

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

	Unaudited		Audited	
	30-Jun		31-Dec	
	2021	2020	2021	2020
Assets				
Cash and due from banks	\$16,283	\$18,395	\$25,704	
Interest-bearing time deposits	1,014	1,200	1,267	
Fed funds sold	8,834	6,446	10,201	
Available for sale securities	64,497	59,192	61,460	
Other investments	2,738	2,738	2,738	
Loans held for sale	1,890	2,784	894	
Loans net of allowance for loan losses	377,157	378,588	368,266	
Premises and equipment	6,110	6,408	6,141	
Bank-owned life insurance	9,088	8,913	9,002	
Accrued interest receivable	2,817	2,540	2,853	
Foreclosed assets held for sale	612	1,374	720	
Mortgage servicing rights	1,239	773	835	
Lender risk account (FHLBI)	1,319	799	1,100	
Other assets	4,491	4,669	4,937	
Total assets	\$498,089	\$494,819	\$496,118	
Liabilities and Stockholders' Equity				
Noninterest-bearing deposits	84,203	76,860	82,900	
Interest-bearing deposits	314,608	303,588	314,087	
Borrowed funds	35,500	55,038	37,000	
Subordinated debentures	5,000	5,000	5,000	
Accrued interest payable and other liabilities	4,437	5,585	5,761	
Total liabilities	\$443,748	\$446,071	\$444,748	
Stockholders' equity - substantially restricted	54,341	48,748	51,370	
Total liabilities and stockholders' equity	\$498,089	\$494,819	\$496,118	
Operating Data:				
	Three Months Ended		Six Months Ended	
	30-Jun		30-Jun	
	2021	2020	2021	2020
Interest and dividend income	\$5,191	\$5,030	\$10,304	\$9,910
Interest expense	496	998	1,030	2,286
Net interest income	\$4,695	\$4,032	\$9,274	\$7,624
Provision for loan losses	262	601	574	893
Net interest income after provision for loan losses	\$4,433	\$3,431	\$8,700	\$6,731
Fiduciary activities	1,012	693	1,939	1,476
Customer service fees	147	111	266	290
Increase in cash surrender value of life insurance	43	45	87	92
Sold mortgage income	637	922	1,441	1,183
Realized gain/(loss) on securities	0	8	9	8
Other income	464	140	729	391
Total noninterest income	\$2,303	\$1,919	\$4,471	\$3,440
Salary and employee benefits	2,613	2,167	4,719	4,366
Premises and equipment	485	506	1,042	991
Data processing	464	407	868	807
Deposit insurance premium	32	25	62	61
Professional fees	184	200	374	402
Other expenses	542	436	1,005	1,033
Total noninterest expense	\$4,320	\$3,741	\$8,070	\$7,660
Income before taxes	2,416	1,609	5,101	2,511
Income tax expense	398	235	855	321
Net income	\$2,018	\$1,374	\$4,246	\$2,190
Shares outstanding	550,046	559,136	550,046	559,136
Average shares - basic	550,046	559,136	553,130	559,136
Average shares - diluted	550,046	559,136	553,130	559,136
Basic earnings per share	\$3.67	\$2.46	\$7.68	\$3.92
Diluted earnings per share	\$3.67	\$2.46	\$7.68	\$3.92
Other Data:				
Yield on average assets	4.15%	4.17%	4.13%	4.24%
Cost on average assets	0.40%	0.83%	0.41%	0.98%
Interest rate spread	3.75%	3.34%	3.72%	3.26%
Net interest margin	4.00%	3.58%	3.96%	3.48%
Number of full service banking centers	6	6	6	6
Return on average assets	1.61%	1.14%	1.70%	0.94%
Average assets	\$500,291	\$481,986	\$498,476	\$467,506
Return on average equity	15.37%	11.71%	16.33%	9.39%
Average equity	\$52,509	\$46,915	\$52,011	\$46,651
Equity to assets ratio (EOP)	10.91%	9.85%	10.91%	9.85%
Average total deposits	\$401,729	\$371,751	\$399,740	\$366,293
Loans past due 30 to 89 days (still accruing)	\$180	\$1,321	\$180	\$1,321
Loans past due 90 days or more (still accruing)	\$382	\$578	\$382	\$578
Nonaccrual loans	\$2,050	\$1,399	\$2,050	\$1,399
Book value per share	\$98.79	\$87.18	\$98.79	\$87.18
Market value per share - end of period close	\$91.40	\$64.00	\$91.40	\$64.00