



TRUXTON TRUST

A PRIVATE BANK

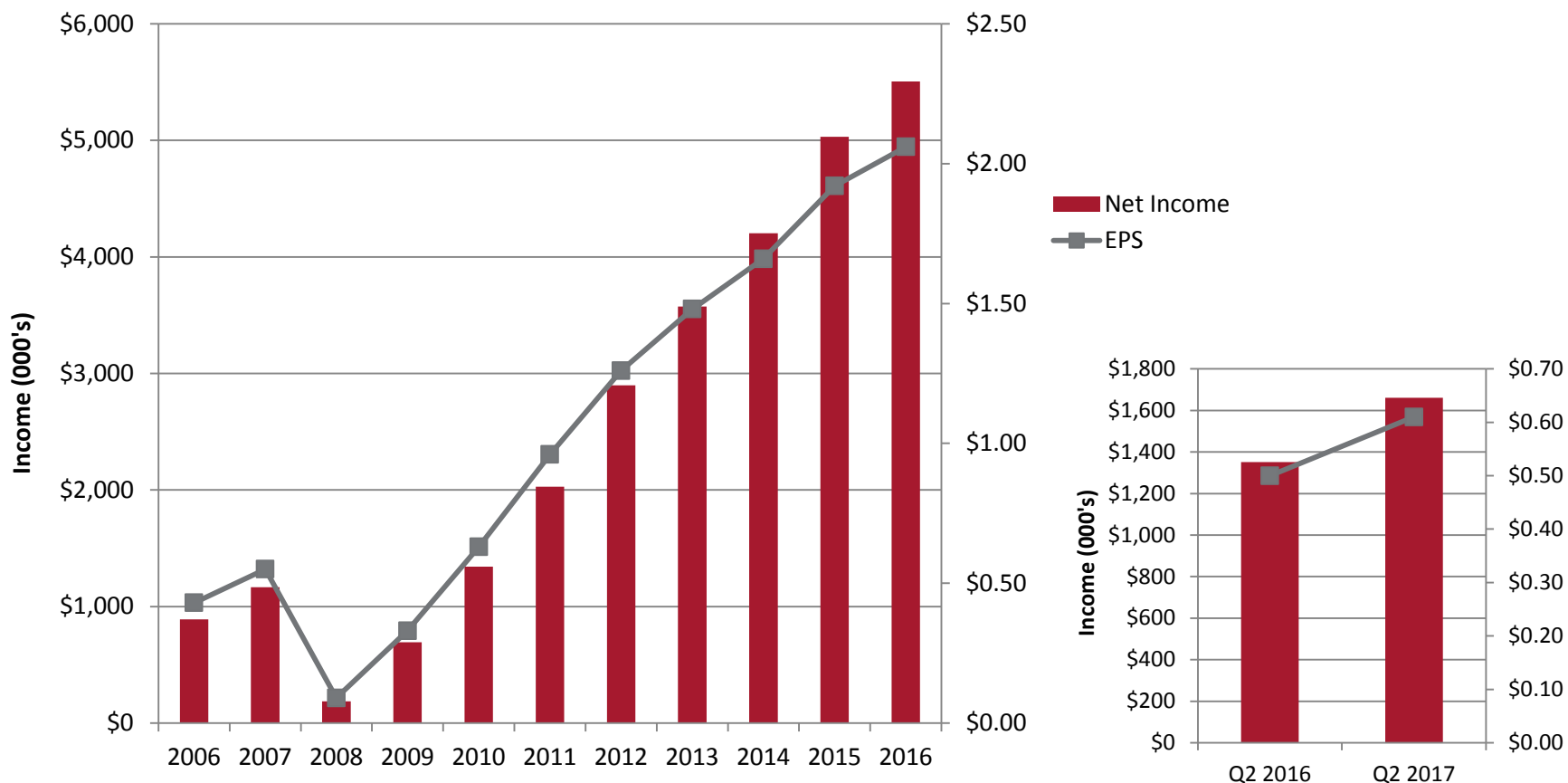
Annual Shareholders Meeting

May 17, 2017



# Earnings Growth Continues in 2017

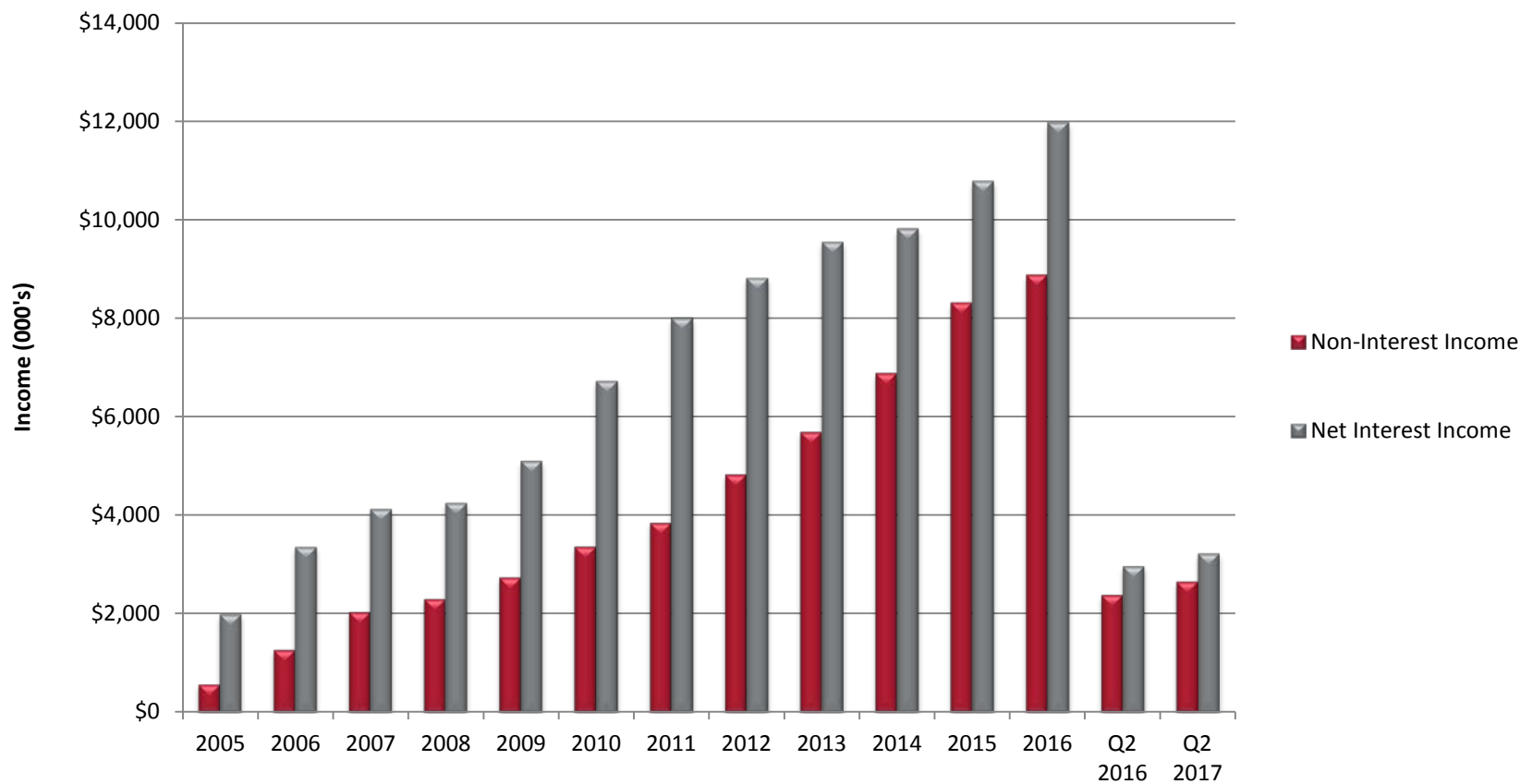
- EPS increased by \$0.11 in Q2 2017 compared to Q2 2016.
- Net income increased by 23% in Q2 2017 compared to Q2 2016.





