

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

	Unaudited		Audited	
	30-Jun		31-Dec	
	2023	2022	2023	2022
Assets				
Cash and due from banks	\$10,340	\$11,369	\$11,834	
Interest-bearing time deposits	984	1,244	992	
Fed funds sold	42,052	7,277	10,790	
Available for sale securities	59,302	58,273	58,090	
Other investments	2,517	2,517	2,517	
Loans held for sale	97	140	44	
Loans net of allowance for loan losses	462,616	408,032	445,959	
Premises and equipment	6,568	6,709	6,676	
Bank-owned life insurance	9,417	9,254	9,335	
Accrued interest receivable	3,058	2,776	2,981	
Foreclosed assets held for sale	49	49	49	
Mortgage servicing rights	2,007	1,806	2,049	
Lender risk account (FHLBI)	1,572	1,567	1,590	
Other assets	8,182	8,108	7,750	
Total assets	\$608,761	\$519,121	\$560,656	
Liabilities and Stockholders' Equity				
Noninterest-bearing deposits	84,271	88,346	96,412	
Interest-bearing deposits	449,539	341,996	372,812	
Borrowed funds	5,000	25,000	24,000	
Subordinated debentures	5,000	5,000	5,000	
Accrued interest payable and other liabilities	7,407	6,145	7,235	
Total liabilities	\$551,217	\$466,487	\$505,459	
Stockholders' equity - substantially restricted	57,544	52,634	55,197	
Total liabilities and stockholders' equity	\$608,761	\$519,121	\$560,656	
Operating Data:				
	Three Months Ended		Six Months Ended	
	30-Jun		30-Jun	
	2023	2022	2023	2022
Interest and dividend income	\$7,401	\$4,756	\$14,159	\$9,620
Interest expense	2,935	529	5,170	964
Net interest income	\$4,466	\$4,227	\$8,989	\$8,656
Provision for loan losses	102	112	344	399
Net interest income after provision for loan losses	\$4,364	\$4,115	\$8,645	\$8,257
Fiduciary activities	1,099	1,029	2,178	2,105
Customer service fees	215	193	422	386
Increase in cash surrender value of life insurance	41	40	81	82
Net gain on loan sales	159	338	344	706
Realized gain/(loss) on securities	0	0	0	0
Other income	409	666	874	1,375
Total noninterest income	\$1,923	\$2,266	\$3,899	\$4,654
Salary and employee benefits	2,743	2,765	5,439	5,374
Premises and equipment	586	511	1,134	1,034
Data processing	392	504	804	973
Deposit insurance premium	63	33	131	66
Professional fees	190	207	408	405
Other expenses	601	569	1,229	1,102
Total noninterest expense	\$4,575	\$4,589	\$9,145	\$8,954
Income before taxes	1,712	1,792	3,399	3,957
Income tax expense	231	277	461	655
Net income	\$1,481	\$1,515	\$2,938	\$3,302
Shares outstanding (adjusted for stock split)	1,098,836	1,100,144	1,098,836	1,100,144
Average shares - basic (adjusted for stock split)	1,098,836	1,100,144	1,098,528	1,099,887
Average shares - diluted (adjusted for stock split)	1,098,836	1,100,144	1,098,528	1,099,887
Basic earnings per share (adjusted for stock split)	\$1.35	\$1.38	\$2.67	\$3.00
Diluted earnings per share (adjusted for stock split)	\$1.35	\$1.38	\$2.67	\$3.00
Other Data:				
Yield on average assets	5.04%	3.65%	4.92%	3.75%
Cost on average assets	2.00%	0.41%	1.80%	0.38%
Interest rate spread	3.04%	3.24%	3.12%	3.37%
Net interest margin	3.15%	3.42%	3.26%	3.59%
Number of full service banking centers	6	6	6	6
Return on average assets	1.01%	1.16%	1.02%	1.29%
Average assets	\$587,149	\$521,661	\$575,594	\$513,080
Return on average equity	10.47%	11.30%	10.48%	12.04%
Average equity	\$56,598	\$53,643	\$56,068	\$54,865
Equity to assets ratio (EOP)	9.45%	10.14%	9.45%	10.14%
Average total deposits	\$510,784	\$424,028	\$492,735	\$412,732
Loans past due 30 to 89 days (still accruing)	\$1,593	\$313	\$1,593	\$313
Loans past due 90 days or more (still accruing)	\$249	\$489	\$249	\$489
Nonaccrual loans	\$3,145	\$6,950	\$3,145	\$6,950
Book value per share (adjusted for stock split)	\$52.37	\$47.84	\$52.37	\$47.84
Market value per share - end of period close (adjusted for stock split)	\$37.15	\$48.35	\$37.15	\$48.35