

OHIO VALLEY BANC CORP - Financial Highlights (Unaudited)

	Three months ended September 30,		Nine months ended September 30,	
	2026	2025	2026	2025
PER SHARE DATA				
Earnings per share	\$ 0.70	\$ 0.64	\$ 2.23	\$ 2.47
Dividends per share	\$ 0.25	\$ 0.23	\$ 0.73	\$ 0.68
Book value per share	\$ 36.04	\$ 34.90	\$ 36.04	\$ 34.90
Dividend payout ratio (a)	35.74%	35.76%	32.69%	27.51%
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)	\$ 326	\$ 327	\$ 970	\$ 1,039
PERFORMANCE RATIOS				
Return on average equity	7.50%	7.44%	8.14%	9.95%
Return on average assets	0.79%	0.78%	0.85%	1.03%
Net interest margin (d)	4.03%	4.05%	3.99%	4.03%
Efficiency ratio (e)	63.35%	69.70%	61.73%	65.52%
Average earning assets (in 000's)	\$ 1,574,471	\$ 1,443,534	\$ 1,559,916	\$ 1,416,815

(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 September 30,		Nine months ended September 30,	
	2026	2025	2026	2025
Interest income:				
Interest and fees on loans	\$ 20,471	\$ 18,659	\$ 59,873	\$ 53,338
Interest and dividends on securities	2,608	2,325	7,611	7,020
Interest on interest-bearing deposits with banks	735	563	2,283	2,028
Total interest income	23,814	21,547	69,767	62,386
Interest expense:				
Deposits	7,467	6,442	22,031	18,563
Borrowings	479	508	1,582	1,551
Total interest expense	7,946	6,950	23,613	20,114
Net interest income	15,868	14,597	46,154	42,272
Provision for (recovery of) credit losses	2,825	1,112	8,202	2,676
Noninterest income:				
Service charges on deposit accounts	848	823	2,367	2,266
Trust fees	88	84	269	287
Income from bank owned life insurance and annuity assets	245	236	865	719
Mortgage banking income	38	45	113	122
Electronic refund check/deposit fees	0	1	0	676
Debit / credit card interchange income	1,446	1,417	4,030	3,845
Loss on sale of debt securities	0	(1,219)	0	(1,219)
Unrealized gains on equity securities	18	0	395	0
Tax preparation fees	3	3	653	637
Other	401	358	869	909
Total noninterest income	3,087	1,748	9,561	8,242
Noninterest expense:				
Salaries and employee benefits	6,659	6,367	19,559	18,573
Occupancy	622	521	1,687	1,535
Furniture and equipment	331	346	987	1,034
Professional fees	501	515	1,440	1,515
Marketing expense	317	280	902	838
FDIC insurance	266	179	748	526
Data processing	873	934	2,148	2,828
Software	724	591	2,058	1,719
Other	1,800	1,756	5,110	4,788
Total noninterest expense	12,093	11,489	34,639	33,356
Income before income taxes	4,037	3,744	12,874	14,482
Income taxes	742	714	2,355	2,836
NET INCOME	<u>\$ 3,295</u>	<u>\$ 3,030</u>	<u>\$ 10,519</u>	<u>\$ 11,646</u>

OHIO VALLEY BANC CORP - Consolidated Balance Sheets (Unaudited)

(in \$000's, except share data)

	September 30, 2026	December 31, 2025
ASSETS		
Cash and noninterest-bearing deposits with banks	\$ 14,687	\$ 14,845
Interest-bearing deposits with banks	55,348	31,052
Total cash and cash equivalents	70,035	45,897
Debt securities available for sale	245,733	253,906
Debt securities held to maturity, net of allowance for credit losses of \$1 in 2026 and 2025	5,388	5,452
Equity securities	394	0
Restricted investments in bank stocks	5,147	5,258
Total loans	1,247,856	1,196,018
Less: Allowance for credit losses	(13,096)	(11,519)
Net loans	1,234,760	1,184,499
Premises and equipment, net	21,359	20,509
Premises and equipment held for sale, net	0	400
Accrued interest receivable	5,664	5,476
Goodwill	7,319	7,319
Bank owned life insurance and annuity assets	43,148	43,305
Operating lease right-of-use asset, net	1,345	923
Deferred tax assets	8,755	5,621
Other assets	6,304	4,089
Total assets	<u>\$ 1,655,351</u>	<u>\$ 1,582,654</u>
LIABILITIES		
Noninterest-bearing deposits	\$ 311,960	\$ 314,131
Interest-bearing deposits	1,101,555	1,015,536
Total deposits	1,413,515	1,329,667
Other borrowed funds	31,524	44,848
Subordinated debentures	8,500	8,500
Operating lease liability	1,345	923
Allowance for credit losses on off-balance sheet commitments	713	871
Other liabilities	29,953	27,588
Total liabilities	1,485,550	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	140,087	133,007
Accumulated other comprehensive income (loss)	(9,405)	(1,869)
Treasury stock, at cost (779,994 shares)	(18,693)	(18,693)
Total shareholders' equity	169,801	170,257
Total liabilities and shareholders' equity	<u>\$ 1,655,351</u>	<u>\$ 1,582,654</u>