



JEFFREY M. HARP
President
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November 1, 2011

Dear Shareholders:

We now have the first three quarters of 2011 in the books. Your bank continues to make progress in spite of the current economic environment. Since we opened the bank in 2003, we have improved our profitability each and every quarter. This is a performance record that is unmatched, and we are pleased and gratified by the results to date.

That being said, we continue to face challenges. I listed several of them in the third quarter press release which is attached for your review. In spite of the headwinds we face as well as the pressure to continue to improve our performance, we look forward to the fourth quarter of 2011 and the year 2012 as well.

LOAN DEMAND

We have seen a hint of an increase in our loan volume - the area that we have struggled with for so long. As I write this, total loans are up about 10% from the low point in 2011. This is the critical focus for Trinity Bank. We remain, comparatively speaking, very efficient, and the quality of our assets (both loans and investments) is good. The only way for us to continue to grow our net income is for our loans to increase. A very significant part of any income from new loan volume drops directly to the bottom line. But without loan demand, no bank's business model works very well.

Trinity's market area remains the best area in the U.S. in terms of economic activity. It's not great, but it is better than nearly any other geographical location. However, the confidence level remains low. No one knows what tax rates are going to be, what health care is going to cost, or how long the rest of the world is going to loan our country the money to support our habit of spending more than we take in. These issues (and others) are going to have to be resolved before businessmen and businesswomen will gain the confidence to grow, invest, and expand.

THE ELEPHANT IN THE ROOM

I have received several comments and questions over the past months and years about the topic I call "the elephant." The question is usually phrased something like this, "What happens if you get run over by a truck on the way home today?"

First, this is a difficult subject to talk about, because we all have a tendency to think we are irreplaceable. Second, the question tends to imply that I am the only one working around here and that the wheels would fall off if something happened to me. Third, do we have a plan and, if we do, would you mind sharing it with the shareholders?

Let me discuss a couple of things with you. When you start a bank (or any business for that matter), your first goal is to get open. The second goal is to survive. The third goal is to prosper. The fourth goal is to plan for a bright future. Trinity Bank has opened, survived, and prospered (comparatively speaking). What about the future?

We have had a management succession plan since the day we opened (which is a requirement to get a bank charter). Let me share ours with you. Trinity Bank owns a \$2,000,000 life insurance policy on me. The proceeds would give the Board ample resources to assess the situation and hire or promote a replacement.

Next, there are two areas where a bank can have problems with a sudden change at the helm of the ship. The first is in the operations area. Many of you know Richard Burt. I have worked with Richard for over 20 years. He joined Trinity from the Summit Bank group when we opened. At Summit, Richard ran the entire "back office" for a \$700 million bank. He is a key figure in the development and delivery of our products and services. The operations area will continue to operate without a hitch if something did happen to me.

The lending area is a key area as well. 99% of the banks that fail, do so because of bad loans. Barney Wiley has been with the Bank since day one as well. I have no doubt that he could "keep the wheels on" the lending function for the foreseeable future. After all, he has learned at the knee of the master for 8 ½ years. The last sentence was an attempt at humor to lighten a rather droll (to me) subject.

So don't worry, if something happened to me, the bank would open the next day (after the obligatory hour of mourning) and everything would operate in a normal fashion. What about the future? Your Board of Directors has discussed this at length on many occasions. The members of the Board have decided to obtain some outside assistance in generating a Management Succession/Management Development Plan for all key positions in the bank.

The goal is to develop a plan that will ensure that the success and progress of the bank will be sustained and perpetuated over time. Career development plans will be created for all executive team members that will articulate the respective strengths and weaknesses of the team members. With those clearly defined and acknowledged, we will customize a plan to direct the optimization of each member's full professional potential. In addition, we will be developing a succession plan for each key area.


I hope this discussion will address the issue and allay some of your fears about the future of Trinity Bank. I have enjoyed (loved may be a better word) starting and guiding this group of people. The staff does a great job in every aspect of banking. We look forward to a bright future.

THANKSGIVING

You should receive this letter before Thanksgiving, my favorite time of the year. I am the richest man I know in terms of the important things in life. There is a God that cares deeply for me. My family is wonderful, and we have been especially blessed by the babies that have been in transitional care in our home while waiting for their forever family – especially Micah, Jack, Thomas, and Grayson to name a few. I am surrounded by good friends. I have a great job and a great supporting staff. Through the bank, we help make dreams come true. Seriously, people don't come to the bank to borrow money. They come because they have a dream – buying a home, starting a business, growing a business, educating a child, etc. And borrowing money from the bank is the way they can achieve that dream. Life is good.

