May 9, 2023

Dear Shareholder

With the banking industry being "Headline News" daily since March 10th, the Trinity Bank management team feels as though this is one of our most important attempts to communicate with our shareholders. As always, we prefer to give you facts instead of opinions.

HOW DID THIS SITUATION ARISE?

When the Federal Reserve ("Fed") turned on its "magic money printing machine" in 2019 and subsequent years, a very significant portion of the $5 trillion it printed made its way into the banking system in the form of deposits. When banks have deposits, they usually have two options. Make loans or buy investment securities. With interest rates at all-time lows, some banks made all of the loans they could and used the remaining funds to buy securities. A large number of those loans were long-term loans at a fixed rate (in the 4-4.5% range) and a large portion of the securities were long-term (in the 1.5-2.5% range). As late as March 2022, the Fed was still printing money. Then they abruptly moved interest rates up at the fastest pace in history. Thus, the market value of those loans and securities fell.

(Opinion – I know we said facts, not opinions – but we couldn't resist. The Fed kept rates too low for too long. They have now raised rates too high, too fast, and will keep them too high for too long. All government bureaucrats desire to do whatever is **LEAST** embarrassing. The **MOST** embarrassing thing would be to let inflation flare up again. The **LEAST** embarrassing thing would be to keep rates high to fight inflation even if it created a banking crisis - because then you could lay the blame on poor bank management. The Fed is trying to solve a problem it created and is creating another problem – the answer to which is most likely more regulation and supervision).

SO, WHAT DID TRINITY BANK DO?

We saw an influx of deposits especially with the SBA PPP program. We made loans and purchased securities. The main difference is that all of our fixed-rate loans have a rate adjustment date somewhere between 3 to 5 years from the original date of the loan. *See pages 3 and 4 for more detail.*

Of the securities we purchased (at low rates), over 80% have a re-price date – 2023, 2024, and 2025. That is the primary reason our income from securities continues to increase despite having slightly fewer dollars invested in the securities portfolio.

The data on the next page is on our website [Monthly Shareholder Updates (trinitybk.com)] but we thought it important enough to share in this letter as well.

TRINITY BANK WAS BUILT FOR TIMES LIKE THESE

May 4, 2023

We want to keep you informed of your bank's liquidity, capital, and deposits with the recent upheaval in the banking world. We will continue to keep you updated monthly during this turbulent time.

The numbers presented in the comments and chart below include results as of 02/28/2023, 03/31/2023, and 04/30/2023:

Liquidity – As of 04/30/2023 cash at the Federal Reserve Bank or "**Overnight Money**" was $22,500,000. This is a decline from last month. However, we consistently see a decline in deposits during April due to federal income tax payments made by our customers. In addition, we could sell $63,300,000 in securities with **NO** reduction in Capital or impact on Net Income.

Therefore, we could create liquidity (to fund deposit withdrawals) of $85,800,000 with no impact on Capital or Net Income. This would represent over 21% of our total deposits.

Additional Liquidity – We could sell our entire bond portfolio, at current prices, to generate an additional $73,300,000 in liquidity.

The sale would generate only a ($4,099,000) reduction in the bank's Net Income. In this worst-case scenario, the bank would remain profitable and well above the minimum capital requirements.

We also have access to $22,500,000 in the form of two lines of credit we maintain with other financial institutions that have never been utilized. This would create total liquidity of $181,600,000. This would represent over 46% of our total deposits.

Additionally, two government liquidity programs have been made available to banks. We have **not** utilized either of these programs.

Capital increased due to the unaudited $655,000 net income we produced in April.

Deposits were $392,000,000 as of 04/30/2023. As previously mentioned, this slight decrease (2.72%) is primarily attributable to the federal income tax payments our customers made in April. This decline is in line with historical April deposit declines.

