

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

	Unaudited		Audited
	31-Mar		31-Dec
	2022	2021	2021
Assets			
Cash and due from banks	\$12,865	\$25,239	\$10,026
Interest-bearing time deposits	1,248	1,263	1,252
Fed funds sold	14,586	3,356	1,597
Available for sale securities	63,345	63,926	66,448
Other investments	2,517	2,738	2,738
Loans held for sale	659	2,704	1,377
Loans net of allowance for loan losses	391,703	374,181	378,572
Premises and equipment	6,720	6,073	6,668
Bank-owned life insurance	9,214	9,045	9,173
Accrued interest receivable	2,871	2,942	2,861
Foreclosed assets held for sale	49	570	49
Mortgage servicing rights	1,497	1,036	1,426
Lender risk account (FHLBI)	1,521	1,223	1,476
Other assets	7,002	4,889	6,434
Total assets	\$515,797	\$499,185	\$490,097
Liabilities and Stockholders' Equity			
Noninterest-bearing deposits	88,059	86,162	92,718
Interest-bearing deposits	329,475	315,011	294,191
Borrowed funds	32,500	37,000	34,500
Subordinated debentures	5,000	5,000	5,000
Accrued interest payable and other liabilities	5,533	4,279	7,066
Total liabilities	\$460,567	\$447,452	\$433,475
Stockholders' equity - substantially restricted	55,230	51,733	56,622
Total liabilities and stockholders' equity	\$515,797	\$499,185	\$490,097
Three Months Ended			
31-Mar			
2022			
2021			
Operating Data:			
Interest and dividend income	\$4,864	\$5,113	
Interest expense	436	534	
Net interest income	\$4,428	\$4,579	
Provision for loan losses	287	312	
Net interest income after provision for loan losses	\$4,141	\$4,267	
Fiduciary activities	1,076	928	
Customer service fees	193	119	
Increase in cash surrender value of life insurance	41	44	
Net gain on loan sales	368	810	
Realized gain/(loss) on securities	0	9	
Other income	710	258	
Total noninterest income	\$2,388	\$2,168	
Salary and employee benefits	2,609	2,106	
Premises and equipment	522	557	
Data processing	469	405	
Deposit insurance premium	33	30	
Professional fees	197	190	
Other expenses	534	462	
Total noninterest expense	\$4,364	\$3,750	
Income before taxes	2,165	2,685	
Income tax expense	378	457	
Net income	\$1,787	\$2,228	
Shares outstanding (adjusted for stock split)	1,100,144	1,100,092	
Average shares - basic (adjusted for stock split)	1,099,628	1,112,495	
Average shares - diluted (adjusted for stock split)	1,099,628	1,112,495	
Basic earnings per share (adjusted for stock split)	\$1.63	\$2.00	
Diluted earnings per share (adjusted for stock split)	\$1.63	\$2.00	
Other Data:			
Yield on average assets	3.86%	4.12%	
Cost on average assets	0.35%	0.43%	
Interest rate spread	3.51%	3.69%	
Net interest margin	3.76%	3.96%	
Number of full service banking centers	6	6	
Return on average assets	1.42%	1.79%	
Average assets	\$504,403	\$496,641	
Return on average equity	12.74%	17.30%	
Average equity	\$56,101	\$51,507	
Equity to assets ratio (EOP)	10.71%	10.36%	
Average total deposits	\$401,311	\$397,729	
Loans past due 30 to 89 days (still accruing)	\$414	\$785	
Loans past due 90 days or more (still accruing)	\$540	\$383	
Nonaccrual loans	\$1,117	\$1,109	
Book value per share (adjusted for stock split)	\$50.20	\$47.03	
Market value per share - end of period close (adjusted for stock split)	\$51.66	\$39.10	