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

	Unaud	Unaudited		
	30-Sep	31-Dec		
	2022	2021	2021	
Assets				
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	
Total assets	\$522,142	\$496,316	\$490,097	
Liabilities and Stockholders' Equity				
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	
Total liabilities	\$469,238	\$440,408	\$433,475	
Stockholders' equity - substantially restricted	52,904	55,908	56,622	
Total liabilities and stockholders' equity	\$522,142	\$496,316	\$490,097	

30-Sep     30-Sep       Operating Data:     2022     2021     2022     2021       Interest and dividend income     55.679     55.232     515.239     515.536       Interest and dividend income     810     47.91     17.74     15.09       Net Interest income     81.08     47.73     513.525     514.027       Provision for loan losses     24.687     54.366     512.914     513.026       Futuary activities     200     186     60.66     452       Increase in cash surrender value of life insurance     40     42     12     120       Net Interest income     200     186     60.66     452       Increase in cash surrender value of life insurance     40     42     12     120       Net Interest expense     0     1     0     1     0     1       Other income     531     511     1.585     51.531     513     51.531     51.531     51.531     51.532     51.623     52.645     65.679       Data processing     254.760     54.222		Three Months Ended 30-Sep		Nine Months Ended	
Operating Data: Interest acyerse Interest expense     S5.679     S5.232     S15.239     S15.236       Interest expense Interest expense     810     479     1.774     1.509       Net Interest income     56.679     S5.232     S15.236     S14.325       Provision for ican losses     212     387     S11     S25     S144.027       Net Interest income after provision for ican losses     56.667     S4.366     S12.914     S13.825     S144.027       Increase in cash surrender value of life insurance     40     42     122     129       Increase in cash surrender value of life insurance     200     186     606     422       Increase in cash surrender value of life insurance     0     1     0     10       Other income     52.034     2.80     1.009     988       Total moniterest income     52.634     8.207     7.265       Stary and employee benefits     2.833     2.445     8.207     7.265       Professional fees     2.64     185     658     559       Other copenses     2.620     \$1915     <				30-Se	30-Sep
Interest and dividend income     S5.679     S5.232     S15.299     S15.539       Interest accome     84.869     94.753     S13.525     S14.027       Provision for baa hosses     212     387     611     961       Net interest income after provision for loan losses     24.657     S4.365     S12.914     S13.065       Customers service fees     200     186     606     4.52       Increase in cash surrender value of life insurance     40     4.2     12.2     120       Net gain on loan sales     254     576     900     2.038     Realized gain/(loss) on securities     0     1     0		2022	2021	2022	2021
Interest expense     810     473     1.774     1.509       Net interest income     2400     473     1.774     1.509       Net interest income after provision for loan losses     242     337     611     991       Net interest income after provision for loan losses     24657     54.366     51.2914     513.066       Flotuciary activities     986     1.056     3.091     2.291     818     600     4.422       Increase in cash surmeder value of life insurance     40     42     1.22     1.29     Net igain on loan sales     2.54     5.76     960     2.038       Realized gain(loss) on securities     0     1     0     1     0     10       Other income <b>5.244 2.801</b> 1.909     968     7.335     1.515     151     1.515     515     515     1.511     1.585     1.553     1.514     5.553     1.514     1.585     1.555     1.514     1.585     1.555     1.511     1.585     1.551     1.511     1.585     1.555     1.555     1.551		<b>*</b> = <b>•</b> =•	<b>A- - - - - - - - - -</b>	<b>A</b> 1 <b>B B B B</b>	<b>•</b> • <b>•</b> • • • • •
