



JEFFREY M. HARP
President
jharp@TrinityBK.com

November 3, 2015

Dear Shareholder,

We made good progress in the third quarter of 2015. Net income increased 14% over the third quarter of 2014. There are numerous positive areas:

1. the local economic activity is relatively good,
2. loan demand and average loans (up 9.8% over 3Q 2014) experienced a slow but steady increase,
3. net interest margin improved from 3.87% to 4.15%,
4. our efficiency remains excellent (a 9.8% increase in average loans resulted in a 14% increase in net income), and,
5. asset quality remains good.

LOAN QUALITY

I would like to say a little more about asset quality. In the third quarter, we completed a loan review by our independent consultant and we underwent our regularly scheduled examination by the OCC (National Bank Examiners). You would be pleased at the results of both the loan review and the examination.

I always “Harp” on loan quality, because over 90% of the banks that get in trouble and/or fail can point to problem loans as the primary cause. I am very proud of the fact that in the 12 ½ years since inception, we have incurred only 4 loan losses. Of the 4, we have collected over 100% of our principal on the largest one (but not all of the interest or the collection expenses), about 60% of the principal on a second one, and about 25% of the third one. Both of these borrowers are paying on a regular basis. We hope to ultimately collect all of the last one. If one has a problem loan and can recover all of the principal, one never has to worry about failure. Part of this is due to a good economy and part of it comes from knowing what we are doing (I think).

I give you this information because I am proud of our performance to date. We have come through the worst recession since the Great Depression, and we have not only survived but prospered relative to our competitors. These results can create the impression that we are very “conservative” lenders. However, in my opinion, Trinity Bank is the most aggressive lender in the market when we see the “right” kind of deals – deals where we see long-term relationships with good people and where the risk/reward ratio is acceptable.

CHALLENGES

Like all businesses, there are still plenty of challenges ahead. When one starts a business (in our case a bank), one has to focus on a series of obstacles.

1. Raise sufficient capital to get started.
2. Survive and become profitable.
3. Prosper – i.e. earn a good return on the capital provided by the shareholders.
4. Figure out how to make it sustainable for the future.

We are now in the 4th stage, and it provides a whole new set of challenges. We have to figure out how we want to look in 10 years from an organizational structure standpoint, and we have to figure out how we are going to get there – the transition. We are working diligently with our Board of Directors to approach this issue, and we will provide updates to you along the way.

KEY PEOPLE

I now want you to hear from one of our key people, Barney Wiley. Barney has been with Trinity since we opened in 2003. He has built a \$70 million loan portfolio and has yet to suffer a loan loss – the four losses mentioned earlier are all due to yours truly being a little too aggressive. He will play a significant role in building sustainable performance for Trinity Bank.

BARNEY WILEY

First, I want to tell you a little bit about myself, where I came from, and how I ended up at Trinity Bank. I was born and raised in the TCU area of Fort Worth. I am married to my high school sweet heart, Holly Hill. Holly and I dated since high school and married soon after college. I was lucky to find her before she knew any better. Besides my faith, family is the most important thing in my life. Holly and I have been blessed with two girls and two boys; Harper (12) at McLean Middle School, Hill (10) and Holland (7) at Tanglewood, and Hunt (22 months) and all over the place. Our lives are guided by church, school, work and lots of sporting practices and games. Busy, Busy, Busy... but I wouldn't have it any other way. I attended and graduated from Trinity Valley School in 1993, and then moved to Austin to attend the University of Texas at Austin. At Texas, I graduated with a Masters in Professional Accounting in 1998 and moved to Dallas to work at Pricewaterhouse Coopers (PwC) in the audit field. While with PwC, I passed the CPA exam, and today continue to maintain the CPA designation. After three years in public accounting, it was time for Holly and me to start a family, so we headed back "home" to Fort Worth. I worked for a downtown finance company until 2003, when Jeff decided to give me and my family a "chance" with his new endeavor, Trinity Bank. The Bank has been an unbelievable fit for me and my family. I have been able to use my finance/accounting background on the credit side of lending while getting to deal with amazing people, both customers and employees. My job has allowed me to create and broaden relationships with individuals and companies that have the same goals of bettering themselves and those around them.

