Springs Valley Fact Sheet

Springs Valley Bank & Trust Company is a subsidiary of SVB&T Corporation, headquartered at 8482 West State Road 56, French Lick, Indiana 47432 with administrative offices at 1500 Main Street, Jasper, Indiana 47546. Springs Valley has two locations in both Dubois and Orange Counties, one location in Daviess County, and one location in Gibson County, offering full-service bank and financial services. Springs Valley has products and services for all types of families and businesses, including checking and savings accounts, certificates of deposit, electronic services, online consumer and mortgage applications and a variety of other loan options. In addition, the company has a full-service financial advisory group managed by experienced, talented professionals specializing in estate planning, tax planning and wealth management. Investment services are also offered by a licensed, professional Springs Valley representative. More information can be found online at www.svbt.bank. The company's stock is traded on the OTCQX trading platform under the ticker symbol SVBT (www.otcmarkets.com).

CORE VALUES: INITIATIVE, COMPETENCE, OWNERSHIP, RESPECT, INTEGRITY, TEAMWORK, RESPONSIVENESS

SERVICES FOR BUSINESSES

- Commercial loans for working capital, lines of credit, equipment purchases, real estate acquisitions, business purchases and investments
- Full service Financial Advisory Group for employers
- Full suite of eService products (eDeposit, mobile, business online, and sweeps) and dedicated cash management professionals for hands-on service
- Agricultural loans and eServices for businesses.

SERVICES FOR INDIVIDUALS

- Loans and deposits for individuals with a focus on convenient digital access, including mobile banking, deposits, and wallet, online banking and bill pay, ATM access, and instant issue debit and credit cards
- Full service Financial Advisory Group for individuals and families
- Agricultural loans and eServices for individuals.

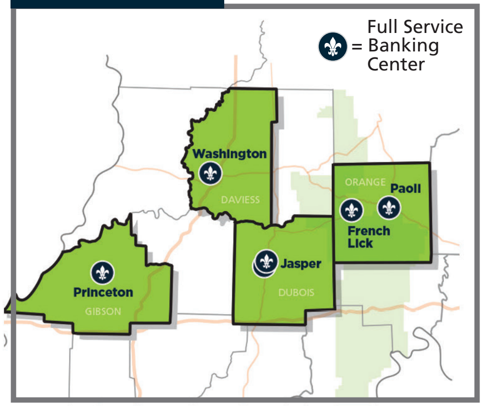
OUR MISSION

Springs Valley Bank & Trust Company will enhance the financial quality of life in our communities by focusing on you.

OUR VISION

To be the most respected, trusted, top-of-mind community bank, leading in the markets we serve.

LOCATIONS



PERFORMANCE HIGHLIGHTS

President and CEO, J. Craig Buse, commented, "2026 continues to be one of the best years in terms of earnings and profitability in the history of SVB&T Corporation. The Bank continues to click on all cylinders. Margin expansion was a substantive tailwind in 2025, and it has continued to bolster earnings in 2026 as well, with other material contributions from the Financial Advisory Group and sold mortgage income. We are beginning to see net interest margin plateau in the second quarter of 2026 as expected future rate increases are affecting the short end of the curve and deposit pricing, and the asset repricing cycle from 2020 and 2021 interest rate lows is ending. Overall, the Bank continues to focus on quality in the credit portfolio and low cost core deposit growth, which we believe are all fundamental drivers of the long term profitability of SVB&T."

STATISTICS (Unaudited) As of: June 30, 2026 (In Thousands)

SVB&T Corporation

OTCQX Symbol:	SVBT
Assets:	673,792
Total Loans:	516,313
Deposits:	588,238
Equity:	79,807
Market Capitalization:	73,602
YTD Net Income:	6,025
YTD Return on Average Equity:	15.80%

(SVB&T stock closed at 66.72/share on 6/30)

Springs Valley Bank & Trust Company

Leverage Ratio:	12.50%
Tier 1 Risk Based Capital Ratio:	14.17%
Total Risk Based Capital Ratio:	15.45%
Banking Centers:	6
Financial Advisory Group Assets:	1,065,793

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BANK & TRUST COMPANY

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Member FDIC

EQUAL HOUSING LENDER

Loyal to you, your family, and your future.


