

**FOR IMMEDIATE RELEASE**  
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***BSI ANNOUNCES 2010 PERFORMANCE AT  
ANNUAL STOCKHOLDER MEETING***

**SEYMOUR, Ind.** — David M. Geis, President of Bancorp. of Southern Indiana (BSI), parent company of Jackson County Bank (JCB), recently announced earnings of \$2.425 million for 2010 representing a 1.9% increase compared to 2009.

President Geis and Chief Financial Officer, Marvin S. Veatch, reported on BSI's 2010 performance. BSI's financial performance during 2010 provided stockholders with cash dividends of \$1.55 per share which mirrored 2009. Earnings per share amounted to \$5.02, compared with \$4.84 per share during 2009. Return on average equity was 6.63% compared to an average return on average equity of 5.45% for all Indiana commercial banks. BSI's stock trading price ended the year at \$62.00 per share. BSI's assets totaled \$372.4 million at year end 2010 and the tier one capital ratio of JCB was 10.3% at year-end, which is considerably above the minimum regulatory "well-capitalized" measure of 5.0%.

Geis stated, "The theme of the 2010 Annual Report is *Planning for Clearer Skies for Future Generations*. Coming out of the serious affects of the 2008/2009 Great Recession, we have the people and the tools within our organization to help customers effectively plan in an effort to achieve a better future for themselves, their families and their businesses." He commented further, "In the year ahead, JCB will continue to weather economic conditions by making good decisions on behalf of our stockholders mainly by how we take care of our customers."

Stockholders also re-elected directors Joseph M. Black, Jr., Susan G. Judd and David M. Geis to additional three year terms. Chairman of the Board, James T. McCoy, addressed stockholders on the state of the banking industry and how BSI and JCB fared in relation to the industry and selected peer groups. He also recognized Mr. Geis on his achievement of being named Chairman of the Indiana Banker's Association for 2011.

***About BSI***

Bancorp. of Southern Indiana is a one bank holding company whose wholly-owned subsidiary, Jackson County Bank (JCB), has been an independent financial leader for nearly 111 years, providing a full range of traditional banking and other relevant services to their customers. A \$372 million asset institution, JCB is guided by the core values of honesty, encouragement, accountability, respect and teamwork, which are at the *HEART* of the organization. With 10 convenient locations in four Southern Indiana counties, JCB is committed to helping its customers and communities fulfill dreams and achieve goals. For more information, visit [www.jcbank.com](http://www.jcbank.com).