OHIO VALLEY BANC CORP - Financial Highlights (Unaudited)

	Three months ended December 31,				Twelve months ended December 31,			
	2023		2022		2023		2022	
PER SHARE DATA								
Earnings per share	\$	0.68	\$	0.74	\$	2.65	\$	2.80
Dividends per share	\$	0.22	\$	0.21	\$	1.02	\$	0.99
Book value per share	\$	30.17	\$	28.30	\$	30.17	\$	28.30
Dividend payout ratio (a)		32.59%		28.44%		38.56%		35.39%
Weighted average shares outstanding		4,773,132		4,771,774		4,774,607		4,769,135
DIVIDEND REINVESTMENT (in 000's)								
Dividends reinvested under								
employee stock ownership plan (b)	\$	-	\$	-	\$	193	\$	154
Dividends reinvested under								
dividend reinvestment plan (c)	\$	405	\$	531	\$	1,949	\$	2,272
PERFORMANCE RATIOS								
Return on average equity		9.32%		10.81%		9.24%		9.86%
Return on average assets		0.97%		1.14%		0.99%		1.06%
Net interest margin (d)		3.71%		4.38%		3.94%		3.89%
Efficiency ratio (e)		68.47%		64.76%		69.82%		70.44%
Average earning assets (in 000's)	\$	1,227,454	\$	1,135,547	\$	1,182,155	\$	1,163,999

- (a) Total dividends paid as a percentage of net income.
- (b) Shares may be purchased from OVBC and on secondary market.
- (c) Shares may be purchased from OVBC and on secondary market.
- (d) Fully tax-equivalent net interest income as a percentage of average earning assets.
- (e) Noninterest expense as a percentage of fully tax-equivalent net interest income plus noninterest income.

OHIO VALLEY BANC CORP - Consolidated Statements of Income (Unaudited)

OFIC VALLET BANC CORP - Consolidated	Three months ended			Twelve months ended				
(in \$000's)	December 31,			December 31,				
		2023	2022			2023	2022	
Interest income:								
Interest and fees on loans	\$	14,953	\$	11,471	\$	54,821	\$	42,273
Interest and dividends on securities		997		1,044		4,174		3,850
Interest on interest-bearing deposits with banks		1,172		691		2,870		1,493
Total interest income		17,122		13,206		61,865		47,616
Interest expense:								
Deposits		5,193		600		14,174		2,130
Borrowings		614		216		1,664		708
Total interest expense		5,807		816		15,838		2,838
Net interest income		11,315		12,390		46,027		44,778
Provision for (recovery of) credit losses		689		659		2,090		(32)
Noninterest income:								
Service charges on deposit accounts		722		628		2,700		2,443
Trust fees		79		78		326		325
Income from bank owned life insurance and								
annuity assets		223		209		860		883
Mortgage banking income		42		57		175		697
Electronic refund check/deposit fees		0		0		675		675
Debit / credit card interchange income		1,187		1,259		4,860		4,862
Loss on sale of securities		(23)		(1,537)		(23)		(1,537)
Tax preparation fees		2		2		669		743
Other		1,349		495		2,387		1,071
Total noninterest income		3,581	·	1,191		12,629		10,162
Noninterest expense:								
Salaries and employee benefits		5,757		4,495		23,391		21,615
Occupancy		463		491		1,903		1,910
Furniture and equipment		342		329		1,321		1,170
Professional fees		360		204		1,656		1,609
Marketing expense		287		710		1,010		1,428
FDIC insurance		148		85		569		335
Data processing		626		625		2,809		2,761
Software		878		577		2,649		2,197
Foreclosed assets		0		15		15		63
Amortization of intangibles		3		7		21		35
Other		1,438		1,344		6,024		5,917
Total noninterest expense		10,302	-	8,882		41,368		39,040
Income before income taxes		3,905		4,040		15,198		15,932
Income taxes		682		516		2,567		2,594
NET INCOME	\$	3,223	\$	3,524	\$	12,631	\$	13,338

OHIO VALLEY BANC CORP - Consolidated Balance Sheets (Unaudited)

ASSETS 114,252 \$ 14,352 \$ 14,352 \$ 14,352 \$ 14,352 \$ 14,352 \$ 14,352 \$ 14,552 \$ 13,660 \$ 13,660 \$ 13,660 \$ 13,660 \$ 13,660 \$ 14,5930 \$ 14,552 \$ 14,5930 \$ 1,662 \$ 1,662 \$ 1,662 \$ 1,662 \$ 1,662 \$ 1,662 \$ 1,86	n \$000's, except share data)		December 31, 2023		December 31, 2022	
