

**National Bank of Coxsackie
Financial Highlights**

| Period Ending | 2020 FY | 2019 FY | 2018 FY | 2017 FY |
|---|----------------|----------------|----------------|----------------|
| <u>Balance Sheet (\$000)</u> | | | | |
| Assets | 413,444 | 325,368 | 294,597 | 303,147 |
| Loans, net of Reserve | 251,297 | 195,553 | 159,876 | 137,776 |
| Securities | 139,602 | 107,189 | 110,961 | 137,035 |
| Deposits | 360,275 | 295,517 | 255,441 | 277,130 |
| Total Equity | 36,382 | 28,732 | 26,103 | 25,422 |
| <u>Profitability %</u> | | | | |
| Net Income (\$000) | 2,502 | 1,840 | 1,581 | 1,156 |
| ROAA | 0.67% | 0.59% | 0.53% | 0.39% |
| ROAE | 6.64% | 6.64% | 6.26% | 4.58% |
| Net Interest Margin | 3.37% | 3.17% | 3.15% | 2.99% |
| Efficiency Ratio | 72.6% | 76.3% | 78.3% | 79.2% |
| <u>Balance Sheet Ratios</u> | | | | |
| Loans/Deposits | 70% | 66% | 63% | 50% |
| Securities/Assets | 34% | 33% | 38% | 45% |
| Total Equity/Assets | 8.80% | 8.83% | 8.86% | 8.39% |
| <u>Asset Quality</u> | | | | |
| NonPerforming Assets/Assets | 0.15% | 0.24% | 0.17% | 0.27% |
| Net YTD Chargeoffs (Recoveries)/Loans | -0.01% | 0.02% | 0.02% | 0.00% |
| Allowance for Loan Loss/Gross Loans | 1.08% | 0.99% | 1.02% | 1.10% |
| Allowance for Loan Loss/NonPerforming Assets | 458% | 249% | 323% | 187% |
| <u>Capital Adequacy (\$000)</u> | | | | |
| Tier 1 Capital | 34,859 | 28,544 | 27,419 | 26,310 |
| Tier 2 Capital | 2,494 | 2,093 | 1,773 | 1,647 |
| Total Capital | 37,353 | 30,637 | 29,192 | 27,957 |
| Leverage Ratio | 8.21% | 8.45% | 9.15% | 8.49% |
| <u>Period Ending</u> | | | | |
| <u>Per Share Information NBC Bancorp</u> | | | | |
| Common Shares Outstanding | 473,239 | 473,239 | 473,239 | 473,239 |
| Book Value per Share | \$ 67.54 | \$ 60.82 | \$ 55.16 | \$ 53.72 |
| Common Dividends declared per share | \$ 1.15 | \$ 1.15 | \$ 1.00 | \$ - |
| Earnings per Share | \$ 5.04 | \$ 3.64 | \$ 3.34 | \$ 2.44 |