JEFFREY M. HARP
President
jharp@TrinityBk.com

May 4, 2012

Dear Shareholders:

I am pleased to report Trinity Bank's results for the first quarter of 2012. There is good news on at least two fronts!

**THE "STREAK"**

The first quarter of 2012 results continued our streak of consecutive quarters of profit improvement – now up to 30.

**FIRST DIVIDEND**

By the time you read this letter, you should have received your first cash dividend from Trinity Bank. The Board and the staff are pleased that we finally are able to provide some tangible return to shareholders for their investment in the bank.

As mentioned in the dividend press release, we will evaluate the dividend situation again in the latter part of the year after we see the results for the first half of 2012 and after we (hopefully) get some clarification on what the dividend tax rate will be in 2013.

**MORE ON THE "STREAK"**

We are proud of the streak. I doubt if you can find another bank in the U.S. that has produced this string of consecutive increases in profit – especially in the economic environment that has existed since 2007. And we work diligently to keep the streak alive. However, let me give you a graphic example of one of the headwinds we face. From 2012 first quarter results:

| (In 000's) | 03/31/2012 | 03/31/2011 | % |
|---|---|---|---|
| Loan Volume | $81,136 | $71,103 | 14.1% |
| Net Interest Income | 1,353 | 1,248 | 8.4% |

Normally, a 14.1% increase in loan volume would translate into at least the same percentage increase in Net Interest Income (Net Interest Income is a bank's gross profit – it is what we earn on loans and investments minus what we pay for deposits). So why didn't it?

| | | | |
|---|---|---|---|
| Loan Income | $1,064 | $947 | 12.4% |
| Investment Income | 450 | 527 | -14.6% |
| Total Interest Income | $1,514 | $1,474 | 2.7% |
| Less: Interest Expense | 161 | 226 | -28.8% |
| Net Interest Income | $1,353 | $1,248 | 8.4% |

As you can see, the increase in loan income was partially offset by a drop in the income from our investment portfolio. We continue to have investments mature, and we cannot replace the yields on these securities without reinvesting in securities that mature in 15-20 years. We just don't feel comfortable reinvesting that far out.

On the good side, an 8.4% increase in Net Interest Income produced a 17.4% increase in Pre Tax Income.

| | 03/31/2012 | 03/31/2011 | % |
|---|---|---|---|
| Net Interest Income | $1,353 | $1,248 | 8.4% |
| Fee Income | 113 | 129 | -12.4% |
| Less: Operating Expense | 642 | 675 | -4.9% |
| Less: Loan Provision | - | - | - |
| Pre Tax Income | $824 | $702 | 17.4% |

This is because your bank remains very efficient. Our operating expense is very low on a comparative basis. This quarter, all banks under $10 billion in size saw some expense reduction from the changes in FDIC premiums which went into effect last year.

## STAFFING

Our focus remains on increasing loan volume. As I mentioned in the last shareholder letter,

> "The only option to grow Net Income (and Free Cash Flow) is to increase our loan portfolio. To that end, we have made plans to add to our lending staff this year, at least one by March and another before the end of the year."

Well, we failed to add one by the end of March. We do have three good candidates. But one of the hindrances we face is that the lenders we want to hire aren't looking for a job. They are productive and happy where they are. We have to convince them that there is more opportunity for career development and wealth-building (through stock options) at Trinity Bank. It takes some time. And yes, we would hire all three at once – even if it had negative implications for the "streak". You hire good lenders when you can find them, not when you need them. In retrospect, I should have started down this road earlier, even though we were in an economic environment where there was no loan demand.

## ACQUISITION PHILOSPHY

Another thing that I mentioned in the last shareholder letter was that I would include a discussion about acquisitions. One of the reasons we initiated the cash dividend was that we are growing our Capital (through retaining earnings) faster than we are growing our Assets. One of the obvious options to utilize this Capital is to buy another bank.

Acquisitions are fun. They give everyone something to talk about at the country club or the coffee shop. As a Trinity Bank Shareholder, you will get to vote on any acquisition. To buy someone, we either have to borrow money by forming a Holding Company, or we have to issue stock. The shareholders will have to vote to approve the formation of a Holding Company. Unlike most banks, Trinity has no authorized but unissued stock. Therefore, shareholders will have to vote to issue stock.

