



**First Bankers
Trustshares, Inc.**

Welcome

to

First Bankers Trustshares, Inc.

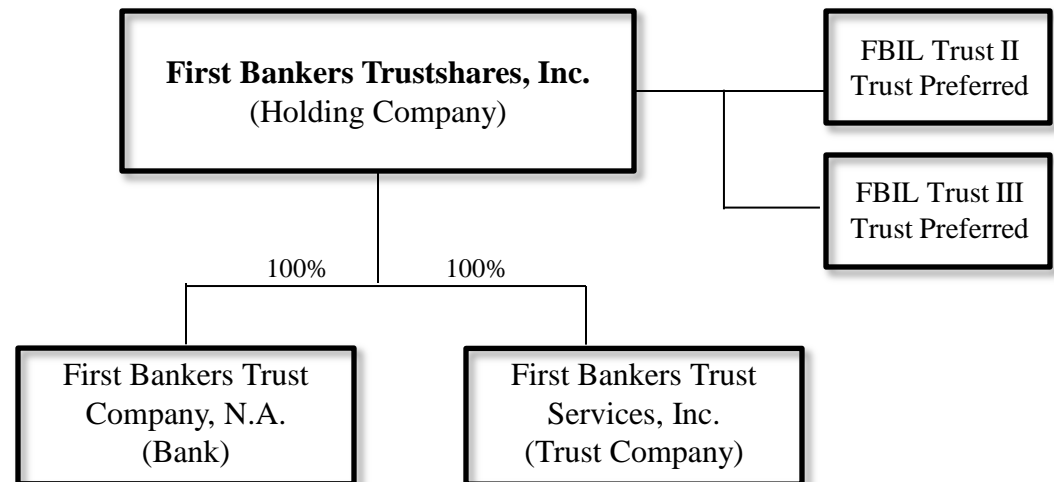
Annual Meeting

May 16, 2017

About Us



- First Bankers Trustshares, Inc. (FBTI) is a bank holding company headquartered in Quincy, Illinois
- Community oriented financial institution operating 10 banking facilities in West Central Illinois
- First Bankers Trust Services, Inc. is a national provider of fiduciary services
- FBTS is headquartered in Quincy, Illinois with facilities in Missouri, Arizona, Pennsylvania, and Georgia.

