August 11, 2021

Dear Shareholder:

The second quarter of 2021 was eventful – just like every quarter since the beginning of the pandemic. But the results are in and it was the best quarter for Trinity Bank since inception. The Press Release and the Financial Summary are available on our website. Go to Trinitybk.com – click on About Us and Investor Information.

In this letter, we want to cover three items with you. First will be more on the SBA Payroll Protection Program (PPP). This has been a topic of discussion since the 1Q of 2020. We are going to cover it one more time and, hopefully, not again. Second, we will discuss what is happening to our Net Interest Margin (NIM) in this flat rate environment. Finally, we will discuss what we are doing now to implement our Strategy for the next three years.

SBA PPP

Richard Burt, our Chief Operating Officer and Coordinator of our PPP efforts has prepared some summary information (see below) concerning the First PPP (nearly complete) and the Second PPP. These programs, while difficult and time-consuming to put in place, were definitely a positive for our customer base. The loans (grants) assisted some customers affected by the 2020 shutdown to survive. They enabled others to endure delays and deferrals and be in a position to prosper. And we had a number of customers that adapted rather quickly and actually enjoyed improved performance.

Trinity Bank PPP Activity			
			Outstanding Balance
	# Loans	Total Loan Amount	as of 6/30/2021
Round 1	271	$ 51,532,490.47	$ 8,889,925.47
Round 2	157	$ 23,113,298.05	$ 25,415,596.69
Total	428	$ 74,645,788.52	$ 34,305,522.16

Trinity had two sources of income from the PPP loans. First, we earned a 1% interest rate. While 1% is very low, we were able to take funds from our overnight deposits at the Fed that were earning .10% and fund loans at 1%. Since inception through June 30, 2021, Trinity has earned $623,400 in interest income from the PPP loans. If those dollars had remained in our overnight deposits at the Fed, we would have earned $62,340. In all honesty, we would not have kept all of that overnight money at the Fed. We would have increased investments in our securities portfolio significantly which would have generated more than 1%.

Second, the SBA paid participating banks a fee based on the size of the loan. PPP fee income since inception through June 30, 2021 amounts to $1,692,900. Plus, there is another $935,000 still to be paid (we defer the fees and take them into income over the life of the PPP loan instead of taking them into income all at once). For extending approximately $75,000,000 in PPP loans (in both rounds), Trinity will receive $2,627,900 in fees or about a 3% return over 21 months – from the initial loans in April 2020 through the end of 2021.

These fees play an integral role in our Strategy which we will discuss in that section. We do want you to know that from this $1,692,900 in fees received to date, we were able to expense all of our software costs, provide an extra benefit to our employees that worked nights and weekends to process the loans, and we have added $1,740,000 to our Loan Loss Reserve. Thus, the increase in our Net Income on 2021 over 2020 is all due to our core earnings. To repeat and emphasize, all of the 22.2% increase in Net Income for the first six months of 2021 is due to core earnings.

The obvious question is, "Why add to the Loan Loss Reserve unless you are expecting significant loan problems?". There are several responses.

1. While we have not seen material deterioration in our loan portfolio to date (we just finished a loan review by an outside accounting firm), no one knows or can predict with any certainty where we are in the life cycle of the virus pandemic. We feel more comfortable with significant reserves.

2. The Federal Accounting Standards Board (FASB) changed the method in which bank's calculate the Loan Loss Reserve. Prior to 2019, banks used the "historical" method of calculating an adequate Loan Loss Reserve. Historical losses were the basis for the reserve. The new FASB rule is called "Current Expected Credit Losses or CECL" method. Under CECL, banks are supposed to set aside a reserve for every new loan at funding to estimate the loss it "expects" to incur over the life of that loan. This is incongruous in that, realistically, we wouldn't make the loan if we had any expectation of a loss. But we, like all banks, are subject to the new rule. Again, we are more comfortable with significant reserves.

3. Finally, if we have significant reserves and loan losses do not materialize, then that lessens the amount we have to add to the Loan Loss Reserve in future years.

<u>NET INTEREST MARGIN</u>

The Net Interest Margin (NIM) is the difference between what we pay for deposits and what we earn on our investments and loans. As many of you know, it is more difficult for financial institutions to earn

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profit in a flat rate environment. Banks typically "borrow short (from its depositors) and lend long (to its borrowers)". Long rates are historically significantly higher than short rates. That has not been true for some time due to the Fed artificially suppressing interest rates for the last ten plus years. As of August 6, listed below are the yields on Treasury securities.

