

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)	3/31/2022	3/31/2023
Assets	465,555	524,125
Loans, net of Reserve	290,290	353,924
Securities	155,492	144,145
Deposits	414,807	423,912
Total Equity	32,210	32,661

Balance Sheet Ratios %	3/31/2022	3/31/2023
Loans/Deposits	70.86	84.37
Securities/Assets	33.40	27.50
Tangible Common Equity/Tangible Assets	6.92	6.23

Asset Quality %	3/31/2022	3/31/2023
NonPerforming Assets/Assets	0.19	0.05
Net YTD Chargeoffs (Recoveries)/Avg Loans	0.00	-0.01
Allowance for Loan Loss/Gross Loans	1.24	1.04
Allowance for Loan Loss/NonPerforming Assets	405.46	1371.32

Capital Adequacy (\$000)	3/31/2022	3/31/2023
Tier 1 Capital	39,622	41,887
Total Capital	32,210	32,661
Leverage Ratio (%)	8.43	8.03

Profitability %	3/31/2022	3/31/2023
	YTD	YTD
Net Income (\$000)	959	393
Return on Average Assets	0.82	0.30
Return on Average Equity	10.90	5.02
Net Interest Margin	3.24	2.61
Efficiency Ratio	67.93	84.31

Per Share Information NBC Bancorp	3/31/2022	3/31/2023
Common Shares Outstanding	473,239	473,239
Book Value per Share	\$ 57.78	\$ 58.87
YTD Common Dividends declared per share	\$ -	\$ -
YTD Earnings per Share	\$ 1.91	\$ 0.69