

Bancorp.

of Southern Indiana

Parent Company of JCBank and Subsidiaries

	For the six months ending June 30,		For the year ending December 31,	
	2023	2022	2022	2021
Per Share Performance				
Net income (annualized)	\$4.90	\$5.18	\$5.36	\$6.54
Dividends	0.65	0.65	1.57	1.55
Book value	49.24	46.11	47.51	51.76
Balance Sheet (000's)				
Total assets	\$885,939	\$757,797	\$819,202	\$782,984
Total loans held for sale	495	2,432	109	9,331
Total loans	679,589	530,480	607,043	499,768
Total deposits	705,777	663,759	688,282	651,651
Total equity	66,593	62,359	64,255	70,241
Profitability				
Net interest margin (FTE)	3.43 %	2.95 %	3.16 %	2.85 %
Return on average assets	0.78	0.91	0.93	1.20
Return on average equity	10.00	10.65	11.22	13.10
Net interest income (000's)	\$13,177	\$10,678	\$23,218	\$20,984
Net income (000's)	3,285	3,482	7,255	8,876
Asset Quality				
Net charge-offs / average loans	-0.01 %	0.01 %	0.00 %	-0.03 %
Provision / average loans	0.14	0.00	0.00	0.00
Allowance / non-performing loans at period end	233.35	218.97	309.07	207.41
Non-performing assets / assets at period end	0.31	0.35	0.23	0.36
Capital Strength - Bank				
Tangible equity / assets at period end	8.32 %	8.29 %	8.28 %	9.04 %
Common equity Tier 1 Risk-based Capital Ratio	10.57	11.37	11.05	12.01
Total Risk-based Capital Ratio	11.44	12.33	11.91	13.07