

**First National Bankers Bankshares, Inc.**  
**Financial Highlights (Unaudited)**  
**for the year to date ended March 31, 2008**

**BALANCE SHEET**

**ASSETS**

**LIABILITIES AND CAPITAL**

Cash and Due From Banks	\$ 33,639,094	Deposits	\$ 78,115,309
Federal Funds Sold	324,525,000	Federal Funds Purchased	542,325,000
Securities Purchased URA	4,144,136	Securities Sold UAR	8,067,772
Investment Securities	20,318,327	Borrowings from FHLB	10,000,000
Trading Assets	138,830	Long-Term Subordinated Debt	8,248,000
Loans Outstanding	320,978,418	Other Liabilities	7,701,934
Loan Loss Reserve	(3,505,689)	Equity Capital	72,059,273
Other Assets	26,279,172		
Total Assets	<u>726,517,288</u>	Total Liabilities and Capital	<u>726,517,288</u>
Agent Federal Funds Sold	<u>872,475,000</u>	Agent Federal Funds Bought	<u>872,475,000</u>
Total Resources Administered	<u><u>\$ 1,598,992,288</u></u>	Total Resources Administered	<u><u>\$ 1,598,992,288</u></u>



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**INCOME STATEMENT**

Interest Income	\$	7,682,668
Interest Expense		<u>4,083,719</u>
Net Interest Income		3,598,949
Provision for Loan Losses		231,000
Other Income		7,185,378
Operating Expenses		8,471,063
Tax		<u>736,427</u>
Net Income	\$	<u><u>1,345,837</u></u>

BOOK VALUE PER COMMON SHARE \$ 355.89

**REGULATORY CAPITAL**

Tier 1 Capital	\$	79,948,000
Total Risk-Based Capital	\$	83,453,000
Average Total Assets	\$	688,721,000

Capital Ratios

Tier 1 Leverage Ratio	11.61%
Tier 1 Risk-Based Capital Ratio	18.11%
Total Risk-Based Capital Ratio	18.91%