

Selected Consolidated Financial Data of SVB&T Corporation
(In Thousands, Except Shares Outstanding and Per Share Data)

	Unaudited	Audited
	31-Dec	31-Dec
	2019	2018
Assets		
Cash and Due From Banks	\$10,535	\$8,931
Interest Bearing Time Deposits	1,200	1,175
Fed Funds Sold	10,745	7,068
Available for Sale Securities	57,820	55,644
Other Investments	2,633	2,169
Loans held for sale	156	150
Loans net of allowance for loan losses	345,822	305,879
Premises and Equipment	6,636	5,273
Bank-owned Life Insurance	8,820	8,052
Accrued Interest Receivable	2,413	1,824
Foreclosed Assets Held for Sale	129	58
Other Assets	5,941	4,730
Total Assets	452,850	400,953
Liabilities and Stockholders Equity		
Non-interest bearing deposits	51,344	52,178
Interest bearing deposits	309,846	279,676
Borrowed Funds	34,764	19,710
Subordinated Debentures	5,000	5,000
Accrued interest payable and other liabilities	6,029	3,738
Total Liabilities	406,983	360,302
Stockholders' equity - substantially restricted	45,867	40,651
Total Liabilities and Shareholders' Equity	452,850	400,953

	Three Months Ended		Twelve Months Ended	
	31-Dec		31-Dec	
	2019	2018	2019	2018
Operating Data:				
Interest & Dividend Income	\$5,242	\$4,407	\$19,558	\$16,761
Interest Expense	1,440	1,120	5,513	3,860
Net Interest Income	\$3,802	\$3,287	\$14,045	\$12,901
Provision for Loan Loss	157	82	885	751
Net Interest Income after Provision for Loan Losses	\$3,645	\$3,205	\$13,160	\$12,150
Fiduciary activities	773	660	2,915	2,691
Customer service fees	195	198	713	731
Increase in cash surrender value of life insurance	42	44	168	174
Other income	475	329	2,077	1,594
Total noninterest income	1,485	1,231	5,873	5,190
Salary & employee benefits	2,254	1,889	8,290	7,002
Occupancy	453	353	1,666	1,460
Data processing	401	281	1,442	1,208
Deposit insurance premium	0	30	22	138
Professional fees	222	199	877	877
Other expenses	520	477	2,053	1,763
Total noninterest expense	3,850	3,229	14,350	12,448
Income before Income Taxes	1,280	1,207	4,683	4,892
Income Tax Expense	187	177	628	743
Net Income	\$1,093	\$1,030	\$4,055	\$4,149
Shares Outstanding	559,136	559,136	559,136	559,136
Average Shares - Basic	559,136	559,044	559,136	558,903
Average Shares - Diluted	559,136	559,136	559,136	559,136
Basic Earnings per Share	\$1.96	\$1.84	\$7.25	\$7.40
Diluted Earnings per Share	\$1.96	\$1.84	\$7.25	\$7.40

Other Data:				
Yield on all Interest-earning Average Assets	4.85%	4.63%	4.74%	4.47%
Cost on all Interest-earning Average Assets	1.33%	1.18%	1.34%	1.03%
Interest Rate Spread	3.52%	3.45%	3.40%	3.44%
Net Interest Margin	3.52%	3.46%	3.40%	3.44%
Number of Full Service Banking Centers	5	4	5	4
Return on Average Assets (net income divided by average total assets)	0.96%	1.02%	0.93%	1.05%
Average Assets	\$455,761	\$402,346	\$434,962	\$395,942
Return on Average Equity (net income divided by average total equity)	9.62%	10.43%	9.38%	10.74%
Average Equity	\$45,440	\$39,522	\$43,217	\$38,629
Equity to Assets Ratio (EOP)	10.13%	10.14%	10.13%	10.14%
Book Value per Share	\$82.03	\$72.70	\$82.03	\$72.70
Market Value per Share - End of Period Close	\$79.95	\$79.05	\$79.95	\$79.05