



November 8, 2023

3rd Quarter 2023 Report to Trinity Bank Shareholders

As we disclosed in our October 30th Earnings Press Release, we are pleased with the results of the 3rd quarter. In spite of the rapid increase in interest expense this year, Trinity has been able to produce an increase in Net Income for the quarter and year-to-date. Net Income for the 3rd quarter was \$1,968,000 which represents a 5.5% increase over 3rd quarter 2022 Net Income of \$1,866,000. Net Income for the first 9 months increased 14.0% to \$5,879,000 compared to Net Income of \$5,156,000 for the first 9 months of 2022. The nine-month results are better than 83% of the 1,268 banks in our national peer group. The full Press Release and Financial Summary are available on our website. Go to www.trinitybk.com – click on About Us and Investor Information.

There are several items on the top of our minds that we would like to share with you in this letter such as:

- With all of the uncertainty in the economy right now, are there still good opportunities for continued growth in the near-term?
- What impact has the sharp increase in rates had on the bank's loan portfolio?
- With deposit rates up, have we been able to keep and grow our deposit base?

With all of the uncertainty in the economy right now, are there still good opportunities for continued growth in the near-term?

As we have said time and time again, we are very blessed to operate in one of the most economically robust markets in the country. Although, despite the favorable conditions we see here, compared to most other markets, we continue to hear that many banks in North Texas have been forced to drastically reduce lending or are having a hard time finding good loan demand. This has not been the case for Trinity Bank.

Currently, we have approximately \$90,000,000 in new loan opportunities, at favorable terms, we are working to get closed and funded. These opportunities are coming from both existing customers as well as new customers, who have been forced to look elsewhere, as their banks have struggled to maintain the liquidity levels needed to service their lending needs. Our current pipeline consists of equipment and rolling stock, working capital lines of credit, interim-construction (residential and commercial), owner-occupied real estate and business acquisition loans.

As banks continue to struggle to build liquidity, Trinity Bank should continue to see our fair share of opportunities to attract new, quality relationships. All the while, we remain committed to our conservative underwriting practices and principles that have gotten us to where we are today.

What impact has the sharp increase in rates had on the bank's loan portfolio?

We look at this topic from two different but equally important perspectives. First, has the increase hampered our customers ability to continue making payments? Second, are we prudently managing the bank's interest rate risk?

Wall Street Journal Prime (our primary benchmark index used to price loans) has increased from 3.25% to 8.5% (5.25%) in just 16 months (from March 17, 2022 – July 27, 2023). This means a customer that has a \$1,000,000 line of credit has seen their interest payments increase 161.5% over that time period. It is hard to believe that an increase like this, over such a short period of time, would not have a negative impact on customers ability to service their debt obligations.

However, while the increase in rates has and will change behavior, we continue to see favorable economic conditions and solid earnings and performance from our customers across all industries we are involved with. This is further evidenced by the robust loan pipeline we just discussed in the section above. We certainly understand that conditions could change as the Federal Reserve continues down its path of combating inflation. This is why we continue to stress test our loan portfolio at different rate levels and maintain open and ongoing dialogue with our customers so we stay in tune with what they are seeing. We have paid special attention to our loans that contain rate adjustment clauses and in particular our real estate loans. Thus far, we have not seen any deterioration in credit quality. If we do end up seeing an economic slowdown or a recession sets in, we have the capital and liquidity to work our good customers through a rate environment that has changed considerably.

The second perspective we look at this topic from is how effectively are we managing the bank's interest rate risk? By definition, Interest Rate Risk is the exposure of a bank's current or future earnings and capital to adverse changes in market rates. Thus, as it relates to the loan portfolio, we want to make sure we are making loans at market rates and we have a good mix of floating rate loans and fixed rate loans.

Our floating rate loans typically float daily and the rate changes when there is a change to the Wall Street Journal Prime rate. Over the past 16 months the Federal Reserve has increased Prime 5.25% and we have experienced that same increase on all of our floating rate loans. Today, our floating rate loans make up approximately 49% of the total loan portfolio which we are pleased with.