90 days	.04%
180 days	.04%
1 year	.07%
2 year	.21%
5 year	.77%
10 year	1.30%

Not much of a spread. 2Q 2021 reports from all U.S. financial institutions indicate that roughly 95% of U.S. banks have a lower Net Interest Margin in the first half of 2021 versus the first half of 2020. How does Trinity stack up? Trinity's NIM for the first 6 months of 2021 was 4.05% compared to the first 6 months of 2020 NIM of 3.73%. Another question pops up, "How were you able to accomplish this?". Again, there are several reasons.

1. We have had good loan demand. We have a strong customer base and with the economy improving, business is improving. Also, we tend to do better during "tough" times when other banks, that we compete with, reduce their aggressiveness on loan rates and terms.

2. In March 2020, (the beginning of the pandemic), we had approximately $175 million in loans on the books. By June 2020, that was down to $160 million in loans. For June 2021, loans averaged $215 million – a 34% increase. This is growth in the core book of business exclusive of the PPP loans.

3. Last, we were able to take some of the influx of deposits from the PPP loans and add to our securities portfolio. We will continue to make every good loan we can find. With the excess deposits (all U.S. banks are experiencing large deposit inflows – from the Fed printing press as well as the loan forgiveness from the PPP loans), we have purchased tax-free securities. These investments are either short maturities (albeit at very low rates) or longer-term callable securities that will increase our yield if they are not called. For example, on August 6, we purchased a tax-free Fort Worth Independent School District bond (guaranteed by the State of Texas Permanent School Fund – which gives it a AAA rating, the highest available) that will earn .60% until 2-15-26. If it is not called (paid off early), it will then earn 4.00% until 2-15-33. The yield of .60% tax-free is not much, but it is better than .10% taxable at the Fed.

STRATEGY

It is very difficult to do any kind of strategic planning in this environment. We are in unprecedented times. However, we have to take a stab at it and there are some principles that we operate under.

We believe we can generate loan volume. Like all banks, we strive to take great care of our customers, solicit referrals from them, and call on prospects. Do we do it better? Time will tell. Banks don't create activity. Banks depend on economic activity and we are in one of the best markets in the U.S.

Instead of reporting higher current earnings from the PPP income, we have chosen to put most of it in the Loan Loss Reserve. If we enter an economic downturn, we want to be adequately reserved. If the economy continues to improve and we don't incur losses, then we will avoid having to add as much to the Loan Loss Reserve in future years.

There are only two ways (other than fraud) to mess up a bank –an interest rate mismatch (maybe 5%) in a rising rate environment or loan losses (95%). We can't predict interest rates so we just try to make sure that we avoid problems in a falling, flat, or rising rate environment. As far as loan losses are concerned, our track record is very good. We avoid concentrations. We focus on developing long-term relationships with quality people, not transactions. And we work with good people through bad times. We are not perfect, but we wouldn't trade places with anyone.

Finally, we spent nearly 14 years (57 quarters to be exact) with operating earnings increasing faster than operating expenses. We have spent the better part of three years building a base for future growth. We have added people, operating systems, and increased the size of our physical facility. Most of that investment is behind us. Going forward, we are in a position to grow operating income faster than operating expense. That is our main focus. We have begun to see good results and we are willing to be held accountable for that statistic.

Sincerely,

Jeffrey M. Harp

Richard A. Burt

Barney C. Wiley

Matt R. Opitz

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For Immediate Release

TRINITY BANK REPORTS:
RETURN ON ASSETS 1.46%
RETURN ON EQUITY 14.18%

FORT WORTH, Texas, August 3, 2021 - Trinity Bank N.A. (OTC Bulletin Board: TYBT) today announced operating results for the three months ending June 30, 2021 and YTD results for the six months ending June 30, 2021.

Results of Operations

Trinity Bank, N.A. reported Net Income after Taxes of $1,426,000 or $1.26 per diluted common share for the second quarter of 2021, compared to $1,130,000 or $1.00 per diluted common share for the second quarter of 2020, an increase of 26%.

For the first six months of 2021, Net Income after Taxes amounted to $2,754,000, an increase of 22% over the first half of 2020 results of $2,254,000. Earnings per diluted common share for the first half of 2021 were $2.44, an increase of 23% over the first half of 2020 results of $1.99 per diluted common share.