Happy Thanksgiving and thanks for your investment in and support of Trinity Bank. As always, if you have any topics that you would like to see addressed, please let me know. I am available by phone, email or in person.

Sincerely,



Jeffrey M. Harp
President

For Immediate Release

TRINITY BANK 2011 NINE MONTH PROFITS UP 13.3%

NINE MONTH EARNINGS PER SHARE UP 16.5%

28TH CONSECUTIVE QUARTER OF PROFIT IMPROVEMENT

FORT WORTH, Texas, October 24, 2011 – Trinity Bank, N.A. (OTC Bulletin Board: TYBT) today announced operating results for the third quarter and the nine months ending September 30, 2011.

Results of Operations

For the third quarter of 2011, Trinity Bank, N.A. reported Net Income after Taxes of \$580,000, an increase of 12.6% over third quarter 2010 earnings of \$515,000. Earnings per diluted common share for the third quarter 2011 amounted to \$.51, an increase of 13.3% over third quarter 2010 results of \$.45 per diluted common share.

For the first nine months of 2011, Net Income after Taxes was \$1,677,000, an increase of 13.3% over the nine month 2010 results of \$1,480,000. Earnings per diluted common share for the first nine months of 2011 were \$1.48, an increase of 16.5% over the first nine months results of \$1.27 per diluted common share.

Jeffrey M. Harp, President, stated, “Third quarter results are indicative of Trinity Bank’s long-term focus on increasing shareholder value. Since opening in 2003, Trinity Bank has improved its operating performance each quarter.”

“However, the local economic environment, while not deteriorating, certainly hasn’t improved substantially. Loan demand from quality borrowers remains soft. Rate competition for good loans is fierce. Investment securities continue to mature and we are unable to reinvest at comparable yields in this low rate environment.”

“In spite of the challenges, our goal remains the same – improve performance consistently while focusing on creating sustainable enterprise value.”

Actual for Quarter Ending

| | 3 Months | 3 Months | |
|---------------------------------|----------------|----------------|----------|
| (in 000's) | <u>9-30-11</u> | <u>9-30-10</u> | <u>%</u> |
| Net Income | \$ 580 | \$ 515 | 12.6% |
| Diluted Weighted Average Shares | 1,131 | 1,144 | |
| Earnings per Share | \$ 0.51 | \$ 0.45 | 13.3% |
| Return on Assets | 1.50% | 1.31% | |
| Return on Equity | 13.26% | 12.95% | |

Actual for Nine Months Ending

| | 9 Months | 9 Months | |
|---------------------------------|----------------|----------------|-------|
| (in 000's) | <u>9-30-11</u> | <u>9-30-10</u> | |
| Net Income | \$ 1,677 | \$ 1,480 | 13.3% |
| Diluted Weighted Average Shares | 1,131 | 1,162 | |
| Earnings per Share | \$ 1.48 | \$ 1.27 | 16.5% |

Trinity Bank, N.A. is a commercial bank that began operations May 28, 2003. For a full financial statement, visit Trinity Bank's website: www.trinitybk.com Regulatory reporting format is also available at www.fdic.gov.

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This Press Release may contain certain forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995 regarding future financial conditions, results of operations and the Bank's business operations. Such forward-looking statements involve risks, uncertainties and assumptions, including, but not limited to, monetary policy and general economic conditions in Texas and the greater Dallas-Fort Worth metropolitan area, the risks of changes in interest rates on the level and composition of deposits, loan demand and the values of loan collateral, securities and interest rate protection agreements, the actions of competitors and customers, the success of the Bank in implementing its strategic plan, the failure of the assumptions underlying the reserves for loan losses and the estimations of values of collateral and various financial assets and liabilities, that the costs of technological changes are more difficult or expensive than anticipated, the effects of regulatory restrictions imposed on banks generally, any changes in fiscal, monetary or regulatory policies and other uncertainties as discussed in the Bank's Registration Statement on Form SB-1 filed with the Office of the Comptroller of the Currency. Should one or more of these risks or uncertainties materialize, or should these underlying assumptions prove incorrect, actual outcomes may vary materially from outcomes expected or anticipated by the Bank. A forward-looking statement may include a statement of the assumptions or bases underlying the forward-looking statement. The Bank believes it has chosen these assumptions or bases in good faith and that they are reasonable. However, the Bank cautions you that assumptions or bases almost always vary from actual results, and the differences between assumptions or bases and actual results can be material. The Bank undertakes no obligation to publicly update or otherwise revise any forward-looking statements, whether as a result of new information, future events or otherwise, unless the securities laws require the Bank to do so.

