

HOCKING VALLEY BANCSHARES

PERFORMANCE SUMMARY AS OF JUNE 30, 2025 (UNAUDITED)

HOCKING VALLEY BANK

	JUN 2025 YTD	MAR 2025 YTD
Total Deposits	307,381,335	309,249,073
Total Gross Loans	202,675,059	206,228,186
Total Assets	345,790,944	346,412,807
Interest Income	7,042,347	3,324,177
Interest Expense	1,554,612	737,583
Net Interest Income	5,487,736	2,586,594
Noninterest Income	543,726	264,376
Noninterest Expense	4,226,555	1,984,837
Net Noninterest Expense	(3,682,830)	(1,720,461)
NET INCOME YEAR-TO-DATE	1,804,906	866,133

HVBS HOLDINGS/HOCKING STREET PARKING

	JUN 2025 YTD	MAR 2025 YTD
NET INCOME YEAR-TO-DATE	15,254	(3,778)

HOCKING VALLEY BANCSHARES, INC.

	JUN 2025 YTD	MAR 2025 YTD
NET INCOME YEAR-TO-DATE	9,245	2,518

ALL ENTITIES

	JUN 2025 YTD	MAR 2025 YTD
TOTAL NET INCOME YEAR-TO-DATE	1,829,405	864,873

HOCKING VALLEY BANCSHARES

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

ASSETS	JUN 2025	MAR 2025
Cash		
Cash - Hocking Valley Bank	10,884	9,913
Cash - United Bankers' Bank	2,615,982	2,788,297
Total Cash	2,626,866	2,798,210
Other Assets		
Investment Securities	711,322	712,700
Investment - Valuation Adjustment	(11,636)	(12,644)
United Bankers Bank	173,600	173,600
Interest Receivable - Investments	2,217	7,467
Intercompany Payables	494,656	483,826
Deferred Stock Plan Asset	(21,660)	(10,830)
Investment in Subsidiary - HVB	34,603,173	33,195,764
Investment in Subsidiary - HVBS Holdings	186,362	167,331
Total Other Assets	36,138,033	34,717,213
TOTAL ASSETS	38,764,900	37,515,423
LIABILITIES		
Dividends Payable	186,494	186,494
Due to Subsidiaries	-	-
Reserve for Current FIT	(19,288)	(21,083)
Deferred FIT - FASB 115	(2,444)	(2,655)
TOTAL LIABILITIES	164,761	162,755
SHAREHOLDERS' EQUITY		
Common Stock	745,250	745,250
Surplus	636,416	636,416
Year-To-Date Earnings	1,829,405	864,873
Unrealized Gains/Losses (FASB 115)	(3,711,760)	(4,181,192)
Retained Earnings	39,100,828	39,287,321
TOTAL SHAREHOLDERS' EQUITY	38,600,139	37,352,668
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	38,764,900	37,515,423
OUTSTANDING SHARES	1,243,290	1,243,290
Book Value per Share	\$31.05	\$30.04
Book Value per Share (no unrealized gain or loss)	\$34.03	\$33.41