So for us to do an acquisition, you will get to see management's analysis of the increase in Shareholder Value. And you will have the opportunity to hold management responsible for the projected results. As I mentioned, acquisitions are fun. But do they add to the Shareholder Value? Most economic studies indicate that about 70% of acquisitions do not increase Shareholder Value.

This is all good information (I think), but let's get down to specifics. Late last year, an investment banking firm came by with five acquisition targets in Trinity Bank's target market. These banks are not officially "for sale", but an investment banker is always trying to put together someone who might sell with someone who might buy. Three of these five banks were small in size with asset quality issues. Buying a "turnaround" is pretty "iffy" even in a good environment. Combine that with the fact that we do not have "excess" personnel on staff to send to a turnaround situation, and we were able to dismiss those three fairly quickly.

The other two were more attractive in regard to size (around $100 million in assets), location (good), and asset quality (reasonably good). In doing some due diligence, we determined that we would have to pay a significant premium over book value to interest the potential seller. This premium would be in the $5 – 10 million range.

Now let me try to explain where the problem came up. Listed below are the breakdowns of the loan portfolios of Trinity and the two potential targets.

| | Trinity | Bank A | Bank B |
|---|---|---|---|
| Commercial & Industrial | 46.8% | 5.5% | 19.1% |
| Consumer | 2.2% | 4.0% | 8.8% |
| Construction Development | 13.0% | 3.9% | 17.9% |
| 1-4 Family | 17.4% | 44.6% | 24.4% |
| Commercial Real Estate | 16.8% | 41.6% | 28.8% |

Trinity Bank's loan portfolio is basically half commercial and half real estate. And 85% of our real estate loans are owner-occupied, not speculative real estate loans. Bank A and B are both heavily oriented to real estate lending – Bank A is 90% real estate and B is 70%. We would have to do further due diligence to determine the percentage of owner-occupied versus non-owner occupied, but I would bet the percentages are no where close to Trinity's.

So what does this mean? In my mind (which can be pretty narrow), why would I pay a $5 -10 million premium for a bunch of real estate loans? I would be better off hiring two or three real estate lending officers, giving them a roadmap and a rate book, and telling them to make $40 - $50 million in real estate loans (and save the $5 – 10 million premium). The real estate concentration issue came up before we even got to the, "Does it increase Shareholder Value?" analysis.

I hope these comments make sense. I want you to know that the Board and the Staff do think about these things, even if our thinking is not necessarily conventional. And we sometimes are criticized by investors and/or investment bankers for not being more aggressive. One well-known investment banker, after visiting with me, told a colleague that, "Jeff Harp was driving a nice car (Trinity Bank) down a super highway (the Texas economy compared to the rest of the country) in second gear. He doesn't want to buy anybody. He doesn't want to add any branches".

That comment may be true. But I would like to think that the Board and the Staff of Trinity Bank "spend the shareholder's money like it was their own". We very much want to grow and make more money. But we will not do something that makes us bigger unless it increases our profitability proportionately. If we find an acquisition that makes sense, we will do it.

Pardon the length of this letter. I have been known to be a little wordy. But these are important issues and I want to share our thinking with you, the owners. Thanks for your interest and support of Trinity Bank. Please let me know if you have any questions or topics that you would like for me to address. I am available by phone, email or in person.

Sincerely,

Jeff Harp

Jeffrey M. Harp
President

***For Immediate Release***

# TRINITY BANK REPORTS:
# 2012 FIRST QUARTER NET INCOME UP 15.2%
# SHAREHOLDERS RECEIVE FIRST CASH DIVIDEND

FORT WORTH, Texas, May 1, 2012 - Trinity Bank N.A. (OTC Bulletin Board: TYBT) today announced operating results for the three months ending March 31, 2012.

**Results of Operations**

Trinity Bank, N.A. reported Net Income After Taxes of $621,000, or $.55 per diluted common share for the first quarter of 2012, compared to $539,000 or $.48 per diluted common share for the first quarter of 2011, an increase of 14.6%.

