

# Bancorp.

of Southern Indiana

Parent Company of JCBank and Subsidiaries

	For the six months ending June 30,		For the year ending December 31,	
	2024	2023	2023	2022
<b>Per Share Performance</b>				
Net income (annualized)	\$4.33	\$5.00	\$5.04	\$5.36
Dividends	0.65	0.65	1.57	1.57
Book value	51.93	49.29	51.69	47.51
<b>Balance Sheet (000's)</b>				
Total assets	\$1,020,295	\$885,939	\$953,347	\$819,202
Total loans held for sale	500	495	669	109
Total loans	790,319	679,589	749,143	607,043
Total deposits	794,128	705,777	740,345	688,282
Total equity	70,151	66,662	69,909	64,255
<b>Profitability</b>				
Net interest margin (FTE)	2.98 %	3.43 %	3.30 %	3.16 %
Return on average assets	0.59	0.78	0.77	0.93
Return on average equity	8.41	10.00	10.26	11.22
Net interest income (000's)	\$13,407	\$13,177	\$26,783	\$23,218
Net income (000's)	2,911	3,354	6,810	7,255
<b>Asset Quality</b>				
Net charge-offs / average loans	0.01 %	-0.01 %	-0.01 %	0.00 %
Provision / average loans	0.16	0.14	0.12	0.00
Allowance / non-performing loans at period end	212.93	233.35	294.18	309.07
Non-performing assets / assets at period end	0.34	0.31	0.25	0.23
<b>Capital Strength - Bank</b>				
Tangible equity / assets at period end	7.73 %	8.32 %	8.24 %	8.28 %
Common equity Tier 1 Risk-based Capital Ratio	10.31	10.57	10.51	11.05
Total Risk-based Capital Ratio	11.27	11.44	11.43	11.91