



JEFFREY M. HARP
President
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August 4, 2017

Dear Shareholder

The results for the second quarter of 2017 are in. The Press Release and Financial Summary are attached for your review. Earning a little over \$1,000,000 in the quarter is somewhat of a relief after first quarter results were penalized by a large loan loss provision specifically allocated to one problem loan. We are not out of the woods on that problem relationship, but we are gaining on it.

PROFITABILITY

Trinity Bank is still performing at a high level. Our second quarter 2017 performance versus our peer group – Banks in Metropolitan Areas with \$100-\$300 million in assets with 2 or fewer branches (316 banks) – is very good as shown below.

	<u>Trinity</u>	<u>Peer</u>
Return on Assets	1.66%	1.04%
Return on Equity	13.54%	9.37%

Return on Assets of 1.66% versus peer of 1.04% means your bank is earning 60% more on each dollar of assets than the average of the peer bank group.

EFFICIENCY

Your bank is highly profitable and very efficient. From the Press Release, our efficiency ratio is about 36%. The peer group efficiency ratio is a little over 60%. In other words, it takes Trinity Bank about \$.36 in operating expense to generate \$1.00 in revenue. The peer group takes over \$.60 in operating expense to generate \$1.00 in revenue. We can generate the same dollar of revenue with 40% less operating expense.

GROWTH

The third leg of the stool is growth. And in this important area, we have fallen short. As I have mentioned in previous letters, we “hit the wall” in 2015. We were generating all the business we could physically do with the space we had and the number of people employed. In 2016, we roughly doubled the size of our space, and we have added some talented people in critical areas. But we have not been able to add people in a key position – lenders.

Barney Wiley, who started with us in 2003, is a superb lender. How do we find more like him? We either have to hire and train our own, or we have to entice experienced lenders from another organization to join our team. We added a young man, Ed Deegan, last fall and he is doing well. He is only held back by the lack of time that Barney and I have to train him in the way we do things.

In the past seven years, we have added three experienced lenders from other banks. These were all good people, but for a variety of reasons, they didn't work out. Last year, we spent about six months soliciting another experienced lender. At the last moment, we ran into an issue with a non-compete agreement, and he was unable to join us at the time.

Currently, we are working to attract one young man with a lot of talent but no banking experience. And we are in serious discussions with two experienced lenders. You will be the second to know (I'll be the first) if we are successful. Adding lenders (salesmen) is our most critical challenge. We have tried hard but with little success to date. Trinity Bank is staffed with very competent high achievers and not everyone we talk to fits our approach to providing financial services.

So, if we remain very profitable and highly efficient, but we can't grow at an acceptable rate, what are our options?

OPTIONS

I try to analyze and understand all of our options all the time.

Sell the Bank

I don't think it is the right time to sell. You are welcome to disagree. But let me give you one example of a recent local transaction. A bank in our market was chartered in 1963. In 2006, it was purchased by an experienced management team that raised a lot of capital from local investors – much the same as when Trinity raised about \$11 million in capital from 258 investors in 2003. There were two main differences. They purchased an existing bank with about \$300 million in assets and three or four branches. Trinity started from scratch. The second major difference was that group focused on adding value by rapid internal growth (no acquisitions) and expansion of the branch footprint. Trinity focused on internal growth but with an emphasis on profitability and efficiency, not size and/or number of branches.

As a side note, there is no one correct way to add value. There are several ways. One just has to choose the method of adding value that one is most comfortable with.

Trinity opened in 2003. The local bank was purchased in 2006. The local bank by December 2016 had grown from \$300 million in assets (3 or 4 branches) to over \$2 billion in assets (14 or 15 branches). Trinity, by December 2016, still had one branch and had grown to \$240 million in assets. The local bank was about average in terms of profitability – return on assets and return on equity. But they grew market share very impressively. Trinity was at or near the top in terms of profitability – okay in market share but certainly not like the local bank.

