



svb&tcorporation

8482 West State Road 56
P.O. Box 191
French Lick, Indiana 47432
800.843.4947

**NOTICE OF ANNUAL MEETING OF SHAREHOLDERS
To BE HELD MAY 15, 2018**

To the Shareholders of SVB&T Corporation:

Notice is hereby given that the Annual Meeting of shareholders of SVB&T Corporation will be held at the **West Baden Springs Town Hall at 8361 West State Road 56, West Baden Springs, Indiana 47469** on Tuesday, May 15, 2018 at 9:15 a.m., local time, for the following purposes:

1. To elect ten (10) directors to hold office for one year and until their successors are elected and have qualified, as set forth in the accompanying Proxy Statement;
2. To consider and act upon the ratification of BKD, LLP as the independent auditors for the Corporation for the fiscal year ending December 31, 2018; and
3. To consider and transact such other business as may properly come before the meeting.

Any action may be taken on the foregoing proposals at the Annual Meeting on the date specified above, or on any date or dates to which the Annual Meeting may be adjourned or postponed. Only shareholders of record at the close of business on March 15, 2018 are entitled to notice of and to vote at the Annual Meeting or any adjournments or postponements thereof.

All shareholders, whether or not they expect to attend the Annual Meeting in person, are requested to complete, date, sign and return the enclosed Proxy in the enclosed postage-paid envelope. The proxy will not be used if you attend and vote at the Annual Meeting in person.

A Proxy Statement, a Proxy and a return envelope which requires no postage if mailed in the United States, accompany this notice. Selected Consolidated Financial Data of SVB&T Corporation is also enclosed. A copy of the Corporation's Audited Financial Statement and 2017 Annual Report is available on-line at www.svbt.com. A paper copy of the Corporation's 2017 Audited Financial Statement may also be requested by contacting Darrell Blocker, Treasurer and CFO of SVB&T Corporation, at dblocker@svbt.com, or by telephone at 812.634.4803 or by mail at P.O. Box 830, Jasper, Indiana 47547-0830.

By Order of the Board of Directors

French Lick, Indiana
April 1, 2018

James C. Tucker, Secretary

YOUR VOTE IS IMPORTANT

IN ORDER TO HAVE PROPER REPRESENTATION AT THE ANNUAL SHAREHOLDER MEETING, PLEASE VOTE PROMPTLY BY SIGNING, DATING AND MAILING YOUR PROXY IN THE ENCLOSED POSTAGE-PAID ENVELOPE. THE PROXY IS REVOCABLE AND WILL NOT AFFECT YOUR RIGHT TO VOTE IF YOU ATTEND THE MEETING IN PERSON.



**8482 West State Road 56
P.O. Box 191
French Lick, IN 47432
Phone: 812.936.9961**

PROXY STATEMENT

**ANNUAL MEETING OF SHAREHOLDERS
To BE HELD May 15, 2018
at
WEST BADEN SPRINGS TOWN HALL
8361 West State Road 56
West Baden Springs, Indiana 47469**

The Board of Directors of SVB&T Corporation (the "Corporation") is furnishing this proxy statement to solicit proxies from the holders of SVB&T Corporation common stock for use at our Annual Meeting of Shareholders to be held on Tuesday, May 15, 2018 at 9:15 a.m., local time, or at any adjournment or postponement of the meeting. The Annual Meeting will be held at the **West Baden Springs Town Hall, 8361 West State Road 56, West Baden Springs, Indiana.**

The Corporation is the holding company for Springs Valley Bank & Trust Company (the "Bank").

At the Annual Meeting, shareholders are being asked to consider and vote upon the following proposals:

- the election of ten (10) directors to hold office for one year and until their successors are elected and have qualified;
- the ratification of BKD, LLP as the independent auditors for the Corporation for the fiscal year ending December 31, 2018; and
- the transaction of such other business as may properly come before the meeting.

As of the date of mailing of this Proxy Statement, we are not aware of any other business to be presented for consideration at the Annual Meeting other than the matters described above.

It is important that your shares of stock be represented at the Annual Meeting whether or not you plan to attend. Accordingly, you are asked to vote your shares by completing, signing, dating and returning your Form of Proxy in the enclosed postage-paid return envelope as promptly as possible. Shares cannot be voted at the meeting unless the shareholder is represented by Proxy or is present in person.

This Proxy Statement and the enclosed form of Proxy will be mailed on or about April 1, 2018, to individuals who are shareholders of record on March 15, 2018.



If a shareholder properly executes the enclosed Proxy, the Proxies named will vote the shares of common stock represented by that Proxy at the Annual Meeting. Where a shareholder specifies a choice, the Proxy will be voted in accordance with the shareholder's instructions. Where no specific direction is given, the Proxies will vote the shares **"FOR"** the election of management's director nominees and **"FOR"** the ratification of the appointment of BKD, LLP as the Corporation's independent auditors for the fiscal year ending December 31, 2018. As to any other matters presented at the Annual Meeting, the shares for which Proxies have been received will be voted in accordance with the discretion of the appointed Proxies.

