

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

	Unaudited		Audited
	31-Mar		31-Dec
	2023	2022	2022
Assets			
Cash and due from banks	\$9,335	\$12,865	\$11,834
Interest-bearing time deposits	988	1,248	992
Fed funds sold	6,068	14,586	10,790
Available for sale securities	58,653	63,345	58,090
Other investments	2,517	2,517	2,517
Loans held for sale	0	659	44
Loans net of allowance for loan losses	456,761	391,703	445,959
Premises and equipment	6,664	6,720	6,676
Bank-owned life insurance	9,375	9,214	9,335
Accrued interest receivable	2,964	2,871	2,981
Foreclosed assets held for sale	123	49	49
Mortgage servicing rights	2,074	1,497	2,049
Lender risk account (FHLBI)	1,616	1,521	1,590
Other assets	8,347	7,002	7,750
Total assets	\$565,485	\$515,797	\$560,656
Liabilities and Stockholders' Equity			
Noninterest-bearing deposits	85,488	88,059	96,412
Interest-bearing deposits	395,329	329,475	372,812
Borrowed funds	17,000	32,500	24,000
Subordinated debentures	5,000	5,000	5,000
Accrued interest payable and other liabilities	6,227	5,533	7,235
Total liabilities	\$509,044	\$460,567	\$505,459
Stockholders' equity - substantially restricted	56,441	55,230	55,197
Total liabilities and stockholders' equity	\$565,485	\$515,797	\$560,656

	Three Months Ended	
	31-Mar	
	2023	2022
Operating Data:		
Interest and dividend income	\$6,758	\$4,864
Interest expense	2,235	435
Net interest income	\$4,523	\$4,429
Provision for loan losses	242	287
Net interest income after provision for loan losses	\$4,281	\$4,142
Fiduciary activities	1,079	1,076
Customer service fees	207	193
Increase in cash surrender value of life insurance	40	41
Net gain on loan sales	186	368
Realized gain/(loss) on securities	0	0
Other income	464	710
Total noninterest income	\$1,976	\$2,388
Salary and employee benefits	2,696	2,609
Premises and equipment	549	522
Data processing	412	469
Deposit insurance premium	68	33
Professional fees	218	197
Other expenses	628	535
Total noninterest expense	\$4,571	\$4,365
Income before taxes	1,686	2,165
Income tax expense	229	378
Net income	\$1,457	\$1,787
Shares outstanding (adjusted for stock split)	1,098,836	1,100,144
Average shares - basic (adjusted for stock split)	1,098,216	1,099,628
Average shares - diluted (adjusted for stock split)	1,098,216	1,099,628
Basic earnings per share (adjusted for stock split)	\$1.33	\$1.63
Diluted earnings per share (adjusted for stock split)	\$1.33	\$1.63

Other Data:		
Yield on average assets	4.79%	3.86%
Cost on average assets	1.58%	0.35%
Interest rate spread	3.21%	3.51%
Net interest margin	3.37%	3.76%
Number of full service banking centers	6	6
Return on average assets	1.03%	1.42%
Average assets	\$563,909	\$504,403
Return on average equity	10.49%	12.74%
Average equity	\$55,531	\$56,101
Equity to assets ratio (EOP)	9.98%	10.71%
Average total deposits	\$474,485	\$401,311
Loans past due 30 to 89 days (still accruing)	\$1,478	\$414
Loans past due 90 days or more (still accruing)	\$158	\$540
Nonaccrual loans	\$3,178	\$1,117
Book value per share (adjusted for stock split)	\$51.36	\$50.20
Market value per share - end of period close (adjusted for stock split)	\$45.50	\$51.66