



First National Bankers Bankshares, Inc. Quarterly Financial Highlights

(in thousands where applicable)

	<u>Dec-24</u>	<u>Sep-24</u>	<u>Jun-24</u>	<u>Mar-24</u>
Assets				
Cash & Due From Banks	78,405	65,863	74,846	66,919
Federal Funds Sold	58,926	59,768	82,334	58,366
Securities Purchased URA	-	-	-	-
Investment Securities	73,529	80,066	79,197	81,311
Trading Assets	-	1,851	2,132	-
Loans Outstanding	678,110	648,021	667,741	613,874
Loan Loss Reserve	(16,441)	(16,376)	(16,373)	(16,147)
Other Assets	85,777	85,790	85,053	88,939
Total Assets	958,306	924,983	974,930	893,262
Liabilities & Capital				
Deposits	329,819	352,786	332,865	342,303
Federal Fund Purchased	416,857	359,465	434,650	346,134
Securities Sold UAR	-	-	-	-
Borrowings from FHLB	-	-	-	-
Long-Term Subordinated Debt	8,248	8,248	8,248	8,248
Other Liabilities	17,141	17,126	18,352	16,721
Equity Capital	186,242	187,358	180,815	179,856
Total Liabilities & Capital	958,307	924,983	974,930	893,262
Income Statement				
Interest Income	51,643	38,676	25,534	12,798
Interest Expense	19,443	14,727	9,654	4,824
Net Interest Income	32,200	23,949	15,881	7,974
Provision for Loan Losses	(1,538)	(345)	(345)	(345)
Other Income	30,383	22,315	12,468	6,089
Operating Expenses	51,639	36,859	24,093	12,068
Tax	2,504	1,811	676	577
Net Income	9,978	7,939	3,925	1,763
Book value per Common Share				
	\$430.24	\$434.64	\$418.57	\$417.19
Regulatory Capital				
Tier 1 Capital	200,785	198,815	194,549	193,035
Average Total Assets	971,561	932,760	898,630	923,965
Community Bank Leverage Ratio*	20.6662%	21.3147%	21.6495%	20.8920%
CBLR Required to be Well Capitalized	9.0000%	9.0000%	9.0000%	9.0000%
* CBLR Framework Election Effective Q1 2020				

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