This means that our fixed rate loans make up 51% of the loan portfolio and we have three to five-year rate adjustment clauses built in to most if not all of our long-term loans. Meaning, we get to adjust the rate of our long-term, fixed rate loans periodically, throughout the term of the loan, to a market rate. This significantly reducing our interest rate risk on those loans.

With deposit rates up, have we been able to keep and grow our deposit base?

For many years, while we were in a low rate environment, the name of the game in banking was growing loans. Back when rates were low, banks could afford to not pay a lot for deposits and rates were low for so long that depositors were forced to accept this reality. Today, the world looks a lot different. As we have all seen in the newspaper, by direct mail and in online advertisements, banks have been forced to significantly adjust what they are paying customers for their deposits. This has made for a very competitive environment.

Our philosophy has always been to pay all we can for our customer's deposits rather than as little as we can get away with. To provide a frame of reference, our year-to-date Interest Expense through the end of the third quarter was \$5,858,213 compared to \$1,021,080 the same period in 2022. This means we experienced a 474% increase in our cost of deposits in one year. Yet Trinity Bank still managed to grow Net Income, due to loan growth at current rates and exceptional expense control.

We are blessed with a strong and stable deposit base. This is due to two main factors. The first, is the type of customers we bank at Trinity Bank. We have always chosen to build relationships with business operators. Thus, we typically have the benefit of the company's main operating account(s) as well as its reserve or money market account(s). The second, is what was mentioned above, we have chosen to pay all we can, not as little as we can get away with.

On the other hand, banks that have chosen to primarily make speculative or investor real estate loans typically only get the account associated with that particular deal. This, a lot of times, leaves those banks in need of additional deposits in order to make more loans. Where do they go to get them? They can either pay an above market rate to attract more customer deposits, borrow from The Federal Home Loan Bank or purchase brokered deposits.

We have seen a lot of banks where as much as half of their total deposits are purchased from brokers or FHLB. When those deposits or borrowings mature, they are left with no choice but to pay a current rate in order to maintain that liquidity. Herein lies the problem. When you make a lot of fixed rate loans, at say 4.5%, during a low rate environment and have to pay current market rates, say 5% plus, for borrowings or to purchase deposits, your margin takes a big hit and, in some cases, turns negative.

Trinity Bank's core deposits represent 98% of total deposits which gives us the ability to rely on a stable source of "raw material" to make loans and maintain proper liquidity. In spite of the competitive deposit environment, we have been able to not only maintain our deposit base but we saw growth in total deposits during the 3rd quarter.

Hopefully, this gives you some insight into a few of the topics we are paying close attention to right now. Your bank was built for times like these and is well positioned to continue finding opportunities for measured growth and, if necessary, to work good people through tough times.

Thanksgiving

As our 20th year in business begins to wind down, we are reminded of the many things we have to be thankful for. Without your loyal support, these last 20 years would not have been possible. It is because of your continued belief in our vision and mission that we were able to all celebrate 20 years of success together this year and for that we say – THANK YOU!

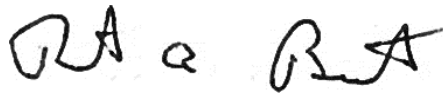
As we embark on the holiday season, now is a time for each of us to enjoy quality time with our families and loved ones and reflect on all the good Lord has blessed us with. We hope each of you has a happy and blessed Thanksgiving.

Thank you again for your continued support of and investment in Trinity Bank!

Sincerely,



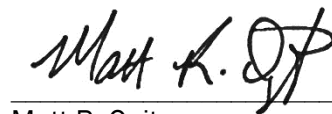
Jeffrey M. Harp



Richard A. Burt



Barney C. Wiley



Matt R. Opitz

For Immediate Release

TRINITY BANK REPORTS 2023 3RD QUARTER NET INCOME OF \$1,968,000

3RD QUARTER RETURN ON ASSETS 1.72%

3RD QUARTER RETURN ON EQUITY 15.29%

FORT WORTH, Texas, October 30, 2023 – Trinity Bank N.A. (OTCIQ PINK: TYBT) today announced operating results for the third quarter and the nine months ending September 30, 2023.

