GREENE COUNTY BANCORP, INC.

ANNUAL MEETING OF STOCKHOLDERS

NOVEMBER 7, 2026



MEETING WILL BEGIN IN

Insert Timer Here





JAY CAHALAN

CHAIRMAN OF THE BOARD

- Call to Order
- Introduction of Directors & Chairman of the Meeting

Greene County Bancorp Inc.

DONALD E. GIBSON

PRESIDENT, CEO & DIRECTOR





Greene County Bancorp Inc.

ANNUAL MEETING AGENDA

- Business Meeting
- Annual Report to Shareholders

Greene County Bancorp Inc.

BUSINESS MEETING

PROPOSAL #1:

Election of Directors:

1. **Christopher Cannucciari**
2. **Peter W. Hogan**

Greene County Bancorp Inc.

BUSINESS MEETING

PROPOSAL #2:

Ratification of the Appointment of Independent Registered Public Accounting Firm:

Bonadio & Co, LLP

Greene County Bancorp Inc.

BUSINESS MEETING

PROPOSAL #3:

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



Greene County Bancorp Inc.

BUSINESS MEETING

PROPOSAL #4:

Approval of an amendment to the Company's charter to change the Company name to **"Greene Bancorp, Inc."**

Greene County Bancorp Inc.



DONALD E. GIBSON

PRESIDENT, CEO & DIRECTOR

Annual Report to Shareholders

Greene County Bancorp Inc.

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.

Greene County Bancorp Inc.



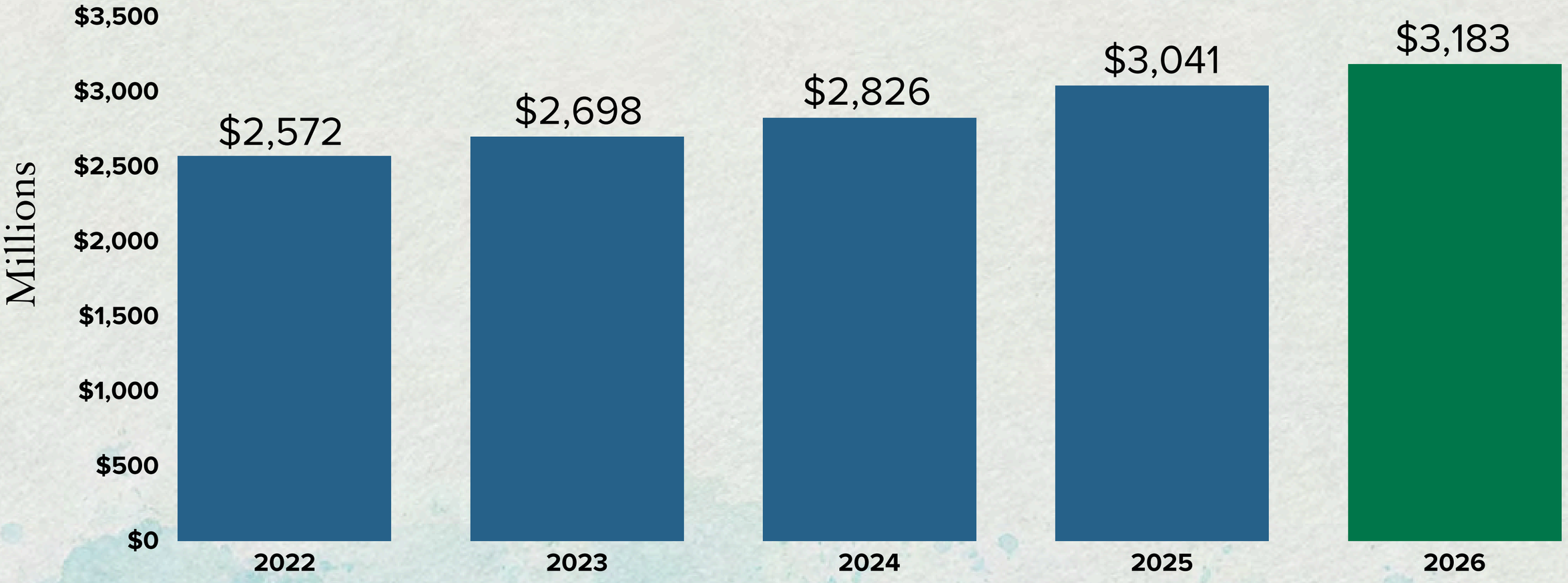
NICK BARZEE

SENIOR VP, CHIEF FINANCIAL OFFICER

Financial Review

Greene County Bancorp Inc.

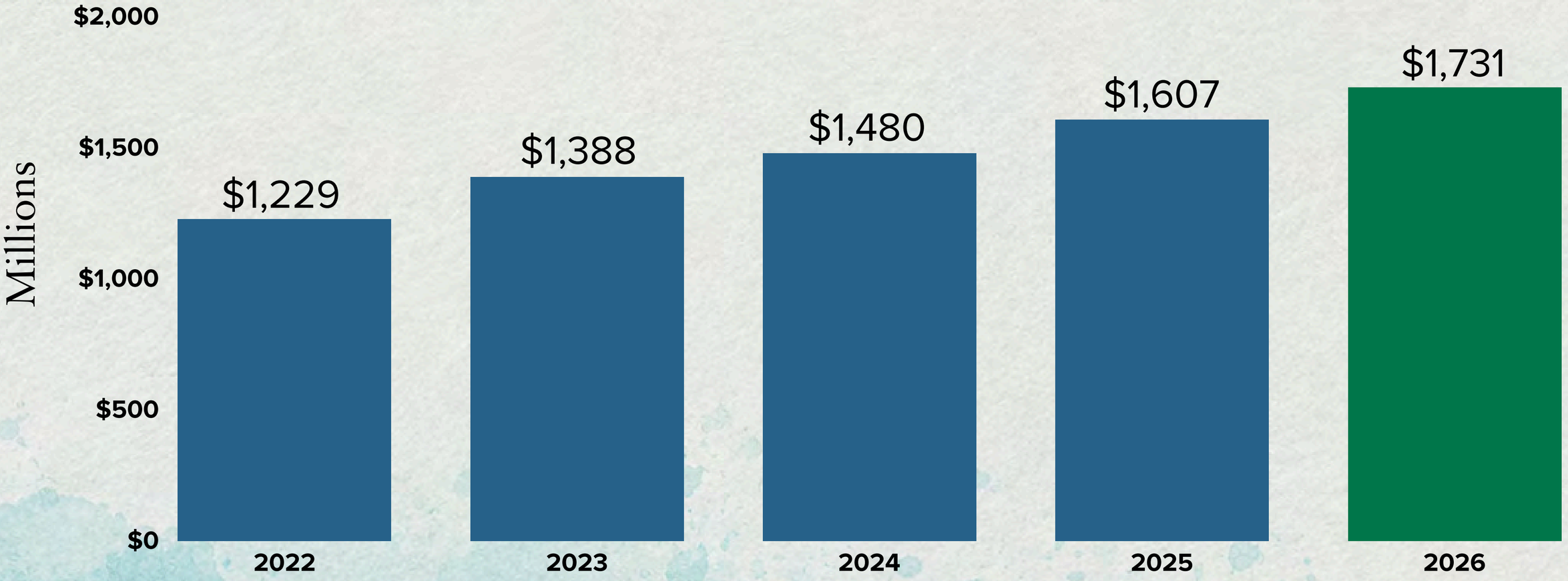
TOTAL ASSETS



June 2022 - June 2026

Greene County Bancorp Inc.

