

# Bancorp.

of Southern Indiana

Parent Company of JCBank and Subsidiaries

	For the three months ending March 31,		For the year ending December 31,	
	2022	2021	2021	2020
<b>Per Share Performance</b>				
Net income (annualized)	\$5.35	\$7.09	\$6.54	\$5.12
Dividends	0.00	0.00	1.55	1.40
Book value	48.12	48.64	51.76	47.80
<b>Balance Sheet (000's)</b>				
Total assets	\$782,480	\$732,004	\$782,984	\$706,613
Total loans held for sale	1,642	5,432	9,331	10,607
Total loans	507,031	502,957	499,768	503,636
Total deposits	675,960	595,292	651,651	572,429
Total equity	65,303	66,005	70,241	64,874
<b>Profitability</b>				
Net interest margin (FTE)	2.83 %	2.89 %	2.85 %	3.04 %
Return on average assets	0.94	1.34	1.20	1.05
Return on average equity	10.64	14.68	13.10	11.16
Net interest income (000's)	\$5,161	\$5,221	\$20,984	\$19,415
Net income (000's)	1,790	2,372	8,876	6,955
<b>Asset Quality</b>				
Net charge-offs / average loans	-0.01 %	0.00 %	-0.03 %	0.00 %
Provision / average loans	0.00	0.16	0.00	0.38
Allowance / non-performing loans at period end	228.40	150.83	207.41	138.55
Non-performing assets / assets at period end	0.32	0.53	0.36	0.58
<b>Capital Strength - Bank</b>				
Tangible equity / assets at period end	8.39 %	9.10 %	9.04 %	9.28 %
Common equity Tier 1 Risk-based Capital Ratio	12.02	12.11	12.01	11.53
Total Risk-based Capital Ratio	13.05	13.27	13.07	12.64