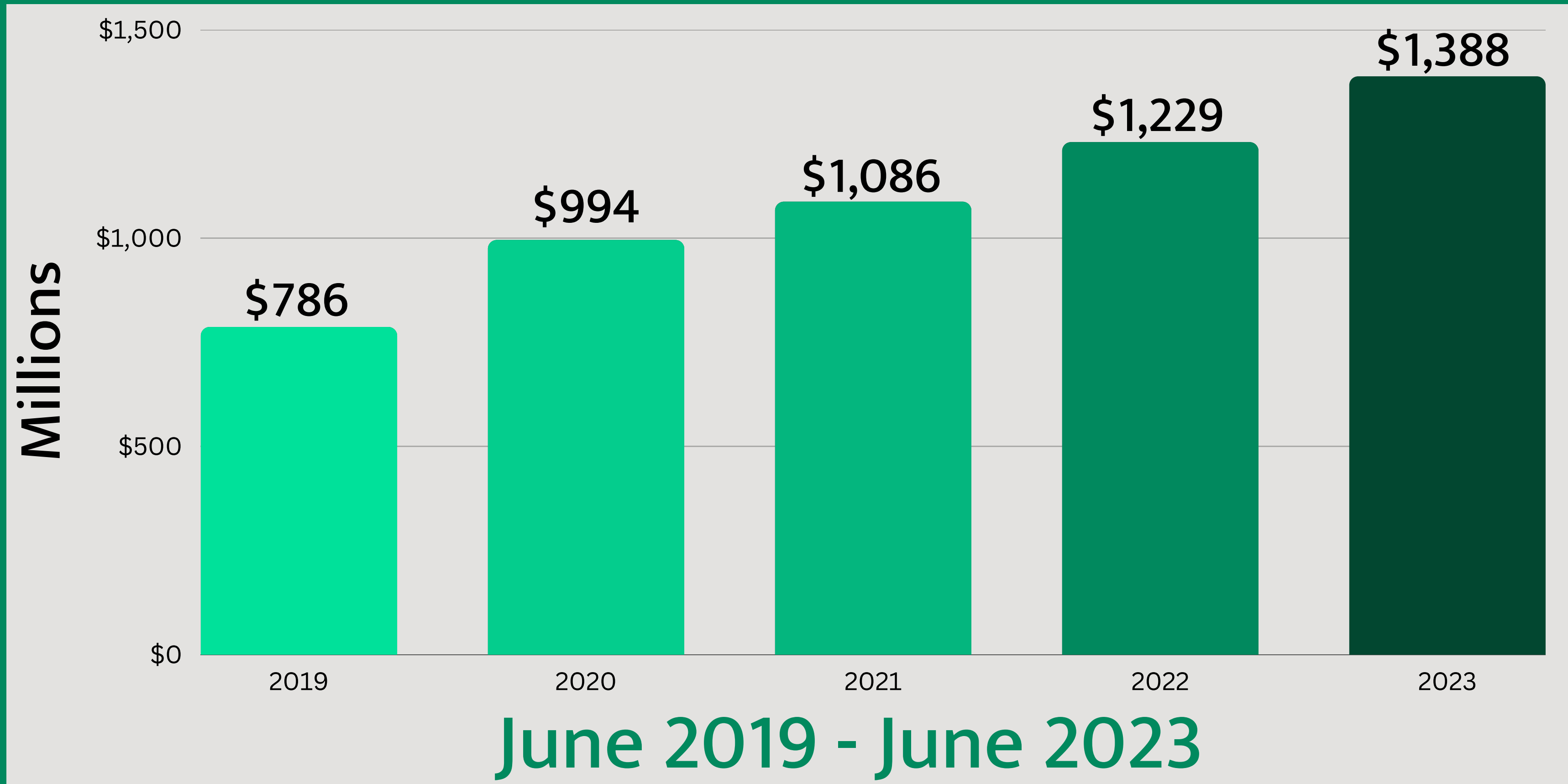


Lending Review



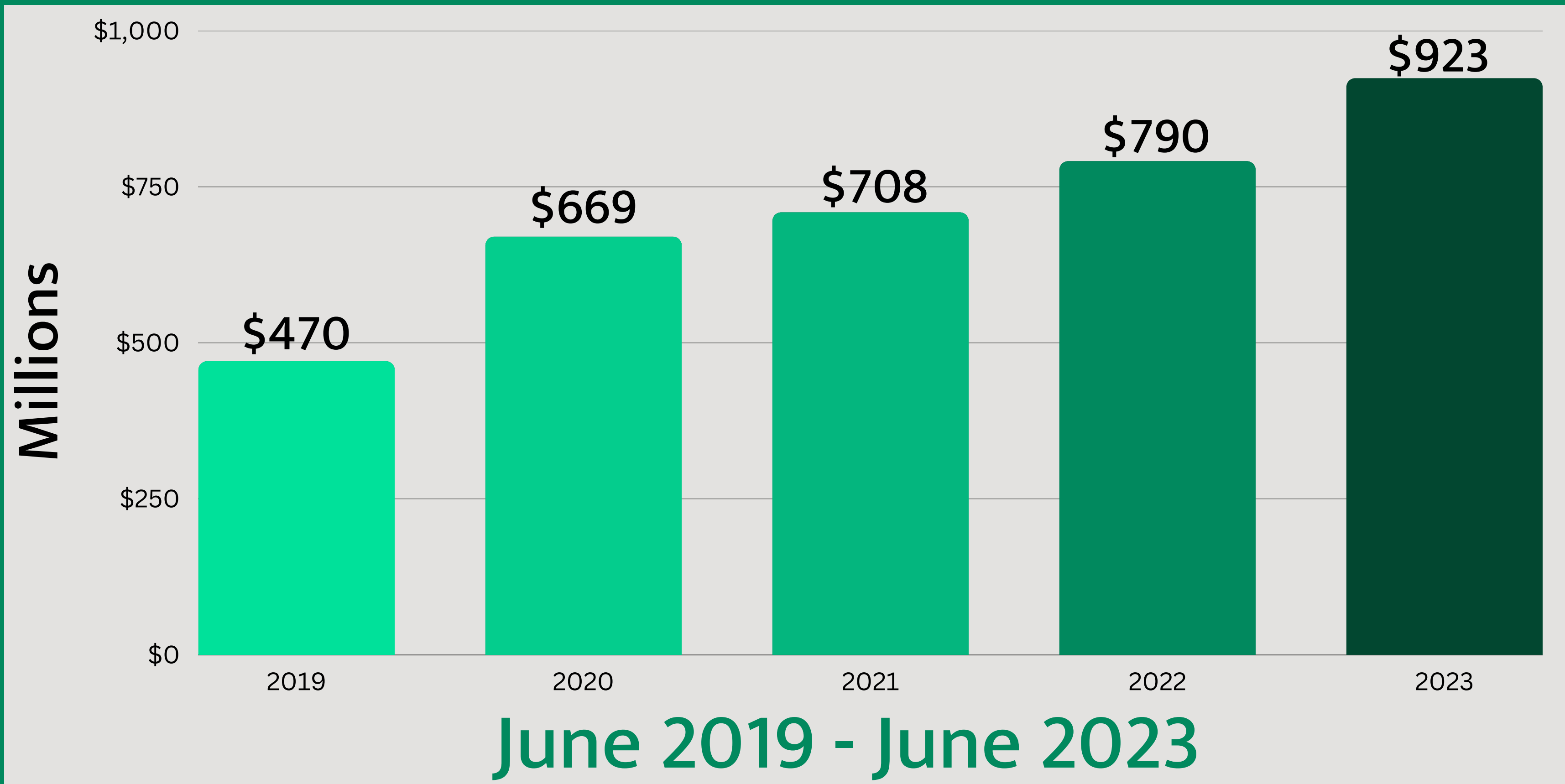