Results of Operation

For the third quarter 2023, Trinity Bank, N.A. reported Net Income after Taxes of \$1,968,000, an increase of 5.5% over third quarter 2022 earnings of \$1,866,000. Earnings per diluted common share for the third quarter 2023 amounted to \$1.73, an increase of 5.5% over third quarter 2022 results of \$1.64 per diluted common share.

For the first nine months of 2023, Net Income after Taxes was \$5,879,000, an increase of 14.0% over the first nine months of 2022 results of \$5,156,000. Earnings per diluted common share for the first nine months of 2023 were \$5.17, an increase of 14.1% over the first nine months of 2022 results of \$4.53 per diluted common share.

CEO Matt R. Opitz stated, “We are pleased with the results of the third quarter. In spite of the rapid increase in interest expense this year, Trinity has managed to generate an increase in Net Income for the quarter and year-to-date. We remain encouraged by the level of economic activity in our market which led to an increase in customer deposits and new loan opportunities during the quarter. With strong liquidity and capital levels, Trinity Bank continues to grow and support our customers.”

“We are seeing an increase in banks in our market that are struggling to maintain the liquidity levels needed to serve their loan customers. This has resulted in increased opportunities to add quality, new relationships at favorable terms.”

“We remain focused on prudent and effective management of our balance sheet, interest rate risk and credit quality. Trinity Bank was built for times like these and is ready for what lies ahead.”

Actual for Quarter Ending 09/30/2023

(in 000's)	<u>9/30/2023</u>	<u>9/30/2022</u>	<u>%</u>
Net Interest Income	\$ 3,888	\$ 3,981	-2.3
Non-Interest Income	\$ 183	\$ 172	6.4
Non-Interest Expense	\$ (1,789)	\$ (1,948)	-8.2
Pretax Pre-provision Income	\$ 2,282	\$ 2,205	3.5
Gains on Sale of Securities and Other Assets	\$ (1)	\$ (19)	N/M
Loan Loss Provision	\$ -	\$ -	N/M
Pre-Tax Income	\$ 2,281	\$ 2,186	4.3
Income Tax	\$ (313)	\$ (320)	N/M
Net Income	\$ 1,968	\$ 1,866	5.5
Diluted Weighted Average Shares	\$ 1,137	\$ 1,140	
Earnings per Share	\$ 1.73	\$ 1.64	5.5

Actual for Nine Months Ending 09/30/2023

(in 000's)	<u>9/30/2023</u>	<u>9/30/2022</u>	<u>%</u>
Net Interest Income	\$ 11,366	\$ 10,930	4.0
Non-Interest Income	\$ 544	\$ 524	3.8
Non-Interest Expense	\$ (5,104)	\$ (5,399)	-5.5
Pretax Pre-provision Income	\$ 6,806	\$ 6,055	12.4
Gains on Sale of Securities and Other Assets	\$ (4)	\$ (19)	N/M
Loan Loss Provision	\$ -	\$ -	N/M
Pre-Tax Income	\$ 6,802	\$ 6,036	12.7
Income Tax	\$ (923)	\$ (880)	4.9
Net Income	\$ 5,879	\$ 5,156	14.0
Diluted Weighted Average Shares	\$ 1,138	\$ 1,138	
Earnings per Share	\$ 5.17	\$ 4.53	14.1

