



Jeffrey M. Harp  
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February 8, 2018

Dear Shareholders

2017 is now behind us and it was a year with mixed results. Net income was \$3,068,000 for 2017 versus \$4,009,000 in 2016. This is the first year since we opened in 2003 that we haven't improved profitability over the previous year. The primary reason for the decline was the loan loss provision and subsequent charge off of a significant portion of the large problem loan we identified in July 2016. This problem loan was, in Warren Buffet's terms, "an unforced error". This was the first large loss since inception. However, that situation is now behind us (and I needed a good dose of humility). We have an external loan review coming in 2Q 2018, and we will have our regularly scheduled national bank examination in 3Q2018. So we will soon have two or more opinions in the quality of our loan portfolio.

Less significant but still meaningful was a result of the Tax Reform Act that was signed into law on December 22, 2017. The corporate tax rate for 2018 and future years was reduced from 35% to 21%. Because of the reduction in the tax rate, we had to write down the value of our Deferred Tax Asset from \$441,000 to \$271,000. This increased our 4<sup>th</sup>Q tax liability by \$170,000 over what it should have been (this is rather complex – if you would like a more thorough explanation, please email me).

In summary for 2017, the "good", the "mediocre", and the "bad" are as follows:

The "good" is:

- 1) good growth in Net Interest Income,
- 2) excellent efficiency,
- 3) good deposit growth, and
- 4) strong capital ratios.

The "mediocre" is:

- 1) modest loan growth, and
- 2) modest growth in Book Value

The "bad" is:

- 1) large loan loss provision and subsequent charge-off for our one problem loan.

Now, let me share some better news.

In spite of the negatives listed above, Trinity Bank still earned over \$3,000,000 and generated a Return on Assets of 1.23% and a Return on Equity of 10.23%. As stated in the Press Release, those returns, while well below Trinity's historical level of profitability, were still better than the average returns generated by the banks in our peer group. The Press Release is attached for your review and the Financial Summary is available at <https://www.trinitybk.com/about-us/investor-information>.

Second, the change in tax rate has positive implications for us in the long run (beginning in 2018) – an increase in net income after taxes. With this benefit, we have to focus on keeping the “three legged stool” level. The three legs of the stool (each equally important) and the benefits for each are shown below.

- Shareholders – increased earnings and dividends
- Customers – increased rates paid on deposits
- Employees – increased opportunity to earn incentive compensation

Next, we have expanded into our new quarters, and we have upgraded our staff in several key areas. We are still working on expanding our staff of revenue producers – training our two newest staff additions, transitioning an existing officer into the lending function, and attempting to attract experienced lenders. Trinity has an excellent history, and we have accomplished this with basically two lenders – Barney Wiley and myself. We are excited about the potential of having 5 or 6 lenders.

The stock price for Trinity Bank (symbol TYBT) has not been negatively impacted to date by 2017’s mediocre performance. However, the stock market overall has had an amazing run in 2017. I do not know if investors perceive that Trinity Bank is truly generating exceptional shareholder value, or if we are just being carried along on the rising tide with all of the other boats. Time will tell.

Finally, since 2007, Trinity Bank has used the Market Value Added (MVA) and the Economic Value Added (EVA) financial scorecard for determining if we are producing shareholder value.

From the MVA formula (see page 3), we have created value over and above the dollars invested and earned since inception.

The EVA results are also shown on the bottom of page 3. We have continued to add value (in spite of the mixed results in 2017), and we project to be back to historical levels in 2018. The Board and management still strongly believe that MVA/EVA are better indicators than growth in earnings per share, growth in book value, return on equity, etc. or any of the commonly used measures.

All in all, we are happy for 2017 to be behind us, and we are excited about 2018 and future years.

Thank you for your investment in and support of Trinity Bank. If you have any topics that you would like for me to address, please call, email, or come by.

