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

	Unaudited 31-Mar		Audited 31-Dec
	2025	2024	2024
Assets			
Cash and due from banks	\$19,488	\$11,045	\$18,559
Interest-bearing time deposits	0	0	0
Fed funds sold	52,905	17,304	45,770
Available for sale securities	66,197	63,281	65,594
Other investments	2,517	2,517	2,517
Loans held for sale	1,232	137	1,222
Loans net of allowance for credit losses	461,210	475,553	471,398
Premises and equipment	5,902	6,231	6,016
Bank-owned life insurance	10,601	10,565	10,549
Accrued interest receivable	3,316	3,220	3,398
Foreclosed assets held for sale	309	522	49
Mortgage servicing rights	2,549	2,041	2,489
Lender risk account (FHLBI)	1,693	1,636	1,666
Other assets	8,632	8,219	8,583
Total assets	\$636,551	\$602,271	\$637,810
Liabilities and Stockholders' Equity			
Noninterest-bearing deposits	91,656	85,864	88,021
Interest-bearing deposits	470,666	437,562	475,057
Borrowed funds	0	5,000	0
Subordinated debentures	0	5,000	0
Accrued interest payable and other liabilities	8,077	7,929	9,918
Total liabilities	\$570,399	\$541,355	\$572,996
Stockholders' equity	66,152	60,916	64,814
Total liabilities and stockholders' equity	\$636,551	\$602,271	\$637,810