Interest-bearing deposits with banks	ASSETS					
Total cash and cash equivalents 45,990 Certificates of deposit in financial institutions 0 1,862 Securities available for sale 162,258 184,074 Securities held to maturity, net of allowance for credit losses of \$2 in 2023 and \$0 in 2022; 7,986 9,226 (estimated fair value: 2023 - \$7,390; 2022 - \$8,460) 5,037 5,953 Total loans 971,900 885,049 Less: Allowance for credit losses (8,767) (5,289) Net loans 963,133 879,780 Premises and equipment, net 21,450 20,436 Premises and equipment held for sale, net 3,606 3,112 Goodwill 7,319 7,319 Octual interest receivable 3,606 3,112 Goodwill 7,319 7,319 Oberating lease right-of-use asset, net 40,593 3,8627 Operating lease right-of-use asset, net 40,593 5,226 Total assets 4,535 5,226 Total deposits \$322,222 \$34,413 Interest-bearing deposits \$322,222 \$34,413	Cash and noninterest-bearing deposits with banks	\$	14,252	\$	14,330	
Certificates of deposit in financial institutions 0 1.862 Securities available for sale 162,258 184,074 Securities held to maturity, net of allowance for credit losses of \$2 in 2023 and \$0 in 2022; 7,966 9,226 (estimated fair value: 2023 - \$7,390; 2022 - \$8,460) \$5,037 5,953 Total loans 971,900 885,049 Less: Allowance for credit losses (8,767) (5,269) Net loans 963,133 3879,780 Premises and equipment, net 21,450 20,436 Premises and equipment held for sale, net 573 593 Accrued interest receivable 3,606 3,112 Goodwill 7,319 7,319 Other intangible assets, net 8 29 Bank owned life insurance and annuity assets 40,593 39,627 Operating lease right-of-use asset, net 1,205 1,244 Deferred tax assets 6,306 6,266 Other assets 3,352,222 3,541 Total deposits \$3,22,222 \$35,411 Interest-bearing deposits 804,914	Interest-bearing deposits with banks		113,874		31,660	
Securities available for sale 162,258 184,074 Securities held to maturity, net of allowance for credit losses of \$2 in 2023 and \$0 in 2022; 7,986 9,226 (estimated fair value: 2023 - \$7,390; 2022 - \$8,460) 7,986 9,226 Restricted investments in bank stocks 5,037 5,953 Total loans 971,900 885,049 Less: Allowance for credit losses (8,767) (5,269) Net loans 963,133 879,780 Premises and equipment, net 21,450 20,438 Premises and equipment held for sale, net 573 593 Accrued interest receivable 3,606 3,112 Goodwill 7,319 7,319 7,319 Other intangible assets, net 40,593 39,627 Deferred tax assets 40,593 39,627 Other assets 6,306 6,266 Other assets 8 29 Noninterest-bearing deposits \$322,222 354,413 Interest-bearing deposits 804,914 673,242 Total deposits 1,127,136 1,027,655	Total cash and cash equivalents		128,126		45,990	
Securities held to maturity, net of allowance for credit losses of \$2 in 2023 and \$0 in 2022; \$7,986 9,226 (estimated fair value: 2023 - \$7,390; 2022 - \$8,460) 5,037 5,953 Restricted investments in bank stocks 5,037 5,953 Total loans 971,900 885,049 Less: Allowance for credit losses (8,767) (5,269) Net loans 963,133 879,780 Premises and equipment, net 21,450 20,436 Premises and equipment held for sale, net 3,606 3,112 Goodwill 7,319 7,319 Other intangible assets, net 8 29 Bank owned life insurance and annuity assets 40,593 39,627 Operating lease right-of-use asset, net 1,205 1,294 Deferred tax assets 6,306 6,266 Other assets 4,535 5,226 Total assets 322,222 \$354,413 Interest-bearing deposits 322,222 \$354,413 Interest-bearing deposits 44,593 17,275 Other borrowed funds 44,593 17,945	Certificates of deposit in financial institutions		0		1,862	
