



# First National Bankers Bankshares, Inc. Quarterly Financial Highlights

(in thousands where applicable)

	<u>Dec-21</u>	<u>Sep-21</u>	<u>Jun-21</u>	<u>Mar-21</u>
<b>Assets</b>				
Cash & Due From Banks	484,472	518,741	427,690	413,486
Federal Funds Sold	24,625	35,650	7,425	3,850
Securities Purchased URA	0	0	0	0
Investment Securities	15,236	16,499	18,138	20,906
Trading Assets	2,713	1,254	656	3,540
Loans Outstanding	484,001	528,268	526,647	532,887
Loan Loss Reserve	(17,354)	(19,595)	(19,443)	(19,121)
Other Assets	70,760	71,386	72,669	72,599
Total Assets	1,064,453	1,152,203	1,033,782	1,028,147
<b>Liabilities &amp; Capital</b>				
Deposits	538,386	502,449	498,984	440,039
Federal Fund Purchased	325,300	450,550	338,400	395,425
Securities Sold UAR	0	0	0	0
Borrowings from FHLB	0	0	0	5,000
Long-Term Subordinated Debt	8,248	8,248	8,248	8,248
Other Liabilities	11,172	11,098	10,775	9,244
Equity Capital	181,347	179,858	177,375	170,191
Total Liabilities & Capital	1,064,453	1,152,203	1,033,782	1,028,147
<b>Income Statement</b>				
Interest Income	23,748	17,877	11,855	6,088
Interest Expense	797	571	361	186
Net Interest Income	22,951	17,306	11,494	5,902
Provision for Loan Losses	1,000	850	700	500
Other Income	45,368	35,092	23,036	11,503
Operating Expenses	58,724	44,334	29,388	14,746
Tax	2,150	1,760	1,054	544
Net Income	6,445	5,454	3,388	1,615
<b>Book value per Common Share</b>				
	\$432.57	\$430.94	\$425.42	\$425.56
<b>Regulatory Capital</b>				
Tier 1 Capital	185,679	183,287	180,838	173,372
Average Total Assets	1,245,738	1,170,506	1,084,386	1,048,145
Community Bank Leverage Ratio*	14.9051%	15.6588%	16.6765%	16.5408%
CBLR Required to be Well Capitalized	8.5000%	8.5000%	8.5000%	8.5000%
* CBLR framework election effective Q1 2020				

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