Total Loan Growth

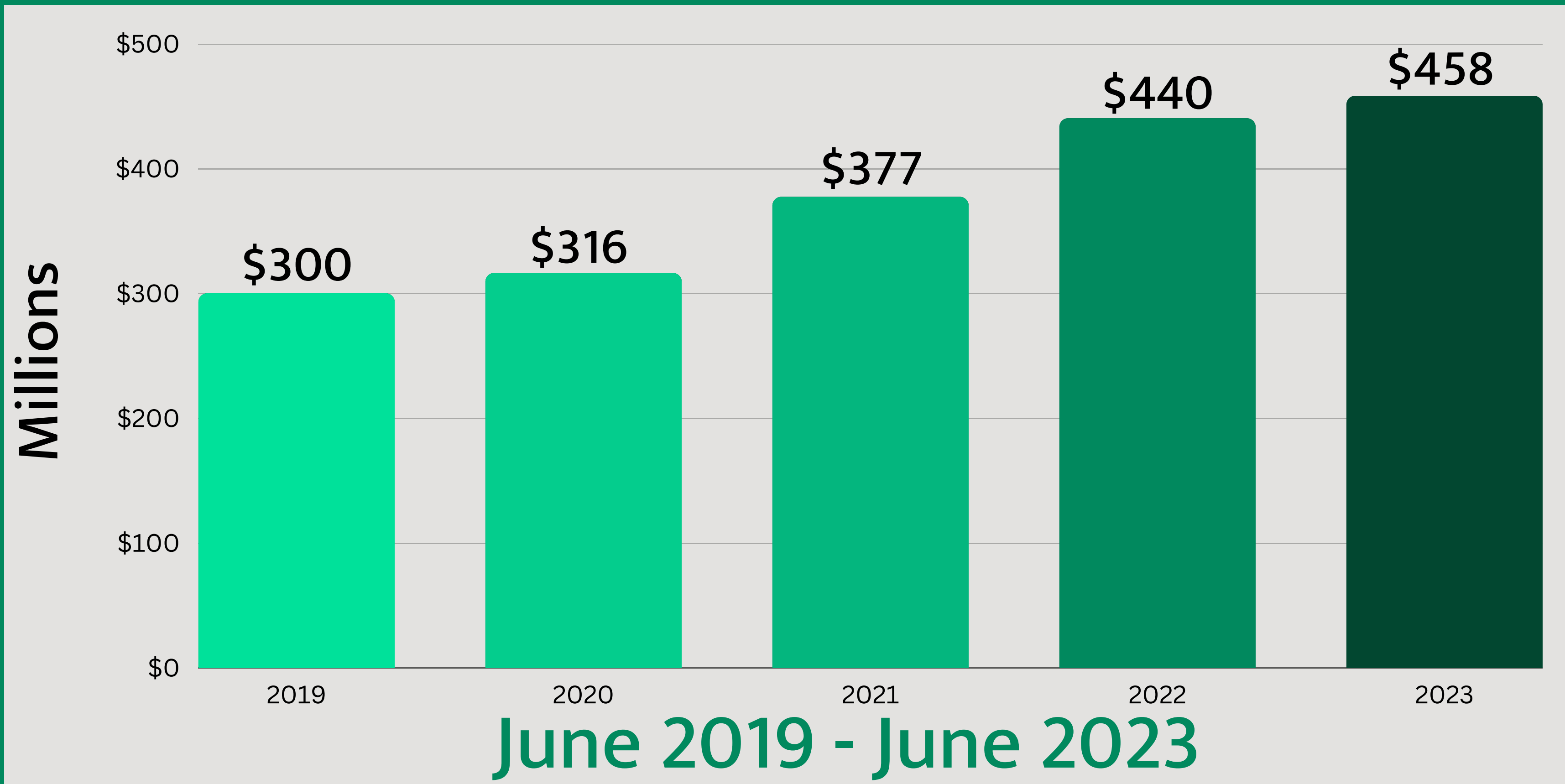




