



First National Bankers Bankshares, Inc.

Quarterly Financial Highlights

(in thousands where applicable)

	<u>Jun-23</u>	<u>Mar-23</u>	<u>Dec-22</u>	<u>Sep-22</u>
<u>Assets</u>				
Cash & Due From Banks	72,723	64,573	28,193	61,547
Federal Funds Sold	127,277	46,383	219,550	115,050
Securities Purchased URA	-	-	-	-
Investment Securities	88,477	91,568	93,370	92,236
Trading Assets	-	-	2,026	496
Loans Outstanding	608,742	616,984	603,746	561,392
Loan Loss Reserve	(14,976)	(14,782)	(16,217)	(15,537)
Other Assets	78,418	82,089	79,881	82,150
Total Assets	960,661	886,815	1,010,549	897,334
<u>Liabilities & Capital</u>				
Deposits	301,890	336,183	383,488	433,905
Federal Fund Purchased	461,444	351,782	428,750	270,125
Securities Sold UAR	-	-	-	-
Borrowings from FHLB	-	-	-	-
Long-Term Subordinated Debt	8,248	8,248	8,248	8,248
Other Liabilities	13,721	13,272	13,254	11,331
Equity Capital	175,358	177,330	176,809	173,719
Total Liabilities & Capital	960,661	886,815	1,010,549	897,328
<u>Income Statement</u>				
Interest Income	23,608	11,396	31,625	20,917
Interest Expense	9,394	4,188	6,128	2,782
Net Interest Income	14,214	7,208	25,497	18,135
Provision for Loan Losses	914	183	(3,430)	(2,722)
Other Income	10,820	5,487	27,920	22,573
Operating Expenses	22,976	11,722	50,172	38,151
Tax	384	201	1,664	1,320
Net Income	760	589	5,011	3,959
<u>Book value per Common Share</u>	\$409.31	\$415.49	\$414.95	\$407.19
<u>Regulatory Capital</u>				
Tier 1 Capital	188,448	190,079	189,135	188,746
Average Total Assets	930,452	951,891	943,138	947,971
Community Bank Leverage Ratio*	20.2534%	19.9686%	20.0538%	19.9105%
CBLR Required to be Well Capitalized	9.0000%	9.0000%	9.0000%	9.0000%
* CBLR Framework Election Effective Q1 2020				

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