

Jeffersonville Bancorp and Subsidiary
Consolidated Balance Sheets
(In thousands, except share and per share data)

As of	December 31, 2025	December 31, 2024
ASSETS		
Cash and cash equivalents	\$ 72,073	\$ 64,569
Securities available for sale, at fair value	186,799	177,858
Equity securities held at fair value	666	578
Securities held to maturity, fair value of \$8,111 at December 21, 2025 and \$7,302 at December 31, 2024	7,986	7,180
Loans, net of allowance for credit losses of \$4,877 at December 21, 2025 and \$4,357 at December 31, 2024	357,719	335,375
Accrued interest receivable	2,893	2,647
Bank-owned life insurance	20,344	20,462
Foreclosed real estate	492	492
Premises and equipment, net	6,257	5,980
Restricted investments	650	526
Other assets	12,763	13,581
Total Assets	\$ 668,642	\$ 629,248
LIABILITIES AND STOCKHOLDERS' EQUITY		
Liabilities		
Deposits:		
Demand deposits (non-interest bearing)	\$ 187,195	\$ 177,410
NOW and super NOW accounts	114,298	105,671
Savings and insured money market deposits	187,759	187,814
Time deposits	63,899	59,683
Total Deposits	553,151	530,578
Other liabilities	10,441	7,505
Total Liabilities	563,592	538,083
Stockholders' equity		
Common stock, \$0.50 par value; 11,250,000 shares authorized, 4,767,786 shares issued with 4,234,505 outstanding	2,384	2,384
Paid-in capital	6,483	6,483
Treasury stock, at cost; 533,281 shares	(4,965)	(4,965)
Retained earnings	105,104	97,208
Accumulated other comprehensive (loss) gain	(3,956)	(9,945)
Total Stockholders' Equity	105,050	91,165
Total Liabilities and Stockholders' Equity	\$ 668,642	\$ 629,248

This does not represent complete financial statements. Complete financial statements may be found at www.jeff.bank

Jeffersonville Bancorp and Subsidiary

Consolidated Statements of Income

(In thousands, except per share data)

For the Three Months Ended December 31,	2025	2024
Interest and Dividend Income		
Loan interest and fees	\$ 5,521	\$ 4,992
Securities:		
Taxable	872	981
Tax-exempt	758	646
Other interest and dividend income	685	722
Total Interest and Dividend Income	7,836	7,341
Interest Expense	<u>309</u>	<u>534</u>
Net interest income	7,527	6,807
Provision for credit losses	72	36
Net Interest Income after Provision for Loan Losses	<u>7,455</u>	<u>6,771</u>
Non-Interest Income		
Service charges	238	233
Fee income	467	442
Earnings on bank-owned life insurance	102	84
Gain on sale of foreclosed real estate	—	—
Net loss on sale of securities	(42)	(220)
Unrealized gain on equity securities	109	22
Other non-interest income	44	50
Total Non-Interest Income	<u>918</u>	<u>611</u>
Non-Interest Expense		
Salaries and employee benefits	2,572	2,529
Occupancy and equipment expenses	463	398
Foreclosed real estate expense, net	—	(3)
Other non-interest expenses	<u>1,226</u>	<u>1,141</u>
Total Non-Interest Expenses	<u>4,261</u>	<u>4,065</u>
Income before income tax expense	4,112	3,317
Income tax expense	860	663
Net Income	<u>\$ 3,252</u>	<u>\$ 2,654</u>
Basic earnings per common share	<u>\$ 0.77</u>	<u>\$ 0.63</u>
Average common shares outstanding	<u>4,235</u>	<u>4,235</u>
Cash dividends declared per share	<u>\$ 0.15</u>	<u>\$ 0.15</u>

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Consolidated Statements of Income
(In thousands, except per share data)

For the Year Ended December 31,	2025	2024
Interest and Dividend Income		
Loan interest and fees	\$ 21,302	\$ 19,412
Securities:		
Taxable	3,384	4,417
Tax-exempt	2,778	2,580
Other interest and dividend income	3,217	4,087
Total Interest and Dividend Income	30,681	30,496
Interest Expense	<u>1,202</u>	<u>3,191</u>
Net interest income	29,479	27,305
Provision for loan losses	426	231
Net Interest Income after Provision for Loan Losses	<u>29,053</u>	<u>27,074</u>
Non-Interest Income		
Service charges	925	911
Fee income	1,777	1,800
Earnings on bank-owned life insurance	405	330
Gain on sale of foreclosed real estate	—	191
Net loss on securities	(36)	(219)
Unrealized gain on equity securities	88	61
Other non-interest income	401	692
Total Non-Interest Income	<u>3,560</u>	<u>3,766</u>
Non-Interest Expense		
Salaries and employee benefits	10,120	10,160
Occupancy and equipment expenses	1,850	1,697
Foreclosed real estate expense, net	21	77
Other non-interest expenses	4,778	4,620
Total Non-Interest Expenses	<u>16,769</u>	<u>16,554</u>
Income before income tax expense	15,844	14,286
Income tax expense	3,291	2,956
Net Income	<u>\$ 12,553</u>	<u>\$ 11,330</u>
Basic earnings per common share	<u>\$ 2.96</u>	<u>\$ 2.68</u>
Average common shares outstanding	<u>4,235</u>	<u>4,235</u>
Cash dividends declared per share	<u>\$ 1.10</u>	<u>\$ 0.75</u>

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