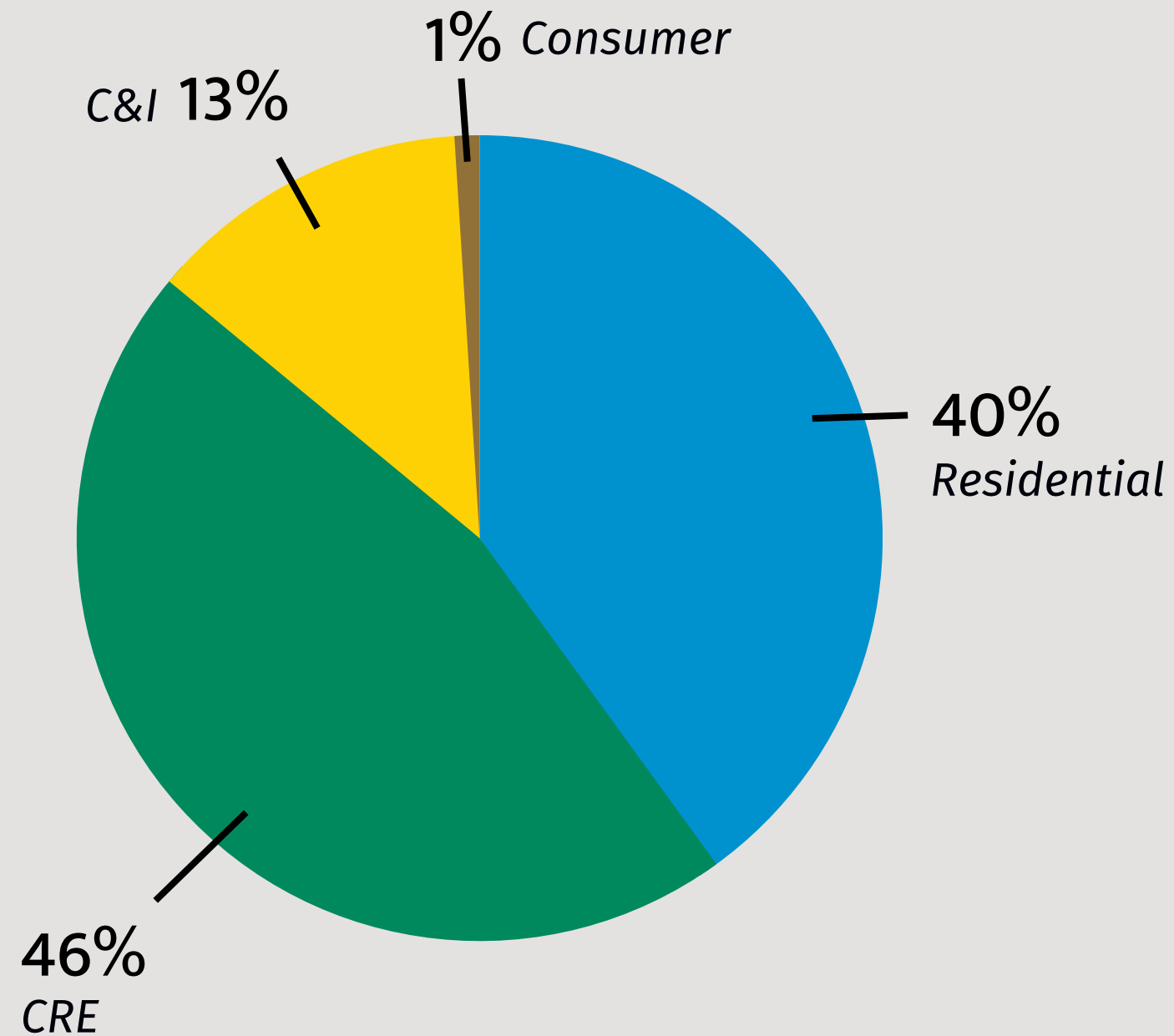
Total Commercial Loan Growth *(CRE and C&I Loans)*



