



First Bankers Trustshares, Inc.

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FIRST BANKERS TRUSTSHARES, INC.

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For Immediate Release

First Bankers Trustshares, Inc. Responds to Results of Perez v. First Bankers Trust Services Inc. et al

Quincy, Illinois – First Bankers Trustshares, Inc. announced today an adverse ruling involving its subsidiary, First Bankers Trust Services, Inc. (Trust Services).

“We disagree with the ruling and we plan to appeal.” said Brian Ippensen, president of Trust Services. “Trust Services has adequate insurance coverage and reserves if unsuccessful with an appeal.”

Trust Services, a trust company, and First Bankers Trust Company, N.A., a commercial bank, are subsidiaries of First Bankers Trustshares, Inc., the publicly traded holding company.

Trust Services and First Bankers Trust Company, N.A. are separate entities, with separate boards of directors and management, and are regulated by separate government agencies, said Ippensen.

Ippensen said, “First Bankers Trustshares, Inc. and subsidiaries remain well-capitalized with adequate insurance and reserves. Any administrative costs may have an estimated impact to First Bankers Trustshares, Inc.’s earnings up to \$0.37 per share. The subsidiaries will continue focusing on serving the needs of our customers and increasing shareholder value.”

About First Bankers Trustshares, Inc.

First Bankers Trustshares, Inc. is the holding company for First Bankers Trust Company, N. A., and First Bankers Trust Services, Inc. The company was incorporated on August 25, 1988, and is headquartered in Quincy, Ill. First Bankers Trustshares, Inc. is a publicly held company whose common stock is traded over-the-counter under the symbol FBTT. For more information, visit <http://fbti.firstbankers.com>.

About First Bankers Trust Services, Inc.

Headquartered in Quincy, Ill., First Bankers Trust Services, Inc., is an independent trust company, serving more than 70,000 plan participants throughout the U.S. and distributing more than \$100 million in retirement benefits annually.

Serving individual and institutional clients for more than 50 years, First Bankers Trust Services, Inc., through its team of experienced financial, legal and administrative professionals, provides ESOP/Employee Benefits, Personal Trust and Farm Services. With more than \$8 billion in managed assets, the company serves clients nationwide, with offices in Illinois, Missouri, Pennsylvania, Arizona and Georgia. For more information, visit <https://www.fbtservices.com>.

About First Bankers Trust Company, N.A.

Headquartered in Quincy, Ill., First Bankers Trust Company, N. A., is a community-oriented commercial bank offering a variety of financial services to meet the needs of the communities it serves, including personal banking, residential mortgage loans, consumer loans, small business loans and agricultural loans. The bank has branch locations in Quincy, Macomb, Mendon, Carthage, Rushville, and Springfield, Illinois, with a market presence in adjacent counties in Illinois and Missouri. For more information, visit <https://www.firstbankers.com>.