

Bancorp.

of Southern Indiana

Parent Company of JCBank and Subsidiaries

	For the three months ending March 31,		For the year ending December 31,	
	2023	2022	2022	2021
Per Share Performance				
Net income (annualized)	\$1.37	\$1.32	\$5.36	\$6.54
Dividends	0.00	0.00	1.57	1.55
Book value	49.92	48.12	47.51	51.76
Balance Sheet (000's)				
Total assets	\$847,271	\$782,480	\$819,202	\$782,984
Total loans held for sale	0	1,642	109	9,331
Total loans	644,823	507,031	607,043	499,768
Total deposits	697,020	675,960	688,282	651,651
Total equity	67,512	65,303	64,255	70,241
Profitability				
Net interest margin (FTE)	3.52 %	2.83 %	3.16 %	2.85 %
Return on average assets	0.90	0.94	0.93	1.20
Return on average equity	11.39	10.64	11.22	13.10
Net interest income (000's)	\$6,613	\$5,161	\$23,218	\$20,984
Net income (000's)	1,853	1,790	7,255	8,876
Asset Quality				
Net charge-offs / average loans	-0.02 %	0.01 %	0.00 %	-0.03 %
Provision / average loans	0.16	0.00	0.00	0.00
Allowance / non-performing loans at period end	297.75	228.40	309.07	207.41
Non-performing assets / assets at period end	0.25	0.32	0.23	0.36
Capital Strength - Bank				
Tangible equity / assets at period end	8.73 %	8.39 %	8.28 %	9.04 %
Common equity Tier 1 Risk-based Capital Ratio	10.81	12.02	11.05	12.01
Total Risk-based Capital Ratio	11.69	13.05	11.91	13.07