Net interest income     \$4.660     \$4.753     \$13.525     \$14.027       Provision for loan losses     21     23.7     611     961       Net interest income after provision for loan losses     966     1.056     3.091     2.995       Customer service fees     966     1.056     3.091     2.995       Customer service fees     966     1.056     3.091     2.995       Net gian on loan sales     22.01     186     606     462       Ditter income     20     186     606     462       Salary and employee benefits     2.644     57.6     960     2.038       Deposit insurance premium     25.31     3.25.45     3.207     7.265       Promesional fees     2.643     52.01     1.00     94       Professional fees     2.541     85.681     559       Other income     35     3.2     100     94       Professional fees     603     507     1.707     1.512       Income tax expense     1.100.144     1.008.692     1.100.144     1.008.69		1 - 7			
Provision for loan losses     212     387     611     961       Net interest income after provision for loan losses     966     1.056     3.091     2.995       Customer service fees     966     1.056     3.091     2.995       Customer service fees     240     42     122     129       Net interest income station loss securities     0     1     0     0     0       Other income     254     526     966     1.030     968       Total noninterest income after service fees     2.833     2.545     8.207     7.265       Premises and equipment     551     511     1.985     1.559     1.339       Deposit insurance premium     35     32     100     94       Professional fees     254     185     658     7.559       Total noninterest expense     3.11     3.206     5.887     7.366       Net income     42,421     \$13,714     \$12,232     100     94       Average shares - diluted for stock split)     1,100,144     1,099,974     1,103,914 <td< td=""><td>1</td><td></td><td></td><td></td><td></td></td<>	1				
Net interest income after provision for loan losses     \$4,667     \$4,366     \$12,914     \$13,066       Fiduciary activities     986     1,056     3,091     2,995       Customer service fees     220     186     6006     452       Increase in cash surrender value of life insurance     40     42     122     128       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       Total noninterest income     2,833     2,545     8,207     7,265       Premises and equipment     551     511     1,565     1,556       Date processing     254     185     658     559       Other expenses     603     507     1,707     1,512       Income before taxes     1,931     2,286     5,888     7,386       Income before taxes     1,100,144     1,099,301     1,099,974     1,103,914       Average shares - diluted (adjusted for stock split)			. ,		. ,
Fiduciary activities     3061     2995       Customer service fees     200     166     30.91     2.995       Customer service fees     200     166     606     452       Increase in cash surrender value of life insurance     40     42     122     129       Net gain on loan sales     0     1     0     10       Other income     534     220     1,809     988       Total noninterest income     534     22,141     56,688     56,617       Salary and employee benefits     2,833     2,545     8,207     7,265       Premises and equipment     55     3,2     100     94       Professional fees     2,544     185     658     559       Other expenses     1,331     2,246     51,511     1,553       Income taxe sepense     1,331     2,744     51,229     1,000     94       Professional fees     54,760     54,221     \$13,714     \$12,292     Income taxe sepense     1,311     3,714     \$12,292       Income taxe sexpense			÷.	÷	
Customér service fees     220     186     606     422       Increase in cash surender value of life insurance     40     422     122     129       Net gain on loan sals     254     576     960     2,038       Realized gain/(loss) on securities     0     1     0     10       Other income <b>52,034</b> 280     1,909     988       Total noninterest income <b>\$2,034</b> 280     1,909     988       Data processing     484     4441     1,457     1,309       Deposit insurance premium     35     32     100     949       Professional fees     603     507     1,707     1,512       Total noninterest expense <b>1311</b> 2,286     5,888     7,386       Income before taxes     1,312     2,866     5,888     7,386       Income before taxes     1,100,144     1,098,602     1,100,144     1,098,602       Average shares - oliuted for stock split)     1,100,144     1,099,301     1,099,974     1,103,914       Average shares - oliuted for stock split)	•			1 /-	
