

October 25, 2019

Dear Shareholder,

We are pleased to announce 3Q 2019 results for Trinity Bank. Your bank generated \$1,246,000 in Net Income after Taxes. As you can see, this performance translates to approximately a \$5,000,000 annual level of profit. It is very gratifying to observe some return on the substantial investments we have made over the past several years as we prepare for the future growth of Trinity Bank.

The Return of Assets, Return on Equity, and Capital Ratio, compared to the approximately 300 banks in our Peer Group, are shown below.

	<u>Trinity</u>	<u>Peer</u>
Return on Assets	1.83%	1.15%
Return on Equity	14.21%	10.00%
Capital Ratio	12.83%	11.50%

The complete 3Q Press Release and Financial Summary can be found on our website – www.trinitybk.com. Click on “About Us” and “Investor Information”.

Dividend

By the time you receive this letter, you should have received Trinity Bank’s 16th semiannual dividend. The \$.62 per share dividend raises total dividends paid since inception to \$7.61. For our original investors, this represents the return of 76% of the initial investment in the form of cash dividends. A high level of operating profit enables us to pay dividends and maintain a strong capital ratio.

New Board Member

As a part of our Board Succession Plan, we are extremely pleased to announce that W.A. Landreth III was elected to the Board of Directors at the October Board Meeting. W.A. is a lifelong resident of Fort Worth and a successful businessman. Attached is the Press Release that will give you more information on Mr. Landreth. We are excited that W.A. agreed to join our team, and we look forward to his contribution in the coming years.

Loan Growth Challenges

While we have continued to be very proactive pursuing new customers and taking care of our existing customers, loan growth has been challenging this year. We see 3 key contributors to this:

- 1) The economy remains strong in this part of the country and, as a result, our customers' earnings have been very good. This has created increased cash balances which has led several to pay down their debt ahead of schedule.
- 2) We have had a few customers who have sold assets and cashed out of investments that has led to additional payoffs.
- 3) As we mentioned in our last letter, the interest rate environment has grown increasingly competitive. Any time the Federal Reserve moves rates, it causes banks to adjust their thinking, especially when it comes to offering longer term fixed rates. In 2018, we experienced four rate increases, as Wall Street Journal Prime went from 4.50% in December of 2017 to 5.50% in December of 2018. This year, we have experienced two rate decreases; one in August and another in September that has reduced the rate back to 5.00%. There is a good chance we will see at least one more rate drop this year. This downward trend has caused a significant increase in competition on longer term, fixed rate loans amongst our competitors, especially those that are new to this market and trying to get a foothold.

While these factors present a challenge, they should also be viewed as positive for our market. They demonstrate that this is a desirable place to do business and people want to be here. Our approach remains the same. Continue to provide maximum flexibility, responsiveness and financial counsel.

Deposit Growth

The deposit side of the banking business has changed substantially over the last several years. Banks with high loan to deposit ratios are often times forced to pay above market rates to avoid having to reduce lending activity or fund loans with higher cost sources of short-term funding. Also, investment brokerage firms are offering above market rates for money market accounts to attract funds for other potential investment alternatives.

Our philosophy has always been to pay as much as we can rather than what we can get away with. We are typically not the highest payer but we also take a different approach to managing our liquidity and loan to deposit ratio, as we want our customers to feel confident with the financial position of Trinity Bank. In order to create growth over the long-run a bank must be able to increase its deposits. After all, deposits are our inventory and without inventory it is hard to create sustainable growth.

Although we are proud of our strong deposit base, our deposit balances have been relatively flat over the past 2 years. We also experienced a larger than normal decrease in deposit balances during the first 4 months of 2019 due to inclement weather in late 2018. This affected all of our construction related customers, some of whom lost 50% of the working days during that time. Since then, we have seen a nice upward trend in our deposit base that is beginning to yield some meaningful growth (up 17.0% over 3Q 2018). This is primarily the result of the good year our customers are having and new relationships we have been fortunate to establish.