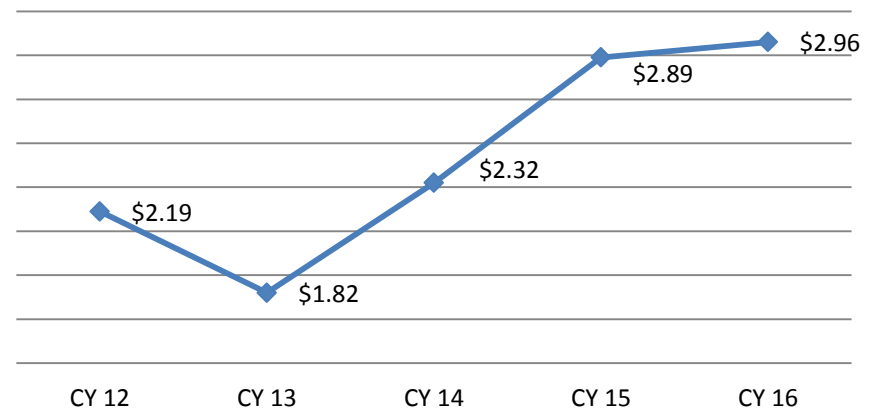


2016 Financial Highlights

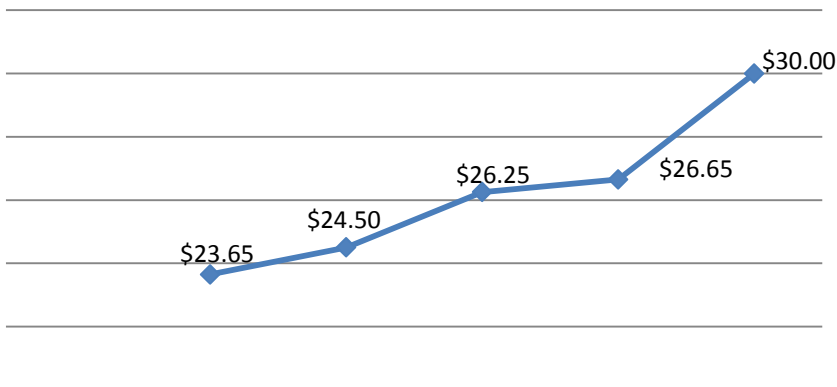


- \$2.96 EPS and \$0.52 dividends paid on common stock
- Quarterly Stock Price Range: \$23.65 - \$30.00
- Avg. Stock Closing Price: \$26.21
- 12-month Stock Price Increase: 26.85%

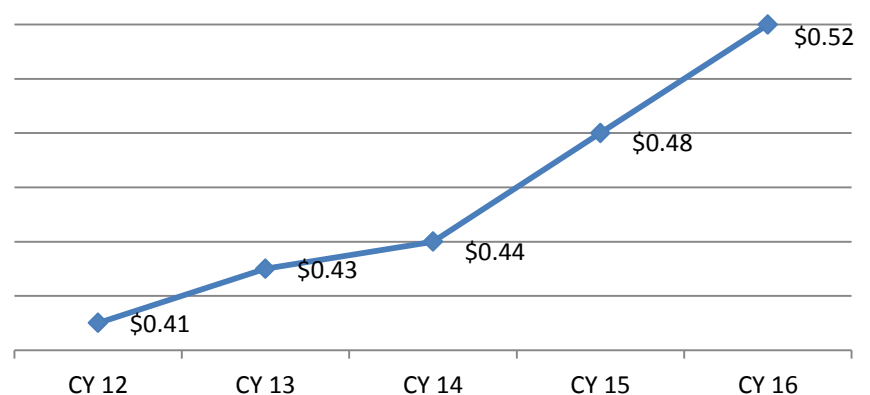
Earnings Per Share (EPS)



Quarterly Closing Price: 12/31/15 – 12/31/16



Dividends Paid on Common Stock



Corporate Responsibility



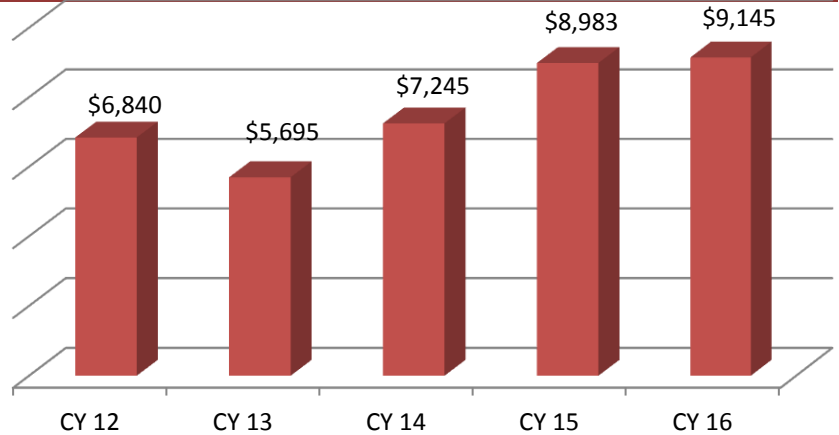
- Core part of mission and culture is to give back to the communities we serve
 - Contributed over \$175,000 in sponsorships and donations in CY16
 - Employees contributed time and money to more than 30 charitable organizations
 - Involvement by FBTC and FBTS in the United Way Campaign. FBTC also participates in the Junior Achievement Program for financial education
- Additional organizations FBTC and FBTS employees support include, but are not limited to:
 - The Blessing Foundation
 - Rotary Club
 - Lions Club
 - Boy Scouts of America
 - Cheerful Home Child Care & Early Learning Center
 - GenHKids
 - Noon Kiwanis
 - Quincy Family YMCA Annual Campaign
 - Transitions of Western Illinois
 - Quincy Park Foundation
 - Unit 4 Foundation
 - Great River Honor Flight
 - Quincy Exchange Club
 - Young Life
 - Toys for Tots drive
 - Local foundations, area schools, and shelters

