



# First National Bankers Bankshares, Inc. Quarterly Financial Highlights

(in thousands where applicable)

|   | <u>Dec-18</u> | <u>Sep-18</u> | <u>Jun-18</u> | <u>Mar-18</u> |
|---|---------------|---------------|---------------|---------------|
| <b><u>Assets</u></b>                      |               |               |               |               |
| Cash & Due from Banks                     | 60,504        | 73,575        | 93,820        | 209,884       |
| Federal Funds Sold                        | 116,000       | 97,825        | 108,950       | 47,825        |
| Securities Purchased URA                  | 6,489         | 6,993         | 0             | 27,883        |
| Investment Securities                     | 43,109        | 45,647        | 47,663        | 47,855        |
| Trading Assets                            | 0             | 310           | 246           | 0             |
| Loans Outstanding                         | 622,915       | 639,987       | 623,871       | 602,306       |
| Loan Loss Reserve                         | (12,885)      | (12,811)      | (14,163)      | (13,789)      |
| Other Assets                              | 67,377        | 67,269        | 69,580        | 69,335        |
| Total Assets                              | 903,509       | 918,795       | 929,967       | 991,299       |
| <b><u>Liabilities &amp; Capital</u></b>   |               |               |               |               |
| Deposits                                  | 358,438       | 347,473       | 410,653       | 478,213       |
| Federal Funds Purchased                   | 358,525       | 380,375       | 336,300       | 293,275       |
| Securities Sold UAR                       | 6,069         | 6,895         | 0             | 25,983        |
| Borrowings from FHLB                      | 5,000         | 5,000         | 5,000         | 16,500        |
| Long-Term Subordinated Debt               | 8,248         | 8,248         | 8,248         | 8,248         |
| Other Liabilities                         | 9,135         | 9,801         | 9,833         | 9,867         |
| Equity Capital                            | 158,094       | 160,973       | 159,933       | 159,213       |
| Total Liabilities & Capital               | 903,509       | 918,765       | 929,967       | 991,299       |
| <b><u>Income Statement</u></b>            |               |               |               |               |
| Interest Income                           | 35,191        | 25,891        | 16,904        | 8,019         |
| Interest Expense                          | 7,735         | 5,507         | 3,409         | 1,555         |
| Net Interest Income                       | 27,456        | 20,384        | 13,495        | 6,464         |
| Provision for Loan Losses                 | 305           | 305           | 100           | 100           |
| Other Income                              | 19,690        | 15,133        | 9,537         | 4,601         |
| Operating Expenses                        | 43,110        | 32,736        | 21,328        | 10,577        |
| Tax                                       | 953           | 662           | 433           | 128           |
| Net Income                                | 2,778         | 1,814         | 1,171         | 260           |
| <b><u>Book Value per Common Share</u></b> |               |               |               |               |
|   | \$406.23      | \$405.03      | \$406.26      | \$406.59      |
| <b><u>Regulatory Capital</u></b>          |               |               |               |               |
| Common Equity Tier 1 Capital              | 133,076       | 121,191       | 120,055       | 119,204       |
| Tier 1 Capital                            | 159,497       | 162,791       | 161,655       | 160,804       |
| Total Risk-Based Capital                  | 169,305       | 172,852       | 171,512       | 170,195       |
| Average Total Assets                      | 913,742       | 950,704       | 975,757       | 960,407       |
| <b><u>Capital Ratios</u></b>              |               |               |               |               |
| Common Equity Tier 1 Ratio                | 17.03%        | 15.11%        | 15.31%        | 15.96%        |
| Tier 1 Risk-Based Capital Ratio           | 20.41%        | 20.30%        | 20.61%        | 21.53%        |
| Total Risk-Based Capital Ratio            | 21.66%        | 21.55%        | 21.87%        | 22.79%        |
| Leverage Ratio                            | 17.59%        | 17.25%        | 16.69%        | 16.74%        |

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