Sincerely,



Jeffrey M. Harp

**YOU WILL SOON BE RECEIVING THE NOTICE OF ANNUAL MEETING AND THE PROXY STATEMENT FOR TRINITY BANK. PLEASE SEND YOUR PROXY VOTE BACK. WE CONTINUE TO STRUGGLE WITH GETTING A QUORUM FOR THE ANNUAL MEETING (REQUIRES AT LEAST 66.6% OF THE SHAREHOLDERS).**

## Trinity Bank Reports 4Q and FYE 2017 Results

- **2017 Earnings Per Share were down 23% due to the write down of our Deferred Tax Asset (required by the passage of the Tax Reform Act dated 12-22-17) and a large loan loss provision (and subsequent charge off) for our one problem loan.**
- **Return on Assets of 1.23% and Return on Equity of 10.22% (while well below our historical performance) are slightly above the average returns for our Bank Peer Group.**
- **Good deposit growth, excellent efficiency, and strong Equity to Assets Ratio of 12.05% are indicative of the effort by the staff, management and Board of Trinity Bank to produce superior returns and shareholder value.**

FORT WORTH, Texas, January 30, 2018 – Trinity Bank N.A. (OTC Bulletin Board: TYBT) today announced financial and operating results for the fourth quarter and for the twelve months ended December 31, 2017.

Trinity Bank, N.A. reported Net Income after Taxes for the fourth quarter of 2017 of \$642,000 or \$.57 per diluted common share, compared to \$1,072,000 or \$.96 per diluted common share for the fourth quarter of 2016, a decrease of 40.3%.

For the year 2016, Net Income After Taxes amounted to \$3,068,000, or \$2.74 per diluted common share, compared to \$4,009,000, or \$3.56 per diluted common share for 2016, a decrease of 23.1%.

Jeffrey M. Harp, President, stated, “Prior to the changes mentioned in the first bullet point above, Trinity Bank generated its best monthly profit ever in December, and the fourth quarter was the best quarter since inception in 2003. The 2017 Tax Reform Act (which necessitated the writedown of the Deferred Tax Asset) has significant positive implications for Trinity Bank in the long run. The large loan loss provision for our one problem loan is behind us.”

“In a year that didn’t meet our expectations, Trinity Bank still earned over \$3,000,000 after taxes (a decent return on our shareholder’s original and only capital investment of \$11,000,000), paid over \$1,100,000 in cash dividends, and generated above average returns on assets and equity compared to our Bank Peer Group (see next page). We look forward to performing at historical levels in 2018 and beyond.”

		<u>For Year Ending</u>				
	<u>Peer Group (9-30-17)</u>	Trinity Bank				
		<u>2017</u>	<u>2016</u>	<u>2015</u>	<u>2014</u>	<u>2013</u>
Return on Assets	.93%	1.23%	1.79%	1.79%	1.68%	1.58%
Return on Equity (excluding unrealized gain on securities)	8.72%	10.22%	14.32%	14.69%	14.29%	13.83%

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](http://www.trinitybk.com). Regulatory reporting format is also available at [www.fdic.gov](http://www.fdic.gov).

