

NBC Bancorp, Inc. and Subsidiary  
Consolidated Statement of Condition (unaudited)  
December 31, 2019

CONSOLIDATED  
NBC Bancorp, Inc.  
December 31, 2019

**Assets**

Cash & due	\$ 13,956,435.83
Federal funds sold	684,747.65
Investments	108,004,265.93
Loans, net	195,549,037.43
Fixed assets, net	5,226,929.54
Interest receivable	881,405.91
Other real estate owned	503,462.40
Other assets	735,785.26
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Total assets	\$ 325,542,069.95

**Liabilities and capital**

Deposits	\$ 295,497,397.07
Interest payable	43,969.74
Accrued expenses	515,301.87
Other liabilities	394,985.24
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Total liabilities	296,451,653.92
Common stock	2,366,195.00
Unrealized gain on available-for-sale investments, net of taxes	187,526.14
Additional paid-in-capital	17,491,445.29
Retained earnings	9,045,249.60
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Total capital	29,090,416.03
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Total liabilities and capital	\$ 325,542,069.95

NBC Bancorp, Inc. and Subsidiary  
Consolidated Statement of Operations (unaudited)  
twelve months ended December 31, 2019

CONSOLIDATED  
NBC Bancorp, Inc.  
December 31, 2019

Interest income	
Loans	\$ 8,477,840.27
Securities	2,569,186.53
Federal funds sold & other	40,890.29
Total interest income	11,087,917.09
Interest expense	1,737,175.34
Net interest income	9,350,741.75
Provision for loan losses	350,831.62
Net interest income after provision for loan losses	8,999,910.13
Noninterest income	
Service charges	542,417.92
Fee income	729,587.16
Other	573,844.43
Total noninterest income	1,845,849.51
Realized loss on available-for-sale securities	17,052.46
Noninterest expense	
Salaries and employee benefits	4,803,567.67
Occupancy	1,194,878.25
Data processing	664,594.92
Other	2,081,091.03
Total noninterest expense	8,744,131.87
Income before income taxes	2,084,575.31
Income tax expense	363,799.70
<b>Net income</b>	<b>\$ 1,720,775.61</b>
Earnings per share (basic and diluted)	\$ 3.64
Tangible book value per share	\$ 61.47
Weighted-average # of shares	473,239.000