

**National Bank of Coxsackie  
Financial Highlights**

<b>Period Ending</b>	<b>9/30/2021</b>	<b>2020 FY</b>	<b>2019 FY</b>	<b>2018 FY</b>
<b><u>Balance Sheet (\$000)</u></b>				
Assets	474,779	413,444	325,368	294,597
Loans, net of Reserve	278,264	251,297	195,553	159,876
Securities	157,235	139,602	107,189	110,961
Deposits	419,927	360,275	295,517	255,441
Total Equity	38,613	36,382	28,732	26,103
<b><u>Profitability %</u></b>				
Net Income (\$000)	3,489	2,502	1,840	1,581
ROAA	1.05%	0.67%	0.59%	0.53%
ROAE	12.48%	7.64%	6.64%	6.26%
Net Interest Margin	3.55%	3.41%	3.17%	3.15%
Efficiency Ratio	59.6%	70.5%	76.3%	78.3%
<b><u>Balance Sheet Ratios</u></b>				
Loans/Deposits	66%	70%	66%	63%
Securities/Assets	33%	34%	33%	38%
Total Equity/Assets	8.13%	8.80%	8.83%	8.86%
<b><u>Asset Quality</u></b>				
NonPerforming Assets/Assets	0.08%	0.15%	0.24%	0.17%
Net YTD Chargeoffs (Recoveries)/Loans	0.02%	-0.01%	0.02%	0.02%
Allowance for Loan Loss/Gross Loans	1.20%	1.08%	0.99%	1.02%
Allowance for Loan Loss/NonPerforming Assets	918%	458%	249%	323%
<b><u>Capital Adequacy (\$000)</u></b>				
Tier 1 Capital	38,333	34,859	28,544	27,419
Tier 2 Capital	2,842	2,643	2,093	1,773
Total Capital	41,175	37,502	30,637	29,192
Leverage Ratio	8.58%	8.21%	8.45%	9.15%
<b><u>Per Share Information NBC Bancorp</u></b>				
Common Shares Outstanding	473,239	473,239	473,239	473,239
Book Value per Share	\$ 71.29	\$ 67.54	\$ 60.82	\$ 55.16
Dividends declared per share	\$ 0.65	\$ 1.15	\$ 1.15	\$ 1.00
Earnings per Share	\$ 7.03	\$ 5.04	\$ 3.64	\$ 3.34