

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)	12/31/2021	12/31/2022
Assets	466,805	506,511
Loans, net of Reserve	280,279	339,463
Securities	167,989	141,687
Deposits	404,437	432,840
Total Equity	38,155	29,982

Balance Sheet Ratios %	12/31/2021	12/31/2022
Loans/Deposits	70.18	79.31
Securities/Assets	35.99	27.97
Tangible Common Equity/Tangible Assets	8.17	5.92

Asset Quality %	12/31/2021	12/31/2022
NonPerforming Assets/Assets	0.22	0.14
Net YTD Chargeoffs (Recoveries)/Avg Loans	0.01	0.00
Allowance for Loan Loss/Gross Loans	1.25	1.11
Allowance for Loan Loss/NonPerforming Assets	340.71	519.81

Capital Adequacy (\$000)	12/31/2021	12/31/2022
Tier 1 Capital	38,731	41,444
Total Capital	38,155	29,982
Leverage Ratio (%)	8.07	8.12

Profitability %	12/31/2021	12/31/2022	12/31/2021	12/31/2022
	QTD	QTD	YTD	YTD
Net Income (\$000)	874	776	4,363	3,750
Return on Average Assets	0.73	0.61	0.97	0.77
Return on Average Equity	9.11	10.61	11.64	11.97
Net Interest Margin	3.49	2.96	3.49	3.12
Efficiency Ratio	72.05	75.54	62.92	69.72

Per Share Information NBC Bancorp	12/31/2021	12/31/2022
Common Shares Outstanding	473,239	473,239
Book Value per Share	\$ 70.31	\$ 53.20
YTD Common Dividends declared per share	\$ 1.51	\$ 1.55
YTD Earnings per Share	\$ 8.72	\$ 7.44