

First Bankers Trustshares, Inc.

Second Quarter 2000 Financial Highlights

Volume I, Issue II

July 20, 2000

Highlights

We are pleased with the performance of your company for the first six months of the Year 2000.

Earnings per share (EPS) of \$.063 for the first six months of 2000 rose 16% from \$0.54 for a like period in 1999.

Second quarter earnings compared to a like period one-year ago jumped 34%.

Trust Department income rose almost 24% for the first six months of the year compared to a like period of time a year ago. The strong earnings continued to be generated through significant loan growth of over 23% generated an increase of earnings of 27% compared to one year ago.

Stockholders recently received their new stock certificates for the two for one stock split that was effective June 20, 2000. An up-to-date market price reflecting the split should be available on the Internet in the very near future.

During the first quarter of the year we announced our new Internet Banking bill paying services. The acceptance by our customers is so outstanding that we have already signed up in three months 90% of our goal that we had projected for the first year.

We are pleased to enclose your quarterly dividend check reflecting your \$0.035 per share dividend declared by your Board of Directors to stockholders of records as of June 20, 2000.

Thank you for your continued investment in First Bankers Trustshares, Inc.

Yours sincerely,



Donald K. Gnuse
President/CEO

INVESTOR INFORMATION

First Bankers Trustshares, Inc. common stock is traded in the over-the-counter market.

The Company's stock transfer agent is:

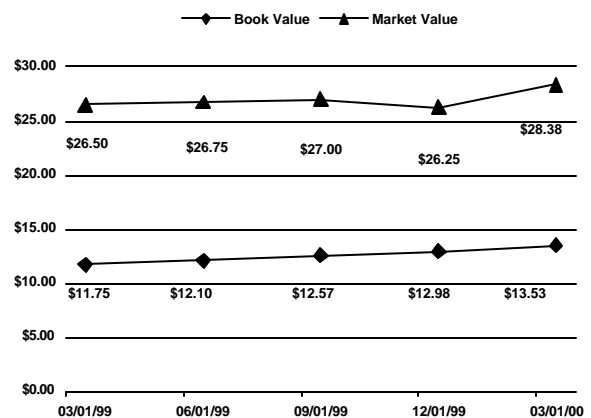
First Bankers Trust Company, N.A. (217-228-8000)
1201 Broadway, Quincy, Illinois 62301

The two market makers that provide a primary market in the stock are listed below:

Howe Barnes Investments, Inc. (800-800-4693)
135 South LaSalle Street, Chicago, Illinois 60603

First Union Securities, Inc. (800-223-1037)
Maine Center, 535 Maine, Quincy, Illinois 62301

Stock Value Per Share



Financial Highlights (Dollars in thousands, except per share data)

	For the Three Months Period Ended June 30,			For the Six Months Period June 30,		
	2000	1999	% Chg	2000	1999	% Chg
Income Statement Data						
Net interest income	\$ 2,298	\$ 2,088	10.06 %	\$ 4,595	\$ 4,063	13.09 %
Provision for loan losses	60	60	– %	120	120	– %
Noninterest income	576	503	14.51 %	1,204	1,107	8.76 %
Noninterest expense	1,676	1,621	3.39 %	3,324	3,045	9.16 %
Income taxes	310	290	6.90 %	721	598	20.57 %
Net income	\$ 828	\$ 620	33.55 %	\$ 1,634	\$ 1,407	16.13 %

	For the Three Months Period Ended June 30,			For the Six Months Period Ended June 30,		
	2000	1999	% Chg	2000	1999	% Chg
Ratios						
Return on average assets	1.28%	1.06%	20.75 %	1.27%	1.22%	(8.63)%
Return on common stockholders' equity ¹	18.52%	16.16%	14.60 %	18.66%	18.81%	(12.96)%
Net interest margin	3.72%	3.77%	(1.33)%	3.75%	3.73%	2.72 %
Allowance as a percent of total loans	1.08%	1.40%	(22.86)%	1.08%	1.40%	(18.24)%
Dividends per share	\$.035	\$.030	16.67 %	\$.070	\$.060	16.67 %
Earnings per share	\$.321	\$.240	33.33 %	\$.634	\$.546	16.12 %
Book value per share ²	\$ 7.050	\$ 6.050	16.53 %	\$ 7.050	\$ 6.050	16.53 %

	For the Six Months Period Ended June 30,			For the Years Ended December 31,		
	2000	1999	% Chg	1999	1998	1997
Balance Sheet Data						
Assets	\$ 270,987	\$ 240,553	12.65 %	\$ 258,503	\$ 236,323	\$ 222,593
Investment securities	82,949	86,027	(3.57)%	73,730	70,384	65,273
Loans, net of unearned interest	170,727	138,696	23.09 %	156,439	125,867	118,829
Deposits	211,118	191,487	10.25 %	199,477	187,721	174,778
Short-term and other borrowings	38,303	28,803	32.98 %	38,436	27,495	28,786
Long-term debt	2,580	3,380	(23.67)%	2,780	3,980	4,580
Stockholders' equity ³	\$ 18,189	\$ 15,601	16.59 %	\$ 16,737	\$ 14,349	\$ 11,993

	For the Six Months Period Ended June 30,			For the Years Ended December 31,		
	2000	1999	% Chg	1999	1998	1997
Stock Value Per Share Information						
Price/Earnings Ratio	11.0X	12.2 X	(9.84)%	12.5 X	11.3 X	11.6 X
Stock Price – High	\$ 14.187	\$ 13.375		\$ 13.750	\$ 11.500	\$ 8.500
Low	\$ 12.625	\$ 11.500		\$ 11.500	\$ 8.500	\$ 4.065
Ending	\$ 13.625	\$ 13.375	(1.87) %	\$ 13.125	\$ 11.500	\$ 8.500
Book Value	\$ 7.050	\$ 6.050	16.53 %	\$ 6.490	\$ 5.615	\$ 4.535
Price/Book Value	1.930	2.210	(12.67)%	2.020	2.050	1.87
Shares Outstanding	2,579,230	2,579,230		2,579,230	2,533,776	2,533,776

¹ Return on common stockholders' equity is calculated by subtracting preferred stock dividends from net income and dividing by average common stockholders' equity. Common stockholders' equity is defined as equity minus preferred stock equity and plus or minus accumulated other comprehensive income (loss).

² Book value per share is calculated by dividing stockholders' equity, excluding accumulated other comprehensive income (loss).

³ Stockholders' equity does not include accumulated comprehensive income (loss).