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     00     100       Other income     52,034     52,141     56,688     56,682       Salary and employee benefits     2,833     2,545     6,207     7,265       Deposit insurance premium     35     32     100     94       Professional fees     263     507     1,707     1,512       Total noniterest expense     603     507     1,707     1,512       Total noniterest expense     1,331     2,286     5,888     7,386       Income before taxes     1,331     2,286     5,888     7,386       Income tax expense     1,311     3,714     \$12,282     \$6,612       Net income     \$1,620     \$1,499,974     1,103,914       Average shares - basic (adjusted for stock split)     1,100,144     1,099,974     1,103,914       Average shares - diluted (adjusted for stock split)     1,100,144<			,	- ,	,
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       Total noninterest income     52034     22,034     52,414     56,668     56,612       Salary and employee benefits     2,033     2,545     8,207     7,265       Premises and equipment     551     511     1,555     1,551       Data processing     444     441     1,457     1,309       Deposit insurance premium     35     32     100     94       Professional fees     603     507     1,707     1,512       Total noninterst expense     1,311     2,206     5,888     7,386       Income before taxes     1,311     2,206     5,888     7,386       Income before taxes     1,100,144     1,098,692     1,100,144     1,098,692       Average shares - diluted (adjusted for stock split)     1,100,144     1,099,692     1,103,914       Average shares - diluted (adjusted for stock split)<					
Realized gain/(loss) on securities     0     1     0     10       Other income     53     280     1,909     988       Total noninterest income     52,034     \$2,141     \$6,668     \$6,612       Salary and employee benefits     2,833     2,545     6,207     7,265       Data processing     444     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       Income before taxes     1,931     2,286     5,888     7,386       Income tax expense     1,931     2,286     5,888     7,386       Net income     \$1,620     \$1,915     \$4,222     \$6,611       Shares outstanding (adjusted for stock split)     1,100,144     1,099,301     1,099,974     1,103,914       Average shares - diluted (adjusted for stock split)     \$1,47     \$1,47     \$4,47     \$5,58       Other average assets     0,61% <t< td=""><td></td><td></td><td></td><td></td><td></td></t<>					
Other income     534     280     1.909     988       Total noninterest income     \$2,034     \$2,141     \$6,688     \$6,617       Salary and employee benefits     2.833     2,245     \$2,001     \$2,033       Data processing     484     441     1,1553     1,553       Data processing     484     441     1,457     1,509       Deposit insurance premium     35     32     100     94       Prefessional fees     603     507     1,707     1,512       Total noninterest expense     603     507     1,707     1,512       Income before taxes     1,931     2,286     5,888     7,386       Income before taxes     1,100,144     1,099,301     1,099,974     1,103,914       Average shares - diucid cadjusted for stock split)     1,100,144     1,099,301     1,099,974     1,103,914       Average shares - diucid cadjusted for stock split)     1,100,144     1,099,301     1,099,974     1,103,914       Average shares - diucid cadjusted for stock split)     1,100,144     1,099,301     1,099,974     1,103	0				,
Total noninterest income     \$2,034     \$2,141     \$6,688     \$6,612       Salary and employee benefits     2,833     2,545     8,207     7,265       Premises and equipment     551     511     1,1585     1,551       Data processing     484     441     1,457     1,309       Deposit insurance premium     35     32     100     94       Professional fees     603     507     1,707     1,512       Income taxe expense     1,931     2,286     5,888     7,386       Income tax expense     3111     371     966     1,225       Net income     \$1,620     \$1,915     \$4,922     \$6,161       Shares outstanding (adjusted for stock split)     1,100,144     1,099,301     1,099,974     1,103,914       Average shares - basic (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       Other Data:     ************************************		-			
