



# FINANCIAL HIGHLIGHTS

Q4/2021

Financial information for National Cooperative Bank, N.A.  
Dollars in Millions

As of or for the Quarter Ended

CAPITAL	DEC '20	MAR '21	JUN '21	SEP '21	DEC '21
Common Equity Tier 1 Capital	14.49%	14.76%	14.31%	14.49%	15.45%
Tier 1 Risk-based Capital Ratio	14.49%	14.76%	14.31%	14.49%	15.45%
Total Risk-based Capital Ratio	15.60%	15.86%	15.35%	15.47%	16.43%
Core/Leverage Ratio	11.18%	11.38%	11.34%	11.93%	11.86%
LIQUIDITY	DEC '20	MAR '21	JUN '21	SEP '21	DEC '21
Cash & Cash Equivalents to Total Assets	19.38%	16.01%	12.08%	9.44%	17.82%
Borrowing Capacity	\$643.70	\$630.18	\$664.86	\$673.91	\$594.87
Cash and Cash Equivalents plus Borrowing Capacity to Total Assets	40.65%	36.47%	33.93%	31.75%	36.61%
EARNINGS	DEC '20	MAR '21	JUN '21	SEP '21	DEC '21
Return on Average Equity (Annualized)	21.98%	19.26%	17.58%	17.12%	7.03%
Return on Average Assets (trailing 12 Months)	1.23%	1.81%	1.88%	2.13%	1.72%
BALANCE SHEET	DEC '20	MAR '21	JUN '21	SEP '21	DEC '21
Cash & Investments	\$822.2	\$787.7	\$655.6	\$593.7	\$863.8
Loans Held for Investment (LHI)	\$2,056.1	\$2,149.5	\$2,182.8	\$2,152.8	\$2,112.5
Loans Held for Sale	\$109.2	\$100.2	\$160.6	\$230.2	\$144.7
Deposits	\$2,591.9	\$2,635.8	\$2,593.6	\$2,553.9	\$2,689.3
Other Borrowed Funds	\$75.0	\$75.0	\$75.0	\$75.0	\$75.0
Total Shareholder's Equity	\$332.3	\$347.9	\$350.8	\$366.1	\$371.6
Total Assets	\$3,026.1	\$3,079.9	\$3,042.9	\$3,021.0	\$3,166.6
Total Managed Assets	\$8,106.4	\$8,176.5	\$8,179.9	\$8,144.0	\$8,394.9
CREDIT QUALITY	DEC '20	MAR '21	JUN '21	SEP '21	DEC '21
Non-performing Loans to HFI	0.36%	0.32%	0.33%	0.35%	0.60%
Allowance to Non-performing Loans	329.32%	362.27%	338.32%	312.72%	177.19%
Delinquencies (>30 Days) to LHI	0.79%	0.68%	0.66%	0.57%	1.03%