

WORKING TOGETHER



WINNING TOGETHER

**ANNUAL MEETING
OF STOCKHOLDERS
NOVEMBER 1ST, 2025**

Greene
County
Bancorp Inc. 

WORKING TOGETHER



WINNING TOGETHER



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. John Brust
2. Tejraj S. Hada
3. Donald E. Gibson

Business Meeting

Proposal #2:

Ratification of the Appointment of Independent Registered
Public Accounting Firm:

Bonadio & Co, LLP

Business Meeting

Proposal #3:

To consider and approve a non-binding advisory resolution regarding the compensation of the Company's named executive officers.

Business Meeting

Proposal #4:

To consider and act upon an advisory vote on the frequency at which the Company should include an advisory vote regarding the compensation of the Company's named executive officers in its proxy statement for shareholder consideration.



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.



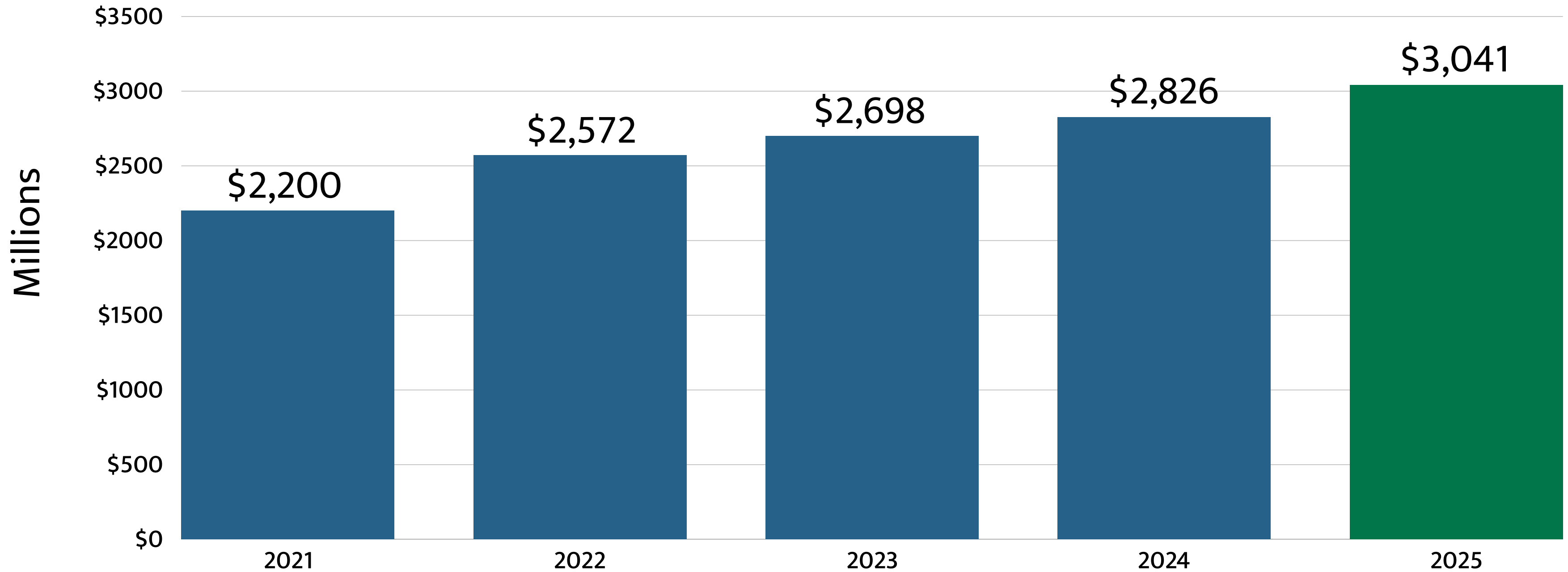
Nick Barzee

Senior VP, Chief Financial Officer



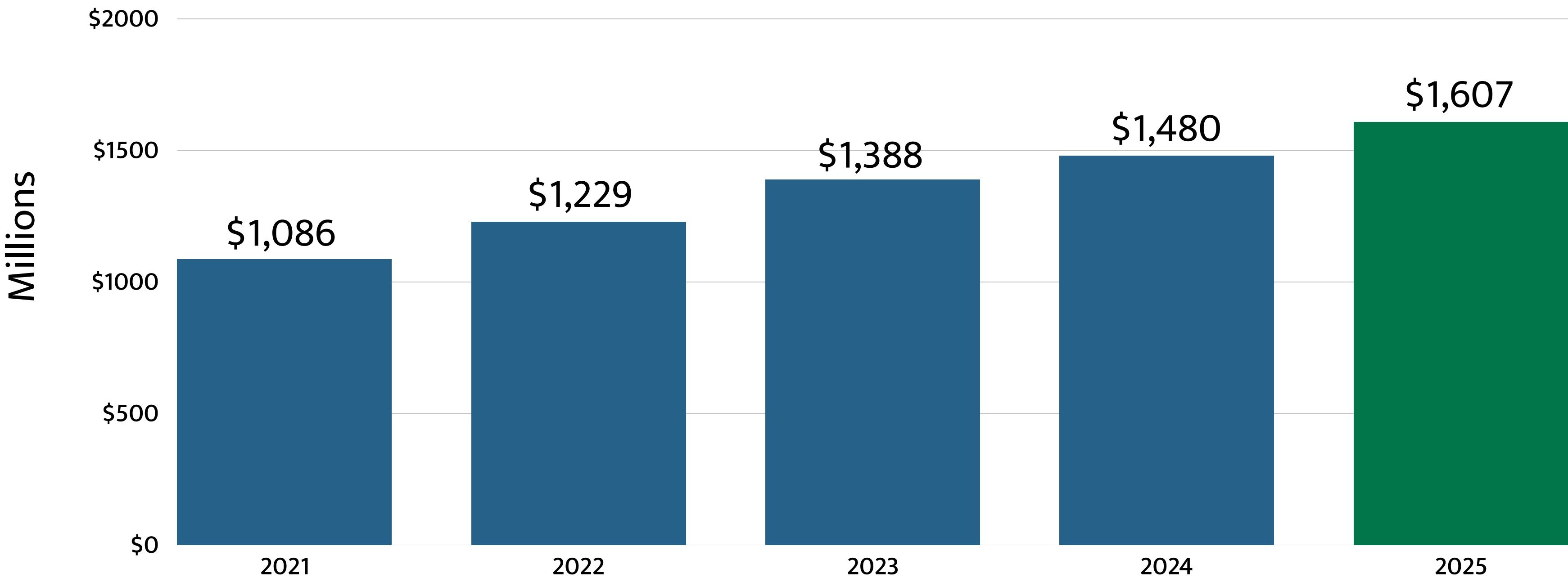
Financial Review

Total Assets



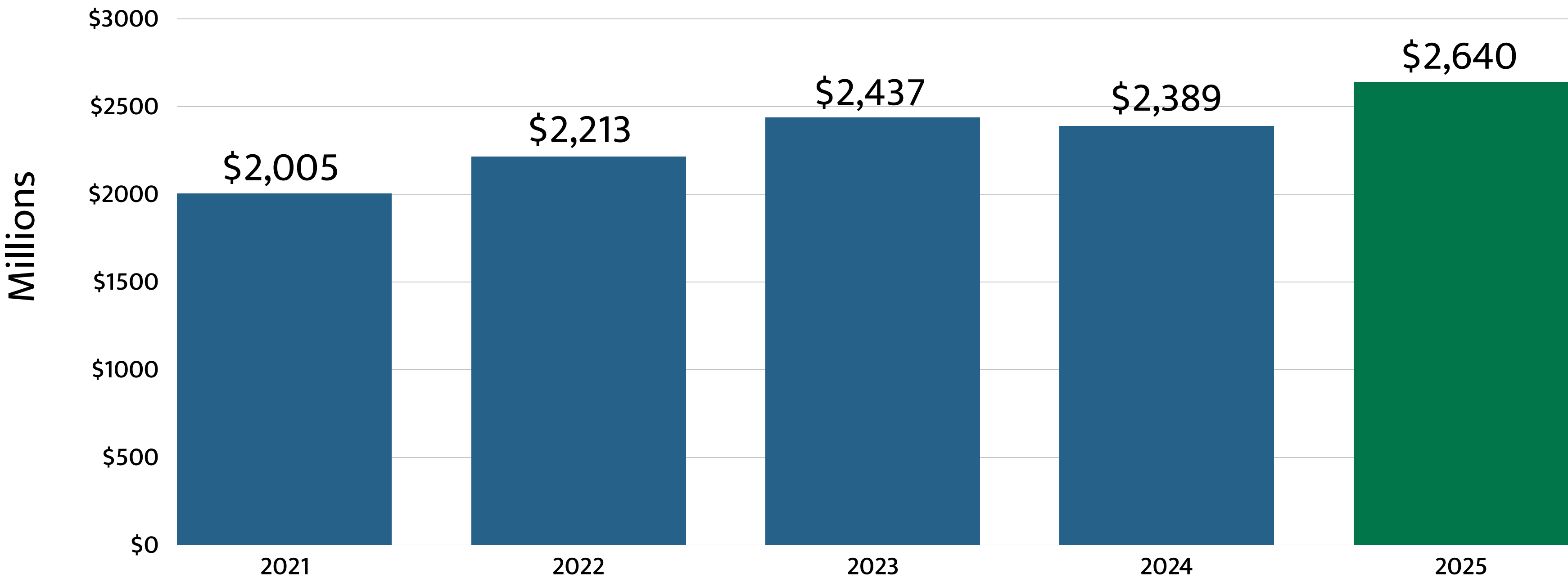
June 2021 - June 2025

Total Net Loans



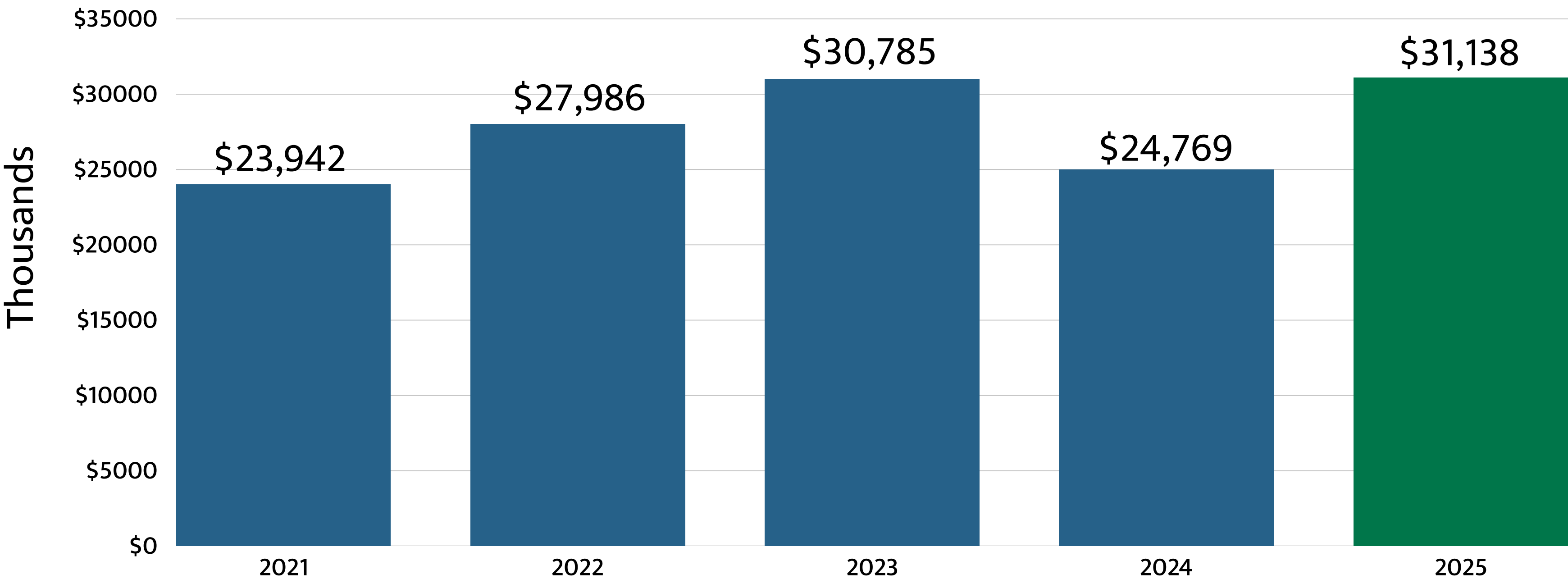
June 2021 - June 2025

Consolidated Deposits



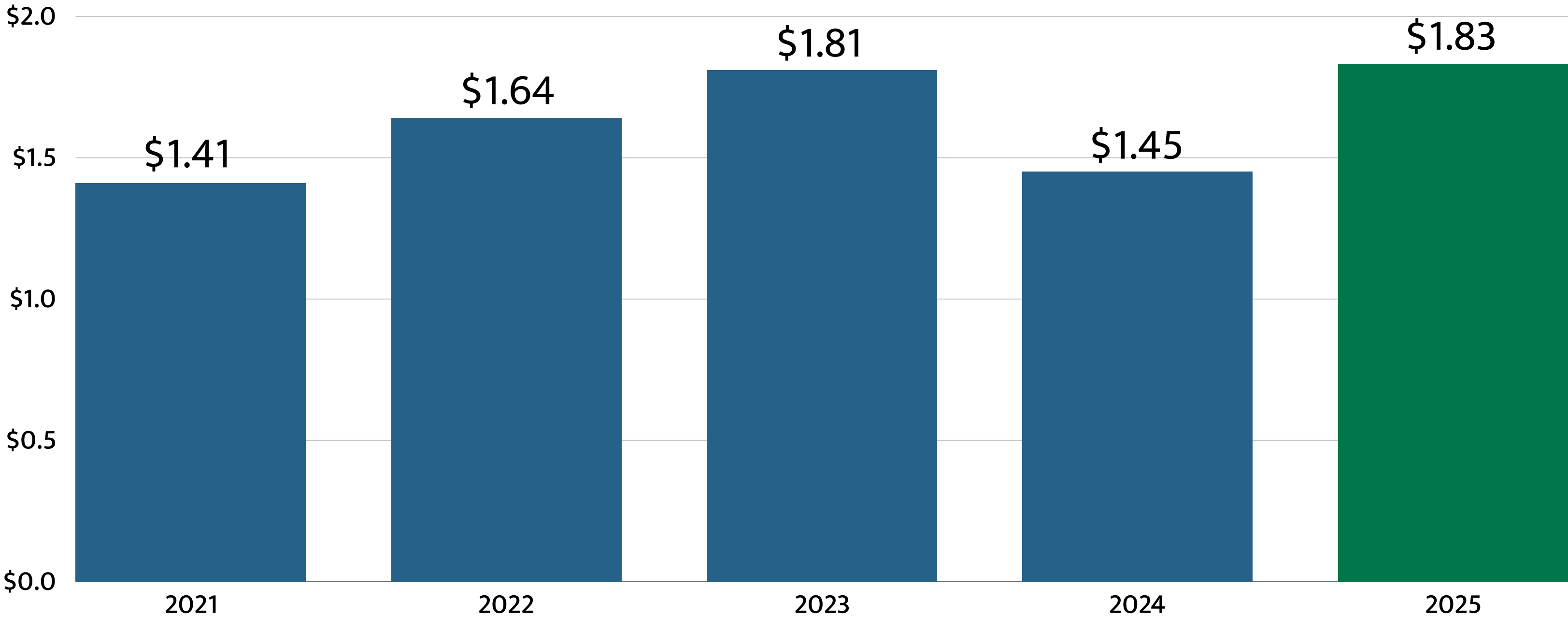
June 2021 - June 2025

Net Income



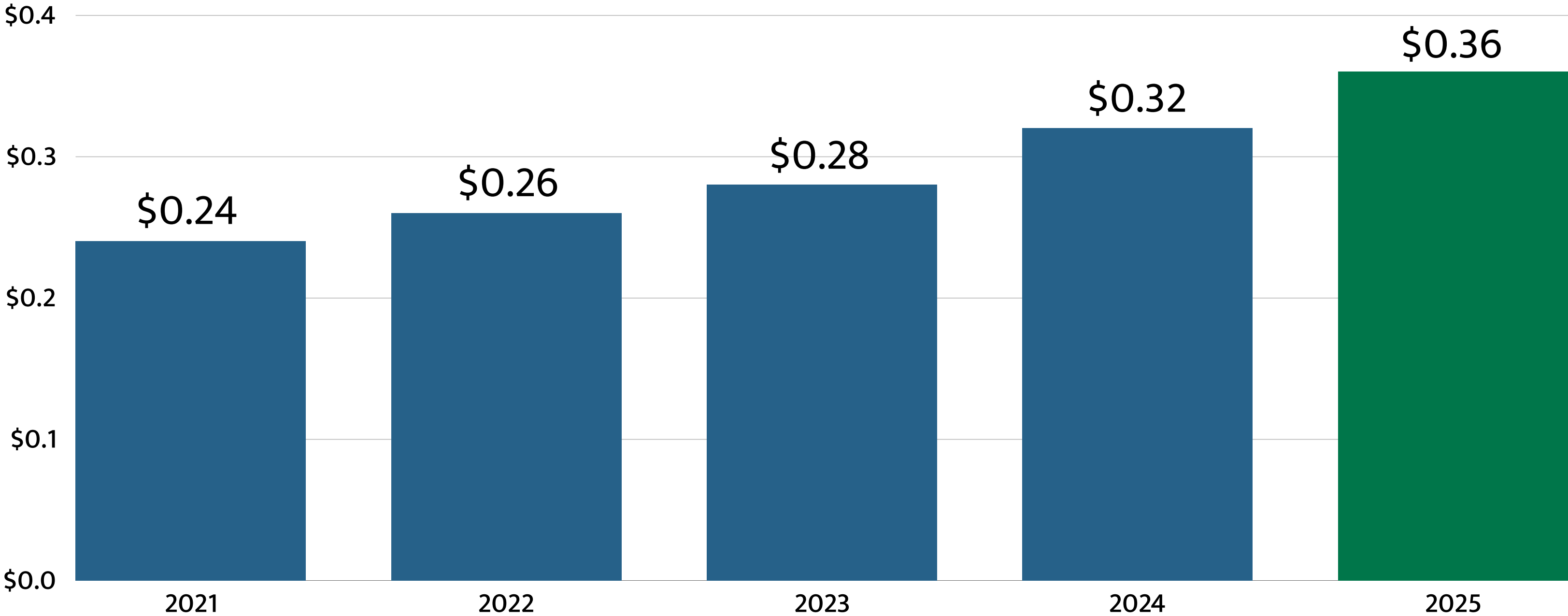