Liquidity

As we mentioned in the last letter, we are now in the longest period of economic expansion since 1900. We do not know when or if it will end, although logic would indicate a correction is somewhere on the horizon even given the unprecedented level of government intervention. We intend to have healthy inventory (deposits), strong capital, exceptional profitability and good liquidity if and when a correction becomes a reality. We will average \$60,000,000 in overnight investments in October. This will allow your bank the flexibility to work good people through tough times as well as get our fair share of business from banks that are operating with high loan to deposit ratios and little liquidity.

Trinity's Vision and Mission

Over the past two years, we have worked extremely hard as an organization related to succession, processes and procedures, and an overall goal to position the bank as a stable, profitable and scalable model for years to come. We have added the infrastructure physically with the bank premises and technology and added capacity by growing our team both in the number of employees and back office systems. We believe we are in a great spot for the bank to prosper in the coming years.

Two questions posed to us through this process are “Where is Trinity going?” and “How are you going to get there?” We are very pleased by our results since inception and know deep down that everything achieved to date has been accomplished due to the ever present, “three legged stool”. As you may remember, the “three legged stool” is composed of our customers, our employees, and you, the shareholders. All three legs of the stool have worked together to make us who we are. What is next and how do we thrive for years to come?

In essence, what is Trinity's **Vision** and what is Trinity's **Mission**?

A vision statement describes where a company aspires to be upon achieving its mission. This statement reveals the “where” of a business. A mission statement can be seen as an action oriented vision statement that provides the roadmap for the company's vision. It clarifies the “who”, “what”, and the “why” of a company.

We are thrilled to announce that after several brainstorming initiatives between the Trinity Leadership team and Management team, we have created a Vision and Mission statement for Trinity Bank.

THE TRINITY VISION

To be the standard of excellence for **responsive, person-to-person** banking in North Texas.

THE TRINITY MISSION

To build long-term banking **relationships** that deliver exceptional customer **experiences** by working with a **team** of **trusted** and **knowledgeable** bankers who know their customers by **name**, and who daily demonstrate a commitment to banking **excellence**.

We firmly believe in this vision and mission statement. We are different than other financial institutions, but different in a good way. Our relationships with our customers, employees, and shareholders have been, and will continue to be the game changer for us as an organization.

The next step related to the Vision and Mission statement is the roll-out to customers, employees, and shareholders to ensure everyone important to our success is on the same page. We need all “legs” of the three legged stool to be apprised of our goals and spread the message. As always, you, the shareholders are one of our life lines to our success and we would appreciate any leads on friends, family, or prospects that may benefit from a new standard of relationship banking.

Thanksgiving

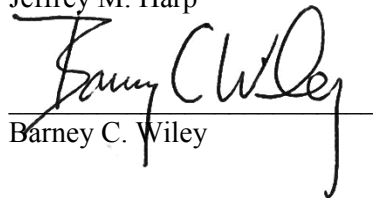
With all of the acrimony in today’s world, it is difficult at times to relax, take a deep breath, and focus on the good things in life. As Thanksgiving approaches, we commit to being thankful for all the blessings that a loving God has bestowed upon us – family, friends, business associates, a good economic environment, and the freedom to try. We deeply appreciate all of the kind comments we receive from customers and shareholders, and we strive to earn them every day.

Thank you for your support of Trinity Bank. Give someone some love and encouragement every day. If we do that, this will be a better place for all of us.

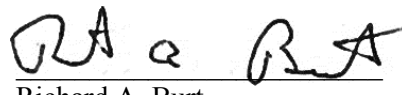
Sincerely,



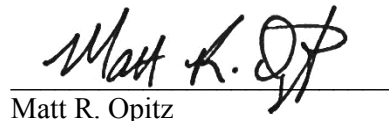
Jeffrey M. Harp



Barney C. Wiley



Richard A. Burt



Matt R. Opitz

For Immediate Release

TRINITY BANK REPORTS 2019 3RD QUARTER NET INCOME OF \$1,246,000

3RD QUARTER RETURN ON ASSETS 1.83%

3RD QUARTER RETURN ON EQUITY 14.21%

FORT WORTH, Texas, October 17, 2019 – Trinity Bank N.A. (OTC PINK: TYBT) today announced operating results for the third quarter and the nine months ending September 30, 2019.

