

**First Bankers
Trustshares, Inc.**

Welcome

to

First Bankers Trustshares, Inc.

Annual Meeting

May 15, 2018

CAUTIONARY NOTE REGARDING FORWARD-LOOKING STATEMENTS

This presentation contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. These forward-looking statements reflect our current views with respect to, among other things, future events and our financial performance. These statements are often, but not always, made through the use of words or phrases such as “may,” “should,” “could,” “predict,” “potential,” “believe,” “will likely result,” “expect,” “continue,” “will,” “anticipate,” “seek,” “estimate,” “intend,” “plan,” “project,” “forecast,” “goal,” “target,” “would” and “outlook,” or the negative variations of those words or other comparable words of a future or forward-looking nature. These forward-looking statements are not historical facts and are based on current expectations, estimates and projections about our industry, management’s beliefs and certain assumptions made by management, many of which, by their nature, are inherently uncertain and beyond our control. Accordingly, we caution you that any such forward-looking statements are not guarantees of future performance and are subject to risks, assumptions and uncertainties that are difficult to predict. Although we believe that the expectations reflected in these forward-looking statements are reasonable as of the date made, actual results may prove to be materially different from the results expressed or implied by the forward-looking statements. Accordingly, you should not place undue reliance on any such forward-looking statements. Any forward-looking statement speaks only as of the date when it is made and we do not undertake any obligation to publicly update or review any forward-looking statement, whether as a result of new information, future developments or otherwise. New risks and uncertainties arise from time to time and it is not possible for us to predict those events or how they may affect us. In addition, we cannot assess the impact of each factor on our business or the extent to which any factor, or combination of factors, may cause actual results to differ materially from those contained in any forward-looking statements. All forward-looking statements, expressed or implied, included in this presentation are expressly qualified in their entirety by this cautionary statement. This cautionary statement should also be considered in connection with any subsequent written or oral forward-looking statements that we or persons acting on our behalf may issue.

28 Years of Success



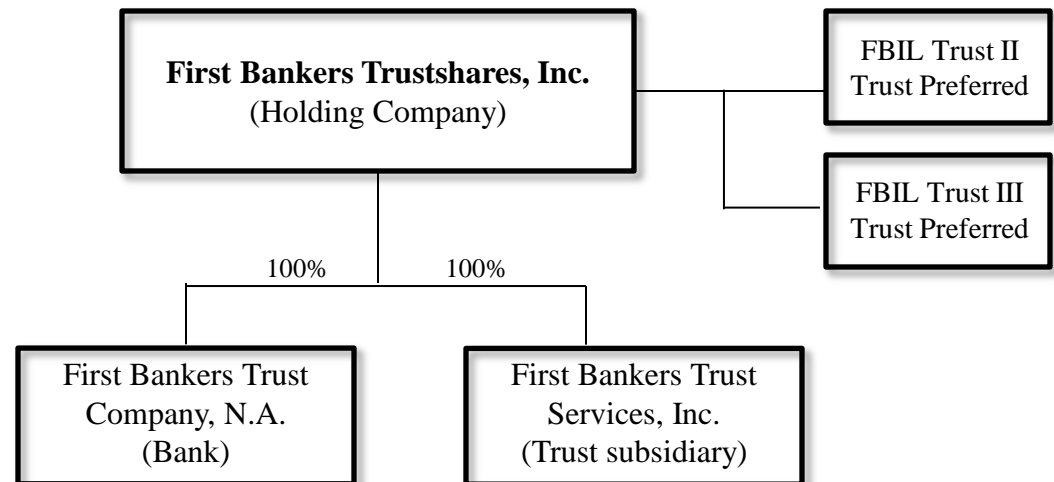
First Bankers Trustshares, Inc.

	December 31, 1989	December 31, 2017
Total Assets	\$ 142,485,000	\$ 942,949,000
Total Deposits	\$ 110,129,000	\$ 756,833,000
Net Income**	\$ 130,000	\$ 7,392,000
Fourth Quarter Dividends	\$ -	\$ 432,248
Shares of Common Stock Outstanding	316,722	3,087,488
Market Value	\$ 4,434,108	\$ 94,940,256
**Six months of 1989 bank operations		

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.