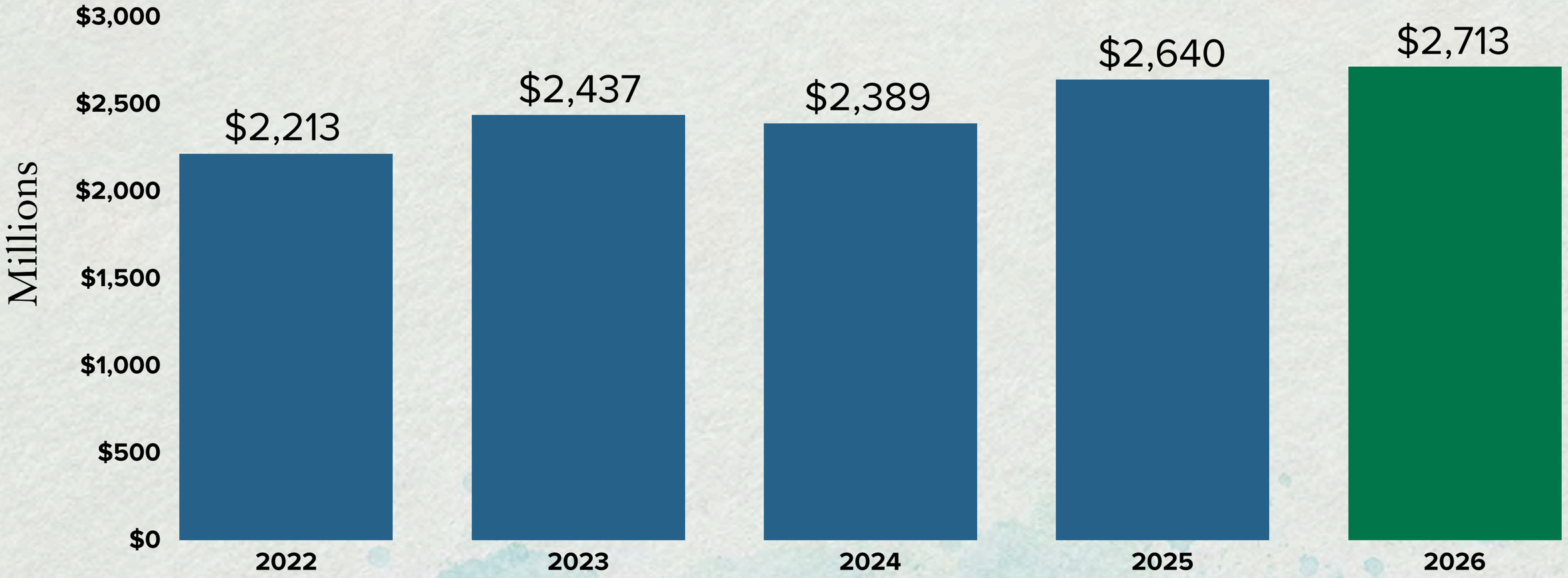
TOTAL NET LOANS



June 2022 - June 2026

Greene County Bancorp Inc.

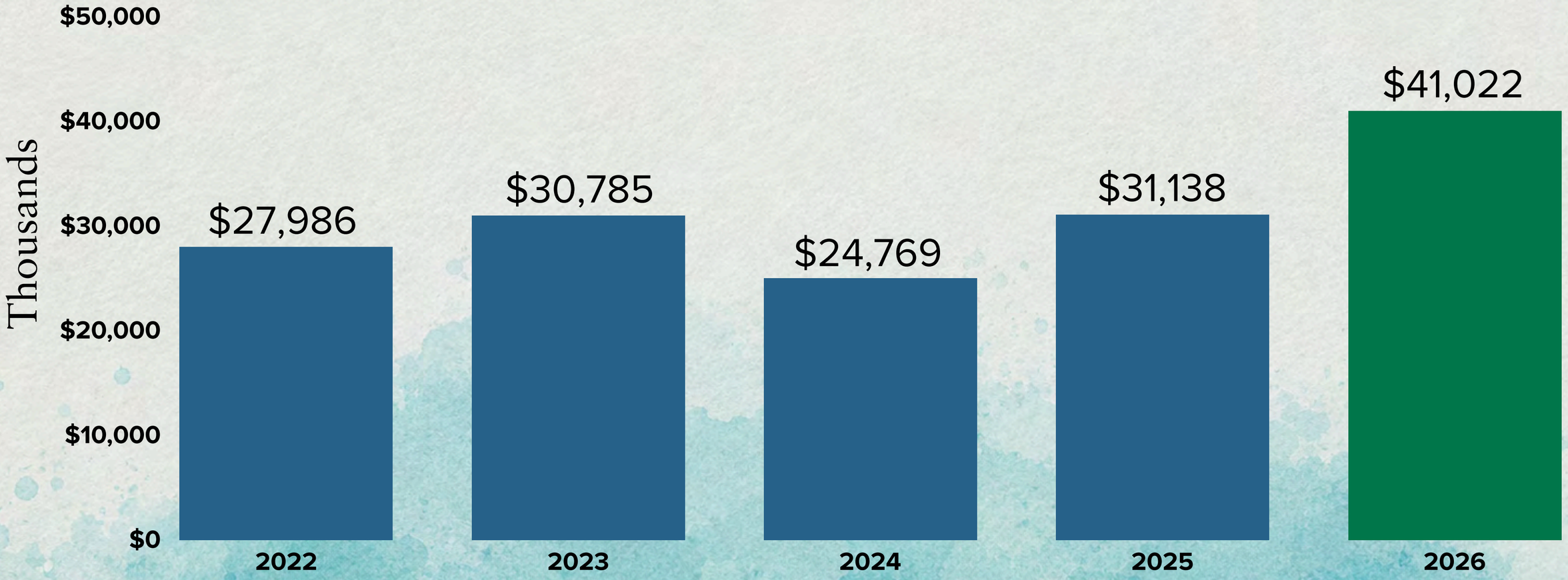
CONSOLIDATED DEPOSITS



June 2022 - June 2026

Greene County Bancorp Inc.