Results of Operation

For the third quarter 2019, Trinity Bank, N.A. reported Net Income after Taxes of \$1,246,000, an increase of 4.7% over third quarter 2018 earnings of \$1,190,000. Earnings per diluted common share for the third quarter 2019 amounted to \$1.12, an increase of 4.7% over third quarter 2018 results of \$1.07 per diluted common share.

For the first nine months of 2019, Net Income after Taxes was \$2,823,000, a decrease of (18.8%) over the first nine months of 2018 results of \$3,477,000. Earnings per diluted common share for the first nine months of 2019 were \$2.53, a decrease of (18.7%) over the first nine months of 2018 results of \$3.11 per diluted common share.

President Jeff Harp stated, “Third Quarter results were back in line with our historical levels of Return on Assets and Return on Equity – both well above Peer Group performance. We are on pace to have the second best year in our 16 year history. In addition, Trinity Bank will distribute its 16th semi-annual dividend of \$.62 per share on October 31, 2019. Total dividend for 2019 will be \$1.22, a 10% increase over 2018 dividends.”

Executive Vice President Barney C. Wiley reported, “The economic activity in our market remains strong. Competition for quality relationships remains very high. We are pleased to report growth in loan volume, deposits, and liquidity (funds we invest overnight at the Federal Reserve).”

In 000's

	Month end <u>9-30-18</u>	Month end <u>9-30-19</u>	<u>Δ</u>
Loans	\$143,846	\$157,475	9.5%
Deposits	\$219,782	\$257,231	17.0%
Liquid Assets	\$ 23,080	\$ 56,328	144.0%

“We are in the longest economic expansion in recent history. In baseball vernacular, we don’t know what inning we’re in. We are doing our best to be prepared for whatever scenario unfolds in the coming months and years.”

Actual for Quarter

(in 000's)	3 Months		%
	9/30/2019	9/30/2018	
Net Interest Income	\$ 2,532	\$ 2,349	7.8%
Non-Interest Income	140	149	(6.0%)
Non-Interest Expense	(1,232)	(1,098)	12.2%
Pretax Preprovision Income	1,440	1,400	2.9%
Gains on Sale of Securities and Other Assets	12	4	N/M
Loan Loss Provision	0	(30)	N/M
Pretax Income	1,452	1,374	5.7%
Income Tax	(206)	(184)	12.0%
Net Income	\$ 1,246	\$ 1,190	4.7%

Diluted Weighted Average Shares	1,114	1,115	
Earnings Per Share	\$ 1.12	\$ 1.07	4.7%

Actual for 9 Months

(in 000's)	9 Months		%
	9/30/2019	9/30/2018	
Net Interest Income	\$ 7,455	\$ 6,976	6.9%
Non-Interest Income	385	415	(7.2%)
Non-Interest Expense	(3,638)	(3,369)	8.0%
Pretax Preprovision Income	4,202	4,022	4.5%
Gains on Sale of Securities and Other Assets	10	11	N/M
Loan Loss Provision	(1,030)	(60)	N/M
Pretax Income	3,182	3,973	(19.9%)
Income Tax	(359)	(496)	(27.6%)
Net Income	\$ 2,823	\$ 3,477	(18.8%)

Diluted Weighted Average Shares	1117	1,118	
Earnings Per Share	\$ 2.53	\$ 3.11	(18.7%)

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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For information contact:

