

HOCKING VALLEY BANCSHARES

PERFORMANCE SUMMARY AS OF DECEMBER 31, 2025 (UNAUDITED)

HOCKING VALLEY BANK

	DEC 2025 YTD	SEP 2025 YTD
Total Deposits	315,921,360	295,152,459
Total Gross Loans	205,243,718	205,127,754
Total Assets	356,203,745	334,416,552
Interest Income	15,090,364	11,001,151
Interest Expense	3,346,365	2,422,618
Net Interest Income	11,743,999	8,578,533
Noninterest Income	1,129,858	831,748
Noninterest Expense	8,785,852	6,489,068
Net Noninterest Expense	(7,655,994)	(5,657,320)
NET INCOME YEAR-TO-DATE	4,088,005	2,921,213

HVBS HOLDINGS/HOCKING STREET PARKING

	DEC 2025 YTD	SEP 2025 YTD
NET INCOME YEAR-TO-DATE	20,999	22,601

HOCKING VALLEY BANCSHARES, INC.

	DEC 2025 YTD	SEP 2025 YTD
NET INCOME YEAR-TO-DATE	29,699	23,341

ALL ENTITIES

	DEC 2025 YTD	SEP 2025 YTD
TOTAL NET INCOME YEAR-TO-DATE	4,138,703	2,967,155

HOCKING VALLEY BANCSHARES

STATEMENT OF CONDITION AS OF DECEMBER 31, 2025 (UNAUDITED)

ASSETS	DEC 2025	SEP 2025
Cash		
Cash - Hocking Valley Bank	2,036,391	36,191
Cash - United Bankers' Bank	1,914,372	2,406,166
Total Cash	<u>3,950,763</u>	<u>2,442,357</u>
Other Assets		
Investment Securities	708,536	709,934
Investment - Valuation Adjustment	(7,025)	(4,804)
United Bankers Bank	173,600	173,600
Interest Receivable - Investments	2,217	7,467
Intercompany Payables	483,496	505,486
Deferred Stock Plan Asset	(10,500)	(32,490)
Investment in Subsidiary - HVB	36,336,369	36,719,817
Investment in Subsidiary - HVBS Holdings	192,108	193,709
Total Other Assets	<u>37,878,801</u>	<u>38,272,719</u>
TOTAL ASSETS	<u>41,829,564</u>	<u>40,715,076</u>
LIABILITIES		
Dividends Payable	310,822	211,274
Due to Subsidiaries	-	-
Reserve for Current FIT	(13,838)	(15,538)
Deferred FIT - FASB 115	(1,475)	(1,009)
TOTAL LIABILITIES	<u>295,509</u>	<u>194,727</u>
SHAREHOLDERS' EQUITY		
Common Stock	745,250	745,250
Treasury Stock	(307,025)	(12,000)
Surplus	636,416	636,416
Year-To-Date Earnings	4,138,703	2,967,155
Unrealized Gains/Losses (FASB 115)	(2,258,020)	(2,706,025)
Retained Earnings	38,578,731	38,889,553
TOTAL SHAREHOLDERS' EQUITY	<u>41,534,055</u>	<u>40,520,349</u>
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	<u>41,829,564</u>	<u>40,715,076</u>
OUTSTANDING SHARES	1,243,290	1,243,290
Book Value per Share	\$33.41	\$32.75
Book Value per Share (no unrealized gain or loss)	\$35.22	\$34.77