JEFFERSONVILLE BANCORP

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Press Release

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Company Press Release

Jeffersonville Bancorp Announces First Quarter Earnings, Declares Quarterly Dividend

JEFFERSONVILLE, N.Y., May 15, 2013 -- Jeffersonville Bancorp, Inc. (OTCQB - JFBC) announced today first quarter net income of \$905,000 or \$0.21 per share compared to \$1,065,000 or \$0.25 per share for the first quarter of 2012. The decrease in quarterly net income was primarily due to decreases in total interest and dividend income of \$695,000 and total non-interest income of \$135,000, partially offset by decreases in the provision for loan losses of \$400,000 and total interest expense of \$211,000. The decline in total non-interest income includes a non-recurring life insurance benefit of \$93,000 and gain on sale of securities of \$33,000 which were recorded in the first quarter of 2012.

A cash dividend in the amount of thirteen cents (\$0.13) per share on the common stock of the company was declared at the May 14, 2013 meeting of the Board of Directors. The dividend is payable on June 1, 2013 to stockholders of record at the close of business on May 27, 2013.

Jeffersonville Bancorp is a one-bank holding company, which owns all the capital stock of The First National Bank of Jeffersonville. "Jeff Bank" maintains twelve full service branches in Sullivan County, New York located in Jeffersonville, Liberty, Monticello, Eldred, Loch Sheldrake, Livingston Manor, Narrowsburg, Callicoon, Wal*Mart/Monticello, White Lake, Wurtsboro and Bloomingburg.