OHIO VALLEY BANC CORP - Financial Highlights (Unaudited)

	Three months ended June 30, 2026	Three months ended June 30, 2025	Six months ended June 30, 2026	Six months ended June 30, 2025
PER SHARE DATA				
Earnings per share	$ 0.62	$ 0.89	$ 1.53	$ 1.83
Dividends per share	$ 0.25	$ 0.23	$ 0.48	$ 0.45
Book value per share	$ 36.80	$ 34.12	$ 36.80	$ 34.12
Dividend payout ratio (a)	40.24%	25.74%	31.30%	24.61%
Weighted average shares outstanding	4,711,001	4,711,001	4,711,001	4,711,001
DIVIDEND REINVESTMENT (in 000's)				
Dividends reinvested under employee stock ownership plan (b)	$ -	$ -	$ 206	$ 195
Dividends reinvested under dividend reinvestment plan (c)	$ 330	$ 330	$ 644	$ 712
PERFORMANCE RATIOS				
Return on average equity	6.82%	10.79%	8.48%	11.30%
Return on average assets	0.70%	1.12%	0.89%	1.16%
Net interest margin (d)	3.93%	4.17%	3.97%	4.01%
Efficiency ratio (e)	60.08%	63.09%	60.89%	63.51%
Average earning assets (in 000's)	$ 1,586,515	$ 1,408,945	$ 1,552,518	$ 1,403,233

(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)

(in $000's)	Three months ended June 30, 2026	Three months ended June 30, 2025	Six months ended June 30, 2026	Six months ended June 30, 2025
Interest income:				
Interest and fees on loans	$ 19,998	$ 17,984	$ 39,402	$ 34,679
Interest and dividends on securities	2,514	2,416	5,003	4,695
Interest on interest-bearing deposits with banks	966	639	1,548	1,465
Total interest income	23,478	21,039	45,953	40,839
Interest expense:				
Deposits	7,533	5,988	14,564	12,121
Borrowings	547	516	1,103	1,043
Total interest expense	8,080	6,504	15,667	13,164
Net interest income	15,398	14,535	30,286	27,675
Provision for (recovery of) credit losses	3,755	1,148	5,377	1,564
Noninterest income:				
Service charges on deposit accounts	774	723	1,519	1,443
Trust fees	89	100	181	203
Income from bank owned life insurance and annuity assets	242	243	620	483
Mortgage banking income	38	40	75	77
Electronic refund check/deposit fees	0	135	0	675
Debit / credit card interchange income	1,349	1,279	2,584	2,428
Unrealized gains on equity securities	377	0	377	0
Tax preparation fees	42	38	650	634
Other	275	290	468	551
Total noninterest income	3,186	2,848	6,474	6,494
Noninterest expense:				
Salaries and employee benefits	6,553	6,194	12,900	12,206
Occupancy	541	493	1,065	1,014
Furniture and equipment	338	338	656	688
Professional fees	466	500	939	1,000
Marketing expense	305	279	585	558
FDIC insurance	241	164	482	347
Data processing	364	969	1,275	1,894
Software	661	587	1,334	1,128
Other	1,776	1,525	3,310	3,032
Total noninterest expense	11,245	11,049	22,546	21,867
Income before income taxes	3,584	5,186	8,837	10,738
Income taxes	657	976	1,613	2,122
NET INCOME	$ 2,927	$ 4,210	$ 7,224	$ 8,616

OHIO VALLEY BANC CORP - Consolidated Balance Sheets (Unaudited)

(in $000's, except share data)	June 30, 2026	December 31, 2025
ASSETS		
Cash and noninterest-bearing deposits with banks	$ 15,519	$ 14,845
Interest-bearing deposits with banks	62,565	31,052
Total cash and cash equivalents	78,084	45,897
Debt securities available for sale	250,236	253,906
Debt securities held to maturity, net of allowance for credit losses of $1 in 2025 and 2024	5,404	5,452
Equity securities	376	0
Restricted investments in bank stocks	5,258	5,258
Total loans	1,246,114	1,196,018
Less: Allowance for credit losses	(16,610)	(11,519)
Net loans	1,229,504	1,184,499
Premises and equipment, net	22,357	20,509
Premises and equipment held for sale, net	390	400
Accrued interest receivable	5,485	5,476
Goodwill	7,319	7,319
Bank owned life insurance and annuity assets	42,960	43,305
Operating lease right-of-use asset, net	1,408	923
Deferred tax assets	6,082	5,621
Other assets	6,573	4,089
Total assets	$ 1,661,436	$ 1,582,654
LIABILITIES		
Noninterest-bearing deposits	$ 319,288	$ 314,131
Interest-bearing deposits	1,089,140	1,015,536
Total deposits	1,408,428	1,329,667
Other borrowed funds	41,822	44,848
Subordinated debentures	8,500	8,500
Operating lease liability	1,408	923
Allowance for credit losses on off-balance sheet commitments	731	871
Other liabilities	27,161	27,588
Total liabilities	1,488,050	1,412,397
SHAREHOLDERS' EQUITY		
Common stock ($1.00 stated value per share, 10,000,000 shares authorized; 5,490,995 shares issued)	5,491	5,491
Additional paid-in capital	52,321	52,321
Retained earnings	137,969	133,007
Accumulated other comprehensive income (loss)	(3,702)	(1,869)
Treasury stock, at cost (779,994 shares)	(18,693)	(18,693)
Total shareholders' equity	173,386	170,257
Total liabilities and shareholders' equity	$ 1,661,436	$ 1,582,654