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			Nine Months Ending		
	September 30 2023	2022	% Change	September 30 2023	2022	% Change
Interest income	\$6,258	\$4,588	36.4%	\$17,240	\$11,951	44.3%
Interest expense	2,370	607	290.4%	5,874	1,021	475.3%
Net Interest Income	3,888	3,981	-2.3%	11,366	10,930	4.0%
Service charges on deposits	69	58	19.0%	192	182	5.5%
Other income	114	114	0.0%	352	342	2.9%
Total Non Interest Income	183	172	6.4%	544	524	3.8%
Salaries and benefits expense	1,171	1,290	-9.2%	3,385	3,385	0.0%
Occupancy and equipment expense	118	163	-27.6%	345	383	-9.9%
Other expense	500	495	1.0%	1,374	1,631	-15.8%
Total Non Interest Expense	1,789	1,948	-8.2%	5,104	5,399	-5.5%
Pretax pre-provision income	2,282	2,205	3.5%	6,806	6,055	12.4%
Gain on sale of securities	(1)	(19)	N/M	(4)	(19)	N/M
Provision for Loan Losses	0	0	N/M	0	0	N/M
Earnings before income taxes	2,281	2,186	4.3%	6,802	6,036	12.7%
Provision for income taxes	313	320	-2.2%	923	880	4.9%
Net Earnings	\$1,968	\$1,866	5.5%	\$5,879	\$5,156	14.0%
Basic earnings per share	1.80	1.71	5.5%	5.40	4.72	14.3%
Basic weighted average shares outstanding	1,088	1,094		1,089	1,092	
Diluted earnings per share - estimate	1.73	1.64	5.5%	5.17	4.53	14.1%
Diluted weighted average shares outstanding	1,137	1,140		1,138	1,138	
BALANCE SHEET SUMMARY	Average for Quarter			Average for Nine Months		
	September 30 2023	2022	% Change	September 30 2023	2022	% Change
Total loans	\$294,238	\$266,041	10.6%	\$283,465	\$255,376	11.0%
Total short term investments	22,128	50,091	-55.8%	20,314	36,569	-44.5%
Total investment securities	133,687	143,746	-7.0%	134,782	142,937	-5.7%
Earning assets	450,053	459,878	-2.1%	438,561	434,882	0.8%
Total assets	458,461	467,859	-2.0%	446,613	442,387	1.0%
Noninterest bearing deposits	137,385	177,293	-22.5%	141,614	165,891	-14.6%
Interest bearing deposits	271,946	246,907	10.1%	257,406	232,636	10.6%
Total deposits	409,331	424,200	-3.5%	399,020	398,527	0.1%
Fed Funds Purchased and Repurchase Agreements	1,076	0	N/M	381	0	N/M
Shareholders' equity	\$51,234	\$46,676	9.8%	\$50,110	\$45,217	10.8%

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

BALANCE SHEET SUMMARY	Average for Quarter Ending				Sept. 30, 2022
	Sept. 30, 2023	June 30, 2023	March 31, 2023	Dec 31, 2022	
Total loans	\$294,238	\$283,827	\$272,089	\$268,908	\$266,041
Total short term investments	22,128	16,087	22,733	39,334	50,091
Total investment securities	133,687	134,403	136,288	138,049	144,170
Earning assets	450,053	434,317	431,110	446,291	460,302
Total assets	458,461	441,447	439,725	455,683	467,859
Noninterest bearing deposits	137,385	140,734	146,909	167,630	177,293
Interest bearing deposits	271,946	253,624	246,285	246,989	246,907
Total deposits	409,331	394,358	393,194	414,618	424,200
Fed Funds Purchased and Repurchase Agreements	1,076	55	0	0	0
Shareholders' equity	\$51,234	\$49,444	\$48,537	\$47,713	\$ 46,676
HISTORICAL EARNINGS SUMMARY	Quarter Ended				Sept. 30, 2022
	Sept. 30, 2023	June 30, 2023	March 31, 2023	Dec 31, 2022	
Interest income	\$6,258	\$5,719	\$5,264	\$5,173	\$4,588
Interest expense	2,370	1,934	1,572	1,022	607
Net Interest Income	3,888	3,785	3,692	4,151	3,981
Service charges on deposits	69	64	61	59	58
Other income	114	120	115	113	114
Total Non Interest Income	183	184	176	172	172
Salaries and benefits expense	1,171	1,146	1,068	1,141	1,290
Occupancy and equipment expense	118	116	108	106	163
Other expense	500	441	433	399	495
Total Non Interest Expense	1,789	1,703	1,609	1,646	1,948
Pretax pre-provision income	2,282	2,266	2,259	2,677	2,205
Gain on sale of securities	(1)	(3)	(1)	(164)	(19)
Provision for Loan Losses	0	0	0	0	0
Earnings before income taxes	2,281	2,263	2,258	2,513	2,186
Provision for income taxes	313	290	320	400	320
Net Earnings	\$1,968	\$1,973	\$1,938	\$2,113	\$1,866
Diluted earnings per share	\$ 1.73	\$ 1.73	\$ 1.70	\$ 1.86	\$ 1.64