June 2021 - June 2025

Earnings Per Share



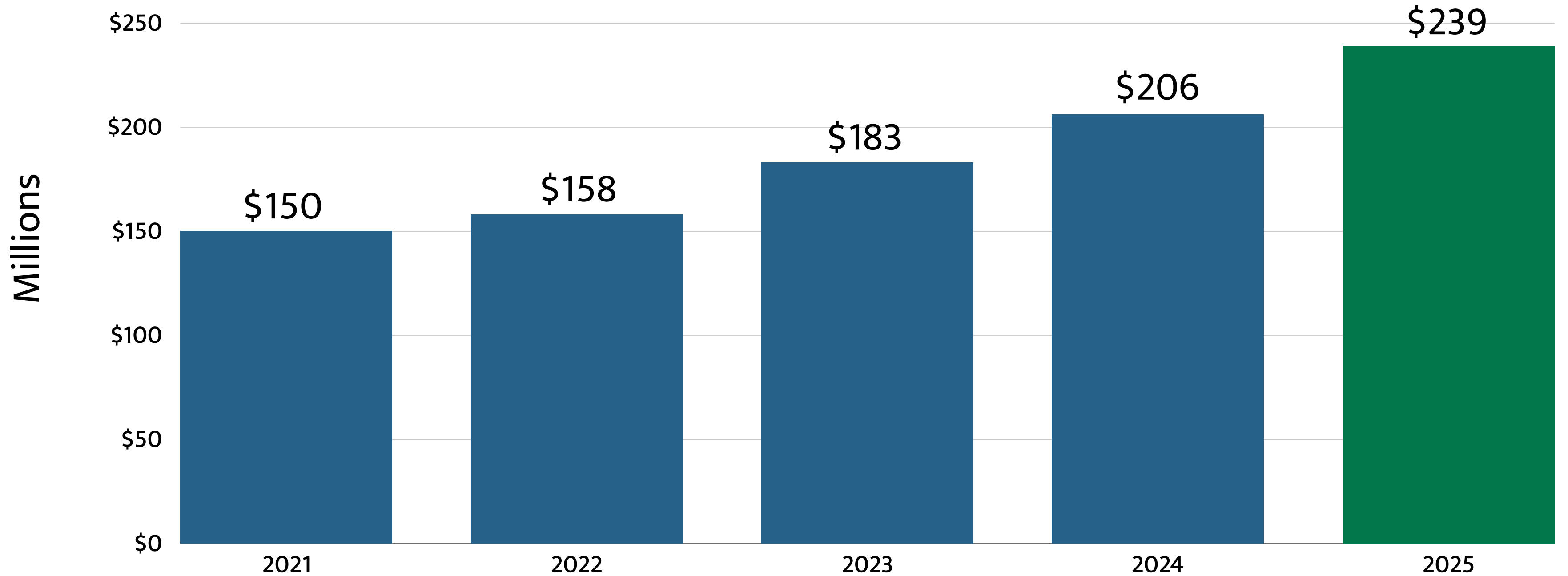
June 2021 - June 2025

Dividend Per Share



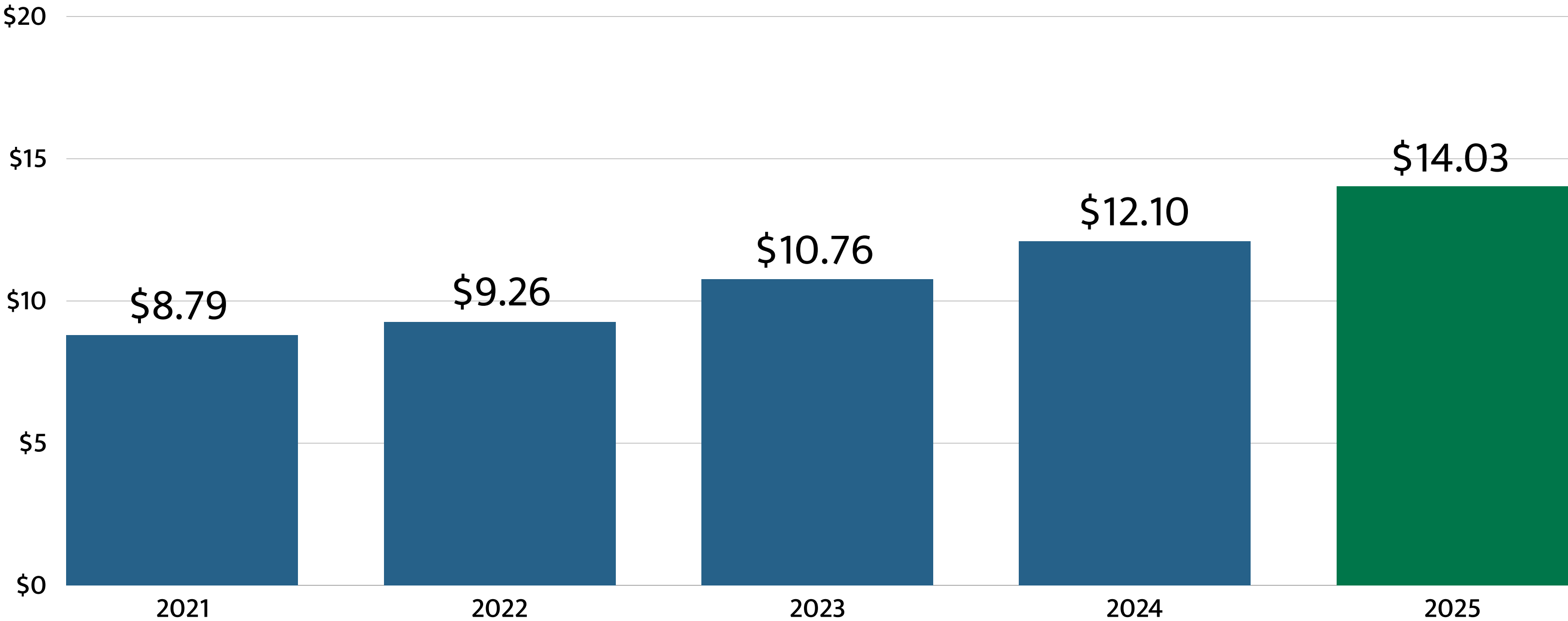
June 2021 - June 2025

Stockholder's Equity



June 2021 - June 2025

Book Value

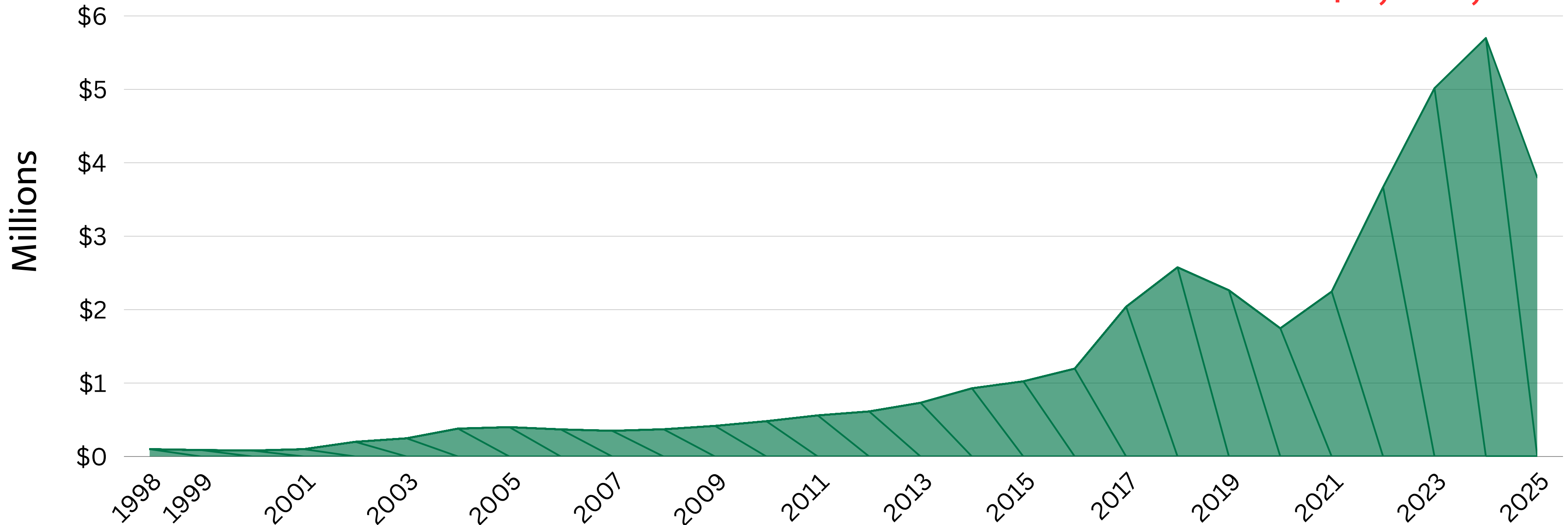


June 2021 - June 2025

Total Return on Investment

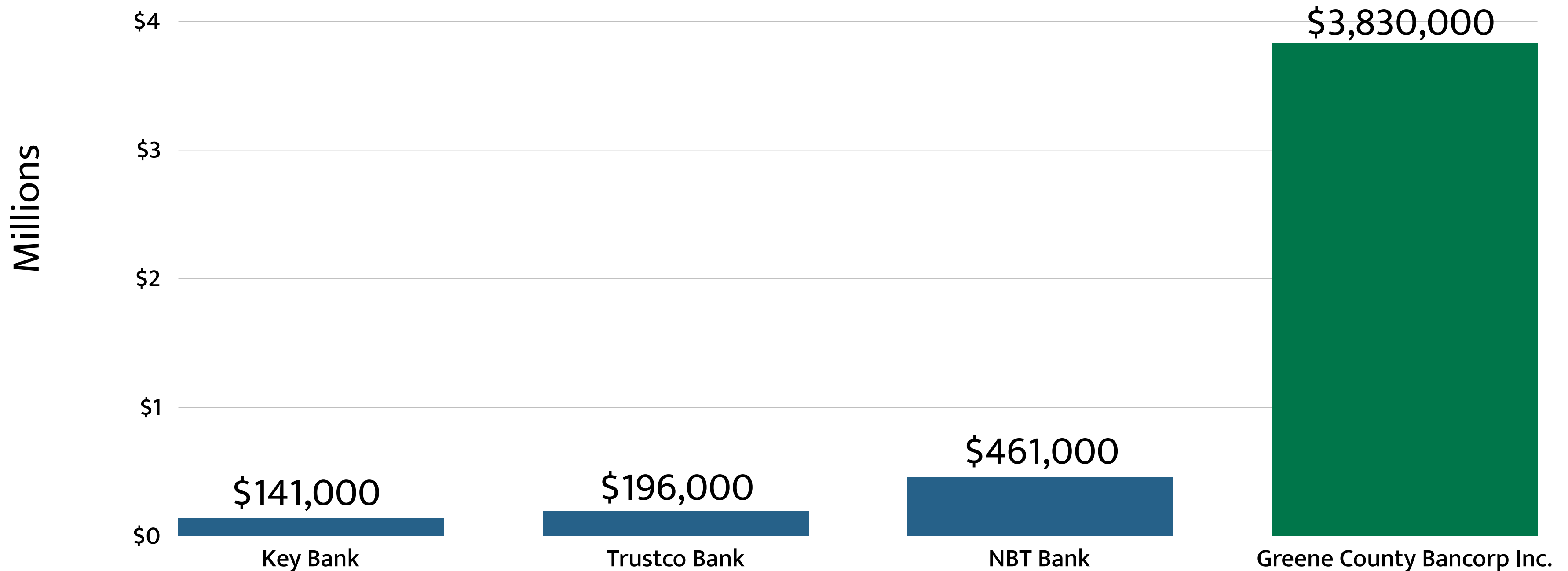
Investment of \$100,000 at 1998 IPO to 6/30/2025

