

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

	<b>Unaudited</b>		<b>Audited</b>	
	<b>30-Jun</b>		<b>31-Dec</b>	
	<b>2025</b>	<b>2024</b>	<b>2025</b>	<b>2024</b>
<b>Assets</b>				
Cash and due from banks	\$19,669	\$17,289	\$18,559	
Interest-bearing time deposits	0	0	0	
Fed funds sold	51,544	25,877	45,770	
Available for sale securities	65,309	64,483	65,594	
Other investments	2,517	2,517	2,517	
Loans held for sale	1,088	607	1,222	
Loans net of allowance for credit losses	469,565	479,119	471,398	
Premises and equipment	5,832	6,166	6,016	
Bank-owned life insurance	10,652	10,616	10,549	
Accrued interest receivable	3,378	3,375	3,398	
Foreclosed assets held for sale	296	103	49	
Mortgage servicing rights	2,433	2,259	2,489	
Lender risk account (FHLBI)	1,699	1,574	1,666	
Other assets	8,955	8,346	8,583	
<b>Total assets</b>	<b>\$642,937</b>	<b>\$622,331</b>	<b>\$637,810</b>	
<b>Liabilities and Stockholders' Equity</b>				
Noninterest-bearing deposits	96,945	80,818	88,021	
Interest-bearing deposits	471,739	454,353	475,057	
Borrowed funds	0	12,000	0	
Subordinated debentures	0	5,000	0	
Accrued interest payable and other liabilities	7,036	7,941	9,918	
<b>Total liabilities</b>	<b>\$575,720</b>	<b>\$560,112</b>	<b>\$572,996</b>	
Stockholders' equity	67,217	62,219	64,814	
<b>Total liabilities and stockholders' equity</b>	<b>\$642,937</b>	<b>\$622,331</b>	<b>\$637,810</b>	
	<b>Three Months Ended</b>		<b>Six Months Ended</b>	
	<b>30-Jun</b>		<b>30-Jun</b>	
	<b>2025</b>	<b>2024</b>	<b>2025</b>	<b>2024</b>
<b>Operating Data:</b>				
Interest and dividend income	\$8,908	\$8,291	\$17,523	\$16,396
Interest expense	3,783	4,221	7,699	8,265
Net interest income	\$5,125	\$4,070	\$9,824	\$8,131
Provision for credit losses	28	82	131	94
<b>Net interest income after provision for credit losses</b>	<b>\$5,097</b>	<b>\$3,988</b>	<b>\$9,693</b>	<b>\$8,037</b>
Fiduciary activities	1,329	1,242	2,733	2,452
Customer service fees	250	249	479	478
Increase in cash surrender value of life insurance	51	51	103	103
Net gain/(loss) on loan sales	327	273	571	461
Realized gain/(loss) on securities	0	0	0	0
Other income	409	1,030	1,118	1,639
<b>Total noninterest income</b>	<b>\$2,366</b>	<b>\$2,845</b>	<b>\$5,004</b>	<b>\$5,133</b>
Salary and employee benefits	2,773	2,966	5,639	5,916
Premises and equipment	569	518	1,129	1,091
Data processing	582	549	1,016	917
Deposit insurance premium	72	68	138	135
Professional fees	188	203	382	363
Other expenses	684	548	1,263	1,179
<b>Total noninterest expense</b>	<b>\$4,868</b>	<b>\$4,852</b>	<b>\$9,567</b>	<b>\$9,601</b>
Income before taxes	2,595	1,981	5,130	3,569
Income tax expense	454	285	896	472
<b>Net income</b>	<b>\$2,141</b>	<b>\$1,696</b>	<b>\$4,234</b>	<b>\$3,097</b>
Shares outstanding	1,101,458	1,095,956	1,101,458	1,095,956
Average shares - basic	1,101,458	1,095,956	1,099,604	1,097,196
Average shares - diluted	1,101,458	1,095,956	1,099,604	1,097,196
Basic earnings per share	\$1.94	\$1.55	\$3.85	\$2.82
Diluted earnings per share	\$1.94	\$1.55	\$3.85	\$2.82
<b>Other Data:</b>				
Yield on average assets	5.57%	5.48%	5.49%	5.42%
Cost on average assets	2.37%	2.79%	2.41%	2.73%
Interest rate spread	3.20%	2.69%	3.08%	2.69%
Net interest margin	3.33%	2.78%	3.21%	2.78%
Number of full service banking centers	6	6	6	6
Return on average assets	1.34%	1.12%	1.33%	1.02%
Average assets	\$639,418	\$605,799	\$637,862	\$605,186
Return on average equity	12.95%	11.13%	12.92%	10.23%
Average equity	\$66,127	\$60,955	\$65,537	\$60,556
Equity to assets ratio (EOP)	10.45%	10.00%	10.45%	10.00%
Average total deposits	\$565,955	\$525,933	\$563,956	\$525,733
Loans past due 30 to 89 days (still accruing)	\$1,615	\$1,813	\$1,615	\$1,813
Loans past due 90 days or more (still accruing)	\$605	\$416	\$605	\$416
Nonaccrual loans	\$699	\$1,135	\$699	\$1,135
Book value per share	\$61.02	\$56.77	\$61.02	\$56.77
Market value per share - end of period close	\$43.00	\$38.42	\$43.00	\$38.42