

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

	Unaudited		Audited	
	30-Sep		31-Dec	
	2025	2024	2025	2024
Assets				
Cash and due from banks	\$18,960	\$16,174	\$18,559	
Interest-bearing time deposits	0	0	0	
Fed funds sold	40,445	22,236	45,770	
Available for sale securities	69,546	66,753	65,594	
Other investments	2,517	2,517	2,517	
Loans held for sale	552	3,175	1,222	
Loans net of allowance for credit losses	470,230	478,555	471,398	
Premises and equipment	5,910	6,092	6,016	
Bank-owned life insurance	10,702	10,669	10,549	
Accrued interest receivable	3,842	3,748	3,398	
Foreclosed assets held for sale	157	49	49	
Mortgage servicing rights	2,431	2,367	2,489	
Lender risk account (FHLBI)	1,710	1,621	1,666	
Other assets	8,230	8,131	8,583	
Total assets	\$635,232	\$622,087	\$637,810	
Liabilities and Stockholders' Equity				
Noninterest-bearing deposits	87,719	84,947	88,021	
Interest-bearing deposits	469,309	464,037	475,057	
Borrowed funds	0	0	0	
Subordinated debentures	0	0	0	
Accrued interest payable and other liabilities	7,457	8,690	9,918	
Total liabilities	\$564,485	\$557,674	\$572,996	
Stockholders' equity	70,747	64,413	64,814	
Total liabilities and stockholders' equity	\$635,232	\$622,087	\$637,810	
Operating Data:				
	Three Months Ended		Nine Months Ended	
	30-Sep		30-Sep	
	2025	2024	2025	2024
Interest and dividend income	\$8,994	\$8,623	\$26,517	\$25,018
Interest expense	3,647	4,283	11,346	12,547
Net interest income	\$5,347	\$4,340	\$15,171	\$12,471
Provision for credit losses	128	12	259	106
Net interest income after provision for credit losses	\$5,219	\$4,328	\$14,912	\$12,365
Fiduciary activities	1,434	1,291	4,167	3,744
Customer service fees	258	259	737	737
Increase in cash surrender value of life insurance	50	52	153	155
Net gain/(loss) on loan sales	350	346	921	807
Realized gain/(loss) on securities	0	0	0	0
Other income	494	674	1,612	2,312
Total noninterest income	\$2,586	\$2,622	\$7,590	\$7,755
Salary and employee benefits	2,929	3,053	8,568	8,969
Premises and equipment	597	540	1,727	1,632
Data processing	593	567	1,609	1,484
Deposit insurance premium	75	68	213	203
Professional fees	179	163	561	526
Other expenses	722	609	1,984	1,787
Total noninterest expense	\$5,095	\$5,000	\$14,662	\$14,601
Income before taxes	2,710	1,950	7,840	5,519
Income tax expense	118	239	1,014	712
Net income	\$2,592	\$1,711	\$6,826	\$4,807
Shares outstanding	1,099,358	1,095,956	1,099,358	1,095,956
Average shares - basic	1,100,842	1,095,956	1,100,021	1,096,779
Average shares - diluted	1,100,842	1,095,956	1,100,021	1,096,779
Basic earnings per share	\$2.35	\$1.56	\$6.21	\$4.38
Diluted earnings per share	\$2.35	\$1.56	\$6.21	\$4.38
Other Data:				
Yield on average assets	5.68%	5.61%	5.56%	5.48%
Cost on average assets	2.30%	2.79%	2.38%	2.75%
Interest rate spread	3.38%	2.82%	3.18%	2.73%
Net interest margin	3.48%	2.90%	3.30%	2.82%
Number of full service banking centers	6	6	6	6
Return on average assets	1.64%	1.11%	1.43%	1.05%
Average assets	\$633,690	\$615,020	\$636,456	\$608,488
Return on average equity	15.35%	10.90%	13.75%	10.45%
Average equity	\$67,531	\$62,801	\$66,209	\$61,310
Equity to assets ratio (EOP)	11.14%	10.35%	11.14%	10.35%
Average total deposits	\$558,556	\$540,095	\$562,136	\$530,555
Loans past due 30 to 89 days (still accruing)	\$2,066	\$1,819	\$2,066	\$1,819
Loans past due 90 days or more (still accruing)	\$609	\$66	\$609	\$66
Nonaccrual loans	\$584	\$1,489	\$584	\$1,489
Book value per share	\$64.35	\$58.77	\$64.35	\$58.77
Market value per share - end of period close	\$47.50	\$42.20	\$47.50	\$42.20