

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

	<b>Unaudited</b>	<b>Audited</b>
	<b>31-Dec</b>	<b>31-Dec</b>
	<b>2022</b>	<b>2021</b>
<b>Assets</b>		
Cash and due from banks	\$11,834	\$10,026
Interest-bearing time deposits	992	1,252
Fed funds sold	10,790	1,597
Available for sale securities	58,090	66,448
Other investments	2,517	2,738
Loans held for sale	44	1,377
Loans net of allowance for loan losses	445,959	378,572
Premises and equipment	6,676	6,668
Bank-owned life insurance	9,335	9,173
Accrued interest receivable	2,981	2,861
Foreclosed assets held for sale	49	49
Mortgage servicing rights	2,049	1,426
Lender risk account (FHLBI)	1,590	1,476
Other assets	7,666	6,434
<b>Total assets</b>	<b>\$560,572</b>	<b>\$490,097</b>
<b>Liabilities and Stockholders' Equity</b>		
Noninterest-bearing deposits	96,412	92,718
Interest-bearing deposits	372,811	294,191
Borrowed funds	24,000	34,500
Subordinated debentures	5,000	5,000
Accrued interest payable and other liabilities	7,152	7,066
<b>Total liabilities</b>	<b>\$505,375</b>	<b>\$433,475</b>
Stockholders' equity - substantially restricted	55,197	56,622
<b>Total liabilities and stockholders' equity</b>	<b>\$560,572</b>	<b>\$490,097</b>

	<b>Three Months Ended</b>		<b>Twelve Months Ended</b>	
	<b>31-Dec</b>		<b>31-Dec</b>	
	<b>2022</b>	<b>2021</b>	<b>2022</b>	<b>2021</b>
<b>Operating Data:</b>				
Interest and dividend income	\$6,255	\$5,173	\$21,554	\$20,710
Interest expense	1,390	443	3,164	1,953
Net interest income	\$4,865	\$4,730	\$18,390	\$18,757
Provision for loan losses	362	324	973	1,285
<b>Net interest income after provision for loan losses</b>	<b>\$4,503</b>	<b>\$4,406</b>	<b>\$17,417</b>	<b>\$17,472</b>
Fiduciary activities	1,013	1,077	4,104	4,072
Customer service fees	218	200	824	652
Increase in cash surrender value of life insurance	41	42	163	171
Net gain on loan sales	159	388	1,119	2,426
Realized gain/(loss) on securities	0	0	0	10
Other income	532	270	2,441	1,259
<b>Total noninterest income</b>	<b>\$1,963</b>	<b>\$1,977</b>	<b>\$8,651</b>	<b>\$8,590</b>
Salary and employee benefits	2,819	3,119	11,026	10,384
Premises and equipment	542	472	2,126	2,026
Data processing	510	475	1,967	1,784
Deposit insurance premium	35	32	136	127
Professional fees	203	230	862	789
Other expenses	695	654	2,401	2,165
<b>Total noninterest expense</b>	<b>\$4,804</b>	<b>\$4,982</b>	<b>\$18,518</b>	<b>\$17,275</b>
Income before taxes	1,662	1,401	7,550	8,787
Income tax expense	233	178	1,199	1,404
<b>Net income</b>	<b>\$1,429</b>	<b>\$1,223</b>	<b>\$6,351</b>	<b>\$7,383</b>
Shares outstanding (adjusted for stock split)	1,097,144	1,098,692	1,097,144	1,098,692
Average shares - basic (adjusted for stock split)	1,099,253	1,098,692	1,099,792	1,102,598
Average shares - diluted (adjusted for stock split)	1,099,253	1,098,692	1,099,792	1,102,598
Basic earnings per share (adjusted for stock split)	\$1.30	\$1.11	\$5.78	\$6.70
Diluted earnings per share (adjusted for stock split)	\$1.30	\$1.11	\$5.78	\$6.70
<b>Other Data:</b>				
Yield on average assets	4.62%	4.16%	4.12%	4.15%
Cost on average assets	1.03%	0.36%	0.60%	0.39%
Interest rate spread	3.59%	3.80%	3.52%	3.76%
Net interest margin	3.73%	4.01%	3.69%	3.99%
Number of full service banking centers	6	6	6	6
Return on average assets	1.06%	0.98%	1.21%	1.48%
Average assets	\$541,325	\$497,199	\$523,711	\$498,708
Return on average equity	10.76%	8.75%	11.76%	13.74%
Average equity	\$53,133	\$55,897	\$54,001	\$53,724
Equity to assets ratio (EOP)	9.85%	11.55%	9.85%	11.55%
Average total deposits	\$455,639	\$395,460	\$431,793	\$398,773
Loans past due 30 to 89 days (still accruing)	\$1,415	\$127	\$1,415	\$127
Loans past due 90 days or more (still accruing)	\$321	\$464	\$321	\$464
Nonaccrual loans	\$3,103	\$1,222	\$3,103	\$1,222
Book value per share (adjusted for stock split)	\$50.31	\$51.54	\$50.31	\$51.54
Market value per share - end of period close (adjusted for stock split)	\$46.75	\$49.65	\$46.75	\$49.65