Matt R. Opitz, Chief Executive Officer, stated, "I am pleased with the performance Trinity Bank was able to achieve in 2Q. These results represent our most profitable quarter since inception and that is due to the hard work and dedication of our great staff. PPP fee income and core loan growth, excluding PPP loans, were the primary drivers in achieving this above average performance."

"We have successfully submitted all round one PPP loans for forgiveness and have received 100% forgiveness on all but one loan that has been processed. Subsequently, that loan has been paid off. We are now focused on assisting our customers with the forgiveness of round two loans and have already begun those efforts."

"We continue to see above average loan demand both from our existing customer base as well as prospective customers who are encountering challenges with their banks. We are well positioned to continue taking advantage of this growth opportunity but, as always, we remain focused on quality over quantity."

"We are still faced with a great deal of uncertainty and have prepared accordingly, adding significantly to our Loan Loss Reserve this year, despite no material deterioration in our loan portfolio. With our core earnings (excluding PPP impact), strong capital base, asset quality, and efficiency, we remain ready to take advantage of opportunities for continued growth."

Profitability	6/30/2021	6/30/2020
Return on Assets	1.46%	1.32%
Return on Equity	14.18%	12.34%

Average for Quarter Ending 06/30/2021

(in 000's)	6/30/2021	6/30/2020	%
Loans	$ 261,273	$ 212,258	23.1
PPP Loans	$ 45,674	$ 41,726	9.5
Loans	$ 215,599	$ 170,532	26.6
Deposits	$ 347,865	$ 302,967	14.8

Actual for Quarter Ending 06/30/2021

(in 000's)	6/30/2021	6/30/2020	%
Net Interest Income	$ 3,662	$ 2,854	28.3
Non-Interest Income	$ 162	$ 118	37.3
Non-Interest Expense	$ (1,599)	$ (1,562)	2.4
Pretax Pre-Provision Income	$ 2,225	$ 1,410	57.8
Loan Loss Provision	$ (550)	$ (125)	N/M
Pre-Tax Income	$ 1,675	$ 1,285	30.4
Income Tax	$ (249)	$ (155)	N/M
Net Income	$ 1,426	$ 1,130	26.2
Diluted Weighted Average Shares	1,130	1,133	
Earnings Per Share	$ 1.26	$ 1.00	26.0

Actual for 6 Months Ending 06/30/2021

(in 000's)	6/30/2021	6/30/2020	%
Net Interest Income	$ 7,186	$ 5,395	33.2
Non-Interest Income	$ 310	$ 248	25.0
Non-Interest Expense	$ (3,187)	$ (2,934)	8.6
Pretax Pre-Provision Income	$ 4,309	$ 2,709	59.1
Loan Loss Provision	$ (1,100)	$ (125)	N/M
Pre-Tax Income	$ 3,209	$ 2,584	24.2
Income Tax	$ (455)	$ (330)	N/M
Net Income	$ 2,754	$ 2,254	22.2
Diluted Weighted Average Shares	1,127	1,134	
Earnings Per Share	$ 2.44	$ 1.99	22.8

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

	Quarter Ended June 30		%	Six Months Ending June 30		%
EARNINGS SUMMARY	**2021**	**2020**	**Change**	**2021**	**2020**	**Change**
Interest income	$3,806	$3,042	25.1%	$7,462	$5,964	25.1%
Interest expense	144	188	-23.4%	276	569	-51.5%
Net Interest Income	**3,662**	**2,854**	**28.3%**	**7,186**	**5,395**	**33.2%**
Service charges on deposits	58	39	48.7%	115	89	29.2%
Other income	104	79	31.6%	195	159	22.6%
Total Non Interest Income	**162**	**118**	**37.3%**	**310**	**248**	**25.0%**
Salaries and benefits expense	1,080	1,037	4.1%	2,039	1,892	7.8%
Occupancy and equipment expense	114	113	0.9%	238	228	4.4%
Other expense	405	412	-1.7%	910	814	11.8%
Total Non Interest Expense	**1,599**	**1,562**	**2.4%**	**3,187**	**2,934**	**8.6%**
Pretax pre-provision income	**2,225**	**1,410**	**57.8%**	**4,309**	**2,709**	**59.1%**
Gain on sale of securities	0	0	N/M	0	0	N/M
Gain on sale of foreclosed assets	0	0	N/M	0	0	N/M
Gain on sale of assets	0	0	N/M	0	0	N/M
Provision for Loan Losses	**550**	**125**	**340.0%**	**1,100**	**125**	**780.0%**
Earnings before income taxes	1,675	1,285	**30.4%**	3,209	2,584	**24.2%**
Provision for income taxes	249	155	N/M	455	330	**37.9%**
Net Earnings	**$1,426**	**$1,130**	**26.2%**	**$2,754**	**$2,254**	**22.2%**
Basic earnings per share	1.32	1.04	**26.5%**	2.55	2.07	**23.1%**
Basic weighted average shares outstanding	1,084	1,086		1,081	1,087	
Diluted earnings per share - estimate	1.26	1.00	**26.0%**	2.44	1.99	**22.8%**
Diluted weighted average shares outstanding	1,130	1,133		1,127	1,134	