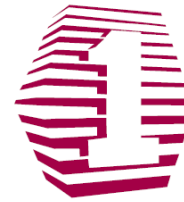
Strong & Improving Fundamentals



**First Bankers
Trustshares, Inc.**

- Third highest net income in Company's history
- Non-interest expense is well controlled
- Total Risk Based Capital Ratio improved to 16.16%
- Record assets under management for Trust Services of \$9.2 billion
- Loan charge offs remain modest

Smart Growth: Organic



**First Bankers
Trustshares, Inc.**

- Grow where we are
- Stay true to lending fundamentals
- Sell value not price
- Continue to build core deposits
- Grow assets under management with quality companies

Smart Growth: Acquisitions



**First Bankers
Trustshares, Inc.**

- Must add shareholder value.
- Reasonable distance from Quincy.
- Cultural fit.
- We understand the risks and we can manage them.
- We add value to the acquired customers.
- Target a combination of growth and mature markets.
- Continue to improve our existing business.

Emphasis on Risk Management



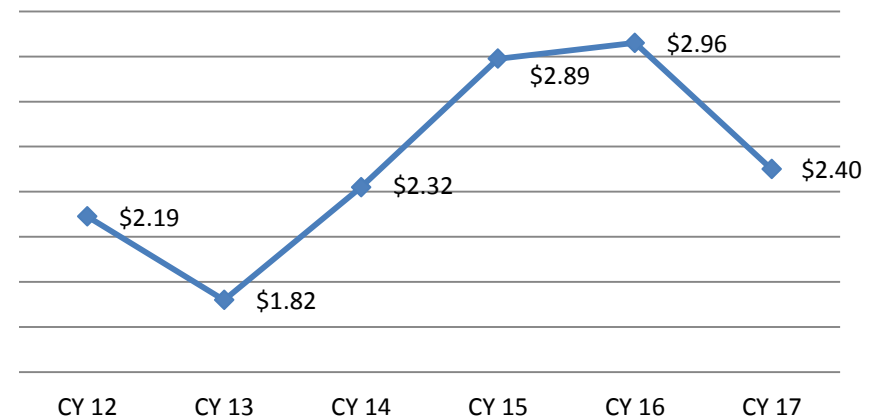
- Added the Chief Credit Officer position
- Commercial real estate underwriting and monitoring weaknesses identified and following actions taken:
 - Additional emphasis on cash down payment and liquidity of the borrowers.
 - Additional analysis of the property fundamentals
- Establishment of a process agreement to help address Department of Labor's concerns

2017 Financial Highlights

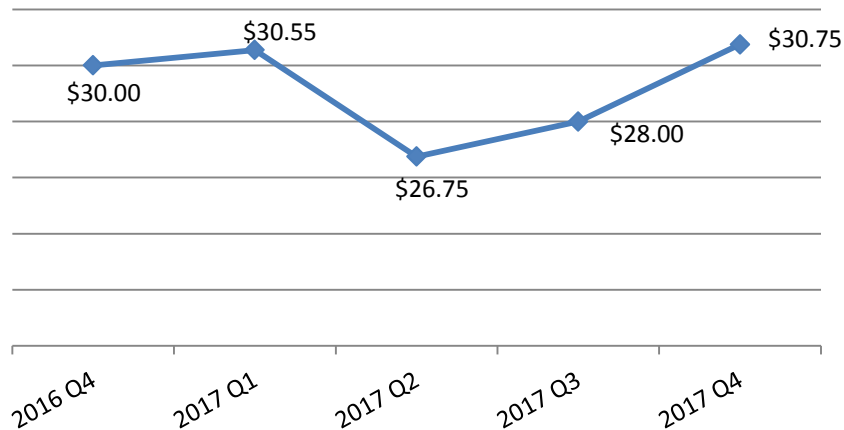


- Earnings Per Share of \$2.40
- Quarterly Stock Price Range: \$26.75 - \$30.75
- Dividends paid of \$0.56 which was a 7.69% increase over 2016