Jeffrey M. Harp, President, stated, "Net Income was up 15.2% over the first quarter of 2011. This performance represents Trinity's 30th consecutive quarter of profit improvement. We are finally seeing a little pickup in loan demand, albeit from a very low level last year. The activity enabled us to produce a Return on Assets of 1.52% and a Return on Equity (excluding unrealized gain on investments) of 13.56%. Both ratios compare very favorably to local, regional, and national peer groups."

"Trinity Bank's first cash dividend was distributed to shareholders yesterday (04-30-12). We are pleased to be able to provide some tangible return on our shareholder's investment."

| ***Average for Quarter Ending*** (in 000's) | 03/31/2012 | 03/31/2011 | % |
|---|---|---|---|
| Loans | $81,136 | $71,103 | 14.1% |
| Deposits | $143,067 | $133,277 | 7.3% |

| ***Average for Quarter Ending*** (in 000's) | 03/31/2012 | 03/31/2011 | % |
|---|---|---|---|
| Net Interest Income | $1,353 | $1,248 | 8.4% |
| Non-Interest Income | $113 | $129 | -12.4% |
| Non-Interest Expense | $642 | $675 | -4.9% |
| Loan Loss Provision | $0 | $0 | NA |

| | | | |
|---|---|---|---|
| Pre Tax Income | $824 | $702 | 17.4% |
| Income Tax | $203 | $163 | 24.5% |
| Net Income | $621 | $539 | 15.2% |

| *Average for Quarter Ending* (in 000's) | 03/31/2012 | 03/31/2011 | % |
|---|---|---|---|
| Net Income | $621 | $539 | 15.2% |
| Diluted Weighted Average Shares | 1,119 | 1,126 | -0.6% |
| Earnings per Share | $0.55 | $0.48 | 14.6% |
| Return on Assets | 1.52% | 1.42% | |
| Return on Equity | 13.56% | 12.90% | |

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.

###

***For information contact:***
Richard Burt
Executive Vice President
Trinity Bank
817-763-9966

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

| EARNINGS SUMMARY | Quarter Ended March 31 2012 | 2011 | % Change |
|---|---|---|---|
| Interest income | 1,514 | 1,474 | 2.7% |
| Interest expense | 161 | 226 | -28.8% |
| **Net Interest Income** | **1,353** | **1,248** | **8.4%** |
| | | | |
| **Provision for Loan Losses** | **0** | **0** | **N/A** |
| | | | |
| Service charges on deposits | 37 | 37 | 0.0% |
| Net gain on securities available for sale | 17 | 29 | -41.4% |
| Other income | 59 | 63 | -6.3% |
| **Total Non Interest Income** | **113** | **129** | **-12.4%** |
| | | | |
| Salaries and benefits expense | 331 | 340 | -2.6% |
| Occupancy and equipment expense | 74 | 75 | -1.3% |
| Other expense | 237 | 260 | -8.8% |
| **Total Non Interest Expense** | **642** | **675** | **-4.9%** |
| | | | |
| Earnings before income taxes | 824 | 702 | 17.4% |
| Provision for income taxes | 203 | 163 | 24.5% |
| **Net Earnings** | **621** | **539** | **15.2%** |
| | | | |
| Basic earnings per share | 0.59 | 0.51 | **15.7%** |
| Basic weighted average shares outstanding | 1,056 | 1,067 | |
| | | | |
| Diluted earnings per share | 0.55 | 0.48 | **14.6%** |
| Diluted weighted average shares outstanding | 1,119 | 1,126 | |

| BALANCE SHEET SUMMARY | Average for Quarter Ending March 31 2012 | 2011 | % Change |
|---|---|---|---|
| Total loans | $81,136 | $71,103 | 14.1% |
| Total short term investments | 18,495 | 17,742 | 4.2% |
| Total investment securities | 57,451 | 56,684 | 1.4% |
| | | | |
| **Earning assets** | **157,082** | **145,529** | **7.9%** |
| | | | |
| **Total assets** | **163,755** | **151,401** | **8.2%** |
| | | | |
| Noninterest bearing deposits | 29,804 | 24,123 | 23.6% |
| Interest bearing deposits | 113,263 | 109,154 | 3.8% |
| | | | |
| **Total deposits** | **143,067** | **133,277** | **7.3%** |
| | | | |
| **Fed Funds Purchased and Repurchase Agreements** | **450** | **582** | **-22.7%** |
| | | | |
| **Shareholders' equity** | **19,416** | **16,972** | **14.4%** |

