

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

	Unaudited		Audited	
	30-Jun		31-Dec	
	2022	2021	2022	2021
Assets				
Cash and due from banks	\$11,369	\$16,283	\$10,026	
Interest-bearing time deposits	1,244	1,014	1,252	
Fed funds sold	7,277	8,834	1,597	
Available for sale securities	58,273	64,497	66,448	
Other investments	2,517	2,738	2,738	
Loans held for sale	140	1,890	1,377	
Loans net of allowance for loan losses	408,032	377,157	378,572	
Premises and equipment	6,709	6,110	6,668	
Bank-owned life insurance	9,254	9,088	9,173	
Accrued interest receivable	2,776	2,817	2,861	
Foreclosed assets held for sale	49	612	49	
Mortgage servicing rights	1,806	1,239	1,426	
Lender risk account (FHLBI)	1,567	1,319	1,476	
Other assets	8,108	4,491	6,434	
Total assets	\$519,121	\$498,089	\$490,097	
Liabilities and Stockholders' Equity				
Noninterest-bearing deposits	88,346	84,203	92,718	
Interest-bearing deposits	341,996	314,608	294,191	
Borrowed funds	25,000	35,500	34,500	
Subordinated debentures	5,000	5,000	5,000	
Accrued interest payable and other liabilities	6,145	4,437	7,066	
Total liabilities	\$466,487	\$443,748	\$433,475	
Stockholders' equity - substantially restricted	52,634	54,341	56,622	
Total liabilities and stockholders' equity	\$519,121	\$498,089	\$490,097	
	Three Months Ended		Six Months Ended	
	30-Jun		30-Jun	
	2022	2021	2022	2021
Operating Data:				
Interest and dividend income	\$4,756	\$5,191	\$9,620	\$10,304
Interest expense	529	496	964	1,030
Net interest income	\$4,227	\$4,695	\$8,656	\$9,274
Provision for loan losses	112	262	399	574
Net interest income after provision for loan losses	\$4,115	\$4,433	\$8,257	\$8,700
Fiduciary activities	1,029	1,012	2,105	1,939
Customer service fees	193	147	386	266
Increase in cash surrender value of life insurance	40	43	82	87
Net gain on loan sales	338	652	706	1,462
Realized gain/(loss) on securities	0	0	0	9
Other income	666	449	1,375	708
Total noninterest income	\$2,266	\$2,303	\$4,654	\$4,471
Salary and employee benefits	2,765	2,613	5,374	4,719
Premises and equipment	511	485	1,034	1,042
Data processing	504	464	973	868
Deposit insurance premium	33	32	66	62
Professional fees	207	184	405	374
Other expenses	569	542	1,102	1,005
Total noninterest expense	\$4,589	\$4,320	\$8,954	\$8,070
Income before taxes	1,792	2,416	3,957	5,101
Income tax expense	277	398	655	855
Net income	\$1,515	\$2,018	\$3,302	\$4,246
Shares outstanding (adjusted for stock split)	1,100,144	1,100,092	1,100,144	1,100,092
Average shares - basic (adjusted for stock split)	1,100,144	1,100,092	1,099,887	1,106,259
Average shares - diluted (adjusted for stock split)	1,100,144	1,100,092	1,099,887	1,106,259
Basic earnings per share (adjusted for stock split)	\$1.38	\$1.83	\$3.00	\$3.84
Diluted earnings per share (adjusted for stock split)	\$1.38	\$1.83	\$3.00	\$3.84
Other Data:				
Yield on average assets	3.65%	4.15%	3.75%	4.13%
Cost on average assets	0.41%	0.40%	0.38%	0.41%
Interest rate spread	3.24%	3.75%	3.37%	3.72%
Net interest margin	3.42%	4.00%	3.59%	3.97%
Number of full service banking centers	6	6	6	6
Return on average assets	1.16%	1.61%	1.29%	1.70%
Average assets	\$521,661	\$500,291	\$513,080	\$498,476
Return on average equity	11.30%	15.37%	12.04%	16.33%
Average equity	\$53,643	\$52,509	\$54,865	\$52,011
Equity to assets ratio (EOP)	10.14%	10.91%	10.14%	10.91%
Average total deposits	\$424,028	\$401,729	\$412,732	\$399,740
Loans past due 30 to 89 days (still accruing)	\$313	\$180	\$313	\$180
Loans past due 90 days or more (still accruing)	\$489	\$382	\$489	\$382
Nonaccrual loans	\$6,950	\$2,050	\$6,950	\$2,050
Book value per share (adjusted for stock split)	\$47.84	\$49.40	\$47.84	\$49.40
Market value per share - end of period close (adjusted for stock split)	\$48.35	\$45.70	\$48.35	\$45.70