

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

	Unaudited		Audited
	31-Mar		31-Dec
	2021	2020	2020
Assets			
Cash and due from banks	\$25,239	\$8,277	\$25,704
Interest-bearing time deposits	1,263	1,200	1,267
Fed funds sold	3,356	4,208	10,201
Available for sale securities	63,926	57,150	61,460
Other investments	2,738	2,567	2,738
Loans held for sale	2,704	1,513	894
Loans net of allowance for loan losses	374,181	350,324	368,266
Premises and equipment	6,073	6,580	6,141
Bank-owned life insurance	9,045	8,867	9,002
Accrued interest receivable	2,942	2,433	2,853
Foreclosed assets held for sale	570	108	720
Other assets	7,148	6,125	6,872
Total assets	\$499,185	\$449,352	\$496,118
Liabilities and Stockholders' Equity			
Noninterest-bearing deposits	86,162	57,659	82,900
Interest-bearing deposits	315,011	299,316	314,087
Borrowed funds	37,000	37,651	37,000
Subordinated debentures	5,000	5,000	5,000
Accrued interest payable and other liabilities	4,279	4,479	5,761
Total liabilities	\$447,452	\$404,105	\$444,748
Stockholders' equity - substantially restricted	51,733	45,247	51,370
Total liabilities and stockholders' equity	\$499,185	\$449,352	\$496,118
Three Months Ended			
	31-Mar		
	2021	2020	
Operating Data:			
Interest and dividend income	\$5,113	\$4,880	
Interest expense	534	1,288	
Net interest income	\$4,579	\$3,592	
Provision for loan losses	312	292	
Net interest income after provision for loan losses	\$4,267	\$3,300	
Fiduciary activities	928	784	
Customer service fees	119	180	
Increase in cash surrender value of life insurance	44	47	
Other income	1,077	510	
Total noninterest income	\$2,168	\$1,521	
Salary and employee benefits	2,106	2,199	
Premises and equipment	557	485	
Data processing	405	400	
Deposit insurance premium	30	35	
Professional fees	190	202	
Other expenses	462	598	
Total noninterest expense	\$3,750	\$3,919	
Income before taxes	2,685	902	
Income tax expense	457	87	
Net income	\$2,228	\$815	
Shares outstanding	550,046	559,136	
Average shares - basic	556,247	559,136	
Average shares - diluted	556,247	559,136	
Basic earnings per share	\$4.01	\$1.46	
Diluted earnings per share	\$4.01	\$1.46	
Other Data:			
Yield on all interest-earning average assets	4.12%	4.31%	
Cost on all interest-earning average assets	0.43%	1.14%	
Interest rate spread	3.69%	3.17%	
Net interest margin	3.96%	3.36%	
Number of full service banking centers	6	6	
Return on average assets	1.79%	0.72%	
Average assets	\$496,641	\$453,026	
Return on average equity	17.30%	7.03%	
Average equity	\$51,507	\$46,388	
Equity to assets ratio (EOP)	10.36%	10.07%	
Book value per share	\$94.05	\$80.92	
Market value per share - end of period close	\$78.20	\$66.89	