



First National Bankers Bankshares, Inc. Quarterly Financial Highlights

(in thousands where applicable)

	<u>Sep-19</u>	<u>Jun-19</u>	<u>Mar-19</u>	<u>Dec-18</u>
<u>Assets</u>				
Cash & Due from Banks	161,443	141,154	150,550	60,504
Federal Funds Sold	66,600	38,675	16,925	116,000
Securities Purchased URA	32,996	18,200	11,992	6,489
Investment Securities	37,916	39,498	41,445	43,109
Trading Assets	491	454	0	0
Loans Outstanding	573,287	614,103	640,349	622,915
Loan Loss Reserve	(13,656)	(13,183)	(13,133)	(12,885)
Other Assets	65,508	67,107	65,678	67,377
Total Assets	924,585	906,008	913,806	903,509
<u>Liabilities & Capital</u>				
Deposits	431,796	406,485	379,455	358,438
Federal Funds Purchased	272,075	299,125	343,250	358,525
Securities Sold UAR	32,992	16,065	9,516	6,069
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	10,649	10,755	8,403	9,135
Equity Capital	163,825	160,330	159,934	158,094
Total Liabilities & Capital	924,585	906,008	913,806	903,509
<u>Income Statement</u>				
Interest Income	27,277	18,277	9,126	35,191
Interest Expense	6,571	4,511	2,264	7,735
Net Interest Income	20,706	13,766	6,862	27,456
Provision for Loan Losses	400	0	0	305
Other Income	20,142	11,295	5,238	19,690
Operating Expenses	34,496	22,066	10,718	43,110
Tax	1,546	786	352	953
Net Income	4,406	2,209	1,030	2,778
<u>Book Value per Common Share</u>				
	\$416.96	\$410.55	\$410.56	\$406.23
<u>Regulatory Capital</u>				
Common Equity Tier 1 Capital	138,647	135,188	135,135	133,076
Tier 1 Capital	165,068	161,609	161,556	159,497
Total Risk-Based Capital	174,174	171,021	171,225	169,305
Average Total Assets	936,959	911,093	910,093	913,742
<u>Capital Ratios</u>				
Common Equity Tier 1 Ratio	19.15%	18.03%	17.55%	17.03%
Tier 1 Risk-Based Capital Ratio	22.80%	21.55%	20.98%	20.41%
Total Risk-Based Capital Ratio	24.06%	22.81%	22.24%	21.66%
Leverage Ratio	17.74%	17.86%	17.88%	17.59%

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