



First National Bankers Bankshares, Inc. Quarterly Financial Highlights

(in thousands where applicable)

	<u>Mar-19</u>	<u>Dec-18</u>	<u>Sep-18</u>	<u>Jun-18</u>
<u>Assets</u>				
Cash & Due from Banks	150,550	60,504	73,575	93,820
Federal Funds Sold	16,925	116,000	97,825	108,950
Securities Purchased URA	11,992	6,489	6,993	0
Investment Securities	41,445	43,109	45,647	47,663
Trading Assets	0	0	310	246
Loans Outstanding	640,349	622,915	639,987	623,871
Loan Loss Reserve	(13,133)	(12,885)	(12,811)	(14,163)
Other Assets	65,678	67,377	67,269	69,580
Total Assets	913,806	903,509	918,795	929,967
<u>Liabilities & Capital</u>				
Deposits	379,455	358,438	347,473	410,653
Federal Funds Purchased	343,250	358,525	380,375	336,300
Securities Sold UAR	9,516	6,069	6,895	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	8,403	9,135	9,801	9,833
Equity Capital	159,934	158,094	160,973	159,933
Total Liabilities & Capital	913,806	903,509	918,765	929,967
<u>Income Statement</u>				
Interest Income	9,126	35,191	25,891	16,904
Interest Expense	2,264	7,735	5,507	3,409
Net Interest Income	6,862	27,456	20,384	13,495
Provision for Loan Losses	0	305	305	100
Other Income	5,238	19,690	15,133	9,537
Operating Expenses	10,718	43,110	32,736	21,328
Tax	352	953	662	433
Net Income	1,030	2,778	1,814	1,171
<u>Book Value per Common Share</u>				
	\$410.56	\$406.23	\$405.03	\$406.26
<u>Regulatory Capital</u>				
Common Equity Tier 1 Capital	135,135	133,076	121,191	120,055
Tier 1 Capital	161,556	159,497	162,791	161,655
Total Risk-Based Capital	171,225	169,305	172,852	171,512
Average Total Assets	910,093	913,742	950,704	975,757
<u>Capital Ratios</u>				
Common Equity Tier 1 Ratio	17.55%	17.03%	15.11%	15.31%
Tier 1 Risk-Based Capital Ratio	20.98%	20.41%	20.30%	20.61%
Total Risk-Based Capital Ratio	22.24%	21.66%	21.55%	21.87%
Leverage Ratio	17.88%	17.59%	17.25%	16.69%

7813 Office Park Blvd., Baton Rouge, LA • 800.421.6182 • 225.924.8015 • 225.952.0899 FAX