

HOCKING VALLEY BANCSHARES

PERFORMANCE SUMMARY AS OF SEPTEMBER 30, 2025 (UNAUDITED)

HOCKING VALLEY BANK

	SEP 2025 YTD	JUN 2025 YTD
Total Deposits	305,338,068	307,381,335
Total Gross Loans	202,995,705	202,675,059
Total Assets	346,326,714	345,790,944
Interest Income	11,001,151	7,042,347
Interest Expense	2,422,618	1,554,612
Net Interest Income	8,578,533	5,487,736
Noninterest Income	831,748	543,726
Noninterest Expense	6,489,068	4,226,555
Net Noninterest Expense	(5,657,320)	(3,682,830)
NET INCOME YEAR-TO-DATE	2,921,213	1,804,906

HVBS HOLDINGS/HOCKING STREET PARKING

	SEP 2025 YTD	JUN 2025 YTD
NET INCOME YEAR-TO-DATE	22,601	15,254

HOCKING VALLEY BANCSHARES, INC.

	SEP 2025 YTD	JUN 2025 YTD
NET INCOME YEAR-TO-DATE	23,341	9,245

ALL ENTITIES

	SEP 2025 YTD	JUN 2025 YTD
TOTAL NET INCOME YEAR-TO-DATE	2,967,155	1,829,405

HOCKING VALLEY BANCSHARES

STATEMENT OF CONDITION AS OF SEPTEMBER 30, 2025 (UNAUDITED)

ASSETS	SEP 2025	JUN 2025
Cash		
Cash - Hocking Valley Bank	36,191	10,884
Cash - United Bankers' Bank	2,406,166	2,615,982
Total Cash	2,442,356	2,626,866
Other Assets		
Investment Securities	709,935	711,322
Investment - Valuation Adjustment	(4,804)	(11,636)
United Bankers Bank	173,600	173,600
Interest Receivable - Investments	7,467	2,217
Intercompany Payables	505,486	494,656
Deferred Stock Plan Asset	(32,490)	(21,660)
Investment in Subsidiary - HVB	36,719,817	34,603,173
Investment in Subsidiary - HVBS Holdings	193,709	186,362
Total Other Assets	38,272,720	36,138,033
TOTAL ASSETS	40,715,076	38,764,900
LIABILITIES		
Dividends Payable	211,274	186,494
Due to Subsidiaries	-	-
Reserve for Current FIT	(15,538)	(19,288)
Deferred FIT - FASB 115	(1,009)	(2,444)
TOTAL LIABILITIES	194,727	164,761
SHAREHOLDERS' EQUITY		
Common Stock	745,250	745,250
Paid in Capital	(12,000)	-
Surplus	636,416	636,416
Year-To-Date Earnings	2,967,155	1,829,405
Unrealized Gains/Losses (FASB 115)	(2,706,025)	(3,711,760)
Retained Earnings	38,889,554	39,100,828
TOTAL SHAREHOLDERS' EQUITY	40,520,349	38,600,139
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	40,715,076	38,764,900
OUTSTANDING SHARES	1,243,290	1,243,290
Book Value per Share	\$32.75	\$31.05
Book Value per Share (no unrealized gain or loss)	\$34.77	\$34.03