

National Bank of Coxsackie

Financial Highlights (Unaudited)



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

Balance Sheet (\$000)	9/30/2022	9/30/2023
Assets	483,372	558,021
Loans, net of Reserve	324,155	374,619
Securities	131,522	149,586
Deposits	432,280	455,426
Total Equity	28,528	32,166

Balance Sheet Ratios %	9/30/2022	9/30/2023
Loans/Deposits	75.87	83.10
Securities/Assets	27.21	26.81
Tangible Common Equity/Tangible Assets	5.90	5.76

Asset Quality %	9/30/2022	9/30/2023
NonPerforming Assets/Assets	0.17	0.11
Net YTD Chargeoffs (Recoveries)/Avg Loans	0.00	0.00
Allowance for Loan Loss/Gross Loans	1.16	1.02
Allowance for Loan Loss/NonPerforming Assets	467.86	612.38

Capital Adequacy (\$000)	9/30/2022	9/30/2023
Tier 1 Capital	41,134	44,267
Total Capital	28,528	32,166
Leverage Ratio (%)	8.43	8.18

Profitability %	9/30/2022	9/30/2023	9/30/2022	9/30/2023
	QTD	QTD	YTD	YTD
Net Income (\$000)	922	322	2,974	1,046
Return on Average Assets	0.76	0.24	0.83	0.26
Return on Average Equity	12.49	4.06	12.38	4.40
Net Interest Margin	3.01	2.38	3.17	2.48
Efficiency Ratio	71.54	86.77	67.85	85.78

Per Share Information NBC Bancorp	9/30/2022	9/30/2023
Common Shares Outstanding	473,239	473,239
Book Value per Share	\$ 50.07	\$ 53.57
YTD Common Dividends declared per share	\$ 0.77	\$ 0.25
YTD Earnings per Share	\$ 5.95	\$ 1.72