In January 2017, the local group announced that they had accepted an offer to be acquired by a publicly traded regional bank. The transaction value was \$462 million (mostly stock with some cash). In evaluating the transaction, I have said many times that the best method is Purchase Price divided by Assets Purchased. The other two methods, Price to Book Value and Price to Earnings can give varying results based on how much capital the target bank has and how profitable they are. See the results.

	<u>Local Bank</u>
Average Assets (at announcement)	\$2,127,000,000
Acquisition Value	\$ 462,000,000
<u>Price</u> Average Assets	21.7%

This is a relatively high percentage based upon other announced transactions, both regionally and nationally. The local group produced shareholder value, and I think their investors are pleased.

So how has Trinity done? If Trinity could be sold today for the same transaction value, 21.7% of assets, what is that value to the shareholder?

Average Assets (at announcement)	\$244,000,000	
<u>Price</u> Average Assets	21.7%	same percentage as above
Acquisition Value	\$ 52,948,000	

The transaction value of \$52,948,000 for Trinity would equate, based upon 1,105,802 shares outstanding, to \$47.88 per share. The last trade for our stock (symbol is TYBT) was \$61.00 per share. Today, there is a buyer at \$60.30 and a seller at \$61.00. Why sell the whole bank for \$47.88 per share when one can sell 100 shares for \$61.00 per share?

Sorry for the long discussion, but I think this is important and it is important that we communicate it as best we can. The “market” recognizes value creation and rewards it over the long term. I feel comfortable in saying that the “market” has recognized that Trinity’s focus on profitability and efficiency (with size taking care of itself) does produce shareholder value. Our way is not the only way, but it is what we are best at and most comfortable with.

Operate the Bank

Trinity has a lot of capital – 12.24% at 6-30-17. We are very profitable and efficient. One option is to turn this investment into a dividend machine. We initiated a dividend in October 2012. We have increased the dividend about 10% each year since. This year we will pay out \$1.00 per share which is a 10% cash on cash return for our original investors.

We can continue to increase the dividend at that rate and could conceivably do more. However, paying dividends is a very inefficient way to return dollars to investors. First the bank has to make a dollar, pay tax on it, and then pay a dividend to the shareholder who must pay tax on the dividend. As inefficient as the dividend is, it beats making an acquisition or opening branches just to be bigger. There are some banks that can acquire or open branches and make more profit, but they are few and far between.

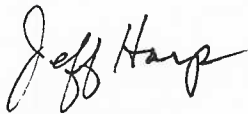
Wait

The other option is to maintain a high level of capital, remain profitable and efficient, pay an increasing dividend, and wait for the right opportunity. I don't know what that opportunity might be or when it might happen, but Trinity Bank will be in a position to take advantage. If an opportunity does not come along for a while, the "market" has not penalized our emphasis on profitability and efficiency. A case can be made that the "market" has actually valued Trinity at a premium over the grow fast, expand, gain market share philosophy. As always, time will tell.

I trust I haven't bored you with this subject. You need to know how we think, and we think we have produced shareholder value to date. We fully intend to do our best to add more.

Thanks for your investment in and your support of Trinity Bank.

Sincerely,



Jeffrey M. Harp
President

For Immediate Release

TRINITY BANK REPORTS 2017 2ND QUARTER NET INCOME OF \$1,016,000

2ND QUARTER RETURN ON ASSETS 1.66%

2ND QUARTER RETURN ON EQUITY 13.54%

FORT WORTH, Texas, July 26, 2017 – Trinity Bank N.A. (OTC Bulletin Board: TYBT) today announced operating results for the second quarter and the six months ending June 30, 2017.

Results of Operation

For the second quarter 2017, Trinity Bank, N.A. reported Net Income after Taxes of \$1,016,000, an increase of 5.2% over second quarter 2016 earnings of \$966,000. Earnings per diluted common share for the second quarter 2017 amounted to \$0.91, an increase of 5.4% over second quarter 2016 results of \$0.86 per diluted common share.