Securities held to maturity, net of allowance for credit losses of \$2 in 2023 and \$0 in 2022; \$7,986 9,226 (estimated fair value: 2023 - \$7,390; 2022 - \$8,460) 5,037 5,953 Restricted investments in bank stocks 5,037 5,953 Total loans 971,900 885,049 Less: Allowance for credit losses (8,767) (5,269) Net loans 963,133 879,780 Premises and equipment, net 21,450 20,436 Premises and equipment held for sale, net 3,606 3,112 Goodwill 7,319 7,319 Other intangible assets, net 8 29 Bank owned life insurance and annuity assets 40,593 39,627 Operating lease right-of-use asset, net 1,205 1,294 Deferred tax assets 6,306 6,266 Other assets 4,535 5,226 Total assets 322,222 \$354,413 Interest-bearing deposits 322,222 \$354,413 Interest-bearing deposits 44,593 17,275 Other borrowed funds 44,593 17,945	Securities available for sale		162,258		184,074	
Restricted investments in bank stocks 5,037 5,953 Total loans 971,900 885,049 Less: Allowance for credit losses (8,767) (5,269) Net loans 963,133 879,780 Premises and equipment, net 573 593 Accrued interest receivable 3,606 3,112 Goodwill 7,319 7,319 Other intangible assets, net 8 29 Bank owned life insurance and annuity assets 40,593 39,627 Operating lease right-of-use asset, net 1,205 1,294 Deferred tax assets 6,306 6,266 Other assets 6,306 6,266 Other assets 8,352,135 5,226 Total assets 80,491 673,242 Interest-bearing deposits 80,4914 673,242 Total deposits 1,127,136 1,027,655 Other borrowed funds 44,593 17,945 Subordinated debentures 8,500 8,500 Operating lease liability 1,205 1,284 <			7,986			
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Operating lease right-of-use asset, net 1,205 1,294 Deferred tax assets 6,306 6,266 Other assets 4,535 5,226 Total assets \$1,352,135 \$1,210,787 LIABILITIES Noninterest-bearing deposits \$322,222 \$354,413 Interest-bearing deposits 804,914 673,242 Total deposits 1,127,136 1,027,655 Other borrowed funds 44,593 17,945 Subordinated debentures 8,500 8,500 Operating lease liability 1,205 1,294 Allowance for credit losses on off-balance sheet commitments 692 0 Other liabilities 26,002 20,365 Total liabilities 1,208,128 1,075,759 SHAREHOLDERS' EQUITY Common stock (\$1.00 stated value per share, 10,000,000 shares authorized; 5,470 5,465 Additional paid-in capital 51,842 51,722 Retained earnings 114,871 109,320 Accumulated other comprehensive income (loss) (11,428) (14,813) </td <td>· · · · · · · · · · · · · · · · · · ·</td> <td></td> <td>_</td> <td></td> <td></td>	· · · · · · · · · · · · · · · · · · ·		_			
Deferred tax assets 6,306 6,266 Other assets 4,535 5,226 Total assets \$ 1,352,135 \$ 1,210,787 LIABILITIES Noninterest-bearing deposits \$ 322,222 \$ 354,413 Interest-bearing deposits 804,914 673,242 Total deposits 1,127,136 1,027,655 Other borrowed funds 44,593 17,945 Subordinated debentures 8,500 8,500 Operating lease liability 8,500 8,500 Allowance for credit losses on off-balance sheet commitments 692 0 Other liabilities 26,002 20,365 Total liabilities 1,208,128 1,075,759 SHAREHOLDERS' EQUITY Common stock (\$1.00 stated value per share, 10,000,000 shares authorized; 5,470 5,465 Additional paid-in capital 51,842 51,722 Retained earnings 114,871 109,320 Accumulated other comprehensive income (loss) (11,428) (11,481) Treasury stock, at cost (2023 - 697,321 shares, 2022 - 693,933 shares)	·		,		,	