(000's)	February 28, 2023	March 31, 2023	April 30, 2023
Overnight Money	$ 37,500	$ 37,300	$ 22,500
Liquidity	$ 200,000	$ 203,500	$ 181,600
Reduction in Net Income	$ (6,203)	$ (3,680)	$ (4,099)
Capital	$ 49,819	$ 48,574	$ 49,144
Deposits	$ 402,000	$ 403,000	$ 392,000

HOW IS TRINITY BANK DIFFERENT?

All banks must keep access to cash to fund deposit withdrawals (the fancy term is "Liquidity") if necessary. As you can see from the preceding page, Trinity Bank could withstand a very significant outflow of deposits. We have not been faced with large withdrawals. Why? We have tried to build your bank on relationships, not transactions. And we have attempted to structure your bank to survive and prosper in any situation.

The headline banks that failed all had significant Unrealized Losses in their securities portfolio. Thus, when deposits started leaving, they could not sell their securities to fund deposit withdrawals without reducing their Capital to unacceptable levels. Bear with us as we try to explain.

Again, from page 2, Trinity could sell its entire securities portfolio and incur a $4,099,000 loss. We have $49,144,000 in Capital as of April month end. So, the loss would be less than 10% of our Capital. Trinity Bank would still be **profitable** (remember we earned over $7,000,000 after taxes in 2022) and still have **Capital levels well above the minimum regulatory requirements.** The banks in the headlines that failed had declines in the market value of their securities typically of well over 100% of their Capital.

LOAN PORTFOLIO PERFORMANCE

Thus far, **we have not seen any deterioration in our overall loan portfolio.** In 2022, we saw a strong performance from our customers across all industry segments. 2023 is off to a good start as well. Backlogs are strong and our customers remain cautiously optimistic in their outlook for the remainder of the year, despite the continued headwinds the U.S. and global economy are facing.

HEADWINDS FOR NON-OWNER OCCUPIED COMMERCIAL REAL ESTATE

The next item of concern in the national headlines is Non-Owner-Occupied Real Estate loans (NOORE) – primarily office and retail. We have never participated heavily in this (investor or speculative) real estate sector. Approximately 80% of our real estate loans are Owner-Occupied which provides a source of repayment not dependent on rental rates or occupancy levels. Many banks are heavily involved with NOORE and have seen success pursuing that business model. We have always preferred to serve business customers as these relationships tend to be long-term and more in-depth than a one-off real estate transaction that typically does not come with meaningful deposits.

We are convinced the NOORE sector is in for some turbulent times if rates remain elevated. Real Estate loans are traditionally long-term loans with amortizations that range from 15 to 25 years. These loans either contain a rate adjustment clause (typically every 3 to 5 years) or are structured as balloon notes that have to be re-financed, typically every 5 to 10 years.

As you know, the Fed has raised rates sharply over the past year - Wall Street Journal Prime has increased from 3.25% to 8.25% in 14 months – by far the most rapid increase in history. Investors have not been able to raise rents nearly as fast since they have leases in place, some of which are long-term. Rents can only be adjusted once the current lease expires and only to the extent the market will allow. This means that monthly principal and interest payments will increase sharply when these loans are re-financed or the rate is adjusted and there may not be any additional rental revenue available to offer support. This could create significant deterioration in the loan portfolios of banks that participate heavily in this sector.

We currently have approximately $35,000,000 in non-owner-occupied real estate loans that either contain a rate adjustment clause or a balloon feature – about 12.5% of our loan portfolio. Less than 4% of these loans are set to re-price or contain a balloon feature in 2023 and 2024. The remainder is laddered out over the next four years. We cannot predict the rate environment in 2025, 2026, 2027, and 2028 when the rest of these loans are set to re-price. However, if rates remain elevated, we will be prepared to work with our customers to find a workable solution for them and the bank.

We have always tried to manage the bank to support our customers and provide a return to our shareholders with a long-term perspective. To accomplish these things, we have to be in business and make progress in good times and in tough times.

