



First National Bankers Bankshares, Inc. Quarterly Financial Highlights

(in thousands where applicable)

	<u>Mar-24</u>	<u>Dec-23</u>	<u>Sep-23</u>	<u>Jun-23</u>
Assets				
Cash & Due From Banks	66,919	68,383	62,783	72,723
Federal Funds Sold	58,366	104,730	80,661	127,277
Securities Purchased URA	-	-	-	-
Investment Securities	81,311	85,125	81,737	88,477
Trading Assets	-	-	-	-
Loans Outstanding	613,874	724,678	688,790	608,742
Loan Loss Reserve	(16,147)	(16,281)	(15,880)	(14,976)
Other Assets	88,939	82,533	83,772	78,418
Total Assets	893,262	1,049,168	981,863	960,661
Liabilities & Capital				
Deposits	342,303	326,387	365,110	301,890
Federal Fund Purchased	346,134	518,012	421,309	461,444
Securities Sold UAR	-	-	-	-
Borrowings from FHLB	-	-	-	-
Long-Term Subordinated Debt	8,248	8,248	8,248	8,248
Other Liabilities	16,721	18,609	13,741	13,721
Equity Capital	179,856	177,912	173,454	175,358
Total Liabilities & Capital	893,262	1,049,168	981,862	960,661
Income Statement				
Interest Income	12,798	50,263	36,495	23,608
Interest Expense	4,824	20,840	14,946	9,394
Net Interest Income	7,974	29,423	21,549	14,214
Provision for Loan Losses	(345)	1,728	1,564	914
Other Income	6,089	23,468	16,857	10,820
Operating Expenses	12,068	47,004	34,280	22,976
Tax	577	1,316	739	384
Net Income	1,763	2,843	1,823	760
Book value per Common Share				
	\$417.19	\$414.94	\$404.39	\$409.31
Regulatory Capital				
Tier 1 Capital	193,035	190,211	189,512	188,448
Average Total Assets	923,965	969,068	940,139	930,452
Community Bank Leverage Ratio*	20.8920%	19.6282%	20.1579%	20.2534%
CBLR Required to be Well Capitalized	9.0000%	9.0000%	9.0000%	9.0000%
* CBLR Framework Election Effective Q1 2020				

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