



# First National Bankers Bankshares, Inc. Quarterly Financial Highlights

(in thousands where applicable)

	<u>Sep-22</u>	<u>Jun-22</u>	<u>Mar-22</u>	<u>Dec-21</u>
<b><u>Assets</u></b>				
Cash & Due From Banks	61,547	325,108	390,155	484,472
Federal Funds Sold	115,050	43,575	38,325	24,625
Securities Purchased URA	0	0	0	0
Investment Securities	92,236	101,456	108,309	15,236
Trading Assets	496	1,975	318	2,713
Loans Outstanding	561,392	501,147	482,563	484,001
Loan Loss Reserve	(15,537)	(15,477)	(15,465)	(17,354)
Other Assets	82,144	77,411	77,478	70,760
Total Assets	897,328	1,035,195	1,081,683	1,064,453
<b><u>Liabilities &amp; Capital</u></b>				
Deposits	433,905	466,931	462,456	538,386
Federal Fund Purchased	270,125	370,900	420,025	325,300
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	11,331	12,901	10,757	11,172
Equity Capital	173,719	176,215	180,197	181,347
Total Liabilities & Capital	897,328	1,035,195	1,081,683	1,064,453
<b><u>Income Statement</u></b>				
Interest Income	20,917	12,407	5,576	23,748
Interest Expense	2,782	1,022	238	797
Net Interest Income	18,135	11,385	5,338	22,951
Provision for Loan Losses	(2,722)	(2,000)	(2,000)	1,000
Other Income	22,573	15,922	8,471	45,368
Operating Expenses	38,151	25,940	13,423	58,724
Tax	1,320	827	592	2,150
Net Income	3,959	2,540	1,794	6,445
<b><u>Book value per Common Share</u></b>				
	\$407.19	\$415.68	\$430.07	\$432.57
<b><u>Regulatory Capital</u></b>				
Tier 1 Capital	188,746	186,577	187,261	185,679
Average Total Assets	947,971	1,067,667	1,166,310	1,245,738
Community Bank Leverage Ratio*	19.9105%	17.4752%	16.0559%	14.9051%
CBLR Required to be Well Capitalized	9.0000%	8.5000%	8.5000%	8.5000%
* CBLR framework election effective Q1 2020				

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