



First National Bankers Bankshares, Inc. Quarterly Financial Highlights

(in thousands where applicable)

	<u>Dec-19</u>	<u>Sep-19</u>	<u>Jun-19</u>	<u>Mar-19</u>
<u>Assets</u>				
Cash & Due from Banks	148,016	161,443	141,154	150,550
Federal Funds Sold	48,675	66,600	38,675	16,925
Securities Purchased URA	0	32,996	18,200	11,992
Investment Securities	38,685	37,916	39,498	41,445
Trading Assets	1,004	491	454	0
Loans Outstanding	568,551	573,287	614,103	640,349
Loan Loss Reserve	(14,617)	(13,656)	(13,183)	(13,133)
Other Assets	65,757	65,508	67,107	65,678
Total Assets	856,071	924,585	906,008	913,806
<u>Liabilities & Capital</u>				
Deposits	399,589	431,796	406,485	379,455
Federal Funds Purchased	267,350	272,075	299,125	343,250
Securities Sold UAR	0	32,992	16,065	9,516
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	11,154	10,649	10,755	8,403
Equity Capital	164,730	163,825	160,330	159,934
Total Liabilities & Capital	856,071	924,585	906,008	913,806
<u>Income Statement</u>				
Interest Income	36,011	27,277	18,277	9,126
Interest Expense	8,159	6,571	4,511	2,264
Net Interest Income	27,852	20,706	13,766	6,862
Provision for Loan Losses	1,300	400	0	0
Other Income	28,522	20,142	11,295	5,238
Operating Expenses	48,126	34,496	22,066	10,718
Tax	1,819	1,546	786	352
Net Income	5,129	4,406	2,209	1,030
<u>Book Value per Common Share</u>				
	\$417.66	\$416.96	\$410.55	\$410.56
<u>Regulatory Capital</u>				
Common Equity Tier 1 Capital	139,604	138,647	135,188	135,135
Tier 1 Capital	166,025	165,068	161,609	161,556
Total Risk-Based Capital	174,949	174,174	171,021	171,225
Average Total Assets	957,763	936,959	911,093	910,093
<u>Capital Ratios</u>				
Common Equity Tier 1 Ratio	19.71%	19.15%	18.03%	17.55%
Tier 1 Risk-Based Capital Ratio	23.44%	22.80%	21.55%	20.98%
Total Risk-Based Capital Ratio	24.70%	24.06%	22.81%	22.24%
Leverage Ratio	17.46%	17.74%	17.86%	17.88%

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