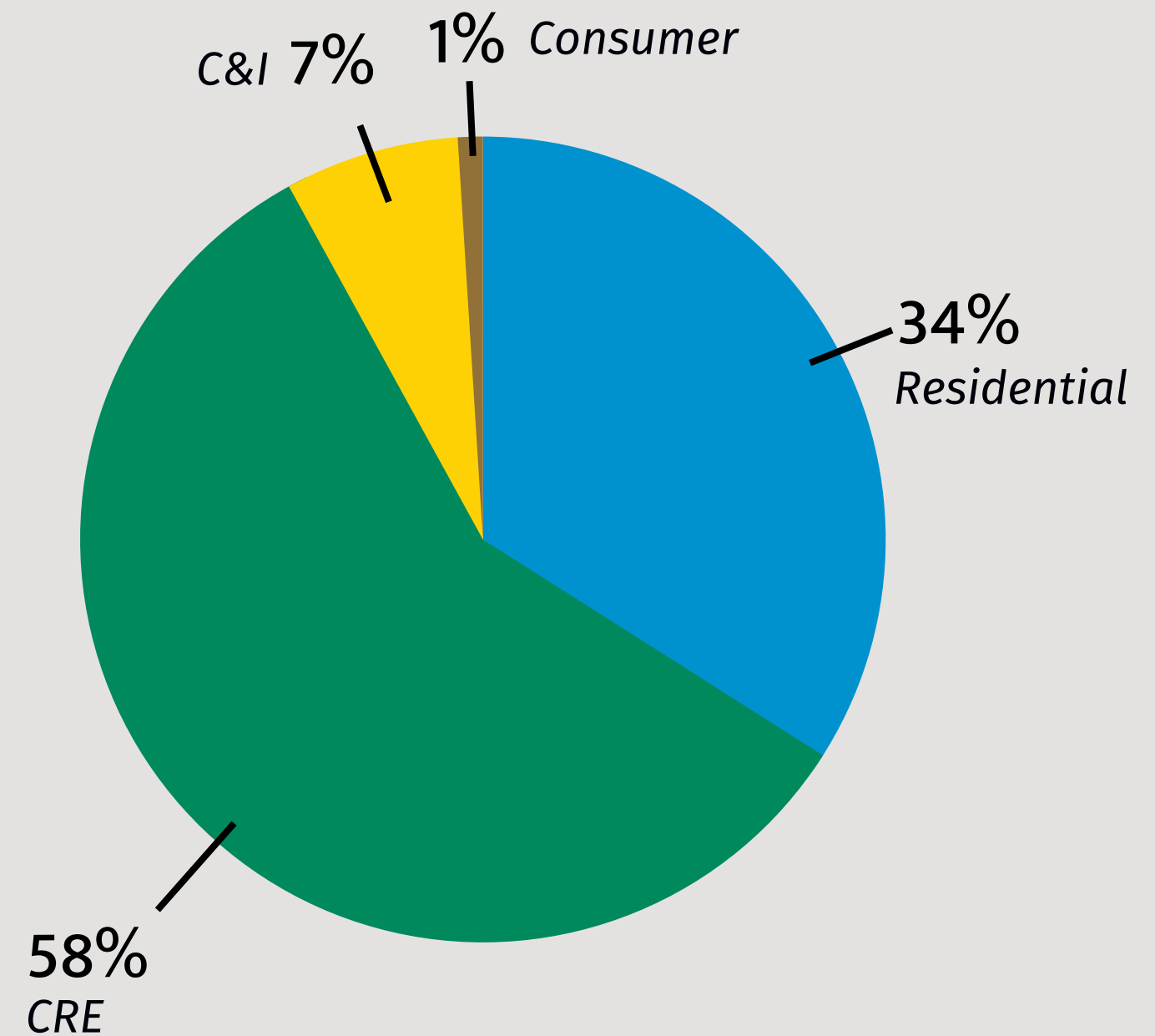
Total Residential Loan Growth



