

Bancorp.

of Southern Indiana

Parent Company of JCBank and Subsidiaries

	For the 3 months ending March 31,		For the year ending December 31,	
	2026	2025	2025	2024
Per Share Performance				
Net income (annualized)	\$5.97	\$5.95	\$6.13	\$4.99
Dividends	0.00	0.00	1.72	1.58
Book value	62.24	56.17	61.46	54.35
Balance Sheet (000's)				
Total assets	\$1,080,858	\$1,036,565	\$1,067,239	\$982,329
Total loans held for sale	1,348	2,187	380	696
Total loans	892,785	826,115	869,493	800,148
Total deposits	858,580	846,000	842,105	786,517
Total equity	83,945	75,882	82,894	73,422
Profitability				
Net interest margin (FTE)	3.49 %	3.34 %	3.39 %	3.03 %
Return on average assets	0.75	0.79	0.80	0.74
Return on average equity	9.57	10.72	10.57	10.32
Net interest income (000's)	\$8,626	\$7,692	\$32,796	\$27,651
Net income (000's)	1,984	1,981	8,275	6,742
Asset Quality				
Net charge-offs / average loans	0.00 %	0.01 %	0.08 %	0.03 %
Provision / average loans	0.37	0.06	0.19	0.13
Allowance / non-performing loans at period end	168.78	296.50	159.60	257.95
Non-performing assets / assets at period end	0.51	0.25	0.50	0.30
Capital Strength - Bank				
Tangible equity / assets at period end	7.94 %	7.73 %	7.95 %	7.88 %
Common equity Tier 1 Risk-based Capital Ratio	11.11	11.16	10.92	10.77
Total Risk-based Capital Ratio	12.26	12.18	11.98	11.75