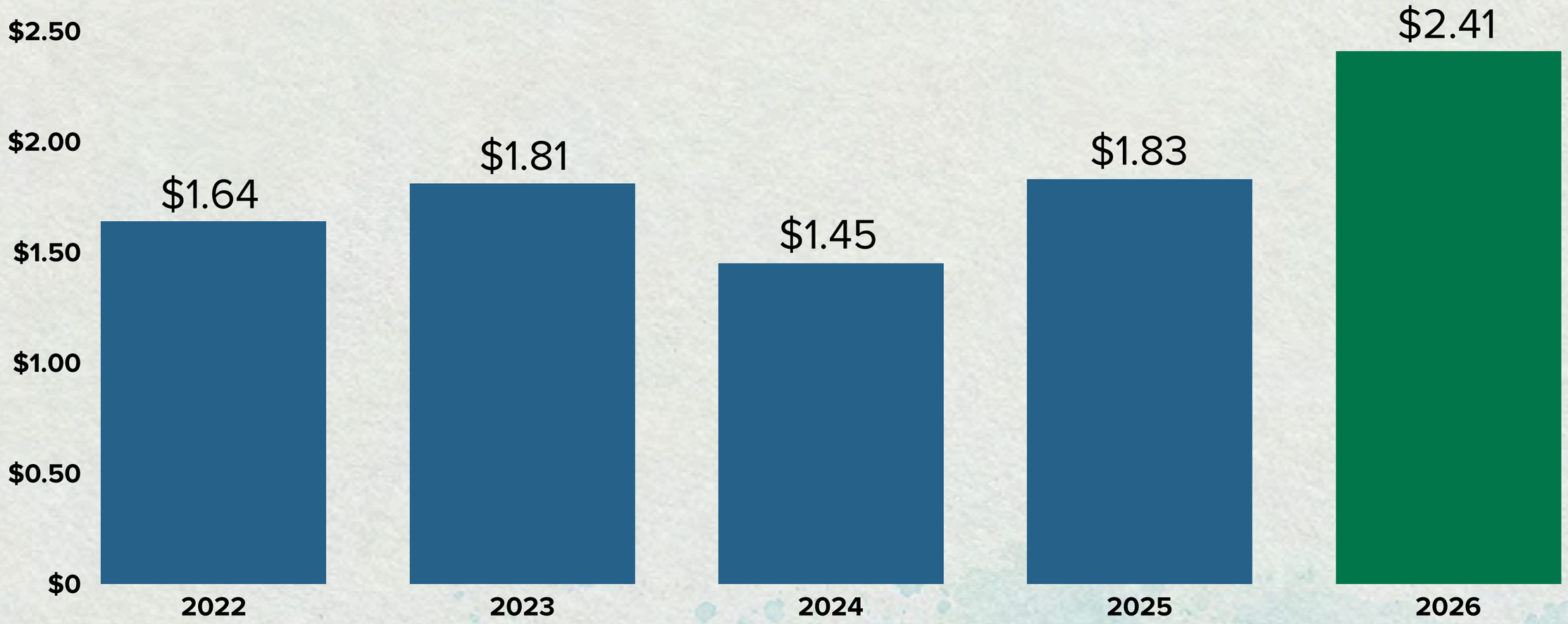
NET INCOME



June 2022 - June 2026

Greene County Bancorp Inc.

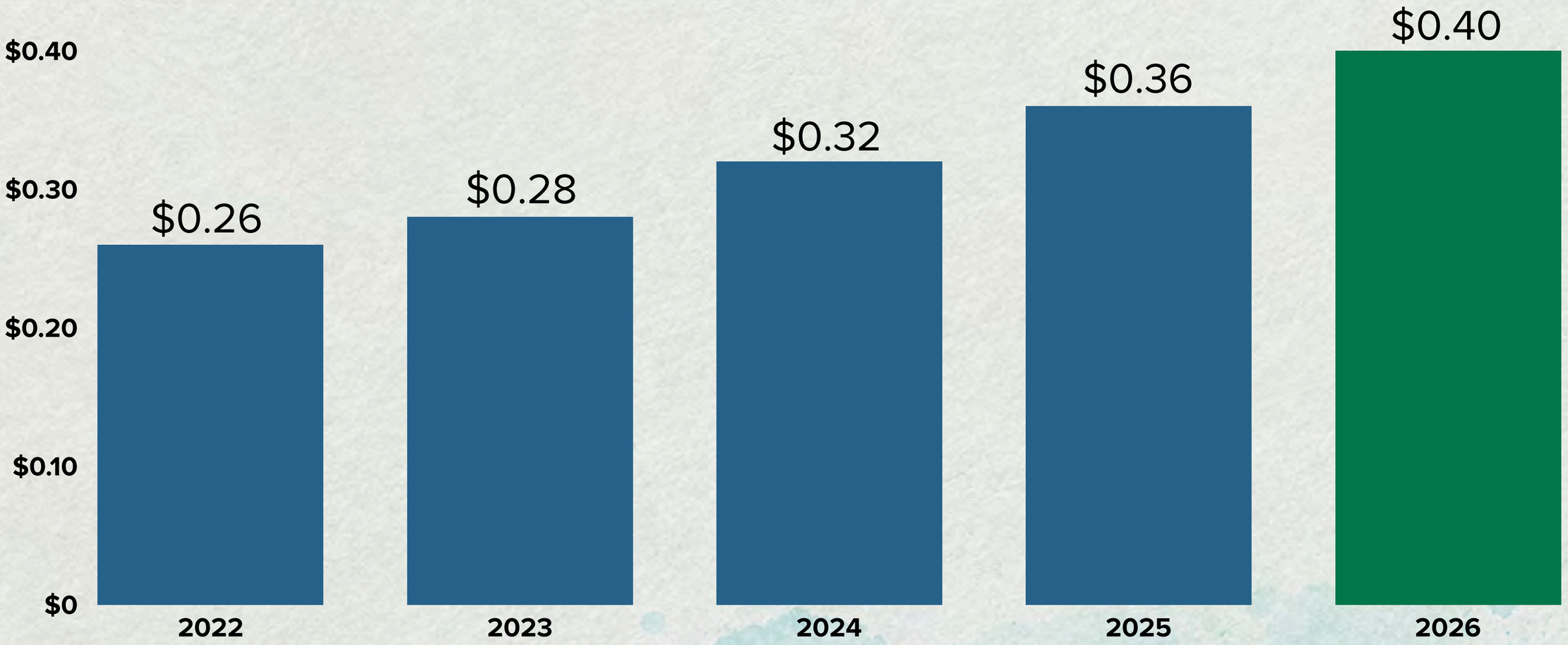
EARNINGS PER SHARE



June 2022 - June 2026

Greene County Bancorp Inc.