Other assets 4,535 5,226 Total assets \$1,352,135 \$1,210,787 LIABILITIES Noninterest-bearing deposits \$322,222 \$354,413 Interest-bearing deposits 804,914 673,242 Total deposits 1,127,136 1,027,655 Other borrowed funds 44,593 17,945 Subordinated debentures 8,500 8,500 Operating lease liability 1,205 1,294 Allowance for credit losses on off-balance sheet commitments 692 0 Other liabilities 26,002 20,365 Total liabilities 1,208,128 1,075,759 SHAREHOLDERS' EQUITY Common stock (\$1.00 stated value per share, 10,000,000 shares authorized; 2023 - 5,470,453 shares issued; 2022 - 5,465,707 shares issued) 5,470 5,465 Additional paid-in capital 51,822 51,722 Retained earnings 114,871 109,320 Accumulated other comprehensive income (loss) (11,428) (14,813) Treasury stock, at cost (2023 - 697,321 shares, 2022 - 693,933 shares)			,		,	
LIABILITIES \$ 1,352,135 \$ 1,210,787 Noninterest-bearing deposits \$ 322,222 \$ 354,413 Interest-bearing deposits 804,914 673,242 Total deposits 1,127,136 1,027,655 Other borrowed funds 44,593 17,945 Subordinated debentures 8,500 8,500 Operating lease liability 1,205 1,294 Allowance for credit losses on off-balance sheet commitments 692 0 Other liabilities 26,002 20,365 Total liabilities 1,208,128 1,075,759 SHAREHOLDERS' EQUITY Common stock (\$1.00 stated value per share, 10,000,000 shares authorized; 5,470 5,465 Additional paid-in capital 51,842 51,722 Retained earnings 114,871 109,320 Accumulated other comprehensive income (loss) (11,428) (14,813) Treasury stock, at cost (2023 - 697,321 shares, 2022 - 693,933 shares) (16,666) (16,666) Total shareholders' equity 144,007 135,028	Other assets					
Noninterest-bearing deposits \$322,222 \$354,413 Interest-bearing deposits 804,914 673,242 Total deposits 1,127,136 1,027,655 Other borrowed funds 44,593 17,945 Subordinated debentures 8,500 8,500 Operating lease liability 1,205 1,294 Allowance for credit losses on off-balance sheet commitments 692 0 Other liabilities 26,002 20,365 Total liabilities 1,208,128 1,075,759 SHAREHOLDERS' EQUITY Common stock (\$1.00 stated value per share, 10,000,000 shares authorized; 2023 - 5,470,453 shares issued; 2022 - 5,465,707 shares issued) 5,470 5,465 Additional paid-in capital 51,842 51,722 Retained earnings 114,871 109,320 Accumulated other comprehensive income (loss) (11,428) (14,813) Treasury stock, at cost (2023 - 697,321 shares, 2022 - 693,933 shares) (16,748) (16,666) Total shareholders' equity 144,007 135,028	Total assets	\$		\$		
Noninterest-bearing deposits \$322,222 \$354,413 Interest-bearing deposits 804,914 673,242 Total deposits 1,127,136 1,027,655 Other borrowed funds 44,593 17,945 Subordinated debentures 8,500 8,500 Operating lease liability 1,205 1,294 Allowance for credit losses on off-balance sheet commitments 692 0 Other liabilities 26,002 20,365 Total liabilities 1,208,128 1,075,759 SHAREHOLDERS' EQUITY Common stock (\$1.00 stated value per share, 10,000,000 shares authorized; 2023 - 5,470,453 shares issued; 2022 - 5,465,707 shares issued) 5,470 5,465 Additional paid-in capital 51,842 51,722 Retained earnings 114,871 109,320 Accumulated other comprehensive income (loss) (11,428) (14,813) Treasury stock, at cost (2023 - 697,321 shares, 2022 - 693,933 shares) (16,748) (16,666) Total shareholders' equity 144,007 135,028		_		_		
Interest-bearing deposits 804,914 673,242 Total deposits 1,127,136 1,027,655 Other borrowed funds 44,593 17,945 Subordinated debentures 8,500 8,500 Operating lease liability 1,205 1,294 Allowance for credit losses on off-balance sheet commitments 692 0 Other liabilities 26,002 20,365 Total liabilities 1,208,128 1,075,759 SHAREHOLDERS' EQUITY Common stock (\$1.00 stated value per share, 10,000,000 shares authorized; 2023 - 5,470,453 shares issued; 2022 - 5,465,707 shares issued) 5,470 5,465 Additional paid-in capital 51,842 51,722 Retained earnings 114,871 109,320 Accumulated other comprehensive income (loss) (11,428) (14,813) Treasury stock, at cost (2023 - 697,321 shares, 2022 - 693,933 shares) (16,748) (16,666) Total shareholders' equity 144,007 135,028	LIABILITIES					
