

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

	Unaudited 31-Dec 2021	Audited 31-Dec 2020
Assets		
Cash and due from banks	\$10,026	\$25,704
Interest-bearing time deposits	1,252	1,267
Fed funds sold	1,597	10,201
Available for sale securities	66,448	61,460
Other investments	2,738	2,738
Loans held for sale	1,377	894
Loans net of allowance for loan losses	378,572	368,266
Premises and equipment	6,668	6,141
Bank-owned life insurance	9,173	9,002
Accrued interest receivable	2,861	2,853
Foreclosed assets held for sale	49	720
Mortgage servicing rights	1,426	835
Lender risk account (FHLBI)	1,476	1,100
Other assets	6,434	4,937
Total assets	\$490,097	\$496,118
Liabilities and Stockholders' Equity		
Noninterest-bearing deposits	92,718	82,900
Interest-bearing deposits	294,191	314,087
Borrowed funds	34,500	37,000
Subordinated debentures	5,000	5,000
Accrued interest payable and other liabilities	7,066	5,761
Total liabilities	\$433,475	\$444,748
Stockholders' equity - substantially restricted	56,622	51,370
Total liabilities and stockholders' equity	\$490,097	\$496,118

	Three Months Ended 31-Dec		Twelve Months Ended 31-Dec	
	2021	2020	2021	2020
Operating Data:				
Interest and dividend income	\$5,173	\$5,429	\$20,710	\$20,412
Interest expense	443	700	1,953	3,811
Net interest income	\$4,730	\$4,729	\$18,757	\$16,601
Provision for loan losses	324	1,212	1,285	2,967
Net interest income after provision for loan losses	\$4,406	\$3,517	\$17,472	\$13,634
Fiduciary activities	1,077	878	4,072	3,211
Customer service fees	200	152	652	584
Increase in cash surrender value of life insurance	42	45	171	181
Net gain on loan sales	388	1,099	2,426	3,279
Realized gain/(loss) on securities	0	0	10	8
Other income	270	17	1,259	530
Total noninterest income	\$1,977	\$2,191	\$8,590	\$7,793
Salary and employee benefits	3,119	2,529	10,384	9,391
Premises and equipment	472	485	2,026	1,964
Data processing	475	412	1,784	1,621
Deposit insurance premium	32	31	127	123
Professional fees	230	182	789	761
Other expenses	654	473	2,165	1,960
Total noninterest expense	\$4,982	\$4,112	\$17,275	\$15,820
Income before taxes	1,401	1,596	8,787	5,607
Income tax expense	178	234	1,404	766
Net income	\$1,223	\$1,362	\$7,383	\$4,841
Shares outstanding	549,346	559,136	549,346	559,136
Average shares - basic	549,346	559,136	551,299	559,136
Average shares - diluted	549,346	559,136	551,299	559,136
Basic earnings per share	\$2.20	\$2.41	\$13.36	\$8.63
Diluted earnings per share	\$2.20	\$2.41	\$13.36	\$8.63

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	Three Months Ended		Twelve Months Ended	
	31-Dec		31-Dec	
	2021	2020	2021	2020
Other Data:				
Yield on average assets	4.16%	4.37%	4.15%	4.23%
Cost on average assets	0.36%	0.56%	0.39%	0.79%
Interest rate spread	3.80%	3.81%	3.76%	3.44%
Net interest margin	4.01%	4.02%	3.99%	3.65%
Number of full service banking centers	6	6	6	6
Return on average assets	0.98%	1.10%	1.48%	1.00%
Average assets	\$497,199	\$497,357	\$498,708	\$482,010
Return on average equity	8.75%	10.80%	13.74%	10.04%
Average equity	\$55,897	\$50,432	\$53,724	\$48,234
Equity to assets ratio (EOP)	11.55%	10.35%	11.55%	10.35%
Average total deposits	\$395,460	\$389,947	\$398,773	\$375,363
Loans past due 30 to 89 days (still accruing)	\$127	\$641	\$127	\$641
Loans past due 90 days or more (still accruing)	\$464	\$525	\$464	\$525
Nonaccrual loans	\$1,222	\$1,338	\$1,222	\$1,338
Book value per share	\$103.07	\$91.87	\$103.07	\$91.87
Market value per share - end of period close	\$99.30	\$72.00	\$99.30	\$72.00