	Average for Quarter June 30		%	Average for Six Months June 30		%
BALANCE SHEET SUMMARY	**2021**	**2020**	**Change**	**2021**	**2020**	**Change**
Total loans	$261,273	$212,258	23.1%	$262,025	$190,812	37.3%
Total short term investments	28,242	41,211	-31.5%	19,931	40,061	-50.2%
Total investment securities	96,153	81,496	18.0%	95,251	77,753	22.5%
Earning assets	**385,668**	**334,965**	**15.1%**	**377,207**	**308,626**	**22.2%**
Total assets	**391,571**	**342,369**	**14.4%**	**383,478**	**316,082**	**21.3%**
Noninterest bearing deposits	136,853	122,409	11.8%	142,334	105,435	35.0%
Interest bearing deposits	211,012	180,558	16.9%	197,935	171,387	15.5%
Total deposits	**347,865**	**302,967**	**14.8%**	**340,269**	**276,822**	**22.9%**
Fed Funds Purchased and Repurchase Agreements	0	0	N/M	122	0	N/M
Shareholders' equity	**$40,236**	**$36,611**	**9.9%**	**$39,713**	**$36,495**	**8.8%**

TRINITY BANK N.A.
(Unaudited)
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BALANCE SHEET SUMMARY	Average for Quarter Ending June 30, 2021	March 31, 2021	Dec 31, 2020	Sept. 30, 2020	June 30, 2020
Total loans	$261,273	$262,840	$239,440	$216,454	$212,337
Total short term investments	28,242	11,131	23,960	32,176	41,211
Total investment securities	96,153	94,737	93,094	92,272	81,496
Earning assets	**385,668**	**368,708**	**356,494**	**340,902**	**335,044**
Total assets	**391,571**	**375,295**	**363,558**	**342,058**	**342,369**
Noninterest bearing deposits	136,853	133,541	130,114	117,655	122,409
Interest bearing deposits	211,012	199,047	191,654	189,053	180,558
Total deposits	**347,865**	**332,588**	**321,768**	**306,708**	**302,967**
Fed Funds Purchased and Repurchase Agreements	0	244	0	0	0
Shareholders' equity	**$40,236**	**$39,352**	**$38,084**	**$37,602**	**$36,611**

HISTORICAL EARNINGS SUMMARY	Quarter Ended June 30, 2021	March 31, 2021	Dec 31, 2020	Sept. 30, 2020	June 30, 2020
Interest income	$3,806	$3,656	$3,177	$2,949	$3,042
Interest expense	144	131	129	158	188
Net Interest Income	**3,662**	**3,525**	**3,048**	**2,791**	**2,854**
Service charges on deposits	58	56	61	56	39
Other income	104	91	90	86	79
Total Non Interest Income	**162**	**147**	**151**	**142**	**118**
Salaries and benefits expense	1,080	959	977	915	1,037
Occupancy and equipment expense	114	124	119	94	113
Other expense	405	505	362	364	412
Total Non Interest Expense	**1,599**	**1,588**	**1,458**	**1,373**	**1,562**
Pretax pre-provision income	**2,225**	**2,084**	**1,741**	**1,560**	**1,410**
Gain on sale of securities	0	0	(1)	0	0
Gain on sale of foreclosed assets	0	0	0	18	0
Gain on sale of other assets	0	0	0	0	0
Provision for Loan Losses	**550**	**550**	**315**	**200**	**125**
Earnings before income taxes	1,675	1,534	1,425	1,378	1,285
Provision for income taxes	249	206	179	162	155
Net Earnings	**$1,426**	**$1,328**	**$1,246**	**$1,216**	**$1,130**
Diluted earnings per share	$ 1.26	$ 1.18	$ 1.10	$ 1.08	$ 1.00