Richard Burt

Executive Vice President

Trinity Bank

817-763-9966

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 2019	2018	% Change	September 30 2019	2018	% Change
Interest income	\$3,025	\$2,658	13.8%	\$8,816	\$7,735	14.0%
Interest expense	493	309	59.5%	1,361	759	79.3%
Net Interest Income	2,532	2,349	7.8%	7,455	6,976	6.9%
Service charges on deposits	36	38	-5.3%	128	111	15.3%
Other income	104	111	-6.3%	257	304	-15.5%
Total Non Interest Income	140	149	-6.0%	385	415	-7.2%
Salaries and benefits expense	813	707	15.0%	2,364	2,067	14.4%
Occupancy and equipment expense	120	119	0.8%	343	346	-0.9%
Other expense	299	272	9.9%	931	956	-2.6%
Total Non Interest Expense	1,232	1,098	12.2%	3,638	3,369	8.0%
Pretax pre-provision income	1,440	1,400	2.9%	4,202	4,022	4.5%
Gain on sale of securities	12	4	N/M	10	11	N/M
Provision for Loan Losses	0	30	N/M	1,030	60	N/M
Earnings before income taxes	1,452	1,374	5.7%	3,182	3,973	-19.9%
Provision for income taxes	206	184	12.0%	359	496	-27.6%
Net Earnings	\$1,246	\$1,190	4.7%	\$2,823	\$3,477	-18.8%
Basic earnings per share	1.14	1.08	5.2%	2.57	3.15	-18.4%
Basic weighted average shares outstanding	1,095	1,100		1,098	1,103	
Diluted earnings per share - estimate	1.12	1.07	4.5%	2.53	3.11	-18.7%
Diluted weighted average shares outstanding	1,114	1,115		1,117	1,118	

BALANCE SHEET SUMMARY	Average for Quarter			Average for Nine Months		
	September 30 2019	2018	% Change	September 30 2019	2018	% Change
Total loans	\$156,304	\$145,280	7.6%	\$154,962	\$143,555	7.9%
Total short term investments	35,991	18,368	95.9%	24,623	17,398	41.5%
Total investment securities	72,212	80,509	-10.3%	75,346	86,020	-12.4%
Earning assets	264,507	244,157	8.3%	254,931	246,973	3.2%
Total assets	272,245	251,839	8.1%	262,968	254,084	3.5%
Noninterest bearing deposits	82,822	83,151	-0.4%	76,821	82,008	-6.3%
Interest bearing deposits	152,296	135,815	12.1%	149,889	139,353	7.6%
Total deposits	235,118	218,966	7.4%	226,710	221,361	2.4%
Fed Funds Purchased and Repurchase Agreements	0	0	N/M	391	522	N/M
Shareholders' equity	\$36,081	\$32,151	12.2%	\$35,115	\$31,568	11.2%

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

BALANCE SHEET SUMMARY	Average for Quarter Ending				
	Sept. 30, 2019	June 30, 2019	March 31, 2019	Dec 31, 2018	Sept. 30, 2018
Total loans	\$156,304	\$156,571	\$152,227	\$144,801	\$145,280
Total short term investments	35,991	26,034	12,728	23,175	18,368
Total investment securities	72,212	74,627	79,278	79,700	80,509
Earning assets	264,507	257,232	244,233	247,676	244,157
Total assets	272,245	264,826	251,901	255,113	251,839
Noninterest bearing deposits	82,822	73,665	73,881	81,187	83,151
Interest bearing deposits	152,296	154,918	142,339	141,081	135,815
Total deposits	235,118	228,583	216,220	222,268	218,966
Fed Funds Purchased and Repurchase Agreements	0	0	1,187	0	0
Shareholders' equity	\$36,081	\$35,301	\$33,940	\$31,948	\$32,151
HISTORICAL EARNINGS SUMMARY	Quarter Ended				
	Sept. 30, 2019	June 30, 2019	March 31, 2019	Dec 31, 2018	Sept. 30, 2018
Interest income	\$3,025	\$2,977	\$2,814	\$2,785	\$2,658
Interest expense	493	475	394	358	309
Net Interest Income	2,532	2,502	2,420	2,427	2,349
Service charges on deposits	36	42	40	31	38
Other income	104	80	83	101	111
Total Non Interest Income	140	122	123	132	149
Salaries and benefits expense	813	788	763	757	707
Occupancy and equipment expense	120	116	107	120	119
Other expense	299	375	259	289	272
Total Non Interest Expense	1,232	1,279	1,129	1,166	1,098
Pretax pre-provision income	1,440	1,345	1,414	1,393	1,400
Gain on sale of securities	12	1	(2)	3	4
Gain on sale of foreclosed assets	0	0	0	0	0
Gain on sale of other assets	0	0	0	0	0
Provision for Loan Losses	0	1,000	30	30	30
Earnings before income taxes	1,452	346	1,382	1,366	1,374
Provision for income taxes	206	(28)	180	166	184
Net Earnings	\$1,246	\$374	\$1,202	\$1,200	\$1,190
Diluted earnings per share	\$ 1.12	\$ 0.33	\$ 1.08	\$ 1.08	\$ 1.07