Total deposits 1,127,136 1,027,655 Other borrowed funds 44,593 17,945 Subordinated debentures 8,500 8,500 Operating lease liability 1,205 1,294 Allowance for credit losses on off-balance sheet commitments 692 0 Other liabilities 26,002 20,365 Total liabilities 1,208,128 1,075,759 SHAREHOLDERS' EQUITY Common stock (\$1.00 stated value per share, 10,000,000 shares authorized; 2023 - 5,470,453 shares issued; 2022 - 5,465,707 shares issued) 5,470 5,465 Additional paid-in capital 51,842 51,722 Retained earnings 114,871 109,320 Accumulated other comprehensive income (loss) (11,428) (14,813) Treasury stock, at cost (2023 - 697,321 shares, 2022 - 693,933 shares) (16,748) (16,666) Total shareholders' equity 144,007 135,028	Noninterest-bearing deposits	\$	322,222	\$	354,413	
Other borrowed funds 44,593 17,945 Subordinated debentures 8,500 8,500 Operating lease liability 1,205 1,294 Allowance for credit losses on off-balance sheet commitments 692 0 Other liabilities 26,002 20,365 Total liabilities 1,208,128 1,075,759 SHAREHOLDERS' EQUITY Common stock (\$1.00 stated value per share, 10,000,000 shares authorized; 2023 - 5,470,453 shares issued; 2022 - 5,465,707 shares issued) 5,470 5,465 Additional paid-in capital 51,842 51,722 Retained earnings 114,871 109,320 Accumulated other comprehensive income (loss) (11,428) (14,813) Treasury stock, at cost (2023 - 697,321 shares, 2022 - 693,933 shares) (16,748) (16,666) Total shareholders' equity 144,007 135,028	Interest-bearing deposits		804,914		673,242	
Subordinated debentures 8,500 8,500 Operating lease liability 1,205 1,294 Allowance for credit losses on off-balance sheet commitments 692 0 Other liabilities 26,002 20,365 Total liabilities 1,208,128 1,075,759 SHAREHOLDERS' EQUITY Common stock (\$1.00 stated value per share, 10,000,000 shares authorized; 2023 - 5,470,453 shares issued; 2022 - 5,465,707 shares issued) 5,470 5,465 Additional paid-in capital 51,842 51,722 Retained earnings 114,871 109,320 Accumulated other comprehensive income (loss) (11,428) (14,813) Treasury stock, at cost (2023 - 697,321 shares, 2022 - 693,933 shares) (16,748) (16,666) Total shareholders' equity 144,007 135,028	Total deposits		1,127,136		1,027,655	
Operating lease liability 1,205 1,294 Allowance for credit losses on off-balance sheet commitments 692 0 Other liabilities 26,002 20,365 Total liabilities 1,208,128 1,075,759 SHAREHOLDERS' EQUITY Common stock (\$1.00 stated value per share, 10,000,000 shares authorized; 5,470 5,465 Additional paid-in capital 51,842 51,722 Retained earnings 114,871 109,320 Accumulated other comprehensive income (loss) (11,428) (14,813) Treasury stock, at cost (2023 - 697,321 shares, 2022 - 693,933 shares) (16,748) (16,666) Total shareholders' equity 144,007 135,028	Other borrowed funds		44,593		17,945	
Allowance for credit losses on off-balance sheet commitments 692 0 Other liabilities 26,002 20,365 Total liabilities 1,208,128 1,075,759 SHAREHOLDERS' EQUITY Common stock (\$1.00 stated value per share, 10,000,000 shares authorized; 5,470 5,465 Additional paid-in capital 51,842 51,722 Retained earnings 114,871 109,320 Accumulated other comprehensive income (loss) (11,428) (14,813) Treasury stock, at cost (2023 - 697,321 shares, 2022 - 693,933 shares) (16,748) (16,666) Total shareholders' equity 144,007 135,028	Subordinated debentures		8,500		8,500	