Total Loan Mix

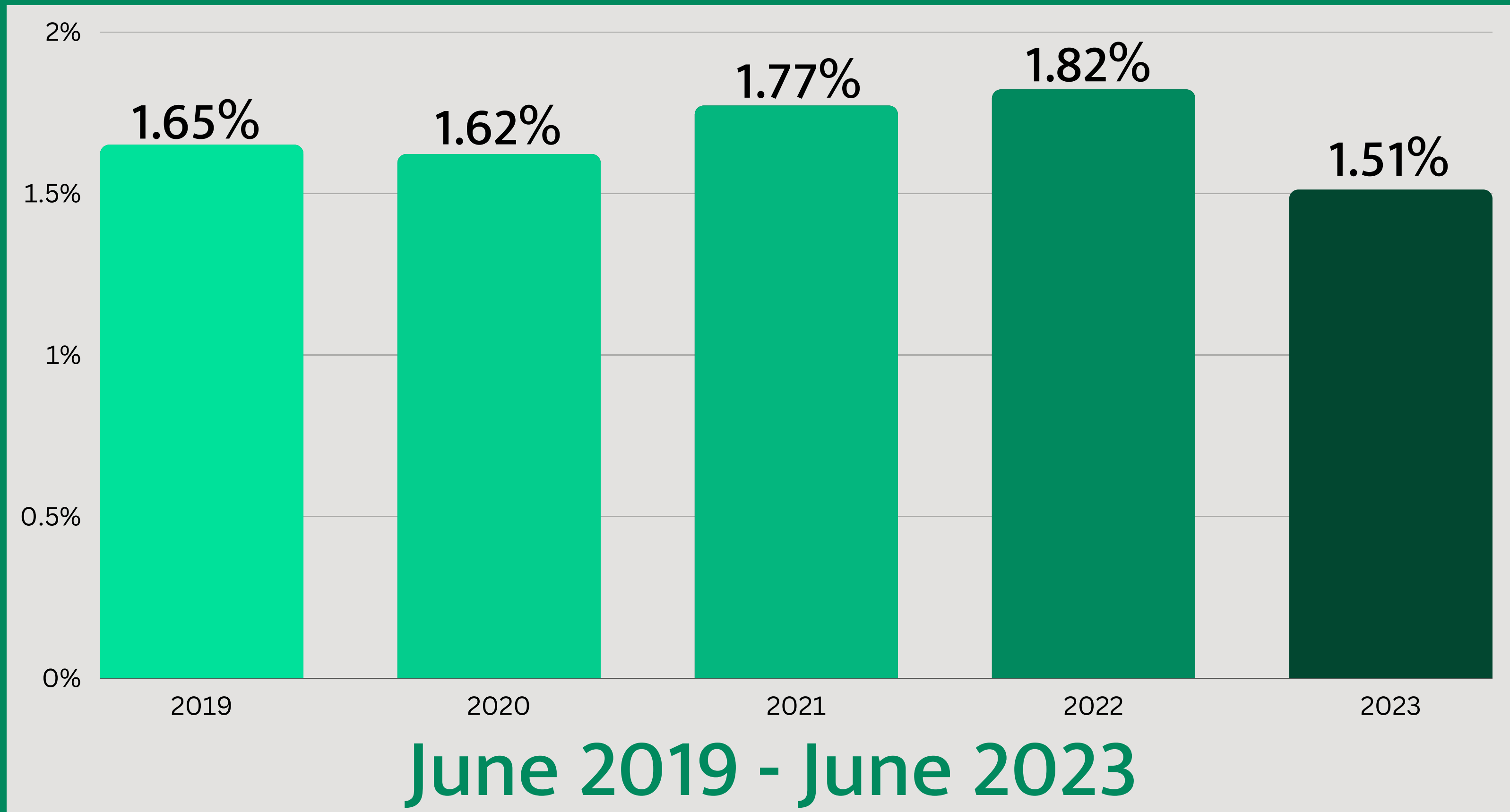


June 30, 2019