# As Does Rising Revenue

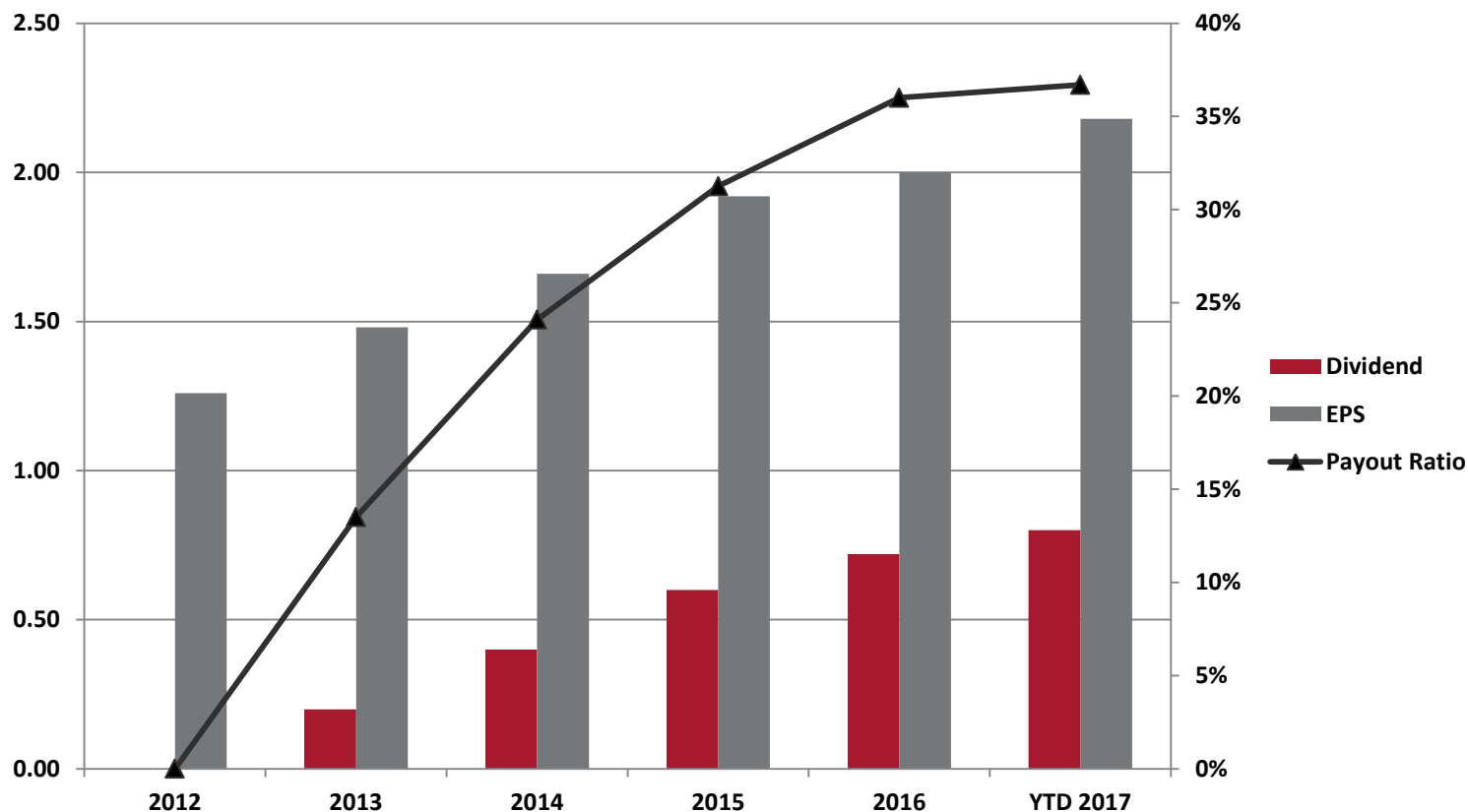
- Non-interest income increased 11.2% in Q2 2017 compared to Q2 2016.
- Net interest income increased 8.7% in Q2 2017 compared to Q2 2016.



