

**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>2025</b>	<b>2024</b>		
<b>Assets</b>				
Cash and due from banks	\$16,515	\$18,559		
Interest-bearing time deposits	0	0		
Fed funds sold	33,245	45,770		
Available for sale securities	71,756	65,594		
Other investments	2,517	2,517		
Loans held for sale	875	1,222		
Loans net of allowance for credit losses	486,071	471,398		
Premises and equipment	5,859	6,016		
Bank-owned life insurance	10,753	10,549		
Accrued interest receivable	3,379	3,398		
Foreclosed assets held for sale	37	49		
Mortgage servicing rights	2,329	2,489		
Lender risk account (FHLBI)	1,738	1,666		
Other assets	7,659	8,583		
<b>Total assets</b>	<b>\$642,733</b>	<b>\$637,810</b>		
<b>Liabilities and Stockholders' Equity</b>				
Noninterest-bearing deposits	88,682	88,021		
Interest-bearing deposits	473,550	475,057		
Borrowed funds	0	0		
Subordinated debentures	0	0		
Accrued interest payable and other liabilities	6,751	9,918		
<b>Total liabilities</b>	<b>\$568,983</b>	<b>\$572,996</b>		
Stockholders' equity	73,750	64,814		
<b>Total liabilities and stockholders' equity</b>	<b>\$642,733</b>	<b>\$637,810</b>		
<b>Operating Data:</b>				
Interest and dividend income	\$9,109	\$8,633	\$35,625	\$33,652
Interest expense	3,446	4,145	14,791	16,693
Net interest income	\$5,663	\$4,488	\$20,834	\$16,959
Provision for credit losses	311	12	570	118
<b>Net interest income after provision for credit losses</b>	<b>\$5,352</b>	<b>\$4,476</b>	<b>\$20,264</b>	<b>\$16,841</b>
Fiduciary activities	1,582	1,361	5,749	5,104
Customer service fees	245	243	982	980
Increase in cash surrender value of life insurance	51	54	204	209
Net gain/(loss) on loan sales	250	450	1,171	1,257
Realized gain/(loss) on securities	0	(7)	0	(7)
Other income	417	521	2,029	2,834
<b>Total noninterest income</b>	<b>\$2,545</b>	<b>\$2,622</b>	<b>\$10,135</b>	<b>\$10,377</b>
Salary and employee benefits	2,942	3,349	11,509	12,318
Premises and equipment	599	568	2,326	2,199
Data processing	619	499	2,228	1,983
Deposit insurance premium	77	74	290	277
Professional fees	232	286	793	812
Other expenses	719	813	2,704	2,601
<b>Total noninterest expense</b>	<b>\$5,188</b>	<b>\$5,589</b>	<b>\$19,850</b>	<b>\$20,190</b>
Income before taxes	2,709	1,509	10,549	7,028
Income tax expense	711	210	1,725	921
<b>Net income</b>	<b>\$1,998</b>	<b>\$1,299</b>	<b>\$8,824</b>	<b>\$6,107</b>
Shares outstanding	1,099,358	1,095,956	1,099,358	1,095,956
Average shares - basic	1,099,358	1,095,956	1,099,854	1,096,572
Average shares - diluted	1,099,358	1,095,956	1,099,854	1,096,572
Basic earnings per share	\$1.82	\$1.19	\$8.02	\$5.57
Diluted earnings per share	\$1.82	\$1.19	\$8.02	\$5.57
<b>Other Data:</b>				
Yield on average assets	5.68%	5.50%	5.59%	5.49%
Cost on average assets	2.15%	2.64%	2.32%	2.72%
Interest rate spread	3.53%	2.86%	3.27%	2.77%
Net interest margin	3.65%	2.95%	3.39%	2.85%
Number of full service banking centers	6	6	6	6
Return on average assets	1.24%	0.83%	1.38%	1.00%
Average assets	\$642,040	\$628,202	\$637,863	\$613,443
Return on average equity	11.11%	8.08%	13.04%	9.84%
Average equity	\$71,936	\$64,305	\$67,653	\$62,063
Equity to assets ratio (EOP)	11.47%	10.17%	11.47%	10.17%
Average total deposits	\$562,667	\$554,785	\$562,270	\$536,646
Loans past due 30 to 89 days (still accruing)	\$931	\$1,601	\$931	\$1,601
Loans past due 90 days or more (still accruing)	\$63	\$0	\$63	\$0
Nonaccrual loans	\$599	\$1,279	\$599	\$1,279
Book value per share	\$67.08	\$59.14	\$67.08	\$59.14
Market value per share - end of period close	\$59.00	\$42.25	\$59.00	\$42.25