TRINITY BANK N.A.
(Unaudited)
(Dollars in thousands, except per share data)

| EARNINGS SUMMARY | Quarter Ended | | | Nine Months Ended | | |
|---|----------------------|--------------|--------------|----------------------|--------------|--------------|
| | September 30 2011 | 2010 | % Change | September 30 2011 | 2010 | % Change |
| Interest income | 1,471 | 1,542 | -4.8% | 4,371 | 4,566 | -4.3% |
| Interest expense | 203 | 307 | -33.9% | 646 | 920 | -29.8% |
| Net Interest Income | 1,268 | 1,235 | 2.7% | 3,725 | 3,646 | 2.2% |
| Provision for Loan Losses | 0 | 45 | N/A | 0 | 136 | N/A |
| Service charges on deposits | 35 | 37 | -5.4% | 101 | 111 | -9.0% |
| Net gain on securities available for sale | 40 | 25 | 60.0% | 97 | 45 | 115.6% |
| Other income | 62 | 64 | 43.8% | 232 | 187 | 24.1% |
| Total Non Interest Income | 167 | 126 | 32.5% | 430 | 343 | 25.4% |
| Salaries and benefits expense | 317 | 319 | -0.6% | 969 | 947 | 2.3% |
| Occupancy and equipment expense | 82 | 75 | 9.3% | 236 | 233 | 1.3% |
| Other expense | 271 | 234 | 15.8% | 749 | 695 | 7.8% |
| Total Non Interest Expense | 670 | 628 | 6.7% | 1,954 | 1,876 | 4.2% |
| Earnings before income taxes | 765 | 688 | 11.2% | 2,201 | 1,979 | 11.2% |
| Provision for income taxes | 185 | 173 | 6.9% | 524 | 499 | 5.0% |
| Net Earnings | 580 | 515 | 12.6% | 1,677 | 1,480 | 13.3% |
| Basic earnings per share | 0.54 | 0.47 | 14.9% | 1.57 | 1.34 | 17.2% |
| Basic weighted average shares outstanding | 1,070 | 1,089 | | 1,070 | 1,107 | |
| Diluted earnings per share | 0.51 | 0.45 | 13.3% | 1.48 | 1.27 | 16.5% |
| Diluted weighted average shares outstanding | 1,131 | 1,144 | | 1,131 | 1,162 | |

| BALANCE SHEET SUMMARY | Average for Quarter | | | Average for Nine Months | | |
|--|-----------------------------|----------------|---------------|-----------------------------|----------------|---------------|
| | Ending September 30 2011 | 2010 | % Change | Ending September 30 2011 | 2010 | % Change |
| Total loans | \$74,941 | \$73,921 | 1.4% | \$72,588 | \$73,035 | -0.6% |
| Total short term investments | 21,204 | 25,261 | -16.1% | 19,727 | 21,823 | -9.6% |
| Total investment securities | 51,908 | 50,517 | 2.8% | 53,076 | 49,729 | 6.7% |
| Earning assets | 148,053 | 149,699 | -1.1% | 145,391 | 144,587 | 0.6% |
| Total assets | 154,363 | 156,779 | -1.5% | 152,810 | 151,976 | 0.5% |
| Noninterest bearing deposits | 27,706 | 23,717 | 16.8% | 26,076 | 22,858 | 14.1% |
| Interest bearing deposits | 107,061 | 113,954 | -6.0% | 107,902 | 109,995 | -1.9% |
| Total deposits | 134,767 | 137,671 | -2.1% | 133,978 | 132,853 | 0.8% |
| Fed Funds Purchased and Repurchase Agreements | 411 | 874 | -53.0% | 476 | 930 | -48.8% |
| Shareholders' equity | 16,401 | 17,209 | 6.9% | 17,692 | 17,172 | 3.0% |