Any Proxy given pursuant to this solicitation or otherwise may be revoked by the shareholder giving it at any time before it is voted by delivering to the Corporation's Secretary at the above address, on or before the taking of the vote at the Annual Meeting, a written notice of revocation bearing a later date than the Proxy or a later dated Proxy relating to the same shares of common stock or by attending the Annual Meeting and voting in person. Attendance at the Annual Meeting will not in itself constitute the revocation of a Proxy.

The Corporation will pay the cost of soliciting Proxies. In addition to solicitation by mail, the directors, officers and employees of the Corporation or the Bank may solicit Proxies personally or by email or telephone, without additional compensation.

Voting Rights: Vote Required

Shareholders of record as of the close of business on March 15, 2018 will be entitled to one vote on each matter presented for a vote at the Annual Meeting for each share of the Corporation's common stock held on such date. Such vote may be exercised in person or by a properly executed Proxy as discussed above. A majority of the outstanding shares of the common stock present in person or represented by Proxy will constitute a quorum for purposes of the Annual Meeting. Abstentions and broker non-votes will be counted for purposes of determining a quorum.

Directors will be elected by a plurality of the votes cast. All other matters to come before the Annual Meeting, and the ratification of the appointment of BKD, LLP as the Corporation's independent auditors for the fiscal year ending December 31, 2018, will be approved if the votes cast favoring each proposal exceed the votes cast opposing that proposal.

With regard to the election of directors, votes may be cast in favor of or withheld from each nominee. Votes that are withheld will be excluded entirely from the vote and will have no effect on the voting results. Abstentions may be specified on all proposals except the election of directors and will be counted as present for purposes of determining the existence of a quorum regarding the item on which the abstention is noted. For the proposal to ratify the appointment of BKD, LLP as the Corporation's independent auditors, abstentions will not be counted as votes cast and therefore will have no effect on the voting results.

Proposal 1: Election of Directors

Our Board of Directors is currently composed of ten (10) members. Directors are elected annually to serve for a one-year term and until their respective successors are elected and qualified.

Following is certain information regarding our Board of Directors. The Board of Directors acting as the nominating committee has recommended and approved the nominees identified in the following table, each of whom is currently serving as a Director of the Corporation and of the Bank. It is intended that the Proxies solicited on behalf of the Board of Directors (other than Proxies in which the vote is withheld as to a nominee) will be voted at the Annual Meeting **"FOR"** the election of the nominees identified below. If a nominee is unable to serve, the shares represented by all valid Proxies will be voted for the election of such substitute nominee as the Board of Directors may recommend. At this time, the Board of Directors knows of no reason why a nominee might be unable to serve if elected.

Name	Age	Director Since*
Douglas A. Habig Kimball International, Inc. (Retired) Chairman of the Board, Springs Valley Bank & Trust Company	71	1973
John B. Habig Vice Chairman of the Board Springs Valley Bank & Trust Company	84	1959
Karl Frank Hall President Hall Bros. Transportation Company, Inc.	69	2012
Tonya S. Heim Vice President of Nursing Memorial Hospital & Health Care Center	69	2014
Jason M. Kelly President & CEO SERVUS	43	2016
Tracy Lorey, Ph.D. Superintendent Greater Jasper Consolidated Schools	48	2016
Ronald J. Sermersheim Kimball International, Inc. (Retired)	78	1976
Jamie R. Shinabarger President & CEO Springs Valley Bank & Trust Company	60	2008
Ronald J. Thyen Kimball International, Inc. (Retired)	80	1999
James C. Tucker Attorney-at-Law Tucker & Tucker, P.C.	71	1989

The Board of Directors and executive officers as a group beneficially own 123,130 shares or 22.04% of the Corporation's outstanding stock.

* Includes service as a Director of the Bank for years prior to 1982, which is the year the Corporation was formed.

Proposal 2: Ratification of Appointment of Independent Auditors

The Board is seeking shareholder ratification of its selection of BKD, LLP as the Corporation's independent auditors for the fiscal year ending December 31, 2018.

The Board of Directors recommends that shareholders vote **"FOR"** the ratification of the appointment of BKD, LLP as the Corporation's independent auditors for the fiscal year ending December 31, 2018.

Other Matters

The Board of Directors is not aware of any business to come before the Annual Meeting other than the matters described above in this Proxy statement. However, if any other matters should properly come before the Annual Meeting, it is intended that holders of the Proxies will act in accordance with their best judgment.

By Order of the Board of Directors,

James C. Tucker, Secretary