



FINANCIAL HIGHLIGHTS

Q1/2022

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

As of or for the Quarter Ended

CAPITAL	MAR '21	JUN '21	SEP '21	DEC '21	MAR '22
Common Equity Tier 1 Capital	14.76%	14.31%	14.49%	15.45%	15.24%
Tier 1 Risk-based Capital Ratio	14.76%	14.31%	14.49%	15.45%	15.24%
Total Risk-based Capital Ratio	15.86%	15.35%	15.47%	16.43%	16.20%
Core/Leverage Ratio	11.38%	11.34%	11.93%	11.86%	11.72%
LIQUIDITY	MAR '21	JUN '21	SEP '21	DEC '21	MAR '22
Cash & Cash Equivalents to Total Assets	16.01%	12.08%	9.44%	17.82%	17.79%
Borrowing Capacity	\$630.18	\$664.86	\$673.91	\$594.87	\$665.36
Cash and Cash Equivalents plus Borrowing Capacity to Total Assets	36.47%	33.93%	31.75%	36.61%	39.09%
EARNINGS	MAR '21	JUN '21	SEP '21	DEC '21	MAR '22
Return on Average Equity (Annualized)	19.26%	17.58%	17.12%	7.03%	5.02%
Return on Average Assets (trailing 12 Months)	1.81%	1.88%	2.13%	1.72%	1.32%
BALANCE SHEET	MAR '21	MAR '21	SEP '21	DEC '21	MAR '22
Cash & Investments	\$787.7	\$655.6	\$593.7	\$863.8	\$889.5
Loans Held for Investment (LHI)	\$2,149.5	\$2,182.8	\$2,152.8	\$2,112.5	\$2,130.4
Loans Held for Sale	\$100.2	\$160.6	\$230.2	\$144.7	\$155.8
Deposits	\$2,635.8	\$2,593.6	\$2,553.9	\$2,689.3	\$2,764.0
Other Borrowed Funds	\$75.0	\$75.0	\$75.0	\$75.0	\$75.0
Total Shareholder's Equity	\$347.9	\$350.8	\$366.1	\$371.6	\$374.2
Total Assets	\$3,079.9	\$3,042.9	\$3,021.0	\$3,166.6	\$3,228.0
Total Managed Assets	\$8,176.5	\$8,179.9	\$8,144.0	\$8,394.9	\$8,443.2
CREDIT QUALITY	MAR '21	JUN '21	SEP '21	DEC '21	MAR '22
Non-performing Loans to HFI	0.32%	0.33%	0.35%	0.60%	0.56%
Allowance to Non-performing Loans	362.27%	338.32%	312.72%	177.19%	189.95%
Delinquencies (>30 Days) to LHI	0.68%	0.66%	0.57%	1.03%	1.34%