For the first six months of 2017, Net Income after Taxes was \$1,373,000, an decrease of 28.4% over the first half of 2016 results of \$1,918,000. Earnings per diluted common share for the first half of 2017 were \$1.22, an decrease of 28.2% over the first half of 2016 results of \$1.70 per diluted common share.

President Jeffrey M. Harp stated, “After a disappointing first quarter due to a large provision to the loan loss reserve, we are gratified to be back earning a little over \$1,000,000 per quarter. There are some positive factors.

1. Loan volume is up 11.4% over 2Q2016.
2. Deposits have increased 13.1% over 2Q2016.
3. Trinity Bank continues to operate very efficiently. It takes us about \$.36 in expense to generate \$1.00 in revenue. The average bank requires over \$.60 in operating expense to generate \$1.00 in revenue.
4. Comparative returns for 2Q2017 are favorable.

	<u>Trinity</u>	<u>Peer</u>
Return on Assets	1.66%	1.04%
Return on Equity	13.54%	9.37%

Challenges persist. The DFW market remains very competitive. We must attract and develop new staff – especially lenders. We are actively working on our one problem credit and have reduced it about 25%.

Trinity Bank operates in a favorable economic environment. We remain committed to producing exceptional results.

Page 2 – Trinity Bank second quarter 2017 earnings

Actual for Quarter

(in 000's)	3 Months		%
	06/30/2017	06/30/2016	
Net Interest Income	\$ 2,094	\$ 1,882	11.3%
Non-Interest Income	130	124	4.8%
Non-Interest Expense	(886)	(863)	2.7%
Pretax Preprovision Income	1,338	1,143	17.1%
Gains on Sale of Securities and Other Assets	3	86	N/M
Loan Loss Provision	(60)	-	N/M
Pretax Income	1,281	1,229	4.2%
Income Tax	(265)	(263)	.8%
Net Income	\$ 1,016	\$ 966	5.2%
Diluted Weighted Average Shares	1,121	1,129	
Earnings Per Share	.91	.86	5.4%

Actual for 6 months

(in 000's)	6 Months		%
	06/30/2017	06/30/2016	
Net Interest Income	\$ 4,100	\$ 3,800	7.9%
Non-Interest Income	259	269	(3.7%)
Non-Interest Expense	(1,767)	(1,750)	1.0%
Pretax Preprovision Income	2,592	2,319	11.8%
Gains on Sale of Securities and Other Assets	3	134	N/M
Gains on Sale of Foreclosed Assets	0	0	N/M
Loan Loss Provision	(1,060)	0	N/M
Pretax Income	1,535	2,453	(37.4%)
Income Tax	(162)	(535)	(69.7%)
Net Income	\$ 1,373	\$ 1,918	(28.4%)
Diluted Weighted Average Shares	1,123	1,131	
Earnings Per Share	1.22	1.70	(28.2%)

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			Six Months Ending		
	June 30 2017	2016	% Change	June 30 2017	2016	% Change
Interest income	\$2,244	\$2,016	11.3%	\$4,389	\$4,060	8.1%
Interest expense	150	134	11.9%	289	260	11.2%
Net Interest Income	2,094	1,882	11.3%	4,100	3,800	7.9%
Service charges on deposits	38	37	2.7%	\$80	\$76	5.3%
Other income	92	87	5.7%	179	193	-7.3%
Total Non Interest Income	130	124	4.8%	259	269	-3.7%
Salaries and benefits expense	499	520	-4.0%	\$1,007	\$1,029	-2.1%
Occupancy and equipment expense	106	76	39.5%	210	\$153	37.3%
Other expense	281	267	5.2%	550	\$568	-3.2%
Total Non Interest Expense	886	863	2.7%	1,767	1,750	1.0%
Pretax pre-provision income	1,338	1,143	17.1%	2,592	2,319	11.8%
Gain on sale of securities	3	67	N/M	\$3	\$93	N/M
Gain on sale of foreclosed assets	0	0	N/M	-	\$0	N/M
Gain on sale of assets	0	19	N/M	-	\$41	N/M
Provision for Loan Losses	60	0	N/M	1,060	0	N/M
Earnings before income taxes	1,281	1,229	4.2%	1,535	2,453	-37.4%
Provision for income taxes	265	263	0.8%	\$162	\$535	-69.7%
Net Earnings	\$1,016	\$966	5.2%	\$1,373	\$1,918	-28.4%
Basic earnings per share	0.92	0.86	6.8%	1.24	1.71	-27.5%
Basic weighted average shares outstanding	1,106	1,118		1,108	1,120	
Diluted earnings per share	0.91	0.86	5.4%	1.22	1.70	-28.2%
Diluted weighted average shares outstanding	1,121	1,129		1,123	1,131	