Salary and employee benefits     2,833     2,545     8,207     7,265       Premises and equipment     551     511     1,585     1,539       Deposit insurance premium     35     32     100     94       Professional fees     603     507     1,707     1,512       Total noninterest expense     603     507     1,707     1,512       Income before taxes     1,931     2,246     58.88     7,386       Income before taxe expense     1,100,144     1,098,692     1,100,144     1,099,974     1,103,914       Average shares - basic (adjusted for stock split)     1,100,144     1,099,301     1,099,974     1,103,914       Average shares - basic (adjusted for stock split)     1,147     \$1.74     \$4.47     \$5.58       Other Data:     100     3.80%     3.46%     3.75%  <				1	
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     254     185     658     559       Income tex expenses     1,931     2,286     5,888     7,386       Income tax expense     1,931     2,286     5,888     7,386       Income tax expense     1,931     2,286     5,888     7,386       Income tax expense     1,100,144     1,098,692     1,100,144     1,099,301     1,099,974     1,103,914       Average shares - olluted (adjusted for stock split)     1,100,144     1,099,301     1,099,974     1,103,914       Basic earnings per share (adjusted for stock split)     1,147     \$1.47     \$1.47     \$5.58       Other Data:     1     1     3.64%     4.01%     3.68%     3.99%       Number of full service banking centers     6     6     6			. ,		
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       Income before taxes     1,931     2,286     5,888     7,386       Income before taxes     1,931     2,286     5,888     7,386       Income before taxes     1,931     2,286     5,888     7,386       Income tax expense     1,100,144     1,098,692     1,100,144     1,099,301     1,099,974     1,103,914       Average shares - dilucited (adjusted for stock split)     1,100,144     1,099,301     1,099,974     1,103,914       Basic earnings per share (adjusted for stock split)     1,100,144     1,099,301     1,099,974     1,103,914       Basic earnings per share (adjusted for stock split)     1,100,144     1,098,692     1,100,144     1,099,693       Other Data:     ************************************	, , ,	,	,	-, -	,
Deposit insurance premium     35     32     100     94       Professional fees     254     185     658     559       Other expenses     603     507     1,707     1,512       Total noninterest expense     1,931     2,286     5,888     7,386       Income bar expense     1,931     2,286     5,888     7,386       Income tax expense     1,101,144     1,098,692     1,100,144     1,098,692     1,100,974     1,103,914       Average shares - basic (adjusted for stock split)     1,100,144     1,099,301     1,099,974     1,103,914       Average shares - basic (adjusted for stock split)     1,100,144     1,099,301     1,099,974     1,103,914       Average shares - basic (adjusted for stock split)     1,100,144     1,099,301     1,099,974     1,103,914       Basic earnings per share (adjusted for stock split)     1,147     \$1.74     \$4.47     \$5.58       Other Data:     ************************************					
Professional fees     254     185     658     559       Other expenses     603     507     1,707     1,512       Total noninterset expense     1,931     2,286     5,888     7,386       Income before taxes     1,931     2,286     5,888     7,386       Income tax expense     1,931     2,286     5,888     7,386       Net income     51,620     51,915     54,922     \$6,6161       Shares outstanding (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)     1,100,144     1,099,301     1,099,974     1,103,914       Basic earnings per share (adjusted for stock split)     1,100,144     1,099,301     1,099,974     1,103,914       Basic earnings per share (adjusted for stock split)     51.47     \$1.47     \$1.74     \$4.47     \$5.58       Other Data:     *     *     \$1.47     \$1.74     \$4.47     \$5.58				,	,
Other expenses     603     507     1,707     1,512       Total noninterest expense     \$4,760     \$4,221     \$13,714     \$12,292       Income before taxes     1,931     2,286     5,888     7,386       Income tax expense     311     371     966     1,225       Net income     \$1,620     \$1,915     \$4,922     \$6,161       Shares outstanding (adjusted for stock split)     1,100,144     1,099,301     1,099,974     1,103,914       Average shares - basic (adjusted for stock split)     1,100,144     1,099,301     1,099,974     1,103,914       Basic earnings per share (adjusted for stock split)     1,100,144     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       Other Data:     ************************************					• •
