



First National Bankers Bankshares, Inc. Quarterly Financial Highlights

(in thousands where applicable)

	<u>Jun-22</u>	<u>Mar-22</u>	<u>Dec-21</u>	<u>Sep-21</u>
Assets				
Cash & Due From Banks	325,108	390,155	484,472	518,741
Federal Funds Sold	43,575	38,325	24,625	35,650
Securities Purchased URA	0	0	0	0
Investment Securities	101,456	108,309	15,236	16,499
Trading Assets	1,975	318	2,713	1,254
Loans Outstanding	501,147	482,563	484,001	528,268
Loan Loss Reserve	(15,477)	(15,465)	(17,354)	(19,595)
Other Assets	77,410	77,478	70,760	71,386
Total Assets	1,035,194	1,081,683	1,064,453	1,152,203
Liabilities & Capital				
Deposits	466,931	462,456	538,386	502,449
Federal Fund Purchased	370,900	420,025	325,300	450,550
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	12,901	10,757	11,172	11,098
Equity Capital	176,215	180,197	181,347	179,858
Total Liabilities & Capital	1,035,195	1,081,683	1,064,453	1,152,203
Income Statement				
Interest Income	12,407	5,576	23,748	17,877
Interest Expense	1,022	238	797	571
Net Interest Income	11,385	5,338	22,951	17,306
Provision for Loan Losses	(2,000)	(2,000)	1,000	850
Other Income	15,922	8,471	45,368	35,092
Operating Expenses	25,940	13,423	58,724	44,334
Tax	827	592	2,150	1,760
Net Income	2,540	1,794	6,445	5,454
Book value per Common Share				
	\$415.68	\$430.07	\$432.57	\$430.94
Regulatory Capital				
Tier 1 Capital	186,577	187,261	185,679	183,287
Average Total Assets	1,067,667	1,166,310	1,245,738	1,170,506
Community Bank Leverage Ratio*	17.4752%	16.0559%	14.9051%	15.6588%
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