\$3,830,000



Total Return on Investment

Investment of \$100,000 in December 1998 to 6/30/2025



December 1998 - June 2025



Source: Data per S&P Capital IQ Total Return from 12/30/1998 to 6/30/2025.

Note: Return on investment calculations assumes the reinvestment of dividends.



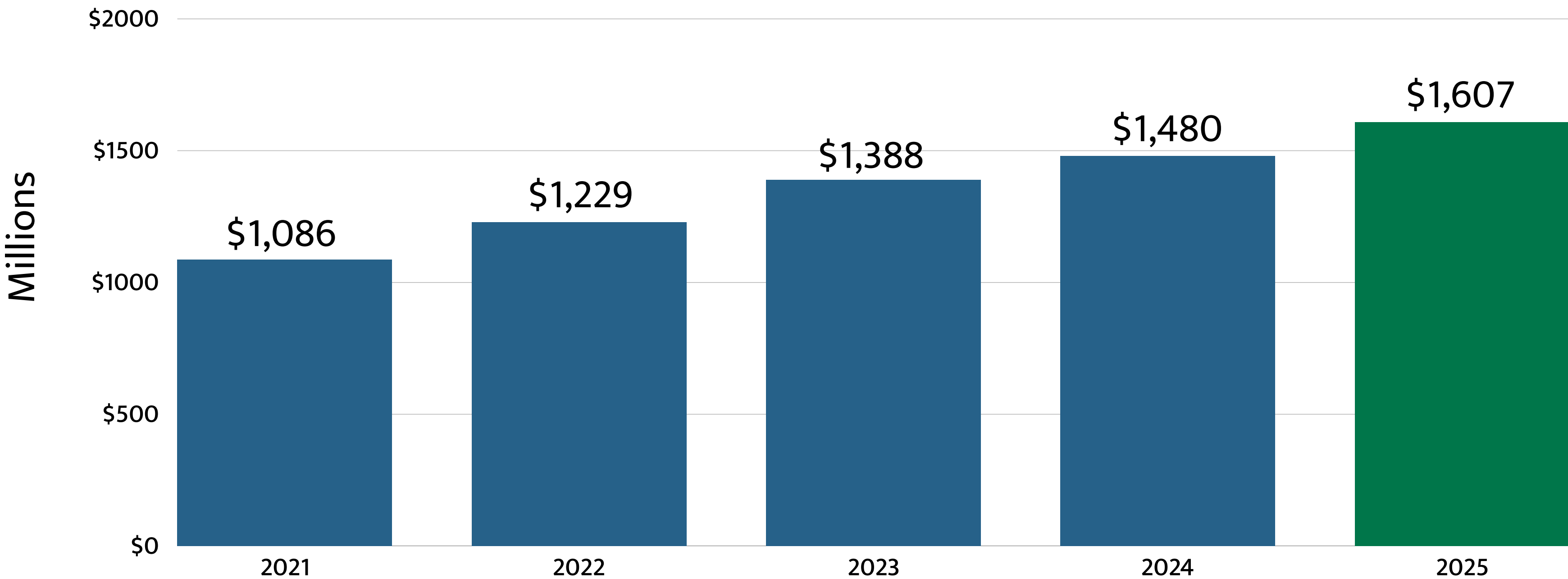
John Antalek

Executive VP, Chief Lending Officer



Lending Review

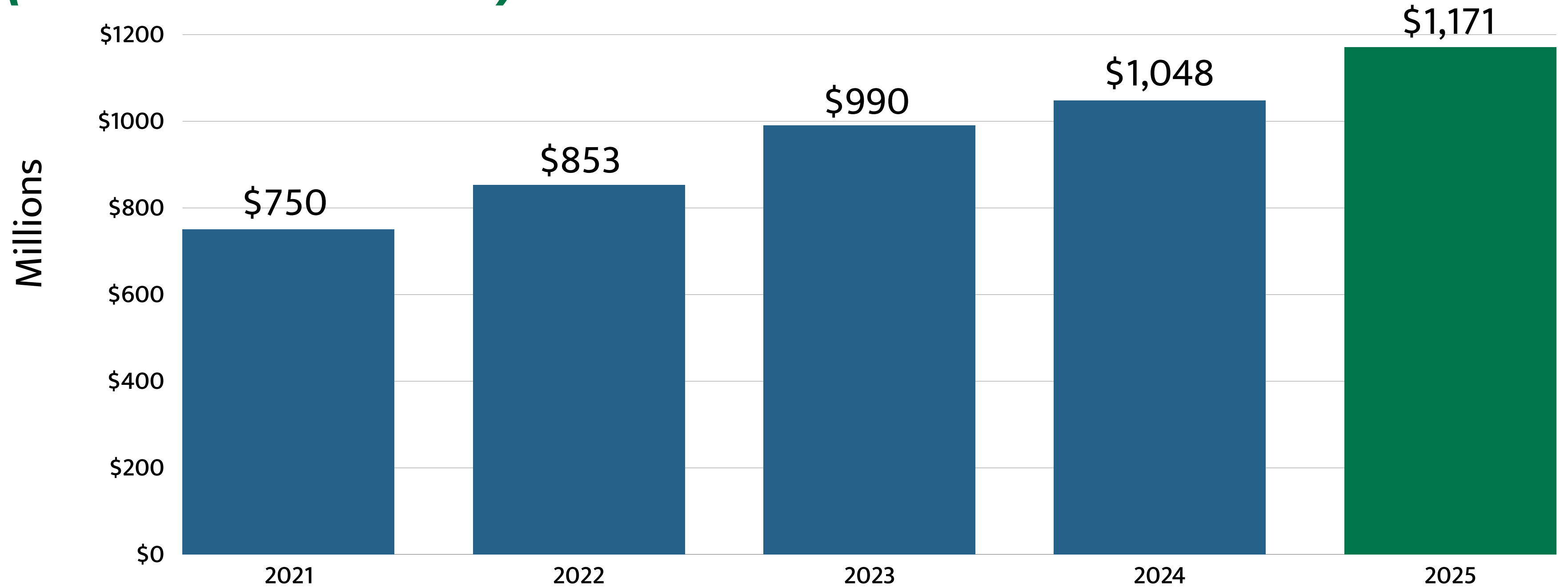
Total Net Loans



June 2021 - June 2025

Total Commercial Loans

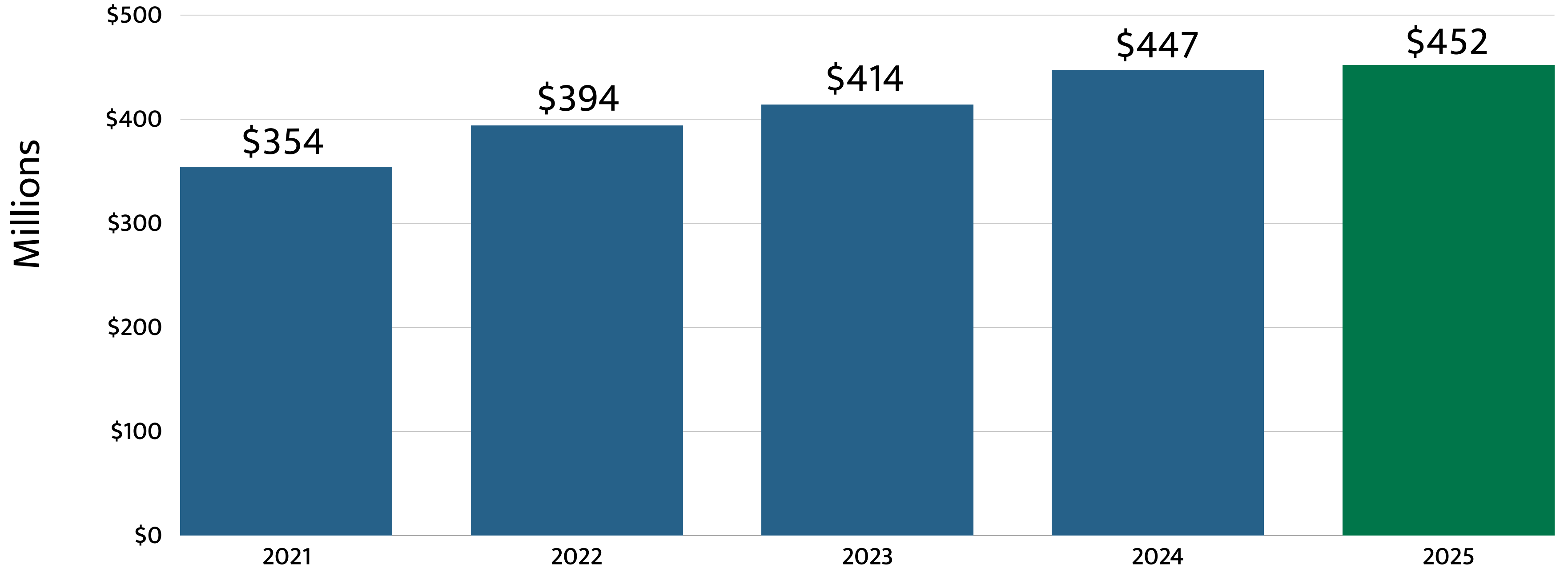
(CRE and C&I Loans)