I have learned a great deal about banking, people, and life over the past 12 years, learning at the "knee of the master" (Jeff's words, not mine). In all seriousness, Jeff is an unbelievable mentor that has made a lasting impact on me (from lending money practices, to dealing with people, to running a successful organization, as well as how to handle four kids – well maybe not). I can't tell you how often I have

heard, “You are very fortunate to have landed with such a good organization with a strong leader and strong shareholders,” and for this I am grateful. All this to say, I am a loyal, driven employee of the Bank that has a long-term mission of success for the Bank and myself. I am driven by my faith, family and competitive nature to make the Bank the best place to bank and the best place to work. One core belief of mine is that a successful organization is only as good as its management, employees, customers, and shareholders. Our success has been predicated on surrounding ourselves with good people that value relationships versus just being a number. Jeff surrounded himself with talent and expertise in choosing his employees, board, and shareholders to make his dream a reality. For all these reasons, I am thankful to be a part of the Trinity Bank management and ownership and believe we have the opportunity to continue our progress based on the team’s diversity and experience.

Jeff talked a little about my loan portfolio earlier in the letter. Since starting with no portfolio twelve years ago, I have been fortunate in building a quality portfolio with a diverse cast of characters. How did I do it? As mentioned above, like a successful organization, I have been blessed with having a great network of family, friends, and customers. I have received the benefit of a top notch assistant in Kris Nordyke, who has made my life and my customers’ lives so much easier. A portion of my portfolio came from contacts that previously banked with Jeff and the staff in a previous life. I have also been fortunate to have a great group of friends and family that have entrusted their money and lending needs to Trinity Bank. These friends range from childhood friends, new friends, school and sports friends, and many more. Another large portion of my customers have come from existing customers that have had a great experience with the Bank, and have passed our name along. These referrals are great to get people into the bank, but the next question is how we differentiate ourselves from the hundreds of other banks. I know all other banks say the same thing, but I do believe we are different regarding service. With our management structure, we have a strong turnaround time regarding loan requests from start to finish. This comes from being able to discuss the requests, make a decision, and turn around the documents quickly based on the expertise and efficiency of our loan administration group. Even if we are unable to approve a loan request, we pride ourselves on looking at different options, and even if the answer is a “no”, we try to explain our decision and how the outcome could have been different. Even though the requesting party may not like our answer, we have treated them in a way that they may come back in the future. I know we have asked you all in the past for referrals, but any help on this front is greatly appreciated. We will do our best to make you proud. My portfolio really is a mixed bag of great people that see the value of a personal banking relationship. I believe if you treat people the way you would want to be treated in any scenario (including lending and banking), then success will take care of itself.

I polled all the Bank employees. Trinity Bank employees have an average of 22 years of banking experience, with the management team having an average of greater than 30 years of banking experience. This experience gives us a competitive advantage on a daily basis in dealing with our customers. Not only do we think we can compete with other institutions, we think we deliver all areas of banking better. In the ever changing world of technology and banking, we have all the products and services (remote deposit, mobile banking, apps, etc.) that are advertised by the “big banks”. It just so happens that our products are managed by our unbelievable Operations team, that sits right down the hall from my office. If a customer has an issue, I can walk to the next office and get the issue fixed. You don’t have to call an 800#. We pride ourselves on this fact and believe that our customers value this. In the coming letters, we will expand on our Operations team, their history, and why they are second to none. With this experience and our management, we are excited about the future.

What do we do next? We are in an exciting time of expansion (both at our physical location and within the organization). In the coming shareholder letters, we will work to paint a picture of our employees, expansion, and what the future may hold, all without a crystal ball. Please stop by the bank if you have any thoughts or would just like to talk.

HAPPY HOLIDAYS

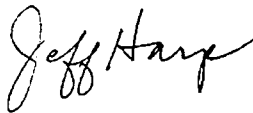
I am pleased for Barney to share his thoughts with you. He has been and will continue to be a great asset for Trinity.

