

Bancorp.

of Southern Indiana

Parent Company of JCBank and Subsidiaries

	For the three months ending March 31,		For the year ending December 31,	
	2025	2024	2024	2023
Per Share Performance				
Net income (annualized)	\$5.95	\$3.97	\$4.99	\$5.04
Dividends	0.00	0.00	1.58	1.57
Book value	56.17	51.92	54.35	51.69
Balance Sheet (000's)				
Total assets	\$1,036,565	\$995,451	\$982,329	\$953,347
Total loans held for sale	2,187	1,775	696	669
Total loans	826,115	775,052	800,148	749,143
Total deposits	846,000	772,314	786,517	740,345
Total equity	75,882	70,213	73,422	69,909
Profitability				
Net interest margin (FTE)	3.34 %	3.01 %	3.03 %	3.30 %
Return on average assets	0.79	0.55	0.74	0.77
Return on average equity	10.72	7.68	10.32	10.26
Net interest income (000's)	\$7,692	\$6,633	\$27,651	\$26,783
Net income (000's)	1,981	1,334	6,742	6,810
Asset Quality				
Net charge-offs / average loans	0.01 %	0.01 %	0.03 %	-0.01 %
Provision / average loans	0.06	0.19	0.13	0.12
Allowance / non-performing loans at period end	296.50	284.40	257.95	294.18
Non-performing assets / assets at period end	0.25	0.26	0.30	0.25
Capital Strength - Bank				
Tangible equity / assets at period end	7.73 %	7.46 %	7.88 %	8.24 %
Common equity Tier 1 Risk-based Capital Ratio	11.16	10.48	10.77	10.51
Total Risk-based Capital Ratio	12.18	11.42	11.75	11.43