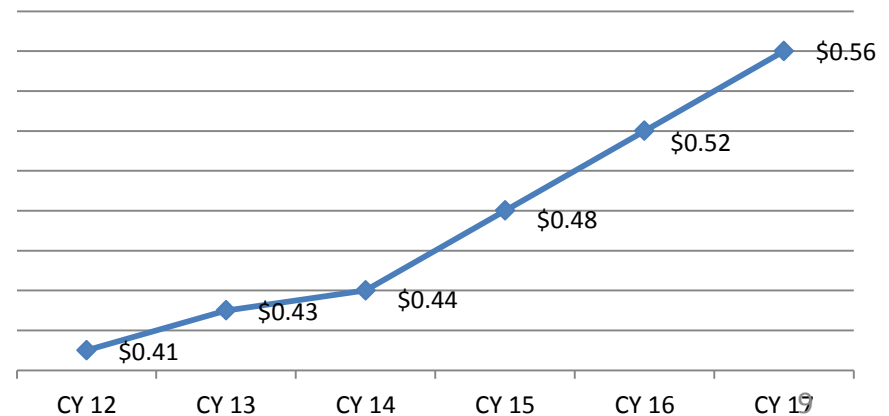
Earnings Per Share (EPS)



Quarterly Closing Price: 12/31/16 – 12/31/17



Dividends Paid on Common Stock

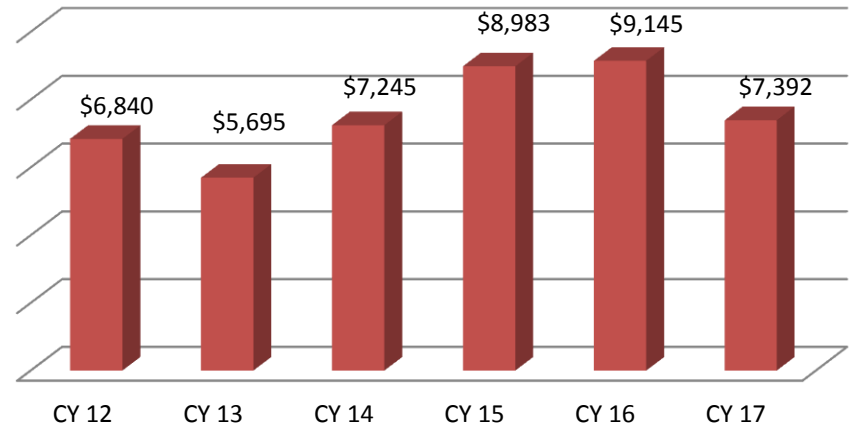


2017 Financials

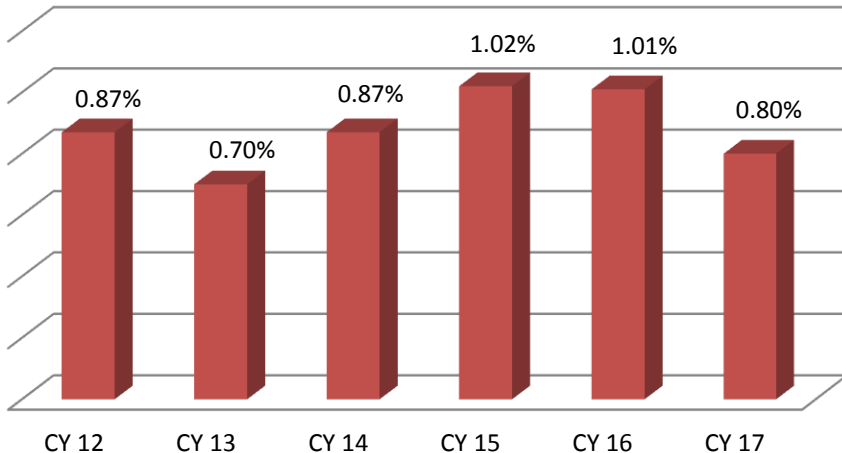


- Third best net income of \$7.392 million
- Competitive ROA of 0.80% and ROE of 8.88%