TRINITY BANK N.A.
(Unaudited)
(Dollars in thousands, except per share data)

| HISTORICAL BALANCE SHEET | Ending Balance | | | | |
|--|---------------------------|--------------------------|---------------------------|-------------------------|---------------------------|
| | Sept. 30, 2011 | June 30, 2011 | March 31, 2011 | Dec 31, 2010 | Sept. 30, 2010 |
| Total loans | \$76,180 | \$74,822 | \$71,287 | \$72,460 | \$73,003 |
| Total short term investments | 27,716 | 17,404 | 25,369 | 17,886 | 27,750 |
| Total investment securities | 53,370 | 51,982 | 53,497 | 58,583 | 51,376 |
| Total earning assets | 157,266 | 144,208 | 150,153 | 148,929 | 152,129 |
| Allowance for loan losses | (1,371) | (1,371) | (1,371) | (1,371) | (1,221) |
| Premises and equipment | 1,413 | 1,404 | 1,440 | 1,442 | 1,479 |
| Other Assets | 6,209 | 5,850 | 6,024 | 4,949 | 6,757 |
| Total assets | 163,517 | 150,091 | 156,246 | 153,949 | 159,144 |
| Noninterest bearing deposits | 33,733 | 24,208 | 27,747 | 26,844 | 25,304 |
| Interest bearing deposits | 109,722 | 106,761 | 110,161 | 109,100 | 114,683 |
| Total deposits | 143,455 | 130,969 | 137,908 | 135,944 | 139,987 |
| Fed Funds Purchased and Repurchase Agreements | 398 | 292 | 534 | 538 | 702 |
| Other Liabilities | 896 | 690 | 559 | 646 | 1,050 |
| Total liabilities | 144,749 | 131,951 | 139,001 | 137,128 | 141,739 |
| Shareholders' Equity Actual | 17,667 | 17,306 | 16,715 | 16,176 | 16,081 |
| Unrealized Gain - AFS | 1,100 | 834 | 530 | 645 | 1,324 |
| Total Equity | 18,767 | 18,140 | 17,245 | 16,821 | 17,405 |
| | Quarter Ending | | | | |
| NONPERFORMING ASSETS | Sept. 30, 2011 | June 30, 2011 | March 31, 2011 | Dec 31, 2010 | Sept. 30, 2010 |
| Nonaccrual loans | \$735 | \$850 | \$488 | \$831 | \$1,785 |
| Restructured loans | \$0 | \$0 | \$0 | \$0 | \$0 |
| Other real estate & foreclosed assets | \$0 | \$0 | \$0 | \$0 | \$0 |
| Accruing loans past due 90 days or more | \$0 | \$0 | \$0 | \$0 | \$0 |
| Total nonperforming assets | \$735 | \$850 | \$488 | \$831 | \$1,785 |
| Accruing loans past due 30-89 days | \$0 | \$0 | \$0 | \$0 | \$0 |
| Total nonperforming assets as a percentage of loans and foreclosed assets | 0.96% | 1.14% | 0.68% | 1.15% | 2.45% |

TRINITY BANK N.A.
(Unaudited)
(Dollars in thousands, except per share data)

| BALANCE SHEET SUMMARY | Sept. 30, 2011 | Average for Quarter Ending | | | Sept. 30, 2010 |
|---|-------------------|----------------------------|-------------------|-----------------|-------------------|
| | | June 30, 2011 | March 31, 2011 | Dec 31, 2010 | |
| Total loans | \$74,941 | \$71,676 | \$71,103 | \$72,047 | \$73,921 |
| Total short term investments | 21,204 | 21,929 | 17,742 | 23,496 | 25,261 |
| Total investment securities | 51,908 | 50,714 | 56,684 | 53,988 | 50,517 |
| Earning assets | 148,053 | 144,319 | 145,529 | 149,531 | 149,699 |
| Total assets | 154,363 | 152,633 | 151,401 | 155,868 | 156,779 |
| Noninterest bearing deposits | 27,706 | 25,176 | 24,123 | 24,267 | 23,717 |
| Interest bearing deposits | 107,061 | 108,696 | 109,154 | 112,540 | 113,954 |
| Total deposits | 134,767 | 133,872 | 133,277 | 136,807 | 137,671 |
| Fed Funds Purchased and Repurchase Agreements | 411 | 438 | 582 | 733 | 874 |
| Shareholders' equity | 18,401 | 17,687 | 16,972 | 17,382 | 17,209 |

