



National Bank of Cossackie

Annual Shareholders Meeting

March 16th, 2022

Today's Agenda

- 2021 In Review
- Senior Management Team
- Review of Financials
- Strategic Planning Update
- Questions & Comments
- Results of Election



2021 In Review

- CEO Succession
 - Retirement of James W. Warren
 - Appointment of successor, John A. Balli
- Record-breaking earnings
- WFH flexibility attracting & retaining talent
 - Paradigm shifts in the workplace – engaged workforce
 - Applying lessons learned during the pandemic

Senior management introductions



John A. Balli
President/CEO



Caitlin K. McCrea
SVP/Chief Financial Officer



Donald C. Gardner
SVP/Chief Operations Officer



Mark P. Maraglio
SVP/Chief Lending Officer



Nicole M. Bliss
VP/Human Resources Officer

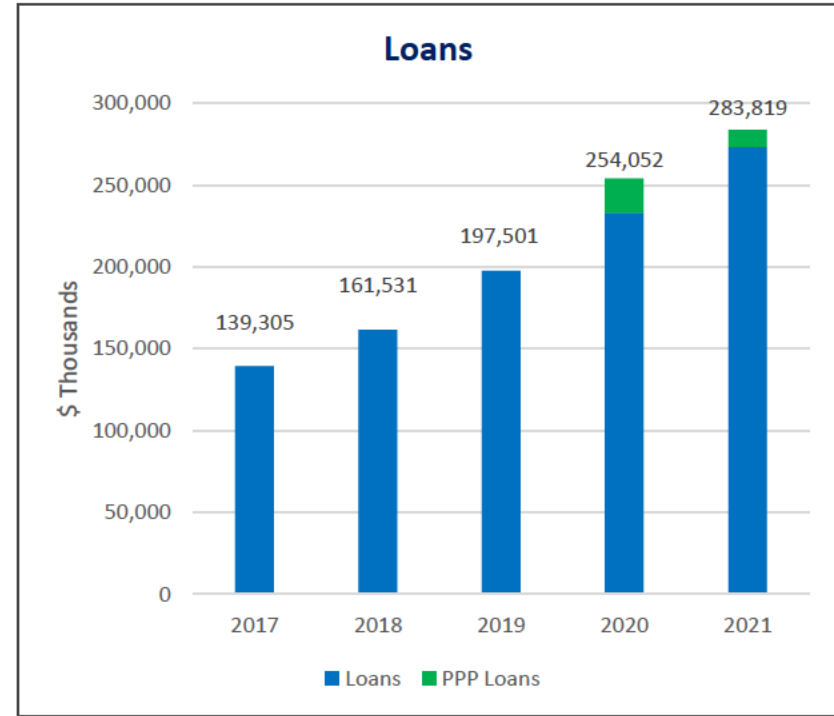
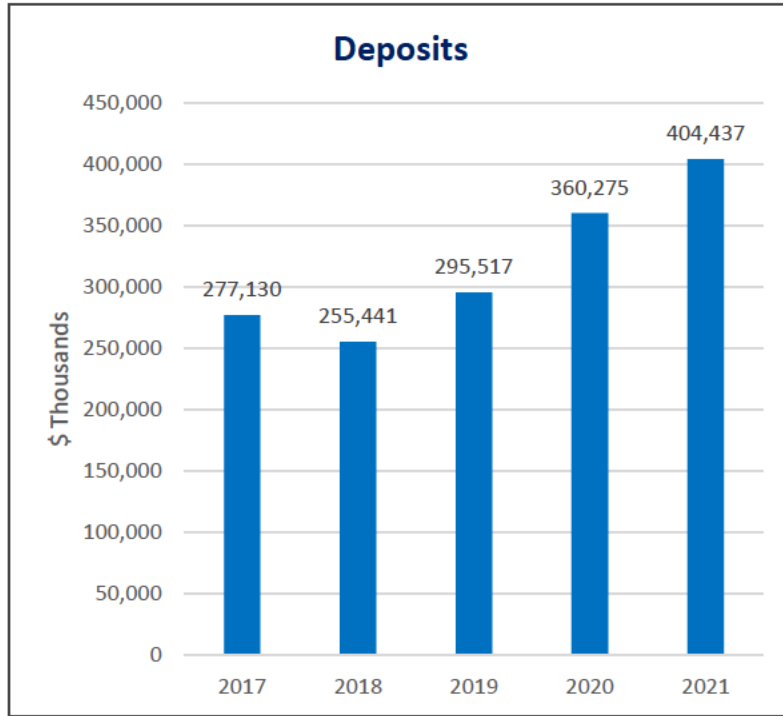


