



First National Bankers Bankshares, Inc. Quarterly Financial Highlights

(in thousands where applicable)

	<u>Sep-18</u>	<u>Jun-18</u>	<u>Mar-18</u>	<u>Dec-17</u>
<u>Assets</u>				
Cash & Due from Banks	73,575	93,820	209,884	76,910
Federal Funds Sold	97,825	108,950	47,825	82,600
Securities Purchased URA	6,993	0	27,883	2,994
Investment Securities	45,647	47,663	47,855	51,213
Trading Assets	310	246	0	1,215
Loans Outstanding	639,987	623,871	602,306	618,494
Loan Loss Reserve	(12,811)	(14,163)	(13,789)	(13,664)
Other Assets	67,269	69,580	69,335	68,069
Total Assets	918,795	929,967	991,299	887,831
<u>Liabilities & Capital</u>				
Deposits	347,473	410,653	478,213	401,744
Federal Funds Purchased	380,375	336,300	293,275	293,425
Securities Sold UAR	6,895	0	25,983	1
Borrowings from FHLB	5,000	5,000	16,500	16,500
Long-Term Subordinated Debt	8,248	8,248	8,248	8,248
Other Liabilities	9,801	9,833	9,867	9,109
Equity Capital	160,973	159,933	159,213	158,804
Total Liabilities & Capital	918,765	929,967	991,299	887,831
<u>Income Statement</u>				
Interest Income	25,891	16,904	8,019	31,205
Interest Expense	5,507	3,409	1,555	4,503
Net Interest Income	20,384	13,495	6,464	26,702
Provision for Loan Losses	305	100	100	3,050
Other Income	15,133	9,537	4,601	22,928
Operating Expenses	32,736	21,328	10,577	44,375
Tax	662	433	128	6,585
Net Income	1,814	1,171	260	(4,380)
<u>Book Value per Common Share</u>				
	\$405.03	\$406.26	\$406.59	\$407.28
<u>Regulatory Capital</u>				
Common Equity Tier 1 Capital	121,191	120,055	119,204	125,204
Tier 1 Capital	162,791	161,655	160,804	159,921
Total Risk-Based Capital	172,852	171,512	170,195	169,935
Average Total Assets	950,704	975,757	960,407	921,940
<u>Capital Ratios</u>				
Common Equity Tier 1 Ratio	15.11%	15.31%	15.96%	15.01%
Tier 1 Risk-Based Capital Ratio	20.30%	20.61%	21.53%	20.05%
Total Risk-Based Capital Ratio	21.55%	21.87%	22.79%	21.31%
Leverage Ratio	17.25%	16.69%	16.74%	17.46%

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