BALANCE SHEET SUMMARY	Average for Quarter			Average for Six Months		
	June 30 2017	2016	% Change	June 30 2017	2016	% Change
Total loans	\$131,481	\$118,028	11.4%	\$131,230	\$120,049	9.3%
Total short term investments	21,563	16,766	28.6%	18,032	16,742	7.7%
Total investment securities	84,656	80,062	5.7%	83,297	78,055	6.7%
Earning assets	237,700	214,856	10.6%	232,559	214,846	8.2%
Total assets	244,153	219,895	11.0%	239,134	220,078	8.7%
Noninterest bearing deposits	73,999	58,456	26.6%	72,336	62,967	14.9%
Interest bearing deposits	139,407	130,204	7.1%	136,195	126,368	7.8%
Total deposits	213,406	188,660	13.1%	208,531	189,335	10.1%
Fed Funds Purchased and Repurchase Agreements	0	358	-100.0%	159	357	-55.5%
Shareholders' equity	\$30,024	\$29,460	1.9%	\$29,863	\$29,109	2.6%

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

BALANCE SHEET SUMMARY	Average for Quarter Ending				June 30, 2016
	June 30, 2017	March 31, 2017	Dec 31, 2016	Sept. 30, 2016	
Total loans	\$131,481	\$130,977	\$124,012	\$120,931	\$118,028
Total short term investments	21,563	14,089	21,884	14,035	16,766
Total investment securities	84,656	82,294	81,207	81,166	80,062
Earning assets	237,700	227,360	227,103	216,132	214,856
Total assets	244,153	234,058	232,931	221,332	219,895
Noninterest bearing deposits	73,999	70,654	72,209	61,241	58,456
Interest bearing deposits	139,407	132,946	129,186	128,103	130,204
Total deposits	213,406	203,600	201,395	189,344	188,660
Fed Funds Purchased and Repurchase Agreements	0	320	361	361	358
Shareholders' equity	\$30,024	\$29,701	\$29,746	\$30,278	\$29,460
HISTORICAL EARNINGS SUMMARY	Quarter Ended				June 30, 2016
	June 30, 2017	March 31, 2017	Dec 31, 2016	Sept. 30, 2016	
Interest income	\$2,244	\$2,145	\$2,050	\$2,010	\$2,016
Interest expense	150	139	138	136	134
Net Interest Income	2,094	2,006	1,912	1,874	1,882
Service charges on deposits	38	42	42	38	37
Other income	92	88	89	115	87
Total Non Interest Income	130	130	131	153	124
Salaries and benefits expense	499	508	526	476	520
Occupancy and equipment expense	106	104	77	72	76
Other expense	281	269	210	268	267
Total Non Interest Expense	886	881	813	816	863
Pretax pre-provision income	1,338	1,255	1,230	1,211	1,143
Gain on sale of securities	3	(1)	79	91	67
Gain on sale of foreclosed assets	0	0	0	0	0
Gain on sale of other assets	0	0	0	0	19
Provision for Loan Losses	60	1,000	0	0	0
Earnings before income taxes	1,281	254	1,309	1,302	1,229
Provision for income taxes	265	(103)	237	283	263
Net Earnings	\$1,016	\$357	\$1,072	\$1,019	\$966
Diluted earnings per share	\$ 0.91	\$ 0.32	\$ 0.96	\$ 0.91	\$ 0.86

