STOCK YARDS BANCORP, INC.

NASDAQ: SYBT $88.03 July 29, 2026 SYB.com

INVESTOR
FACT SHEET

OTCQX: SYBT
Second Quarter 2025

Stock Highlights
(as of July 29, 2026)

- **Share Price**
  $88.03
- **52-week high/low**
  $61.51 / $89.22
- **Shares Outstanding**
  31.1 million
- **Float**
  27.6 million
- **Average Daily Volume**
  191,000
  (past three months)
- **Market Capitalization**
  $2.73 billion
- **Price to Tangible Book Ratio**
  2.80x
- **Institutional Ownership**
  61.8%
- **Insider Ownership**
  6.9%

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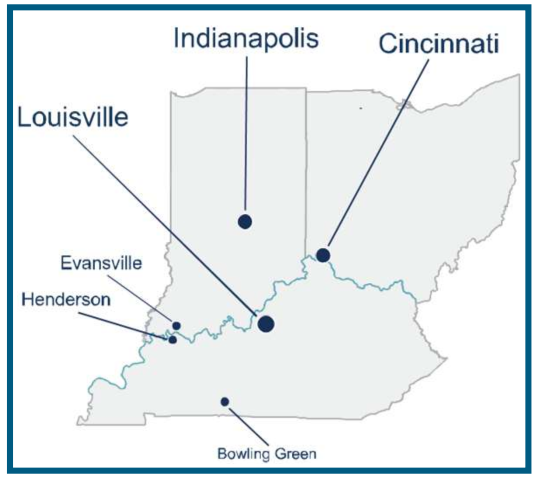
About the Company

Stock Yards Bancorp, Inc., with $10.37 billion in assets, is the bank holding company for Stock Yards Bank & Trust Company. Established in 1904 in Louisville, Kentucky, Stock Yards Bank now has 81 offices in Louisville, central, eastern, western, and northern Kentucky, as well as the Indianapolis, Indiana and Cincinnati, Ohio metropolitan markets. In addition to its banking operations, Stock Yards Bancorp's Wealth Management and Trust Group has $8.84 billion in assets under management. It ranks among the country's top 150 trust companies in terms of revenue.



Key Investment Points

Consistent Earnings – Stock Yards Bancorp has grown earnings per share for 31 of the last 35 years–a trend interrupted only in 2008 and 2009 by the Great Recession, in 2017, by the impact of tax reform, and in 2020, by the COVID-19 pandemic. Net income for the first six months of 2026 was $76.7 million, or $2.55 per diluted share.

Industry-Leading Performance – Stock Yards Bancorp has established a record for consistent earnings growth based on a belief that performance is best measured over a period of time that takes into account both up- and down-market cycles. Stock Yards Bancorp consistently ranks among the strongest, fastest-growing community banks in the country. For the 10-year period ended 2025, the Company's total shareholder return was 225% versus 200% for the KBW NASDAQ bank index. The Company's exceptional performance has been frequently cited throughout the industry. In May, the Company was named a recipient of the 2025 Raymond James Community Bankers Cup, which recognizes the top 10% of community banks. In March, S&P Global Market Intelligence recognized Stock Yards as one of the Top 50 Best Performing Community Banks with total assets between $3 and $10 billion. In December 2025, the Company was one of only 24 banks in the U.S. to be named a "Sm-All Star" in Piper Sandler's annual list of top-performing small-cap banks.

Capital Management – With its balance sheet strength, Stock Yards Bancorp has continued to pursue capital strategies to enhance stockholder value, including a substantial and sustained dividend payout ratio. These efforts reflect a dividend payout of $1.26 per share for 2025.

Field & Main Acquisition – On May 1, the Company completed its acquisition of Field & Main Bancorp, the parent company of Field & Mai Bank, which added $839 million in assets, $633 million in loans net of purchase accounting marks, $766 million in total deposits and $825 million in WM&T AUM as of the acquisition date and expanded the Company's footprint across western Kentucky.

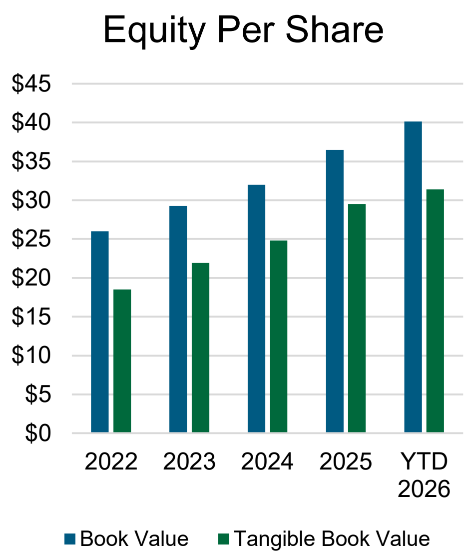
Strong, Profitable Fee Income – Stock Yards Bank has several platforms for generating attractive non-interest income that together accounted for $51.3 million, or 24%, of total revenue for 1H26. Wealth management and trust provides the most significant source of fee income, contributing 47% of total non-interest income for 1H26 and provides Stock Yards Bank with a meaningful competitive advantage and greater differentiation within the community banking arena.

