



First National Bankers Bankshares, Inc. Quarterly Financial Highlights

(in thousands where applicable)

	<u>Mar-21</u>	<u>Dec-20</u>	<u>Sep-20</u>	<u>Jun-20</u>
<u>Assets</u>				
Cash & Due From Banks	413,486	414,057	209,280	257,220
Federal Funds Sold	3,850	23,150	25,850	58,700
Securities Purchased URA	0	0	0	0
Investment Securities	20,906	23,903	28,643	32,385
Trading Assets	3,540	1,288	1,418	5,365
Loans Outstanding	532,887	533,217	584,234	584,196
Loan Loss Reserve	(19,121)	(18,146)	(18,697)	(17,750)
Other Assets	72,599	71,715	64,724	64,651
Total Assets	1,028,147	1,049,184	895,452	984,767
<u>Liabilities & Capital</u>				
Deposits	440,039	454,827	376,613	408,853
Federal Fund Purchased	395,425	402,875	328,075	386,550
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	9,244	10,145	10,518	11,013
Equity Capital	170,191	168,089	166,998	165,103
Total Liabilities & Capital	1,028,147	1,049,184	895,452	984,767
<u>Income Statement</u>				
Interest Income	6,088	27,162	20,890	14,348
Interest Expense	186	1,783	1,593	1,403
Net Interest Income	5,902	25,379	19,297	12,945
Provision for Loan Losses	500	8,000	4,525	3,075
Other Income	11,503	41,447	30,271	19,571
Operating Expenses	14,746	55,119	41,662	27,389
Tax	544	967	914	583
Net Income	1,615	2,740	2,467	1,469
<u>Book value per Common Share</u>				
	\$425.56	\$419.94	\$419.71	\$416.75
<u>Regulatory Capital</u>				
Tier 1 Capital	173,372	170,420	169,436	167,587
Average Total Assets	1,048,145	1,030,118	975,087	1,015,650
Community Bank Leverage Ratio*	16.5408%	16.5437%	17.3765%	16.5005%
CBLR Required to be Well Capitalized	8.5000%	9.0000%	9.0000%	9.0000%
* CBLR framework election effective Q1 2020				

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