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

HISTORICAL BALANCE SHEET	Ending Balance				
	June 30, 2017	March 31, 2017	Dec 31, 2016	Sept. 30, 2016	June 30, 2016
Total loans	\$132,854	\$131,531	\$132,140	\$123,995	\$117,616
Total short term investments	20,090	28,599	9,615	12,817	13,269
Total investment securities	88,902	81,820	83,241	80,951	79,974
Total earning assets	241,846	241,950	224,996	217,763	210,859
Allowance for loan losses	(2,731)	(2,662)	(1,652)	(1,644)	(1,633)
Premises and equipment	2,780	2,698	2,525	1,764	1,425
Other Assets	6,433	5,950	6,875	8,918	5,353
Total assets	248,328	247,936	232,744	226,801	216,004
Noninterest bearing deposits	75,867	78,381	74,537	67,702	59,753
Interest bearing deposits	140,577	139,409	127,986	127,123	124,839
Total deposits	216,444	217,790	202,523	194,825	184,592
Fed Funds Purchased and Repurchase Agreements	0	0	361	361	361
Other Liabilities	872	923	472	1,793	1,235
Total liabilities	217,316	218,713	203,356	196,979	186,188
Shareholders' Equity Actual	29,886	29,015	29,201	28,106	28,097
Unrealized Gain - AFS	1,126	208	187	1,716	1,719
Total Equity	\$31,012	\$29,223	\$29,388	\$29,822	\$29,816
NONPERFORMING ASSETS					
	June 30, 2017	March 31, 2017	Dec 31, 2016	Sept. 30, 2016	June 30, 2016
Nonaccrual loans	\$2,345	\$2,527	\$2,753	\$3,173	\$1,349
Restructured loans	\$0	\$0	\$0	\$0	\$0
Other real estate & foreclosed assets	\$0	\$0	\$0	\$0	\$0
Accruing loans past due 90 days or more	\$0	\$0	\$0	\$0	\$0
Total nonperforming assets	\$2,345	\$2,527	\$2,753	\$3,173	\$1,349
Accruing loans past due 30-89 days	\$0	\$0	\$121	\$0	\$0
Total nonperforming assets as a percentage of loans and foreclosed assets	1.77%	1.92%	2.08%	2.56%	1.15%

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

ALLOWANCE FOR LOAN LOSSES	Quarter Ending				
	June 30, 2017	March 31, 2017	Dec 31, 2016	Sept. 30, 2016	June 30, 2016
Balance at beginning of period	\$2,662	\$1,652	\$1,644	\$1,633	\$1,624
Loans charged off	0	0	0	0	0
Loan recoveries	9	10	8	11	9
Net (charge-offs) recoveries	9	10	8	11	9
Provision for loan losses	60	1,000	0	0	0
Balance at end of period	\$2,731	\$2,662	\$1,652	\$1,644	\$1,633
Allowance for loan losses as a percentage of total loans	2.06%	2.02%	1.25%	1.33%	1.39%
Allowance for loan losses as a percentage of nonperforming assets	116%	105%	60%	52%	121%
Net charge-offs (recoveries) as a percentage of average loans	-0.01%	-0.01%	-0.01%	-0.01%	-0.01%
Provision for loan losses as a percentage of average loans	0.05%	0.76%	N/A	N/A	N/A

SELECTED RATIOS	Quarter Ending				
	June 30, 2017	March 31, 2017	Dec 31, 2016	Sept. 30, 2016	June 30, 2016
Return on average assets (annualized)	1.66%	0.61%	1.84%	1.84%	1.76%
Return on average equity (annualized)	13.54%	4.81%	14.32%	13.46%	13.12%
Return on average equity (excluding unrealized gain on investments)	13.78%	4.85%	14.97%	14.33%	13.97%
Average shareholders' equity to average assets	12.30%	12.69%	12.86%	13.68%	13.40%
Yield on earning assets (tax equivalent)	4.19%	4.20%	4.13%	4.14%	4.16%
Effective Cost of Funds	0.25%	0.25%	0.25%	0.26%	0.25%
Net interest margin (tax equivalent)	3.94%	3.95%	3.88%	3.88%	3.92%
Efficiency ratio (tax equivalent)	35.8%	37.0%	35.8%	36.2%	38.8%
End of period book value per common share	\$28.04	\$26.37	\$26.50	\$26.89	\$26.67
End of period book value (excluding unrealized gain on investments)	\$27.02	\$26.19	\$26.33	\$25.34	\$25.13
End of period common shares outstanding (in 000's)	1,106	1,108	1,109	1,109	1,118

