

NBC Bancorp, Inc. and Subsidiary
Consolidated Statement of Condition (unaudited)
September 30, 2021

	CONSOLIDATED NBC Bancorp, Inc. September 30, 2021	CONSOLIDATED NBC Bancorp, Inc. September 30, 2020
Assets		
Cash & due	\$ 28,813,011.51	\$ 38,747,095.35
Federal funds sold	306,176.20	1,829,196.98
Investments	158,973,816.63	116,470,864.28
Loans, net	278,205,878.39	243,977,343.32
Fixed assets, net	5,345,807.55	5,519,109.34
Interest receivable	1,303,609.51	1,300,223.59
Other real estate owned	241,075.46	341,560.45
Other assets	1,198,457.72	573,328.77
	<u>474,387,832.97</u>	<u>408,758,722.08</u>
Total assets	<u>\$ 474,387,832.97</u>	<u>\$ 408,758,722.08</u>
Liabilities and capital		
Deposits	\$ 419,879,451.67	\$ 356,596,269.61
Interest payable	4,667.44	29,557.61
FHLB borrowings	15,000,000.00	15,000,000.00
Reserve for taxes	(508,367.56)	116,775.12
Other liabilities	1,277,052.70	683,475.52
Subordinated debt	5,000,000.00	5,000,000.00
Dividends payable	-	-
	<u>440,652,804.25</u>	<u>377,426,077.86</u>
Total liabilities	440,652,804.25	377,426,077.86
Common stock	2,366,195.00	2,366,195.00
Additional paid-in-capital	17,491,445.29	17,491,445.29
Undivided profits	13,597,493.29	10,025,812.79
Unrealized gain on investments	279,895.14	1,449,191.14
	<u>33,735,028.72</u>	<u>31,332,644.22</u>
Total capital	<u>33,735,028.72</u>	<u>31,332,644.22</u>
Total liabilities and capital	<u>\$ 474,387,832.97</u>	<u>\$ 408,758,722.08</u>

NBC Bancorp, Inc. and Subsidiary
Consolidated Statement of Operations (unaudited)
nine months ended September 30, 2021

	CONSOLIDATED NBC Bancorp, Inc. September 30, 2021	CONSOLIDATED NBC Bancorp, Inc. September 30, 2020
Interest income		
Loans	\$ 9,886,619.86	\$ 7,565,869.07
Securities	1,699,451.92	1,605,680.54
Federal funds sold & other	726.66	4,735.16
Total interest income	<u>11,586,798.44</u>	<u>9,212,439.90</u>
Interest expense	<u>582,888.82</u>	<u>855,191.13</u>
Net interest income	11,003,909.62	8,357,248.77
Provision for loan losses	<u>682,272.68</u>	<u>541,251.84</u>
Net interest income after provision for loan losses	<u>10,321,636.94</u>	<u>7,815,996.93</u>
Noninterest income		
Service charges	271,771.62	314,276.13
Fee income	685,189.81	570,686.38
Other	<u>108,627.10</u>	<u>60,571.25</u>
Total noninterest income	1,065,588.53	945,533.76
Realized loss on available-for-sale securities	16,817.58	9,811.26
Noninterest expense		
Salaries and employee benefits	4,003,883.53	3,781,897.75
Occupancy	1,106,948.29	1,040,883.76
Data processing	770,900.99	908,209.00
Other	<u>1,550,061.46</u>	<u>1,187,781.48</u>
Total noninterest expense	7,431,794.27	6,918,771.99
Income before income taxes	3,938,613.62	1,832,947.44
Income tax expense	<u>612,839.64</u>	<u>308,159.40</u>
Net income	<u>\$ 3,325,773.98</u>	<u>\$ 1,524,788.04</u>
Earnings per share (basic and diluted)	<u>\$ 7.03</u>	<u>\$ 3.22</u>
Tangible book value per share	<u>\$ 71.29</u>	<u>\$ 66.21</u>
Weighted-average # of shares	<u>473,239.000</u>	<u>473,239.000</u>