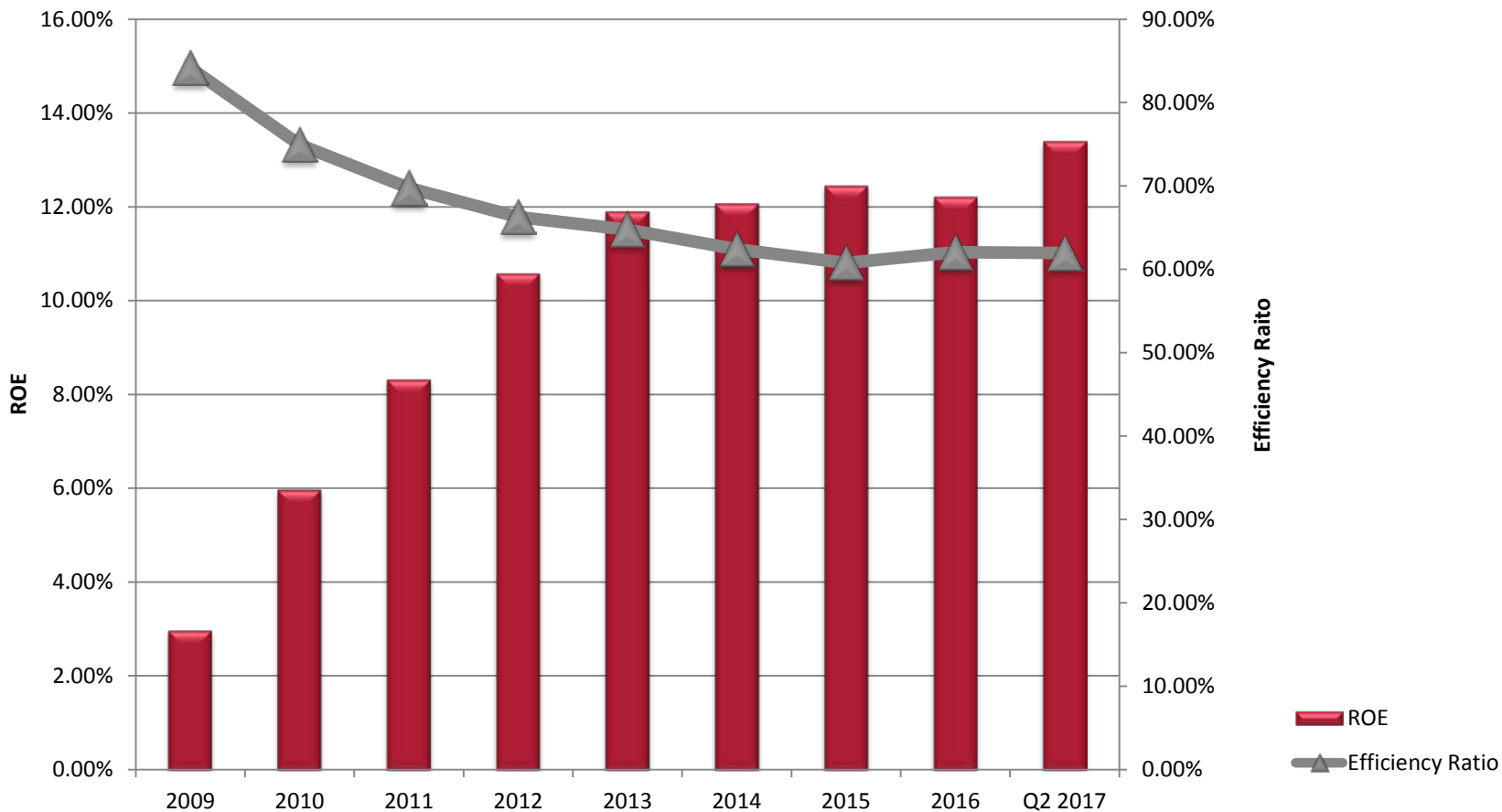


# Dividend Growth Tops EPS Growth

- Paid a dividend of \$0.72 per share for the year 2016.
- Will pay a quarterly dividend of \$0.20 per share in 2017, \$0.80 per share annualized.