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

YIELD ANALYSIS	June 30, 2017			Quarter Ending			June 30, 2016		
	Average Balance	Interest	Yield	Tax Equivalent Yield	Average Balance	Interest	Yield	Tax Equivalent Yield	
Interest Earning Assets:									
Short term investment	\$ 21,189	66	1.25%	1.25%	\$ 16,394	32	0.78%	0.78%	
FRB Stock	374	6	6.00%	6.00%	372	6	6.00%	6.00%	
Taxable securities	220	0	0.00%	0.00%	0	0	0.00%	0.00%	
Tax Free securities	84,436	569	2.70%	3.88%	80,062	501	2.50%	3.61%	
Loans	131,481	1,603	4.88%	4.88%	118,028	1,477	5.01%	5.01%	
Total Interest Earning Assets	237,700	2,244	3.78%	4.19%	214,856	2,016	3.75%	4.16%	
Noninterest Earning Assets:									
Cash and due from banks	4,585				3,822				
Other assets	4,556				2,845				
Allowance for loan losses	(2,688)				(1,628)				
Total Noninterest Earning Assets	6,453				5,039				
Total Assets	\$244,153				\$219,895				
Interest Bearing Liabilities:									
Transaction and Money Market accounts	111,772	94	0.34%	0.34%	105,624	87	0.33%	0.33%	
Certificates and other time deposits	27,635	56	0.81%	0.81%	24,580	47	0.76%	0.76%	
Other borrowings	0	0	0.30%	0.30%	358	0	0.30%	0.30%	
Total Interest Bearing Liabilities	139,407	150	0.43%	0.43%	130,562	134	0.41%	0.41%	
Noninterest Bearing Liabilities:									
Demand deposits	73,999				58,456				
Other liabilities	723				1,417				
Shareholders' Equity	30,024				29,460				
Total Liabilities and Shareholders Equity	\$244,153				\$219,895				
Net Interest Income and Spread		2,094	3.34%	3.76%		1,882	3.34%	3.75%	
Net Interest Margin			3.52%	3.94%			3.50%	3.92%	

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

	June 30 2017	%	June 30 2016	%
LOAN PORTFOLIO				
Commercial and industrial	\$74,775	56.28%	\$61,818	52.56%
Real estate:				
Commercial	19,560	14.72%	22,880	19.45%
Residential	21,337	16.06%	19,278	16.39%
Construction and development	16,432	12.37%	12,105	10.29%
Consumer	750	0.56%	1,535	1.31%
Total loans (gross)	132,854	100.00%	117,616	100.00%
Unearned discounts	0	0.00%	0	0.00%
Total loans (net)	\$132,854	100.00%	\$117,616	100.00%
	June 30 2017	%	June 30 2016	
REGULATORY CAPITAL DATA				
Tier 1 Capital	\$29,886		\$28,098	
Total Capital (Tier 1 + Tier 2)	\$31,820		\$29,731	
Total Risk-Adjusted Assets	\$153,768		\$133,311	
Tier 1 Risk-Based Capital Ratio	19.44%		21.08%	
Total Risk-Based Capital Ratio	20.69%		22.03%	
Tier 1 Leverage Ratio	12.24%		12.78%	
OTHER DATA				
Full Time Equivalent Employees (FTE's)	17		16	
Stock Price Range (For the Three Months Ended):				
High	\$63.00		\$50.00	
Low	\$57.00		\$45.06	
Close	\$61.00		\$49.50	