



First National Bankers Bankshares, Inc.

Quarterly Financial Highlights

(in thousands where applicable)

	<u>Dec-20</u>	<u>Sep-20</u>	<u>Jun-20</u>	<u>Mar-20</u>
<u>Assets</u>				
Cash & Due From Banks	414,057	209,280	257,220	201,790
Federal Funds Sold	23,150	25,850	58,700	33,000
Securities Purchased URA	0	0	0	0
Investment Securities	23,903	28,643	32,385	39,740
Trading Assets	1,288	1,418	5,365	9,394
Loans Outstanding	533,217	584,234	584,196	562,857
Loan Loss Reserve	(18,146)	(18,697)	(17,750)	(16,303)
Other Assets	71,715	64,724	64,651	63,564
Total Assets	1,049,184	895,452	984,767	894,042
<u>Liabilities & Capital</u>				
Deposits	454,827	376,613	408,853	390,725
Federal Fund Purchased	402,875	328,075	386,550	314,900
Securities Sold UAR	0	0	0	0
Borrowings from FHLB	5,000	5,000	5,000	5,000
Long-Term Subordinated Debt	8,248	8,248	8,248	8,248
Other Liabilities	10,145	10,518	11,013	8,888
Equity Capital	168,089	166,998	165,103	166,281
Total Liabilities & Capital	1,049,184	895,452	984,767	894,042
<u>Income Statement</u>				
Interest Income	27,162	20,890	14,348	7,774
Interest Expense	1,783	1,593	1,403	1,209
Net Interest Income	25,379	19,297	12,945	6,565
Provision for Loan Losses	8,000	4,525	3,075	1,675
Other Income	41,447	30,271	19,571	10,517
Operating Expenses	55,119	41,662	27,389	14,274
Tax	967	914	583	354
Net Income	2,740	2,467	1,469	779
<u>Book value per Common Share</u>				
	\$419.94	\$419.71	\$416.75	\$421.51
<u>Regulatory Capital</u>				
Tier 1 Capital	170,420	169,436	167,587	168,446
Average Total Assets	1,030,118	975,087	1,015,650	974,579
Community Bank Leverage Ratio*	16.5437%	17.3765%	16.5005%	17.2840%
CBLR Required to be Well Capitalized	9.0000%	9.0000%	9.0000%	9.0000%
* CBLR framework election effective Q1 2020				

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