

**National Bank of Coxsackie
Financial Highlights**

Period Ending	6/30/2021	2020 FY	2019 FY	2018 FY
<u>Balance Sheet (\$000)</u>				
Assets	463,967	413,444	325,368	294,597
Loans, net of Reserve	275,054	251,297	195,553	159,876
Securities	151,899	139,602	107,189	110,961
Deposits	409,493	360,275	295,517	255,441
Total Equity	37,906	36,382	28,732	26,103
<u>Profitability %</u>				
Net Income (\$000)	2,270	2,502	1,840	1,581
ROAA	1.03%	0.67%	0.59%	0.53%
ROAE	12.33%	7.64%	6.64%	6.26%
Net Interest Margin	3.40%	3.41%	3.17%	3.15%
Efficiency Ratio	60.1%	70.5%	76.3%	78.3%
<u>Balance Sheet Ratios</u>				
Loans/Deposits	67%	70%	66%	63%
Securities/Assets	33%	34%	33%	38%
Total Equity/Assets	8.17%	8.80%	8.83%	8.86%
<u>Asset Quality</u>				
NonPerforming Assets/Assets	0.11%	0.15%	0.24%	0.17%
Net YTD Chargeoffs (Recoveries)/Loans	0.00%	-0.01%	0.02%	0.02%
Allowance for Loan Loss/Gross Loans	1.15%	1.08%	0.99%	1.02%
Allowance for Loan Loss/NonPerforming Assets	605%	458%	249%	323%
<u>Capital Adequacy (\$000)</u>				
Tier 1 Capital	37,183	34,859	28,544	27,419
Tier 2 Capital	2,734	2,643	2,093	1,773
Total Capital	39,917	37,502	30,637	29,192
Leverage Ratio	8.26%	8.21%	8.45%	9.15%
<u>Per Share Information NBC Bancorp</u>				
Common Shares Outstanding	473,239	473,239	473,239	473,239
Book Value per Share	\$ 69.76	\$ 67.54	\$ 60.82	\$ 55.16
Common Dividends declared per share	\$ 0.65	\$ 1.15	\$ 1.15	\$ 1.00
Earnings per Share	\$ 4.57	\$ 5.04	\$ 3.64	\$ 3.34