

**Jeffersonville Bancorp and Subsidiary**  
**Consolidated Balance Sheets**

(In thousands, except share and per share data)

As of	December 31, 2025	December 31, 2024
<b>ASSETS</b>		
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	<u>\$ 668,642</u>	<u>\$ 629,248</u>
<b>LIABILITIES AND STOCKHOLDERS' EQUITY</b>		
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	<u>563,592</u>	<u>538,083</u>
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	<u>105,050</u>	<u>91,165</u>
Total Liabilities and Stockholders' Equity	<u>\$ 668,642</u>	<u>\$ 629,248</u>

This does not represent complete financial statements. Complete financial statements may be found at [www.jeff.bank](http://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
<b>Interest and Dividend Income</b>		
Loan interest and fees	\$ 5,521	\$ 4,992
Securities:		
Taxable	872	981
Tax-exempt	758	646
Other interest and dividend income	<u>685</u>	<u>722</u>
Total Interest and Dividend Income	7,836	7,341
<b>Interest Expense</b>	<u>309</u>	<u>534</u>
Net interest income	7,527	6,807
Provision for credit losses	<u>72</u>	<u>36</u>
Net Interest Income after Provision for Loan Losses	<u>7,455</u>	<u>6,771</u>
<b>Non-Interest Income</b>		
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	<u>44</u>	<u>50</u>
Total Non-Interest Income	<u>918</u>	<u>611</u>
<b>Non-Interest Expense</b>		
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	<u>860</u>	<u>663</u>
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
<b>Interest and Dividend Income</b>		
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	<u>3,217</u>	<u>4,087</u>
Total Interest and Dividend Income	30,681	30,496
<b>Interest Expense</b>	<u>1,202</u>	<u>3,191</u>
Net interest income	29,479	27,305
Provision for loan losses	<u>426</u>	<u>231</u>
Net Interest Income after Provision for Loan Losses	<u>29,053</u>	<u>27,074</u>
<b>Non-Interest Income</b>		
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	<u>401</u>	<u>692</u>
Total Non-Interest Income	<u>3,560</u>	<u>3,766</u>
<b>Non-Interest Expense</b>		
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	<u>4,778</u>	<u>4,620</u>
Total Non-Interest Expenses	<u>16,769</u>	<u>16,554</u>
Income before income tax expense	15,844	14,286
Income tax expense	<u>3,291</u>	<u>2,956</u>
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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