



First Bankers Trustshares, Inc.

1201 Broadway
P.O. Box 3566
Quincy, IL 62305-3566

January 29, 2010

Fourth Quarter 2009 Financial Highlights

Investor Information

Stock Transfer Agent:

Illinois Stock Transfer Company
209 West Jackson Blvd, Ste 903
Chicago, IL 60606-6905
(800.757.5755)

Market Makers:

Howe Barnes Hoefler & Arnett
222 S. Riverside Plaza 7th Flr
Chicago, IL 60606
(800.800.4693)

Wachovia Securities

510 Maine 9th Floor
Quincy, IL 62306
(800.223.1037)

Stifel Nicolas & Co., Inc.

227 W. Monroe, Suite 1850
Chicago, IL 60606
(800.745.7110)

Monroe Securities, Inc

100 North Riverside Plaza,
Ste 1620
Chicago, IL 60606
(312.327.2530)

Corporate Information:

First Bankers Trustshares, Inc.
Phone: (217.228.8000)
Fax: (217.228.8091)
Email: fbti@firstbankers.com

Corporate Officers:

Chairman of the Board of Directors
Donald K. Gnuse
President/Chief Executive Officer
Arthur E. Greenbank
Treasurer
Brian Ippensen
Secretary
Steven E. Siebers

Directors:

Carl Adams Jr.
William D. Daniels
Mark E. Freiburg
Donald K. Gnuse
Arthur E. Greenbank
Phyllis J. Hofmeister
Steven E. Siebers
Dennis R. Williams
Chairman Emeritus
David E. Connor

Dear Shareholders,

I have just received the final numbers for the year and fourth quarter of 2009 from the Finance Department. As hoped for at the beginning of 2009 and expected at the end of 2009, it was another record year for your company. We achieved:

- record net income of almost \$5.9 million (up 24%)
- record earnings per share of \$2.57 (up over 11%)
- growth in assets to \$623 million (up 25%)
- growth in deposits to \$511 million (up 27%)
- increase in our book value per share to \$19.62 (up 12%)
- acquisition/expansion in the Springfield Illinois market (10th office)

By almost all measures 2009 was a very good year for our financial services company (both Bank and Trust Company) in a very challenging economic environment. In some respects we feel fortunate. Many other financial companies are struggling. However, a lot of hard work by a very good staff of professionals significantly contributed to these fine results.

2009 is now over and we have turned our focus to 2010. It will be another difficult year for our industry. We continue to be

well positioned to grow our company both internally and externally. We are looking at another possible branch opportunity within our existing markets. We have expanded the scope of our product offerings to financial planning with the addition of a highly regarded financial planner as of January 1st.

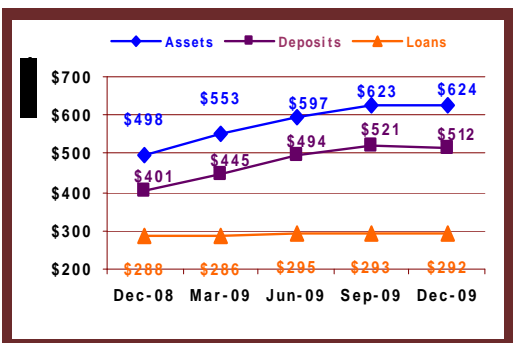
As previously mentioned, we are now open for business in Springfield, Illinois. As the capital of the State and less than two hours from Quincy, it was a good opportunity for us to build our business in this stable community. We are currently adding some key personnel to this office to the existing staff that joined our organization in November.

Enclosed, please find your dividend check, or as instructed, it has been direct deposited into your account.

Yours sincerely,

Arthur E. Greenbank
President/CEO

This release contains information and "forward-looking statements" that relate to matters that are not historical facts and which are usually preceded by words "may," "will," "should," "could," "would," "plan," "potential," "estimate," "project," "believe," "intend," "anticipate," "expect," "target" and similar expressions. These forward-looking statements are subject to significant risks, assumptions and uncertainties. Because of these and other uncertainties, our actual results may be materially different from those described in these forward-looking statements. The forward-looking statements in this release speak only as of the date of the release, and we do not assume any obligation to update the forward-looking statements or to update the reasons why actual results could differ from those contained in the forward-looking statements.