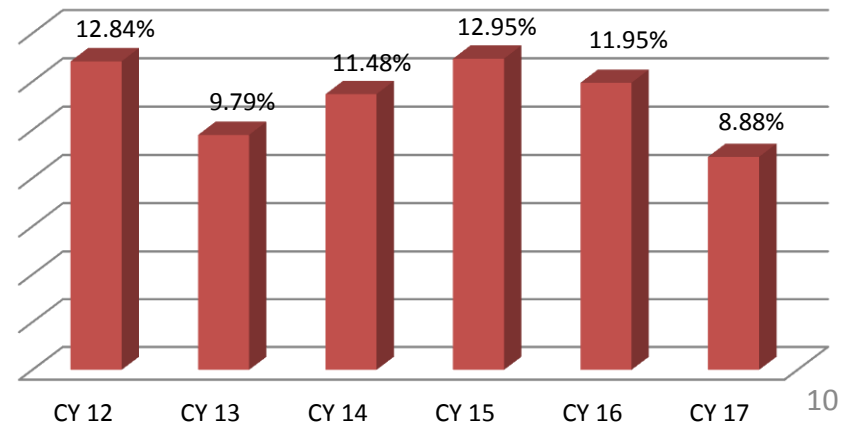
Net Income (in thousands)



Year End Return on Assets (ROA)



Year End Return on Equity (ROE)

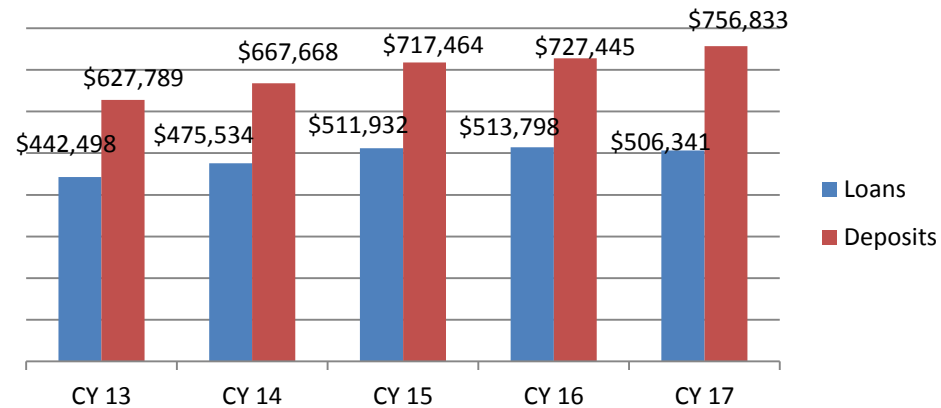


2017 Financials

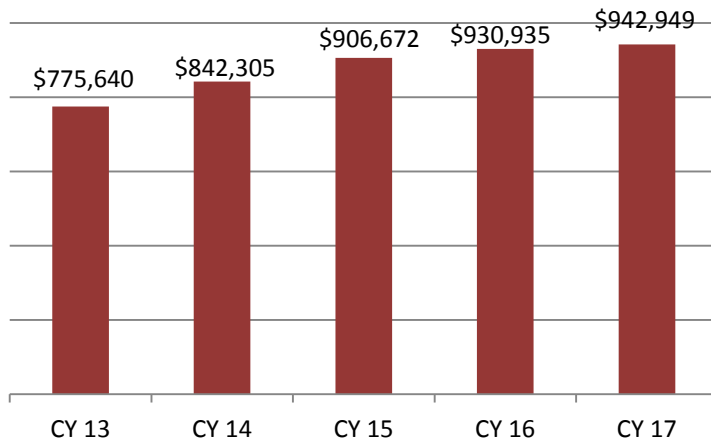


- Record total assets for First Bankers Trustshares, Inc.
- Record assets under management at our Trust subsidiary

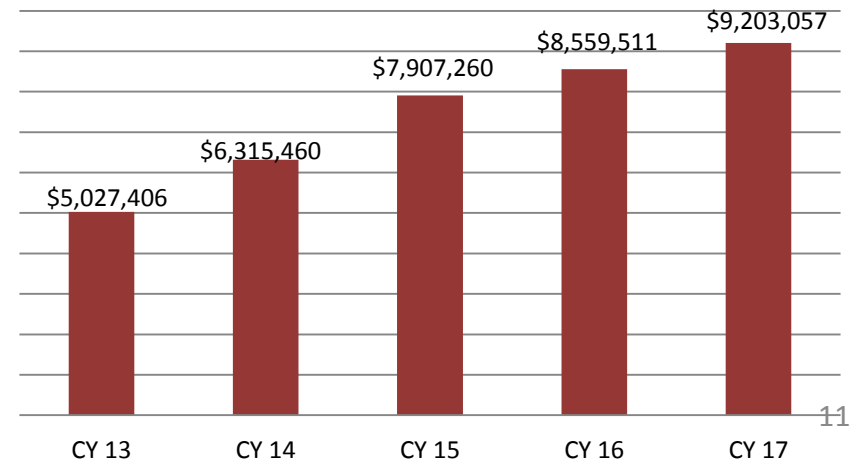
Loan and Deposit Growth (in thousands)