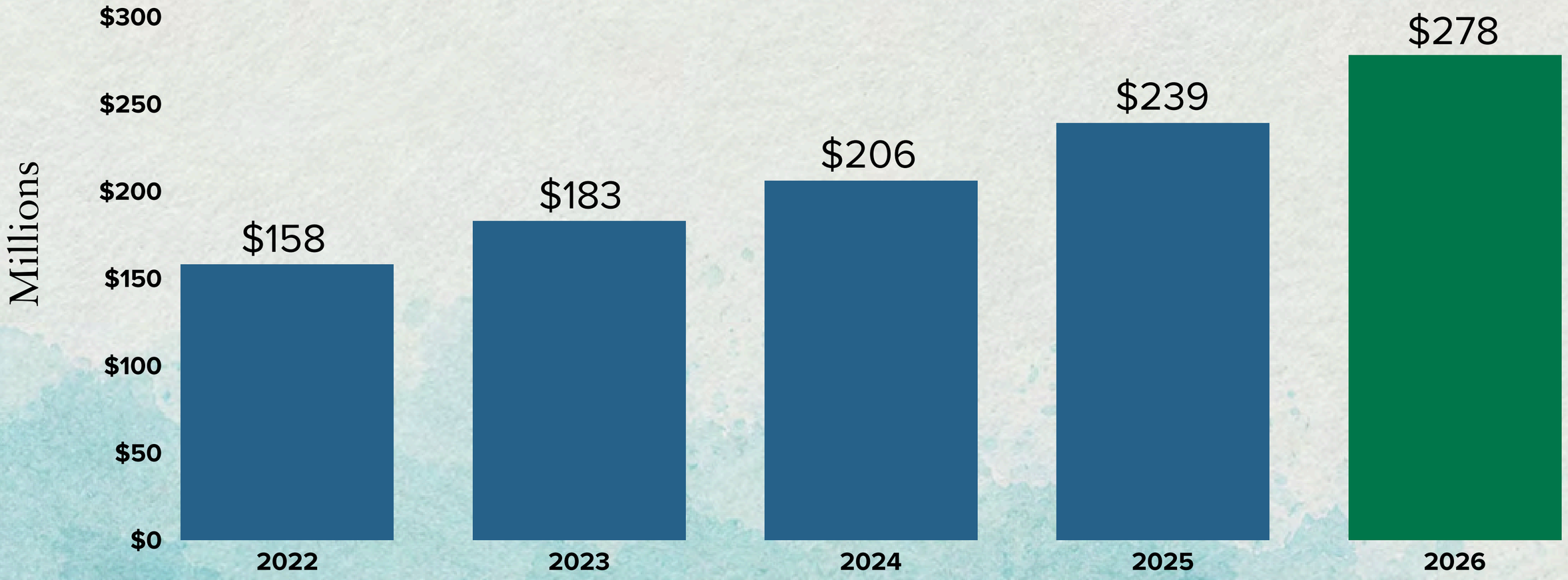
DIVIDEND PER SHARE



June 2022 - June 2026

Greene County Bancorp Inc.

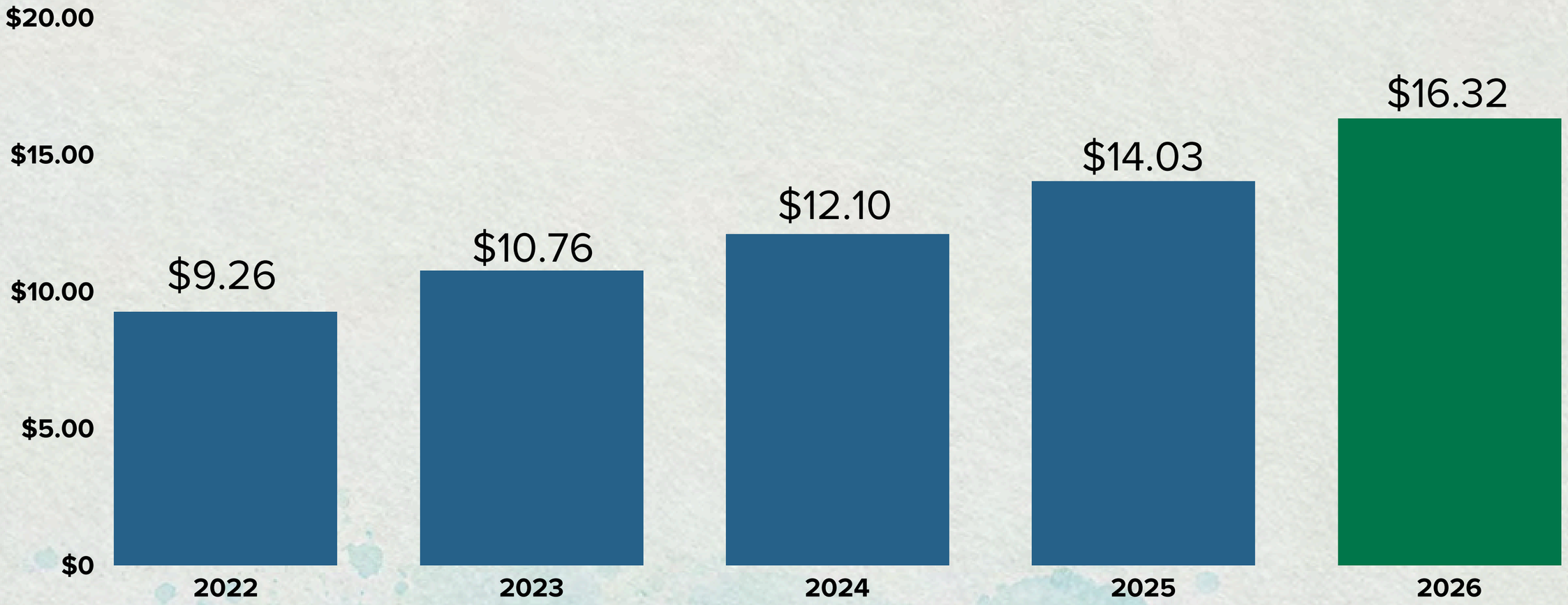
STOCKHOLDER'S EQUITY



June 2022 - June 2026

Greene County Bancorp Inc.

BOOK VALUE



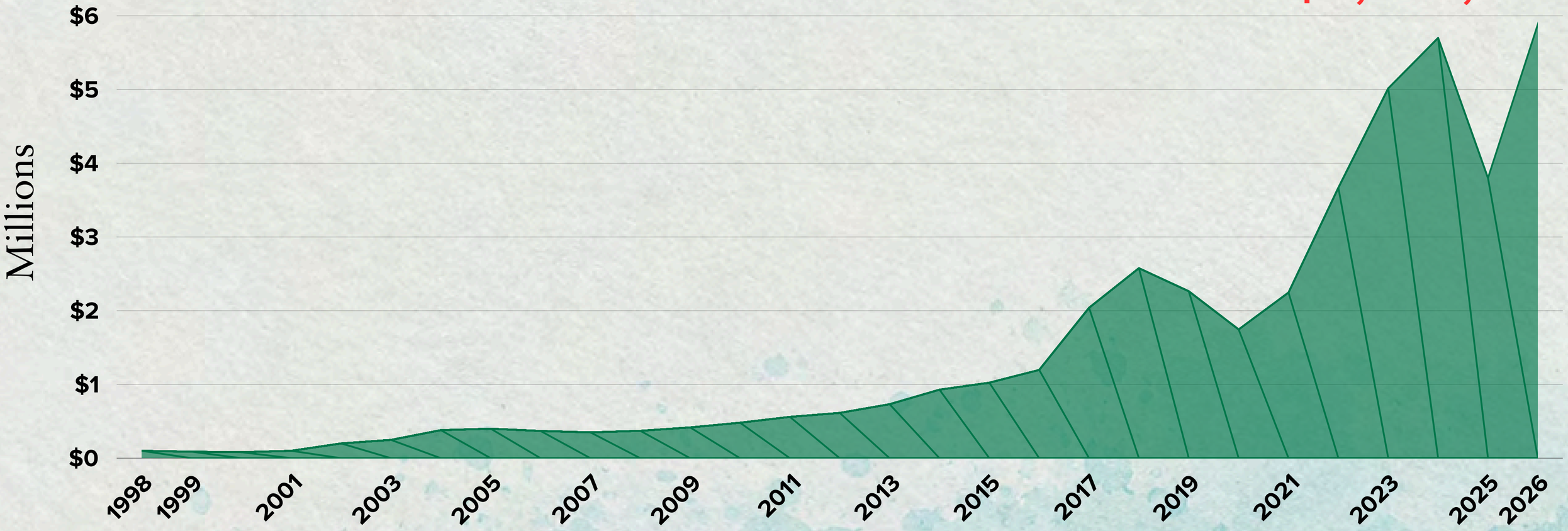
June 2022 - June 2026

Greene County Bancorp Inc.