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Trinity Bank

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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			Twelve Months Ending		
	December 31 2017	2016	% Change	December 31 2017	2016	% Change
Interest income	\$2,407	\$2,050	17.4%	\$9,141	\$8,120	12.6%
Interest expense	192	138	39.1%	656	534	22.8%
<b>Net Interest Income</b>	<b>2,215</b>	<b>1,912</b>	<b>15.8%</b>	<b>8,485</b>	<b>7,586</b>	<b>11.9%</b>
Service charges on deposits	35	42	-16.7%	149	156	-4.5%
Other income	91	89	2.2%	366	397	-7.8%
<b>Total Non Interest Income</b>	<b>126</b>	<b>131</b>	<b>-3.8%</b>	<b>515</b>	<b>553</b>	<b>-6.9%</b>
Salaries and benefits expense	575	526	9.3%	2,102	2,031	3.5%
Occupancy and equipment expense	112	77	45.5%	432	302	43.0%
Other expense	290	210	38.1%	1,116	1,046	6.7%
<b>Total Non Interest Expense</b>	<b>977</b>	<b>813</b>	<b>20.2%</b>	<b>3,650</b>	<b>3,379</b>	<b>8.0%</b>
<b>Pretax pre-provision income</b>	<b>1,364</b>	<b>1,230</b>	<b>10.9%</b>	<b>5,350</b>	<b>4,760</b>	<b>12.4%</b>
Gain on sale of securities	2	79	N/M	4	263	N/M
Gain on sale of assets	0	0	N/M	0	41	N/M
<b>Provision for Loan Losses</b>	<b>507</b>	<b>0</b>	<b>N/M</b>	<b>1,627</b>	<b>0</b>	<b>N/M</b>
Earnings before income taxes	859	1,309	-34.4%	3,727	5,064	-26.4%
Provision for income taxes	217	237	-8.4%	659	1,055	-37.5%
<b>Net Earnings</b>	<b>\$642</b>	<b>\$1,072</b>	<b>-40.1%</b>	<b>\$3,068</b>	<b>\$4,009</b>	<b>-23.5%</b>
Basic earnings per share	0.58	0.97	-40.2%	2.77	3.59	-22.7%
Basic weighted average shares outstanding	1,106	1,109		1,106	1,116	
Diluted earnings per share	0.57	0.96	-40.3%	2.74	3.56	-23.1%
Diluted weighted average shares outstanding	1,121	1,120		1,121	1,127	

  

BALANCE SHEET SUMMARY	Average for Quarter			Average for Twelve Months		
	December 31 2017	2016	% Change	December 31 2017	2016	% Change
Total loans	\$130,708	\$124,012	5.4%	\$131,126	\$121,267	8.1%
Total short term investments	33,929	21,884	55.0%	24,136	17,355	39.1%
Total investment securities	92,935	81,207	14.4%	87,396	79,629	9.8%
<b>Earning assets</b>	<b>257,572</b>	<b>227,103</b>	<b>13.4%</b>	<b>242,658</b>	<b>218,251</b>	<b>11.2%</b>
<b>Total assets</b>	<b>264,668</b>	<b>232,931</b>	<b>13.6%</b>	<b>249,390</b>	<b>223,624</b>	<b>11.5%</b>
Noninterest bearing deposits	81,387	72,209	12.7%	75,434	64,586	16.8%
Interest bearing deposits	150,771	129,186	16.7%	142,423	127,783	11.5%
<b>Total deposits</b>	<b>232,158</b>	<b>201,395</b>	<b>15.3%</b>	<b>217,857</b>	<b>192,369</b>	<b>13.2%</b>
Fed Funds Purchased and Repurchase Agreements	0	361	-100.0%	79	359	-78.0%
<b>Shareholders' equity</b>	<b>\$31,546</b>	<b>\$29,946</b>	<b>5.3%</b>	<b>\$30,682</b>	<b>\$29,613</b>	<b>3.6%</b>