| HISTORICAL EARNINGS SUMMARY | Sept. 30, 2011 | Quarter Ended | | | Sept. 30, 2010 |
|---|-------------------|------------------|-------------------|-----------------|-------------------|
| | | June 30, 2011 | March 31, 2011 | Dec 31, 2010 | |
| Interest income | 1,471 | 1,426 | 1,474 | 1,516 | 1,542 |
| Interest expense | 203 | 217 | 226 | 270 | 307 |
| Net Interest Income | 1,268 | 1,209 | 1,248 | 1,246 | 1,235 |
| Provision for Loan Losses | 0 | 0 | 0 | 150 | 45 |
| Service charges on deposits | 35 | 29 | 37 | 34 | 37 |
| Net gain on securities available for sale | 40 | 28 | 29 | 153 | 25 |
| Other income | 92 | 78 | 63 | 55 | 64 |
| Total Non Interest Income | 167 | 135 | 129 | 242 | 126 |
| Salaries and benefits expense | 317 | 312 | 340 | 437 | 319 |
| Occupancy and equipment expense | 82 | 79 | 75 | 75 | 75 |
| FDIC expense | 45 | 45 | 45 | 45 | 45 |
| Other expense | 226 | 173 | 215 | 91 | 189 |
| Total Non Interest Expense | 670 | 609 | 675 | 648 | 628 |
| Earnings before income taxes | 765 | 735 | 702 | 690 | 688 |
| Provision for income taxes | 185 | 177 | 163 | 165 | 173 |
| Net Earnings | 580 | 558 | 539 | 525 | 515 |

TRINITY BANK N.A.
(Unaudited)
(Dollars in thousands, except per share data)

| ALLOWANCE FOR LOAN LOSSES | Quarter Ending | | | | |
|---|-------------------|------------------|-------------------|-----------------|-------------------|
| | Sept. 30, 2011 | June 30, 2011 | March 31, 2011 | Dec 31, 2010 | Sept. 30, 2010 |
| Balance at beginning of period | \$1,371 | \$1,371 | \$1,371 | \$1,221 | \$1,176 |
| Loans charged off | 0 | 0 | 0 | 0 | 0 |
| Loan recoveries | 0 | 0 | 0 | 0 | 0 |
| Net (charge-offs) recoveries | 0 | 0 | 0 | 0 | 0 |
| Provision for loan losses | 0 | 0 | 0 | 150 | 45 |
| Balance at end of period | \$1,371 | \$1,371 | \$1,371 | \$1,371 | \$1,221 |
| Allowance for loan losses as a percentage of total loans | 1.80% | 1.83% | 1.92% | 1.89% | 1.67% |
| Allowance for loan losses as a percentage of nonperforming loans | 186.53% | 161.29% | 280.94% | 164.98% | 68.40% |
| Net charge-offs (recoveries) as a percentage of average loans | N/A | N/A | N/A | N/A | N/A |
| Provision for loan losses as a percentage of average loans | N/A | N/A | N/A | 0.21% | 0.06% |

| SELECTED RATIOS | Quarter Ending | | | | |
|---|-------------------|------------------|-------------------|-----------------|-------------------|
| | Sept. 30, 2011 | June 30, 2011 | March 31, 2011 | Dec 31, 2010 | Sept. 30, 2010 |
| Return on average assets (annualized) | 1.50% | 1.46% | 1.42% | 1.35% | 1.31% |
| Return on average equity (annualized) | 12.61% | 12.62% | 12.70% | 12.08% | 11.97% |
| Return on average equity (excluding unrealized gain on investments) | 13.26% | 13.11% | 12.90% | 12.91% | 12.95% |
| Average shareholders' equity to average assets | 11.92% | 11.59% | 11.21% | 11.15% | 10.98% |
| Yield on earning assets (tax equivalent) | 4.26% | 4.24% | 4.27% | 4.32% | 4.34% |
| Cost of interest bearing funds | 0.76% | 0.80% | 0.82% | 0.96% | 1.07% |
| Net interest margin (tax equivalent) | 3.72% | 3.64% | 3.65% | 3.49% | 3.52% |
| Efficiency ratio (tax equivalent) | 43.42 | 42.29 | 45.45 | 45.18 | 44.13 |
| End of period book value per common share | 17.54 | 16.92 | 16.16 | 15.59 | 16.04 |
| End of period book value (excluding unrealized gain on investments) | 16.51 | 16.14 | 15.67 | 14.99 | 14.82 |
| End of period common shares outstanding | 1,070 | 1,072 | 1,067 | 1,079 | 1,085 |

