



First National Bankers Bankshares, Inc. Quarterly Financial Highlights

(in thousands where applicable)

	<u>Mar-26</u>	<u>Dec-25</u>	<u>Sep-25</u>	<u>Jun-25</u>	<u>Mar-25</u>
Assets					
Cash & Due From Banks	386,706	317,271	206,379	112,052	214,534
Federal Funds Sold	35,575	53,025	95,275	45,991	57,000
Securities Purchased URA	60,421	20,408	-	-	-
Investment Securities	66,503	68,538	72,086	72,160	73,586
Trading Assets	2,714	1,235	-	-	-
Loans Outstanding	547,575	548,381	551,319	562,337	592,989
Loan Loss Reserve	(17,243)	(17,240)	(17,227)	(17,223)	(17,218)
Other Assets	83,822	80,746	84,325	81,449	86,456
Total Assets	1,166,073	1,072,364	992,157	856,766	1,007,347
Liabilities & Capital					
Deposits	382,211	443,249	403,522	337,246	364,543
Federal Fund Purchased	504,901	391,075	371,975	304,492	428,047
Securities Sold UAR	60,313	20,317	-	-	-
Borrowings from FHLB	-	-	-	-	-
Long-Term Subordinated Debt	8,248	8,248	8,248	8,248	8,248
Other Liabilities	16,394	17,586	16,753	17,487	15,888
Equity Capital	194,006	191,889	191,659	189,293	190,621
Total Liabilities & Capital	1,166,073	1,072,364	992,157	856,766	1,007,347
Income Statement					
Interest Income	12,175	49,843	36,877	25,066	12,733
Interest Expense	4,109	17,146	12,486	8,714	4,533
Net Interest Income	8,066	32,697	24,391	16,352	8,200
Provision for Loan Losses	-	(844)	-	-	-
Other Income	9,495	34,708	25,314	16,408	8,305
Operating Expenses	15,215	57,187	41,877	27,555	13,861
Tax	620	2,990	2,194	1,505	665
Net Income	1,726	8,072	5,634	3,700	1,978
Book value per Common Share	\$452.67	\$447.89	\$441.82	\$435.83	\$439.20
Regulatory Capital					
Tier 1 Capital	206,294	204,190	204,512	202,578	204,420
Average Total Assets	1,078,053	1,072,269	918,131	943,622	997,400