

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)	6/30/2022	6/30/2023
Assets	474,657	526,972
Loans, net of Reserve	305,514	361,357
Securities	140,807	135,512
Deposits	406,167	399,076
Total Equity	30,527	31,267

Balance Sheet Ratios %	6/30/2022	6/30/2023
Loans/Deposits	76.15	91.50
Securities/Assets	29.67	25.72
Tangible Common Equity/Tangible Assets	6.43	5.93

Asset Quality %	6/30/2022	6/30/2023
NonPerforming Assets/Assets	0.17	0.12
Net YTD Chargeoffs (Recoveries)/Avg Loans	-0.01	-0.01
Allowance for Loan Loss/Gross Loans	1.23	1.04
Allowance for Loan Loss/NonPerforming Assets	464.5	610.91

Capital Adequacy (\$000)	6/30/2022	6/30/2023
Tier 1 Capital	40,282	42,031
Total Capital	30,527	31,267
Leverage Ratio (%)	8.40	7.94

Profitability %	6/30/2022	6/30/2023	6/30/2022	6/30/2023
	QTD	QTD	YTD	YTD
Net Income (\$000)	1,093	331	2,052	724
Return on Average Assets	0.91	0.25	0.86	0.28
Return on Average Equity	13.94	4.14	12.33	4.58
Net Interest Margin	3.28	2.47	3.26	2.54
Efficiency Ratio	64.24	86.32	66.05	85.30

Per Share Information NBC Bancorp	6/30/2022	6/30/2023
Common Shares Outstanding	473,239	473,239
Book Value per Share	\$ 54.26	\$ 55.93
YTD Common Dividends declared per share	\$ 0.77	\$ 0.25
YTD Earnings per Share	\$ 4.11	\$ 1.25