

A LETTER FROM THE PRESIDENT

We are pleased to share our third quarter performance as we continue to celebrate our 25th Anniversary year. This significant milestone marks a quarter-century of dedicated service to our valued customers and the community.

FINANCIAL SUMMARY

This quarter, the bank delivered strong performance across a majority of our reporting areas. Net income grew from \$2.4 million last year to \$2.9 million this year, a 22.2% increase, primarily attributed to lending activity.

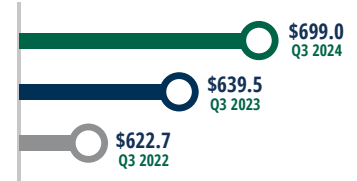
Our loan portfolio grew to \$490.1 million from \$416.5 million this same time last year, or an increase of 17.7%. All reporting areas saw an increase, with Commercial growing 24%, Ag growing 5% and Consumer 22.1%. Most of our growth came from existing relationship demand and supporting business expansion within our communities.

To support growth this quarter, we made the decision to provision additional funds to the loan loss reserve. This decision was not a result of any deterioration in the quality of our portfolio, rather a prudent measure to support ongoing loan demand. Looking ahead at fourth quarter lending projections, we may provision additional dollars to support continued growth.

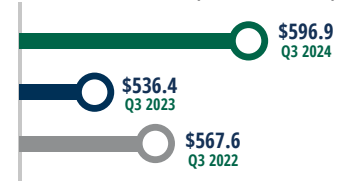
Our deposits increased from \$536.4 million last year to \$596.9 million this year, or 11.3%. This increase was driven primarily within our checking accounts and certificates of deposit. While the remainder of the year suggests potential rate stabilization, we are closely monitoring to effectively manage the environment and its impact on our customers and the bank.

PERFORMANCE AT A GLANCE

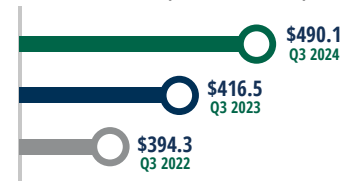
TOTAL ASSETS (IN MILLIONS)



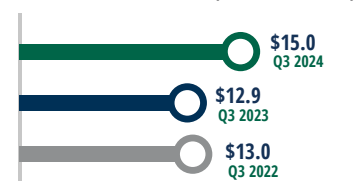
TOTAL DEPOSITS (IN MILLIONS)



TOTAL LOANS (IN MILLIONS)



NET INTEREST INC. (IN MILLIONS)



TANGIBLE BOOK VALUE PER SHARE



Shareholder Reception | SVB Market Presidents



Shareholder Reception | SVB Corporate History Book



Shareholder Reception | Chairman of the Board Robert Hill & his wife Nancy with the SVB Corporate History Book

Serving

OUR COMMUNITY FOR

25 YEARS

#TheTeamYouCanTrust



SERVING OUR COMMUNITY FOR 25 YEARS

This quarter marks an extraordinary milestone for Sauk Valley Bank as we proudly celebrate our 25th anniversary. Over the past two and a half decades, we have grown from humble beginnings in a temporary trailer to seven full-service locations and one loan production office (LPO).

We are pleased to announce that starting in October, our LPO in Janesville will be transitioning into a full-service banking office. We serve five communities and while our footprint continues to grow, we have remained focused on our commitment to personalized service and being a trusted community partner. From our very beginning, we have embraced one guiding principle: taking care of our customers with relentless dedication to service excellence. It is this unwavering commitment that has shaped who we are today and why we continue to thrive.

Over the years, we've built relationships, grown with families, and been a partner to drive economic growth within our communities. What has driven our success is not the size of our organization or the technology we've adopted, but our relentless pursuit of excellence in everything we do. We have focused on delivering personalized service and creating meaningful connections with each customer. This passion for service is embedded in the culture of our bank, and our team's dedication has earned the loyalty and trust of those we serve. We have appreciated the opportunity to celebrate the milestone with our customers, community and you-our shareholder.

GUIDING OUR FUTURE

As we look toward the future, we remain committed to our foundational principles. We will continue to invest in our communities and put our customers at the center of every decision, ensuring that service excellence remains at the heart of everything we do.

Thank you for being part of our journey. Here's to the next 25 years!

DIRK MEMINGER
 President & CEO



Shareholder Reception | Dirk Meminger with the SVB Corporate History book



Shareholder Reception | SVB Team Members



Shareholder Reception | Lois Anderson-Rowzee with the SVB Corporate History book



Shareholder Reception | SVB Board & Team Members