TRINITY BANK N.A.
(Unaudited)
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HISTORICAL BALANCE SHEET	Ending Balance June 30, 2021	March 31, 2021	Dec 31, 2020	Sept. 30, 2020	June 30, 2020
Total loans	$249,390	$270,619	$252,207	$228,473	$216,848
Total short term investments	31,247	10,941	24,993	16,429	38,648
Total investment securities	100,499	93,615	95,244	90,606	90,658
Total earning assets	**381,136**	**375,175**	**372,444**	**335,508**	**346,154**
Allowance for loan losses	(4,016)	(3,466)	(2,915)	(2,598)	(2,396)
Premises and equipment	2,218	2,221	2,340	2,400	2,455
Other Assets	10,507	7,645	6,237	6,748	5,673
Total assets	**389,845**	**381,575**	**378,106**	**342,058**	**351,886**
Noninterest bearing deposits	149,049	135,920	134,692	114,284	118,933
Interest bearing deposits	196,355	202,205	201,120	186,096	192,159
Total deposits	**345,404**	**338,125**	**335,812**	**300,380**	**311,092**
Fed Funds Purchased and Repurchase Agreements	0	0	0	0	0
Other Liabilities	1,539	2,181	1,270	2,029	1,501
Total liabilities	**346,943**	**340,306**	**337,082**	**302,409**	**312,593**
Shareholders' Equity Actual	**40,957**	**39,352**	**38,778**	**37,463**	**37,089**
Unrealized Gain - AFS	**1,945**	**1,917**	**2,246**	**2,186**	**2,203**
Total Equity	**$42,902**	**$41,269**	**$41,024**	**$39,649**	**$39,292**

NONPERFORMING ASSETS	Quarter Ending June 30, 2021	March 31, 2021	Dec 31, 2020	Sept. 30, 2020	June 30, 2020
Nonaccrual loans	$297	$321	$249	$266	$388
Restructured loans	$0	$0	$0	$0	$0
Other real estate & foreclosed assets	$0	$0	$0	$0	$320
Accruing loans past due 90 days or more	$0	$0	$0	$0	$0
Total nonperforming assets	**$297**	**$321**	**$249**	**$266**	**$708**
Accruing loans past due 30-89 days	$0	$0	$0	$0	$0
Total nonperforming assets as a percentage of loans and foreclosed assets	0.12%	0.12%	0.10%	0.12%	0.33%

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

ALLOWANCE FOR LOAN LOSSES	Quarter Ending June 30, 2021	March 31, 2021	Dec 31, 2020	Sept. 30, 2020	June 30, 2020
Balance at beginning of period	**$3,466**	**$2,915**	**$2,598**	**$2,396**	**$2,269**
Loans charged off	0	0	0	0	0
Loan recoveries	0	1	2	2	2
Net (charge-offs) recoveries	0	1	2	2	2
Provision for loan losses	550	550	315	200	125
Balance at end of period	**$4,016**	**$3,466**	**$2,915**	**$2,598**	**$2,396**
Allowance for loan losses as a percentage of total loans	1.61%	1.28%	1.16%	1.14%	1.10%
Allowance for loan losses net of PPP Loans as a percentage of total loans	1.86%	1.62%	1.46%	1.48%	1.36%
Allowance for loan losses as a percentage of nonperforming assets	1352%	1080%	1171%	977%	338%
Net charge-offs (recoveries) as a percentage of average loans	0.00%	0.00%	0.00%	0.00%	0.00%
Provision for loan losses as a percentage of average loans	0.21%	0.21%	0.13%	0.09%	0.06%

