



First National Bankers Bankshares, Inc.

Quarterly Financial Highlights

(in thousands where applicable)

	<u>Mar-23</u>	<u>Dec-22</u>	<u>Sep-22</u>	<u>Jun-22</u>
<u>Assets</u>				
Cash & Due From Banks	64,573	28,193	61,547	325,108
Federal Funds Sold	46,383	219,550	115,050	43,575
Securities Purchased URA	-	-	-	-
Investment Securities	91,568	93,370	92,236	101,456
Trading Assets	-	2,026	496	1,975
Loans Outstanding	616,984	603,746	561,392	501,147
Loan Loss Reserve	(14,782)	(16,217)	(15,537)	(15,477)
Other Assets	82,089	79,881	82,150	77,410
Total Assets	886,815	1,010,549	897,334	1,035,194
<u>Liabilities & Capital</u>				
Deposits	336,183	383,488	433,905	466,931
Federal Fund Purchased	351,782	428,750	270,125	370,900
Securities Sold UAR	-	-	-	-
Borrowings from FHLB	-	-	-	-
Long-Term Subordinated Debt	8,248	8,248	8,248	8,248
Other Liabilities	13,272	13,254	11,331	12,901
Equity Capital	177,330	176,809	173,719	176,215
Total Liabilities & Capital	886,815	1,010,549	897,328	1,035,195
<u>Income Statement</u>				
Interest Income	11,396	31,625	20,917	12,407
Interest Expense	4,188	6,128	2,782	1,022
Net Interest Income	7,208	25,497	18,135	11,385
Provision for Loan Losses	183	(3,430)	(2,722)	(2,000)
Other Income	5,487	27,920	22,573	15,922
Operating Expenses	11,722	50,172	38,151	25,940
Tax	201	1,664	1,320	827
Net Income	589	5,011	3,959	2,540
<u>Book value per Common Share</u>	\$415.49	\$414.95	\$407.19	\$415.68
<u>Regulatory Capital</u>				
Tier 1 Capital	190,079	189,135	188,746	186,577
Average Total Assets	951,891	943,138	947,971	1,067,667
Community Bank Leverage Ratio*	19.9686%	20.0538%	19.9105%	17.4752%
CBLR Required to be Well Capitalized	9.0000%	9.0000%	9.0000%	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