

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)	6/30/2024	6/30/2025
Assets	534,364	521,804
Loans, net of Reserve	383,009	375,639
Securities	123,947	119,521
Deposits	430,848	448,379
Total Equity	37,781	42,161

Balance Sheet Ratios %	6/30/2024	6/30/2025
Loans/Deposits	89.82	84.67
Securities/Assets	23.20	22.91
Tangible Common Equity/Tangible Assets	7.07	8.08

Asset Quality %	6/30/2024	6/30/2025
NonPerforming Assets/Assets	0.36	0.33
Net YTD Chargeoffs (Recoveries)/Avg Loans	0.00	0.03
Allowance for Loan Loss/Gross Loans	1.02	1.06
Allowance for Loan Loss/NonPerforming Assets	208.30	236.12

Capital Adequacy (\$000)	6/30/2024	6/30/2025
Tier 1 Capital	46,441	47,344
Total Capital	37,781	42,161
Leverage Ratio (%)	8.55	8.88

	6/30/2024 QTD	6/30/2025 QTD	6/30/2024 YTD	6/30/2025 YTD
Profitability %				
Net Income (\$000)	553	315	919	583
Return on Average Assets	0.41	0.24	0.34	0.22
Return on Average Equity	5.89	3.02	4.90	2.83
Net Interest Margin	2.41	2.45	2.45	2.43
Efficiency Ratio	80.63	88.81	83.68	89.43

Per Share Information NBC Bancorp	6/30/2024	6/30/2025
Common Shares Outstanding	473,239	473,239
Book Value per Share	\$ 62.12	\$ 71.35
YTD Common Dividends declared per share	\$ 0.25	\$ -
YTD Earnings per Share	\$ 1.42	\$ 0.73