



First National Bankers Bankshares, Inc. Quarterly Financial Highlights

(in thousands where applicable)

	<u>Jun-19</u>	<u>Mar-19</u>	<u>Dec-18</u>	<u>Sep-18</u>
<u>Assets</u>				
Cash & Due from Banks	141,154	150,550	60,504	73,575
Federal Funds Sold	38,675	16,925	116,000	97,825
Securities Purchased URA	18,200	11,992	6,489	6,993
Investment Securities	39,498	41,445	43,109	45,647
Trading Assets	454	0	0	310
Loans Outstanding	614,103	640,349	622,915	639,987
Loan Loss Reserve	(13,183)	(13,133)	(12,885)	(12,811)
Other Assets	67,107	65,678	67,377	67,269
Total Assets	906,008	913,806	903,509	918,795
<u>Liabilities & Capital</u>				
Deposits	406,485	379,455	358,438	347,473
Federal Funds Purchased	299,125	343,250	358,525	380,375
Securities Sold UAR	16,065	9,516	6,069	6,895
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	10,755	8,403	9,135	9,801
Equity Capital	160,330	159,934	158,094	160,973
Total Liabilities & Capital	906,008	913,806	903,509	918,765
<u>Income Statement</u>				
Interest Income	18,277	9,126	35,191	25,891
Interest Expense	4,511	2,264	7,735	5,507
Net Interest Income	13,766	6,862	27,456	20,384
Provision for Loan Losses	0	0	305	305
Other Income	11,295	5,238	19,690	15,133
Operating Expenses	22,066	10,718	43,110	32,736
Tax	786	352	953	662
Net Income	2,209	1,030	2,778	1,814
<u>Book Value per Common Share</u>				
	\$410.55	\$410.56	\$406.23	\$405.03
<u>Regulatory Capital</u>				
Common Equity Tier 1 Capital	135,188	135,135	133,076	121,191
Tier 1 Capital	161,609	161,556	159,497	162,791
Total Risk-Based Capital	171,021	171,225	169,305	172,852
Average Total Assets	911,093	910,093	913,742	950,704
<u>Capital Ratios</u>				
Common Equity Tier 1 Ratio	18.03%	17.55%	17.03%	15.11%
Tier 1 Risk-Based Capital Ratio	21.55%	20.98%	20.41%	20.30%
Total Risk-Based Capital Ratio	22.81%	22.24%	21.66%	21.55%
Leverage Ratio	17.86%	17.88%	17.59%	17.25%

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