



# First National Bankers Bankshares, Inc. Quarterly Financial Highlights

(in thousands where applicable)

	<u>Jun-24</u>	<u>Mar-24</u>	<u>Dec-23</u>	<u>Sep-23</u>
<b>Assets</b>				
Cash & Due From Banks	74,846	66,919	68,383	62,783
Federal Funds Sold	82,334	58,366	104,730	80,661
Securities Purchased URA	-	-	-	-
Investment Securities	79,197	81,311	85,125	81,737
Trading Assets	2,132	-	-	-
Loans Outstanding	667,741	613,874	724,678	688,790
Loan Loss Reserve	(16,373)	(16,147)	(16,281)	(15,880)
Other Assets	85,053	88,939	82,533	83,772
Total Assets	974,930	893,262	1,049,168	981,863
<b>Liabilities &amp; Capital</b>				
Deposits	332,865	342,303	326,387	365,110
Federal Fund Purchased	434,650	346,134	518,012	421,309
Securities Sold UAR	-	-	-	-
Borrowings from FHLB	-	-	-	-
Long-Term Subordinated Debt	8,248	8,248	8,248	8,248
Other Liabilities	18,352	16,721	18,609	13,741
Equity Capital	180,815	179,856	177,912	173,454
Total Liabilities & Capital	974,930	893,262	1,049,168	981,862
<b>Income Statement</b>				
Interest Income	25,534	12,798	50,263	36,495
Interest Expense	9,654	4,824	20,840	14,946
Net Interest Income	15,881	7,974	29,423	21,549
Provision for Loan Losses	(345)	(345)	1,728	1,564
Other Income	12,468	6,089	23,468	16,857
Operating Expenses	24,093	12,068	47,004	34,280
Tax	676	577	1,316	739
Net Income	3,925	1,763	2,843	1,823
<b>Book value per Common Share</b>				
	\$418.57	\$417.19	\$414.94	\$404.39
<b>Regulatory Capital</b>				
Tier 1 Capital	194,549	193,035	190,211	189,512
Average Total Assets	898,630	923,965	969,068	940,139
Community Bank Leverage Ratio*	21.6495%	20.8920%	19.6282%	20.1579%
CBLR Required to be Well Capitalized	9.0000%	9.0000%	9.0000%	9.0000%
* CBLR Framework Election Effective Q1 2020				

7813 Office Park Blvd., Baton Rouge, LA • 800.421.6182 • 225.924.8015 • 225.952.0899 FAX