



First National Bankers Bankshares, Inc. Quarterly Financial Highlights

(in thousands where applicable)

	<u>Sep-20</u>	<u>Jun-20</u>	<u>Mar-20</u>	<u>Dec-19</u>
<u>Assets</u>				
Cash & Due From Banks	209,280	257,220	201,790	148,016
Federal Funds Sold	25,850	58,700	33,000	48,675
Securities Purchased URA	0	0	0	0
Investment Securities	28,643	32,385	39,740	38,685
Trading Assets	1,418	5,365	9,394	1,004
Loans Outstanding	584,234	584,196	562,857	568,551
Loan Loss Reserve	(18,697)	(17,750)	(16,303)	(14,617)
Other Assets	64,724	64,651	63,564	65,757
Total Assets	895,452	984,767	894,042	856,071
<u>Liabilities & Capital</u>				
Deposits	376,613	408,853	390,725	399,589
Federal Fund Purchased	328,075	386,550	314,900	267,350
Securities Sold UAR	0	0	0	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	10,518	11,013	8,888	11,154
Equity Capital	166,998	165,103	166,281	164,730
Total Liabilities & Capital	895,452	984,767	894,042	856,071
<u>Income Statement</u>				
Interest Income	20,890	14,348	7,774	36,011
Interest Expense	1,593	1,403	1,209	8,159
Net Interest Income	19,297	12,945	6,565	27,852
Provision for Loan Losses	4,525	3,075	1,675	1,300
Other Income	30,271	19,571	10,517	28,522
Operating Expenses	41,662	27,389	14,274	48,126
Tax	914	583	354	1,819
Net Income	2,467	1,469	779	5,129
<u>Book value per Common Share</u>				
	\$419.71	\$416.75	\$421.51	\$417.66
<u>Regulatory Capital</u>				
Tier 1 Capital	169,436	167,587	168,446	166,025
Average Total Assets	975,087	1,015,650	974,579	951,156
Community Bank Leverage Ratio*	17.3765%	16.5005%	17.2840%	17.4551%
CBLR Required to be Well Capitalized	9.0000%	9.0000%	9.0000%	9.0000%

* CBLR framework election effective Q1 2020

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