

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.

PERFORMANCE HIGHLIGHTS

President and CEO, J. Craig Buse, commented, "2025 was one of the best years in terms of earnings and profitability in the Bank's history. Margin expansion has been a substantive tailwind driving net interest income higher with both yields on assets rising while cost of funds are decreasing due to a combination of the rate environment and the repricing structure of our assets. We have seen net interest margin (NIM) expansion of roughly 58 basis points when comparing the 2025 third quarter NIM to the third quarter NIM of 2024. The Bank continues to focus on quality in the credit portfolio, bolstering liquidity, and low cost core deposit growth. Overall, our strategic focus has not changed. Springs Valley continues to focus on relationship-oriented community banking to provide year-over-year financial performance for all stakeholders."

STATISTICS (Unaudited) As of: December 31, 2025 (In Thousands)

SVB&T Corporation

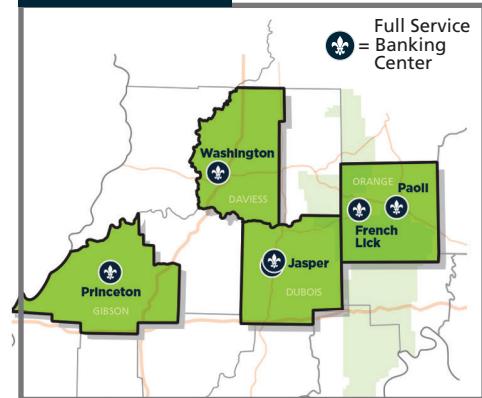
OTCQX Symbol:	SVBT
Assets:	642,733
Total Loans:	493,694
Deposits:	562,232
Equity:	73,750
Market Capitalization:	64,862
YTD Net Income:	8,824
YTD Return on Average Equity:	13.04%

(SVB&T stock closed at 59.00/share on 12/31)

Springs Valley Bank & Trust Company

Leverage Ratio:	11.83%
Tier 1 Risk Based Capital Ratio:	13.73%
Total Risk Based Capital Ratio:	15.01%
Banking Centers:	6
Financial Advisory Group Assets:	967,498

LOCATIONS



springsvalley
BANK & TRUST COMPANY



Jasper Banking Center
1986



Third Ave Banking Center
1990



Valley Banking Center
2014



Paoli Banking Center
2015

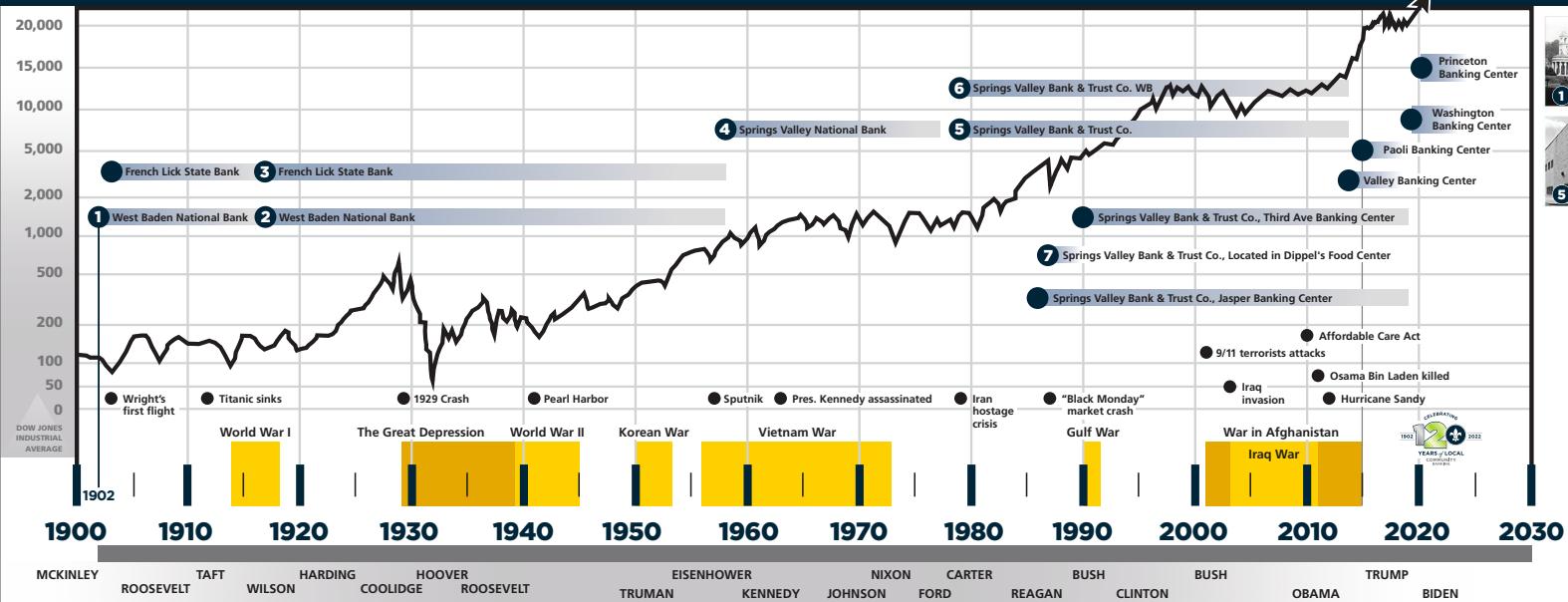


Washington Banking Center
2019



Princeton Banking Center
2020

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



springsvalley

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Member FDIC LENDER

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