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

	Unaudited		Audited
	30-Jun		31-Dec
	2026	2025	2025
Assets			
Cash and due from banks	$21,485	$19,669	$16,516
Interest-bearing time deposits	0	0	0
Fed funds sold	33,919	51,544	33,245
Available for sale securities	74,995	65,309	71,756
Other investments	2,517	2,517	2,517
Loans held for sale	882	1,088	875
Loans net of allowance for credit losses	508,057	469,565	486,472
Premises and equipment	5,536	5,832	5,859
Bank-owned life insurance	10,851	10,652	10,753
Accrued interest receivable	3,995	3,378	3,392
Foreclosed assets held for sale	37	296	37
Mortgage servicing rights	2,595	2,433	2,329
Lender risk account (FHLBI)	1,727	1,699	1,738
Other assets	7,196	8,955	7,986
Total assets	**$673,792**	**$642,937**	**$643,475**
Liabilities and Stockholders' Equity			
Noninterest-bearing deposits	88,387	96,945	88,903
Interest-bearing deposits	499,851	471,739	473,550
Borrowed funds	0	0	0
Subordinated debentures	0	0	0
Accrued interest payable and other liabilities	5,747	7,036	7,273
Total liabilities	**$593,985**	**$575,720**	**$569,726**
Stockholders' equity	79,807	67,217	73,749
Total liabilities and stockholders' equity	**$673,792**	**$642,937**	**$643,475**

	Three Months Ended		Six Months Ended	
	30-Jun		30-Jun	
	2026	2025	2026	2025
Operating Data:				
Interest and dividend income	$9,377	$8,908	$18,457	$17,523
Interest expense	3,504	3,783	6,665	7,699
Net interest income	$5,873	$5,125	$11,792	$9,824
Provision for credit losses	78	28	356	131
Net interest income after provision for credit losses	**$5,795**	**$5,097**	**$11,436**	**$9,693**
Fiduciary activities	1,642	1,329	3,253	2,733
Customer service fees	258	250	476	479
Increase in cash surrender value of life insurance	49	51	99	103
Net gain/(loss) on loan sales	523	327	864	571
Realized gain/(loss) on securities	0	0	0	0
Other income	657	409	1,301	1,118
Total noninterest income	**$3,129**	**$2,366**	**$5,993**	**$5,004**
Salary and employee benefits	3,092	2,773	5,945	5,639
Premises and equipment	597	569	1,233	1,129
Data processing	631	582	1,198	1,016
Deposit insurance premium	71	72	142	138
Professional fees	206	188	389	382
Other expenses	695	684	1,320	1,263
Total noninterest expense	**$5,292**	**$4,868**	**$10,227**	**$9,567**
Income before taxes	3,632	2,595	7,202	5,130
Income tax expense	594	454	1,177	896
Net income	**$3,038**	**$2,141**	**$6,025**	**$4,234**
Shares outstanding	1,103,149	1,101,458	1,103,149	1,101,458
Average shares - basic	1,103,149	1,101,458	1,102,290	1,099,604
Average shares - diluted	1,115,091	1,101,458	1,114,858	1,099,604
Basic earnings per share	$2.75	$1.94	$5.47	$3.85
Diluted earnings per share	$2.72	$1.94	$5.40	$3.85
Other Data:				
Yield on average assets	5.69%	5.57%	5.68%	5.49%
Cost on average assets	2.13%	2.37%	2.05%	2.41%
Interest rate spread	3.56%	3.20%	3.63%	3.08%
Net interest margin	3.72%	3.33%	3.81%	3.21%
Number of full service banking centers	6	6	6	6
Return on average assets	1.84%	1.34%	1.85%	1.33%
Average assets	$658,932	$639,418	$649,936	$637,862
Return on average equity	15.66%	12.95%	15.80%	12.92%
Average equity	$77,559	$66,127	$76,270	$65,537
Equity to assets ratio (EOP)	11.84%	10.45%	11.84%	10.45%
Average total deposits	$575,144	$565,955	$566,997	$563,956
Loans past due 30 to 89 days (still accruing)	$625	$1,615	$625	$1,615
Loans past due 90 days or more (still accruing)	$436	$605	$436	$605
Nonaccrual loans	$298	$699	$298	$699
Book value per share	$72.34	$61.02	$72.34	$61.02
Market value per share - end of period close	$66.72	$43.00	$66.72	$43.00