

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

	Unaudited		Audited	
	31-Dec		31-Dec	
	2024	2023	2024	2023
Assets				
Cash and due from banks	\$18,559		\$13,180	
Interest-bearing time deposits	0		0	
Fed funds sold	45,770		26,705	
Available for sale securities	65,594		61,924	
Other investments	2,517		2,517	
Loans held for sale	1,221		576	
Loans net of allowance for credit losses	470,991		476,534	
Premises and equipment	6,016		6,341	
Bank-owned life insurance	10,549		10,513	
Accrued interest receivable	3,398		3,345	
Foreclosed assets held for sale	49		49	
Mortgage servicing rights	2,489		2,005	
Lender risk account (FHLBI)	1,666		1,637	
Other assets	8,443		8,224	
Total assets	\$637,262		\$613,550	
Liabilities and Stockholders' Equity				
Noninterest-bearing deposits	87,966		87,611	
Interest-bearing deposits	475,057		445,847	
Borrowed funds	0		5,000	
Subordinated debentures	0		5,000	
Accrued interest payable and other liabilities	9,425		9,812	
Total liabilities	\$572,448		\$553,270	
Stockholders' equity	64,814		60,280	
Total liabilities and stockholders' equity	\$637,262		\$613,550	
Operating Data:				
	Three Months Ended		Twelve Months Ended	
	31-Dec		31-Dec	
	2024	2023	2024	2023
Interest and dividend income	\$8,633	\$7,938	\$33,652	\$29,647
Interest expense	4,145	3,687	16,693	12,017
Net interest income	\$4,488	\$4,251	\$16,959	\$17,630
Provision for credit losses	12	62	118	542
Net interest income after provision for credit losses	\$4,476	\$4,189	\$16,841	\$17,088
Fiduciary activities	1,361	1,167	5,104	4,492
Customer service fees	243	230	980	871
Increase in cash surrender value of life insurance	54	52	209	178
Net gain/(loss) on loan sales	450	204	1,257	900
Realized gain/(loss) on securities	(7)	0	(7)	0
Other income	521	462	2,834	1,955
Total noninterest income	\$2,622	\$2,115	\$10,377	\$8,396
Salary and employee benefits	3,349	2,955	12,318	11,245
Premises and equipment	568	604	2,199	2,269
Data processing	499	512	1,983	1,812
Deposit insurance premium	74	65	277	263
Professional fees	286	182	812	805
Other expenses	813	783	2,601	2,566
Total noninterest expense	\$5,589	\$5,101	\$20,190	\$18,960
Income before taxes	1,509	1,203	7,028	6,524
Income tax expense	210	114	921	878
Net income	\$1,299	\$1,089	\$6,107	\$5,646
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	1,096,572	1,098,683
Average shares - diluted (adjusted for stock split)	1,095,956	1,098,836	1,096,572	1,098,683
Basic earnings per share (adjusted for stock split)	\$1.19	\$0.99	\$5.57	\$5.14
Diluted earnings per share (adjusted for stock split)	\$1.19	\$0.99	\$5.57	\$5.14
Other Data:				
Yield on average assets	5.50%	5.34%	5.49%	5.09%
Cost on average assets	2.64%	2.48%	2.72%	2.06%
Interest rate spread	2.86%	2.86%	2.77%	3.03%
Net interest margin	2.95%	2.94%	2.85%	3.13%
Number of full service banking centers	6	6	6	6
Return on average assets	0.83%	0.73%	1.00%	0.97%
Average assets	\$628,202	\$594,643	\$613,443	\$582,705
Return on average equity	8.08%	7.65%	9.84%	9.96%
Average equity	\$64,305	\$56,932	\$62,063	\$56,694
Equity to assets ratio (EOP)	10.17%	9.83%	10.17%	9.83%
Average total deposits	\$554,785	\$518,649	\$536,646	\$503,085
Loans past due 30 to 89 days (still accruing)	\$1,601	\$2,098	\$1,601	\$2,098
Loans past due 90 days or more (still accruing)	\$0	\$695	\$0	\$695
Nonaccrual loans	\$1,279	\$2,895	\$1,279	\$2,895
Book value per share (adjusted for stock split)	\$59.14	\$54.86	\$59.14	\$54.86
Market value per share - end of period close (adjusted for stock split)	\$42.25	\$39.00	\$42.25	\$39.00