

Bancorp.

of Southern Indiana

Parent Company of JCBank and Subsidiaries

	For the nine months ending September 30,		For the year ending December 31,	
	2023	2022	2022	2021
Per Share Performance				
Net income (annualized)	\$4.42	\$5.37	\$5.36	\$6.54
Dividends	0.65	0.65	1.57	1.55
Book value	47.36	45.18	47.51	51.76
Balance Sheet (000's)				
Total assets	\$926,393	\$804,114	\$819,202	\$782,984
Total loans held for sale	396	1,507	109	9,331
Total loans	723,742	572,071	607,043	499,768
Total deposits	716,517	678,133	688,282	651,651
Total equity	64,052	61,100	64,255	70,241
Profitability				
Net interest margin (FTE)	3.34 %	3.06 %	3.16 %	2.85 %
Return on average assets	0.69	0.93	0.93	1.20
Return on average equity	9.04	11.14	11.22	13.10
Net interest income (000's)	\$19,859	\$16,807	\$23,218	\$20,984
Net income (000's)	4,471	5,437	7,255	8,876
Asset Quality				
Net charge-offs / average loans	-0.01 %	0.00 %	0.00 %	-0.03 %
Provision / average loans	0.17	0.00	0.00	0.00
Allowance / non-performing loans at period end	216.45	304.69	309.07	207.41
Non-performing assets / assets at period end	0.33	0.24	0.23	0.36
Capital Strength - Bank				
Tangible equity / assets at period end	7.76 %	7.65 %	8.28 %	9.04 %
Common equity Tier 1 Risk-based Capital Ratio	10.46	11.06	11.05	12.01
Total Risk-based Capital Ratio	11.36	11.97	11.91	13.07