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

<b>BALANCE SHEET SUMMARY</b>	Average for Quarter Ending				<b>Dec 31, 2016</b>
	<b>Dec 31, 2017</b>	<b>Sept. 30, 2017</b>	<b>June 30, 2017</b>	<b>March 31, 2017</b>	
Total loans	\$130,708	\$131,507	\$131,481	\$130,977	\$124,012
Total short term investments	33,929	26,349	21,563	14,089	21,884
Total investment securities	92,935	89,922	84,656	82,294	81,207
<b>Earning assets</b>	<b>257,572</b>	<b>247,778</b>	<b>237,700</b>	<b>227,360</b>	<b>227,103</b>
<b>Total assets</b>	<b>264,668</b>	<b>254,291</b>	<b>244,153</b>	<b>234,058</b>	<b>232,931</b>
Noninterest bearing deposits	81,387	75,572	73,999	70,654	72,209
Interest bearing deposits	150,771	146,331	139,407	132,946	129,186
<b>Total deposits</b>	<b>232,158</b>	<b>221,903</b>	<b>213,406</b>	<b>203,600</b>	<b>201,395</b>
Fed Funds Purchased and Repurchase Agreements	0	0	0	320	361
<b>Shareholders' equity</b>	<b>\$31,546</b>	<b>\$31,428</b>	<b>\$30,024</b>	<b>\$29,701</b>	<b>\$29,746</b>
<b>HISTORICAL EARNINGS SUMMARY</b>	Quarter Ended				<b>Dec 31, 2016</b>
	<b>Dec 31, 2017</b>	<b>Sept. 30, 2017</b>	<b>June 30, 2017</b>	<b>March 31, 2017</b>	
Interest income	\$2,407	\$2,345	\$2,244	\$2,145	\$2,050
Interest expense	192	175	150	139	138
<b>Net Interest Income</b>	<b>2,215</b>	<b>2,170</b>	<b>2,094</b>	<b>2,006</b>	<b>1,912</b>
Service charges on deposits	35	35	38	42	42
Other income	91	94	92	88	89
<b>Total Non Interest Income</b>	<b>126</b>	<b>129</b>	<b>130</b>	<b>130</b>	<b>131</b>
Salaries and benefits expense	575	520	499	508	526
Occupancy and equipment expense	112	110	106	104	77
Other expense	290	276	281	269	210
<b>Total Non Interest Expense</b>	<b>977</b>	<b>906</b>	<b>886</b>	<b>881</b>	<b>813</b>
<b>Pretax pre-provision income</b>	<b>1,364</b>	<b>1,393</b>	<b>1,338</b>	<b>1,255</b>	<b>1,230</b>
Gain on sale of securities	2	0	3	(1)	79
Gain on sale of other assets	0	0	0	0	0
<b>Provision for Loan Losses</b>	<b>507</b>	<b>60</b>	<b>60</b>	<b>1,000</b>	<b>0</b>
Earnings before income taxes	859	1,333	1,281	254	1,309
Provision for income taxes	217	280	265	(103)	237
<b>Net Earnings</b>	<b>\$642</b>	<b>\$1,053</b>	<b>\$1,016</b>	<b>\$357</b>	<b>\$1,072</b>
Diluted earnings per share	\$ 0.57	\$ 0.94	\$ 0.91	\$ 0.32	\$ 0.96

TRINITY BANK N.A.  
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HISTORICAL BALANCE SHEET	Ending Balance				
	Dec 31, 2017	Sept. 30, 2017	June 30, 2017	March 31, 2017	Dec 31, 2016
Total loans	\$139,818	\$129,762	\$132,854	\$131,531	\$132,140
Total short term investments	19,027	39,662	20,090	28,599	9,615
Total investment securities	93,518	91,467	88,902	81,820	83,241
<b>Total earning assets</b>	<b>252,363</b>	<b>260,891</b>	<b>241,846</b>	<b>241,950</b>	<b>224,996</b>
Allowance for loan losses	(1,600)	(1,493)	(2,731)	(2,662)	(1,652)
Premises and equipment	2,731	2,747	2,780	2,698	2,525
Other Assets	5,817	6,050	6,433	5,950	6,875
<b>Total assets</b>	<b>259,311</b>	<b>268,195</b>	<b>248,328</b>	<b>247,936</b>	<b>232,744</b>
Noninterest bearing deposits	84,445	79,366	75,867	78,381	74,537
Interest bearing deposits	143,638	155,790	140,577	139,409	127,986
<b>Total deposits</b>	<b>228,083</b>	<b>235,156</b>	<b>216,444</b>	<b>217,790</b>	<b>202,523</b>
Fed Funds Purchased and Repurchase Agreements	0	0	0	0	361
Other Liabilities	352	1,548	872	923	472
<b>Total liabilities</b>	<b>228,435</b>	<b>236,704</b>	<b>217,316</b>	<b>218,713</b>	<b>203,356</b>
Shareholders' Equity Actual	<b>30,993</b>	<b>30,310</b>	<b>29,886</b>	<b>29,015</b>	<b>29,201</b>
Unrealized Gain - AFS	(117)	1,181	1,126	208	187
<b>Total Equity</b>	<b>\$30,876</b>	<b>\$31,491</b>	<b>\$31,012</b>	<b>\$29,223</b>	<b>\$29,388</b>