MARK YOUR CALENDAR

2023 is a special year for Trinity Bank because it marks our 20th anniversary. And to allow for more time to plan the celebration, we are moving our annual meeting to July 25th and hope you will join us. We know that we would not be celebrating without you - our shareholders. Thank you for your continued support of and investment in Trinity Bank.

In closing, Trinity Bank is in a very good place. And despite the divisions within our country, America still provides more opportunities than any other country in the world. We are grateful to live in this great nation and blessed in more ways than one to be in the dynamic and growing Texas market.

Sincerely,

Jeffrey M. Harp

Richard A. Burt

Barny C. Wiley

Matt R. Opitz

TRINITY BANK N.A.

"Trinity Bank Was Built for Times Like These"
CELEBRATING 20 YEARS

For Immediate Release

Trinity Bank Reports

First Quarter Earnings Up 19.7% to $1.70 Per Share
Return on Assets 1.76% And Return on Equity 15.97%

FORT WORTH, Texas, May 2, 2023 - Trinity Bank N.A. (OTC PINK: TYBT) today announced operating results for the three months ending March 31, 2023.

Results of Operations

Trinity Bank, N.A. reported Net Income after Taxes of $1,938,000 or $1.70 per diluted common share for the first quarter of 2023, compared to $1,610,000 or $1.42 per diluted common share for the first quarter of 2022, an increase of 19.7%.

President Barney Wiley stated, "We are pleased with our first quarter results. Growth in Earnings, Loans, Deposits, and Capital are indicative of a good market. Our strong and diversified customer base, competitive interest rates, and exceptional customer service have made our continued growth possible. We appreciate our customers and continue to look for long-term relationships with quality people who are looking for a quality local bank."

On May 28, 2023, Trinity will observe its 20-year anniversary. To express their thanks, the bank will be hosting *Customer Appreciation Days* each Friday in May and invite all customers to drop by the lobby. According to Wiley, "We are proud of our performance and continue to be grateful for our shareholders' trust and their investment in Trinity Bank."

Trinity also announced that its **22nd consecutive increase in its semiannual dividend** was paid in late April to shareholders. The April 2023 dividend of $0.81 per share also represents an increase of 8.7% over the April 2022 dividend of $0.75 per share."

Profitability	3/31/2023	3/31/2022	
Return on Assets	1.76%	1.53%	
Return on Equity	15.97%	14.61%	
Average for Quarter Ending (in 000's)			%
Loans	$272,089	$240,831	11.6
PPP Loans	$0	$3,062	N/M
Deposits	$393,194	$375,897	4.6
Capital	$48,537	$43,883	10.6

Actual for Quarter Ending 03/31/2023

(in 000's)	3/31/2023	3/31/2022	%
Net Interest Income	$3,692	$3,434	7.5
Non-Interest Income	176	165	6.7
Non-Interest Expense	(1,610)	(1,709)	-5.9
Pretax Pre-provision Income	$2,258	$1,890	19.5
Loan Loss Provision	0	0	N/M
Pre-Tax Income	2,258	1,890	19.5
Income Tax	(320)	(280)	14.3
Net Income	$1,938	$1,610	20.4
Diluted Weighted Average Shares	1,139	1,133	
Earnings per Share	$1.70	$1.42	19.7

Trinity Bank, N.A. is a commercial bank that began operations May 28, 2003. For a full financial statement or for monthly updates on deposit rates and liquidity position visit Trinity Bank's website: www.trinitybk.com. Regulatory reporting format is also available at www.fdic.gov.