2016 Financials

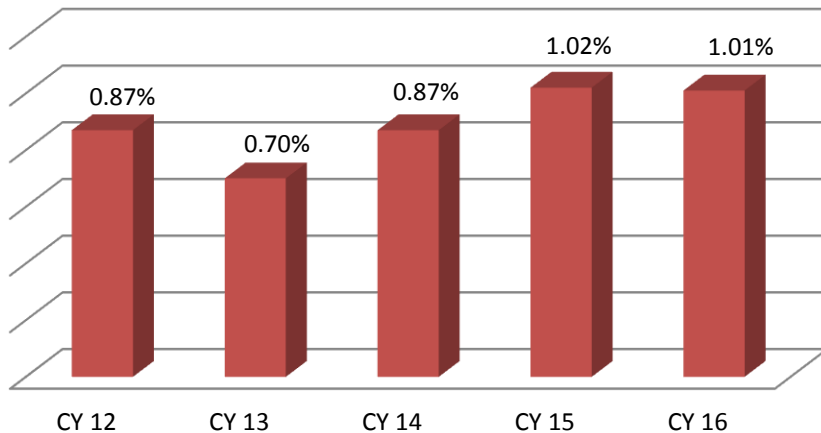


- Three years of record net income, ending 2016 at \$9.145 million
- Attractive ROA of 1.01% and ROE of 11.95%

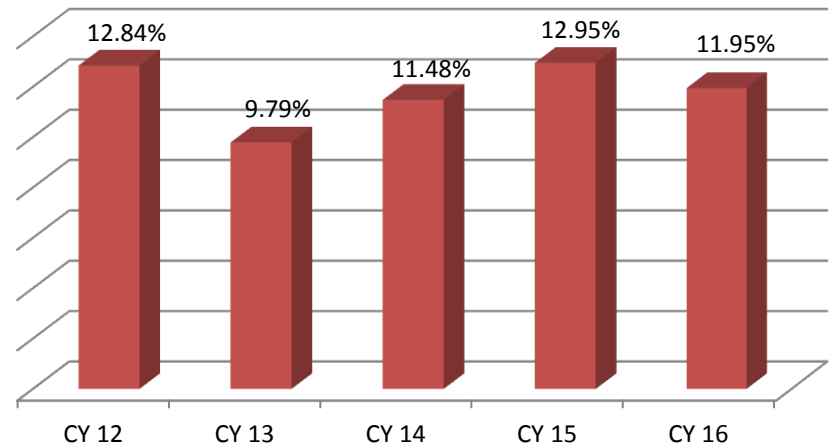
Net Income (in thousands)



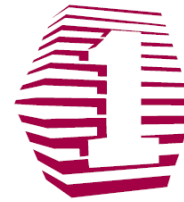
Year End Return on Assets (ROA)



Year End Return on Equity (ROE)