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

| | Average for Quarter Ending | | | | |
|---|---|---|---|---|---|
| **BALANCE SHEET SUMMARY** | **March 31, 2012** | **Dec 31, 2011** | **Sept. 30, 2011** | **June 30, 2011** | **March 31, 2011** |
| Total loans | $81,136 | $76,426 | $74,941 | $71,676 | $71,103 |
| Total short term investments | 18,495 | 26,760 | 21,204 | 21,929 | 17,742 |
| Total investment securities | 57,451 | 56,751 | 51,908 | 50,714 | 56,684 |
| **Earning assets** | **157,082** | **159,937** | **148,053** | **144,319** | **145,529** |
| **Total assets** | **163,755** | **166,392** | **154,363** | **152,633** | **151,401** |
| Noninterest bearing deposits | 29,804 | 32,552 | 27,706 | 25,176 | 24,123 |
| Interest bearing deposits | 113,263 | 113,758 | 107,061 | 108,696 | 109,154 |
| **Total deposits** | **143,067** | **146,310** | **134,767** | **133,872** | **133,277** |
| **Fed Funds Purchased and Repurchase Agreements** | **450** | **584** | **411** | **438** | **582** |
| **Shareholders' equity** | **19,416** | **18,690** | **18,401** | **17,687** | **16,972** |

| | Quarter Ended | | | | |
|---|---|---|---|---|---|
| **HISTORICAL EARNINGS SUMMARY** | **March 31, 2012** | **Dec 31, 2011** | **Sept. 30, 2011** | **June 30, 2011** | **March 31, 2011** |
| Interest income | 1,514 | 1,509 | 1,471 | 1,426 | 1,474 |
| Interest expense | 161 | 199 | 203 | 217 | 226 |
| **Net Interest Income** | **1,353** | **1,310** | **1,268** | **1,209** | **1,248** |
| **Provision for Loan Losses** | **0** | **0** | **0** | **0** | **0** |
| Service charges on deposits | 37 | 37 | 35 | 29 | 37 |
| Net gain on securities available for sale | 17 | 18 | 40 | 28 | 29 |
| Other income | 59 | 55 | 92 | 78 | 63 |
| **Total Non Interest Income** | **113** | **110** | **167** | **135** | **129** |
| Salaries and benefits expense | 331 | 450 | 317 | 312 | 340 |
| Occupancy and equipment expense | 74 | 81 | 82 | 79 | 75 |
| FDIC expense | 14 | 45 | 45 | 45 | 45 |
| Other expense | 223 | 45 | 226 | 173 | 215 |
| **Total Non Interest Expense** | **642** | **621** | **670** | **609** | **675** |
| Earnings before income taxes | 824 | 799 | 765 | 735 | 702 |
| Provision for income taxes | 203 | 194 | 185 | 177 | 163 |
| **Net Earnings** | **621** | **605** | **580** | **558** | **539** |

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

| | Ending Balance | | | | |
|---|---|---|---|---|---|
| **HISTORICAL BALANCE SHEET** | **March 31, 2012** | **Dec 31, 2011** | **Sept. 30, 2011** | **June 30, 2011** | **March 31, 2011** |
| Total loans | $84,808 | $81,272 | $76,180 | $74,822 | $71,287 |
| Total short term investments | 18,681 | 19,279 | 27,716 | 17,404 | 25,369 |
| Total investment securities | 56,640 | 58,540 | 53,370 | 51,982 | 53,497 |
| **Total earning assets** | **160,129** | **159,091** | **157,266** | **144,208** | **150,153** |
| Allowance for loan losses | (1,371) | (1,371) | (1,371) | (1,371) | (1,371) |
| Premises and equipment | 1,368 | 1,378 | 1,413 | 1,404 | 1,440 |
| Other Assets | 6,706 | 7,843 | 6,209 | 5,850 | 6,024 |
| **Total assets** | **166,832** | **166,941** | **163,517** | **150,091** | **156,246** |
| Noninterest bearing deposits | 32,239 | 34,203 | 33,733 | 24,208 | 27,747 |
| Interest bearing deposits | 114,268 | 112,163 | 109,722 | 106,761 | 110,161 |
| **Total deposits** | **146,507** | **146,366** | **143,455** | **130,969** | **137,908** |
| Fed Funds Purchased and Repurchase Agreements | 203 | 713 | 398 | 292 | 534 |
| Other Liabilities | 898 | 792 | 896 | 690 | 559 |
| **Total liabilities** | **147,608** | **147,871** | **144,749** | **131,951** | **139,001** |
| Shareholders' Equity Actual | **18,368** | **18,025** | **17,667** | **17,306** | **16,715** |
| Unrealized Gain - AFS | **856** | **1,045** | **1,100** | **834** | **530** |
| Total Equity | **19,224** | **19,070** | **18,767** | **18,140** | **17,245** |