TRINITY BANK N.A.
(Unaudited)
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HISTORICAL BALANCE SHEET	Ending Balance				
	Sept. 30, 2019	June 30, 2019	March 31, 2019	Dec 31, 2018	Sept. 30, 2018
Total loans	\$157,475	\$156,014	\$160,028	\$154,184	\$143,846
Total short term investments	56,328	19,321	14,160	13,127	23,080
Total investment securities	71,394	72,014	75,906	81,896	79,234
Total earning assets	285,197	247,349	250,094	249,207	246,160
Allowance for loan losses	(2,259)	(2,224)	(1,703)	(1,671)	(1,664)
Premises and equipment	2,544	2,580	2,613	2,627	2,652
Other Assets	9,513	8,040	5,506	7,018	5,892
Total assets	294,995	255,745	256,510	257,181	253,040
Noninterest bearing deposits	97,519	76,168	69,934	85,668	81,856
Interest bearing deposits	159,712	143,710	150,895	137,979	137,926
Total deposits	257,231	219,878	220,829	223,647	219,782
Fed Funds Purchased and Repurchase Agreements	0	0	0	0	0
Other Liabilities	1,830	614	1,158	701	1,311
Total liabilities	259,061	220,492	221,987	224,348	221,093
Shareholders' Equity Actual	34,920	34,572	34,522	34,051	32,772
Unrealized Gain - AFS	1,014	681	1	(1,218)	(825)
Total Equity	\$35,934	\$35,253	\$34,523	\$32,833	\$31,947
	Quarter Ending				
NONPERFORMING ASSETS	Sept. 30, 2019	June 30, 2019	March 31, 2019	Dec 31, 2018	Sept. 30, 2018
Nonaccrual loans	\$432	\$446	\$952	\$60	\$137
Restructured loans	\$0	\$0	\$0	\$0	\$0
Other real estate & foreclosed assets	\$320	\$320	\$0	\$0	\$0
Accruing loans past due 90 days or more	\$0	\$0	\$0	\$0	\$0
Total nonperforming assets	\$752	\$766	\$952	\$60	\$137
Accruing loans past due 30-89 days	\$0	\$0	\$477	\$0	\$456
Total nonperforming assets as a percentage of loans and foreclosed assets	0.48%	0.49%	0.59%	0.04%	0.10%

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

ALLOWANCE FOR LOAN LOSSES	Quarter Ending				
	Sept. 30, 2019	June 30, 2019	March 31, 2019	Dec 31, 2018	Sept. 30, 2018
Balance at beginning of period	\$2,224	\$1,703	\$1,671	\$1,664	\$1,634
Loans charged off	0	498	0	23	0
Loan recoveries	35	19	2	0	0
Net (charge-offs) recoveries	35	(479)	2	(23)	0
Provision for loan losses	0	1,000	30	30	30
Balance at end of period	\$2,259	\$2,224	\$1,703	\$1,671	\$1,664
Allowance for loan losses as a percentage of total loans	1.43%	1.43%	1.06%	1.08%	1.10%
Allowance for loan losses as a percentage of nonperforming assets	300%	290%	179%	2785%	930%
Net charge-offs (recoveries) as a percentage of average loans	-0.02%	0.31%	-0.01%	0.02%	0.00%
Provision for loan losses as a percentage of average loans	0.00%	0.64%	0.02%	0.02%	0.02%

