

HOCKING VALLEY BANCSHARES

PERFORMANCE SUMMARY AS OF MARCH 31, 2025 (UNAUDITED)

HOCKING VALLEY BANK

	MAR 2025 YTD	DEC 2024 YTD*
Total Deposits	309,249,073	292,318,463
Total Gross Loans	206,228,186	202,565,414
Total Assets	346,412,807	329,534,849
Interest Income	3,324,177	12,966,710
Interest Expense	737,583	3,310,994
Net Interest Income	2,586,594	9,655,716
Noninterest Income	264,376	1,131,776
Noninterest Expense	1,984,837	7,798,309
Net Noninterest Expense	(1,720,461)	(6,666,533)
NET INCOME YEAR-TO-DATE	866,133	2,989,183

HVBS HOLDINGS/HOCKING STREET PARKING

	MAR 2025 YTD	DEC 2024 YTD*
NET INCOME YEAR-TO-DATE	(3,778)	12,695

HOCKING VALLEY BANCSHARES, INC.

	MAR 2025 YTD	DEC 2024 YTD*
NET INCOME YEAR-TO-DATE	2,518	46,620

ALL ENTITIES

	MAR 2025 YTD	DEC 2024 YTD*
TOTAL NET INCOME YEAR-TO-DATE	864,873	3,048,498

* DEC 2024 YTD UPDATED TO REFLECT TAX CREDITS APPLIED DURING THE YEAR-END FINANCIAL AUDIT

HOCKING VALLEY BANCSHARES

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

ASSETS	MAR 2025	DEC 2024*
Cash		
Cash - Hocking Valley Bank	9,913	6,656
Cash - United Bankers' Bank	2,788,297	1,353,075
Total Cash	2,798,210	1,359,731
Other Assets		
Investment Securities	712,700	714,073
Investment - Valuation Adjustment	(12,644)	(16,247)
United Bankers Bank	173,600	173,600
Interest Receivable - Investments	7,467	2,217
Intercompany Payables	483,826	472,996
Deferred Stock Plan Asset	(10,830)	-
Investment in Subsidiary - HVB	33,195,764	32,861,703
Investment in Subsidiary - HVBS Holdings	167,331	171,109
Total Other Assets	34,717,213	34,379,450
TOTAL ASSETS	37,515,423	35,739,182
LIABILITIES		
Dividends Payable	186,494	310,822
Due to Subsidiaries	-	-
Reserve for Current FIT	(21,083)	(21,743)
Deferred FIT - FASB 115	(2,655)	(3,410)
TOTAL LIABILITIES	162,755	285,669
SHAREHOLDERS' EQUITY		
Common Stock	745,250	745,250
Surplus	636,416	636,416
Year-To-Date Earnings	864,873	3,048,489
Unrealized Gains/Losses (FASB 115)	(4,181,192)	(5,401,961)
Retained Earnings	39,287,321	36,425,320
TOTAL SHAREHOLDERS' EQUITY	37,352,668	35,453,514
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	37,515,423	35,739,182
OUTSTANDING SHARES	1,243,290	1,243,290
Book Value per Share	\$30.04	\$28.52
Book Value per Share (no unrealized gain or loss)	\$33.41	\$32.86

* DEC 2024 YTD UPDATED TO REFLECT TAX CREDITS APPLIED DURING THE YEAR-END FINANCIAL AUDIT