



First National Bankers Bankshares, Inc. Quarterly Financial Highlights

(in thousands where applicable)

	<u>Mar-20</u>	<u>Dec-19</u>	<u>Sep-19</u>	<u>Jun-19</u>
<u>Assets</u>				
Cash & Due From Banks	201,790	148,016	161,443	141,154
Federal Funds Sold	33,000	48,675	66,600	38,675
Securities Purchased URA	0	0	32,996	18,200
Investment Securities	39,740	38,685	37,916	39,498
Trading Assets	9,394	1,004	491	454
Loans Outstanding	562,857	568,551	573,287	614,103
Loan Loss Reserve	(16,303)	(14,617)	(13,656)	(13,183)
Other Assets	63,564	65,757	65,508	67,107
Total Assets	894,042	856,071	924,585	906,008
<u>Liabilities & Capital</u>				
Deposits	390,725	399,589	431,796	406,485
Federal Fund Purchased	314,900	267,350	272,075	299,125
Securities Sold UAR	0	0	32,992	16,065
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	8,888	11,154	10,649	10,755
Equity Capital	166,281	164,730	163,825	160,330
Total Liabilities & Capital	894,042	856,071	924,585	906,008
<u>Income Statement</u>				
Interest Income	7,774	36,011	27,277	18,277
Interest Expense	1,209	8,159	6,571	4,511
Net Interest Income	6,565	27,852	20,706	13,766
Provision for Loan Losses	1,675	1,300	400	0
Other Income	10,517	28,522	20,142	11,295
Operating Expenses	14,274	48,126	34,496	22,066
Tax	354	1,819	1,546	786
Net Income	779	5,129	4,406	2,209
<u>Book value per Common Share</u>				
	\$421.51	\$417.66	\$416.96	\$410.55
<u>Regulatory Capital</u>				
Tier 1 Capital	168,446	166,025	165,068	161,609
Average Total Assets	974,579	951,156	930,352	904,812
Community Bank Leverage Ratio*	17.2840%	17.4551%	17.7425%	17.8611%
CBLR Required to be Well Capitalized	9.0000%	9.0000%	9.0000%	9.0000%

* CBLR framework election effective Q1 2020

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