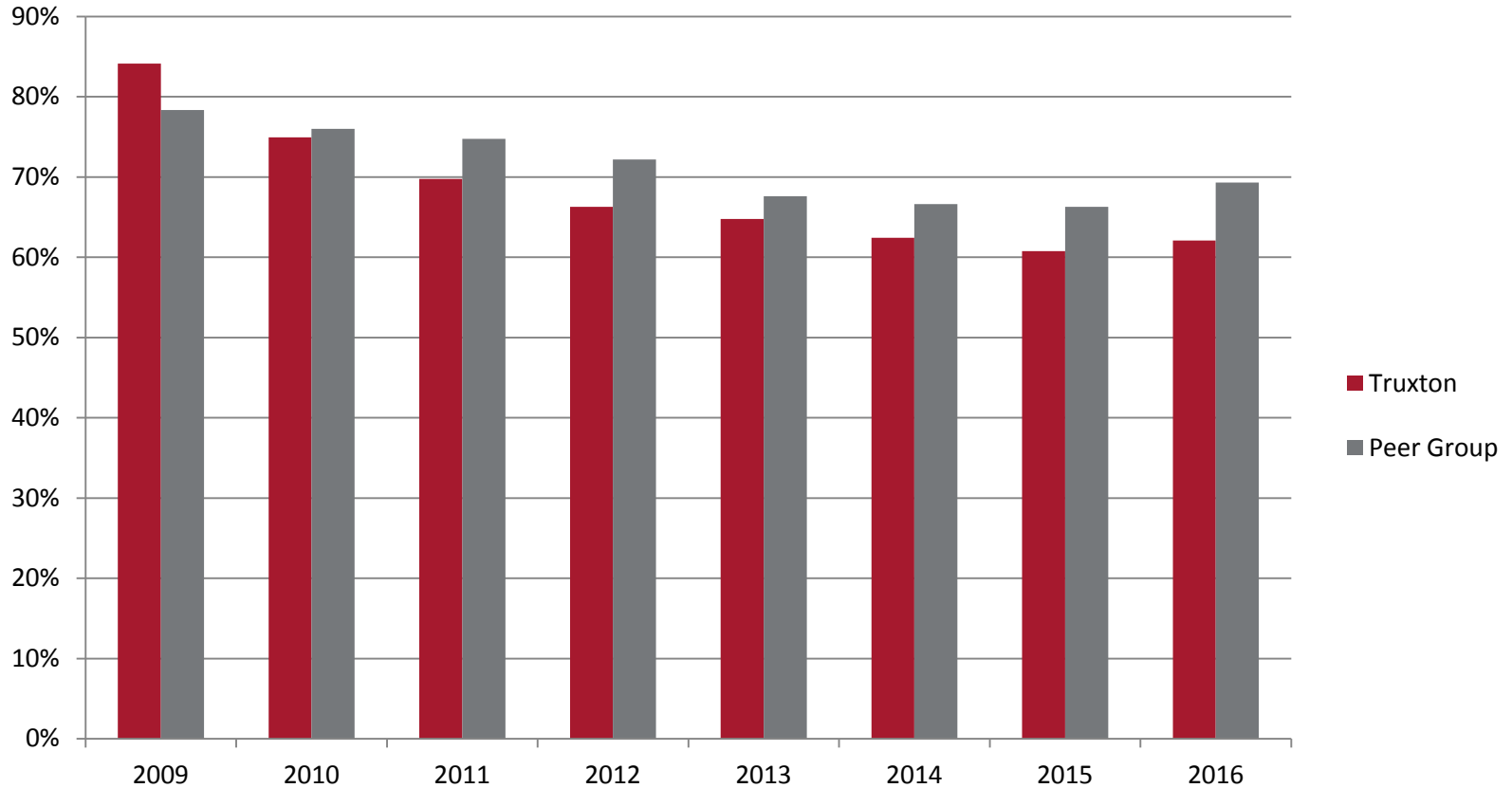
# ROAE and Efficiency – Best in 2017



# Efficiency Ratio Beats Peer Banks

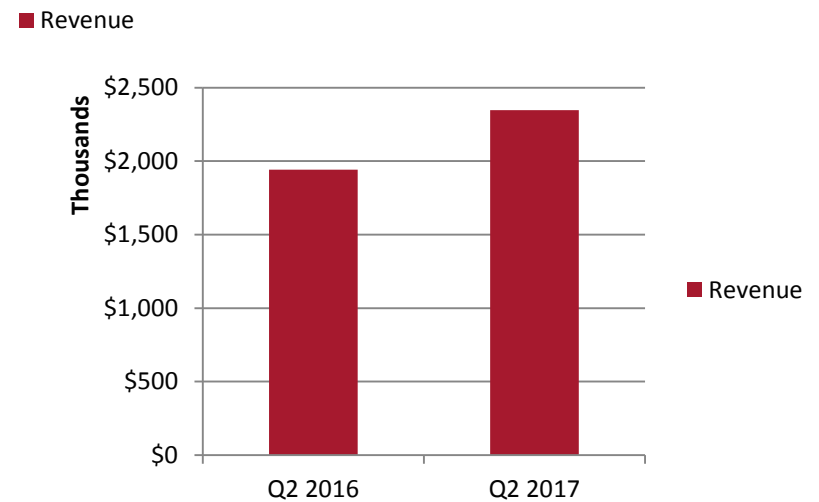
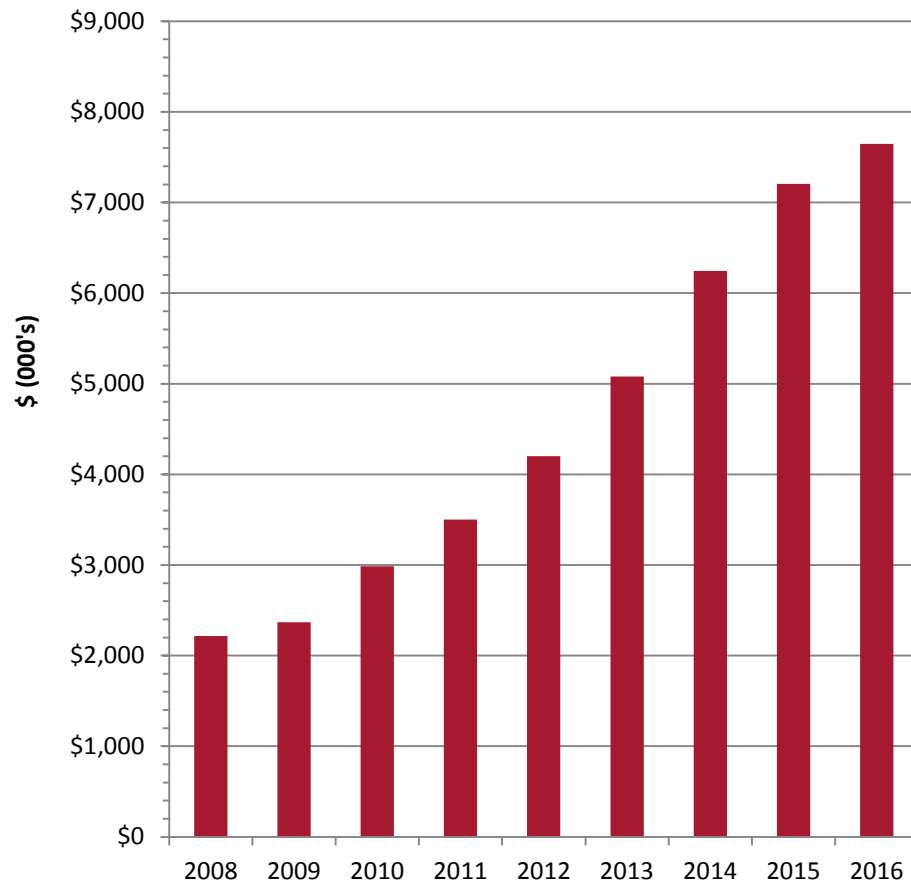