TOTAL RETURN ON INVESTMENT

INVESTMENT OF $100,000 AT 1998 IPO TO 6/30/2026

$5,885,510



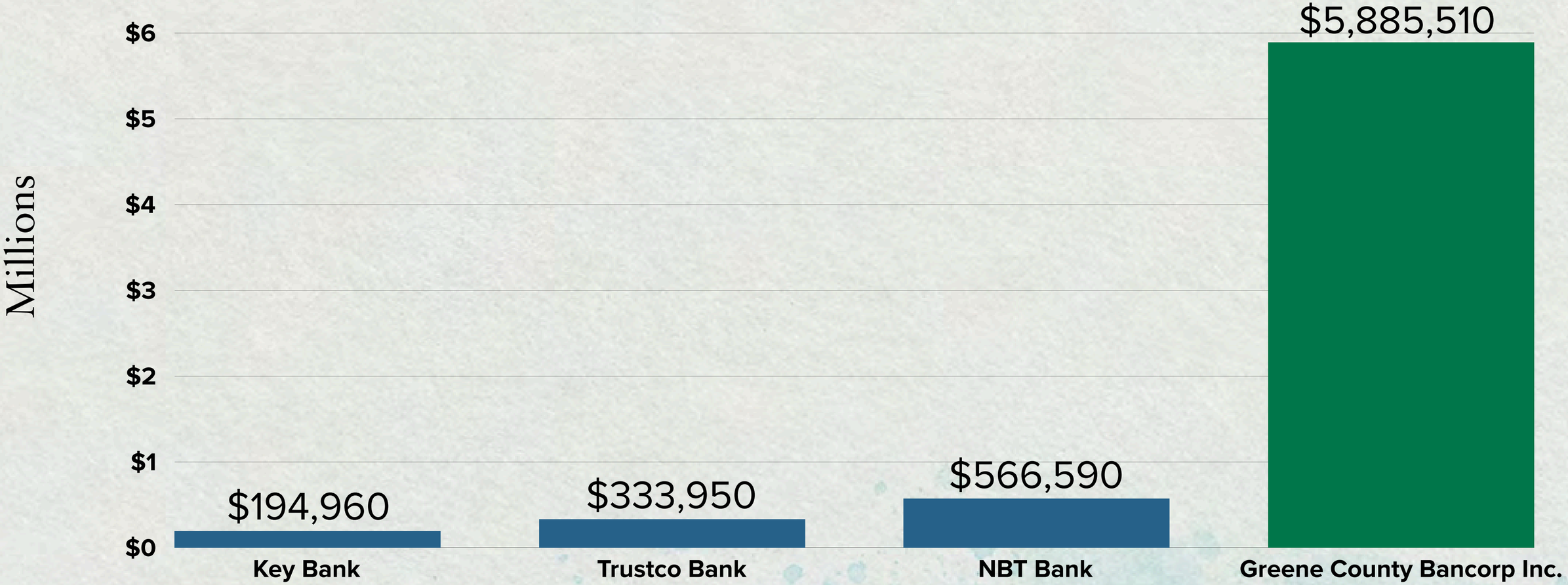
Source: Data per S&P Capital IQ Total Return from 12/30/1998 to 6/30/2026.

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

Greene County Bancorp Inc.

TOTAL RETURN ON INVESTMENT

INVESTMENT OF $100,000 IN DECEMBER 1998 TO 6/30/2026



December 1998 - June 2026

Source: Data per S&P Capital IQ Total Return from 12/30/1998 to 6/30/2026.

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

Greene County Bancorp Inc.



JOHN ANTALEK

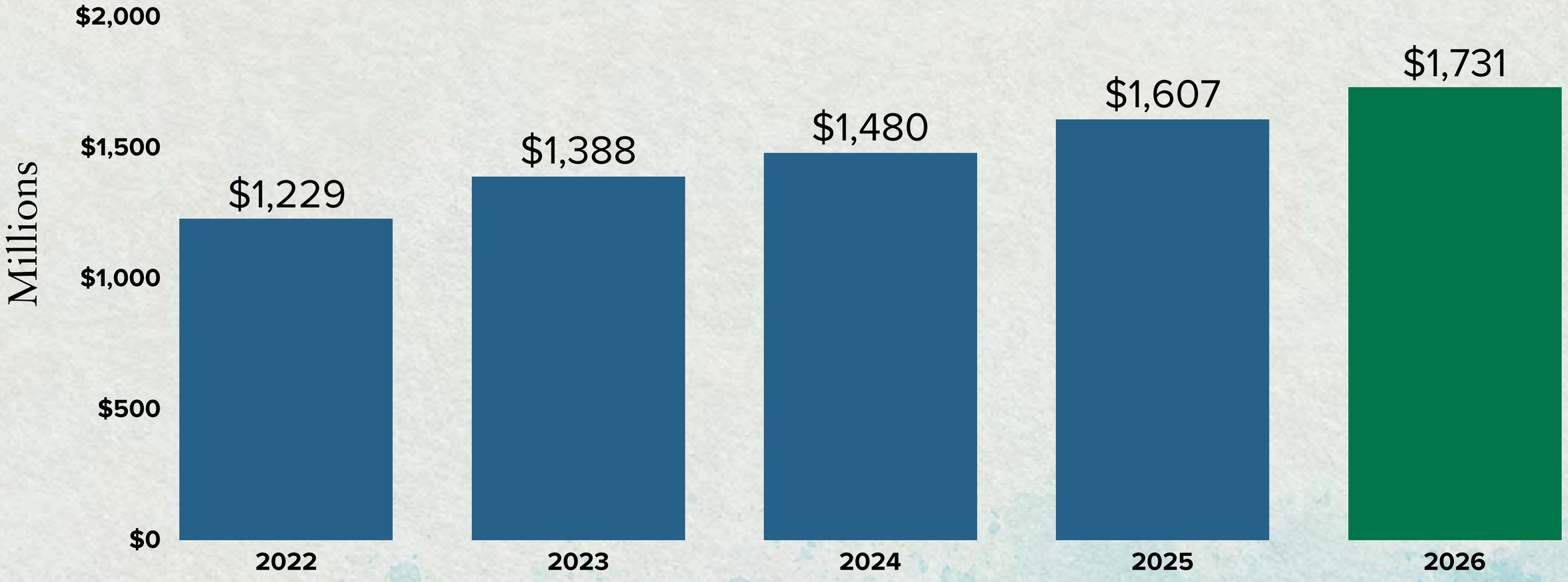
EXECUTIVE VP, CHIEF LENDING OFFICER

Lending Review



Greene County Bancorp Inc.