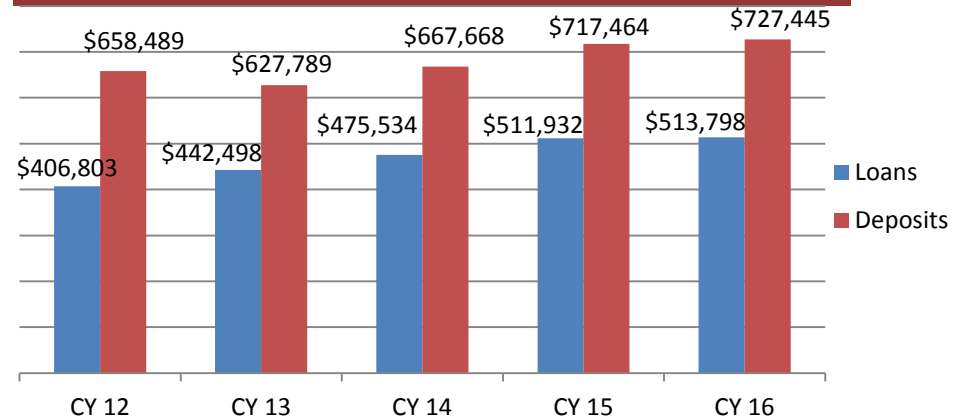
2016 Financials



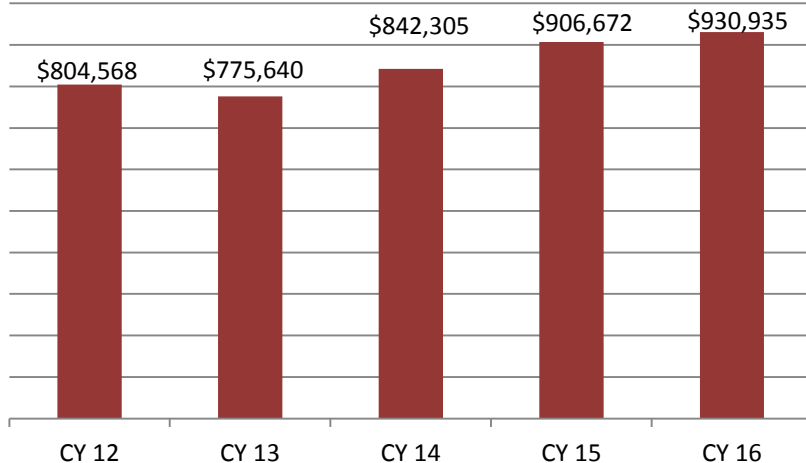
**First Bankers
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- Consistent loan and deposit growth from Bank subsidiary
- Record balance sheet assets at First Bankers Trustshares
- Record assets under management at our Trust subsidiary

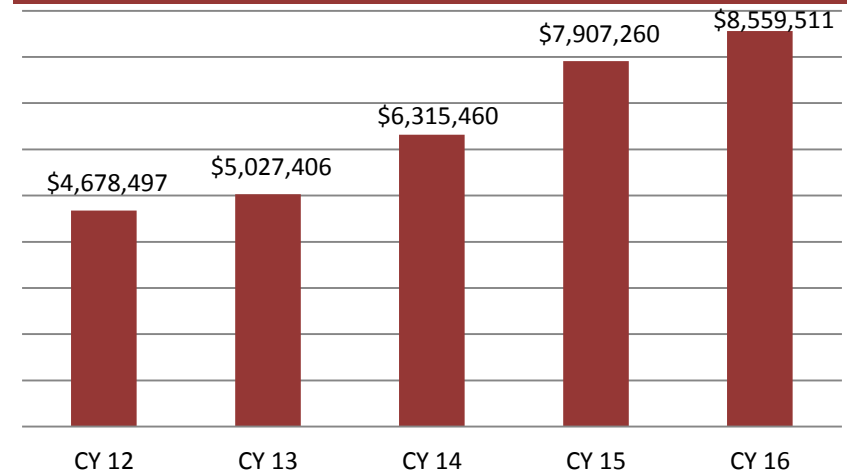
Loan and Deposit Growth (in thousands)



Balance Sheet Growth (in thousands)



Trust Services Assets Under Management (in thousands)