TRUXTON TRUST  
A PRIVATE BANK



# Wealth Management Accelerates - 2017

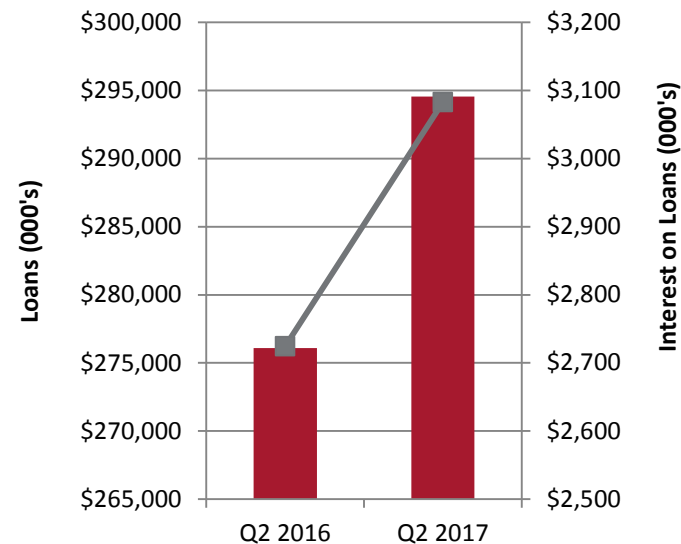
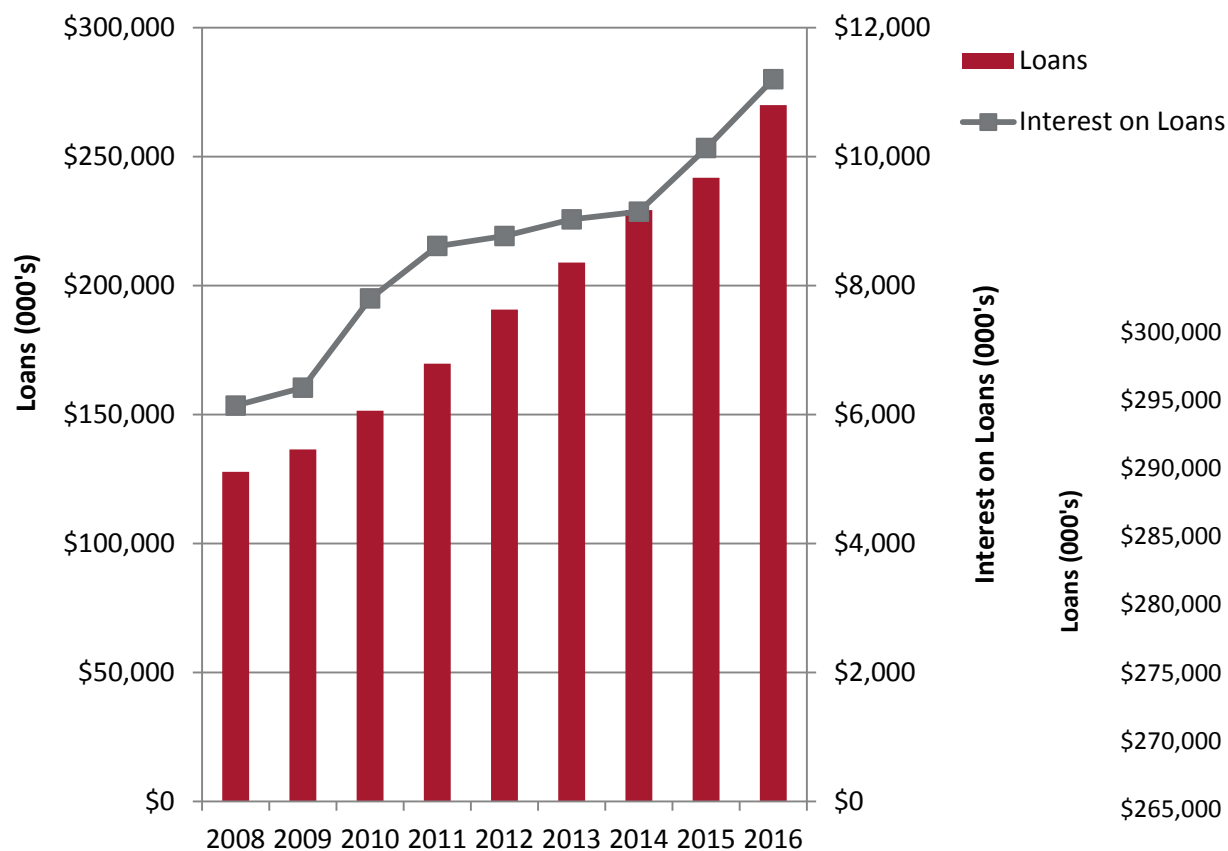
- Wealth management revenue increased 20.8% in Q2 2017 compared to Q2 2016.





# Measured Loan Growth Limits Risk

- Loans increased by 6.7% in Q2 2017 compared to Q2 2016.
- Interest on loans is steadily increasing with a direct correlation to the loan growth.