Other liabilities 26,002 20,365 Total liabilities 1,208,128 1,075,759 SHAREHOLDERS' EQUITY Common stock (\$1.00 stated value per share, 10,000,000 shares authorized; 2023 - 5,470,453 shares issued; 2022 - 5,465,707 shares issued) 5,470 5,465 Additional paid-in capital 51,842 51,722 Retained earnings 114,871 109,320 Accumulated other comprehensive income (loss) (11,428) (14,813) Treasury stock, at cost (2023 - 697,321 shares, 2022 - 693,933 shares) (16,748) (16,666) Total shareholders' equity 144,007 135,028	Operating lease liability		1,205		1,294	
Total liabilities 1,208,128 1,075,759 SHAREHOLDERS' EQUITY Common stock (\$1.00 stated value per share, 10,000,000 shares authorized; 5,470 5,465 2023 - 5,470,453 shares issued; 2022 - 5,465,707 shares issued) 51,842 51,722 Retained earnings 114,871 109,320 Accumulated other comprehensive income (loss) (11,428) (14,813) Treasury stock, at cost (2023 - 697,321 shares, 2022 - 693,933 shares) (16,748) (16,666) Total shareholders' equity 144,007 135,028	Allowance for credit losses on off-balance sheet commitments		692		0	
SHAREHOLDERS' EQUITY Common stock (\$1.00 stated value per share, 10,000,000 shares authorized; 5,470 5,465 2023 - 5,470,453 shares issued; 2022 - 5,465,707 shares issued) 51,842 51,722 Additional paid-in capital 51,842 51,722 Retained earnings 114,871 109,320 Accumulated other comprehensive income (loss) (11,428) (14,813) Treasury stock, at cost (2023 - 697,321 shares, 2022 - 693,933 shares) (16,748) (16,666) Total shareholders' equity 144,007 135,028	Other liabilities		26,002		20,365	
Common stock (\$1.00 stated value per share, 10,000,000 shares authorized; 5,470 5,465 2023 - 5,470,453 shares issued; 2022 - 5,465,707 shares issued) 51,842 51,722 Additional paid-in capital 51,842 51,722 Retained earnings 114,871 109,320 Accumulated other comprehensive income (loss) (11,428) (14,813) Treasury stock, at cost (2023 - 697,321 shares, 2022 - 693,933 shares) (16,748) (16,666) Total shareholders' equity 144,007 135,028	Total liabilities		1,208,128		1,075,759	
Common stock (\$1.00 stated value per share, 10,000,000 shares authorized; 5,470 5,465 2023 - 5,470,453 shares issued; 2022 - 5,465,707 shares issued) 51,842 51,722 Additional paid-in capital 51,842 51,722 Retained earnings 114,871 109,320 Accumulated other comprehensive income (loss) (11,428) (14,813) Treasury stock, at cost (2023 - 697,321 shares, 2022 - 693,933 shares) (16,748) (16,666) Total shareholders' equity 144,007 135,028						
2023 - 5,470,453 shares issued; 2022 - 5,465,707 shares issued) 5,470 5,465 Additional paid-in capital 51,842 51,722 Retained earnings 114,871 109,320 Accumulated other comprehensive income (loss) (11,428) (14,813) Treasury stock, at cost (2023 - 697,321 shares, 2022 - 693,933 shares) (16,748) (16,666) Total shareholders' equity 144,007 135,028						
Additional paid-in capital 51,842 51,722 Retained earnings 114,871 109,320 Accumulated other comprehensive income (loss) (11,428) (14,813) Treasury stock, at cost (2023 - 697,321 shares, 2022 - 693,933 shares) (16,748) (16,666) Total shareholders' equity 144,007 135,028	· · · · · · · · · · · · · · · · · · ·					
Retained earnings 114,871 109,320 Accumulated other comprehensive income (loss) (11,428) (14,813) Treasury stock, at cost (2023 - 697,321 shares, 2022 - 693,933 shares) (16,748) (16,666) Total shareholders' equity 144,007 135,028			,		,	
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Treasury stock, at cost (2023 - 697,321 shares, 2022 - 693,933 shares) (16,748) (16,666) Total shareholders' equity 144,007 135,028			,			
Total shareholders' equity 144,007 135,028	• • • • • • • • • • • • • • • • • • • •				, ,	
Total liabilities and shareholders' equity \$ 1,352,135 \$ 1,210,787	1 ,					
	Total liabilities and shareholders' equity	\$	1,352,135	\$	1,210,787	