

**JEFFERSONVILLE BANCORP**  
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**Press Release**

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**Company Press Release**

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

JEFFERSONVILLE, N.Y., February 12, 2014 (PRIME NEWSWIRE) -- Jeffersonville Bancorp, Inc. (OTCQB - JFBC) announced today fourth quarter net income of \$1,057,000 or \$0.25 per share compared to \$1,076,000 or \$0.25 per share for the same quarter in 2012. The decrease in quarterly net income was primarily due to an increase in the provision for loan losses of \$155,000, a decrease in other non-interest income of \$63,000, and a decrease in total interest and dividend income of \$149,000, partially offset by a decrease in total interest expense of \$175,000 and non-interest expense of \$137,000.

For the year ended December 31, 2013, the Company earned net income of \$4,620,000 or \$1.09 per share compared to \$4,361,000 or \$1.03 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 \$1,195,000, a decrease in total interest expense of \$749,000, and a decrease in total other non-interest expense of \$463,000, partially offset by a decrease in total interest and dividend income of \$1,685,000, a decrease in non-interest income of \$213,000 and an increase in income tax expense of \$250,000.

A cash dividend in the amount of thirteen cents (\$0.13) per share on the common stock of the company was declared at the February 11, 2014 meeting of the Board of Directors. The dividend is payable on March 3, 2014 to stockholders of record at the close of business on February 24, 2014.

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.