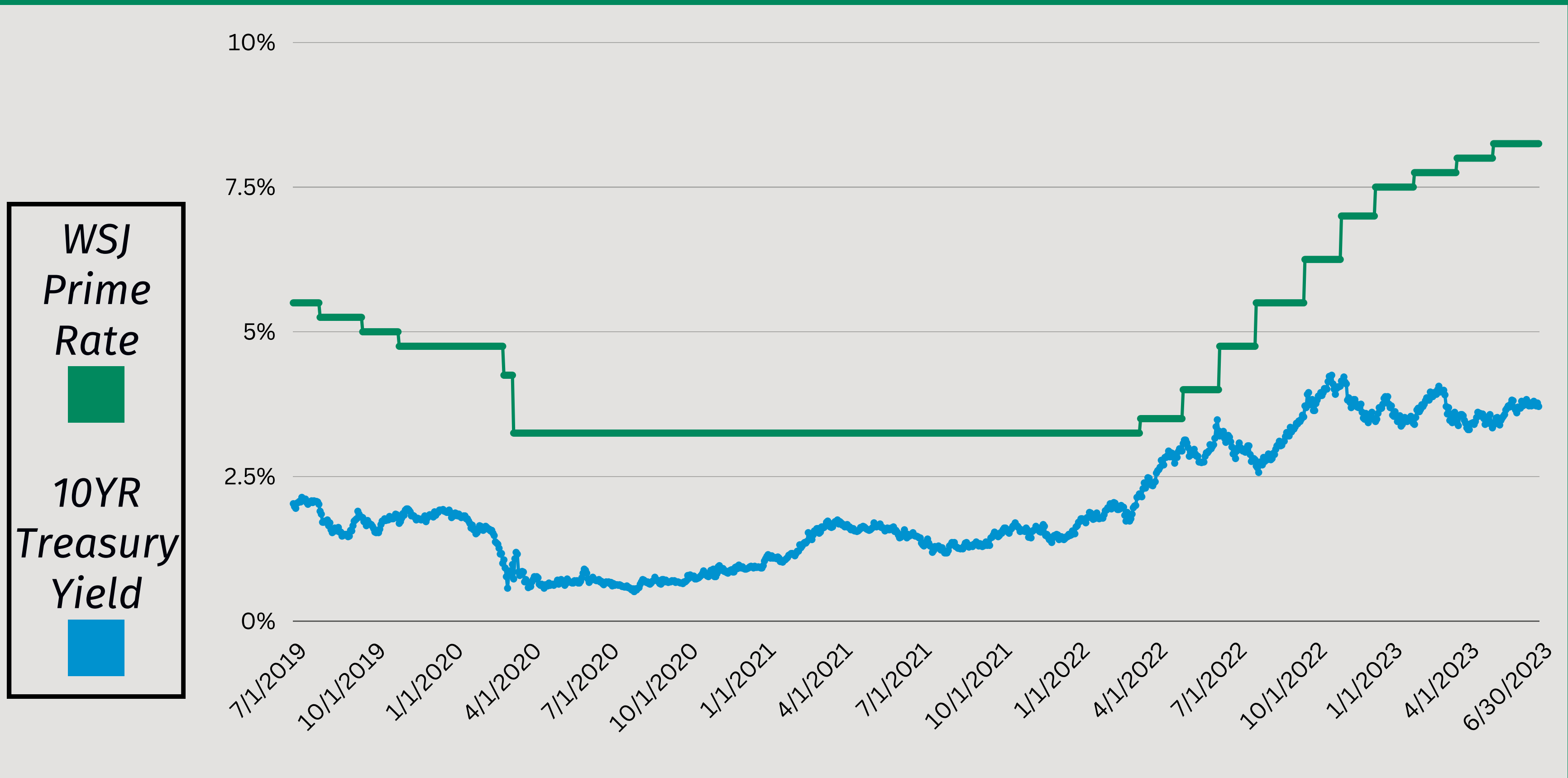


June 30, 2023