| | Quarter Ending | | | | |
|---|---|---|---|---|---|
| **NONPERFORMING ASSETS** | **March 31, 2012** | **Dec 31, 2011** | **Sept. 30, 2011** | **June 30, 2011** | **March 31, 2011** |
| Nonaccrual loans | $221 | $653 | $735 | $850 | $488 |
| 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** | **$221** | **$653** | **$735** | **$850** | **$488** |
| Accruing loans past due 30-89 days | $0 | $0 | $0 | $0 | $0 |
| Total nonperforming assets as a percentage of loans and foreclosed assets | 0.26% | 0.80% | 0.96% | 1.12% | 0.68% |

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

| ALLOWANCE FOR LOAN LOSSES | Quarter Ending March 31, 2012 | Dec 31, 2011 | Sept. 30, 2011 | June 30, 2011 | March 31, 2011 |
|---|---|---|---|---|---|
| **Balance at beginning of period** | **$1,371** | **$1,371** | **$1,371** | **$1,371** | **$1,371** |
| 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 | 0 | 0 |
| **Balance at end of period** | **$1,371** | **$1,371** | **$1,371** | **$1,371** | **$1,371** |
| Allowance for loan losses as a percentage of total loans | 1.62% | 1.69% | 1.80% | 1.80% | 1.92% |
| Allowance for loan losses as a percentage of nonperforming loans | 620.36% | 209.95% | 186.53% | 186.53% | 280.94% |
| 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 | N/A | N/A |

| SELECTED RATIOS | Quarter Ending March 31, 2012 | Dec 31, 2011 | Sept. 30, 2011 | June 30, 2011 | March 31, 2011 |
|---|---|---|---|---|---|
| Return on average assets (annualized) | 1.52% | 1.45% | 1.50% | 1.46% | 1.42% |
| Return on average equity (annualized) | 12.79% | 12.95% | 12.61% | 12.62% | 12.70% |
| Return on average equity (excluding unrealized gain on investments) | 13.56% | 13.62% | 13.26% | 13.11% | 12.90% |
| Average shareholders' equity to average assets | 11.86% | 11.23% | 11.92% | 11.59% | 11.21% |
| Yield on earning assets (tax equivalent) | 4.14% | 4.05% | 4.26% | 4.24% | 4.27% |
| Cost of interest bearing funds | 0.57% | 0.70% | 0.76% | 0.80% | 0.82% |
| Net interest margin (tax equivalent) | 3.73% | 3.56% | 3.72% | 3.64% | 3.65% |
| Efficiency ratio (tax equivalent) | 40.71 | 40.55 | 43.42 | 42.29 | 45.45 |
| End of period book value per common share | 18.20 | 18.05 | 17.60 | 17.51 | 16.16 |
| End of period book value (excluding unrealized gain on investments) | 17.39 | 17.07 | 16.57 | 16.48 | 15.67 |
| End of period common shares outstanding | 1,056 | 1,056 | 1,066 | 1,072 | 1,067 |

