



First National Bankers Bankshares, Inc.
Financial Highlights (Unaudited)
for the year to date ended June 30, 2008

BALANCE SHEET

ASSETS

LIABILITIES AND CAPITAL

Cash and Due From Banks	\$ 35,050,716
Federal Funds Sold	109,375,000
Securities Purchased URA	1,150,313
Investment Securities	20,608,793
Trading Assets	0
Loans Outstanding	366,384,542
Loan Loss Reserve	(3,861,689)
Other Assets	26,031,410
Total Assets	554,739,085
Agent Federal Funds Sold	490,500,000
Total Resources Administered	<u>\$ 1,045,239,085</u>

Deposits	\$ 82,343,398
Federal Funds Purchased	376,025,000
Securities Sold UAR	1,437,620
Borrowings from FHLB	10,000,000
Long-Term Subordinated Debt	8,248,000
Other Liabilities	3,451,352
Equity Capital	73,233,715
Total Liabilities and Capital	554,739,085
Agent Federal Funds Bought	490,500,000
Total Resources Administered	<u>\$ 1,045,239,085</u>



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INCOME STATEMENT

Interest Income	\$	13,984,866
Interest Expense		<u>6,612,963</u>
Net Interest Income		7,371,903
Provision for Loan Losses		587,000
Other Income		12,412,433
Operating Expenses		15,404,849
Tax		<u>1,391,596</u>
Net Income	\$	<u><u>2,400,891</u></u>

BOOK VALUE PER COMMON SHARE \$ 360.67

REGULATORY CAPITAL

Tier 1 Capital	\$	81,203,000
Total Risk-Based Capital	\$	85,064,000
Average Total Assets	\$	638,671,000

Capital Ratios

Tier 1 Leverage Ratio	12.71%
Tier 1 Risk-Based Capital Ratio	17.75%
Total Risk-Based Capital Ratio	18.60%