



# First National Bankers Bankshares, Inc. Quarterly Financial Highlights

(in thousands where applicable)

	<u>Mar-18</u>	<u>Dec-17</u>	<u>Sep-17</u>	<u>Jun-17</u>
<b><u>Assets</u></b>				
Cash & Due from Banks	209,884	76,910	58,872	124,522
Federal Funds Sold	47,825	82,600	105,975	46,050
Securities Purchased URA	27,883	2,994	2,995	27,978
Investment Securities	47,855	51,213	54,624	58,168
Trading Assets	0	1,215	718	2,905
Loans Outstanding	602,306	618,494	617,212	633,100
Loan Loss Reserve	(13,789)	(13,664)	(12,707)	(11,728)
Other Assets	69,335	68,069	73,898	74,127
Total Assets	991,299	887,831	901,587	955,122
<b><u>Liabilities &amp; Capital</u></b>				
Deposits	478,213	401,744	401,881	410,046
Federal Funds Purchased	293,275	293,425	298,400	313,225
Securities Sold UAR	25,983	1	240	22,659
Borrowings from FHLB	16,500	16,500	16,500	26,500
Long-Term Subordinated Debt	8,248	8,248	8,248	8,248
Other Liabilities	9,867	9,109	11,333	10,612
Equity Capital	159,213	158,804	164,985	163,832
Total Liabilities & Capital	991,299	887,831	901,587	955,122
<b><u>Income Statement</u></b>				
Interest Income	8,019	31,205	23,314	15,040
Interest Expense	1,555	4,503	3,220	1,843
Net Interest Income	6,464	26,702	20,094	13,197
Provision for Loan Losses	100	3,050	2,150	1,300
Other Income	4,601	22,928	17,621	11,726
Operating Expenses	10,577	44,375	33,485	22,372
Tax	128	6,585	647	333
Net Income	260	(4,380)	1,433	918
<b><u>Book Value per Common Share</u></b>				
	\$406.59	\$407.28	\$429.87	\$429.86
<b><u>Regulatory Capital</u></b>				
Common Equity Tier 1 Capital	119,204	125,204	121,910	120,730
Tier 1 Capital	160,804	159,921	161,278	160,098
Total Risk-Based Capital	170,195	169,935	171,174	169,946
Average Total Assets	960,407	921,940	960,391	985,983
<b><u>Capital Ratios</u></b>				
Common Equity Tier 1 Ratio	15.96%	15.01%	15.41%	15.36%
Tier 1 Risk-Based Capital Ratio	21.53%	20.05%	20.38%	20.37%
Total Risk-Based Capital Ratio	22.79%	21.31%	21.64%	21.62%
Leverage Ratio	16.74%	17.46%	16.96%	16.39%

7813 Office Park Blvd., Baton Rouge, LA • 800.421.6182 • 225.924.8015 • 225.952.0899 FAX