

HOCKING VALLEY BANCSHARES

PERFORMANCE SUMMARY AS OF JUNE 28, 2024 (UNAUDITED)

HOCKING VALLEY BANK

	JUN 2024 YTD	MAR 2024 YTD
Total Deposits	298,743,402	298,408,203
Total Gross Loans	201,933,099	200,870,260
Total Assets	335,139,780	332,845,694
Interest Income	6,271,746	3,177,316
Interest Expense	1,730,695	878,537
Net Interest Income	4,541,051	2,298,779
Noninterest Income	554,150	205,197
Noninterest Expense	3,803,575	1,821,000
Net Noninterest Expense	(3,249,425)	(1,615,803)
NET INCOME YEAR-TO-DATE	1,291,627	682,976

HVBS HOLDINGS/HOCKING STREET PARKING

	JUN 2024 YTD	MAR 2024 YTD
NET INCOME YEAR-TO-DATE	118	(3,163)

HOCKING VALLEY BANCSHARES, INC.

	JUN 2024 YTD	MAR 2024 YTD
NET INCOME YEAR-TO-DATE	32,190	19,210

ALL ENTITIES

	JUN 2024 YTD	MAR 2024 YTD
TOTAL NET INCOME YEAR-TO-DATE	1,323,935	699,022

HOCKING VALLEY BANCSHARES

STATEMENT OF CONDITION AS OF JUNE 28, 2024 (UNAUDITED)

ASSETS	JUN 2024	MAR 2024
Cash		
Cash - Hocking Valley Bank	11,410	101,409
Cash - United Bankers' Bank	1,700,314	1,853,113
Total Cash	<u>1,711,724</u>	<u>1,954,522</u>
Other Assets		
Investment Securities	716,797	718,148
Investment - Valuation Adjustment	(22,317)	(17,899)
United Bankers Bank	173,600	173,600
Interest Receivable - Investments	2,217	7,467
Intercompany Payables	422,033	412,519
Deferred Stock Plan Asset	(19,029)	(9,515)
Investment in Subsidiary - HVB	29,759,576	28,527,687
Investment in Subsidiary - HVBS Holdings	158,532	155,251
Total Other Assets	<u>31,191,409</u>	<u>29,967,258</u>
TOTAL ASSETS	<u>32,903,133</u>	<u>31,921,780</u>
LIABILITIES		
Dividends Payable	186,493	186,494
Due to Subsidiaries	-	79,346
Reserve for Current FIT	(25,583)	(29,043)
Deferred FIT - FASB 115	(4,687)	(3,759)
TOTAL LIABILITIES	<u>156,223</u>	<u>233,038</u>
SHAREHOLDERS' EQUITY		
Common Stock	745,250	745,250
Surplus	566,424	566,424
Year-To-Date Earnings	1,323,935	699,022
Unrealized Gains/Losses (FASB 115)	(6,811,335)	(7,431,084)
Retained Earnings	36,922,636	37,109,129
TOTAL SHAREHOLDERS' EQUITY	<u>32,746,910</u>	<u>31,688,742</u>
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	<u>32,903,133</u>	<u>31,921,780</u>
OUTSTANDING SHARES	1,243,290	1,243,290
Book Value per Share	\$26.34	\$25.49
Book Value per Share (no unrealized gain or loss)	\$31.82	\$31.46