

National Bank of Coxsackie

Financial Highlights (Unaudited)



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

Balance Sheet (\$000)	3/31/2024	3/31/2025
Assets	536,640	534,365
Loans, net of Reserve	382,399	383,033
Securities	125,890	121,413
Deposits	435,786	462,632
Total Equity	37,384	41,299

Balance Sheet Ratios %	3/31/2024	3/31/2025
Loans/Deposits	88.65	83.67
Securities/Assets	23.46	22.72
Tangible Common Equity/Tangible Assets	6.97	7.73

Asset Quality %	3/31/2024	3/31/2025
NonPerforming Assets/Assets	0.06	0.28
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	1,166.27	270.54

Capital Adequacy (\$000)	3/31/2024	3/31/2025
Tier 1 Capital	46,124	47,147
Total Capital	37,384	41,299
Leverage Ratio (%)	8.44	8.72

Profitability %	3/31/2024	3/31/2025
Net Income (\$000)	366	268
Return on Average Assets	0.27	0.20
Return on Average Equity	3.90	2.64
Net Interest Margin	2.49	2.42
Efficiency Ratio		

Per Share Information NBC Bancorp	3/31/2024	3/31/2025
Common Shares Outstanding	473,239	473,239
Book Value per Share	\$ 61.29	\$ 69.53
YTD Common Dividends declared per share	\$ -	\$ -
YTD Earnings per Share	\$ 0.51	\$ 0.32