

Bancorp.

of Southern Indiana

Parent Company of JCBank and Subsidiaries

| | For the nine months ending September 30, | | For the year ending December 31, | |
|--|---|-----------|-------------------------------------|-----------|
| | 2024 | 2023 | 2023 | 2022 |
| Per Share Performance | | | | |
| Net income (annualized) | \$4.54 | \$4.42 | \$5.04 | \$5.36 |
| Dividends | 0.65 | 0.65 | 1.57 | 1.57 |
| Book value | 55.30 | 47.36 | 51.69 | 47.51 |
| Balance Sheet (000's) | | | | |
| Total assets | \$1,011,467 | \$926,393 | \$953,347 | \$819,202 |
| Total loans held for sale | 3,475 | 396 | 669 | 109 |
| Total loans | 801,921 | 723,742 | 749,143 | 607,043 |
| Total deposits | 780,781 | 716,517 | 740,345 | 688,282 |
| Total equity | 74,702 | 64,052 | 69,909 | 64,255 |
| Profitability | | | | |
| Net interest margin (FTE) | 2.98 % | 3.34 % | 3.30 % | 3.16 % |
| Return on average assets | 0.62 | 0.69 | 0.77 | 0.93 |
| Return on average equity | 8.68 | 9.04 | 10.26 | 11.22 |
| Net interest income (000's) | \$20,335 | \$19,859 | \$26,783 | \$23,218 |
| Net income (000's) | 4,594 | 4,471 | 6,810 | 7,255 |
| Asset Quality | | | | |
| Net charge-offs / average loans | 0.04 % | -0.01 % | -0.01 % | 0.00 % |
| Provision / average loans | 0.15 | 0.13 | 0.12 | 0.00 |
| Allowance / non-performing loans at period end | 278.71 | 209.88 | 294.18 | 309.07 |
| Non-performing assets / assets at period end | 0.27 | 0.33 | 0.25 | 0.23 |
| Capital Strength - Bank | | | | |
| Tangible equity / assets at period end | 8.26 % | 7.76 % | 8.24 % | 8.28 % |
| Common equity Tier 1 Risk-based Capital Ratio | 10.50 | 10.46 | 10.51 | 11.05 |
| Total Risk-based Capital Ratio | 11.46 | 11.36 | 11.43 | 11.91 |