

**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-Sep</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	\$16,174	\$9,932	\$13,180	
Interest-bearing time deposits	0	491	0	
Fed funds sold	22,236	11,174	26,705	
Available for sale securities	66,753	58,627	61,924	
Other investments	2,517	2,517	2,517	
Loans held for sale	3,175	426	576	
Loans net of allowance for credit losses	478,555	466,888	476,534	
Premises and equipment	6,092	6,505	6,341	
Bank-owned life insurance	10,669	10,462	10,513	
Accrued interest receivable	3,748	3,755	3,345	
Foreclosed assets held for sale	49	49	49	
Mortgage servicing rights	2,367	2,140	2,005	
Lender risk account (FHLBI)	1,621	1,617	1,637	
Other assets	8,131	8,799	8,224	
<b>Total assets</b>	<b>\$622,087</b>	<b>\$583,382</b>	<b>\$613,550</b>	
<b>Liabilities and Stockholders' Equity</b>				
Noninterest-bearing deposits	84,947	92,117	87,611	
Interest-bearing deposits	464,037	415,598	445,847	
Borrowed funds	0	5,000	5,000	
Subordinated debentures	0	5,000	5,000	
Accrued interest payable and other liabilities	8,690	8,537	9,812	
<b>Total liabilities</b>	<b>\$557,674</b>	<b>\$526,252</b>	<b>\$553,270</b>	
Stockholders' equity	64,413	57,130	60,280	
<b>Total liabilities and stockholders' equity</b>	<b>\$622,087</b>	<b>\$583,382</b>	<b>\$613,550</b>	
<b>Operating Data:</b>				
	<b>Three Months Ended</b>		<b>Nine Months Ended</b>	
	<b>30-Sep</b>		<b>30-Sep</b>	
	<b>2024</b>	<b>2023</b>	<b>2024</b>	<b>2023</b>
Interest and dividend income	\$8,623	\$7,551	\$25,018	\$21,709
Interest expense	4,283	3,160	12,547	8,330
Net interest income	\$4,340	\$4,391	\$12,471	\$13,379
Provision for credit losses	12	137	106	481
<b>Net interest income after provision for credit losses</b>	<b>\$4,328</b>	<b>\$4,254</b>	<b>\$12,365</b>	<b>\$12,898</b>
Fiduciary activities	1,291	1,147	3,744	3,324
Customer service fees	259	219	737	641
Increase in cash surrender value of life insurance	52	45	155	126
Net gain/(loss) on loan sales	346	352	807	697
Realized gain/(loss) on securities	0	0	0	0
Other income	674	620	2,312	1,494
<b>Total noninterest income</b>	<b>\$2,622</b>	<b>\$2,383</b>	<b>\$7,755</b>	<b>\$6,282</b>
Salary and employee benefits	3,053	2,851	8,969	8,290
Premises and equipment	540	531	1,632	1,665
Data processing	567	497	1,484	1,300
Deposit insurance premium	68	66	203	197
Professional fees	163	215	526	623
Other expenses	609	554	1,787	1,784
<b>Total noninterest expense</b>	<b>\$5,000</b>	<b>\$4,714</b>	<b>\$14,601</b>	<b>\$13,859</b>
Income before taxes	1,950	1,923	5,519	5,321
Income tax expense	239	303	712	764
<b>Net income</b>	<b>\$1,711</b>	<b>\$1,620</b>	<b>\$4,807</b>	<b>\$4,557</b>
Shares outstanding	1,095,956	1,098,836	1,095,956	1,098,836
Average shares - basic	1,095,956	1,098,836	1,096,779	1,098,631
Average shares - diluted	1,095,956	1,098,836	1,096,779	1,098,631
Basic earnings per share	\$1.56	\$1.47	\$4.38	\$4.15
Diluted earnings per share	\$1.56	\$1.47	\$4.38	\$4.15
<b>Other Data:</b>				
Yield on average assets	5.61%	5.17%	5.48%	5.00%
Cost on average assets	2.79%	2.16%	2.75%	1.92%
Interest rate spread	2.82%	3.01%	2.73%	3.08%
Net interest margin	2.90%	3.10%	2.82%	3.20%
Number of full service banking centers	6	6	6	6
Return on average assets	1.11%	1.11%	1.05%	1.05%
Average assets	\$615,020	\$584,757	\$608,488	\$578,682
Return on average equity	10.90%	11.23%	10.45%	10.73%
Average equity	\$62,801	\$57,687	\$61,310	\$56,614
Equity to assets ratio (EOP)	10.35%	9.79%	10.35%	9.79%
Average total deposits	\$540,095	\$507,884	\$530,555	\$497,840
Loans past due 30 to 89 days (still accruing)	\$1,819	\$638	\$1,819	\$638
Loans past due 90 days or more (still accruing)	\$66	\$834	\$66	\$834
Nonaccrual loans	\$1,489	\$3,017	\$1,489	\$3,017
Book value per share	\$58.77	\$51.99	\$58.77	\$51.99
Market value per share - end of period close	\$42.20	\$39.50	\$42.20	\$39.50