Charlene L. Slem
VP/Chief Credit Officer

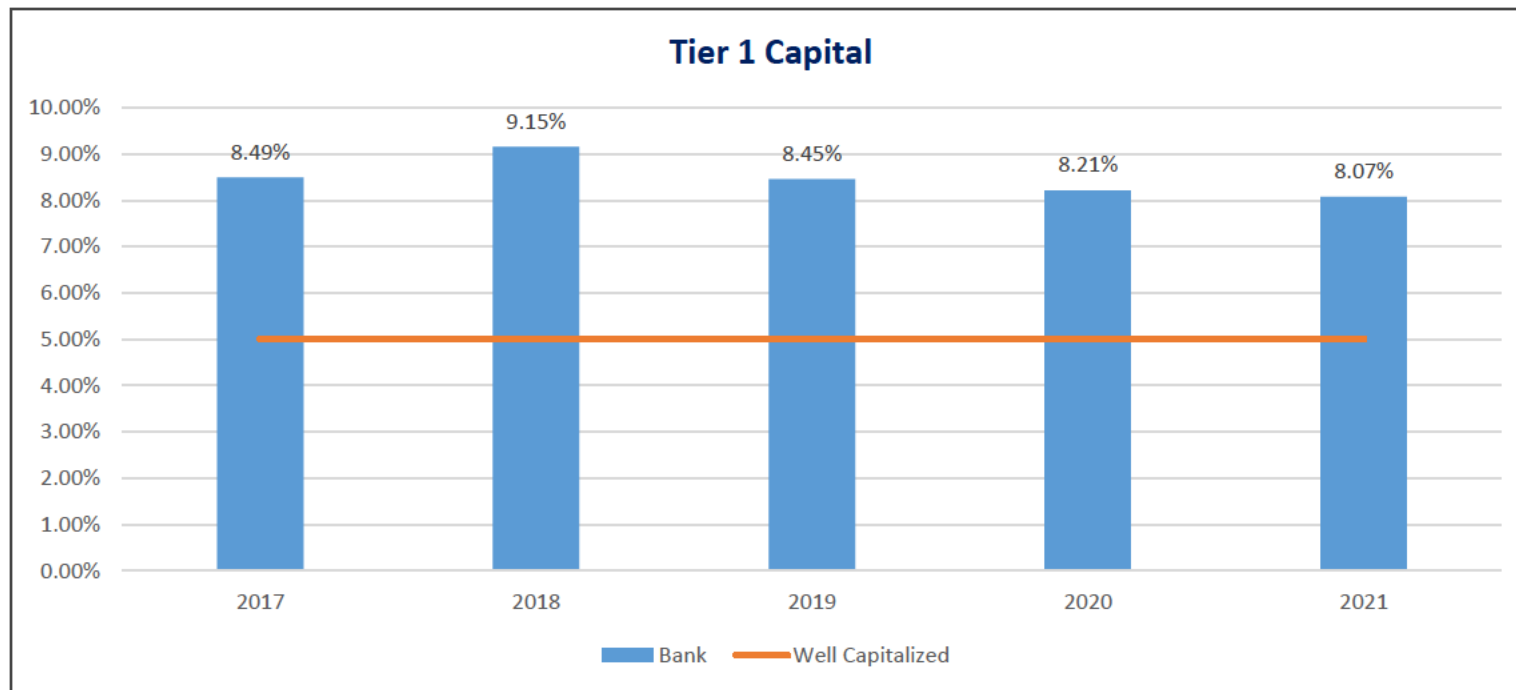


Thomas H Signor
VP/Chief Risk Officer

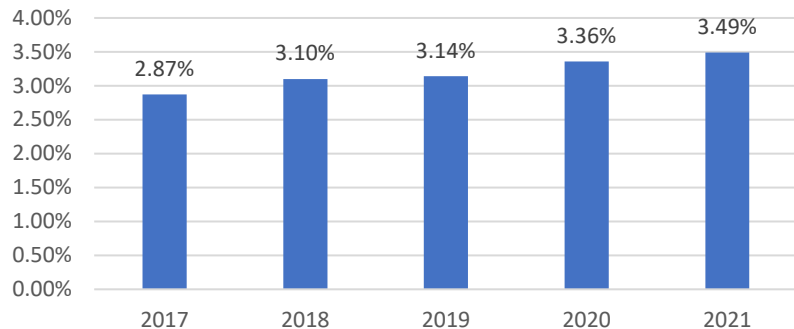
Deposits & Loans



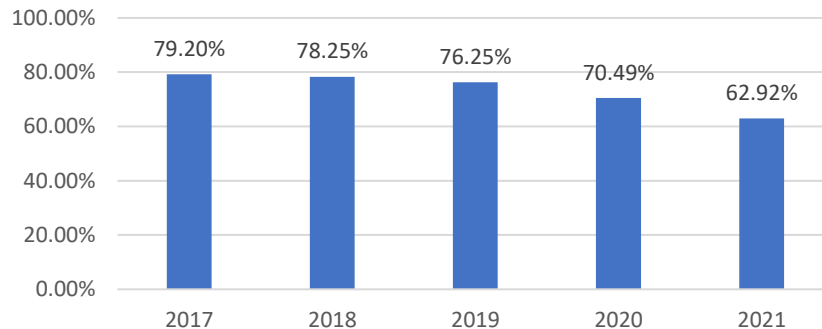
Tier 1 Capital



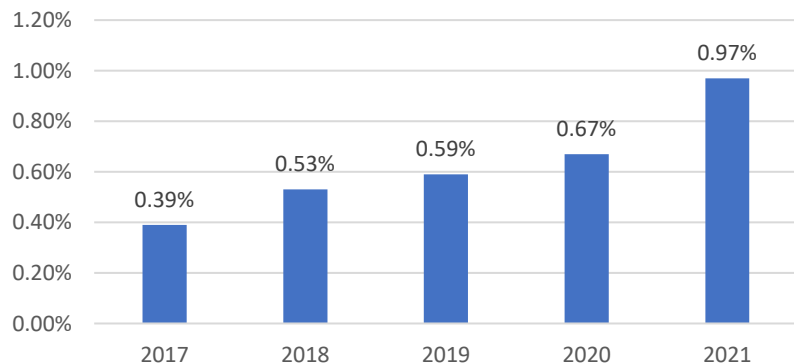
Net Interest Margin



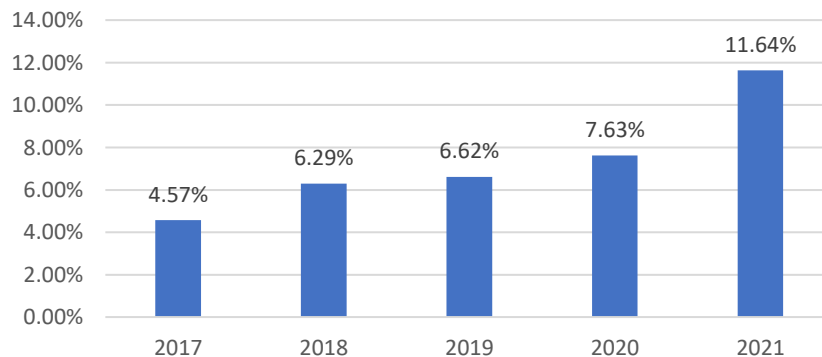
