

# Bancorp.

of Southern Indiana

*Parent Company of JCBank and Subsidiaries*

	For the six months ending June 30,		For the year ending December 31,	
	2025	2024	2024	2023
<b>Per Share Performance</b>				
Net income (annualized)	\$5.85	\$4.33	\$4.99	\$5.04
Dividends	0.66	0.65	1.58	1.57
Book value	57.99	51.93	54.35	51.69
<b>Balance Sheet (000's)</b>				
Total assets	\$1,040,152	\$1,020,295	\$982,329	\$953,347
Total loans held for sale	1,284	500	696	669
Total loans	855,460	790,319	800,148	749,143
Total deposits	846,874	794,128	786,517	740,345
Total equity	77,448	70,151	73,422	69,909
<b>Profitability</b>				
Net interest margin (FTE)	3.38 %	2.98 %	3.03 %	3.30 %
Return on average assets	0.77	0.59	0.74	0.77
Return on average equity	10.39	8.41	10.32	10.26
Net interest income (000's)	\$15,879	\$13,407	\$27,651	\$26,783
Net income (000's)	3,916	2,911	6,742	6,810
<b>Asset Quality</b>				
Net charge-offs / average loans	0.01 %	0.01 %	0.03 %	-0.01 %
Provision / average loans	0.19	0.16	0.13	0.12
Allowance / non-performing loans at period end	208.81	212.93	257.95	294.18
Non-performing assets / assets at period end	0.39	0.34	0.30	0.25
<b>Capital Strength - Bank</b>				
Tangible equity / assets at period end	7.66 %	7.73 %	7.88 %	8.24 %
Common equity Tier 1 Risk-based Capital Ratio	10.77	10.31	10.77	10.51
Total Risk-based Capital Ratio	11.84	11.27	11.75	11.43