Total noninterest expense\$4,760\$4,221\$13,714\$12,222Income before taxes1,9312,2865,8887,386Income before tax expense3113719661,225Net income\$1,620\$1,915\$4,922\$6,161Shares outstanding (adjusted for stock split)1,100,1441,099,3011,099,9741,103,914Average shares - basic (adjusted for stock split)1,100,1441,099,3011,099,9741,103,914Basic earnings per share (adjusted for stock split)\$1,47\$1.74\$4.47\$5.58Diluted earnings per share (adjusted for stock split)\$1,47\$1.74\$4.47\$5.58Other Data:*********************************					
Income before taxes1,9312,2865,8887,386Income tax expense $311$ $371$ $966$ $1,225$ Net income $$1,620$ $$1,915$ $$4,922$ $$6,161$ Shares outstanding (adjusted for stock split) $1,100,144$ $1,098,692$ $1,100,144$ $1,099,974$ $1,103,914$ 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) $$1.47$ $$1.74$ $$4.47$ $$5.58$ Diluted 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$ Other Data: $$1.47$ $$1.74$ $$4.47$ $$5.58$ Vield on average assets $0.61\%$ $0.38\%$ $0.46\%$ $0.40\%$ Interest rate spread $3.70\%$ $3.80\%$ $3.48\%$ $3.75\%$ Number of full service banking centers6666Return on average assets $1.23\%$ $1.53\%$ $1.27\%$ $1.65\%$ Average sasets $1.23\%$ $1.53\%$ $1.27\%$ $1.65\%$ Average sasets $1.23\%$ $1.53\%$ $1.27\%$ $1.65\%$ Average assets $1.23\%$ $1.53\%$ $1.20\%$ $1.50\%$ Average assets $1.23\%$ $1.53\%$ $1.20\%$ $1.50\%$ Average assets $1.23\%$ $1.53\%$ $1.27\%$ $1.65\%$ Average assets $1.23\%$ $1.53\%$				,	
Income tax expense     311     371     966     1,225       Net income     \$1,620     \$1,915     \$4,922     \$6,161       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       Other Data:	•	. ,	. ,		. ,
Net income     \$1,620     \$1,915     \$4,922     \$6,161       Shares outstanding (adjusted for stock split)     1,100,144     1,098,692     1,100,144     1,099,974     1,103,914       Average shares - basic (adjusted for stock split)     1,100,144     1,099,301     1,099,974     1,103,914       Average shares - dilusted 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       Other Data:     *     *     \$1.67     \$3.80%     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%     3.99%       Number of full service banking centers     6     6				,	,
Shares outstanding (adjusted for stock split)     1,100,144     1,098,692     1,100,144     1,098,692     1,100,144     1,098,692     1,100,144     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       Other Data:     Yield 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 <t< td=""><td></td><td></td><td></td><td></td><td></td></t<>					
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     Other Data:	Net nicome	\$1,02U	\$1,915	<b>\$4,922</b>	<b>30, 10 I</b>
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     Other Data:   ************************************	Shares outstanding (adjusted for stock split)	1,100,144	1,098,692	1,100,144	1,098,692
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       Other Data:        \$1.74     \$1.74     \$4.47     \$5.58       Other Data:       \$1.47     \$1.74     \$4.47     \$5.58       Other Data:       \$1.74     \$1.74     \$4.47     \$5.58       Other Data:       \$1.74     \$1.74     \$4.47     \$5.58       Other Data:       \$1.61%     \$1.84%     \$1.89%     \$4.15%       Cost on average assets     \$3.70%     3.80%     3.48%     3.75%     \$1.53%     \$1.27%     \$1.65%       Number of full service banking centers     6     6     6     6     6     6     6     6     6     6     6     6     6     6     527.011     \$500.673     \$517.775     \$499.217     \$449.217     \$5.7%     \$499.217     \$53.167     \$54.924 <td>Average shares - basic (adjusted for stock split)</td> <td>1,100,144</td> <td>1,099,301</td> <td>1,099,974</td> <td>1,103,914</td>	Average shares - basic (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       Other Data:        \$1.74     \$1.74     \$4.47     \$5.58       Other Data:       \$1.47     \$1.74     \$4.47     \$5.58       Other Data:       \$1.74     \$1.74     \$4.47     \$5.58       Other Data:       \$1.74     \$1.74     \$4.47     \$5.58       Other Data:       \$1.61%     \$1.84%     \$1.89%     \$4.15%       Cost on average assets     \$3.70%     3.80%     3.48%     3.75%     \$1.53%     \$1.27%     \$1.65%       Number of full service banking centers     6     6     6     6     6     6     6     6     6     6     6     6     6     6     527.011     \$500.673     \$517.775     \$499.217     \$449.217     \$5.7%     \$499.217     \$53.167     \$54.924 <td>Average shares - diluted (adjusted for stock split)</td> <td>1,100,144</td> <td>1,099,301</td> <td>1,099,974</td> <td>1,103,914</td>	Average shares - diluted (adjusted for stock split)	1,100,144	1,099,301	1,099,974	1,103,914