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

| | 3 Months Ending | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | March 31, 2012 | | | | March 31, 2011 | | | |
| YIELD ANALYSIS | Average Balance | Interest | Yield | Tax Equivalent Yield | Average Balance | Interest | Yield | Tax Equivalent Yield |
| Interest Earning Assets: | | | | | | | | |
| Short term investment | 18,495 | 23 | 0.50% | 0.50% | 17,742 | 36 | 0.81% | 0.81% |
| Investment securities | 16,116 | 175 | 4.34% | 4.34% | 22,938 | 246 | 4.29% | 4.29% |
| Tax Free securities | 41,335 | 252 | 2.44% | 3.51% | 33,746 | 245 | 2.90% | 4.18% |
| Loans | 81,136 | 1,064 | 5.25% | 5.25% | 71,103 | 947 | 5.33% | 5.33% |
| **Total Interest Earning Assets** | **157,082** | **1,514** | **3.86%** | **4.14%** | **145,529** | **1,474** | **4.05%** | **4.27%** |
| Noninterest Earning Assets: | | | | | | | | |
| Cash and due from banks | 3,439 | | | | 3,260 | | | |
| Other assets | 4,605 | | | | 3,983 | | | |
| Allowance for loan losses | (1,371) | | | | (1,371) | | | |
| **Total Noninterest Earning Assets** | **6,673** | | | | **5,872** | | | |
| **Total Assets** | **$163,755** | | | | **$151,401** | | | |
| Interest Bearing Liabilities: | | | | | | | | |
| Transaction and Money Market accounts | 84,343 | 108 | 0.51% | 0.51% | 78,422 | 142 | 0.72% | 0.72% |
| Certificates and other time deposits | 28,920 | 52 | 0.72% | 0.72% | 30,732 | 83 | 1.08% | 1.08% |
| Other borrowings | 450 | 1 | 0.89% | 0.89% | 582 | 1 | 0.69% | 0.69% |
| **Total Interest Bearing Liabilities** | **113,713** | **161** | **0.57%** | **0.57%** | **109,736** | **226** | **0.82%** | **0.82%** |
| Noninterest Bearing Liabilities | | | | | | | | |
| Demand deposits | 29,804 | | | | 24,123 | | | |
| Other liabilities | 822 | | | | 570 | | | |
| Shareholders' Equity | 19,416 | | | | 16,972 | | | |
| **Total Liabilities and Shareholders Equity** | **$163,755** | | | | **$151,401** | | | |
| **Net Interest Income and Spread** | | **1,353** | **3.29%** | **3.57%** | | **1,248** | **3.23%** | **3.45%** |
| **Net Interest Margin** | | | **3.44%** | **3.73%** | | | **3.43%** | **3.65%** |

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

| LOAN PORTFOLIO | March 31 2012 | % | March 31 2011 | % |
|---|---|---|---|---|
| Commercial and industrial | 42,633 | 50.27% | 32,364 | 45.40% |
| Real estate: | | | | |
| Commercial | 15,786 | 18.61% | 13,547 | 19.00% |
| Residential | 16,584 | 19.55% | 13,328 | 18.70% |
| Construction and development | 7,712 | 9.09% | 10,431 | 14.63% |
| Consumer | 2,093 | 2.47% | 1,617 | 2.27% |
| **Total loans (gross)** | **84,808** | **100.00%** | **71,287** | **100.00%** |
| Unearned discounts | 0 | 0.00% | 0 | 0.00% |
| **Total loans (net)** | **84,808** | **100.00%** | **71,287** | **100.00%** |

| | March 31 2012 | March 31 2011 |
|---|---|---|
| REGULATORY CAPITAL DATA | | |
| Tier 1 Capital | $18,369 | $16,716 |
| Total Capital (Tier 1 + Tier 2) | $19,722 | $17,953 |
| Total Risk-Adjusted Assets | $108,247 | $98,788 |
| Tier 1 Ratio | 16.97% | 16.92% |
| Total Capital Ratio | 18.22% | 18.17% |
| Tier 1 Leverage Ratio | 11.24% | 11.06% |
| OTHER DATA | | |
| Full Time Equivalent Employees (FTE's) | 14 | 14 |
| Stock Price Range (For the Three Months Ended): | | |
| High | $27.25 | $25.50 |
| Low | $25.50 | $24.10 |
| Close | $27.25 | $25.50 |