

Bancorp.

of Southern Indiana

Parent Company of JCBank and Subsidiaries

	For the nine months ending September 30,		For the year ending December 31,	
	2022	2021	2021	2020
Per Share Performance				
Net income (annualized)	\$5.37	\$6.80	\$6.54	\$5.12
Dividends	0.65	0.65	1.55	1.40
Book value	45.18	51.05	51.76	47.80
Balance Sheet (000's)				
Total assets	\$804,114	\$743,292	\$782,984	\$706,613
Total loans held for sale	1,507	5,790	9,331	10,607
Total loans	572,071	485,385	499,768	503,636
Total deposits	678,133	605,186	651,651	572,429
Total equity	61,100	69,282	70,241	64,874
Profitability				
Net interest margin (FTE)	3.06 %	2.89 %	2.85 %	3.04 %
Return on average assets	0.93	1.26	1.20	1.05
Return on average equity	11.14	13.73	13.10	11.16
Net interest income (000's)	\$16,807	\$15,870	\$20,984	\$19,415
Net income (000's)	5,437	6,898	8,876	6,955
Asset Quality				
Net charge-offs / average loans	0.00 %	-0.04 %	-0.03 %	0.00 %
Provision / average loans	0.00	0.05	0.00	0.38
Allowance / non-performing loans at period end	304.69	202.38	207.41	138.55
Non-performing assets / assets at period end	0.24	0.40	0.36	0.58
Capital Strength - Bank				
Tangible equity / assets at period end	7.65 %	9.35 %	9.04 %	9.28 %
Common equity Tier 1 Risk-based Capital Ratio	11.06	12.32	12.01	11.53
Total Risk-based Capital Ratio	11.97	13.47	13.07	12.64