

HOCKING VALLEY BANCSHARES

PERFORMANCE SUMMARY AS OF DECEMBER 31, 2024 (UNAUDITED)

HOCKING VALLEY BANK

	DEC 2024 YTD	SEP 2024 YTD
Total Deposits	292,318,463	295,152,459
Total Gross Loans	202,565,414	205,127,754
Total Assets	329,534,849	334,416,552
Interest Income	12,966,710	9,585,232
Interest Expense	3,310,994	2,550,662
Net Interest Income	9,655,716	7,034,570
Noninterest Income	1,131,776	847,337
Noninterest Expense	7,815,110	5,735,910
Net Noninterest Expense	(6,683,334)	(4,888,573)
NET INCOME YEAR-TO-DATE	2,972,382	2,145,997

HVBS HOLDINGS/HOCKING STREET PARKING

	DEC 2024 YTD	SEP 2024 YTD
NET INCOME YEAR-TO-DATE	12,695	14,397

HOCKING VALLEY BANCSHARES, INC.

	DEC 2024 YTD	SEP 2024 YTD
NET INCOME YEAR-TO-DATE	46,620	37,861

ALL ENTITIES

	DEC 2024 YTD	SEP 2024 YTD
TOTAL NET INCOME YEAR-TO-DATE	3,031,697	2,198,256

HOCKING VALLEY BANCSHARES

STATEMENT OF CONDITION AS OF DECEMBER 31, 2024 (UNAUDITED)

ASSETS	DEC 2024	SEP 2024
Cash		
Cash - Hocking Valley Bank	6,656	4,423
Cash - United Bankers' Bank	1,353,075	1,524,098
Total Cash	<u>1,359,731</u>	<u>1,528,522</u>
Other Assets		
Investment Securities	714,073	715,437
Investment - Valuation Adjustment	(16,247)	(10,026)
United Bankers Bank	173,600	173,600
Interest Receivable - Investments	2,217	7,467
Intercompany Payables	443,693	432,863
Deferred Stock Plan Asset	(40,689)	(29,859)
Investment in Subsidiary - HVB	32,844,910	32,948,180
Investment in Subsidiary - HVBS Holdings	171,109	172,811
Total Other Assets	<u>34,292,665</u>	<u>34,410,474</u>
TOTAL ASSETS	<u>35,652,396</u>	<u>35,938,995</u>
LIABILITIES		
Dividends Payable	310,822	186,493
Due to Subsidiaries	-	-
Reserve for Current FIT	(21,743)	(24,073)
Deferred FIT - FASB 115	(3,412)	(2,105)
TOTAL LIABILITIES	<u>285,667</u>	<u>160,315</u>
SHAREHOLDERS' EQUITY		
Common Stock	745,250	745,250
Surplus	566,424	566,424
Year-To-Date Earnings	3,031,697	2,198,256
Unrealized Gains/Losses (FASB 115)	(5,401,961)	(4,467,392)
Retained Earnings	36,425,320	36,736,142
TOTAL SHAREHOLDERS' EQUITY	<u>35,366,729</u>	<u>35,778,680</u>
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	<u>35,652,396</u>	<u>35,938,995</u>
OUTSTANDING SHARES	1,243,290	1,243,290
Book Value per Share	\$28.45	\$28.78
Book Value per Share (no unrealized gain or loss)	\$32.79	\$32.37