You should have received your 8th dividend from Trinity Bank by the time you read this letter. We are pleased to be able to share a portion of our progress in the form of a tangible dividend. Second, the Press Release and Financial Summary is attached for your review. We have improved our results every quarter since inception. And last but most important, you should receive this letter before Thanksgiving – my favorite time of the year. I am incredibly thankful for so many things:

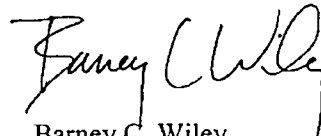
1. a God that cares very deeply for all of us,
2. a wonderful family with a great wife, 4 great children (that survived my feeble attempt at parenting), and two amazing grandsons with a third grandchild due in March,
3. good health,
4. the opportunity to start Trinity Bank, and
5. the dedicated staff that has joined me in trying to build a great organization.

And there are too many more to list. I hope you are as blessed and thankful as I am. Please look for the opportunity to make a difference in someone's life this Thanksgiving season.

Sincerely,



Jeffrey M. Harp
President



Barney C. Wiley
Executive Vice President

For Immediate Release

TRINITY BANK REPORTS RECORD EARNINGS

44TH CONSECUTIVE QUARTER OF PROFIT IMPROVEMENT

FORT WORTH, Texas, October 29, 2015 – Trinity Bank, N.A. (OTC Bulletin Board: TYBT) today announced operating results for the third quarter and the nine months ending September 30, 2015. The financial summary is attached for your review.

Results of Operations

For the third quarter of 2015, Trinity Bank, N.A. reported Net Income after Taxes of \$949,000, an increase of 14.1% over third quarter 2014 earnings of \$832,000. Earnings per diluted common share for the third quarter 2015 amounted to \$.84, an increase of 15.1% over third quarter 2014 results of \$.73 per diluted common share.

For the first nine months of 2015, Net Income after Taxes was \$2,756,000, an increase of 14.4% over the nine month 2014 results of \$2,410,000. Earnings per diluted common share for the first nine months of 2015 were \$2.44, an increase of 15.1% over 2014 nine months results of \$2.12 per diluted common share.

Jeffrey M. Harp, President, stated, “Operating results for the quarter ending September 30, 2015 were good. Return on Assets of 1.83% and Return on Equity of 14.24%, remain well above all local, state and national peer groups. The primary factors contributing to this performance are:

- 1) a 9.8% increase in average loans over 3rd Q 2014,
- 2) increase in Net Interest Margin – from 3.87% to 4.15%, and
- 3) excellent operating expense control – Efficiency Ratio of 37.0%

As previously announced, Trinity Bank will pay its eighth cash dividend October 30th to shareholders of record as of October 15th. This dividend of \$.42 per share represents a 10.5% increase over the \$.38 dividend that was paid in April, 2015. The Board of Directors will continue to review dividend policy on a semi-annual basis.”

Page 2 – Trinity Bank third quarter 2015 earnings

<u>Average for Quarter Ending</u> (in 000's)	<u>9/30/2015</u>	<u>9/30/2014</u>	<u>%</u>
Loans	\$119,107	\$108,469	9.8%
Deposits	\$179,635	\$173,614	3.5%
<u>Actual for Quarter Ending</u> (in 000's)	<u>9/30/2015</u>	<u>9/30/2014</u>	<u>%</u>
Net Interest Income	\$1,910	\$1,708	11.8%
Non-Interest Income	130	127	2.4%
Non-Interest Expense	(839)	(732)	14.6%
Pretax Preprovision Income	\$1,201	\$1,103	8.9%
Gain on Sale of Securities and Foreclosed Assets	31	\$23	34.8%
Loan Loss Provision	0	(28)	N/M
Pre Tax Income	1,232	1,098	12.2%
Income Tax	(283)	(266)	6.4%
Net Income	\$949	\$832	14.1%
Diluted Weighted Average Shares	1,133	1,135	
Earnings per Share	0.84	0.73	15.1%
Return on Assets	1.83%	1.68%	
Return on Equity	14.24%	14.12%	

