



First National Bankers Bankshares, Inc.

Quarterly Financial Highlights

(in thousands where applicable)

	<u>Jun-21</u>	<u>Mar-21</u>	<u>Dec-20</u>	<u>Sep-20</u>
<u>Assets</u>				
Cash & Due From Banks	427,690	413,486	414,057	209,280
Federal Funds Sold	7,425	3,850	23,150	25,850
Securities Purchased URA	0	0	0	0
Investment Securities	18,138	20,906	23,903	28,643
Trading Assets	656	3,540	1,288	1,418
Loans Outstanding	526,647	532,887	533,217	584,234
Loan Loss Reserve	(19,443)	(19,121)	(18,146)	(18,697)
Other Assets	72,669	72,599	71,715	64,724
Total Assets	1,033,782	1,028,147	1,049,184	895,452
<u>Liabilities & Capital</u>				
Deposits	498,984	440,039	454,827	376,613
Federal Fund Purchased	338,400	395,425	402,875	328,075
Securities Sold UAR	0	0	0	0
Borrowings from FHLB	0	5,000	5,000	5,000
Long-Term Subordinated Debt	8,248	8,248	8,248	8,248
Other Liabilities	10,775	9,244	10,145	10,518
Equity Capital	177,375	170,191	168,089	166,998
Total Liabilities & Capital	1,033,782	1,028,147	1,049,184	895,452
<u>Income Statement</u>				
Interest Income	11,855	6,088	27,162	20,890
Interest Expense	361	186	1,783	1,593
Net Interest Income	11,494	5,902	25,379	19,297
Provision for Loan Losses	700	500	8,000	4,525
Other Income	23,036	11,503	41,447	30,271
Operating Expenses	29,388	14,746	55,119	41,662
Tax	1,054	544	967	914
Net Income	3,388	1,615	2,740	2,467
<u>Book value per Common Share</u>				
	\$425.42	\$425.56	\$419.94	\$419.71
<u>Regulatory Capital</u>				
Tier 1 Capital	180,838	173,372	170,420	169,436
Average Total Assets	1,084,386	1,048,145	1,030,118	975,087
Community Bank Leverage Ratio*	16.6765%	16.5408%	16.5437%	17.3765%
CBLR Required to be Well Capitalized	8.5000%	8.5000%	9.0000%	9.0000%
* CBLR framework election effective Q1 2020				

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