

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

	Unaudited	Audited
	31-Dec	31-Dec
	2020	2019
Assets		
Cash and due from banks	\$25,704	\$10,535
Interest-bearing time deposits	1,267	1,200
Fed funds sold	10,201	10,745
Available for sale securities	61,460	57,820
Other investments	2,738	2,567
Loans held for sale	894	156
Loans net of allowance for loan losses	368,266	345,822
Premises and equipment	6,141	6,636
Bank-owned life insurance	9,002	8,820
Accrued interest receivable	2,853	2,413
Foreclosed assets held for sale	720	129
Other assets	6,872	6,007
Total assets	\$496,118	\$452,850
Liabilities and Stockholders Equity		
Noninterest-bearing deposits	82,900	51,344
Interest-bearing deposits	314,087	309,846
Borrowed funds	37,000	34,764
Subordinated debentures	5,000	5,000
Accrued interest payable and other liabilities	5,761	6,029
Total liabilities	\$444,748	\$406,983
Stockholders' equity - substantially restricted	51,370	45,867
Total liabilities and stockholders' equity	\$496,118	\$452,850

	Three Months Ended		Twelve Months Ended	
	31-Dec		31-Dec	
	2020	2019	2020	2019
Operating Data:				
Interest & dividend income	\$5,429	\$5,242	\$20,412	\$19,558
Interest expense	700	1,439	3,810	5,513
Net interest income	\$4,729	\$3,803	\$16,602	\$14,045
Provision for loan loss	1,212	157	2,967	885
Net interest income after provision for loan losses	\$3,517	\$3,646	\$13,635	\$13,160
Fiduciary activities	878	773	3,211	2,915
Customer service fees	152	195	584	713
Increase in cash surrender value of life insurance	45	42	181	168
Other income	1,116	475	3,817	2,078
Total noninterest income	\$2,191	\$1,485	\$7,793	\$5,874
Salary & employee benefits	2,529	2,254	9,391	8,290
Premises and equipment	485	453	1,964	1,666
Data processing	412	401	1,621	1,442
Deposit insurance premium	31	0	123	22
Professional fees	182	222	761	877
Other expenses	473	520	1,960	2,053
Total noninterest expense	\$4,112	\$3,850	\$15,820	\$14,350
Income before taxes	1,596	1,281	5,608	4,684
Income tax expense	234	188	767	628
Net income	\$1,362	\$1,093	\$4,841	\$4,056
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	\$2.44	\$1.96	\$8.66	\$7.22
Diluted earnings per share	\$2.44	\$1.96	\$8.66	\$7.22

Other Data:				
Yield on all interest-earning average assets	4.37%	4.60%	4.24%	4.50%
Cost on all interest-earning average assets	0.56%	1.26%	0.79%	1.27%
Interest rate spread	3.81%	3.34%	3.45%	3.23%
Net interest margin	4.02%	3.52%	3.65%	3.39%
Number of full service banking centers	6	5	6	5
Return on average assets	1.10%	0.96%	1.00%	0.93%
Average assets	\$497,357	\$455,761	\$482,010	\$434,962
Return on average equity	10.80%	9.62%	10.04%	9.38%
Average equity	\$50,432	\$45,440	\$48,234	\$43,217
Equity to assets ratio (EOP)	10.35%	10.13%	10.35%	10.13%
Book value per share	\$91.87	\$82.03	\$91.87	\$82.03
Market value per share - end of period close	\$72.00	\$79.95	\$72.00	\$79.95