NONPERFORMING ASSETS	Quarter Ending				
	Dec 31, 2017	Sept. 30, 2017	June 30, 2017	March 31, 2017	Dec 31, 2016
Nonaccrual loans	\$394	\$921	\$2,345	\$2,527	\$2,753
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
<b>Total nonperforming assets</b>	<b>\$394</b>	<b>\$921</b>	<b>\$2,345</b>	<b>\$2,527</b>	<b>\$2,753</b>
Accruing loans past due 30-89 days	\$0	\$0	\$0	\$0	\$121
Total nonperforming assets as a percentage of loans and foreclosed assets	0.28%	0.71%	1.77%	1.92%	2.08%

TRINITY BANK N.A.  
(Unaudited)  
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ALLOWANCE FOR LOAN LOSSES	Quarter Ending				
	Dec 31, 2017	Sept. 30, 2017	June 30, 2017	March 31, 2017	Dec 31, 2016
<b>Balance at beginning of period</b>	<b>\$1,493</b>	<b>\$2,731</b>	<b>\$2,662</b>	<b>\$1,652</b>	<b>\$1,644</b>
Loans charged off	400	1,300	0	0	0
Loan recoveries	0	2	9	10	8
Net (charge-offs) recoveries	(400)	(1,298)	9	10	8
Provision for loan losses	507	60	60	1,000	0
<b>Balance at end of period</b>	<b>\$1,600</b>	<b>\$1,493</b>	<b>\$2,731</b>	<b>\$2,662</b>	<b>\$1,652</b>
Allowance for loan losses as a percentage of total loans	1.14%	1.15%	2.06%	2.02%	1.25%
Allowance for loan losses as a percentage of nonperforming assets	406%	162%	116%	105%	60%
Net charge-offs (recoveries) as a percentage of average loans	0.31%	0.99%	-0.01%	-0.01%	-0.01%
Provision for loan losses as a percentage of average loans	0.39%	0.05%	0.05%	0.76%	N/A

SELECTED RATIOS	Quarter Ending				
	Dec 31, 2017	Sept. 30, 2017	June 30, 2017	March 31, 2017	Dec 31, 2016
Return on average assets (annualized)	0.97%	1.66%	1.66%	0.61%	1.84%
Return on average equity (annualized)	8.14%	13.40%	13.54%	4.81%	14.32%
Return on average equity (excluding unrealized gain on investments)	8.44%	13.90%	13.78%	4.85%	14.97%
Average shareholders' equity to average assets	11.92%	12.36%	12.30%	12.69%	12.86%
Yield on earning assets (tax equivalent)	4.17%	4.22%	4.19%	4.20%	4.13%
Effective Cost of Funds	0.29%	0.28%	0.25%	0.25%	0.25%
Net interest margin (tax equivalent)	3.88%	3.94%	3.94%	3.95%	3.88%
Efficiency ratio (tax equivalent)	37.2%	35.3%	35.8%	37.0%	35.8%
End of period book value per common share	\$27.92	\$28.47	\$28.04	\$26.37	\$26.50
End of period book value (excluding unrealized gain on investments)	\$28.02	\$27.41	\$27.02	\$26.19	\$26.33
End of period common shares outstanding (in 000's)	1,106	1,106	1,106	1,108	1,109



