

HOCKING VALLEY BANCSHARES

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

ASSETS	JUN 2026	MAR 2026
Cash		
Cash - Hocking Valley Bank	21,065	23,372
Cash - United Bankers' Bank	3,413,475	3,616,511
Total Cash	<u>3,434,540</u>	<u>3,639,883</u>
Other Assets		
Investment Securities	727,853	707,138
Investment - Valuation Adjustment	(3,841)	(1,145)
United Bankers Bank	173,600	173,600
Interest Receivable - Investments	1,975	7,467
Intercompany Payables	521,986	519,361
Deferred Stock Plan Asset	(5,250)	(2,625)
Investment in Subsidiary - HVB	38,477,858	37,199,249
Investment in Subsidiary - HVBS Holdings	200,066	188,413
Total Other Assets	<u>40,094,247</u>	<u>38,791,458</u>
TOTAL ASSETS	<u>43,528,787</u>	<u>42,431,341</u>
LIABILITIES		
Dividends Payable	248,658	248,658
Due to Subsidiaries	-	-
Reserve for Current FIT	(18,781)	(10,745)
Deferred FIT - FASB 115	(807)	(1,067)
TOTAL LIABILITIES	<u>229,070</u>	<u>236,846</u>
SHAREHOLDERS' EQUITY		
Common Stock	745,250	745,250
Surplus	680,156	680,156
Year-To-Date Earnings	2,487,977	1,180,231
Treasury Stock	(307,026)	(307,026)
Unrealized Gains/Losses (FASB 115)	(2,587,578)	(2,582,818)
Retained Earnings	42,280,938	42,478,703
TOTAL SHAREHOLDERS' EQUITY	<u>43,299,717</u>	<u>42,194,495</u>
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	<u>43,528,787</u>	<u>42,431,341</u>
OUTSTANDING SHARES	1,243,290	1,243,290
Book Value per Share	\$34.83	\$33.94
Book Value per Share (no unrealized gain or loss)	\$36.91	\$36.02

HOCKING VALLEY BANCSHARES

PERFORMANCE SUMMARY AS OF JUNE 30, 2026 (UNAUDITED)

HOCKING VALLEY BANK

	JUN 2026 YTD	MAR 2026 YTD
Total Deposits	311,985,532	325,908,756
Total Gross Loans	207,655,978	204,771,072
Total Assets	354,020,627	366,926,079
Interest Income	8,186,215	3,988,310
Interest Expense	<u>1,750,120</u>	<u>879,557</u>
Net Interest Income	6,436,095	3,108,752
Noninterest Income	635,868	292,674
Noninterest Expense	<u>4,615,315</u>	<u>2,229,125</u>
Net Noninterest Expense	(3,979,447)	(1,936,451)
NET INCOME YEAR-TO-DATE	2,456,647	1,172,301

HVBS HOLDINGS/HOCKING STREET PARKING

	JUN 2026 YTD	MAR 2026 YTD
NET INCOME YEAR-TO-DATE	7,958	(3,695)

HOCKING VALLEY BANCSHARES, INC.

	JUN 2026 YTD	MAR 2026 YTD
NET INCOME YEAR-TO-DATE	23,372	11,625

ALL ENTITIES

	JUN 2026 YTD	MAR 2026 YTD
TOTAL NET INCOME YEAR-TO-DATE	2,487,977	1,180,231