June 2021 - June 2025

*#1 Commercial Lender in the Capital Region

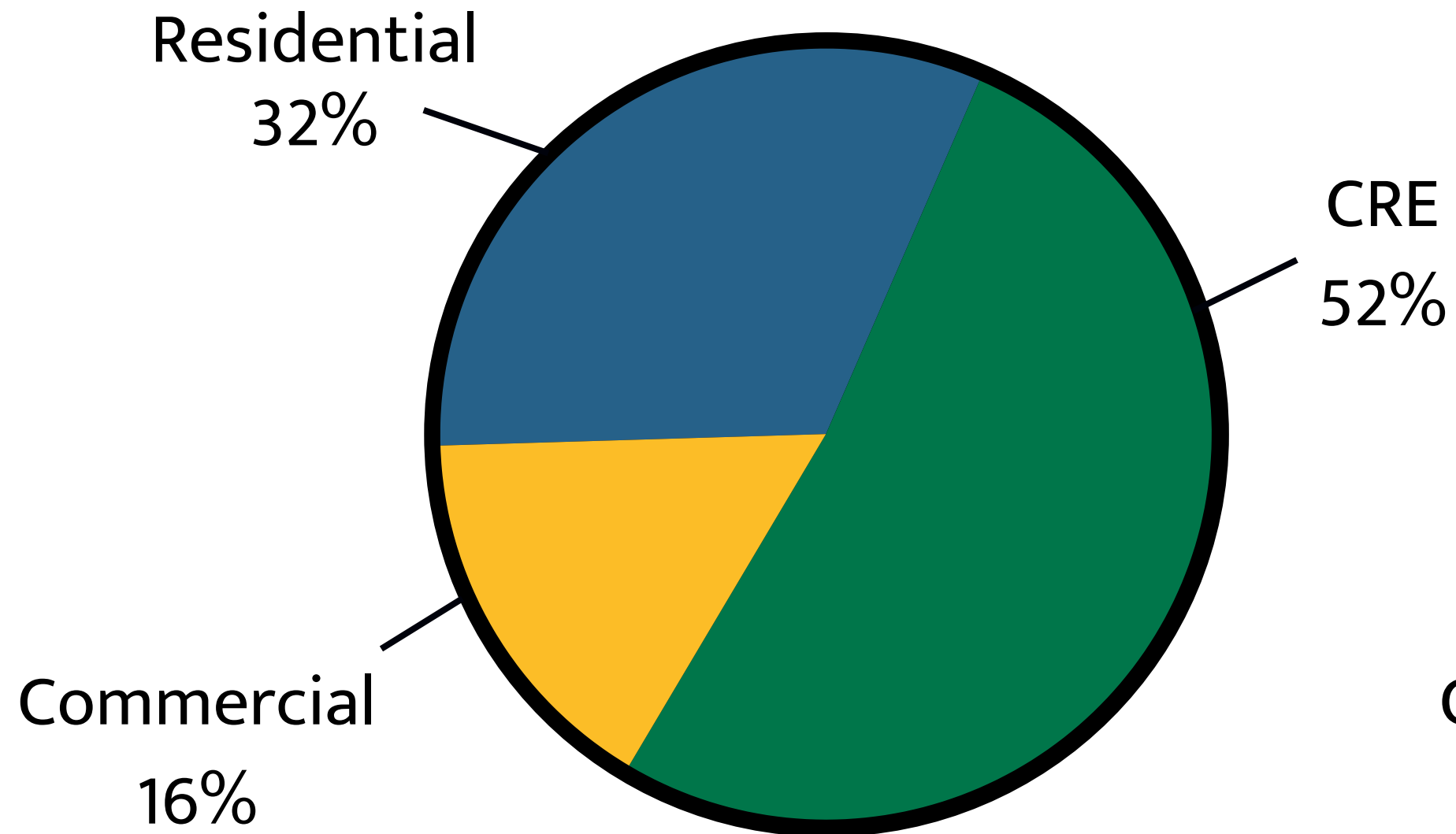
Total Residential Loans



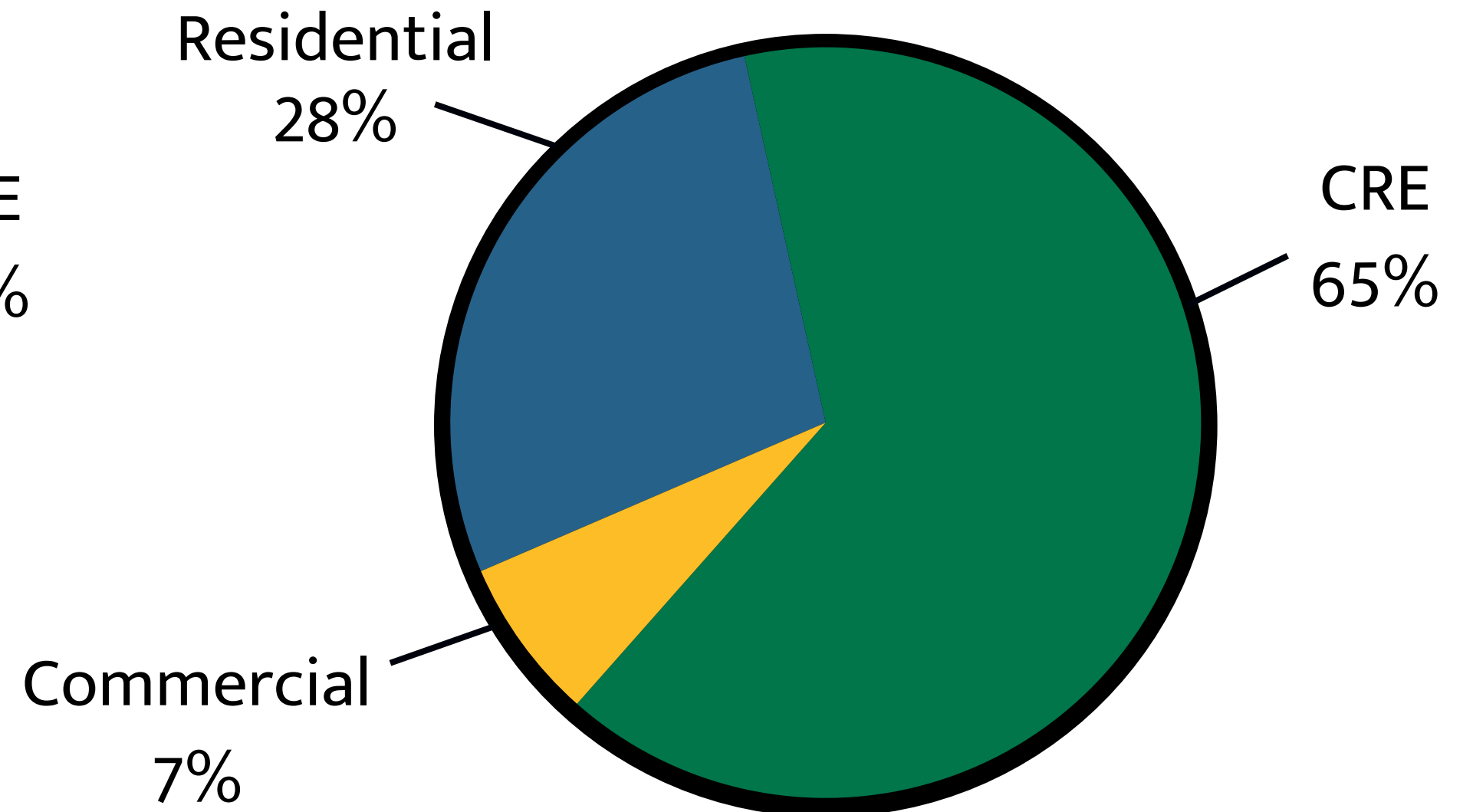
June 2021 - June 2025

Total Loan Mix

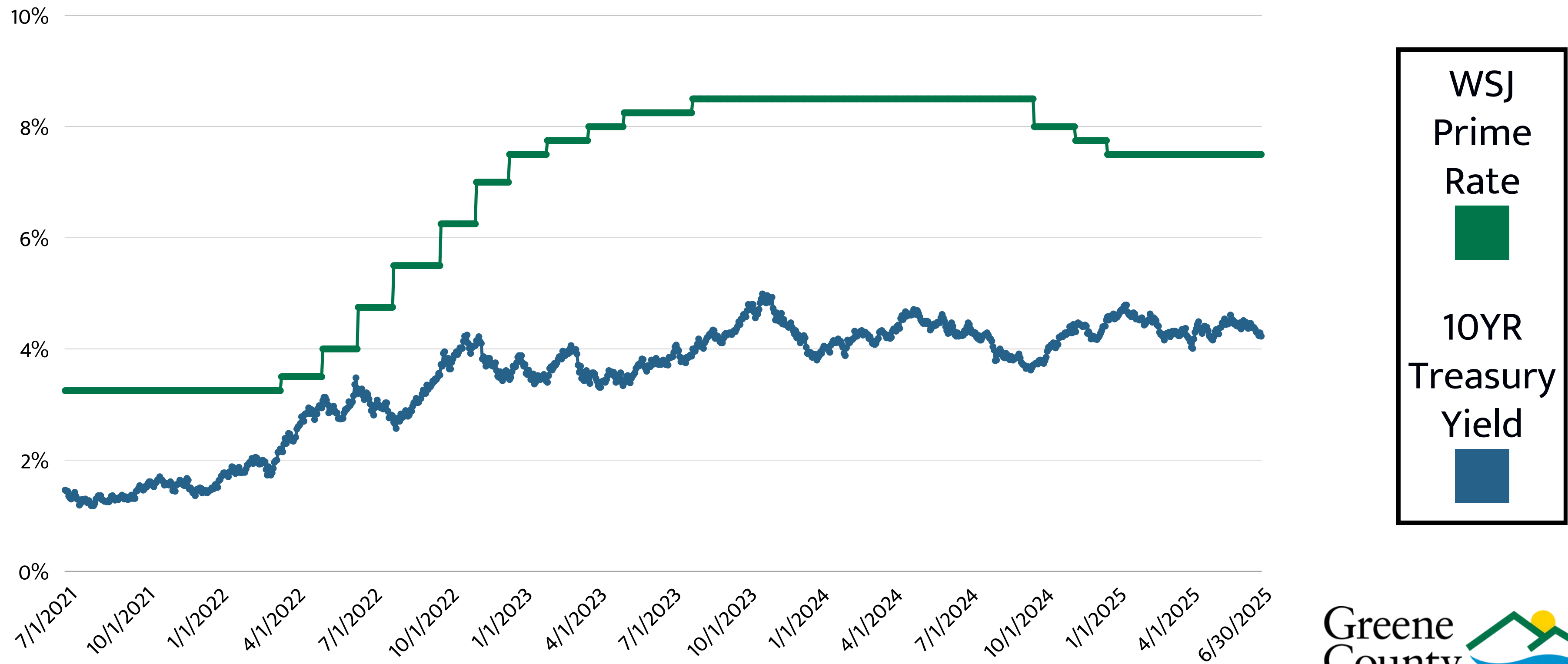
June 30, 2021



June 30, 2025



WSJ Prime Rate & 10yr Treasury Yield



Notable Commercial Lending

Costco



Community
Preservation Corporation



First-Time Homebuyer Program

Originated over **\$1.4 Million**
in First-Time Homebuyer Loans

Distributed **\$95,500** in
First-Time Home Buyer Grants

Nearly **\$20,000** in
Closing Cost Reductions



Susan Timan

VP, Director of Marketing



Charitable Foundation

Charitable Foundation History



Formed in 1998



Funded initially by Bank stock & cash

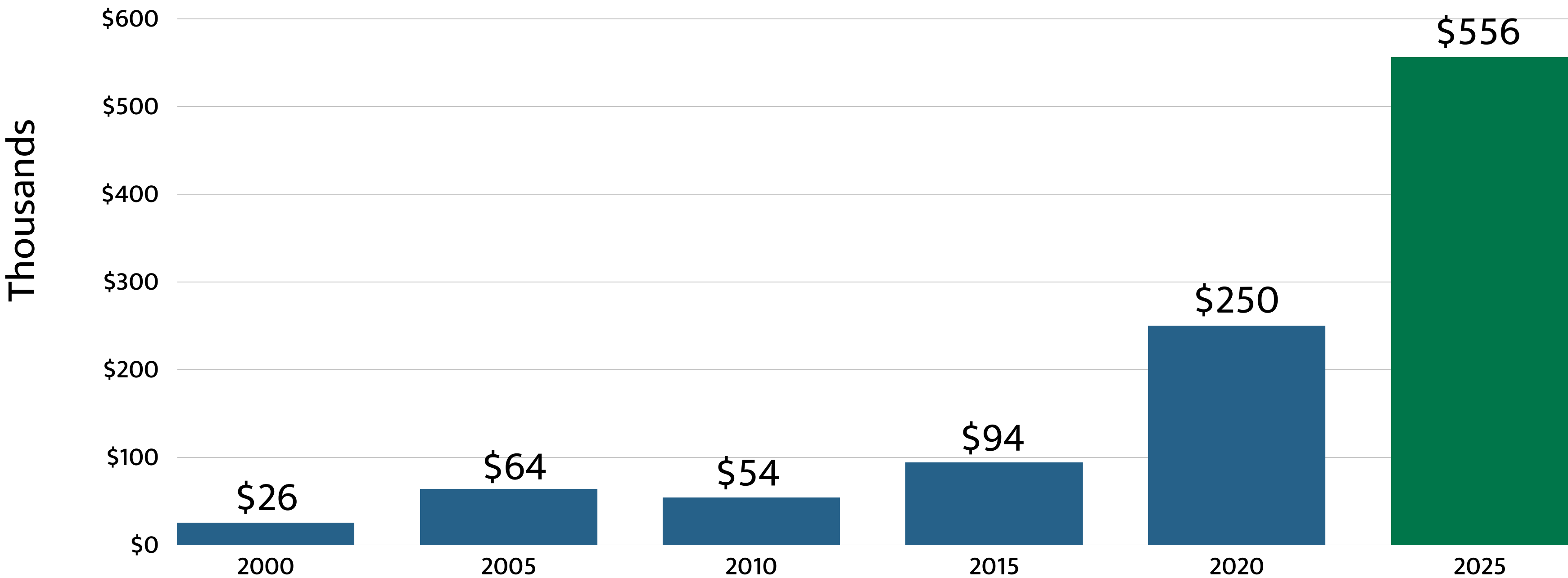


Deadline of January 15 every year



