

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

	Unaudited		Audited	
	30-Sep		31-Dec	
	2023	2022	2023	2022
Assets				
Cash and due from banks	\$9,932	\$9,644	\$11,834	
Interest-bearing time deposits	491	750	992	
Fed funds sold	11,174	3,131	10,790	
Available for sale securities	58,627	56,831	58,090	
Other investments	2,517	2,517	2,517	
Loans held for sale	426	0	44	
Loans net of allowance for loan losses	466,888	418,524	445,959	
Premises and equipment	6,505	6,634	6,676	
Bank-owned life insurance	10,462	9,295	9,335	
Accrued interest receivable	3,755	2,893	2,981	
Foreclosed assets held for sale	49	49	49	
Mortgage servicing rights	2,140	1,953	2,049	
Lender risk account (FHLBI)	1,617	1,573	1,590	
Other assets	8,799	8,348	7,750	
Total assets	\$583,382	\$522,142	\$560,656	
Liabilities and Stockholders' Equity				
Noninterest-bearing deposits	92,117	94,081	96,412	
Interest-bearing deposits	415,598	356,483	372,812	
Borrowed funds	5,000	7,000	24,000	
Subordinated debentures	5,000	5,000	5,000	
Accrued interest payable and other liabilities	8,537	6,674	7,235	
Total liabilities	\$526,252	\$469,238	\$505,459	
Stockholders' equity	57,130	52,904	55,197	
Total liabilities and stockholders' equity	\$583,382	\$522,142	\$560,656	
Operating Data:				
Interest and dividend income	\$7,551	\$5,679	\$21,709	\$15,299
Interest expense	3,160	810	8,330	1,774
Net interest income	\$4,391	\$4,869	\$13,379	\$13,525
Provision for loan losses	137	212	481	611
Net interest income after provision for loan losses	\$4,254	\$4,657	\$12,898	\$12,914
Fiduciary activities	1,147	986	3,324	3,091
Customer service fees	219	220	641	606
Increase in cash surrender value of life insurance	45	40	126	122
Net gain/(loss) on loan sales	352	254	697	960
Realized gain/(loss) on securities	0	0	0	0
Other income	620	534	1,494	1,909
Total noninterest income	\$2,383	\$2,034	\$6,282	\$6,688
Salary and employee benefits	2,851	2,833	8,290	8,207
Premises and equipment	531	551	1,665	1,585
Data processing	497	484	1,300	1,457
Deposit insurance premium	66	35	197	100
Professional fees	215	254	623	658
Other expenses	554	603	1,784	1,707
Total noninterest expense	\$4,714	\$4,760	\$13,859	\$13,714
Income before taxes	1,923	1,931	5,321	5,888
Income tax expense	303	311	764	966
Net income	\$1,620	\$1,620	\$4,557	\$4,922
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	1,098,631	1,099,974
Average shares - diluted (adjusted for stock split)	1,098,836	1,100,144	1,098,631	1,099,974
Basic earnings per share (adjusted for stock split)	\$1.47	\$1.47	\$4.15	\$4.47
Diluted earnings per share (adjusted for stock split)	\$1.47	\$1.47	\$4.15	\$4.47
Other Data:				
Yield on average assets	5.17%	4.31%	5.00%	3.94%
Cost on average assets	2.16%	0.61%	1.92%	0.46%
Interest rate spread	3.01%	3.70%	3.08%	3.48%
Net interest margin	3.10%	3.84%	3.20%	3.68%
Number of full service banking centers	6	6	6	6
Return on average assets	1.11%	1.23%	1.05%	1.27%
Average assets	\$584,757	\$527,011	\$578,682	\$517,775
Return on average equity	11.23%	12.19%	10.73%	12.09%
Average equity	\$57,687	\$53,167	\$56,614	\$54,293
Equity to assets ratio (EOP)	9.79%	10.13%	9.79%	10.13%
Average total deposits	\$507,884	\$445,448	\$497,840	\$423,757
Loans past due 30 to 89 days (still accruing)	\$638	\$455	\$638	\$455
Loans past due 90 days or more (still accruing)	\$834	\$231	\$834	\$231
Nonaccrual loans	\$3,017	\$6,902	\$3,017	\$6,902
Book value per share (adjusted for stock split)	\$51.99	\$48.09	\$51.99	\$48.09
Market value per share - end of period close (adjusted for stock split)	\$39.50	\$46.60	\$39.50	\$46.60