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

	Unaudited		Audited
	30-Sep		31-Dec
	2026	2025	2025
Assets			
Cash and due from banks	$13,646	$18,960	$16,516
Interest-bearing time deposits	0	0	0
Fed funds sold	40,984	40,445	33,245
Available for sale securities	73,013	69,546	71,756
Other investments	2,517	2,517	2,517
Loans held for sale	1,117	552	875
Loans net of allowance for credit losses	513,981	470,230	486,472
Premises and equipment	5,514	5,910	5,859
Bank-owned life insurance	10,899	10,702	10,753
Accrued interest receivable	4,422	3,842	3,392
Foreclosed assets held for sale	22	157	37
Mortgage servicing rights	2,783	2,431	2,329
Lender risk account (FHLBI)	1,731	1,710	1,738
Other assets	8,008	8,230	7,986
Total assets	**$678,637**	**$635,232**	**$643,475**
Liabilities and Stockholders' Equity			
Noninterest-bearing deposits	115,928	87,719	88,903
Interest-bearing deposits	476,563	469,309	473,550
Borrowed funds	0	0	0
Subordinated debentures	0	0	0
Accrued interest payable and other liabilities	6,616	7,457	7,273
Total liabilities	**$599,107**	**$564,485**	**$569,726**
Stockholders' equity	79,530	70,747	73,749
Total liabilities and stockholders' equity	**$678,637**	**$635,232**	**$643,475**

	Three Months Ended		Nine Months Ended	
	30-Sep		30-Sep	
	2026	2025	2026	2025
Operating Data:				
Interest and dividend income	$9,700	$8,994	$28,157	$26,517
Interest expense	3,453	3,647	10,118	11,346
Net interest income	$6,247	$5,347	$18,039	$15,171
Provision for credit losses	45	128	401	259
Net interest income after provision for credit losses	**$6,202**	**$5,219**	**$17,638**	**$14,912**
Fiduciary activities	1,719	1,434	4,972	4,167
Customer service fees	280	258	756	737
Increase in cash surrender value of life insurance	48	50	147	153
Net gain/(loss) on loan sales	430	350	1,293	921
Realized gain/(loss) on securities	0	0	0	0
Other income	726	494	2,027	1,612
Total noninterest income	**$3,203**	**$2,586**	**$9,195**	**$7,590**
Salary and employee benefits	3,060	2,929	9,005	8,568
Premises and equipment	649	597	1,882	1,727
Data processing	625	593	1,823	1,609
Deposit insurance premium	73	75	215	213
Professional fees	197	179	585	561
Other expenses	709	722	2,029	1,984
Total noninterest expense	**$5,313**	**$5,095**	**$15,539**	**$14,662**
Income before taxes	4,092	2,710	11,294	7,840
Income tax expense	703	118	1,880	1,014
Net income	**$3,389**	**$2,592**	**$9,414**	**$6,826**
Shares outstanding	1,103,149	1,099,358	1,103,149	1,099,358
Average shares - basic	1,103,149	1,100,842	1,102,582	1,100,021
Average shares - diluted	1,115,091	1,100,842	1,114,939	1,100,021
Basic earnings per share	$3.07	$2.35	$8.54	$6.21
Diluted earnings per share	$3.04	$2.35	$8.44	$6.21
Other Data:				
Yield on average assets	5.78%	5.68%	5.71%	5.56%
Cost on average assets	2.06%	2.30%	2.05%	2.38%
Interest rate spread	3.72%	3.38%	3.66%	3.18%
Net interest margin	3.83%	3.48%	3.82%	3.30%
Number of full service banking centers	6	6	6	6
Return on average assets	2.02%	1.64%	1.91%	1.43%
Average assets	$671,647	$633,690	$657,253	$636,456
Return on average equity	16.96%	15.35%	16.20%	13.75%
Average equity	$79,922	$67,531	$77,501	$66,209
Equity to assets ratio (EOP)	11.72%	11.14%	11.72%	11.14%
Average total deposits	$584,942	$558,556	$573,044	$562,136
Loans past due 30 to 89 days (still accruing)	$852	$2,066	$852	$2,066
Loans past due 90 days or more (still accruing)	$544	$609	$544	$609
Nonaccrual loans	$283	$584	$283	$584
Book value per share	$72.09	$64.35	$72.09	$64.35
Market value per share - end of period close	$72.99	$47.50	$72.99	$47.50