Efficiency Ratio



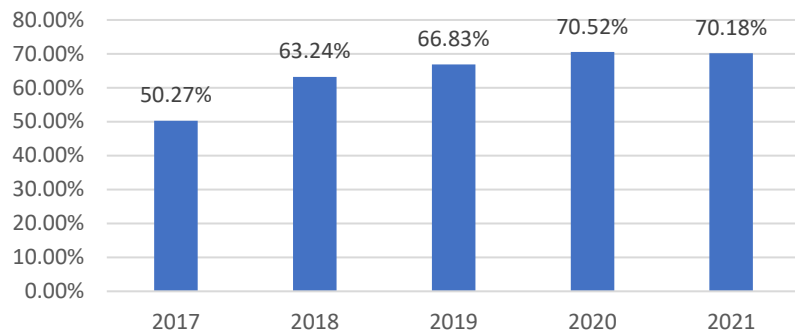
Return on Average Assets



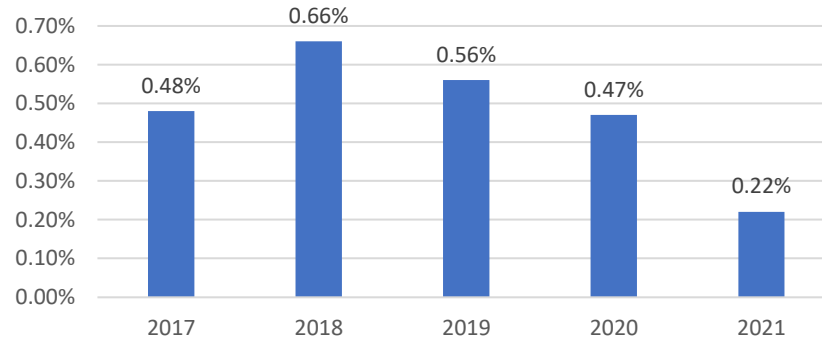
Return on Average Equity



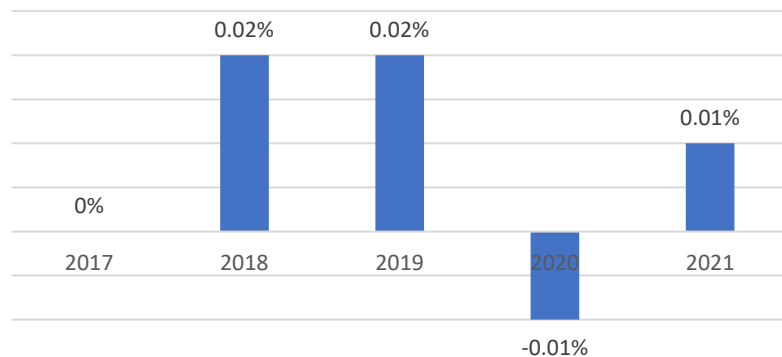
Loans to Deposits



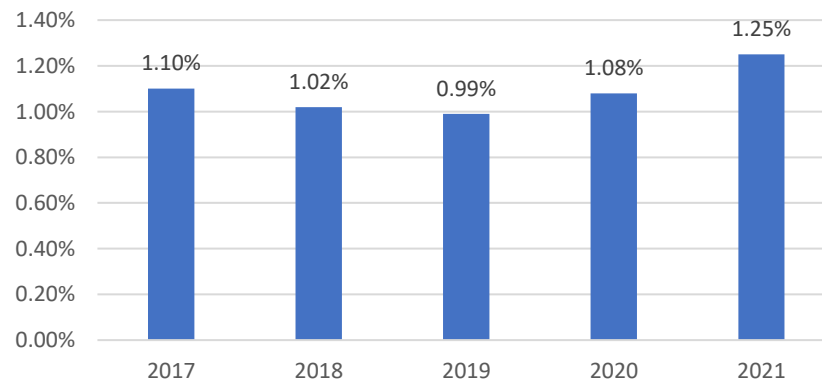
NPAs / Assets



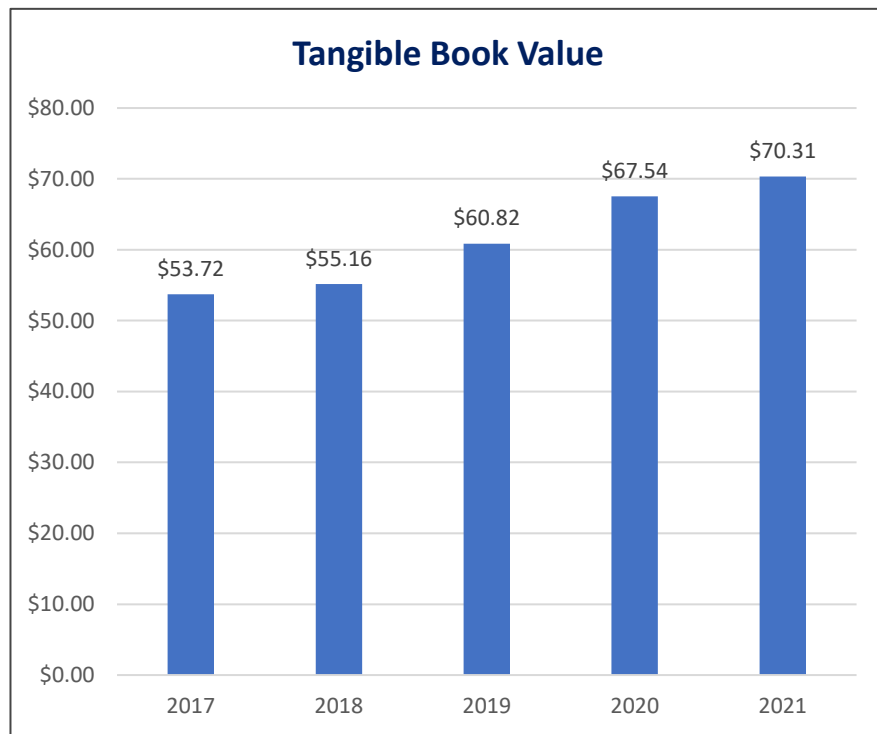
NCOs / Average Loans