###

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 March 31 2023	2022	% Change
Interest income	$5,264	$3,599	46.3%
Interest expense	1,572	165	852.7%
Net Interest Income	**3,692**	**3,434**	**7.5%**
Service charges on deposits	61	59	3.4%
Other income	115	106	8.5%
Total Non Interest Income	**176**	**165**	**6.7%**
Salaries and benefits expense	1,068	999	6.9%
Occupancy and equipment expense	108	110	-1.8%
Other expense	433	600	-27.8%
Total Non Interest Expense	**1,609**	**1,709**	**-5.9%**
Pretax pre-provision income	**2,259**	**1,890**	**19.5%**
Gain on sale of securities	(1)	0	N/M
Provision for Loan Losses	**0**	**0**	N/M
Earnings before income taxes	2,258	1,890	19.5%
Provision for income taxes	320	280	14.3%
Net Earnings	**$1,938**	**$1,610**	**20.4%**
Basic earnings per share	1.78	1.48	**20.3%**
Basic weighted average shares outstanding	1,090	1,087	
Diluted earnings per share - estimate	1.70	1.42	**19.7%**
Diluted weighted average shares outstanding	1,139	1,133	

BALANCE SHEET SUMMARY	Average for Quarter March 31 2023	2022	% Change
Total loans	$272,089	$243,893	11.6%
Total short term investments	22,733	28,809	-21.1%
Total investment securities	136,288	142,753	-4.5%
Earning assets	**431,110**	**415,455**	**3.8%**
Total assets	**439,725**	**421,745**	**4.3%**
Noninterest bearing deposits	146,909	154,029	-4.6%
Interest bearing deposits	246,285	221,868	11.0%
Total deposits	**393,194**	**375,897**	**4.6%**
Fed Funds Purchased and Repurchase Agreements	0	0	N/M
Shareholders' equity	**$48,537**	**$43,883**	**10.6%**

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

BALANCE SHEET SUMMARY	Average for Quarter Ending March 31, 2023	Dec 31, 2022	Sept. 30, 2022	June 30, 2022	March 31, 2022
Total loans	$272,089	$268,908	$266,041	$255,951	$240,831
Total PPP loans	$0	0	0	0	3,062
Total short term investments	22,733	39,334	50,091	30,574	28,809
Total investment securities	136,288	138,049	144,170	143,142	142,753
Earning assets	**431,110**	**446,291**	**460,302**	**429,687**	**415,455**
Total assets	**439,725**	**455,683**	**467,859**	**437,237**	**421,745**
Noninterest bearing deposits	146,909	167,630	177,293	164,965	154,029
Interest bearing deposits	246,285	246,989	246,907	229,986	221,868
Total deposits	**393,194**	**414,618**	**424,200**	**394,951**	**375,897**
Fed Funds Purchased and Repurchase Agreements	0	0	0	0	0
Shareholders' equity	**$ 48,537**	**$47,713**	**$46,676**	**$ 45,059**	**$ 43,883**

HISTORICAL EARNINGS SUMMARY	Quarter Ended March 31, 2023	Dec 31, 2022	Sept. 30, 2022	June 30, 2022	March 31, 2022
Interest income less PPP	$5,264	$5,173	$4,588	$3,763	$3,321
PPP interest and fees	0	0	0	0	278
Interest expense	1,572	1,022	607	248	165
Net Interest Income	**3,692**	**4,151**	**3,981**	**3,515**	**3,434**
Service charges on deposits	61	59	58	62	59
Other income	115	113	114	126	106
Total Non Interest Income	**176**	**172**	**172**	**188**	**165**
Salaries and benefits expense	1,068	1,141	1,290	1,096	999
Occupancy and equipment expense	108	106	163	111	110
Other expense	433	399	495	536	600
Total Non Interest Expense	**1,609**	**1,646**	**1,948**	**1,743**	**1,709**
Pretax pre-provision income	**2,259**	**2,677**	**2,205**	**1,960**	**1,890**
Gain on sale of securities	(1)	(164)	(19)	0	0
Provision for Loan Losses	**0**	**0**	**0**	**0**	**0**
Earnings before income taxes	2,258	2,513	2,186	1,960	1,890
Provision for income taxes	320	400	320	280	280
Net Earnings	**$1,938**	**$2,113**	**$1,866**	**$1,680**	**$1,610**
Diluted earnings per share	$ 1.70	$ 1.86	$ 1.64	$ 1.47	$ 1.42

