

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

	Unaudited		Audited
	31-Mar		31-Dec
	2020	2019	2019
Assets			
Cash and Due From Banks	\$8,277	\$14,408	\$10,535
Interest Bearing Time Deposits	1,200	1,175	1,200
Fed Funds Sold	4,208	9,173	10,745
Available for Sale Securities	57,150	55,904	57,820
Other Investments	2,567	2,169	2,567
Loans held for sale	1,513	31	156
Loans net of allowance for loan losses	350,324	316,891	345,822
Premises and Equipment	6,580	5,268	6,636
Bank-owned Life Insurance	8,867	8,095	8,820
Accrued Interest Receivable	2,433	1,820	2,413
Foreclosed Assets Held for Sale	108	58	129
Other Assets	6,125	4,895	6,007
Total Assets	449,352	419,887	452,850

Liabilities and Stockholders Equity			
Non-interest bearing deposits	57,659	55,137	51,344
Interest bearing deposits	299,316	286,589	309,846
Borrowed Funds	37,651	27,599	34,764
Subordinated Debentures	5,000	5,000	5,000
Accrued interest payable and other liabilities	4,479	3,815	6,029
Total Liabilities	404,105	378,140	406,983

Stockholders' equity - substantially restricted	45,247	41,747	45,867
Total Liabilities and Shareholders' Equity	449,352	419,887	452,850

Three Months Ended		
31-Mar		
2020	2019	

Operating Data:

Interest & Dividend Income	\$4,880	\$4,516
Interest Expense	1,288	1,213
Net Interest Income	\$3,592	\$3,303
Provision for Loan Loss	292	235
Net Interest Income after Provision for Loan Losses	\$3,300	\$3,068
Fiduciary activities	784	673
Customer service fees	180	164
Increase in cash surrender value of life insurance	47	43
Other income	510	389
Total noninterest income	1,521	1,269
Salary & employee benefits	2,199	2,053
Occupancy	485	424
Data processing	400	394
Deposit insurance premium	35	30
Professional fees	202	203
Other expenses	598	473
Total noninterest expense	3,919	3,577
Income before Income Taxes	902	760
Income Tax Expense	87	77
Net Income	\$815	\$683

Shares Outstanding	559,136	559,136
Average Shares - Basic	559,136	559,136
Average Shares - Diluted	559,136	559,136
Basic Earnings per Share	\$1.46	\$1.22
Diluted Earnings per Share	\$1.46	\$1.22

Other Data:

Yield on all Interest-earning Average Assets	4.57%	4.68%
Cost on all Interest-earning Average Assets	1.21%	1.26%
Interest Rate Spread	3.36%	3.42%

Net Interest Margin	3.36%	3.43%
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Number of Full Service Banking Centers	6	4
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Return on Average Assets (net income divided by average total assets)	0.72%	0.67%
Average Assets	\$453,026	\$407,131

Return on Average Equity (net income divided by average total equity)	7.03%	6.68%
Average Equity	\$46,388	\$40,916

Equity to Assets Ratio (EOP)	10.07%	9.94%
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Book Value per Share	\$80.92	\$74.66
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Market Value per Share - End of Period Close	\$66.89	\$80.00
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