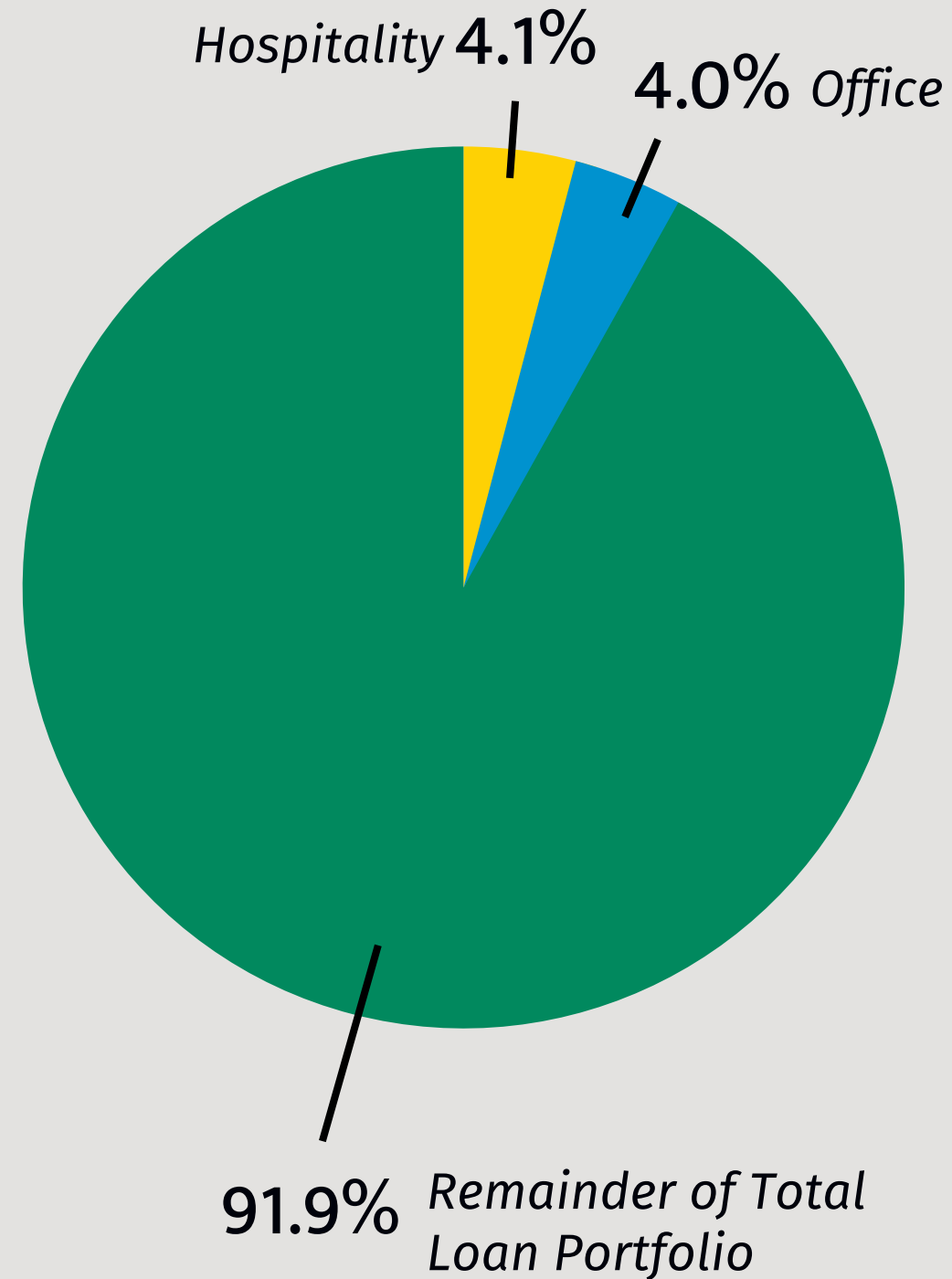
Allowance for Loan Losses to Total Loans