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

HISTORICAL BALANCE SHEET	Ending Balance				
	Sept. 30, 2023	June 30, 2023	March 31, 2023	Dec 31, 2022	Sept. 30, 2022
Total loans	\$298,506	\$292,591	\$270,530	\$281,857	\$265,811
Total short term investments	26,168	18,313	37,656	19,893	58,084
Total investment securities	127,035	130,603	136,407	134,628	136,114
Total earning assets	451,709	441,507	444,593	436,378	460,009
Allowance for loan losses	(5,222)	(5,344)	(5,344)	(4,323)	(4,314)
Premises and equipment	2,389	2,378	2,337	2,196	1,976
Other Assets	10,137	10,044	9,381	11,030	11,957
Total assets	459,013	448,585	450,967	445,281	469,628
Noninterest bearing deposits	135,016	141,613	151,010	159,568	181,436
Interest bearing deposits	279,319	259,401	252,164	240,883	248,475
Total deposits	414,335	401,014	403,174	400,451	429,911
Fed Funds Purchased and Repurchase Agreements	0	0	0	0	0
Other Liabilities	3,164	2,239	2,936	1,779	2,794
Total liabilities	417,499	403,253	406,110	402,230	432,705
Shareholders' Equity Actual	51,470	50,427	48,537	48,871	46,712
Unrealized Gain/Loss - AFS	(9,956)	(5,096)	(3,680)	(5,820)	(9,789)
Total Equity	\$41,514	\$45,331	\$44,857	\$43,051	\$36,923

NONPERFORMING ASSETS	Quarter Ending				
	Sept. 30, 2023	June 30, 2023	March 31, 2023	Dec 31, 2022	Sept. 30, 2022
Nonaccrual loans	\$115	\$143	\$159	\$171	\$195
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	\$115	\$143	\$159	\$171	\$195
Accruing loans past due 30-89 days	\$2	\$2	\$407	\$3	\$0
Total nonperforming assets as a percentage of loans and foreclosed assets	0.04%	0.05%	0.06%	0.06%	0.07%

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

ALLOWANCE FOR LOAN LOSSES	Quarter Ending				
	Sept. 30, 2023	June 30, 2023	March 31, 2023	Dec 31, 2022	Sept. 30, 2022
Balance at beginning of period	\$5,344	\$5,344	\$4,324	\$4,314	\$4,314
Loans charged off	(127)	0	0	0	0
Loan recoveries	5	0	0	10	0
Net (charge-offs) recoveries	(122)	0	0	10	0
Provision for loan losses (One time CECL adjustment)	0	0	1,020	0	0
Balance at end of period	\$5,222	\$5,344	\$5,344	\$4,324	\$4,314
Allowance for loan losses as a percentage of total loans	1.75%	1.83%	1.98%	1.53%	1.62%
Allowance for loan losses as a percentage of nonperforming assets	4541%	3737%	3361%	2528%	2212%
Net charge-offs (recoveries) as a percentage of average loans	0.04%	0.00%	0.00%	0.00%	0.00%
Provision for loan losses as a percentage of average loans	0.00%	0.00%	0.37%	0.00%	0.00%
	Quarter Ending				
	Sept. 30, 2023	June 30, 2023	March 31, 2023	Dec 31, 2022	Sept. 30, 2022
SELECTED RATIOS					
Return on average assets (annualized)	1.72%	1.79%	1.76%	1.85%	1.60%
Return on average equity (annualized)	17.69%	17.74%	17.68%	17.71%	17.68%
Return on average equity (excluding unrealized gain on investments)	15.29%	15.96%	15.97%	17.71%	15.99%
Average shareholders' equity to average assets	11.18%	11.20%	11.04%	10.47%	9.98%
Yield on earning assets (tax equivalent)	5.76%	5.47%	5.09%	4.84%	4.17%
Effective Cost of Funds	2.11%	1.78%	1.46%	0.92%	0.53%
Net interest margin (tax equivalent)	3.66%	3.69%	3.63%	3.92%	3.64%
Efficiency ratio (tax equivalent)	41.6%	42.9%	39.4%	36.2%	44.7%
End of period book value per common share	\$38.09	\$41.59	\$41.12	\$39.42	\$33.78
End of period book value (excluding unrealized gain/loss on investments)	\$47.22	\$46.26	\$44.49	\$44.75	\$42.74
End of period common shares outstanding (in 000's)	1,090	1,090	1,091	1,092	1,093

