

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

	Unaudited		Audited
	31-Mar		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	
	31-Mar	
	2025	2024
Operating Data:		
Interest and dividend income	\$8,615	\$8,105
Interest expense	3,915	4,044
Net interest income	\$4,700	\$4,061
Provision for credit losses	103	12
Net interest income after provision for credit losses	\$4,597	\$4,049
Fiduciary activities	1,404	1,210
Customer service fees	230	230
Increase in cash surrender value of life insurance	52	52
Net gain/(loss) on loan sales	244	188
Realized gain/(loss) on securities	0	0
Other income	708	608
Total noninterest income	\$2,638	\$2,288
Salary and employee benefits	2,866	2,950
Premises and equipment	560	573
Data processing	434	369
Deposit insurance premium	66	67
Professional fees	194	160
Other expenses	580	630
Total noninterest expense	\$4,700	\$4,749
Income before taxes	2,535	1,588
Income tax expense	442	187
Net income	\$2,093	\$1,401
Shares outstanding	1,101,458	1,095,956
Average shares - basic	1,097,729	1,098,435
Average shares - diluted	1,097,729	1,098,435
Basic earnings per share	\$1.91	\$1.28
Diluted earnings per share	\$1.91	\$1.28

Other Data:		
Yield on average assets	5.42%	5.36%
Cost on average assets	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	\$636,289	\$604,572
Return on average equity	12.89%	9.32%
Average equity	\$64,941	\$60,156
Equity to assets ratio (end of period)	10.39%	10.11%
Average total deposits	\$561,935	\$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
Nonaccrual loans	\$1,009	\$1,210
Book value per share	\$60.06	\$55.58
Market value per share - end of period close	\$42.92	\$40.90