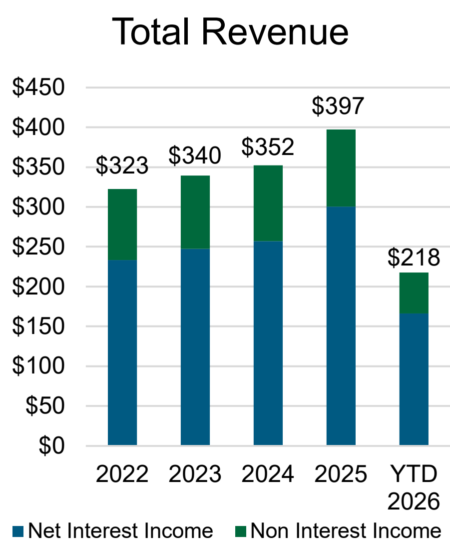
Attractive Market Positions – Stock Yards Bank has become the largest community bank in the Louisville metropolitan area by capitalizing on its 120 year old reputation for superior, locally based service and a broad range of products. It is well positioned as an alternative to the super-regional and national banks that dominate the market and continues to expand its presence throughout Kentucky, in addition to the Indianapolis, Indiana and Cincinnati, Ohio markets. The loan portfolio has grown $1.03 billion, or 15%, over the last 12 months.

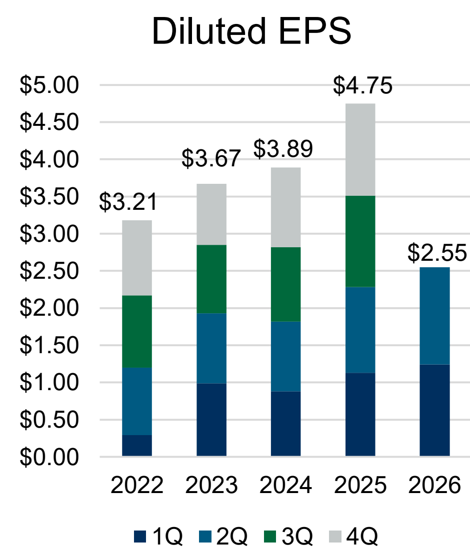
Selected Financial Data

(Dollars in thousands, except per share amounts)	**June 30, 2026**	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025
	As of and for the Three Months Ended				
Results of Operations					
Net interest income	**$ 87,828**	$ 78,421	$ 79,250	$ 77,037	$ 73,473
Provision for credit losses	**-**	1,625	1,650	1,975	2,175
Non-interest income	**26,747**	24,594	25,128	24,476	24,348
Non-interest expenses	**63,806**	55,242	54,806	53,831	52,700
Net income	**$ 40,057**	$ 36,595	$ 36,614	$ 36,241	$ 34,024
Diluted earnings per share	**$ 1.31**	$ 1.24	$ 1.24	$ 1.23	$ 1.15
Cash dividends declared per share	**$ 0.32**	$ 0.32	$ 0.32	$ 0.32	$ 0.31
Financial Condition					
Total assets	**$ 10,368,564**	$ 9,466,856	$ 9,536,124	$ 9,307,376	$ 9,208,986
Loans	**7,883,749**	7,226,429	7,041,310	6,929,456	6,850,273
Non-interest bearing deposits	**1,659,007**	1,456,324	1,435,846	1,589,159	1,514,924
Interest bearing deposits	**6,827,090**	6,300,912	6,355,291	6,054,813	5,991,826
Stockholders' equity	**1,246,392**	1,102,935	1,075,697	1,041,144	1,005,704
Performance Measures					
Return on average assets	**1.63%**	1.58%	1.54%	1.56%	1.52%
Return on average equity	**13.50%**	13.63%	13.78%	14.16%	13.91%
Net interest margin	**3.84%**	3.65%	3.57%	3.56%	3.53%
Efficiency ratio, FTE	**55.64%**	53.58%	52.46%	52.99%	53.83%
Non-performing loans to total loans	**0.31%**	0.16%	0.19%	0.27%	0.26%
Non-performing assets to total assets	**0.24%**	0.12%	0.14%	0.20%	0.20%
Allowance for credit losses to total loans	**1.38%**	1.30%	1.30%	1.33%	1.32%
Net (charge-offs) recoveries to average loans*	**0.00%**	0.00%	(0.02)%	0.00%	(0.01)%

** Ratio is not annualized.*







Forward-Looking Statements

This fact sheet may contain forward-looking statements about future financial performance, business plans and strategies of Stock Yards Bancorp, Inc. Because forward-looking statements involve future risks and uncertainties, there are factors that could cause actual results to differ materially from those expressed or implied. Specific risk factors and other uncertainties that could affect the accuracy of forward-looking statements are included in the Company's most recent Form 10-K.