

HOCKING VALLEY BANCSHARES

PERFORMANCE SUMMARY AS OF SEPTEMBER 30, 2024 (UNAUDITED)

HOCKING VALLEY BANK

	SEP 2024 YTD	JUN 2024 YTD
Total Deposits	295,152,459	298,743,402
Total Gross Loans	205,127,754	201,933,099
Total Assets	334,416,552	335,139,780
Interest Income	9,585,232	6,271,746
Interest Expense	2,550,662	1,730,695
Net Interest Income	7,034,570	4,541,051
Noninterest Income	847,337	554,150
Noninterest Expense	5,735,910	3,803,575
Net Noninterest Expense	(4,888,573)	(3,249,425)
NET INCOME YEAR-TO-DATE	2,145,997	1,291,627

HVBS HOLDINGS/HOCKING STREET PARKING

	SEP 2024 YTD	JUN 2024 YTD
NET INCOME YEAR-TO-DATE	14,397	118

HOCKING VALLEY BANCSHARES, INC.

	SEP 2024 YTD	JUN 2024 YTD
NET INCOME YEAR-TO-DATE	37,861	32,190

ALL ENTITIES

	SEP 2024 YTD	JUN 2024 YTD
TOTAL NET INCOME YEAR-TO-DATE	2,198,256	1,323,935

HOCKING VALLEY BANCSHARES

STATEMENT OF CONDITION AS OF SEPTEMBER 30, 2024 (UNAUDITED)

ASSETS	SEP 2024	JUN 2024
Cash		
Cash - Hocking Valley Bank	4,423	11,410
Cash - United Bankers' Bank	1,524,098	1,700,314
Total Cash	<u>1,528,522</u>	<u>1,711,724</u>
Other Assets		
Investment Securities	715,437	716,797
Investment - Valuation Adjustment	(10,026)	(22,317)
United Bankers Bank	173,600	173,600
Interest Receivable - Investments	7,467	2,217
Intercompany Payables	432,863	422,033
Deferred Stock Plan Asset	(29,859)	(19,029)
Investment in Subsidiary - HVB	32,948,180	29,759,576
Investment in Subsidiary - HVBS Holdings	172,811	158,532
Total Other Assets	<u>34,410,474</u>	<u>31,191,409</u>
TOTAL ASSETS	<u>35,938,995</u>	<u>32,903,133</u>
LIABILITIES		
Dividends Payable	186,493	186,493
Due to Subsidiaries	-	-
Reserve for Current FIT	(24,073)	(25,583)
Deferred FIT - FASB 115	(2,105)	(4,687)
TOTAL LIABILITIES	<u>160,315</u>	<u>156,223</u>
SHAREHOLDERS' EQUITY		
Common Stock	745,250	745,250
Surplus	566,424	566,424
Year-To-Date Earnings	2,198,256	1,323,935
Unrealized Gains/Losses (FASB 115)	(4,467,392)	(6,811,335)
Retained Earnings	36,736,142	36,922,636
TOTAL SHAREHOLDERS' EQUITY	<u>35,778,680</u>	<u>32,746,910</u>
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	<u>35,938,995</u>	<u>32,903,133</u>
OUTSTANDING SHARES	1,243,290	1,243,290
Book Value per Share	\$28.78	\$26.34
Book Value per Share (no unrealized gain or loss)	\$32.37	\$31.82