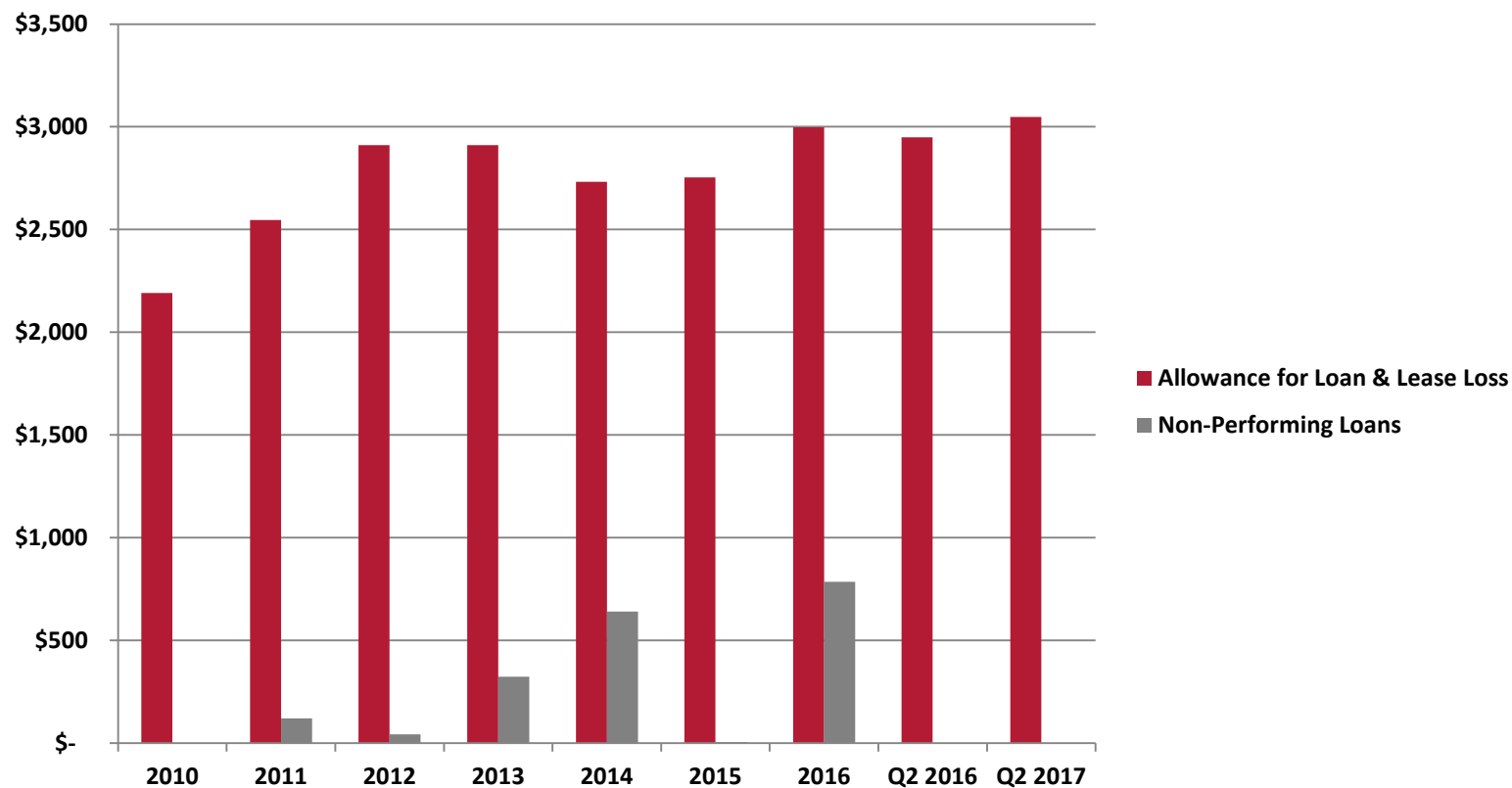






# Asset Quality Remains Excellent

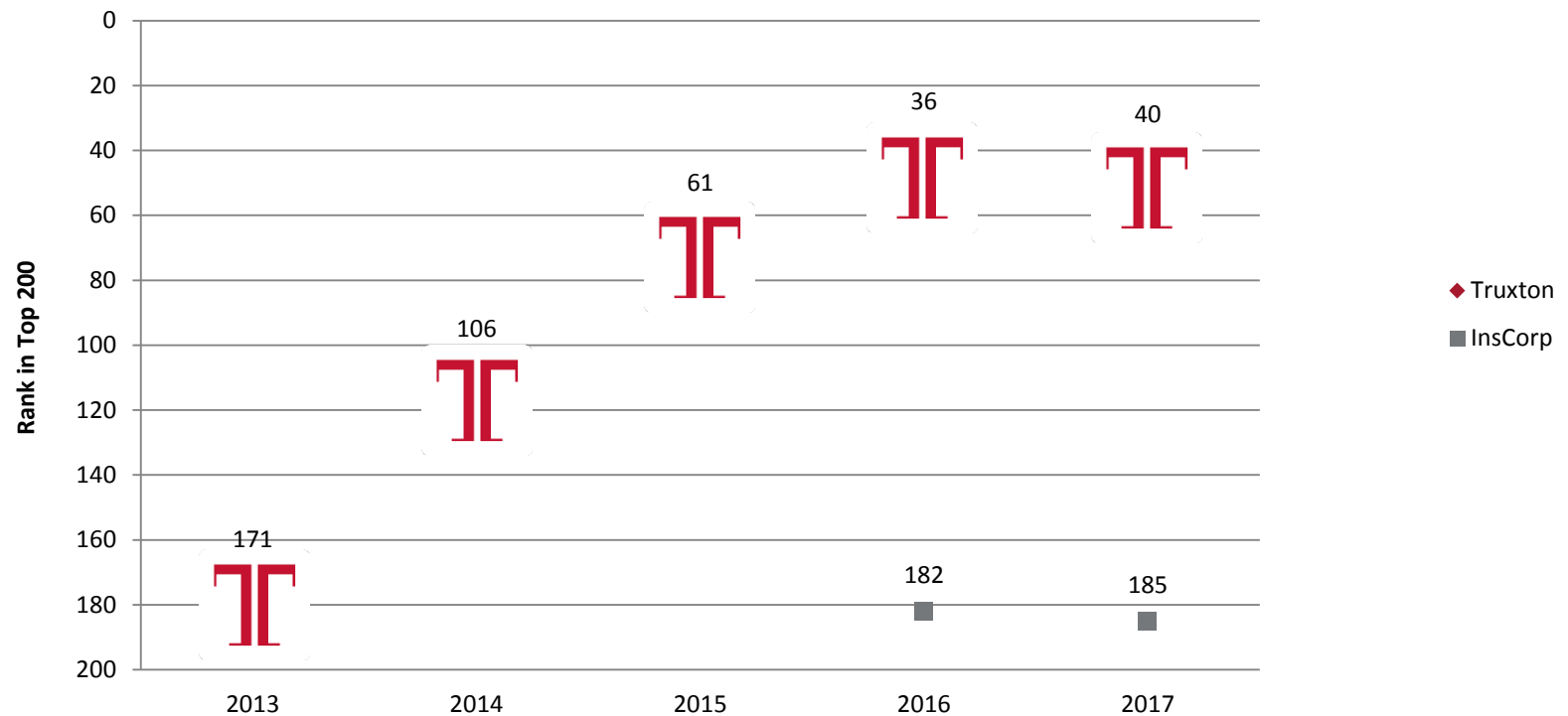
- We do not currently have non-performing loans.



