

**National Bank of Coxsackie
Financial Highlights**

Period Ending	6/30/2020	2019 FY	2018 FY	2017 FY
<u>Balance Sheet (\$000)</u>				
Assets	364,301	325,368	294,597	303,147
Loans, net of Reserve	235,869	195,553	159,876	137,776
Securities	89,984	107,189	110,961	137,035
Deposits	314,396	295,517	255,441	277,130
Total Equity	33,709	28,732	26,103	25,422
<u>Profitability %</u>				
Net Income (\$000)	908	1,840	1,581	1,156
ROAA	0.54%	0.59%	0.53%	0.39%
ROAE	5.89%	6.64%	6.26%	4.58%
Net Interest Margin	3.35%	3.17%	3.15%	2.99%
Efficiency Ratio	75.5%	76.3%	78.3%	79.2%
<u>Balance Sheet Ratios</u>				
Loans/Deposits	75%	66%	63%	50%
Securities/Assets	25%	33%	38%	45%
Total Equity/Assets	9.25%	8.83%	8.86%	8.39%
<u>Asset Quality</u>				
NonPerforming Assets/Assets	0.11%	0.24%	0.17%	0.27%
Net YTD Chargeoffs (Recoveries)/Loans	-0.02%	0.02%	0.02%	0.00%
Allowance for Loan Loss/Gross Loans	0.97%	0.99%	1.02%	1.10%
Allowance for Loan Loss/NonPerforming Assets	597%	249%	323%	187%
<u>Capital Adequacy (\$000)</u>				
Tier 1 Capital	32,215	28,544	27,419	26,310
Tier 2 Capital	2,342	2,093	1,773	1,647
Total Capital	34,557	30,637	29,192	27,957
Leverage Ratio	9.19%	8.45%	9.15%	8.49%
<u>Per Share Information NBC Bancorp</u>				
Common Shares Outstanding	473,238	473,239	473,239	473,239
Book Value per Share	\$ 64.99	\$ 60.82	\$ 55.16	\$ 53.72
Common Dividends declared per share	\$ 0.50	\$ 1.15	\$ 1.00	\$ -
Earnings per Share	\$ 1.92	\$ 3.64	\$ 3.34	\$ 2.44