Other Data:     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       No		\$1.47	\$1.74	\$4.47	\$5.58
Yield on average assets4.31%4.18%3.94%4.15%Cost on average assets0.61%0.38%0.46%0.40%Interest rate spread3.70%3.80%3.48%3.75%Net interest margin3.84%4.01%3.68%3.99%Number of full service banking centers6666Return on average assets1.23%1.53%1.27%1.65%Average assets1.23%1.53%1.27%1.65%Average equity\$527,011\$500,673\$517,775\$499,217Return on average equity12.19%13.95%12.09%15.50%Average equity\$53,167\$54,924\$54,293\$52,992Equity to assets ratio (EOP)10.13%11.26%10.13%11.26%Average total deposits\$445,448\$400,183\$423,757\$399,890Loans past due 30 to 89 days (still accruing)\$455\$665\$455\$665Loans past due 90 days or more (still accruing)\$231\$385\$231\$385Nonaccrual loans\$6,902\$1,476\$6,902\$1,476Book value per share (adjusted for stock split)\$48.09\$50.89\$48.09\$50.89	Diluted earnings per share (adjusted for stock split)	\$1.47	\$1.74	\$4.47	\$5.58
Yield on average assets4.31%4.18%3.94%4.15%Cost on average assets0.61%0.38%0.46%0.40%Interest rate spread3.70%3.80%3.48%3.75%Net interest margin3.84%4.01%3.68%3.99%Number of full service banking centers6666Return on average assets1.23%1.53%1.27%1.65%Average assets1.23%1.53%1.27%1.65%Average equity\$527,011\$500,673\$517,775\$499,217Return on average equity12.19%13.95%12.09%15.50%Average equity\$53,167\$54,924\$54,293\$52,992Equity to assets ratio (EOP)10.13%11.26%10.13%11.26%Average total deposits\$445,448\$400,183\$423,757\$399,890Loans past due 30 to 89 days (still accruing)\$455\$665\$455\$665Loans past due 90 days or more (still accruing)\$231\$385\$231\$385Nonaccrual loans\$6,902\$1,476\$6,902\$1,476Book value per share (adjusted for stock split)\$48.09\$50.89\$48.09\$50.89	Other Data:				
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     1.23%     1.53%     1.27%     1.65%       Average assets     12.19%     13.95%     12.09%     15.50%       Average equity     12.19%     13.95%     12.09%     15.50%       Average equity     \$53,167     \$54,224     \$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 </td <td>Yield on average assets</td> <td>4.31%</td> <td>4.18%</td> <td>3.94%</td> <td>4.15%</td>	Yield on average assets	4.31%	4.18%	3.94%	4.15%
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<		0.61%	0.38%	0.46%	0.40%
Net interest margin     3.84%     4.01%     3.68%     3.99%       Number of full service banking centers     6	5				
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		3.84%	4.01%	3.68%	3.99%
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	Number of full service banking centers	6	6	6	6
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	Poturn on avorago assoto	1 22%	1 5 3 %	1 27%	1 65%
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   \$6,902   \$1,476     Book value per share (adjusted for stock split)   \$48.09   \$50.89   \$48.09   \$50.89   \$48.09					
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	Average asses	φ <b>3</b> 27,011	\$300,073	φ <b>3</b> 17,773	φ <del>4</del> 99,217
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	Return on average equity	12.19%	13.95%	12.09%	15.50%
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	Average equity	\$53,167	\$54,924	\$54,293	\$52,992
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	Equity to assets ratio (EOP)	10.13%	11.26%	10.13%	11.26%
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	Average total deposits	\$445,448	\$400,183	\$423,757	\$399,890
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	Loans past due 30 to 89 days (still accruing)	\$455	\$665	\$455	\$665
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					
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					
	Market value per share - end of period close (adjusted for stock split)	\$46.60	\$46.75	\$46.60	\$46.75