

Bancorp.

of Southern Indiana

Parent Company of JCBank and Subsidiaries

	For the six months ending June 30,		For the year ending December 31,	
	2022	2021	2021	2020
Per Share Performance				
Net income (annualized)	\$5.18	\$6.98	\$6.54	\$5.12
Dividends	0.65	0.65	1.55	1.40
Book value	46.11	49.83	51.76	47.80
Balance Sheet (000's)				
Total assets	\$757,797	\$733,669	\$782,984	\$706,613
Total loans held for sale	2,432	4,524	9,331	10,607
Total loans	530,480	509,096	499,768	503,636
Total deposits	663,759	597,300	651,651	572,429
Total equity	62,359	67,629	70,241	64,874
Profitability				
Net interest margin (FTE)	2.95 %	2.93 %	2.85 %	3.04 %
Return on average assets	0.91	1.31	1.20	1.05
Return on average equity	10.65	14.28	13.10	11.16
Net interest income (000's)	\$10,678	\$10,579	\$20,984	\$19,415
Net income (000's)	3,482	4,696	8,876	6,955
Asset Quality				
Net charge-offs / average loans	0.01 %	-0.06 %	-0.03 %	0.00 %
Provision / average loans	0.00	0.08	0.00	0.38
Allowance / non-performing loans at period end	218.97	231.77	207.41	138.55
Non-performing assets / assets at period end	0.35	0.35	0.36	0.58
Capital Strength - Bank				
Tangible equity / assets at period end	8.29 %	9.27 %	9.04 %	9.28 %
Common equity Tier 1 Risk-based Capital Ratio	11.37	11.71	12.01	11.53
Total Risk-based Capital Ratio	12.33	12.84	13.07	12.64