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 Ending		
	September 30 2015	2014	% Change	September 30 2015	2014	% Change
Interest income	\$2,007	\$1,806	11.1%	\$5,821	\$5,274	10.4%
Interest expense	97	98	-1.0%	291	290	0.3%
Net Interest Income	1,910	1,708	11.8%	5,530	4,984	11.0%
Service charges on deposits	48	48	0.0%	136	136	0.0%
Other income	82	79	3.8%	253	230	10.0%
Total Non Interest Income	130	127	2.4%	389	366	6.3%
Salaries and benefits expense	514	381	34.9%	1,397	1,135	23.1%
Occupancy and equipment expense	69	68	1.5%	195	209	-6.7%
Other expense	256	283	-9.5%	866	902	-4.0%
Total Non Interest Expense	839	732	14.6%	2,458	2,246	9.4%
Pretax pre-provision income	1,201	1,103	8.9%	3,461	3,104	11.5%
Gain on sale of securities	31	0	N/M	43	258	-83.3%
Gain on sale of foreclosed assets	0	23	N/M	70	47	48.9%
Provision for Loan Losses	0	28	N/M	0	177	N/M
Earnings before income taxes	1,232	1,098	12.2%	3,574	3,232	10.6%
Provision for income taxes	283	266	6.4%	818	822	-0.5%
Net Earnings	\$949	\$832	14.1%	\$2,756	\$2,410	14.4%
Basic earnings per share	0.85	0.74	14.9%	2.46	2.14	15.0%
Basic weighted average shares outstanding	1,122	1,124		1,121	1,125	
Diluted earnings per share	0.84	0.73	15.1%	2.44	2.12	15.1%
Diluted weighted average shares outstanding	1,133	1,135		1,132	1,136	

BALANCE SHEET SUMMARY	Average for Quarter			Average for Nine Months		
	September 30 2015	2014	% Change	September 30 2015	2014	% Change
Total loans	\$119,107	\$108,469	9.8%	\$115,632	\$106,846	8.2%
Total short term investments	13,055	24,627	-47.0%	15,033	15,519	-3.1%
Total investment securities	70,557	59,950	17.7%	70,992	60,217	17.9%
Earning assets	202,719	193,046	5.0%	201,657	182,582	10.4%
Total assets	207,560	198,164	4.7%	206,819	187,522	10.3%
Noninterest bearing deposits	60,995	56,904	7.2%	58,971	49,125	20.0%
Interest bearing deposits	118,640	116,710	1.7%	120,788	114,708	5.3%
Total deposits	179,635	173,614	3.5%	179,759	163,833	9.7%
Fed Funds Purchased and Repurchase Agreements	429	429	0.0%	429	434	-1.2%
Shareholders' equity	\$26,653	\$23,578	13.0%	\$25,837	\$22,831	13.2%

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

BALANCE SHEET SUMMARY	Sept. 30, 2015	Average for Quarter Ending			Sept. 30, 2014
		June 30, 2015	March 31, 2015	Dec 31, 2014	
Total loans	\$119,107	\$116,614	\$111,088	\$109,401	\$108,469
Total short term investments	13,055	11,618	20,885	35,421	24,627
Total investment securities	70,557	72,378	70,779	65,080	59,950
Earning assets	202,719	200,610	202,752	209,902	193,046
Total assets	207,560	205,394	207,502	214,976	198,164
Noninterest bearing deposits	60,995	57,617	58,296	60,788	56,904
Interest bearing deposits	118,640	120,879	122,866	128,918	116,710
Total deposits	179,635	178,496	181,162	189,706	173,614
Fed Funds Purchased and Repurchase Agreements	429	429	429	430	429
Shareholders' equity	\$26,653	\$25,638	\$25,203	\$24,077	\$23,578

HISTORICAL EARNINGS SUMMARY	Sept. 30, 2015	Quarter Ended			Sept. 30, 2014
		June 30, 2015	March 31, 2015	Dec 31, 2014	
Interest income	\$2,007	\$1,953	\$1,862	\$1,853	\$1,806
Interest expense	97	96	98	105	98
Net Interest Income	1,910	1,857	1,764	1,748	1,708
Service charges on deposits	48	46	42	47	48
Other income	82	83	88	80	79
Total Non Interest Income	130	129	130	127	127
Salaries and benefits expense	514	454	429	613	381
Occupancy and equipment expense	69	65	61	64	68
Other expense	256	286	323	101	283
Total Non Interest Expense	839	805	813	778	732
Pretax pre-provision income	1,201	1,181	1,081	1,097	1,103
Gain on sale of securities	31	12	0	0	0
Gain on sale of foreclosed assets	0	0	70	0	23
Provision for Loan Losses	0	0	0	28	28
Earnings before income taxes	1,232	1,193	1,151	1,069	1,098
Provision for income taxes	283	271	265	212	266
Net Earnings	\$949	\$922	\$886	\$857	\$832
Diluted earnings per share	\$ 0.84	\$ 0.81	\$ 0.78	\$ 0.76	\$ 0.73

