

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

	Unaudited		Audited	
	30-Sep		31-Dec	
	2018	2017	2018	2017
<b>Assets</b>				
Cash and Due From Banks	\$12,375	\$14,945	\$9,204	
Interest Bearing Time Deposits	2,425	2,685	2,930	
Fed Funds Sold	5,648	3,657	9,366	
Available for Sale Securities	53,770	49,984	51,678	
Other Investments	2,236	2,209	2,236	
Loans held for sale				
Loans net of allowance for loan losses	302,820	281,522	285,871	
Premises and Equipment	5,284	5,568	5,521	
Bank-owned Life Insurance	8,008	7,833	7,877	
Accrued Interest Receivable	2,035	1,873	1,629	
Foreclosed Assets Held for Sale	65	70	65	
Other Assets	4,954	4,348	4,456	
<i>Total Assets</i>	<u>399,620</u>	<u>374,694</u>	<u>380,833</u>	
<b>Liabilities and Stockholders Equity</b>				
Non-interest bearing deposits	49,198	58,937	61,160	
Interest bearing deposits	278,538	230,056	253,883	
Borrowed Funds	23,821	44,257	24,149	
Subordinated Debentures	5,000	0	0	
Accrued interest payable and other liabilities	3,432	4,624	4,254	
<i>Total Liabilities</i>	<u>359,989</u>	<u>337,874</u>	<u>343,446</u>	
Retained earnings - substantially restricted	39,631	36,818	37,387	
<i>Total Liabilities and Shareholders' Equity</i>	<u>399,620</u>	<u>374,692</u>	<u>380,833</u>	
<b>Operating Data:</b>				
	Three Months Ended		Nine Months Ended	
	30-Sep		30-Sep	
	2018	2017	2018	2017
Interest & Dividend Income	\$4,271	\$3,760	\$12,354	\$10,917
Interest Expense	1,059	687	2,739	1,853
Net Interest Income	\$3,212	\$3,073	\$9,615	\$9,064
Provision for Loan Loss	232	188	669	523
Net Interest Income after Provision for Loan Losses	\$2,980	\$2,885	\$8,946	\$8,541
Fiduciary activities	714	770	2,213	2,182
Customer service fees	337	259	950	753
Increase in cash surrender value of life insurance	43	44	131	133
Other income	228	211	666	491
Total noninterest income	1,322	1,284	3,960	3,559
Salary & employee benefits	1,714	1,783	5,112	5,110
Occupancy	372	343	1,107	1,055
Data processing	312	240	926	761
Deposit insurance premium	34	33	108	96
Professional fees	313	120	679	366
Other expenses	501	412	1,292	1,231
Total noninterest expense	3,246	2,931	9,224	8,619
Income before Income Taxes	1,056	1,238	3,682	3,481
Income Tax Expense	156	315	566	878
Net Income	\$900	\$923	\$3,116	\$2,603
Basic Earnings per Share	\$1.61	\$1.65	\$5.58	\$4.62
Diluted Earnings per Share	\$1.61	\$1.65	\$5.58	\$4.62
<b>Other Data:</b>				
Yield on all Interest-earning Average Assets	4.42%	4.23%	4.26%	4.25%
Cost on all Interest-bearing Average Liabilities	1.23%	0.73%	0.94%	0.71%
Interest Rate Spread	3.19%	3.50%	3.32%	3.54%
Net Interest Margin	3.44%	3.66%	3.51%	3.70%
Number of Full Service Banking Centers	4	4	4	4
Return on Average Assets (net income divided by average total assets)	0.90%	0.98%	1.06%	0.95%
Return on Average Equity (net income divided by average total equity)	9.08%	9.96%	10.85%	9.66%
Equity to Assets Ratio (average total equity divided by average total assets)	9.89%	9.85%	9.73%	9.82%
Book Value per Share	N/A	N/A	\$70.91	\$65.23
Market Value per Share as of September 30, 2018 Close	N/A	N/A	\$81.65	N/A