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

HISTORICAL BALANCE SHEET	**Ending Balance** **March 31, 2023**	**Dec 31, 2022**	**Sept. 30, 2022**	**June 30, 2022**	**March 31, 2022**
Total loans	$270,530	$281,857	$265,811	$267,163	$247,358
Total short term investments	37,656	19,893	58,084	19,635	39,776
Total investment securities	136,407	134,628	136,114	142,834	138,793
Total earning assets	**444,593**	**436,378**	**460,009**	**429,632**	**425,927**
Allowance for loan losses	(5,344)	(4,323)	(4,314)	(4,314)	(4,314)
Premises and equipment	2,337	2,196	1,976	2,019	2,065
Other Assets	9,381	11,030	11,957	11,260	10,557
Total assets	**450,967**	**445,281**	**469,628**	**438,597**	**434,235**
Noninterest bearing deposits	151,010	159,568	181,436	170,661	158,072
Interest bearing deposits	252,164	240,883	248,475	226,141	233,142
Total deposits	**403,174**	**400,451**	**429,911**	**396,802**	**391,214**
Fed Funds Purchased and Repurchase Agreements	0	0	0	0	0
Other Liabilities	2,936	1,779	2,794	1,474	2,033
Total liabilities	**406,110**	**402,230**	**432,705**	**398,276**	**393,247**
Shareholders' Equity Actual	**48,537**	**48,871**	**46,712**	**45,830**	**44,093**
Unrealized Gain/Loss - AFS	**(3,680)**	**(5,820)**	**(9,789)**	**(5,509)**	**(3,105)**
Total Equity	**$44,857**	**$43,051**	**$36,923**	**$40,321**	**$40,988**

NONPERFORMING ASSETS	**Quarter Ending** **March 31, 2023**	**Dec 31, 2022**	**Sept. 30, 2022**	**June 30, 2022**	**March 31, 2022**
Nonaccrual loans	$159	$171	$195	$211	$239
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	**$159**	**$171**	**$195**	**$211**	**$239**
Accruing loans past due 30-89 days	$407	$3	$0	$0	$0
Total nonperforming assets as a percentage of loans and foreclosed assets	0.06%	0.06%	0.07%	0.08%	0.10%

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

ALLOWANCE FOR LOAN LOSSES	**Quarter Ending March 31, 2023**	**Dec 31, 2022**	**Sept. 30, 2022**	**June 30, 2022**	**March 31, 2022**
Balance at beginning of period	**$4,324**	**$4,314**	**$4,314**	**$4,314**	**$4,306**
Loans charged off	0	0	0	0	0
Loan recoveries	0	10	0	0	8
Net (charge-offs) recoveries	0	10	0	0	8
Provision for loan losses (One time CECL adjustment)	1,020	0	0	0	0
Balance at end of period	**$5,344**	**$4,324**	**$4,314**	**$4,314**	**$4,314**
Allowance for loan losses as a percentage of total loans	1.98%	1.53%	1.62%	1.61%	1.74%
Allowance for loan losses as a percentage of nonperforming assets	3361%	2528%	2212%	2045%	1805%
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	0.37%	0.00%	0.00%	0.00%	0.00%

SELECTED RATIOS	**Quarter Ending March 31, 2023**	**Dec 31, 2022**	**Sept. 30, 2022**	**June 30, 2022**	**March 31, 2022**
Return on average assets (annualized)	1.76%	1.85%	1.60%	1.54%	1.53%
Return on average equity (annualized)	17.28%	19.63%	17.68%	15.92%	15.71%
Return on average equity (excluding unrealized gain on investments)	15.97%	17.71%	15.99%	14.91%	14.61%
Average shareholders' equity to average assets	11.04%	10.47%	9.98%	10.31%	10.54%
Yield on earning assets (tax equivalent)	5.09%	4.84%	4.17%	3.68%	3.64%
Effective Cost of Funds	1.46%	0.92%	0.53%	0.23%	0.16%
Net interest margin (tax equivalent)	3.63%	3.92%	3.64%	3.45%	3.48%
Efficiency ratio (tax equivalent)	39.4%	36.2%	44.7%	44.9%	45.2%
End of period book value per common share	$41.12	$39.42	$33.78	$36.89	$37.50
End of period book value (excluding unrealized gain/loss on investments)	$44.49	$44.75	$42.74	$41.93	$40.34
End of period common shares outstanding (in 000's)	1,091	1,092	1,093	1,093	1,093