Three Months Ended

Interest expense Net interest income Provision for credit losses Net interest income after provision for credit losses Fiduciary activities Customer service fees Increase in cash surrender value of life insurance Net gain/(loss) on loan sales Realized gain/(loss) on securities Other income Total noninterest income Salary and employee benefits Premises and equipment Data processing Deposit insurance premium Professional fees Other expenses Total noninterest expense Income before taxes Income tax expense Net income Shares outstanding Average shares - basic Average shares - diluted Basic earnings per share Diluted earnings per share	31-Ma 2025 88,615 3,915 84,700 103 84,597 1,404 230 52 244 0 708 2,244 0 708 2,866 560 434 66 194 52,44 66 194 52,535 442 2,535 442 52,093	\$8,105 4,044 \$4,061 12 \$4,049 1,210 230 52 188 0 608 \$2,288 2,950 573 369 67 160 630 \$4,749 1,588 187 \$1,401 1,095,956
Interest and dividend income Interest expense Net interest income Provision for credit losses Net interest income after provision for credit losses Fiduciary activities Customer service fees Increase in cash surrender value of life insurance Net gain/(loss) on loan sales Realized gain/(loss) on securities Other income Total noninterest income Salary and employee benefits Premises and equipment Data processing Deposit insurance premium Professional fees Other expenses Total noninterest expense Income before taxes Income tax expense Net income Shares outstanding Average shares - basic Average shares - diluted Basic earnings per share Diluted earnings per share	\$8,615 3,915 \$4,700 103 \$4,597 1,404 230 52 244 0 708 \$2,638 2,866 560 434 66 194 580 \$4,700 2,535 442 \$2,093	\$8,105 4,044 \$4,061 12 \$4,049 1,210 230 52 188 0 608 \$2,288 2,950 573 369 67 160 630 \$4,749 1,588 187 \$1,401
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Provision for credit losses Net interest income after provision for credit losses Fiduciary activities Customer service fees Increase in cash surrender value of life insurance Net gain/(loss) on loan sales Realized gain/(loss) on securities Other income Total noninterest income Salary and employee benefits Premises and equipment Data processing Deposit insurance premium Professional fees Other expenses Total noninterest expense Income before taxes Income tax expense Net income Shares outstanding Average shares - basic Average shares - diluted Basic earnings per share Diluted earnings per share	103 54,597 1,404 230 52 244 0 70 70 82,638 2,866 560 434 66 194 580 54,700 2,535 442 52,093	12 \$4,049 1,210 230 52 188 0 608 \$2,288 2,950 573 369 67 160 630 \$4,749 1,588 187 \$1,401 1,095,956
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Net gain/(loss) on loan sales Realized gain/(loss) on securities Other income Total noninterest income Salary and employee benefits Premises and equipment Data processing Deposit insurance premium Professional fees Other expenses Total noninterest expense Income before taxes Income tax expense Net income Shares outstanding Average shares - basic Average shares - diluted Basic earnings per share Diluted earnings per share	244 0 708 82,638 2,866 560 434 66 194 580 54,700 2,535 442 52,093	188 0 608 \$2,288 2,950 573 369 67 160 630 \$4,749 1,588 187 \$1,401 1,095,956
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Total noninterest income \$ Salary and employee benefits Premises and equipment Data processing Deposit insurance premium Professional fees Other expenses Other expenses \$ Income before taxes Income tax expense Net income \$ Shares outstanding 1,16 Average shares - basic 1,08 Average shares - diluted 1,08 Basic earnings per share Diluted earnings per share	2,866 560 434 66 194 580 54,700 2,535 442 52,093	\$2,288 2,950 573 369 67 160 630 \$4,749 1,588 187 \$1,401
Salary and employee benefits Premises and equipment Data processing Deposit insurance premium Professional fees Other expenses Total noninterest expense Income before taxes Income tax expense Net income Shares outstanding Average shares - basic Average shares - diluted Basic earnings per share Diluted earnings per share	2,866 560 434 66 194 580 54,700 2,535 442 52,093	2,950 573 369 67 160 630 \$4,749 1,588 187 \$1,401
Premises and equipment Data processing Deposit insurance premium Professional fees Other expenses Total noninterest expense Income before taxes Income tax expense Net income Shares outstanding Average shares - basic Average shares - diluted Basic earnings per share Diluted earnings per share	560 434 66 194 580 54,700 2,535 442 52,093	573 369 67 160 630 \$4,749 1,588 187 \$1,401 1,095,956
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Deposit insurance premium Professional fees Other expenses Total noninterest expense Income before taxes Income tax expense Net income Shares outstanding Average shares - basic Average shares - diluted Basic earnings per share Diluted earnings per share	66 194 580 64,700 2,535 442 52,093	67 160 630 \$4,749 1,588 187 \$1,401 1,095,956
Professional fees Other expenses Total noninterest expense Income before taxes Income tax expense Net income Shares outstanding Average shares - basic Average shares - diluted Basic earnings per share Diluted earnings per share	194 580 64,700 2,535 442 52,093	160 630 \$4,749 1,588 187 \$1,401 1,095,956
Other expenses Total noninterest expense Income before taxes Income tax expense Net income Shares outstanding Average shares - basic Average shares - diluted Basic earnings per share Diluted earnings per share	580 64,700 2,535 442 62,093	630 \$4,749 1,588 187 \$1,401 1,095,956
Total noninterest expense Income before taxes Income tax expense Net income Shares outstanding Average shares - basic Average shares - diluted Basic earnings per share Diluted earnings per share	2,535 442 32,093	\$4,749 1,588 187 \$1,401 1,095,956
Income before taxes Income tax expense Net income Shares outstanding Average shares - basic Average shares - diluted Basic earnings per share Diluted earnings per share	2,535 442 52,093	1,588 187 \$1,401 1,095,956
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Average shares - basic 1,09 Average shares - diluted 1,09 Basic earnings per share Diluted earnings per share		
Average shares - diluted 1,09 Basic earnings per share Diluted earnings per share	97,729	1,098,435
Basic earnings per share Diluted earnings per share	97,729	1,098,435
Diluted earnings per share	\$1.91	\$1.28
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Other Data:		
5	5.42%	5.36%
	2.46%	2.67%
Interest rate spread	2.96%	2.69%
Net interest margin	3.08%	2.78%
Number of full service banking centers	6	6
Return on average assets	1.32%	0.93%
Average assets \$63	36,289	\$604,572
Return on average equity 13	2.89%	9.32%
Average equity \$6	64,941	\$60,156
Equity to assets ratio (end of period)	0.39%	10.11%
Average total deposits \$56	61,935	\$525,533
Loans past due 30 to 89 days (still accruing)	\$1,819	\$1,735
Loans past due 90 days or more (still accruing)	\$72	\$91
	\$1,009	\$1,210
·	\$60.06 \$42.92	\$55.58
Market value per share - end of period close		\$40.90