SELECTED RATIOS	Quarter Ending June 30, 2021	March 31, 2021	Dec 31, 2020	Sept. 30, 2020	June 30, 2020
Return on average assets (annualized)	1.46%	1.42%	1.37%	1.42%	1.32%
Return on average equity (annualized)	13.51%	12.88%	12.15%	12.19%	11.88%
Return on average equity (excluding unrealized gain on investments)	14.18%	13.56%	12.85%	12.94%	12.34%
Average shareholders' equity to average assets	10.28%	10.49%	10.48%	10.99%	10.69%
Yield on earning assets (tax equivalent)	4.11%	4.14%	3.88%	3.65%	3.81%
Effective Cost of Funds	0.14%	0.15%	0.28%	0.19%	0.22%
Net interest margin (tax equivalent)	3.97%	3.99%	3.60%	3.46%	3.59%
Efficiency ratio (tax equivalent)	40.5%	41.4%	44.8%	50.4%	51.6%
End of period book value per common share	$39.47	$38.11	$37.88	$36.61	$36.18
End of period book value (excluding unrealized gain on investments)	$37.68	$36.34	$35.81	$34.59	$34.15
End of period common shares outstanding (in 000's)	1,087	1,083	1,083	1,083	1,086

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

	Quarter Ending							
	June 30,2021				**June 30,2020**			
YIELD ANALYSIS	Average Balance	Interest	Yield	Tax Equivalent Yield	Average Balance	Interest	Yield	Tax Equivalent Yield
Interest Earning Assets:								
Short term investment	$ 27,838	11	0.16%	0.16%	$ 41,211	13	0.13%	0.13%
FRB Stock	404	6	6.00%	6.00%	395	6	6.00%	6.00%
Taxable securities	2,198	0	0.00%	0.00%	0	0	0.00%	0.00%
Tax Free securities	93,955	605	2.58%	3.26%	81,101	564	2.78%	3.52%
Loans	261,273	3,184	4.87%	4.87%	212,258	2,459	4.63%	4.63%
Total Interest Earning Assets	**385,668**	**3,806**	**3.95%**	**4.11%**	**334,965**	**3,042**	**3.63%**	**3.81%**
Noninterest Earning Assets:								
Cash and due from banks	5,510				5,223			
Other assets	4,095				4,453			
Allowance for loan losses	(3,702)				(2,272)			
Total Noninterest Earning Assets	**5,903**				**7,404**			
Total Assets	**$391,571**				**$342,369**			
Interest Bearing Liabilities:								
Transaction and Money Market accounts	159,448	90	0.23%	0.23%	138,440	25	0.07%	0.07%
Certificates and other time deposits	41,564	41	0.39%	0.39%	42,118	163	1.55%	1.55%
Other borrowings	10,000	13	0.52%	0.52%	0	0	0.00%	0.00%
Total Interest Bearing Liabilities	**211,012**	**144**	0.27%	**0.27%**	**180,558**	**188**	0.42%	**0.42%**
Noninterest Bearing Liabilities:								
Demand deposits	136,853				73,665			
Other liabilities	1,484				942			
Shareholders' Equity	42,222				35,301			
Total Liabilities and Shareholders Equity	**$391,571**				**$264,826**			
Net Interest Income and Spread		**3,662**	**3.67%**	**3.84%**		**2,854**	**3.22%**	**3.39%**
Net Interest Margin			**3.80%**	**3.97%**			**3.41%**	**3.59%**

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

	June 30 2021	**%**	**June 30 2020**	**%**
LOAN PORTFOLIO				
Commercial and industrial	$147,373	59.09%	$140,483	64.78%
Real estate:				
Commercial	61,051	24.48%	31,017	14.30%
Residential	17,149	6.88%	23,043	10.63%
Construction and development	23,476	9.41%	21,875	10.09%
Consumer	341	0.14%	430	0.20%
Total loans (gross)	**249,390**	**100.00%**	**216,848**	**100.00%**
Unearned discounts	0	0.00%	0	0.00%
Total loans (net)	**$249,390**	**100.00%**	**$216,848**	**100.00%**

	June 30 2020	**June 30 2020**
REGULATORY CAPITAL DATA		
Tier 1 Capital	$40,955	$37,089
Total Capital (Tier 1 + Tier 2)	$42,900	$39,370
Total Risk-Adjusted Assets	$236,963	$182,279
Tier 1 Risk-Based Capital Ratio	17.28%	20.35%
Total Risk-Based Capital Ratio	18.54%	21.60%
Tier 1 Leverage Ratio	10.54%	10.83%
OTHER DATA		
Full Time Equivalent Employees (FTE's)	23	23
Stock Price Range (For the Three Months Ended):		
High	$75.00	$64.98
Low	$61.31	$58.90
Close	$75.00	$60.50