

HOCKING VALLEY BANCSHARES

PERFORMANCE SUMMARY AS OF SEPTEMBER 30, 2026 (UNAUDITED)

HOCKING VALLEY BANK

	SEP 2026 YTD	JUN 2026 YTD
Total Deposits	312,722,976	311,985,532
Total Gross Loans	213,243,912	207,655,978
Total Assets	354,889,940	354,020,627
Interest Income	12,428,414	8,186,215
Interest Expense	2,602,131	1,750,120
Net Interest Income	9,826,283	6,436,095
Noninterest Income	941,985	635,868
Noninterest Expense	6,925,295	4,615,315
Net Noninterest Expense	(5,983,310)	(3,979,447)
NET INCOME YEAR-TO-DATE	3,842,973	2,456,647

HVBS HOLDINGS/HOCKING STREET PARKING

	SEP 2026 YTD	JUN 2026 YTD
NET INCOME YEAR-TO-DATE	45,854	7,958

HOCKING VALLEY BANCSHARES, INC.

	SEP 2026 YTD	JUN 2026 YTD
NET INCOME YEAR-TO-DATE	45,175	23,372

ALL ENTITIES

	SEP 2026 YTD	JUN 2026 YTD
TOTAL NET INCOME YEAR-TO-DATE	3,934,002	2,487,977

HOCKING VALLEY BANCSHARES

STATEMENT OF CONDITION AS OF SEPTEMBER 30, 2026 (UNAUDITED)

ASSETS	SEP 2026	JUN 2026
Cash		
Cash - Hocking Valley Bank	11,093	21,065
Cash - United Bankers' Bank	3,191,228	3,413,475
Total Cash	3,202,321	3,434,540
Other Assets		
Investment Securities	683,815	727,853
Investment - Valuation Adjustment	(15,527)	(3,841)
United Bankers Bank	173,600	173,600
Interest Receivable - Investments	7,554	1,975
Intercompany Payables	524,611	521,986
Deferred Stock Plan Asset	(7,875)	(5,250)
Investment in Subsidiary - HVB	38,997,843	38,477,858
Investment in Subsidiary - HVBS Holdings	237,962	200,066
Total Other Assets	40,601,983	40,094,247
TOTAL ASSETS	43,804,304	43,528,787
LIABILITIES		
Dividends Payable	248,658	248,658
Due to Subsidiaries	-	-
Reserve for Current FIT	(21,476)	(18,781)
Deferred FIT - FASB 115	(3,261)	(807)
TOTAL LIABILITIES	223,921	229,070
SHAREHOLDERS' EQUITY		
Common Stock	745,250	745,250
Surplus	680,156	680,156
Year-To-Date Earnings	3,934,002	2,487,977
Treasury Stock	(307,026)	(307,026)
Unrealized Gains/Losses (FASB 115)	(3,463,150)	(2,587,578)
Retained Earnings	41,991,151	42,280,938
TOTAL SHAREHOLDERS' EQUITY	43,580,383	43,299,717
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	43,804,304	43,528,787
OUTSTANDING SHARES	1,243,290	1,243,290
Book Value per Share	\$35.05	\$34.83
Book Value per Share (no unrealized gain or loss)	\$37.84	\$36.91