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

	3 Months Ending							
	March 31, 2023				March 31, 2022			
YIELD ANALYSIS	Average Balance	Interest	Yield	Tax Equivalent Yield	Average Balance	Interest	Yield	Tax Equivalent Yield
Interest Earning Assets:								
Short term investment	$ 22,733	271	4.77%	4.77%	$ 28,809	17	0.24%	0.24%
FRB Stock	428	6	6.00%	6.00%	411	6	6.00%	6.00%
Taxable securities	444	7	6.31%	6.31%	2,577	0	0.00%	0.00%
Tax Free securities	135,416	827	2.44%	3.09%	139,729	680	1.95%	2.46%
Loans	272,089	4,153	6.11%	6.11%	243,893	2,896	4.75%	4.75%
Total Interest Earning Assets	**431,110**	**5,264**	**4.88%**	5.09%	**415,419**	**3,599**	**3.47%**	**3.64%**
Noninterest Earning Assets:								
Cash and due from banks	6,233				5,697			
Other assets	6,729				4,901			
Allowance for loan losses	(4,347)				(4,306)			
Total Noninterest Earning Assets	**8,615**				**6,292**			
Total Assets	**$439,725**				**$421,711**			
Interest Bearing Liabilities:								
Transaction and Money Market accounts	173,071	1,067	2.47%	2.47%	176,030	110	0.25%	0.25%
Certificates and other time deposits	73,213	505	2.76%	2.76%	43,098	55	0.51%	0.51%
Other borrowings	0	0	0.00%	0.00%	0	0	0.00%	0.00%
Total Interest Bearing Liabilities	**246,284**	**1,572**	2.55%	**2.55%**	**219,128**	**165**	0.30%	**0.30%**
Noninterest Bearing Liabilities:								
Demand deposits	146,909				156,769			
Other liabilities	1,875				1,358			
Shareholders' Equity	44,657				44,456			
Total Liabilities and Shareholders Equity	**$439,725**				**$421,711**			
Net Interest Income and Spread		**3,692**	**2.33%**	**2.53%**		**3,434**	**3.16%**	**3.34%**
Net Interest Margin			**3.43%**	**3.63%**			**3.31%**	**3.48%**

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

	March 31 2023	**%**	**March 31 2022**	**%**
LOAN PORTFOLIO				
Commercial and industrial less PPP	$147,968	54.62%	$142,524	57.62%
Real estate:				
Commercial	78,122	28.84%	56,059	22.66%
Residential	16,574	6.12%	16,653	6.73%
Construction and development	27,921	10.31%	31,802	12.86%
Consumer	337	0.12%	320	0.13%
Total loans	**270,922**	**100.00%**	**247,358**	**100.00%**

	March 31 2023	**March 31 2022**
REGULATORY CAPITAL DATA		
Tier 1 Capital	$44,859	$44,094
Total Capital (Tier 1 + Tier 2)	$48,539	$47,492
Total Risk-Adjusted Assets	$302,197	$270,950
Tier 1 Risk-Based Capital Ratio	16.06%	16.27%
Total Risk-Based Capital Ratio	17.32%	17.53%
Tier 1 Leverage Ratio	11.04%	10.45%
OTHER DATA		
Full Time Equivalent		
Employees (FTE's)	25	24
Stock Price Range		
(For the Three Months Ended):		
High	$88.50	$80.01
Low	$87.75	$76.00
Close	$87.75	$80.01