# External Validation Never Hurts

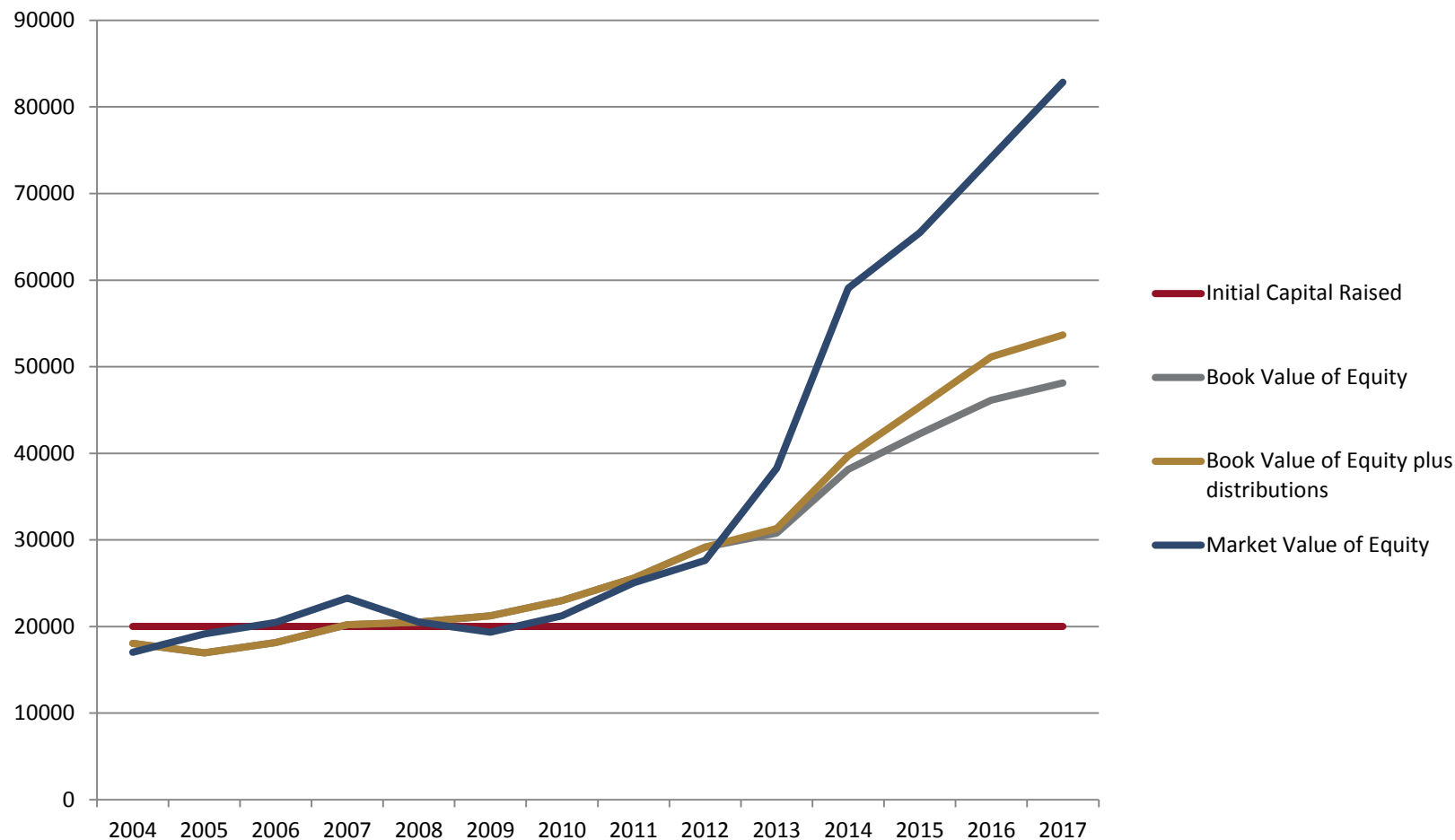
## AMERICAN BANKER

### Top 200 Community Banks





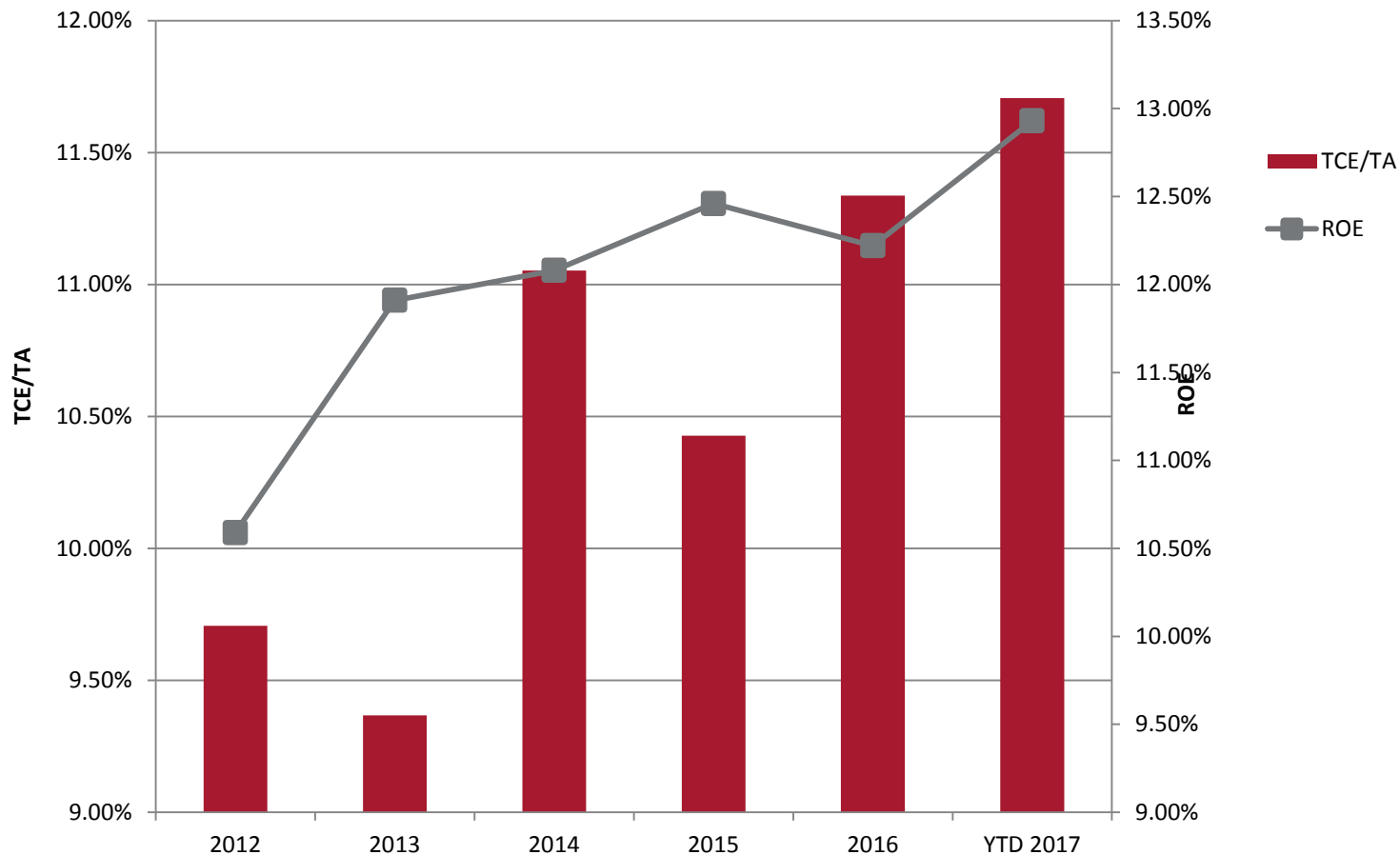
# We Are Growing Our Invested Capital



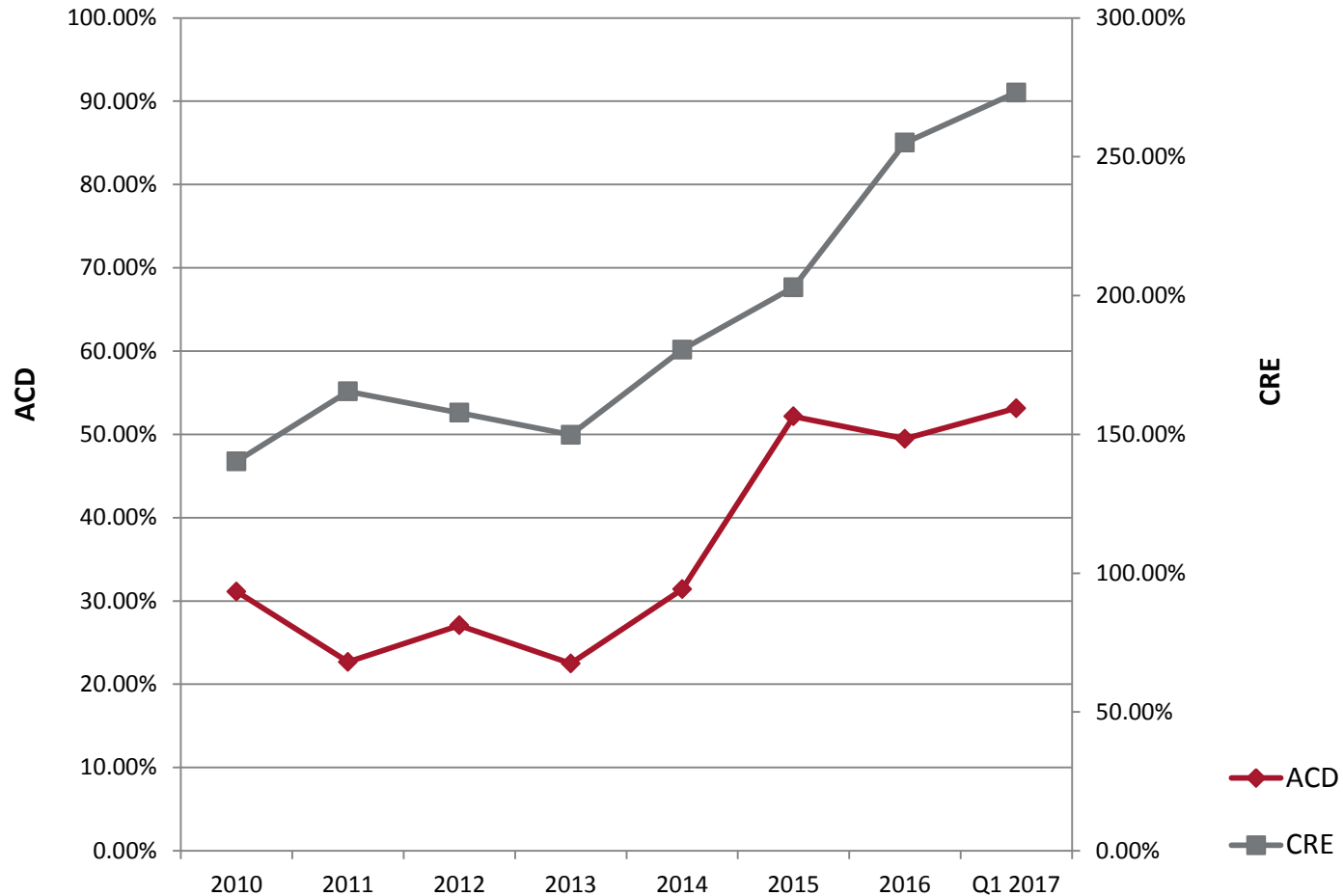


# Increasing ROE Despite Lower Leverage

TRUXTON TRUST  
A PRIVATE BANK



# CRE & ACD Within Acceptable Range





To do the right thing every day,  
putting our clients' interests first,  
with distinctive, comprehensive financial solutions  
that protect and promote  
client prosperity and quality of life.