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

Income Statement Data	For The Three Months Period Ended December 31,			For the Twelve Months Period Ended December 31,		
	2009	2008	% Chg	2009	2008	% Chg
Net interest income	\$ 4,310	\$ 3,792	13.66%	\$ 16,490	\$ 14,702	12.16%
Provision for loan losses	270	520	-48.08%	1,080	1,330	-18.80%
Noninterest income	2,708	2,091	29.51%	9,093	7,835	16.06%
Noninterest expense	4,409	4,105	7.41%	16,116	14,419	11.77%
Income taxes	695	409	69.93%	2,502	2,059	21.52%
Net Income	\$ 1,644	\$ 849	93.65%	\$ 5,885	\$ 4,729	24.45%

Ratios	For The Three Months Period Ended December 31,			For the Twelve Months Period Ended December 31,		
	2009	2008	% Chg	2009	2008	% Chg
Return on average assets	0.93%	0.68%	36.76%	0.89%	1.01%	-11.88%
Return on average stockholders' equity (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))	14.82%	9.41%	57.49%	13.79%	13.77%	0.15%
Net interest margin	2.87%	3.25%	-11.69%	2.98%	3.36%	-11.31%
Allowance as a percent of total loans	1.59%	1.40%	13.57%	1.59%	1.40%	13.57%
Dividends per common share paid	\$ 0.115	\$ 0.115	0.00%	\$ 0.46	\$ 0.46	0.00%
Earnings per common share (Calculated by dividing net income less dividends and accretion on preferred stock by the weighted average number of common stock shares outstanding)	\$ 0.72	\$ 0.42	71.43%	\$ 2.57	\$ 2.31	11.26%
Book value per common share (Calculated by dividing stockholders' equity excluding preferred stock equity and accumulated other comprehensive income (loss), by outstanding common shares).	\$ 19.62	\$ 17.51	12.05%	\$ 19.62	\$ 17.51	12.05%

Balance Sheet	At December 31,			At December 31,		
	2009	2008	% Chg	2007	2006	2005
Assets	\$ 623,896	\$ 498,028	25.27%	\$ 438,878	\$ 423,674	\$ 418,248
Investment securities	\$ 282,135	\$ 146,908	92.05%	\$ 114,616	\$ 95,773	\$ 96,981
Loans, net of unearned income	\$ 292,344	\$ 288,412	1.36%	\$ 279,915	\$ 275,974	\$ 260,682
Deposits	\$ 511,769	\$ 400,844	27.67%	\$ 359,345	\$ 355,955	\$ 357,876
Short-term and other borrowings	\$ 38,717	\$ 40,545	-4.51%	\$ 27,088	\$ 19,562	\$ 13,626
Junior subordinated debentures	\$ 15,465	\$ 15,465	0.00%	\$ 15,465	\$ 15,465	\$ 15,465
Preferred stock equity	\$ 10,100	\$ 0	100.00%	\$ 0	\$ 0	\$ 0
Stockholders' equity (Includes preferred stock equity, does not include accumulated other comprehensive income (loss)).	\$ 50,287	\$ 35,866	40.21%	\$ 32,079	\$ 28,717	\$ 25,752

Stock Value Per Common Share Information	For The Twelve Months Period Ended December 31,			For The Years Ended December 31,		
	2009	2008	% Change	2007	2006	2005
Price/earnings ratio	6.3	7.8	-19.23%	9.5	10.3	12.4
Stock price—High	\$ 17.10	\$ 21.75		\$ 20.00	\$ 23.25	\$ 24.00
Low	\$ 15.41	\$ 15.60		\$ 18.00	\$ 18.05	\$ 18.00
Ending	\$ 16.10	\$ 18.00	-10.56%	\$ 19.70	\$ 19.00	\$ 22.00
Book value per common share	\$ 19.62	\$ 17.51	12.05%	\$ 15.66	\$ 14.02	\$ 12.57
Price/book value per common share	0.82	1.03	-20.39%	1.26	1.36	1.75
Common shares outstanding	2,048,574	2,048,574		2,048,574	2,048,574	2,048,574