

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

	<b>Unaudited</b>	<b>Audited</b>
	<b>31-Dec</b>	<b>31-Dec</b>
	<b>2023</b>	<b>2022</b>
<b>Assets</b>		
Cash and due from banks	\$13,180	\$11,834
Interest-bearing time deposits	0	992
Fed funds sold	26,705	10,790
Available for sale securities	61,924	58,090
Other investments	2,517	2,517
Loans held for sale	106	44
Loans net of allowance for loan losses	476,534	445,959
Premises and equipment	6,341	6,676
Bank-owned life insurance	10,514	9,335
Accrued interest receivable	3,345	2,981
Foreclosed assets held for sale	49	49
Mortgage servicing rights	2,005	2,049
Lender risk account (FHLBI)	1,637	1,590
Other assets	8,154	7,750
<b>Total assets</b>	<b>\$613,011</b>	<b>\$560,656</b>
<b>Liabilities and Stockholders' Equity</b>		
Noninterest-bearing deposits	87,611	96,412
Interest-bearing deposits	445,846	372,812
Borrowed funds	5,000	24,000
Subordinated debentures	5,000	5,000
Accrued interest payable and other liabilities	9,274	7,235
<b>Total liabilities</b>	<b>\$552,731</b>	<b>\$505,459</b>
Stockholders' equity	60,280	55,197
<b>Total liabilities and stockholders' equity</b>	<b>\$613,011</b>	<b>\$560,656</b>

	<b>Three Months Ended</b>		<b>Twelve Months Ended</b>	
	<b>31-Dec</b>		<b>31-Dec</b>	
	<b>2023</b>	<b>2022</b>	<b>2023</b>	<b>2022</b>
<b>Operating Data:</b>				
Interest and dividend income	\$7,938	\$6,255	\$29,647	\$21,554
Interest expense	3,687	1,390	12,017	3,164
Net interest income	\$4,251	\$4,865	\$17,630	\$18,390
Provision for loan losses	62	362	542	973
<b>Net interest income after provision for loan losses</b>	<b>\$4,189</b>	<b>\$4,503</b>	<b>\$17,088</b>	<b>\$17,417</b>
Fiduciary activities	1,167	1,013	4,492	4,104
Customer service fees	230	218	871	824
Increase in cash surrender value of life insurance	52	41	178	163
Net gain/(loss) on loan sales	204	159	900	1,119
Realized gain/(loss) on securities	0	0	0	0
Other income	462	532	1,955	2,441
<b>Total noninterest income</b>	<b>\$2,115</b>	<b>\$1,963</b>	<b>\$8,396</b>	<b>\$8,651</b>
Salary and employee benefits	2,955	2,819	11,245	11,026
Premises and equipment	604	542	2,269	2,126
Data processing	512	510	1,812	1,967
Deposit insurance premium	65	35	263	136
Professional fees	182	203	805	862
Other expenses	783	695	2,566	2,401
<b>Total noninterest expense</b>	<b>\$5,101</b>	<b>\$4,804</b>	<b>\$18,960</b>	<b>\$18,518</b>
Income before taxes	1,203	1,662	6,524	7,550
Income tax expense	114	233	878	1,199
<b>Net income</b>	<b>\$1,089</b>	<b>\$1,429</b>	<b>\$5,646</b>	<b>\$6,351</b>
Shares outstanding (adjusted for stock split)	1,098,836	1,097,144	1,098,836	1,097,144
Average shares - basic (adjusted for stock split)	1,098,836	1,099,253	1,098,683	1,099,792
Average shares - diluted (adjusted for stock split)	1,098,836	1,099,253	1,098,683	1,099,792
Basic earnings per share (adjusted for stock split)	\$0.99	\$1.30	\$5.14	\$5.78
Diluted earnings per share (adjusted for stock split)	\$0.99	\$1.30	\$5.14	\$5.78
<b>Other Data:</b>				
Yield on average assets	5.34%	4.62%	5.09%	4.12%
Cost on average assets	2.48%	1.03%	2.06%	0.60%
Interest rate spread	2.86%	3.59%	3.03%	3.52%
Net interest margin	2.94%	3.73%	3.13%	3.69%
Number of full service banking centers	6	6	6	6
Return on average assets	0.73%	1.06%	0.97%	1.21%
Average assets	\$594,643	\$541,325	\$582,705	\$523,711
Return on average equity	7.65%	10.76%	9.96%	11.76%
Average equity	\$56,932	\$53,133	\$56,694	\$54,001
Equity to assets ratio (EOP)	9.83%	9.85%	9.83%	9.85%
Average total deposits	\$518,649	\$455,639	\$503,085	\$431,793
Loans past due 30 to 89 days (still accruing)	\$2,098	\$1,415	\$2,098	\$1,415
Loans past due 90 days or more (still accruing)	\$695	\$321	\$695	\$321
Nonaccrual loans	\$2,895	\$3,103	\$2,895	\$3,103
Book value per share (adjusted for stock split)	\$54.86	\$50.31	\$54.86	\$50.31
Market value per share - end of period close (adjusted for stock split)	\$39.00	\$46.75	\$39.00	\$46.75