TOTAL NET LOANS

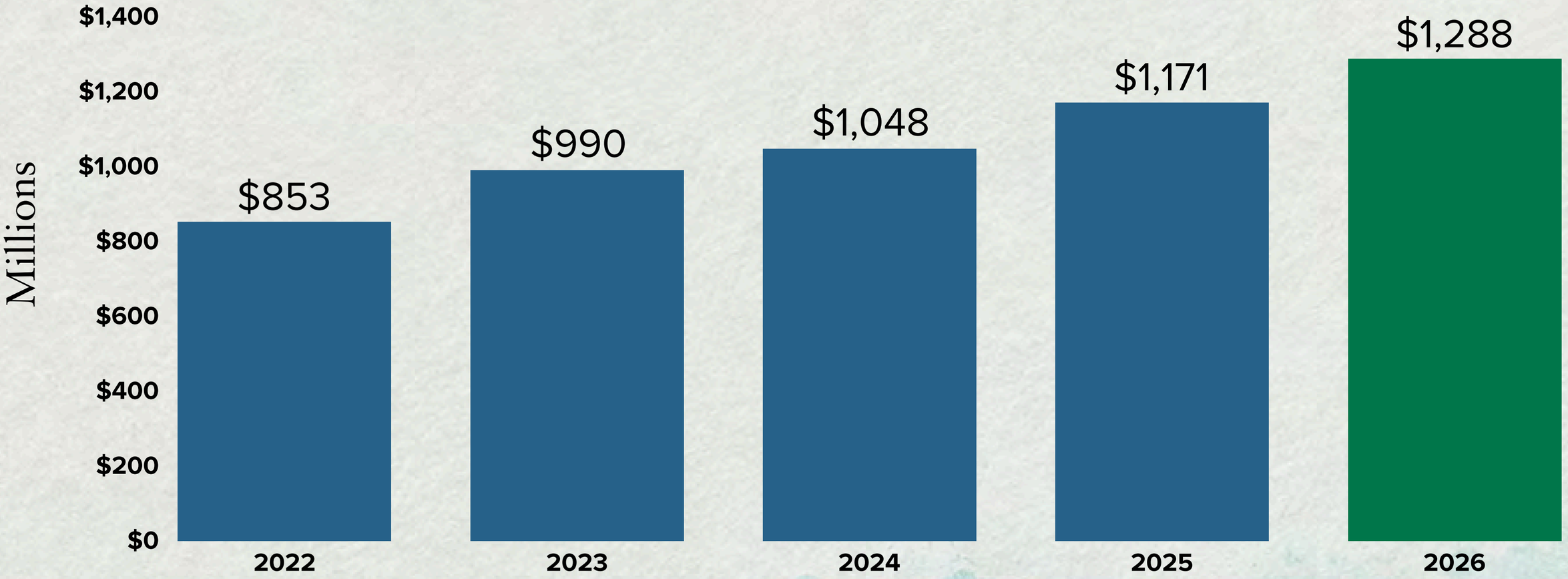


June 2022 - June 2026

Greene County Bancorp Inc.

TOTAL COMMERCIAL LOANS

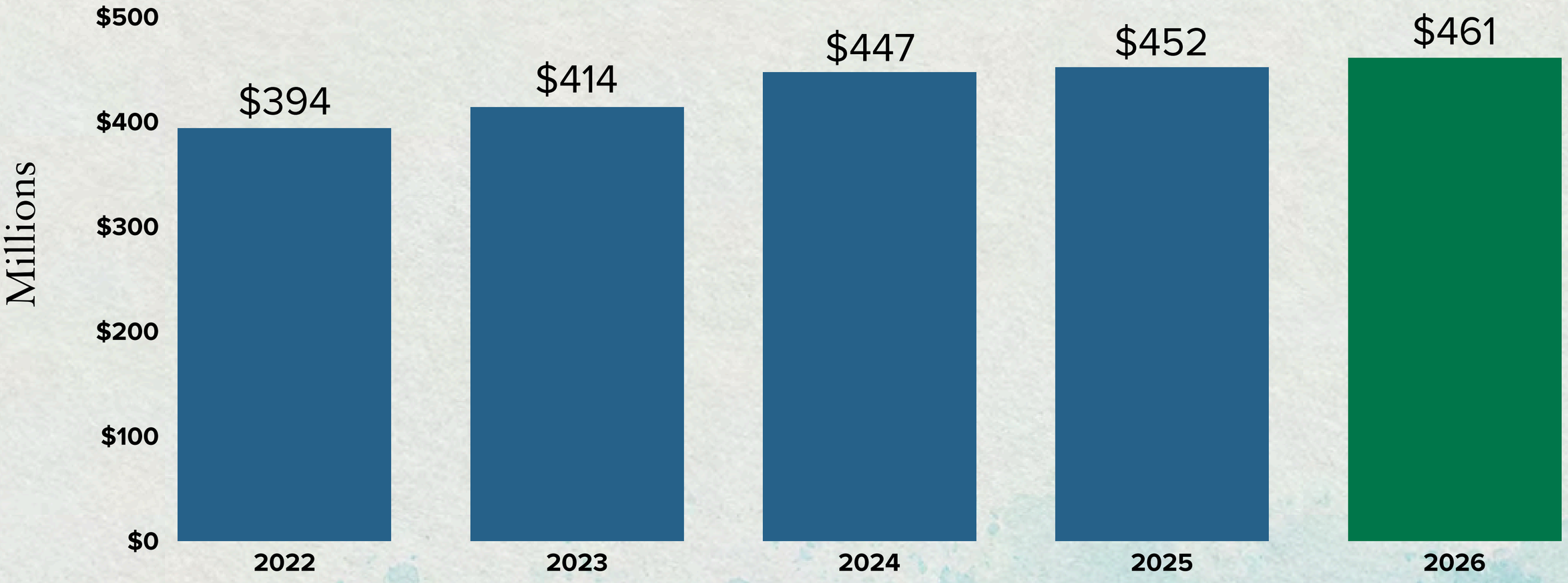
(CRE and C&I Loans)



June 2022 - June 2026

Greene County Bancorp Inc.

TOTAL RESIDENTIAL LOANS



June 2022 - June 2026

Greene County Bancorp Inc.

