



First National Bankers Bankshares, Inc.

Quarterly Financial Highlights

(in thousands where applicable)

	<u>Jun-25</u>	<u>Mar-25</u>	<u>Dec-24</u>	<u>Sep-24</u>	<u>Jun-24</u>
<u>Assets</u>					
Cash & Due From Banks	112,052	214,534	78,405	65,863	74,846
Federal Funds Sold	45,991	57,000	58,926	59,768	82,334
Securities Purchased URA	-	-	-	-	-
Investment Securities	72,160	73,586	73,529	80,066	79,197
Trading Assets	-	-	-	1,851	2,132
Loans Outstanding	562,337	592,989	678,110	648,021	667,741
Loan Loss Reserve	(17,223)	(17,218)	(16,441)	(16,376)	(16,373)
Other Assets	81,449	86,456	85,777	85,790	85,053
Total Assets	856,766	1,007,347	958,306	924,983	974,930
<u>Liabilities & Capital</u>					
Deposits	337,246	364,543	329,819	352,786	332,865
Federal Fund Purchased	304,492	428,047	416,857	359,465	434,650
Securities Sold UAR	-	-	-	-	-
Borrowings from FHLB	-	-	-	-	-
Long-Term Subordinated Debt	8,248	8,248	8,248	8,248	8,248
Other Liabilities	17,487	15,888	17,141	17,126	18,352
Equity Capital	189,293	190,621	186,242	187,358	180,815
Total Liabilities & Capital	856,766	1,007,347	958,307	924,983	974,930
<u>Income Statement</u>					
Interest Income	25,066	12,733	51,643	38,676	25,534
Interest Expense	8,714	4,533	19,443	14,727	9,654
Net Interest Income	16,352	8,200	32,200	23,949	15,881
Provision for Loan Losses	-	-	(1,538)	(345)	(345)
Other Income	16,407	8,305	30,383	22,315	12,468
Operating Expenses	27,555	13,861	51,639	36,859	24,093
Tax	1,505	665	2,504	1,811	676
Net Income	3,699	1,978	9,978	7,939	3,925
<u>Book value per Common Share</u>	\$435.83	\$439.20	\$430.24	\$434.64	\$418.57
<u>Regulatory Capital</u>					
Tier 1 Capital	202,578	204,420	200,785	198,815	194,549
Average Total Assets	943,622	997,400	971,561	932,760	898,630