

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

	Unaudited		Audited	
	30-Jun		31-Dec	
	2020	2019	2020	2019
Assets				
Cash and Due From Banks	\$18,395	\$10,312	\$10,535	
Interest Bearing Time Deposits	1,200	1,175	1,200	
Fed Funds Sold	6,446	6,070	10,745	
Available for Sale Securities	59,192	61,230	57,820	
Other Investments	2,738	2,214	2,567	
Loans held for sale	2,784	670	156	
Loans net of allowance for loan losses	378,588	338,694	345,822	
Premises and Equipment	6,408	5,471	6,636	
Bank-owned Life Insurance	8,913	8,137	8,820	
Accrued Interest Receivable	2,540	2,358	2,413	
Foreclosed Assets Held for Sale	1,374	133	129	
Other Assets	6,241	4,526	6,007	
Total Assets	494,819	440,990	452,850	
Liabilities and Stockholders Equity				
Non-interest bearing deposits	76,860	52,045	51,344	
Interest bearing deposits	303,588	287,068	309,846	
Borrowed Funds	55,038	48,988	34,764	
Subordinated Debentures	5,000	5,000	5,000	
Accrued interest payable and other liabilities	5,585	4,150	6,029	
Total Liabilities	446,071	397,251	406,983	
Stockholders' equity - substantially restricted	48,748	43,739	45,867	
Total Liabilities and Shareholders' Equity	494,819	440,990	452,850	
	Three Months Ended		Six Months Ended	
	30-Jun		30-Jun	
	2020	2019	2020	2019
Operating Data:				
Interest & Dividend Income	\$5,030	\$4,873	\$9,910	\$9,389
Interest Expense	998	1,373	2,286	2,586
Net Interest Income	\$4,032	\$3,500	\$7,624	\$6,803
Provision for Loan Loss	601	257	893	492
Net Interest Income after Provision for Loan Losses	\$3,431	\$3,243	\$6,731	\$6,311
Fiduciary activities	693	697	1,476	1,370
Customer service fees	111	176	290	339
Increase in cash surrender value of life insurance	45	43	92	86
Other income	1,070	318	1,582	708
Total noninterest income	1,919	1,234	3,440	2,503
Salary & employee benefits	2,167	1,964	4,366	4,017
Occupancy	506	393	991	817
Data processing	407	287	807	681
Deposit insurance premium	25	37	61	66
Professional fees	200	207	402	410
Other expenses	436	454	1,033	928
Total noninterest expense	3,741	3,342	7,660	6,919
Income before Income Taxes	1,609	1,135	2,511	1,895
Income Tax Expense	235	144	321	221
Net Income	\$1,374	\$991	\$2,190	\$1,674
Shares Outstanding	559,136	559,136	559,136	559,136
Average Shares - Basic	559,136	559,136	559,136	559,136
Average Shares - Diluted	559,136	559,136	559,136	559,136
Basic Earnings per Share	\$2.46	\$1.77	\$3.92	\$2.99
Diluted Earnings per Share	\$2.46	\$1.77	\$3.92	\$2.99
Other Data:				
Yield on all Interest-earning Average Assets	4.43%	4.81%	4.50%	4.75%
Cost on all Interest-earning Average Assets	0.88%	1.35%	1.04%	1.31%
Interest Rate Spread	3.55%	3.46%	3.46%	3.44%
Net Interest Margin	3.55%	3.45%	3.46%	3.44%
Number of Full Service Banking Centers	6	4	6	4
Return on Average Assets (net income divided by average total assets)	1.14%	0.93%	0.94%	0.80%
Average Assets	\$481,986	\$427,281	\$467,506	\$417,262
Return on Average Equity (net income divided by average total equity)	11.71%	9.38%	9.39%	8.05%
Average Equity	\$46,915	\$42,243	\$46,651	\$41,583
Equity to Assets Ratio (EOP)	9.85%	9.92%	9.85%	9.92%
Book Value per Share	\$87.18	\$78.23	\$87.18	\$78.23
Market Value per Share - End of Period Close	\$64.00	\$80.73	\$64.00	\$80.73