TRINITY BANK N.A.
(Unaudited)
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HISTORICAL BALANCE SHEET	Ending Balance				
	Sept. 30, 2015	June 30, 2015	March 31, 2015	Dec 31, 2014	Sept. 30, 2014
Total loans	\$118,146	\$120,706	\$112,689	\$115,156	\$110,778
Total short term investments	18,533	8,158	20,562	26,587	31,928
Total investment securities	70,542	70,523	71,606	68,132	61,731
Total earning assets	207,221	199,387	204,857	209,875	204,437
Allowance for loan losses	(1,528)	(1,518)	(1,477)	(1,475)	(1,447)
Premises and equipment	1,304	1,286	1,223	1,240	1,265
Other Assets	5,381	4,700	4,941	5,834	4,740
Total assets	212,378	203,855	209,544	215,474	208,995
Noninterest bearing deposits	60,749	59,449	61,777	56,554	59,336
Interest bearing deposits	122,491	117,515	121,244	133,289	124,676
Total deposits	183,240	176,964	183,021	189,843	184,012
Fed Funds Purchased and Repurchase Agreements	429	429	429	430	430
Other Liabilities	1,582	604	1,051	663	970
Total liabilities	185,251	177,997	184,501	190,936	185,412
Shareholders' Equity Actual	25,818	25,408	24,486	24,026	23,162
Unrealized Gain - AFS	1,309	450	557	512	421
Total Equity	\$27,127	\$25,858	\$25,043	\$24,538	\$23,583
NONPERFORMING ASSETS					
	Sept. 30, 2015	June 30, 2015	March 31, 2015	Dec 31, 2014	Sept. 30, 2014
Nonaccrual loans	\$0	\$0	\$0	\$0	\$0
Restructured loans	\$0	\$0	\$0	\$0	\$0
Other real estate & foreclosed assets	\$0	\$0	\$0	\$300	\$300
Accruing loans past due 90 days or more	\$0	\$0	\$0	\$0	\$0
Total nonperforming assets	\$0	\$0	\$0	\$300	\$300
Accruing loans past due 30-89 days	\$0	\$0	\$0	\$0	\$0
Total nonperforming assets as a percentage of loans and foreclosed assets	0.00%	0.00%	0.00%	0.26%	0.27%

TRINITY BANK N.A.
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ALLOWANCE FOR LOAN LOSSES	Quarter Ending				
	Sept. 30, 2015	June 30, 2015	March 31, 2015	Dec 31, 2014	Sept. 30, 2014
Balance at beginning of period	\$1,518	\$1,477	\$1,475	\$1,447	\$1,371
Loans charged off	0	0	0	0	0
Loan recoveries	10	41	2	1	48
Net (charge-offs) recoveries	10	41	2	1	48
Provision for loan losses	0	0	0	27	28
Balance at end of period	\$1,528	\$1,518	\$1,477	\$1,475	\$1,447
Allowance for loan losses as a percentage of total loans	1.29%	1.26%	1.31%	1.28%	1.31%
Allowance for loan losses as a percentage of nonperforming assets	N/A	N/A	N/A	492%	482%
Net charge-offs (recoveries) as a percentage of average loans	-0.01%	-0.04%	N/A	N/A	-0.04%
Provision for loan losses as a percentage of average loans	N/A	N/A	N/A	0.02%	0.03%
SELECTED RATIOS	Quarter Ending				
	Sept. 30, 2015	June 30, 2015	March 31, 2015	Dec 31, 2014	Sept. 30, 2014
Return on average assets (annualized)	1.83%	1.80%	1.71%	1.59%	1.68%
Return on average equity (annualized)	14.24%	14.38%	14.06%	14.22%	14.12%
Return on average equity (excluding unrealized gain on investments)	14.68%	14.77%	14.47%	14.51%	14.34%
Average shareholders' equity to average assets	12.84%	12.48%	12.15%	11.20%	11.90%
Yield on earning assets (tax equivalent)	4.34%	4.28%	4.04%	4.07%	4.07%
Effective Cost of Funds	0.19%	0.19%	0.20%	0.21%	0.20%
Net interest margin (tax equivalent)	4.15%	4.09%	3.84%	3.86%	3.87%
Efficiency ratio (tax equivalent)	37.0%	36.8%	39.1%	37.7%	36.7%
End of period book value per common share	\$24.18	\$23.07	\$22.34	\$21.89	\$21.02
End of period book value (excluding unrealized gain on investments)	\$23.01	\$22.67	\$21.84	\$21.43	\$20.64
End of period common shares outstanding (in 000's)	1,122	1,121	1,121	1,121	1,122