SELECTED RATIOS	Quarter Ending				
	Sept. 30, 2019	June 30, 2019	March 31, 2019	Dec 31, 2018	Sept. 30, 2018
Return on average assets (annualized)	1.83%	0.56%	1.91%	1.88%	1.89%
Return on average equity (annualized)	13.81%	4.24%	14.17%	15.02%	14.81%
Return on average equity (excluding unrealized gain on investments)	14.21%	4.27%	13.90%	14.39%	14.53%
Average shareholders' equity to average assets	13.25%	13.33%	13.47%	12.52%	12.77%
Yield on earning assets (tax equivalent)	4.79%	4.85%	4.86%	4.75%	4.59%
Effective Cost of Funds	0.75%	0.74%	0.64%	0.58%	0.51%
Net interest margin (tax equivalent)	4.04%	4.11%	4.22%	4.17%	4.08%
Efficiency ratio (tax equivalent)	43.8%	46.2%	41.9%	37.9%	41.5%
End of period book value per common share	\$32.85	\$32.14	\$31.44	\$29.85	\$29.07
End of period book value (excluding unrealized gain on investments)	\$31.92	\$31.52	\$31.44	\$30.96	\$29.82
End of period common shares outstanding (in 000's)	1,094	1,097	1,098	1,100	1,099

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

YIELD ANALYSIS	Quarter Ending							
	September 30, 2019				September 30, 2018			
	Average Balance	Interest	Yield	Tax Equivalent Yield	Average Balance	Interest	Yield	Tax Equivalent Yield
Interest Earning Assets:								
Short term investment	\$ 35,610	190	2.13%	2.13%	\$ 17,991	93	2.07%	2.07%
FRB Stock	381	6	6.00%	6.00%	377	6	6.00%	6.00%
Taxable securities	0	0	0.00%	0.00%	1,217	6	1.97%	1.97%
Tax Free securities	72,212	529	2.93%	3.71%	80,065	563	2.81%	3.56%
Loans	156,304	2,300	5.89%	5.89%	145,280	1,990	5.48%	5.48%
Total Interest Earning Assets	264,507	3,025	4.57%	4.79%	244,930	2,658	4.34%	4.59%
Noninterest Earning Assets:								
Cash and due from banks	5,202				4,308			
Other assets	4,782				4,265			
Allowance for loan losses	(2,246)				(1,664)			
Total Noninterest Earning Assets	7,738				6,909			
Total Assets	\$272,245				\$251,839			
Interest Bearing Liabilities:								
Transaction and Money Market accounts	116,188	290	1.00%	1.00%	111,298	226	0.81%	0.81%
Certificates and other time deposits	36,108	203	2.25%	2.25%	24,517	83	1.35%	1.35%
Other borrowings	0	0	0.00%	0.00%	0	0	0.00%	0.00%
Total Interest Bearing Liabilities	152,296	493	1.29%	1.29%	135,815	309	0.91%	0.91%
Noninterest Bearing Liabilities:								
Demand deposits	82,822				83,151			
Other liabilities	1,046				722			
Shareholders' Equity	36,081				32,151			
Total Liabilities and Shareholders Equity	\$272,245				\$251,839			
Net Interest Income and Spread		2,532	3.28%	3.50%		2,349	3.43%	3.68%
Net Interest Margin			3.83%	4.04%			3.84%	4.08%

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

	September 30		September 30	
	2019	%	2018	%
LOAN PORTFOLIO				
Commercial and industrial	\$86,613	55.00%	\$85,673	59.56%
Real estate:				
Commercial	22,932	14.56%	20,977	14.58%
Residential	26,028	16.53%	19,407	13.49%
Construction and development	21,383	13.58%	16,706	11.61%
Consumer	519	0.33%	1,083	0.75%
Total loans (gross)	157,475	100.00%	143,846	100.00%
Unearned discounts	0	0.00%	0	0.00%
Total loans (net)	\$157,475	100.00%	\$143,846	100.00%

	September 30		September 30	
	2019		2018	%
REGULATORY CAPITAL DATA				
Tier 1 Capital	\$34,920		\$32,773	
Total Capital (Tier 1 + Tier 2)	\$37,050		\$34,437	
Total Risk-Adjusted Assets	\$170,236		\$160,141	
Tier 1 Risk-Based Capital Ratio	20.51%		20.47%	
Total Risk-Based Capital Ratio	21.76%		21.50%	
Tier 1 Leverage Ratio	12.83%		13.01%	
OTHER DATA				
Full Time Equivalent Employees (FTE's)	23		20	
Stock Price Range				
(For the Three Months Ended):				
High	\$65.50		\$67.00	
Low	\$62.00		\$60.00	
Close	\$65.00		\$65.00	