

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

	<b>Unaudited</b>		<b>Audited</b>
	<b>30-Sep</b>		<b>31-Dec</b>
	<b>2020</b>	<b>2019</b>	<b>2019</b>
<b>Assets</b>			
Cash and Due From Banks	\$13,865	\$13,957	\$10,535
Interest Bearing Time Deposits	1,246	1,200	1,200
Fed Funds Sold	6,557	15,063	10,745
Available for Sale Securities	61,153	57,548	57,820
Other Investments	2,738	2,214	2,567
Loans held for sale	3,662	880	156
Loans net of allowance for loan losses	380,286	341,041	345,822
Premises and Equipment	6,265	5,900	6,636
Bank-owned Life Insurance	8,957	8,179	8,820
Accrued Interest Receivable	3,061	2,309	2,413
Foreclosed Assets Held for Sale	670	49	129
Other Assets	6,424	5,280	6,007
<b>Total Assets</b>	<b>\$494,884</b>	<b>\$453,620</b>	<b>\$452,850</b>
<b>Liabilities and Stockholders Equity</b>			
Non-interest bearing deposits	73,646	51,164	51,344
Interest bearing deposits	305,389	303,698	309,846
Borrowed Funds	55,000	43,876	34,764
Subordinated Debentures	5,000	5,000	5,000
Accrued interest payable and other liabilities	5,835	4,709	6,029
<b>Total Liabilities</b>	<b>\$444,870</b>	<b>\$408,447</b>	<b>\$406,983</b>
Stockholders' equity - substantially restricted	50,014	45,173	45,867
<b>Total Liabilities and Shareholders' Equity</b>	<b>\$494,884</b>	<b>\$453,620</b>	<b>\$452,850</b>

	<b>Three Months Ended</b>		<b>Nine Months Ended</b>	
	<b>30-Sep</b>		<b>30-Sep</b>	
	<b>2020</b>	<b>2019</b>	<b>2020</b>	<b>2019</b>
Operating Data:				
Interest & Dividend Income	\$5,074	\$4,926	\$14,983	\$14,315
Interest Expense	825	1,487	3,110	4,073
Net Interest Income	\$4,249	\$3,439	\$11,873	\$10,242
Provision for Loan Loss	862	235	1,755	727
Net Interest Income after Provision for Loan Losses	\$3,387	\$3,204	\$10,118	\$9,515
Fiduciary activities	856	772	2,333	2,142
Customer service fees	142	178	432	517
Increase in cash surrender value of life insurance	44	41	137	127
Other income	1,120	893	2,700	1,602
Total noninterest income	\$2,162	\$1,884	\$5,602	\$4,388
Salary & employee benefits	2,495	2,019	6,862	6,036
Occupancy	488	395	1,479	1,213
Data processing	402	360	1,209	1,041
Deposit insurance premium	31	(44)	91	22
Professional fees	176	245	578	655
Other expenses	456	606	1,489	1,534
Total noninterest expense	\$4,048	\$3,581	\$11,708	\$10,501
Income before Income Taxes	1,501	1,507	4,012	3,402
Income Tax Expense	211	219	533	440
Net Income	\$1,290	\$1,288	\$3,479	\$2,962
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	\$2.31	\$2.30	\$6.22	\$5.30
Diluted Earnings per Share	\$2.31	\$2.30	\$6.22	\$5.30

Other Data:				
Yield on all Interest-earning Average Assets	4.34%	4.61%	4.44%	4.70%
Cost on all Interest-earning Average Assets	0.71%	1.39%	0.92%	1.34%
Interest Rate Spread	3.63%	3.22%	3.52%	3.36%
Net Interest Margin	3.63%	3.22%	3.52%	3.36%
Number of Full Service Banking Centers	6	5	6	5
Return on Average Assets (net income divided by average total assets)	1.04%	1.15%	0.97%	0.92%
Average Assets	\$495,354	\$448,987	\$476,856	\$427,953
Return on Average Equity (net income divided by average total equity)	10.49%	11.65%	9.77%	9.30%
Average Equity	\$49,167	\$44,209	\$47,496	\$42,468
Equity to Assets Ratio (EOP)	10.11%	9.96%	10.11%	9.96%
Book Value per Share	\$89.45	\$80.79	\$89.45	\$80.79
Market Value per Share - End of Period Close	\$63.00	\$79.51	\$63.00	\$79.51