

National Bank of Cossackie
Financial Highlights

Period Ending 3/31/19	2019 YTD	2018 FY	2017 FY
<u>Balance Sheet (\$000)</u>			
Assets	304,757	295,987	303,147
Loans, net of Reserve	166,211	159,876	137,776
Securities	103,346	110,961	137,035
Deposits	274,055	255,441	277,130
Total Equity	26,999	26,103	25,422
<u>Profitability %</u>			
Net Income (\$000)	213	1,581	1,156
ROAA	0.29%	0.53%	0.37%
ROAE	3.21%	6.26%	4.62%
Net Interest Margin	3.17%	3.15%	3.18%
Efficiency Ratio	86.6%	78.5%	82.1%
Noninterest Income/Operating Rev	12.5%	12.4%	12.1%
<u>Balance Sheet Ratios</u>			
Loans/Deposits	61%	63%	50%
Securities/Assets	34%	37%	45%
Total Equity/Assets	8.86%	8.82%	8.41%
Tier 1 Capital/Average Assets	9.27%	9.15%	8.49%
<u>Asset Quality</u>			
NPAs/Assets	0.15%	0.17%	0.27%
NPAs/Loans + REO	0.28%	0.32%	0.59%
NPAs & Loans 90+/Tangible Common Equity + LLR	1.57%	1.76%	2.92%
NCOs/Avg Loans	0.00%	0.02%	0.00%
LLR/Gross Loans	1.04%	0.82%	1.10%
LLR/NPAs	376%	258%	187%
Loan Loss Provision/NCO	-4150%	471%	N/A
<u>Capital Adequacy (\$000)</u>			
Tier 1 Capital	27,631	27,419	26,310
Tier 2 Capital	1,864	1,773	1,647
Total Capital	29,495	29,192	27,957
Total Risk-weighted Assets	158,611	154,724	138,886
Tier 1 Capital/RWA	17.42%	17.72%	18.94%
Total Capital/RWA	18.59%	18.87%	20.13%
Leverage Ratio	9.27%	9.15%	8.49%
<u>Per Share Information</u>			
Common Shares Outstanding	473,239	473,239	473,239
Book Value per Share	\$ 57.05	\$ 55.16	\$ 53.72
Common Dividends declared per share	\$ -	\$ 1.00	\$ -
Earnings per Share	\$ 0.45	\$ 3.34	\$ 2.44

Glossary:

NPA - NonPerforming Assets (non-accrual Loans)

LLR - Loan Loss Reserve

NCO - Net YTD Chargeoffs