Loan Loss Reserves / Gross Loans



Shareholder Value



TBV and EPS presented includes Bank level information prior to the formation of the Holding Company.

Strategic Planning

- Spring sessions
 - Initiatives for 2022-2025
- Discussion points:
 - Growth/expansion of NBC
 - Enhancing shareholder value
 - NBC's value proposition
 - DeFi challenges/opportunities
 - Crypto strategy



2022 Updates

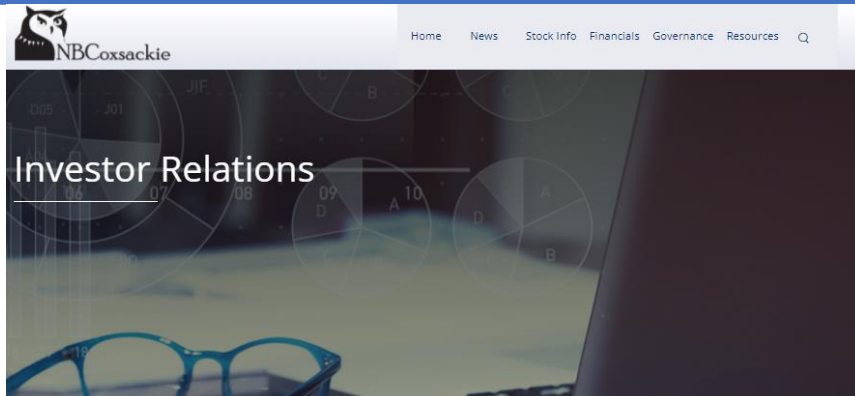
- New in 2022:
 - Home Equity Line of Credit
 - Business Lending Express Product
 - Technology in branches
- New talent acquisition in 2022:
 - Chief Risk Officer
 - Loan Department
 - Credit Department
 - Quality Assurance Department



Investor Relations

Coming soon...

