

Bancorp.

of Southern Indiana

Parent Company of JCBank and Subsidiaries

	For the nine months ending September 30,		For the year ending December 31,	
	2025	2024	2024	2023
Per Share Performance				
Net income (annualized)	\$6.12	\$4.54	\$4.99	\$5.04
Dividends	0.66	0.65	1.58	1.57
Book value	59.58	55.30	54.35	51.69
Balance Sheet (000's)				
Total assets	\$1,043,978	\$1,011,467	\$982,329	\$953,347
Total loans held for sale	1,907	3,475	696	669
Total loans	861,965	801,921	800,148	749,143
Total deposits	814,499	780,781	786,517	740,345
Total equity	80,495	74,702	73,422	69,909
Profitability				
Net interest margin (FTE)	3.39 %	2.98 %	3.03 %	3.30 %
Return on average assets	0.80	0.62	0.74	0.77
Return on average equity	10.73	8.68	10.32	10.26
Net interest income (000's)	\$24,367	\$20,335	\$27,651	\$26,783
Net income (000's)	6,184	4,594	6,742	6,810
Asset Quality				
Net charge-offs / average loans	0.08 %	0.04 %	0.03 %	-0.01 %
Provision / average loans	0.20	0.15	0.13	0.12
Allowance / non-performing loans at period end	249.71	278.71	257.95	294.18
Non-performing assets / assets at period end	0.32	0.27	0.30	0.25
Capital Strength - Bank				
Tangible equity / assets at period end	7.93 %	7.79 %	7.88 %	8.24 %
Common equity Tier 1 Risk-based Capital Ratio	10.81	10.50	10.77	10.51
Total Risk-based Capital Ratio	11.84	11.46	11.75	11.43