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	Twelve Months Ending							
	December 31, 2017				December 31, 2016			
YIELD ANALYSIS	Average Balance	Interest	Yield	Tax Equivalent Yield	Average Balance	Interest	Yield	Tax Equivalent Yield
Interest Earning Assets:								
Short term investment	\$ 23,763	311	1.31%	1.31%	\$ 16,983	137	0.81%	0.81%
FRB Stock	373	23	6.17%	6.00%	372	24	6.00%	6.00%
Tax Free securities	87,396	2,361	2.70%	3.89%	79,629	2,007	2.52%	3.63%
Loans	131,126	6,446	4.92%	4.92%	121,267	5,952	4.91%	4.91%
<b>Total Interest Earning Assets</b>	<b>242,658</b>	<b>9,141</b>	<b>3.77%</b>	<b>4.19%</b>	<b>218,251</b>	<b>8,120</b>	<b>3.72%</b>	<b>4.13%</b>
Noninterest Earning Assets:								
Cash and due from banks	4,404				3,968			
Other assets	4,539				3,038			
Allowance for loan losses	(2,211)				(1,633)			
<b>Total Noninterest Earning Assets</b>	<b>6,732</b>				<b>5,373</b>			
<b>Total Assets</b>	<b>\$249,390</b>				<b>\$223,624</b>			
Interest Bearing Liabilities:								
Transaction and Money Market accounts	114,315	396	0.35%	0.35%	102,554	319	0.31%	0.31%
Certificates and other time deposits	28,108	259	0.92%	0.92%	25,249	214	0.85%	0.85%
Other borrowings	79	1	0.25%	0.25%	359	1	0.28%	0.28%
<b>Total Interest Bearing Liabilities</b>	<b>142,502</b>	<b>656</b>	<b>0.46%</b>	<b>0.46%</b>	<b>128,162</b>	<b>534</b>	<b>0.42%</b>	<b>0.42%</b>
Noninterest Bearing Liabilities:								
Demand deposits	75,434				64,566			
Other liabilities	772				1,283			
Shareholders' Equity	30,682				29,613			
<b>Total Liabilities and Shareholders Equity</b>	<b>\$249,390</b>				<b>\$223,624</b>			
<b>Net Interest Income and Spread</b>		<b>8,485</b>	<b>3.31%</b>	<b>3.73%</b>		<b>7,586</b>	<b>3.30%</b>	<b>3.71%</b>
<b>Net Interest Margin</b>			<b>3.50%</b>	<b>3.93%</b>			<b>3.48%</b>	<b>3.88%</b>

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

	<b>December 31</b>	<b>%</b>	<b>December 31</b>	<b>%</b>
	<b>2017</b>	<b>%</b>	<b>2016</b>	<b>%</b>
<b>LOAN PORTFOLIO</b>				
Commercial and industrial	\$80,226	57.38%	\$74,928	56.70%
Real estate:				
Commercial	18,672	13.35%	22,307	16.88%
Residential	24,335	17.40%	19,255	14.57%
Construction and development	15,885	11.36%	14,507	10.98%
Consumer	700	0.50%	1,143	0.86%
<b>Total loans (gross)</b>	<b>139,818</b>	<b>100.00%</b>	<b>132,140</b>	<b>100.00%</b>
Unearned discounts	0	0.00%	0	0.00%
<b>Total loans (net)</b>	<b>\$139,818</b>	<b>100.00%</b>	<b>\$132,140</b>	<b>100.00%</b>
	<b>December 31</b>	<b>%</b>	<b>December 31</b>	<b>%</b>
	<b>2017</b>	<b>%</b>	<b>2016</b>	<b>%</b>
<b>REGULATORY CAPITAL DATA</b>				
Tier 1 Capital	\$30,993		\$29,201	
Total Capital (Tier 1 + Tier 2)	\$32,593		\$30,853	
Total Risk-Adjusted Assets	\$158,248		\$151,282	
Tier 1 Risk-Based Capital Ratio	19.59%		19.30%	
Total Risk-Based Capital Ratio	20.60%		20.39%	
Tier 1 Leverage Ratio	11.71%		12.54%	
<b>OTHER DATA</b>				
Full Time Equivalent Employees (FTE's)	17		16	
Stock Price Range (For the Three Months Ended):				
High	\$60.30		\$56.00	
Low	\$57.25		\$50.10	
Close	\$59.83		\$53.50	