

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

	Unaudited		Audited	
	30-Sep		31-Dec	
	2021	2020	2021	2020
Assets				
Cash and due from banks	\$13,058	\$13,865	\$25,704	
Interest-bearing time deposits	1,255	1,246	1,267	
Fed funds sold	9,835	6,557	10,201	
Available for sale securities	66,480	61,153	61,460	
Other investments	2,738	2,738	2,738	
Loans held for sale	1,382	3,662	894	
Loans net of allowance for loan losses	374,840	380,286	368,266	
Premises and equipment	6,459	6,265	6,141	
Bank-owned life insurance	9,130	8,957	9,002	
Accrued interest receivable	3,055	3,061	2,853	
Foreclosed assets held for sale	562	670	720	
Mortgage servicing rights	1,342	917	835	
Lender risk account (FHLBI)	1,408	943	1,100	
Other assets	4,772	4,564	4,937	
Total assets	\$496,316	\$494,884	\$496,118	
Liabilities and Stockholders' Equity				
Noninterest-bearing deposits	89,880	73,647	82,900	
Interest-bearing deposits	305,328	305,390	314,087	
Borrowed funds	35,500	55,000	37,000	
Subordinated debentures	5,000	5,000	5,000	
Accrued interest payable and other liabilities	4,700	5,833	5,761	
Total liabilities	\$440,408	\$444,870	\$444,748	
Stockholders' equity - substantially restricted	55,908	50,014	51,370	
Total liabilities and stockholders' equity	\$496,316	\$494,884	\$496,118	
Operating Data:				
Interest and dividend income	\$5,232	\$5,074	\$15,536	\$14,983
Interest expense	479	825	1,509	3,110
Net interest income	\$4,753	\$4,249	\$14,027	\$11,873
Provision for loan losses	387	862	961	1,755
Net interest income after provision for loan losses	\$4,366	\$3,387	\$13,066	\$10,118
Fiduciary activities	1,056	856	2,995	2,333
Customer service fees	186	142	452	432
Increase in cash surrender value of life insurance	42	44	129	137
Sold mortgage income	566	904	2,006	2,087
Realized gain/(loss) on securities	1	0	10	8
Other income	290	216	1,020	605
Total noninterest income	\$2,141	\$2,162	\$6,612	\$5,602
Salary and employee benefits	2,545	2,495	7,265	6,862
Premises and equipment	511	488	1,553	1,479
Data processing	441	402	1,309	1,209
Deposit insurance premium	32	31	94	91
Professional fees	185	176	559	578
Other expenses	507	456	1,512	1,489
Total noninterest expense	\$4,221	\$4,048	\$12,292	\$11,708
Income before taxes	2,286	1,501	7,386	4,012
Income tax expense	371	211	1,225	533
Net income	\$1,915	\$1,290	\$6,161	\$3,479
Shares outstanding	549,346	559,136	549,346	559,136
Average shares - basic	549,650	559,136	551,957	559,136
Average shares - diluted	549,650	559,136	551,957	559,136
Basic earnings per share	\$3.48	\$2.31	\$11.16	\$6.22
Diluted earnings per share	\$3.48	\$2.31	\$11.16	\$6.22
Other Data:				
Yield on average assets	4.18%	4.10%	4.15%	4.19%
Cost on average assets	0.38%	0.67%	0.40%	0.87%
Interest rate spread	3.80%	3.43%	3.75%	3.32%
Net interest margin	4.05%	3.63%	3.99%	3.52%
Number of full service banking centers	6	6	6	6
Return on average assets	1.53%	1.04%	1.65%	0.97%
Average assets	\$500,673	\$495,354	\$499,217	\$476,856
Return on average equity	13.95%	10.49%	15.50%	9.77%
Average equity	\$54,924	\$49,167	\$52,992	\$47,496
Equity to assets ratio (EOP)	11.26%	10.11%	11.26%	10.11%
Average total deposits	\$400,183	\$378,722	\$399,890	\$370,466
Loans past due 30 to 89 days (still accruing)	\$665	\$1,492	\$665	\$1,492
Loans past due 90 days or more (still accruing)	\$385	\$524	\$385	\$524
Nonaccrual loans	\$1,476	\$1,611	\$1,476	\$1,611
Book value per share	\$101.77	\$89.45	\$101.77	\$89.45
Market value per share - end of period close	\$93.50	\$63.00	\$93.50	\$63.00