

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

	CONSOLIDATED NBC Bancorp, Inc. June 30, 2021	CONSOLIDATED NBC Bancorp, Inc. June 30, 2020
<b>Assets</b>		
Cash & due	\$ 25,304,458.77	\$ 27,983,118.75
Federal funds sold	1,066,174.30	1,480,835.25
Investments	154,364,539.79	91,480,249.02
Loans, net	274,989,607.57	235,788,141.72
Fixed assets, net	5,397,780.15	5,475,410.59
Interest receivable	1,201,347.55	1,143,309.71
Other real estate owned	165,000.32	349,135.96
Other assets	1,204,851.42	601,188.97
	<u>463,693,759.87</u>	<u>364,301,389.97</u>
Total assets	<u>\$ 463,693,759.87</u>	<u>\$ 364,301,389.97</u>
<b>Liabilities and capital</b>		
Deposits	\$ 409,445,236.66	\$ 312,345,792.40
Interest payable	10,570.67	42,860.53
FHLB borrowings	15,000,000.00	15,000,000.00
Reserve for taxes	(408,567.26)	243,090.04
Other liabilities	1,325,289.04	675,407.02
Subordinated debt	5,000,000.00	5,000,000.00
Dividends payable	307,605.35	236,619.50
	<u>430,680,134.46</u>	<u>333,543,769.49</u>
Total liabilities	430,680,134.46	333,543,769.49
Common stock	2,366,195.00	2,366,195.00
Additional paid-in-capital	17,491,445.29	17,491,445.29
Undivided profits	12,433,166.98	9,406,400.05
Unrealized gain on investments	722,818.14	1,493,580.14
	<u>33,013,625.41</u>	<u>30,757,620.48</u>
Total capital	<u>33,013,625.41</u>	<u>30,757,620.48</u>
Total liabilities and capital	<u>\$ 463,693,759.87</u>	<u>\$ 364,301,389.97</u>

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

	CONSOLIDATED NBC Bancorp, Inc. June 30, 2021	CONSOLIDATED NBC Bancorp, Inc. June 30, 2020
Interest income		
Loans	\$ 6,423,462.66	\$ 4,845,789.98
Securities	1,161,311.90	1,127,944.05
Federal funds sold & other	624.23	4,567.06
Total interest income	<u>7,585,398.79</u>	<u>5,978,301.09</u>
Interest expense	<u>395,195.47</u>	<u>619,001.26</u>
Net interest income	7,190,203.32	5,359,299.83
Provision for loan losses	<u>450,000.00</u>	<u>291,251.84</u>
Net interest income after provision for loan losses	<u>6,740,203.32</u>	<u>5,068,047.99</u>
Noninterest income		
Service charges	174,576.15	219,998.51
Fee income	440,873.52	353,722.97
Other	85,208.20	43,021.55
Total noninterest income	<u>700,657.87</u>	<u>616,743.03</u>
Realized loss on available-for-sale securities	4,401.58	9,594.03
Noninterest expense		
Salaries and employee benefits	2,634,925.36	2,487,956.47
Occupancy	762,800.63	695,316.14
Data processing	497,253.99	370,134.87
Other	1,010,131.02	1,031,939.89
Total noninterest expense	<u>4,905,111.00</u>	<u>4,585,347.37</u>
Income before income taxes	2,531,348.61	1,089,849.62
Income tax expense	<u>369,900.94</u>	<u>184,474.32</u>
<b>Net income</b>	<u>\$ 2,161,447.67</u>	<u>\$ 905,375.30</u>
Earnings per share (basic and diluted)	<u>\$ 4.57</u>	<u>\$ 1.91</u>
Tangible book value per share	<u>\$ 69.76</u>	<u>\$ 64.99</u>
Weighted-average # of shares	<u>473,239.000</u>	<u>473,239.000</u>