TRINITY BANK N.A.
(Unaudited)
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YIELD ANALYSIS	Quarter Ending							
	September 30, 2015				September 30, 2014			
	Average Balance	Interest	Yield	Tax Equivalent Yield	Average Balance	Interest	Yield	Tax Equivalent Yield
Interest Earning Assets:								
Short term investment	\$ 12,685	21	0.66%	0.66%	\$ 24,627	40	0.65%	0.65%
Investment securities	370	6	6.00%	6.00%	543	5	3.68%	3.68%
Tax Free securities	70,557	440	2.49%	3.59%	59,407	359	2.42%	3.48%
Loans	119,107	1,540	5.17%	5.17%	108,469	1,402	5.17%	5.17%
Total Interest Earning Assets	202,719	2,007	3.96%	4.34%	193,046	1,806	3.93%	4.07%
Noninterest Earning Assets:								
Cash and due from banks	4,112				3,683			
Other assets	2,257				2,845			
Allowance for loan losses	(1,528)				(1,410)			
Total Noninterest Earning Assets	4,841				5,118			
Total Assets	\$207,560				\$198,164			
Interest Bearing Liabilities:								
Transaction and Money Market accounts	96,860	67	0.28%	0.28%	93,134	65	0.28%	0.28%
Certificates and other time deposits	21,780	30	0.55%	0.55%	23,666	33	0.56%	0.56%
Other borrowings	429	0	0.25%	0.25%	430	0	0.25%	0.25%
Total Interest Bearing Liabilities	119,069	97	0.33%	0.33%	117,230	98	0.34%	0.34%
Noninterest Bearing Liabilities								
Demand deposits	60,995				56,815			
Other liabilities	843				541			
Shareholders' Equity	26,653				23,578			
Total Liabilities and Shareholders Equity	\$207,560				\$198,164			
Net Interest Income and Spread		1,910	3.63%	4.02%		1,708	3.59%	3.73%
Net Interest Margin			3.77%	4.15%			3.54%	3.87%

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

	September 30 2015	%	September 30 2014	%
LOAN PORTFOLIO				
Commercial and industrial	\$60,904	51.55%	\$61,624	55.63%
Real estate:				
Commercial	22,523	19.06%	18,705	16.89%
Residential	19,677	16.65%	20,496	18.50%
Construction and development	13,237	11.20%	8,610	7.77%
Consumer	1,805	1.53%	1,343	1.21%
Total loans (gross)	118,146	100.00%	110,778	100.00%
Unearned discounts	0	0.00%	0	0.00%
Total loans (net)	\$118,146	100.00%	\$110,778	100.00%

	September 30 2015	September 30 2014
REGULATORY CAPITAL DATA		
Tier 1 Capital	\$25,818	\$23,162
Total Capital (Tier 1 + Tier 2)	\$27,346	\$24,609
Total Risk-Adjusted Assets	\$131,608	\$122,851
Tier 1 Risk-Based Capital Ratio	19.62%	18.85%
Total Risk-Based Capital Ratio	20.78%	20.03%
Tier 1 Leverage Ratio	12.44%	11.69%

OTHER DATA

Full Time Equivalent Employees (FTE's)	16	15
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Stock Price Range

(For the Three Months Ended):

High	\$61.00	\$41.00
Low	\$51.00	\$38.00
Close	\$51.00	\$40.00