

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

	<b>Unaudited</b>		<b>Audited</b>	
	<b>30-Sep</b>		<b>31-Dec</b>	
	<b>2022</b>	<b>2021</b>	<b>2022</b>	<b>2021</b>
<b>Assets</b>				
Cash and due from banks	\$9,644	\$13,058	\$10,026	
Interest-bearing time deposits	750	1,255	1,252	
Fed funds sold	3,131	9,835	1,597	
Available for sale securities	56,831	66,480	66,448	
Other investments	2,517	2,738	2,738	
Loans held for sale	0	1,382	1,377	
Loans net of allowance for loan losses	418,524	374,840	378,572	
Premises and equipment	6,634	6,459	6,668	
Bank-owned life insurance	9,295	9,130	9,173	
Accrued interest receivable	2,893	3,055	2,861	
Foreclosed assets held for sale	49	562	49	
Mortgage servicing rights	1,953	1,342	1,426	
Lender risk account (FHLBI)	1,573	1,408	1,476	
Other assets	8,348	4,772	6,434	
<b>Total assets</b>	<b>\$522,142</b>	<b>\$496,316</b>	<b>\$490,097</b>	
<b>Liabilities and Stockholders' Equity</b>				
Noninterest-bearing deposits	94,081	89,880	92,718	
Interest-bearing deposits	356,483	305,328	294,191	
Borrowed funds	7,000	35,500	34,500	
Subordinated debentures	5,000	5,000	5,000	
Accrued interest payable and other liabilities	6,674	4,700	7,066	
<b>Total liabilities</b>	<b>\$469,238</b>	<b>\$440,408</b>	<b>\$433,475</b>	
Stockholders' equity - substantially restricted	52,904	55,908	56,622	
<b>Total liabilities and stockholders' equity</b>	<b>\$522,142</b>	<b>\$496,316</b>	<b>\$490,097</b>	
	<b>Three Months Ended</b>		<b>Nine Months Ended</b>	
	<b>30-Sep</b>		<b>30-Sep</b>	
	<b>2022</b>	<b>2021</b>	<b>2022</b>	<b>2021</b>
<b>Operating Data:</b>				
Interest and dividend income	\$5,679	\$5,232	\$15,299	\$15,536
Interest expense	810	479	1,774	1,509
Net interest income	\$4,869	\$4,753	\$13,525	\$14,027
Provision for loan losses	212	387	611	961
<b>Net interest income after provision for loan losses</b>	<b>\$4,657</b>	<b>\$4,366</b>	<b>\$12,914</b>	<b>\$13,066</b>
Fiduciary activities	986	1,056	3,091	2,995
Customer service fees	220	186	606	452
Increase in cash surrender value of life insurance	40	42	122	129
Net gain on loan sales	254	576	960	2,038
Realized gain/(loss) on securities	0	1	0	10
Other income	534	280	1,909	988
<b>Total noninterest income</b>	<b>\$2,034</b>	<b>\$2,141</b>	<b>\$6,688</b>	<b>\$6,612</b>
Salary and employee benefits	2,833	2,545	8,207	7,265
Premises and equipment	551	511	1,585	1,553
Data processing	484	441	1,457	1,309
Deposit insurance premium	35	32	100	94
Professional fees	254	185	658	559
Other expenses	603	507	1,707	1,512
<b>Total noninterest expense</b>	<b>\$4,760</b>	<b>\$4,221</b>	<b>\$13,714</b>	<b>\$12,292</b>
Income before taxes	1,931	2,286	5,888	7,386
Income tax expense	311	371	966	1,225
<b>Net income</b>	<b>\$1,620</b>	<b>\$1,915</b>	<b>\$4,922</b>	<b>\$6,161</b>
Shares outstanding (adjusted for stock split)	1,100,144	1,098,692	1,100,144	1,098,692
Average shares - basic (adjusted for stock split)	1,100,144	1,099,301	1,099,974	1,103,914
Average shares - diluted (adjusted for stock split)	1,100,144	1,099,301	1,099,974	1,103,914
Basic earnings per share (adjusted for stock split)	\$1.47	\$1.74	\$4.47	\$5.58
Diluted earnings per share (adjusted for stock split)	\$1.47	\$1.74	\$4.47	\$5.58
<b>Other Data:</b>				
Yield on average assets	4.31%	4.18%	3.94%	4.15%
Cost on average assets	0.61%	0.38%	0.46%	0.40%
Interest rate spread	3.70%	3.80%	3.48%	3.75%
Net interest margin	3.84%	4.01%	3.68%	3.99%
Number of full service banking centers	6	6	6	6
Return on average assets	1.23%	1.53%	1.27%	1.65%
Average assets	\$527,011	\$500,673	\$517,775	\$499,217
Return on average equity	12.19%	13.95%	12.09%	15.50%
Average equity	\$53,167	\$54,924	\$54,293	\$52,992
Equity to assets ratio (EOP)	10.13%	11.26%	10.13%	11.26%
Average total deposits	\$445,448	\$400,183	\$423,757	\$399,890
Loans past due 30 to 89 days (still accruing)	\$455	\$665	\$455	\$665
Loans past due 90 days or more (still accruing)	\$231	\$385	\$231	\$385
Nonaccrual loans	\$6,902	\$1,476	\$6,902	\$1,476
Book value per share (adjusted for stock split)	\$48.09	\$50.89	\$48.09	\$50.89
Market value per share - end of period close (adjusted for stock split)	\$46.60	\$46.75	\$46.60	\$46.75