



First National Bankers Bankshares, Inc.

Quarterly Financial Highlights

(in thousands where applicable)

	<u>Sep-25</u>	<u>Jun-25</u>	<u>Mar-25</u>	<u>Dec-24</u>	<u>Sep-24</u>
<u>Assets</u>					
Cash & Due From Banks	206,379	112,052	214,534	78,405	65,863
Federal Funds Sold	95,275	45,991	57,000	58,926	59,768
Securities Purchased URA	-	-	-	-	-
Investment Securities	72,086	72,160	73,586	73,529	80,066
Trading Assets	-	-	-	-	1,851
Loans Outstanding	551,319	562,337	592,989	678,110	648,021
Loan Loss Reserve	(17,227)	(17,223)	(17,218)	(16,441)	(16,376)
Other Assets	84,325	81,449	86,456	85,777	85,790
Total Assets	992,157	856,766	1,007,347	958,306	924,983
<u>Liabilities & Capital</u>					
Deposits	403,522	337,246	364,543	329,819	352,786
Federal Fund Purchased	371,975	304,492	428,047	416,857	359,465
Securities Sold UAR	-	-	-	-	-
Borrowings from FHLB	-	-	-	-	-
Long-Term Subordinated Debt	8,248	8,248	8,248	8,248	8,248
Other Liabilities	16,753	17,487	15,888	17,141	17,126
Equity Capital	191,659	189,293	190,621	186,242	187,358
Total Liabilities & Capital	992,157	856,766	1,007,347	958,307	924,983
<u>Income Statement</u>					
Interest Income	36,877	25,066	12,733	51,643	38,676
Interest Expense	12,486	8,714	4,533	19,443	14,727
Net Interest Income	24,391	16,352	8,200	32,200	23,949
Provision for Loan Losses	-	-	-	(1,538)	(345)
Other Income	25,314	16,408	8,305	30,383	22,315
Operating Expenses	41,877	27,555	13,861	51,639	36,859
Tax	2,194	1,505	665	2,504	1,811
Net Income	5,634	3,700	1,978	9,978	7,939
<u>Book value per Common Share</u>	\$441.82	\$435.83	\$439.20	\$430.24	\$434.64
<u>Regulatory Capital</u>					
Tier 1 Capital	204,512	202,578	204,420	200,785	198,815
Average Total Assets	918,131	943,622	997,400	971,561	932,760