



# First National Bankers Bankshares, Inc. Quarterly Financial Highlights

(in thousands where applicable)

	<u>Dec-17</u>	<u>Sep-17</u>	<u>Jun-17</u>	<u>Mar-17</u>
<b><u>Assets</u></b>				
Cash & Due from Banks	76,910	58,872	124,522	188,388
Federal Funds Sold	82,600	105,975	46,050	62,425
Securities Purchased URA	2,994	2,995	27,978	2,995
Investment Securities	51,213	54,624	58,168	60,951
Trading Assets	1,215	718	2,905	0
Loans Outstanding	618,494	617,212	633,100	612,464
Loan Loss Reserve	(13,664)	(12,707)	(11,728)	(14,034)
Other Assets	68,069	73,898	74,127	71,311
<b>Total Assets</b>	<b>887,831</b>	<b>901,587</b>	<b>955,122</b>	<b>984,500</b>
<b><u>Liabilities &amp; Capital</u></b>				
Deposits	401,744	401,881	410,046	471,554
Federal Funds Purchased	293,425	298,400	313,225	304,225
Securities Sold UAR	1	240	22,659	238
Borrowings from FHLB	16,500	16,500	26,500	26,521
Long-Term Subordinated Debt	8,248	8,248	8,248	8,248
Other Liabilities	9,109	11,333	10,612	9,968
Equity Capital	158,804	164,985	163,832	163,746
<b>Total Liabilities &amp; Capital</b>	<b>887,831</b>	<b>901,587</b>	<b>955,122</b>	<b>984,500</b>
<b><u>Income Statement</u></b>				
Interest Income	31,205	23,314	15,040	7,376
Interest Expense	4,503	3,220	1,843	795
Net Interest Income	26,702	20,094	13,197	6,581
Provision for Loan Losses	3,050	2,150	1,300	350
Other Income	22,928	17,621	11,726	6,062
Operating Expenses	44,375	33,485	22,372	11,344
Tax	6,585	647	333	225
Net Income	(4,380)	1,433	918	724
<b><u>Book Value per Common Share</u></b>				
	\$407.28	\$429.87	\$429.86	\$433.72
<b><u>Regulatory Capital</u></b>				
Common Equity Tier 1 Capital	125,204	121,910	120,730	120,862
Tier 1 Capital	159,921	161,278	160,098	160,230
Total Risk-Based Capital	169,935	171,174	169,946	169,869
Average Total Assets	921,940	960,391	985,983	952,766
<b><u>Capital Ratios</u></b>				
Common Equity Tier 1 Ratio	15.01%	15.41%	15.36%	15.76%
Tier 1 Risk-Based Capital Ratio	20.05%	20.38%	20.37%	20.90%
Total Risk-Based Capital Ratio	21.31%	21.64%	21.62%	22.15%
Leverage Ratio	17.46%	16.96%	16.39%	16.98%

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