

# 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)	12/31/2022	12/31/2023
Assets	506,511	545,564
Loans, net of Reserve	339,463	383,344
Securities	141,687	137,578
Deposits	432,840	433,870
Total Equity	29,982	37,631

Balance Sheet Ratios %	12/31/2022	12/31/2023
Loans/Deposits	79.31	89.26
Securities/Assets	27.97	25.22
Tangible Common Equity/Tangible Assets	5.92	6.90

Asset Quality %	12/31/2022	12/31/2023
NonPerforming Assets/Assets	0.14	0.13
Net YTD Chargeoffs (Recoveries)/Avg Loans	-0.01	-0.01
Allowance for Loan Loss/Gross Loans	1.11	1.02
Allowance for Loan Loss/NonPerforming Assets	519.81	565.9

Capital Adequacy (\$000)	12/31/2022	12/31/2023
Tier 1 Capital	41,444	45,875
Total Capital	29,982	37,631
Leverage Ratio (%)	8.12	8.13

Profitability %	12/31/2022	12/31/2023	12/31/2022	12/31/2023
	QTD	QTD	YTD	YTD
Net Income (\$000)	776	176	3,750	1,222
Return on Average Assets	0.61	0.12	0.77	0.23
Return on Average Equity	10.61	2.02	11.97	3.76
Net Interest Margin	2.96	2.64	3.12	2.53
Efficiency Ratio	75.54	78.36	69.72	83.74

Per Share Information NBC Bancorp	12/31/2022	12/31/2023
Common Shares Outstanding	473,239	473,239
Book Value per Share	\$ 53.20	\$ 61.83
YTD Common Dividends declared per share	\$ 1.55	\$ 0.25
YTD Earnings per Share	\$ 7.44	\$ 1.83