

**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-Mar</b>		<b>31-Dec</b>
	<b>2024</b>	<b>2023</b>	<b>2023</b>
<b>Assets</b>			
Cash and due from banks	\$11,045	\$9,335	\$13,180
Interest-bearing time deposits	0	988	0
Fed funds sold	17,304	6,068	26,705
Available for sale securities	63,281	58,653	61,924
Other investments	2,517	2,517	2,517
Loans held for sale	137	0	576
Loans net of allowance for credit losses	475,553	456,761	476,534
Premises and equipment	6,231	6,664	6,341
Bank-owned life insurance	10,565	9,375	10,513
Accrued interest receivable	3,220	2,964	3,345
Foreclosed assets held for sale	522	123	49
Mortgage servicing rights	2,041	2,074	2,005
Lender risk account (FHLBI)	1,636	1,616	1,637
Other assets	8,219	8,347	8,224
<b>Total assets</b>	<b>\$602,271</b>	<b>\$565,485</b>	<b>\$613,550</b>
<b>Liabilities and Stockholders' Equity</b>			
Noninterest-bearing deposits	85,864	85,488	87,611
Interest-bearing deposits	437,562	395,329	445,847
Borrowed funds	5,000	17,000	5,000
Subordinated debentures	5,000	5,000	5,000
Accrued interest payable and other liabilities	7,929	6,227	9,812
<b>Total liabilities</b>	<b>\$541,355</b>	<b>\$509,044</b>	<b>\$553,270</b>
Stockholders' equity	60,916	56,441	60,280
<b>Total liabilities and stockholders' equity</b>	<b>\$602,271</b>	<b>\$565,485</b>	<b>\$613,550</b>
	<b>Three Months Ended</b>		
	<b>31-Mar</b>		
	<b>2024</b>	<b>2023</b>	
<b>Operating Data:</b>			
Interest and dividend income	\$8,105	\$6,758	
Interest expense	4,044	2,235	
Net interest income	\$4,061	\$4,523	
Provision for credit losses	12	242	
<b>Net interest income after provision for credit losses</b>	<b>\$4,049</b>	<b>\$4,281</b>	
Fiduciary activities	1,210	1,079	
Customer service fees	230	207	
Increase in cash surrender value of life insurance	52	40	
Net gain/(loss) on loan sales	188	186	
Realized gain/(loss) on securities	0	0	
Other income	608	464	
<b>Total noninterest income</b>	<b>\$2,288</b>	<b>\$1,976</b>	
Salary and employee benefits	2,950	2,696	
Premises and equipment	573	549	
Data processing	369	412	
Deposit insurance premium	67	68	
Professional fees	160	218	
Other expenses	630	628	
<b>Total noninterest expense</b>	<b>\$4,749</b>	<b>\$4,571</b>	
Income before taxes	1,588	1,686	
Income tax expense	187	229	
<b>Net income</b>	<b>\$1,401</b>	<b>\$1,457</b>	
Shares outstanding (adjusted for stock split)	1,095,956	1,098,836	
Average shares - basic (adjusted for stock split)	1,098,435	1,098,216	
Average shares - diluted (adjusted for stock split)	1,098,435	1,098,216	
Basic earnings per share (adjusted for stock split)	\$1.28	\$1.33	
Diluted earnings per share (adjusted for stock split)	\$1.28	\$1.33	
<b>Other Data:</b>			
Yield on average assets	5.36%	4.79%	
Cost on average assets	2.67%	1.58%	
Interest rate spread	2.69%	3.21%	
Net interest margin	2.78%	3.37%	
Number of full service banking centers	6	6	
Return on average assets	0.93%	1.03%	
Average assets	\$604,572	\$563,909	
Return on average equity	9.32%	10.49%	
Average equity	\$60,156	\$55,531	
Equity to assets ratio (EOP)	10.11%	9.98%	
Average total deposits	\$525,533	\$474,485	
Loans past due 30 to 89 days (still accruing)	\$1,735	\$1,478	
Loans past due 90 days or more (still accruing)	\$91	\$158	
Nonaccrual loans	\$1,210	\$3,178	
Book value per share (adjusted for stock split)	\$55.58	\$51.36	
Market value per share - end of period close (adjusted for stock split)	\$40.90	\$45.50	