



First National Bankers Bankshares, Inc. Quarterly Financial Highlights

(in thousands where applicable)

	<u>Mar-22</u>	<u>Dec-21</u>	<u>Sep-21</u>	<u>Jun-21</u>
<u>Assets</u>				
Cash & Due From Banks	390,155	484,472	518,741	427,690
Federal Funds Sold	38,325	24,625	35,650	7,425
Securities Purchased URA	0	0	0	0
Investment Securities	108,309	15,236	16,499	18,138
Trading Assets	318	2,713	1,254	656
Loans Outstanding	482,563	484,001	528,268	526,647
Loan Loss Reserve	(15,465)	(17,354)	(19,595)	(19,443)
Other Assets	77,478	70,760	71,386	72,669
Total Assets	1,081,683	1,064,453	1,152,203	1,033,782
<u>Liabilities & Capital</u>				
Deposits	462,456	538,386	502,449	498,984
Federal Fund Purchased	420,025	325,300	450,550	338,400
Securities Sold UAR	0	0	0	0
Borrowings from FHLB	0	0	0	0
Long-Term Subordinated Debt	8,248	8,248	8,248	8,248
Other Liabilities	10,757	11,172	11,098	10,775
Equity Capital	180,197	181,347	179,858	177,375
Total Liabilities & Capital	1,081,683	1,064,453	1,152,203	1,033,782
<u>Income Statement</u>				
Interest Income	5,576	23,748	17,877	11,855
Interest Expense	238	797	571	361
Net Interest Income	5,338	22,951	17,306	11,494
Provision for Loan Losses	(2,000)	1,000	850	700
Other Income	8,471	45,368	35,092	23,036
Operating Expenses	13,423	58,724	44,334	29,388
Tax	592	2,150	1,760	1,054
Net Income	1,794	6,445	5,454	3,388
<u>Book value per Common Share</u>				
	\$430.07	\$432.57	\$430.94	\$425.42
<u>Regulatory Capital</u>				
Tier 1 Capital	187,261	185,679	183,287	180,838
Average Total Assets	1,166,310	1,245,738	1,170,506	1,084,386
Community Bank Leverage Ratio*	16.0559%	14.9051%	15.6588%	16.6765%
CBLR Required to be Well Capitalized	8.5000%	8.5000%	8.5000%	8.5000%
* CBLR framework election effective Q1 2020				

7813 Office Park Blvd., Baton Rouge, LA • 800.421.6182 • 225.924.8015 • 225.952.0899 FAX