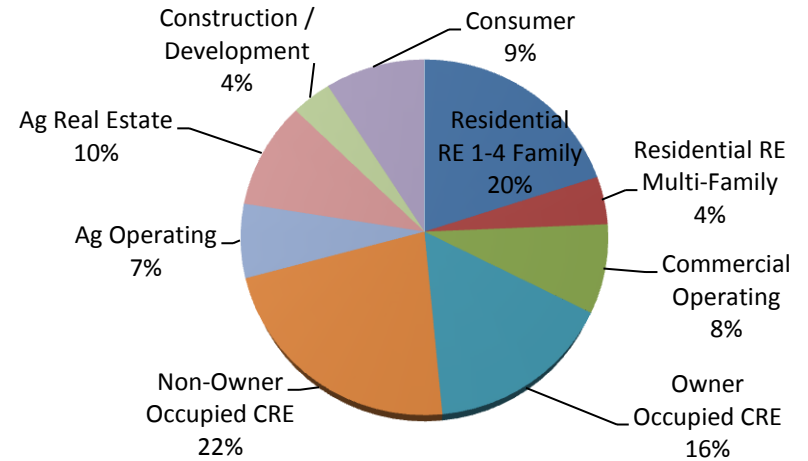


2016 Financials

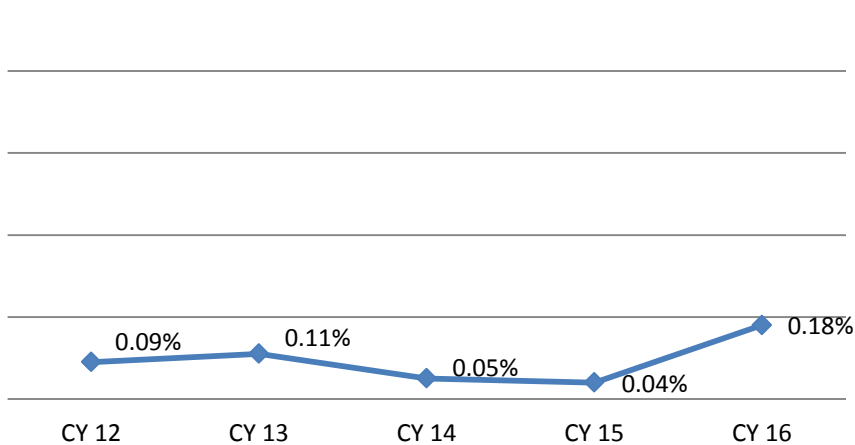


- Well diversified portfolio of loans
- Modest Net Charge-offs per year
- Minimal delinquent loans

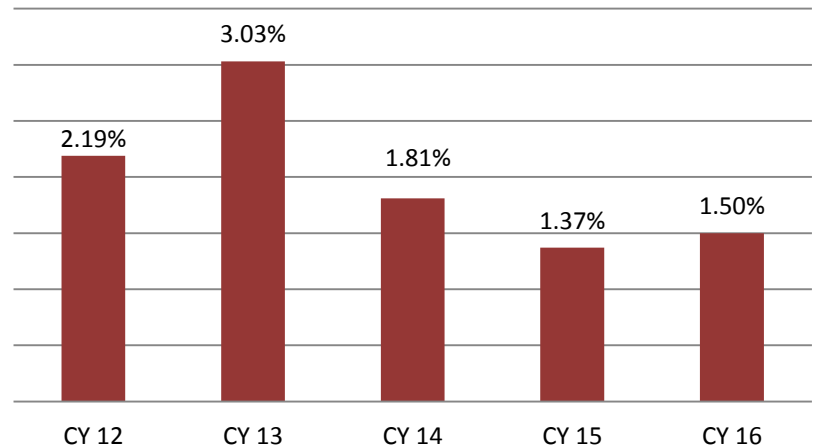
2016 Loans By Type



Net Charge offs / Avg. Total Loans



Delinquent Loans (30+ Days Past Due)





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Thank You