



First National Bankers Bankshares, Inc. Quarterly Financial Highlights

(in thousands where applicable)

	<u>Sep-21</u>	<u>Jun-21</u>	<u>Mar-21</u>	<u>Dec-20</u>
Assets				
Cash & Due From Banks	518,741	427,690	413,486	414,057
Federal Funds Sold	35,650	7,425	3,850	23,150
Securities Purchased URA	0	0	0	0
Investment Securities	16,499	18,138	20,906	23,903
Trading Assets	1,254	656	3,540	1,288
Loans Outstanding	528,268	526,647	532,887	533,217
Loan Loss Reserve	(19,595)	(19,443)	(19,121)	(18,146)
Other Assets	71,386	72,669	72,599	71,715
Total Assets	1,152,203	1,033,782	1,028,147	1,049,184
Liabilities & Capital				
Deposits	502,449	498,984	440,039	454,827
Federal Fund Purchased	450,550	338,400	395,425	402,875
Securities Sold UAR	0	0	0	0
Borrowings from FHLB	0	0	5,000	5,000
Long-Term Subordinated Debt	8,248	8,248	8,248	8,248
Other Liabilities	11,098	10,775	9,244	10,145
Equity Capital	179,858	177,375	170,191	168,089
Total Liabilities & Capital	1,152,203	1,033,782	1,028,147	1,049,184
Income Statement				
Interest Income	17,877	11,855	6,088	27,162
Interest Expense	571	361	186	1,783
Net Interest Income	17,306	11,494	5,902	25,379
Provision for Loan Losses	850	700	500	8,000
Other Income	35,092	23,036	11,503	41,447
Operating Expenses	44,334	29,388	14,746	55,119
Tax	1,760	1,054	544	967
Net Income	5,454	3,388	1,615	2,740
Book value per Common Share	\$430.94	\$425.42	\$425.56	\$419.94
Regulatory Capital				
Tier 1 Capital	183,287	180,838	173,372	170,420
Average Total Assets	1,170,506	1,084,386	1,048,145	1,030,118
Community Bank Leverage Ratio*	15.6588%	16.6765%	16.5408%	16.5437%
CBLR Required to be Well Capitalized	8.5000%	8.5000%	8.5000%	9.0000%
* CBLR framework election effective Q1 2020				

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