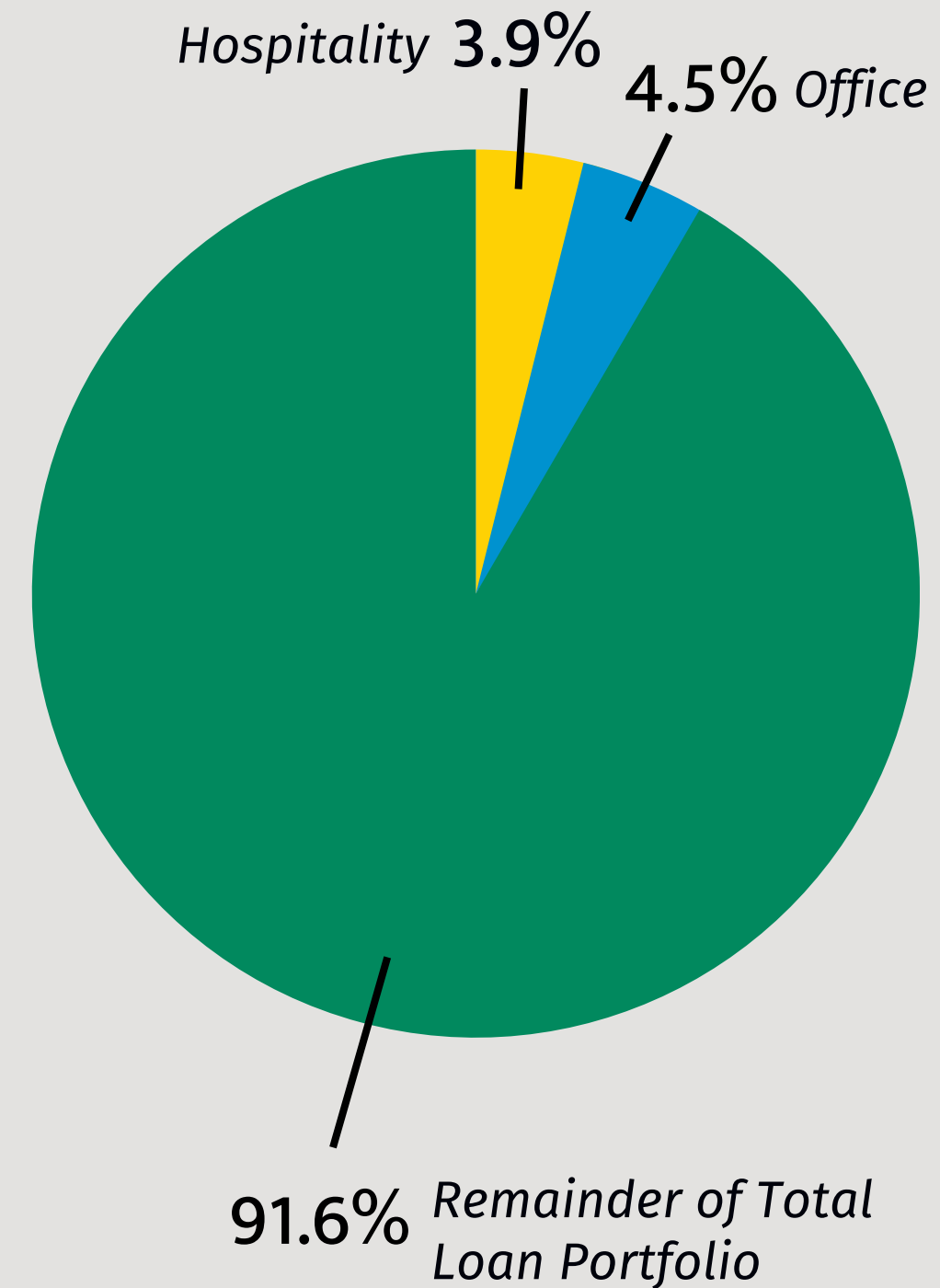
WSJ Prime Rate & 10YR Treasury Yield



Office & Hospitality



June 30, 2019



June 30, 2023

Note: Office & Hospitality shown as a percentage of total loans and includes unfunded commitments.

Donald E. Gibson

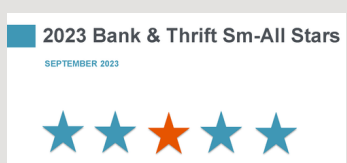
President, CEO & Director



2023 KBW Bank Honor Roll
12Th Consecutive Year



Bauer Financial, Inc. - 5 Star Superior Rating
14Th Consecutive Year



2023 Piper Sandler SM- All Star
7Th Consecutive Year



Times Union 2023 Hudson Valley's Best - Bank





Opened May 2023



East Greenbush Branch

602 Columbia Turnpike
East Greenbush



Matthew Ellis
East Greenbush Branch Manager



Opened October 2023

Wealth Management Center

345 Main Street, Catskill



Wealth Management Team



Greene
County
Bancorp Inc.

Coming 2024

Capital Region Business Banking Center

3 Winners Circle, Albany, NY



Mike Danforth
VP, Director of Capital Region Lending

Questions?



Bradley Cummings

CPA, CVA



Inspector of Elections Report



Please Join us for



Our Business After Hours at our New

WEALTH MANAGEMENT CENTER

Bank of Greene County
345 Main Street, Catskill, NY

NOVEMBER | **14th** | **5-7 PM**

For more information, please call:
518-943-2600



Directly After This Meeting

Tours Available!

For the Following Buildings:

Wealth Management Center - 345 Main Street, Catskill

Administrative Center - 302 Main Street, Catskill

Operations Center - 288 Main Street, Catskill

Main St. Branch - 425 Main Street, Catskill

Lending Center - 341 Main Street, Catskill





THANK YOU FOR COMING!