

HOCKING VALLEY BANCSHARES

PERFORMANCE SUMMARY AS OF MARCH 31, 2026 (UNAUDITED)

HOCKING VALLEY BANK

	MAR 2026 YTD	DEC 2025 YTD*
Total Deposits	325,908,756	315,921,360
Total Gross Loans	204,771,072	205,243,718
Total Assets	366,926,079	356,203,745
Interest Income	3,988,310	15,090,364
Interest Expense	879,557	3,346,365
Net Interest Income	3,108,752	11,743,999
Noninterest Income	292,674	1,129,858
Noninterest Expense	2,229,125	8,768,940
Net Noninterest Expense	(1,936,451)	(7,639,082)
NET INCOME YEAR-TO-DATE	1,172,301	4,104,917

HVBS HOLDINGS/HOCKING STREET PARKING

	MAR 2026 YTD	DEC 2025 YTD*
NET INCOME YEAR-TO-DATE	(3,695)	20,999

HOCKING VALLEY BANCSHARES, INC.

	MAR 2026 YTD	DEC 2025 YTD*
NET INCOME YEAR-TO-DATE	11,625	29,703

ALL ENTITIES

	MAR 2026 YTD	DEC 2025 YTD*
TOTAL NET INCOME YEAR-TO-DATE	1,180,231	4,155,619

* DEC 2025 YTD UPDATED TO REFLECT TAX CREDITS APPLIED DURING THE YEAR-END FINANCIAL AUDIT

HOCKING VALLEY BANCSHARES

STATEMENT OF CONDITION AS OF MARCH 31, 2026 (UNAUDITED)

ASSETS	MAR 2026	DEC 2025*
Cash		
Cash - Hocking Valley Bank	23,372	2,036,391
Cash - United Bankers' Bank	3,616,511	1,914,372
Total Cash	<u>3,639,884</u>	<u>3,950,763</u>
Other Assets		
Investment Securities	707,138	708,536
Investment - Valuation Adjustment	(1,145)	(7,025)
United Bankers Bank	173,600	173,600
Interest Receivable - Investments	7,467	2,217
Intercompany Payables	519,361	516,736
Deferred Stock Plan Asset	(2,625)	-
Investment in Subsidiary - HVB	37,199,249	36,353,284
Investment in Subsidiary - HVBS Holdings	188,413	192,108
Total Other Assets	<u>38,791,458</u>	<u>37,939,456</u>
TOTAL ASSETS	<u>42,431,341</u>	<u>41,890,219</u>
LIABILITIES		
Dividends Payable	248,658	310,823
Due to Subsidiaries	-	-
Reserve for Current FIT	(10,745)	(13,838)
Deferred FIT - FASB 115	(1,067)	(1,475)
TOTAL LIABILITIES	<u>236,846</u>	<u>295,510</u>
SHAREHOLDERS' EQUITY		
Common Stock	745,250	745,250
Surplus	680,156	680,156
Year-To-Date Earnings	1,180,231	4,155,619
Treasury Stock	(307,026)	(307,026)
Unrealized Gains/Losses (FASB 115)	(2,582,818)	(2,258,020)
Retained Earnings	42,478,703	38,578,731
TOTAL SHAREHOLDERS' EQUITY	<u>42,194,495</u>	<u>41,594,710</u>
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	<u>42,431,341</u>	<u>41,890,219</u>
OUTSTANDING SHARES	1,243,290	1,243,290
Book Value per Share	\$33.94	\$33.46
Book Value per Share (no unrealized gain or loss)	\$36.02	\$35.27

* DEC 2025 YTD UPDATED TO REFLECT TAX CREDITS APPLIED DURING THE YEAR-END FINANCIAL AUDIT