

National Bank of Coxsackie
Financial Highlights

Period Ending	9/30/2018	2017 FY	2016 FY
<u>Balance Sheet (\$000)</u>			
Assets	295,890	303,147	293,674
Loans, net of Reserve	151,776	137,776	129,046
Securities	111,250	137,035	134,633
Deposits	265,929	277,130	268,440
Total Equity	25,000	25,422	24,718
<u>Profitability %</u>			
Net Income (\$000)	1,146	1,156	1,003
ROAA	0.52%	0.37%	0.34%
ROAE	6.10%	4.62%	4.18%
Net Interest Margin	3.11%	3.18%	3.19%
Efficiency Ratio	80.5%	82.1%	79.0%
Noninterest Income/Operating Rev	12.8%	12.1%	11.8%
<u>Balance Sheet Ratios</u>			
Loans/Deposits	57%	50%	48%
Securities/Assets	38%	45%	46%
Total Equity/Assets	8.41%	8.41%	8.51%
Tier 1 Capital/Average Assets	9.47%	8.49%	8.37%
<u>Asset Quality</u>			
NPAs/Assets	0.19%	0.27%	1.42%
NPAs/Loans + REO	0.37%	0.59%	3.22%
NPAs & Loans 90+/Tangible Common Equity + LLR	1.98%	2.92%	15.69%
NCOs/Avg Loans	0.02%	0.00%	0.35%
LLR/Gross Loans	1.03%	1.10%	1.08%
LLR/NPAs	276%	187%	34%
Loan Loss Provision/NCO	333%	N/A	162%
<u>Capital Adequacy (\$000)</u>			
Tier 1 Capital	27,220	26,310	25,008
Tier 2 Capital	1,696	1,647	1,526
Total Capital	28,916	27,957	26,534
Total Risk-weighted Assets	148,146	138,886	132,445
Tier 1 Capital/RWA	18.37%	18.94%	18.88%
Total Capital/RWA	19.50%	20.13%	20.03%
Leverage Ratio	9.47%	8.49%	8.37%
<u>Per Share Information</u>			
Common Shares Outstanding	473,239	473,239	473,239
Book Value per Share	\$ 52.83	\$ 53.72	\$ 52.23
Common Dividends declared per share	\$ 0.50	\$ -	\$ 0.50
Earnings per Share	\$ 2.42	\$ 2.44	\$ 2.12

Glossary:

NPA - NonPerforming Assets (non-accrual Loans)

LLR - Loan Loss Reserve

NCO - Net YTD Chargeoffs