



First National Bankers Bankshares, Inc. Quarterly Financial Highlights

(in thousands where applicable)

	<u>Jun-18</u>	<u>Mar-18</u>	<u>Dec-17</u>	<u>Sep-17</u>
<u>Assets</u>				
Cash & Due from Banks	93,820	209,884	76,910	58,872
Federal Funds Sold	108,950	47,825	82,600	105,975
Securities Purchased URA	0	27,883	2,994	2,995
Investment Securities	47,663	47,855	51,213	54,624
Trading Assets	246	0	1,215	718
Loans Outstanding	623,871	602,306	618,494	617,212
Loan Loss Reserve	(14,163)	(13,789)	(13,664)	(12,707)
Other Assets	69,580	69,335	68,069	73,898
Total Assets	929,967	991,299	887,831	901,587
<u>Liabilities & Capital</u>				
Deposits	410,653	478,213	401,744	401,881
Federal Funds Purchased	336,300	293,275	293,425	298,400
Securities Sold UAR	0	25,983	1	240
Borrowings from FHLB	5,000	16,500	16,500	16,500
Long-Term Subordinated Debt	8,248	8,248	8,248	8,248
Other Liabilities	9,833	9,867	9,109	11,333
Equity Capital	159,933	159,213	158,804	164,985
Total Liabilities & Capital	929,967	991,299	887,831	901,587
<u>Income Statement</u>				
Interest Income	16,904	8,019	31,205	23,314
Interest Expense	3,409	1,555	4,503	3,220
Net Interest Income	13,495	6,464	26,702	20,094
Provision for Loan Losses	100	100	3,050	2,150
Other Income	9,537	4,601	22,928	17,621
Operating Expenses	21,328	10,577	44,375	33,485
Tax	433	128	6,585	647
Net Income	1,171	260	(4,380)	1,433
<u>Book Value per Common Share</u>				
	\$406.26	\$406.59	\$407.28	\$429.87
<u>Regulatory Capital</u>				
Common Equity Tier 1 Capital	120,055	119,204	125,204	121,910
Tier 1 Capital	161,655	160,804	159,921	161,278
Total Risk-Based Capital	171,512	170,195	169,935	171,174
Average Total Assets	975,757	960,407	921,940	960,391
<u>Capital Ratios</u>				
Common Equity Tier 1 Ratio	15.31%	15.96%	15.01%	15.41%
Tier 1 Risk-Based Capital Ratio	20.61%	21.53%	20.05%	20.38%
Total Risk-Based Capital Ratio	21.87%	22.79%	21.31%	21.64%
Leverage Ratio	16.69%	16.74%	17.46%	16.96%

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