

Bancorp.

of Southern Indiana

Parent Company of JCBank and Subsidiaries

	For the three months ending March 31,		For the year ending December 31,	
	2024	2023	2023	2022
Per Share Performance				
Net income (annualized)	\$3.97	\$5.56	\$5.04	\$5.36
Dividends	0.00	0.00	1.57	1.57
Book value	51.92	49.92	51.69	47.51
Balance Sheet (000's)				
Total assets	\$995,451	\$847,271	\$953,347	\$819,202
Total loans held for sale	1,775	0	669	109
Total loans	775,052	644,823	749,143	607,043
Total deposits	772,314	697,020	740,345	688,282
Total equity	70,213	67,512	69,909	64,255
Profitability				
Net interest margin (FTE)	3.01 %	3.52 %	3.30 %	3.16 %
Return on average assets	0.55	0.90	0.77	0.93
Return on average equity	7.68	11.39	10.26	11.22
Net interest income (000's)	\$6,633	\$6,613	\$26,783	\$23,218
Net income (000's)	1,334	1,853	6,810	7,255
Asset Quality				
Net charge-offs / average loans	0.01 %	-0.02 %	-0.01 %	0.00 %
Provision / average loans	0.19	0.16	0.12	0.00
Allowance / non-performing loans at period end	284.40	297.75	294.18	309.07
Non-performing assets / assets at period end	0.26	0.25	0.25	0.23
Capital Strength - Bank				
Tangible equity / assets at period end	7.94 %	8.73 %	8.24 %	8.28 %
Common equity Tier 1 Risk-based Capital Ratio	10.48	10.82	10.51	11.10
Total Risk-based Capital Ratio	11.42	11.70	11.43	11.87