Balance Sheet Growth (in thousands)



Trust Services Assets Under Management (in thousands)

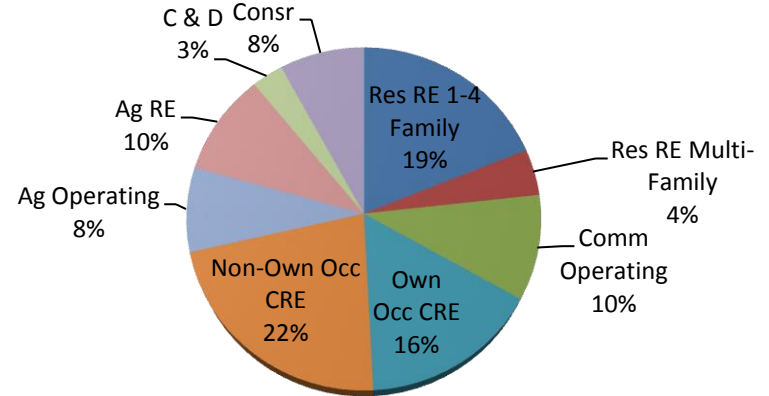


2017 Financials

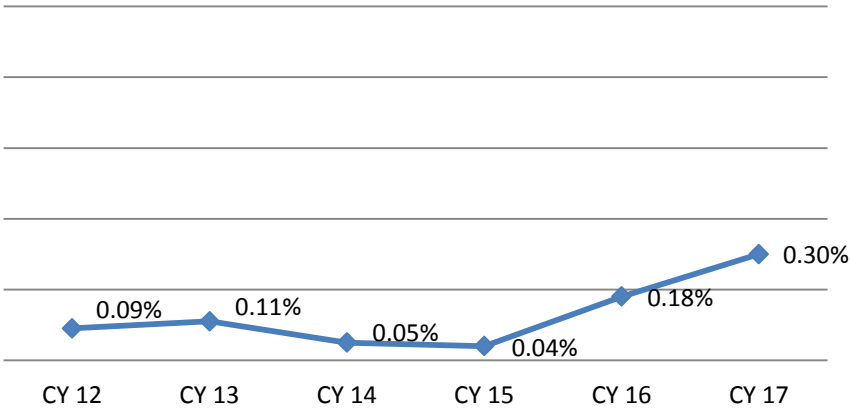


- Well diversified portfolio of loans
- Modest Net Charge-offs per year
- Minimal delinquent loans

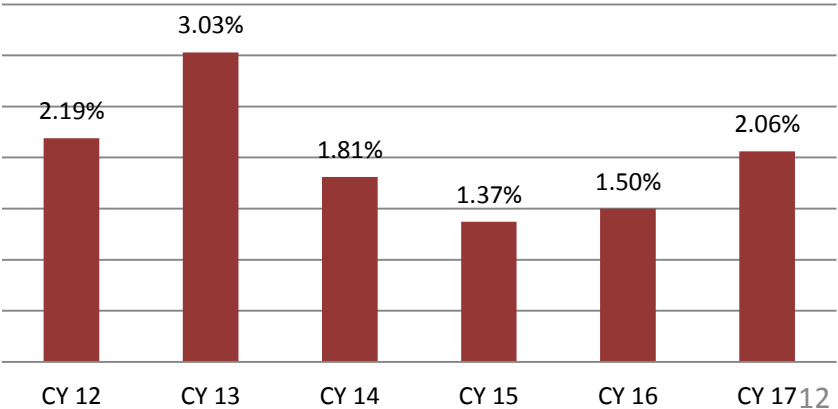
2017 Loans By Type



Net Charge offs / Avg. Total Loans



Delinquent Loans (30+ Days Past Due)





**First Bankers
Trustshares, Inc.**

Thank You