

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

	Unaudited		Audited
	31-Mar		31-Dec
	2026	2025	2025
<b>Assets</b>			
Cash and due from banks	\$17,647	\$19,488	\$16,516
Interest-bearing time deposits	0	0	0
Fed funds sold	15,774	52,905	33,245
Available for sale securities	73,233	66,197	71,756
Other investments	2,517	2,517	2,517
Loans held for sale	1,880	1,232	875
Loans net of allowance for credit losses	500,291	461,210	486,472
Premises and equipment	5,684	5,902	5,859
Bank-owned life insurance	10,802	10,601	10,753
Accrued interest receivable	3,610	3,316	3,392
Foreclosed assets held for sale	37	309	37
Mortgage servicing rights	2,428	2,549	2,329
Lender risk account (FHLBI)	1,704	1,693	1,738
Other assets	7,162	8,632	7,986
<b>Total assets</b>	<b>\$642,769</b>	<b>\$636,551</b>	<b>\$643,475</b>
<b>Liabilities and Stockholders' Equity</b>			
Noninterest-bearing deposits	92,460	91,656	88,903
Interest-bearing deposits	467,371	470,666	473,550
Borrowed funds	0	0	0
Subordinated debentures	0	0	0
Accrued interest payable and other liabilities	5,959	8,077	7,273
<b>Total liabilities</b>	<b>\$565,790</b>	<b>\$570,399</b>	<b>\$569,726</b>
Stockholders' equity	76,979	66,152	73,749
<b>Total liabilities and stockholders' equity</b>	<b>\$642,769</b>	<b>\$636,551</b>	<b>\$643,475</b>
<b>Three Months Ended</b>			
	<b>31-Mar</b>		
	<b>2026</b>	<b>2025</b>	
<b>Operating Data:</b>			
Interest and dividend income	\$9,081	\$8,615	
Interest expense	3,162	3,915	
Net interest income	\$5,919	\$4,700	
Provision for credit losses	278	103	
<b>Net interest income after provision for credit losses</b>	<b>\$5,641</b>	<b>\$4,597</b>	
Fiduciary activities	1,612	1,404	
Customer service fees	218	230	
Increase in cash surrender value of life insurance	50	52	
Net gain/(loss) on loan sales	341	244	
Realized gain/(loss) on securities	0	0	
Other income	643	708	
<b>Total noninterest income</b>	<b>\$2,864</b>	<b>\$2,638</b>	
Salary and employee benefits	2,853	2,866	
Premises and equipment	636	560	
Data processing	567	434	
Deposit insurance premium	71	66	
Professional fees	182	194	
Other expenses	626	580	
<b>Total noninterest expense</b>	<b>\$4,935</b>	<b>\$4,700</b>	
Income before taxes	3,570	2,535	
Income tax expense	583	442	
<b>Net income</b>	<b>\$2,987</b>	<b>\$2,093</b>	
Shares outstanding	1,103,149	1,101,458	
Average shares - basic	1,101,422	1,097,729	
Average shares - diluted	1,114,622	1,097,729	
Basic earnings per share	\$2.71	\$1.91	
Diluted earnings per share	\$2.68	\$1.91	
<b>Other Data:</b>			
Yield on average assets	5.67%	5.42%	
Cost on average assets	1.97%	2.46%	
Interest rate spread	3.70%	2.96%	
Net interest margin	3.89%	3.08%	
Number of full service banking centers	6	6	
Return on average assets	1.86%	1.32%	
Average assets	\$640,841	\$636,289	
Return on average equity	15.94%	12.89%	
Average equity	\$74,967	\$64,941	
Equity to assets ratio (EOP)	11.98%	10.39%	
Average total deposits	\$558,759	\$561,935	
Loans past due 30 to 89 days (still accruing)	\$1,324	\$1,819	
Loans past due 90 days or more (still accruing)	\$133	\$72	
Nonaccrual loans	\$616	\$1,009	
Book value per share	\$69.78	\$60.06	
Market value per share - end of period close	\$61.52	\$42.92	