FIRST-TIME HOMEBUYER PROGRAM

Originated over **$3.2 Million** in First-Time Homebuyer Loans

Distributed **$177,500** in First-Time Home Buyer Grants

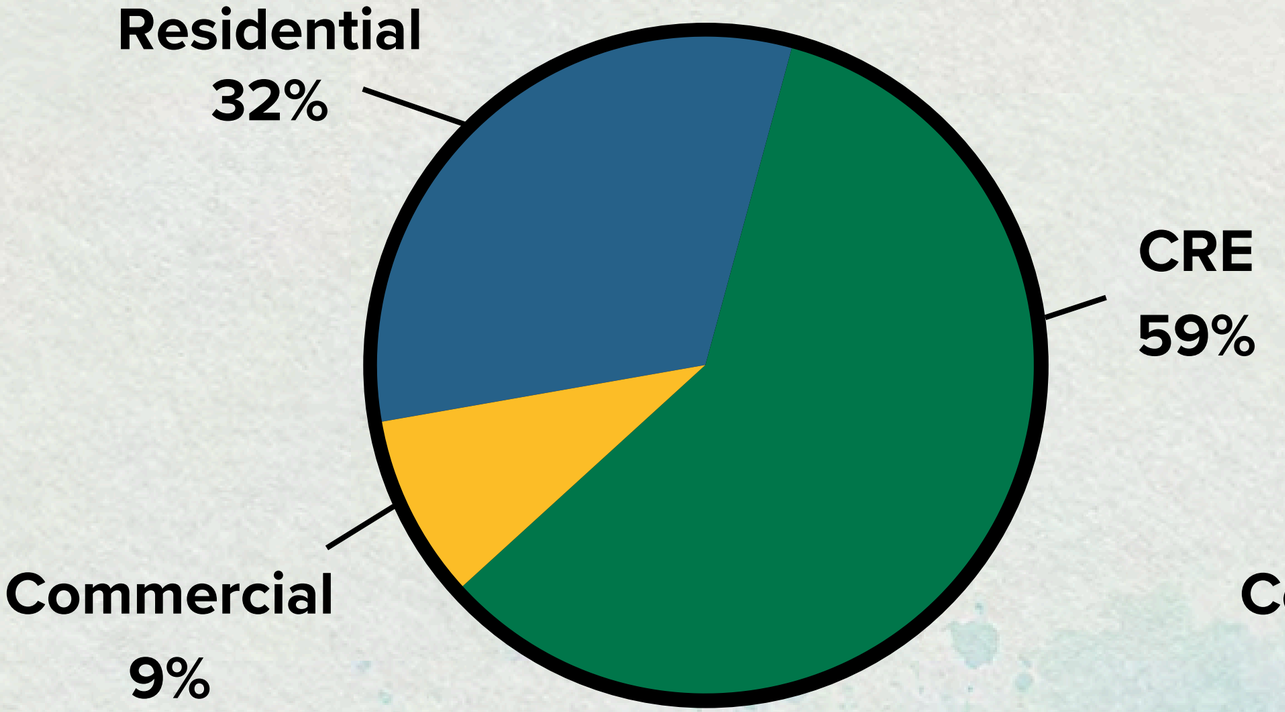
Nearly **$35,653** in Closing Cost Reductions



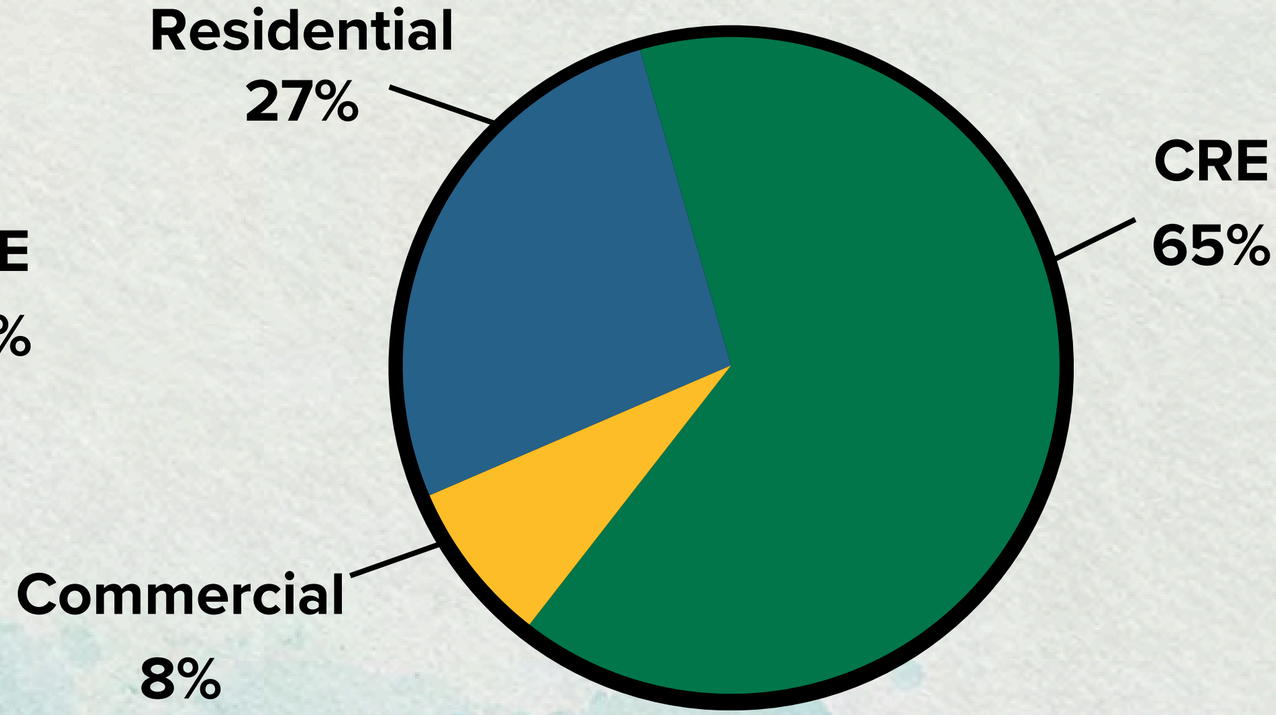
Greene County Bancorp Inc.

TOTAL LOAN MIX

June 30, 2022



June 30, 2026



Greene County Bancorp Inc.



SUSAN TIMAN

VP, MARKETING DIRECTOR & CORPORATE SECRETARY

Shorter Name Welcomes All

Greene County Bancorp Inc.

SHORTER NAME. BROADER WELCOME.

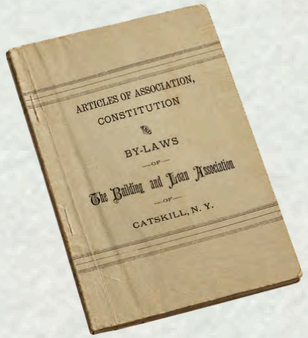
Bank of Greene County

is now

Bank of Greene

Greene County Bancorp Inc.

EVOLVING WITH OUR COMMUNITIES



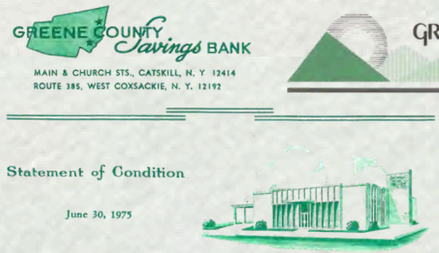
The Building and Loan Association of Catskill

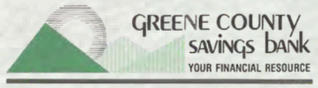
1889

1911

Catskill Savings and Loan Association







Greene County Savings Bank

1974

1998

The Bank of Greene County





Bank of Greene County

2015

2026

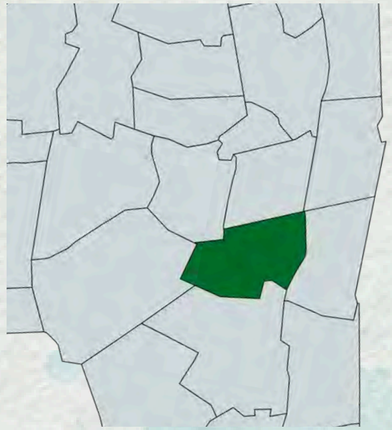


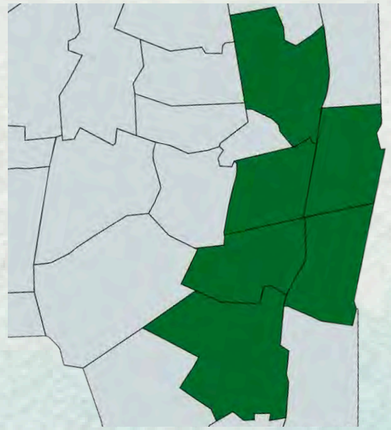
Greene County Bancorp Inc.

