

National Bank of Coxsackie Financial Highlights (Unaudited)



Note: Unless otherwise noted, information below is derived from subsidiary bank, The National Bank of Coxsackie.

Period Ending	9/2021 YTD	9/2022 YTD		
Balance Sheet (\$000)				
Assets	474,779	483,372		
Loans, net of Reserve	278,264	324,155		
Securities	157,235	131,522		
Deposits	419,927	432,280		
Total Equity	38,613	28,528		
Balance Sheet Ratios %				
Loans/Deposits	67.07	75.87		
Securities/Assets	33.12	27.21		
Total Equity/Assets	8.13	5.90		
Asset Quality %				
NonPerforming Assets/Assets	0.24	0.17		
Net YTD Chargeoffs (Recoveries)/Avg Loans	0.05	0.00		
Allowance for Loan Loss/Gross Loans	1.20	1.16		
Allowance for Loan Loss/NonPerforming Assets	301.96	467.86		
Capital Adequacy (\$000)				
Tier 1 Capital	38,333	41,134		
Total Capital	38,613	28,528		
Leverage Ratio (%)	8.58	8.43		
Profitability %				
Period Ending	9/21 QTD	9/22 QTD	9/2021 YTD	9/2022 YTD
Net Income (\$000)	1,219	922	3,489	2,974
ROAA	1.09	0.76	1.05	83.00
ROAE	12.74	12.49	12.50	12.38
Net Interest Margin	3.59	3.01	3.49	3.17
Efficiency Ratio	58.8	71.54	59.63	67.85
Per Share Information NBC Bancorp				
	9/2021	9/2022		
Common Shares Outstanding	473,239	473,239		
Book Value per Share	\$ 71.29	\$ 50.07		
YTD Common Dividends declared per share	\$ 0.65	\$ 0.77		
YTD Earnings per Share	\$ 7.03	\$ 5.95		