Jasper Banking Center
1986


Third Ave Banking Center
1990

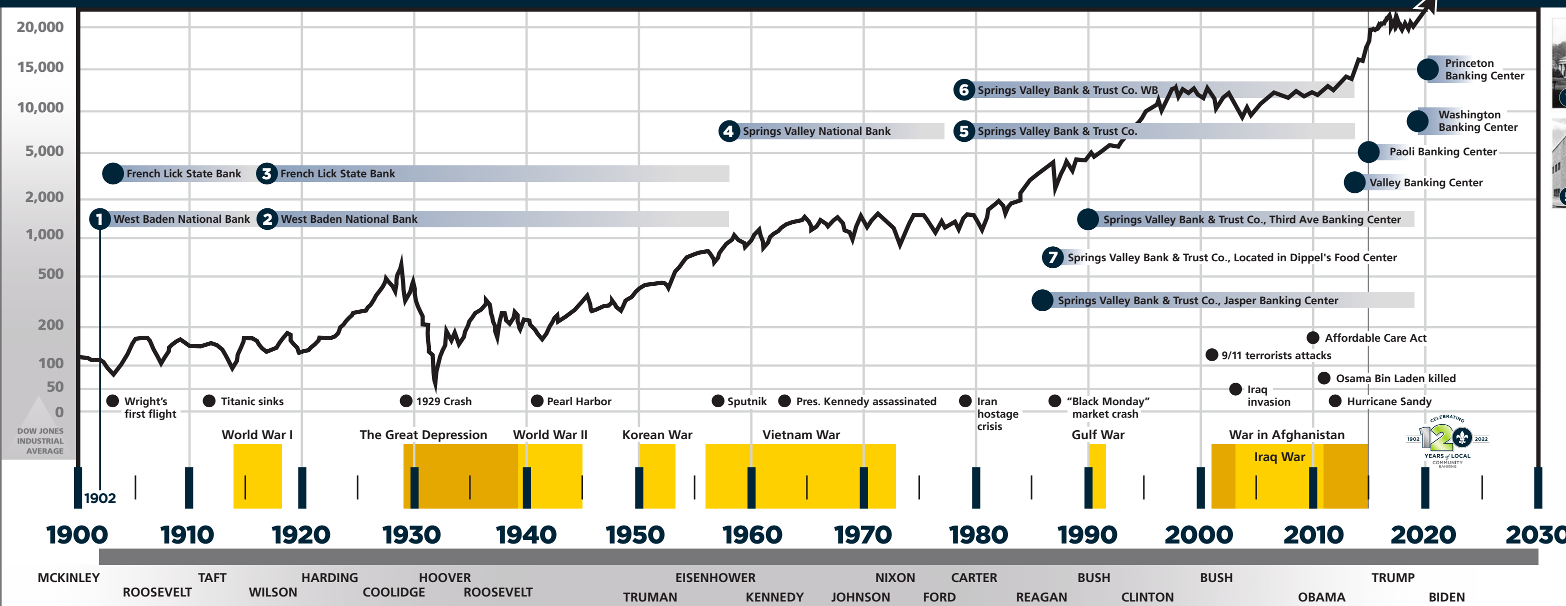

Valley Banking Center
2014


Paoli Banking Center
2015


Washington Banking Center
2019


Princeton Banking Center
2020

SHAPED BY THE PAST. *FOCUSED ON THE FUTURE.*



springsvalley
BANK & TRUST COMPANY

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SPRINGS VALLEY BANK & TRUST COMPANY HISTORY

1902 West Baden National Bank established inside the West Baden Springs "dome" hotel by Lee Sinclair
1903 French Lick State Bank established by Tom Taggart
1908 French Lick State Bank moved to the corner of College and Maple Streets
1917 West Baden National moved to expanded facility in West Baden
1929 Both banks survived the Depression
1933 FDIC Insurance established
1958 Both banks were acquired under separate transactions by Arnold F. Habig
1959 Banks merged and became Springs Valley National Bank with assets of $5,250,745.73
1959 Bank established Insurance and Realty Departments
1968 Installed the first TV Drive-up unit in the State
1971 Harriet Brown of Springs Valley National Bank became one of the first female bank presidents in Indiana to be named a bank president
1977 Purchased the French Lick City Drug Store, the prior Insurance and Realty Building
1979 Changed charter to a State bank and became Springs Valley Bank & Trust Company
1982 Formed a one-bank holding company, SVB&T Corporation
1984 Installed ATMs at West Baden and Jasper
1985 Law was passed allowing cross-county branching; Jasper office was established in a mobile unit
1986 Jasper Main Street Office Opens
1987 Third Avenue Office inside Dippel's Food Center – the first 7-day banking facility – Opens
1990 Third Avenue Office moved from Dippel's to current location
1996 Borden Office Opens
2000 Jasper Southgate Office Opens
2002 Celebrated 100 years of service
2011 Maintained 4 Banking Centers (French Lick Main - 505 S. Maple, West Baden - 8356 West Baden Avenue, Jasper Main -1500 Main Street, & our Third Avenue Office - 865 3rd Avenue)
2014 Consolidated French Lick and West Baden Offices; our new Valley Banking Center Opens
2015 Paoli Banking Center Opens
2018 SVB&T Corporation began trading on premier public exchange, OTCQX
2019 Washington Banking Center Opens with Springs Valley's first Interactive Teller Machine (ITM)
2020 Princeton Banking Center Opens; COVID-19 Pandemic
2022 120th Anniversary