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Press Release

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For Release
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Company Press Release

**Jeffersonville Bancorp Announces Third Quarter Earnings,
Declares Quarterly Dividend**

JEFFERSONVILLE, N.Y., November 13, 2013 (PRIME NEWSWIRE) -- Jeffersonville Bancorp, Inc. (OTCQB - JFBC) announced today third quarter net income of \$1,383,000 or \$0.33 per share compared to \$1,105,000 or \$0.26 per share for the same quarter in 2012. The increase in quarterly net income was primarily due to a decrease in the provision for loan losses of \$500,000, interest expense of \$172,000 and foreclosed real estate expense of \$213,000 partially offset by a decrease in interest and dividend income of \$369,000 and an increase in income tax expense of \$171,000.

For the nine months ended September 30, 2013, the Company earned net income of \$3,563,000 or \$0.84 per share compared to \$3,285,000 or \$0.78 per share for the same period in 2012. The increase in net income was primarily due to a decrease in the provision for loan losses of \$1,350,000, interest expense of \$575,000 and foreclosed real estate expense of \$355,000 partially offset by a decrease in interest and dividend income of \$1,536,000 and an increase in income tax expense of \$286,000.

A cash dividend in the amount of thirteen cents (\$0.13) per share on the common stock of the company was declared at the November 12, 2013 meeting of the Board of Directors. The dividend is payable on December 2, 2013 to stockholders of record at the close of business on November 25, 2013.

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