



First National Bankers Bankshares, Inc.

Quarterly Financial Highlights

(in thousands where applicable)

	<u>Dec-25</u>	<u>Sep-25</u>	<u>Jun-25</u>	<u>Mar-25</u>	<u>Dec-24</u>
<u>Assets</u>					
Cash & Due From Banks	317,271	206,379	112,052	214,534	78,405
Federal Funds Sold	53,025	95,275	45,991	57,000	58,926
Securities Purchased URA	20,408	-	-	-	-
Investment Securities	68,538	72,086	72,160	73,586	73,529
Trading Assets	1,235	-	-	-	-
Loans Outstanding	548,381	551,319	562,337	592,989	678,110
Loan Loss Reserve	(17,240)	(17,227)	(17,223)	(17,218)	(16,441)
Other Assets	80,746	84,325	81,449	86,456	85,777
Total Assets	1,072,364	992,157	856,766	1,007,347	958,306
<u>Liabilities & Capital</u>					
Deposits	443,249	403,522	337,246	364,543	329,819
Federal Fund Purchased	391,075	371,975	304,492	428,047	416,857
Securities Sold UAR	20,317	-	-	-	-
Borrowings from FHLB	-	-	-	-	-
Long-Term Subordinated Debt	8,248	8,248	8,248	8,248	8,248
Other Liabilities	17,586	16,753	17,487	15,888	17,141
Equity Capital	191,889	191,659	189,293	190,621	186,242
Total Liabilities & Capital	1,072,364	992,157	856,766	1,007,347	958,307
<u>Income Statement</u>					
Interest Income	49,843	36,877	25,066	12,733	51,643
Interest Expense	17,146	12,486	8,714	4,533	19,443
Net Interest Income	32,697	24,391	16,352	8,200	32,200
Provision for Loan Losses	(844)	-	-	-	(1,538)
Other Income	34,708	25,314	16,408	8,305	30,383
Operating Expenses	57,187	41,877	27,555	13,861	51,639
Tax	2,990	2,194	1,505	665	2,504
Net Income	8,072	5,634	3,700	1,978	9,978
<u>Book value per Common Share</u>	\$447.89	\$441.82	\$435.83	\$439.20	\$430.24
<u>Regulatory Capital</u>					
Tier 1 Capital	204,190	204,512	202,578	204,420	200,785
Average Total Assets	1,072,269	918,131	943,622	997,400	971,561