- Stock Info
- Financials
- Executive Team & Board Members
- FAQs

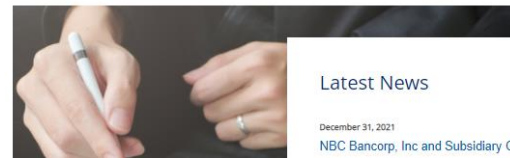


Corporate Profile

NBC Bancorp, Inc. is a bank holding company and is the parent company of National Bank of Coxsackie. NBC operates branches across Albany, Greene, and Schoharie Counties. They provide full-service banking for both retail and commercial customers. National Bank of Coxsackie has been in existence since 1852 and prides itself on providing their customers with the benefits of modern technology, while still delivering traditional community bank service.

[Learn More](#)

OTC: NCXS	\$51.00	+0.00 (0.00%)
Volume:	14	
20 minutes minimum delay January 11, 2022 3:43 PM		



Latest News

December 31, 2021

NBC Bancorp, Inc and Subsidiary Consolidated Statement of Condition

[All News](#)

Marketing Efforts

- Cohesive campaigns
 - Mix of traditional & digital channels

Celebrating 170 Years of Dedicated Service to our Community

Modern Technology with a Neighborly Touch.

Take care of all your banking needs, from wherever you are...

Step into your local branch or visit us at nbcoxsackie.com!

Serving Greene, Schoharie and Albany Counties

Banking & Financial Services

National Bank of Coxsackie names new CEO

Share via Email Facebook Messenger Print

John Balli is joining National Bank of Coxsackie as CEO.

By Chelsea Clark — Reporter, Albany Business Review
Oct 18, 2021 Updated Oct 18, 2021, 1:20pm EDT

IN THIS ARTICLE

James Warren
Author

John Balli
Author

RECOMMENDED

TRANSPORTATION
CDTA to grant electric car sharing program

COMMUNITY RELATIONS
Carman signs lease for first location in Albany region

LABOR/EMPLOYMENT
Orlando estate sells for \$8.8M over 2 years after first listing

John A. Balli — the former CEO of Kinderhook Bank, which sold to Community Bank NA in 2019 — is taking over as CEO of the National Bank of Coxsackie next week.

Balli is stepping into the role on Monday, Oct. 18, that was previously held by James Warren, who has been with the bank for 25 years. Warren is retiring.

Balli was most recently an executive vice president with Dal Norte Credit Union in New Mexico. He started his career in accounting as a CPA and spent 12 years with Patisson Kosley & Rath. He joined Kinderhook Bank as CFO in 2003 and was named CEO in 2013.

"National Bank of Coxsackie enjoys a long history of providing stellar service to customers and communities and is perfectly positioned to accelerate growth and market share in the greater Capital Region," Balli said in a statement. "I am very much looking forward to working with an outstanding team of bankers as we expand our presence and provide outstanding banking solutions to retail and business customers."

National Bank of Coxsackie has eight branches and more than \$409 million in deposits as of June 30, 2021, and eight branches across Greene, Albany and Schoharie counties.

Building Your Dream Home?
National Bank of Coxsackie can Help You with a Construction Loan!

Apply online in minutes at nbcoxsackie.com

Serving Greene, Schoharie and Albany Counties

*Pending credit approval. 11% down required.
Rates and terms may change without notice. NMLS Co ID # 816880

nationalbankofcoxsackie 11 Posts 102 Followers 267 Following

National Bank of Coxsackie
Bank

We pride ourselves on being a reliable hometown bank that focuses on customer service since 1852.
www.nbcoxsackie.com

Edit Profile Ad tools Insights

2021 Annual Meeting of Shareholders – March 16, 2022

Questions & Comments