

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

	<b>Unaudited</b>		<b>Audited</b>	
	<b>30-Jun</b>		<b>31-Dec</b>	
	<b>2024</b>	<b>2023</b>	<b>2024</b>	<b>2023</b>
<b>Assets</b>				
Cash and due from banks	\$17,289	\$10,340	\$13,180	
Interest-bearing time deposits	0	984	0	
Fed funds sold	25,877	42,052	26,705	
Available for sale securities	64,483	59,302	61,924	
Other investments	2,517	2,517	2,517	
Loans held for sale	131	97	576	
Loans net of allowance for credit losses	479,595	462,616	476,534	
Premises and equipment	6,166	6,568	6,341	
Bank-owned life insurance	10,616	9,417	10,513	
Accrued interest receivable	3,375	3,058	3,345	
Foreclosed assets held for sale	103	49	49	
Mortgage servicing rights	2,259	2,007	2,005	
Lender risk account (FHLBI)	1,574	1,572	1,637	
Other assets	8,346	8,182	8,224	
<b>Total assets</b>	<b>\$622,331</b>	<b>\$608,761</b>	<b>\$613,550</b>	
<b>Liabilities and Stockholders' Equity</b>				
Noninterest-bearing deposits	80,818	84,271	87,611	
Interest-bearing deposits	454,353	449,539	445,847	
Borrowed funds	12,000	5,000	5,000	
Subordinated debentures	5,000	5,000	5,000	
Accrued interest payable and other liabilities	7,941	7,407	9,812	
<b>Total liabilities</b>	<b>\$560,112</b>	<b>\$551,217</b>	<b>\$553,270</b>	
Stockholders' equity	62,219	57,544	60,280	
<b>Total liabilities and stockholders' equity</b>	<b>\$622,331</b>	<b>\$608,761</b>	<b>\$613,550</b>	
<b>Operating Data:</b>				
	<b>Three Months Ended</b>		<b>Six Months Ended</b>	
	<b>30-Jun</b>		<b>30-Jun</b>	
	<b>2024</b>	<b>2023</b>	<b>2024</b>	<b>2023</b>
Interest and dividend income	\$8,291	\$7,401	\$16,396	\$14,159
Interest expense	4,221	2,935	8,265	5,170
Net interest income	\$4,070	\$4,466	\$8,131	\$8,989
Provision for credit losses	82	102	94	344
<b>Net interest income after provision for credit losses</b>	<b>\$3,988</b>	<b>\$4,364</b>	<b>\$8,037</b>	<b>\$8,645</b>
Fiduciary activities	1,242	1,099	2,452	2,178
Customer service fees	249	215	478	422
Increase in cash surrender value of life insurance	51	41	103	81
Net gain/(loss) on loan sales	273	159	461	344
Realized gain/(loss) on securities	0	0	0	0
Other income	1,030	409	1,639	874
<b>Total noninterest income</b>	<b>\$2,845</b>	<b>\$1,923</b>	<b>\$5,133</b>	<b>\$3,899</b>
Salary and employee benefits	2,966	2,743	5,916	5,439
Premises and equipment	518	586	1,091	1,134
Data processing	549	392	917	804
Deposit insurance premium	68	63	135	131
Professional fees	203	190	363	408
Other expenses	548	601	1,179	1,229
<b>Total noninterest expense</b>	<b>\$4,852</b>	<b>\$4,575</b>	<b>\$9,601</b>	<b>\$9,145</b>
Income before taxes	1,981	1,712	3,569	3,399
Income tax expense	285	231	472	461
<b>Net income</b>	<b>\$1,696</b>	<b>\$1,481</b>	<b>\$3,097</b>	<b>\$2,938</b>
Shares outstanding (adjusted for stock split)	1,095,956	1,098,836	1,095,956	1,098,836
Average shares - basic (adjusted for stock split)	1,095,956	1,098,836	1,097,196	1,098,528
Average shares - diluted (adjusted for stock split)	1,095,956	1,098,836	1,097,196	1,098,528
Basic earnings per share (adjusted for stock split)	\$1.55	\$1.35	\$2.82	\$2.67
Diluted earnings per share (adjusted for stock split)	\$1.55	\$1.35	\$2.82	\$2.67
<b>Other Data:</b>				
Yield on average assets	5.48%	5.04%	5.42%	4.92%
Cost on average assets	2.79%	2.00%	2.73%	1.80%
Interest rate spread	2.69%	3.04%	2.69%	3.12%
Net interest margin	2.78%	3.15%	2.78%	3.26%
Number of full service banking centers	6	6	6	6
Return on average assets	1.12%	1.01%	1.02%	1.02%
Average assets	\$605,799	\$587,149	\$605,186	\$575,594
Return on average equity	11.13%	10.47%	10.23%	10.48%
Average equity	\$60,955	\$56,598	\$60,556	\$56,068
Equity to assets ratio (EOP)	10.00%	9.45%	10.00%	9.45%
Average total deposits	\$525,933	\$510,784	\$525,733	\$492,735
Loans past due 30 to 89 days (still accruing)	\$1,813	\$1,593	\$1,813	\$1,593
Loans past due 90 days or more (still accruing)	\$416	\$249	\$416	\$249
Nonaccrual loans	\$1,135	\$3,145	\$1,135	\$3,145
Book value per share (adjusted for stock split)	\$56.77	\$52.37	\$56.77	\$52.37
Market value per share - end of period close (adjusted for stock split)	\$38.42	\$37.15	\$38.42	\$37.15