TRINITY BANK N.A.
(Unaudited)
(Dollars in thousands, except per share data)

| YIELD ANALYSIS | Third Quarter Average | | | | | | | |
|--|-----------------------|--------------|--------------|----------------------------|--------------------|--------------|--------------|----------------------------|
| | September 30, 2011 | | | | September 30, 2010 | | | |
| | Average Balance | Interest | Yield | Tax Equivalent Yield | Average Balance | Interest | Yield | Tax Equivalent Yield |
| Interest Earning Assets: | | | | | | | | |
| Short term investment | 21,204 | 29 | 0.55% | 0.55% | 25,261 | 70 | 1.11% | 1.11% |
| Investment securities | 16,973 | 184 | 4.34% | 4.34% | 25,538 | 281 | 4.40% | 4.40% |
| Tax Free securities | 34,935 | 245 | 2.81% | 4.04% | 24,979 | 197 | 3.15% | 4.55% |
| Loans | 74,941 | 1,013 | 5.41% | 5.41% | 73,921 | 994 | 5.38% | 5.38% |
| Total Interest Earning Assets | 148,053 | 1,471 | 3.97% | 4.26% | 149,699 | 1,642 | 4.12% | 4.34% |
| Noninterest Earning Assets: | | | | | | | | |
| Cash and due from banks | 3,332 | | | | 2,925 | | | |
| Other assets | 4,349 | | | | 5,354 | | | |
| Allowance for loan losses | (1,371) | | | | (1,199) | | | |
| Total Noninterest Earning Assets | 6,310 | | | | 7,080 | | | |
| Total Assets | \$154,363 | | | | \$166,779 | | | |
| Interest Bearing Liabilities: | | | | | | | | |
| Transaction and Money Market accounts | 78,162 | 135 | 0.89% | 0.89% | 80,902 | 195 | 0.96% | 0.96% |
| Certificates and other time deposits | 28,899 | 68 | 0.94% | 0.94% | 33,052 | 111 | 1.34% | 1.34% |
| Other borrowings | 411 | 1 | 0.49% | 0.49% | 874 | 1 | 0.46% | 0.46% |
| Total Interest Bearing Liabilities | 107,472 | 203 | 0.76% | 0.76% | 114,828 | 307 | 1.07% | 1.07% |
| Noninterest Bearing Liabilities | | | | | | | | |
| Demand deposits | 27,706 | | | | 23,717 | | | |
| Other liabilities | 784 | | | | 1,025 | | | |
| Shareholders' Equity | 18,401 | | | | 17,209 | | | |
| Total Liabilities and Shareholders Equity | \$154,363 | | | | \$166,779 | | | |
| Net Interest Income and Spread | | 1,268 | 3.22% | 3.50% | | 1,235 | 3.05% | 3.27% |
| Net Interest Margin | | | 3.43% | 3.72% | | | 3.30% | 3.52% |

TRINITY BANK N.A.
(Unaudited)
(Dollars in thousands, except per share data)

| | September 30 2011 | % | September 30 2010 | % |
|------------------------------|----------------------|----------------|----------------------|----------------|
| LOAN PORTFOLIO | | | | |
| Commercial and industrial | 35,539 | 46.65% | 34,367 | 47.08% |
| Real estate: | | | | |
| Commercial | 12,729 | 16.71% | 15,946 | 21.84% |
| Residential | 16,231 | 21.31% | 12,981 | 17.78% |
| Construction and development | 9,858 | 12.94% | 7,881 | 10.80% |
| Consumer | 1,823 | 2.39% | 1,828 | 2.50% |
| Total loans (gross) | 76,180 | 100.00% | 73,003 | 100.00% |
| Unearned discounts | 0 | 0.00% | 0 | 0.00% |
| Total loans (net) | 76,180 | 100.00% | 73,003 | 100.00% |

| | September 30 2011 | September 30 2010 |
|---------------------------------|----------------------|----------------------|
| REGULATORY CAPITAL DATA | | |
| Tier 1 Capital | \$17,667 | \$16,081 |
| Total Capital (Tier 1 + Tier 2) | \$18,921 | \$17,302 |
| Total Risk-Adjusted Assets | \$100,262 | \$105,896 |
| Tier 1 Ratio | 17.62% | 15.19% |
| Total Capital Ratio | 18.87% | 16.34% |
| Tier 1 Leverage Ratio | 11.47% | 10.28% |

OTHER DATA

| | | |
|--|---------|---------|
| Full Time Equivalent Employees (FTE's) | 14 | 14 |
| Stock Price Range | | |
| (For the Three Months Ended): | | |
| High | \$27.00 | \$25.50 |
| Low | \$25.00 | \$23.00 |
| Close | \$26.05 | \$25.50 |