\$26,000 awarded to 14 non-profits in first year

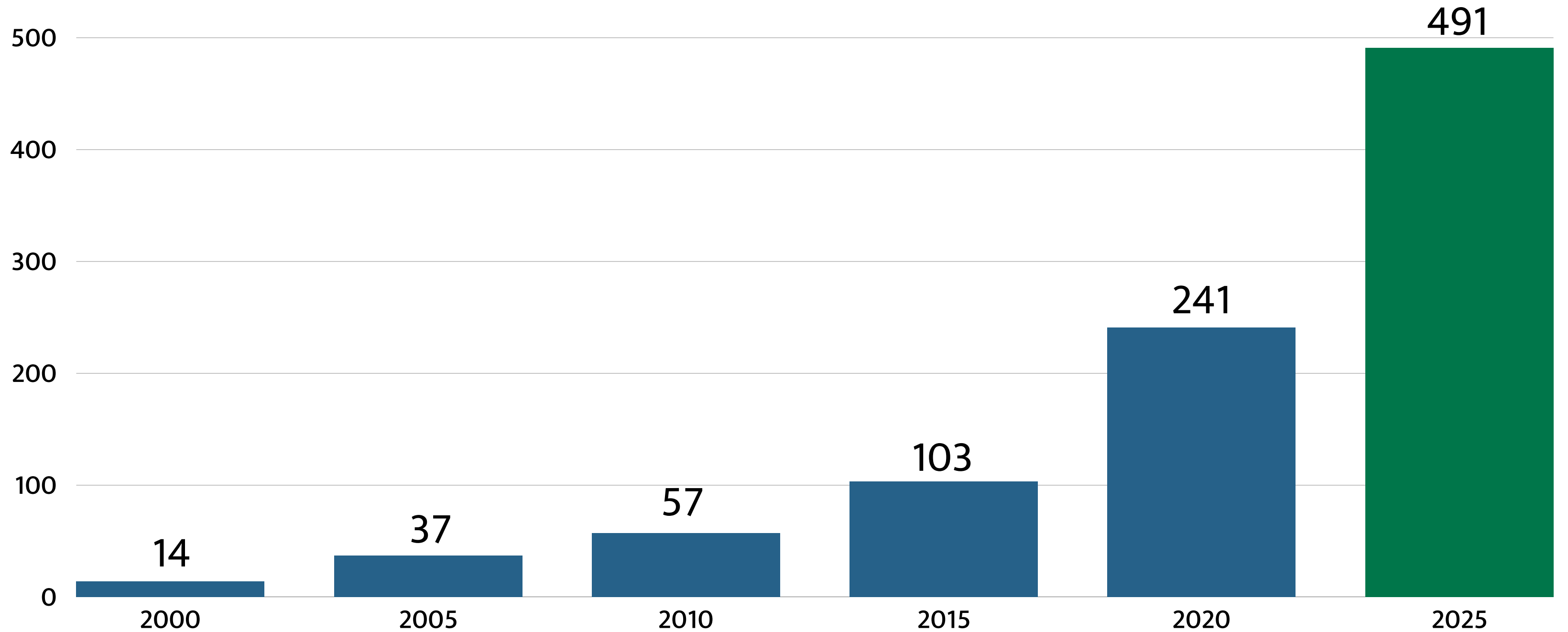
Total Grants



January 2000 - January 2025



Total Organizations



January 2000 - January 2025

The Foundation Supports



Education



Health & Wellness



Social & Civic Services



Culture & the Arts



Housing



Education



Primary School Programs



Tutoring Services



Financial Assistance



Health & Wellness



Medical Services



Medical Research



Wellness Education



Social & Civic



First Responders



Food Banks



Library Services



Culture & the Arts



Performing Arts



Historical Sites



Artistic Education



Housing



Emergency Home Repairs



Affordable Housing



Partnerships in 5 Counties



Branch Ceremonies



Branch Ceremonies



Donald E. Gibson

President, CEO & Director



Capital Region Banking Center

3 Winners Circle, Colonie



March 19, 2024

Greene
County
Bancorp Inc. 

Expanding into Saratoga County



Clifton Park

1208 Route 146, Clifton Park



October 25, 2025

Greene
County
Bancorp Inc. 

Donald E. Gibson

President, CEO & Director



2025 Bank Accolades



Bauer Financial, Inc - 5 Star Superior Rating
16th Consecutive Year



Top Commercial Mortgage Lender in the
Capital Region by Albany Business Review



Ranked one of the Fastest Growing
Companies in the Capital Region
by Albany Business Review

Questions?

Please Raise Your Hand



Bradley Cummings

CPA, CVA



Inspector of Elections Report



Tours Available!

Directly After This Meeting

 Wealth Management Center - 345 Main Street

 Administrative Center - 302 Main Street

 Main Street Branch - 425 Main Street

 Operations Center - 288 Main Street

 Lending Center - 341 Main Street

THANK YOU FOR COMING

WORKING TOGETHER



WINNING TOGETHER