

National Bank of Cossackie

Financial Highlights (Unaudited)



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

Balance Sheet (\$000)	12/31/2023	12/31/2024
Assets	545,564	532,585
Loans, net of Reserve	383,344	384,070
Securities	137,578	122,024
Deposits	433,870	460,913
Total Equity	37,631	40,064

Balance Sheet Ratios %	12/31/2023	12/31/2024
Loans/Deposits	89.26	84.20
Securities/Assets	25.22	22.91
Tangible Common Equity/Tangible Assets	6.90	7.52

Asset Quality %	12/31/2023	12/31/2024
NonPerforming Assets/Assets	0.13	0.45
Net YTD Chargeoffs (Recoveries)/Avg Loans	-0.01	0.00
Allowance for Loan Loss/Gross Loans	1.02	1.04
Allowance for Loan Loss/NonPerforming Assets	565.90	169.53

Capital Adequacy (\$000)	12/31/2023	12/31/2024
Tier 1 Capital	45,875	46,996
Total Capital	37,631	40,064
Leverage Ratio (%)	8.13	8.46

	12/31/2023	12/31/2024	12/31/2023	12/31/2024
Profitability %	QTD	QTD	YTD	YTD
Net Income (\$000)	176	476	1,222	1,707
Return on Average Assets	0.12	0.34	0.23	0.31
Return on Average Equity	2.02	4.72	3.76	4.41
Net Interest Margin	2.64	2.42	2.53	2.41
Efficiency Ratio	78.36	83.37	83.74	84.50

Per Share Information NBC Bancorp	12/31/2023	12/31/2024
Common Shares Outstanding	473,239	473,239
Book Value per Share	\$ 61.83	\$ 66.92
YTD Common Dividends declared per share	\$ 0.25	\$ 0.25
YTD Earnings per Share	\$ 1.83	\$ 2.57