LOCAL ROOTS TO A REGIONAL PRESENCE

2 → 25

From **2 branches** in 1970 to **25 branches** and offices today





From **Greene County** to **6 counties**

Greene County Bancorp Inc.

WHY CHANGE THE NAME?

"Our name may be getting shorter, but our commitment to local, personal banking remains as strong as ever."

- Donald E. Gibson
President & CEO

Welcoming to All

A name that welcomes the many communities and customers we serve

Reflects Growth

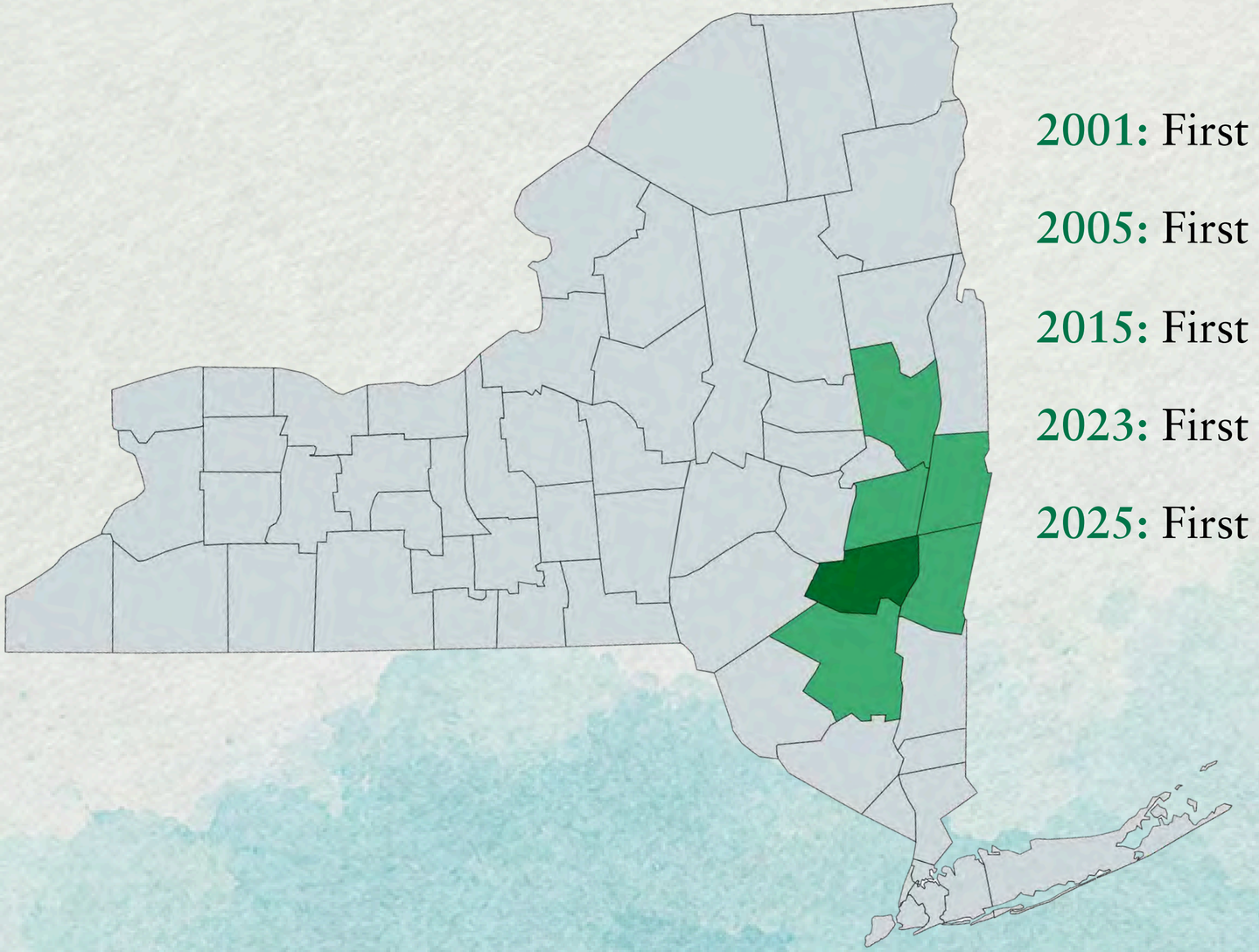
A name that represents our expanded regional footprint

Honors Our Roots

A name that honors where we started over 135 years ago

Greene County Bancorp Inc.

A NAME THAT REFLECTS TODAY



2001: First Albany County location in Westerlo

2005: First Columbia County location in Hudson

2015: First Ulster County location in Kingston

2023: First Rensselaer County location in East Greenbush

2025: First Saratoga County location in Clifton Park

Greene County Bancorp Inc.

WHAT STAYED THE SAME?

A NEW NAME. THE SAME TRUSTED BANK.

- ✓ Same ownership structure
- ✓ Same team of experienced bankers
- ✓ Same account and debit card numbers
- ✓ Same personalized service
- ✓ Same commitment to our community
- ✓ Same locally owned community bank

Greene County Bancorp Inc.

PERSONALIZED COMMUNITY BANKING

BANKING SOLUTIONS FOR EVERY CUSTOMER

- Personal Banking, Lending, & Mortgages
- Business Banking & Lending
- Municipal & Fire/EMS
- Commercial Lending
- Corporate Cash Management
- Wealth Management & Private Banking



Greene County Bancorp Inc.

OUR COMMITMENT BEYOND BANKING







Greene County Bancorp Inc.

BUILDING OUR FUTURE

Bank of Greene

Community Banking at its Best!

Greene County Bancorp Inc.

DONALD E. GIBSON

PRESIDENT, CEO & DIRECTOR



Greene County Bancorp Inc.



DONALD E. GIBSON

PRESIDENT, CEO & DIRECTOR

2026 Bank Accolades

PIPER | SANDLER

2025 Bank & Thrift
SM-ALL STARS

ALBANY BUSINESS REVIEW
RANKED ONE OF THE FASTEST GROWING COMPANIES
in the Capital Region
2025

AMERICAN BANKER
2026 Top-Performing Banks

Greene County Bancorp Inc.

Lets be the
last community bank standing



QUESTIONS?

PLEASE RAISE YOUR HAND

Bank of Greene

Greene County Bancorp Inc.



BRAD CUMMINGS

CPA, CVA

Inspector of Elections Report

Greene County Bancorp Inc.

TOURS AVAILABLE!

DIRECTLY AFTER THIS MEETING

- Wealth Management Center - 345 Main Street
- Administrative Center - 302 Main Street
- Lending Center - 341 Main Sreet



Greene County Bancorp Inc.

THANK YOU FOR COMING