TRINITY BANK N.A.
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YIELD ANALYSIS	Quarter Ending							
	September 30, 2023				September 30, 2022			
	Average Balance	Interest	Yield	Tax Equivalent Yield	Average Balance	Interest	Yield	Tax Equivalent Yield
Interest Earning Assets:								
Short term investment	\$ 22,128	301	5.44%	5.44%	\$ 50,091	297	2.37%	2.37%
FRB Stock	430	6	6.00%	6.00%	425	6	6.00%	6.00%
Taxable securities	2,337	31	5.31%	5.31%	0	0	0.00%	0.00%
Tax Free securities	130,920	847	2.59%	3.28%	143,746	781	2.17%	2.75%
Loans	294,238	5,073	6.90%	6.90%	266,041	3,504	5.27%	5.27%
Total Interest Earning Assets	450,053	6,258	5.56%	5.76%	460,303	4,588	3.99%	4.17%
Noninterest Earning Assets:								
Cash and due from banks	6,197				5,446			
Other assets	7,433				6,423			
Allowance for loan losses	(5,222)				(4,314)			
Total Noninterest Earning Assets	8,408				7,555			
Total Assets	\$458,461				\$467,858			
Interest Bearing Liabilities:								
Transaction and Money Market accounts	178,729	1,494	3.34%	3.34%	184,600	418	0.91%	0.91%
Certificates and other time deposits	93,217	861	3.69%	3.69%	38,057	105	1.10%	1.10%
Other borrowings	1,076	15	5.58%	5.58%	24,209	84	1.39%	1.39%
Total Interest Bearing Liabilities	273,022	2,370	3.47%	3.47%	246,866	607	0.98%	0.98%
Noninterest Bearing Liabilities:								
Demand deposits	137,385				177,334			
Other liabilities	2,703				1,733			
Shareholders' Equity	45,351				41,925			
Total Liabilities and Shareholders Equity	\$458,461				\$467,858			
Net Interest Income and Spread		3,888	2.09%	2.29%		3,981	3.00%	3.18%
Net Interest Margin			3.46%	3.66%			3.46%	3.64%

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

	September 30 2023	%	September 30 2022	%
LOAN PORTFOLIO				
Commercial and industrial	\$167,000	55.86%	\$151,265	56.83%
Real estate:				
Commercial	84,197	28.16%	74,212	27.88%
Residential	21,044	7.04%	18,006	6.76%
Construction and development	26,470	8.85%	22,211	8.34%
Consumer	243	0.08%	489	0.18%
Total loans	298,954	100.00%	266,183	100.00%

	September 30 2023	September 30 2022
REGULATORY CAPITAL DATA		
Tier 1 Capital	\$51,470	\$46,711
Total Capital (Tier 1 + Tier 2)	\$55,671	\$50,426
Total Risk-Adjusted Assets	\$334,784	\$296,615
Tier 1 Risk-Based Capital Ratio	15.37%	15.75%
Total Risk-Based Capital Ratio	16.63%	17.00%
Tier 1 Leverage Ratio	11.23%	9.98%

OTHER DATA

Full Time Equivalent Employees (FTE's)	27	25
Stock Price Range (For the Three Months Ended):		
High	\$85.00	\$90.00
Low	\$84.00	\$85.00
Close	\$85.00	\$87.00