



# First National Bankers Bankshares, Inc. Quarterly Financial Highlights

(in thousands where applicable)

	<u>Dec-23</u>	<u>Sep-23</u>	<u>Jun-23</u>	<u>Mar-23</u>	<u>Dec-22</u>
<b>Assets</b>					
Cash & Due From Banks	68,383	62,783	72,723	64,573	28,193
Federal Funds Sold	104,730	80,661	127,277	46,383	219,550
Securities Purchased URA	-	-	-	-	-
Investment Securities	85,125	81,737	88,477	91,568	93,370
Trading Assets	-	-	-	-	2,026
Loans Outstanding	724,678	688,790	608,742	616,984	603,746
Loan Loss Reserve	(16,281)	(15,880)	(14,976)	(14,782)	(16,217)
Other Assets	82,533	83,772	78,418	82,089	79,881
Total Assets	1,049,168	981,863	960,661	886,815	1,010,549
<b>Liabilities &amp; Capital</b>					
Deposits	326,387	365,110	301,890	336,183	383,488
Federal Fund Purchased	518,012	421,309	461,444	351,782	428,750
Securities Sold UAR	-	-	-	-	-
Borrowings from FHLB	-	-	-	-	-
Long-Term Subordinated Debt	8,248	8,248	8,248	8,248	8,248
Other Liabilities	18,609	13,741	13,721	13,272	13,254
Equity Capital	177,912	173,454	175,358	177,330	176,809
Total Liabilities & Capital	1,049,168	981,862	960,661	886,815	1,010,549
<b>Income Statement</b>					
Interest Income	50,263	36,495	23,608	11,396	31,625
Interest Expense	20,840	14,946	9,394	4,188	6,128
Net Interest Income	29,423	21,549	14,214	7,208	25,497
Provision for Loan Losses	1,728	1,564	914	183	(3,430)
Other Income	23,468	16,857	10,820	5,487	27,920
Operating Expenses	47,004	34,280	22,976	11,722	50,172
Tax	1,316	739	384	201	1,664
Net Income	2,843	1,823	760	589	5,011
<b>Book value per Common Share</b>					
	\$414.94	\$404.39	\$409.31	\$415.49	\$414.95
<b>Regulatory Capital</b>					
Tier 1 Capital	190,211	189,512	188,448	190,079	189,135
Average Total Assets	969,068	940,139	930,452	951,891	943,138
Community Bank Leverage Ratio*	19.6282%	20.1579%	20.2534%	19.9686%	20.0538%
CBLR Required to be Well Capitalized	9.0000%	9.0000%	9.0000%	9.0000%	9.0000%
* CBLR Framework Election Effective Q1 2020					