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

As of	March 31, 2026	December 31, 2025
ASSETS		
Cash and cash equivalents	$ 81,160	$ 72,073
Securities available for sale, at fair value	181,879	186,799
Equity securities held at fair value	705	666
Securities held to maturity, fair value of $8,951 at March 31, 2026 and $8,111 at December 31, 2025	8,787	7,986
Loans, net of allowance for credit losses of $4,777 at March 31, 2026 and $4,877 at December 31, 2025	361,388	357,719
Accrued interest receivable	3,279	2,893
Bank-owned life insurance	20,442	20,344
Foreclosed real estate	492	492
Premises and equipment, net	6,614	6,257
Restricted investments	650	650
Other assets	13,264	12,763
Total Assets	$ 678,660	$ 668,642
LIABILITIES AND STOCKHOLDERS' EQUITY		
Liabilities		
Deposits:		
Demand deposits (non-interest bearing)	$ 188,067	$ 187,195
NOW and super NOW accounts	117,642	114,298
Savings and insured money market deposits	191,360	187,759
Time deposits	65,060	63,899
Total Deposits	562,129	553,151
Other liabilities	10,861	10,441
Total Liabilities	572,990	563,592
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	106,692	105,104
Accumulated other comprehensive (loss)	(4,924)	(3,956)
Total Stockholders' Equity	105,670	105,050
Total Liabilities and Stockholders' Equity	$ 678,660	$ 668,642

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 March 31,	2026	2025
Interest and Dividend Income		
Loan interest and fees	$ 5,498	$ 5,003
Securities:		
Taxable	880	795
Tax-exempt	770	633
Other interest and dividend income	651	838
Total Interest and Dividend Income	7,799	7,269
Interest Expense	305	283
Net interest income	7,494	6,986
(Negative) provision for credit losses	(34)	205
Net Interest Income after Provision for Credit Losses	7,528	6,781
Non-Interest Income		
Service charges	250	236
Fee income	404	407
Earnings on bank-owned life insurance	99	100
Unrealized gain (loss) on equity securities	39	(20)
Other non-interest income	52	154
Total Non-Interest Income	844	877
Non-Interest Expense		
Salaries and employee benefits	2,506	2,625
Occupancy and equipment expenses, net of gain on sale pf property	543	491
Foreclosed real estate expense, net	11	10
Other non-interest expenses	1,168	1,123
Total Non-Interest Expenses	4,228	4,249
Income before income tax expense	4,144	3,409
Income tax expense	862	691
Net Income	$ 3,282	$ 2,718
Basic earnings per common share	$ 0.77	$ 0.64
Average common shares outstanding	4,235	4,235
Cash dividends declared per share	$ 0.40	$ 0.40

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