



First National Bankers Bankshares, Inc. Quarterly Financial Highlights

(in thousands where applicable)

	<u>Jun-20</u>	<u>Mar-20</u>	<u>Dec-19</u>	<u>Sep-19</u>
<u>Assets</u>				
Cash & Due From Banks	257,220	201,790	148,016	161,443
Federal Funds Sold	58,700	33,000	48,675	66,600
Securities Purchased URA	0	0	0	32,996
Investment Securities	32,385	39,740	38,685	37,916
Trading Assets	5,365	9,394	1,004	491
Loans Outstanding	584,196	562,857	568,551	573,287
Loan Loss Reserve	(17,750)	(16,303)	(14,617)	(13,656)
Other Assets	64,651	63,564	65,757	65,508
Total Assets	984,767	894,042	856,071	924,585
<u>Liabilities & Capital</u>				
Deposits	408,853	390,725	399,589	431,796
Federal Fund Purchased	386,550	314,900	267,350	272,075
Securities Sold UAR	0	0	0	32,992
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	11,013	8,888	11,154	10,649
Equity Capital	165,103	166,281	164,730	163,825
Total Liabilities & Capital	984,767	894,042	856,071	924,585
<u>Income Statement</u>				
Interest Income	14,348	7,774	36,011	27,277
Interest Expense	1,403	1,209	8,159	6,571
Net Interest Income	12,945	6,565	27,852	20,706
Provision for Loan Losses	3,075	1,675	1,300	400
Other Income	19,571	10,517	28,522	20,142
Operating Expenses	27,389	14,274	48,126	34,496
Tax	583	354	1,819	1,546
Net Income	1,469	779	5,129	4,406
<u>Book value per Common Share</u>				
	\$416.75	\$421.51	\$417.66	\$416.96
<u>Regulatory Capital</u>				
Tier 1 Capital	167,587	168,446	166,025	165,068
Average Total Assets	1,015,650	974,579	951,156	930,352
Community Bank Leverage Ratio*	16.5005%	17.2840%	17.4551%	17.7425%
CBLR Required to be Well Capitalized	9.0000%	9.0000%	9.0000%	9.0000%
* CBLR framework election effective Q1 2020				

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