



JEFFREY M. HARP  
President  
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January 28, 2015

Dear Shareholders

2014 was our 11<sup>th</sup> full year of operations. The rate of increase in operating results over the prior year (14.1%) is better than our recent past. Listed below is our record for Net Income since inception.

5-28-03 to 12-31-03*	\$	(939,000)
2004	\$	(277,000)
2005	\$	463,000
2006	\$	888,000
2007	\$	1,037,000
2008	\$	1,393,000
2009	\$	1,636,000
2010	\$	2,005,000
2011	\$	2,282,000
2012	\$	2,581,000
2013	\$	2,862,000
2014	\$	3,266,000

\*Includes start-up expense prior to May 28<sup>th</sup> opening.

A consistent growth in Net Income is not the only way to measure results, but it is pretty high up on the list of important factors. And we are confident that our past performance is good on any kind of comparative basis. But the question we always try to review with you this time of year is, "Are we increasing Shareholder Value?"

We think we are producing shareholder value, but the question is, "How do you measure it?" Your Board of Directors and management chose in 2007 to use the Economic Value Added (EVA) financial system developed by Stern Stewart & Co. We believe it is superior to any of the commonly used metrics such as:

- Growth in Book Value
- Growth in Earnings Per Share
- Return on Assets
- Return on Equity

The fundamental principle is:

"What truly determines Shareholder Value (evidenced by stock price) is the cash, adjusted for time and risk, which an investor can expect to get back over the life of the business."



Managing Trinity Bank to produce sustained increases in Economic Value Added is the best way to create shareholder wealth. The market value of Trinity is easy to calculate (stock price times number of shares outstanding), but market value by itself is meaningless if it does not include the vital matter of how much capital the company invested to achieve that value. And this is where the EVA system differs from all of the other measurement metrics.

Using two formulae, we calculate Market Value Added (MVA) and Economic Value Added (EVA).

**MARKET VALUE ADDED (MVA)**

$$\text{MVA} = \text{Market Value} - \text{Total Capital}$$

Market Value of Trinity Bank

12-31-14					
Stock Price	X	Shares Outstanding	=		
\$42.00		1,121,480			\$47,102,160

Total Capital

Original Capital Investment		\$11,033,070
+ Earnings Since Inception		\$17,196,327
+ Capital from Exercise of Stock Options and Option Expense		\$ 1,291,716
- Capital returned to Shareholders through Dividends/Stock Repurchases		<u>(\$ 5,494,652)</u>
<b>Total Capital</b>		<b>\$24,026,461</b>
<b>Market Value ÷ Total Capital</b>	<b>=</b>	<b>\$1.96</b>

For each dollar invested and retained in Trinity, we have produced \$1.96 in value.

**ECONOMIC VALUE ADDED (EVA)**

$$\text{EVA} = \text{revenue} - \text{operating costs} - \text{capital costs*}$$

\*The key concept is adding a charge for cost of capital to operating costs.

At Trinity Bank, in the current low interest rate environment, we are using 9.5% as the cost of capital. The results for the last three years as well as the projected results for 2015 are shown below.

<u>(in 000's)</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>Proj. 2015</u>
Revenues	\$6,752	\$7,333	\$7,924	\$8,197
Operating Costs	(4,172)	(4,472)	(4,658)	(4,484)
Cost of Capital	(1,712)	(1,857)	(2,075)	(2,282)
Economic Value Added	\$ 868	\$ 1,004	\$ 1,191	\$1,431

Therefore, EVA is positive and the trend is in the right direction.

#### **ENOUGH ABOUT THE PAST. WHAT'S NEXT?**

2015 is going to be interesting. The economic environment in our market area is definitely better. There is more competition for good business from established competitors and new entrants to the DFW market. The drop in oil prices is going to have a negative effect on Texas. On a national level, we have still not solved the problem of too much debt. The Federal Reserve has artificially lowered the cost of borrowing money, but that has only delayed the inevitable.

So, what do we do to position Trinity Bank to continue to make progress? I will try to keep it simple.

1. Hire, retain, and motivate the best people. We need to add to our lending staff and develop the talents of our existing employees.
2. Maintain our competitive advantage. Make all of the good loans we can by structuring and pricing properly and responding quickly.
3. Maintain our extraordinary efficiency. Hats off to our staff that produces 50% more profit than our competitors out of each dollar of assets.
4. Maintain a higher level of liquidity (i.e. more short-term investments) in case we get surprised.

Your bank has high hopes for 2015. Net Income is projected to be a little over \$3,700,000 – about a 14% increase. We anticipate increasing our semiannual dividend. We will continue to repurchase Trinity Bank stock if and when it is available at an appropriate price. Our 12-31-14 stock price was \$42.00. We have since had some trades at a higher level. I'm pleased. I hope you are.

Finally, the bank's performance in 2014 was above our budgeted goal. This enabled us to pay a significant incentive compensation payment to all employees. If you are in the bank, please pat someone on the back. Our staff does a remarkable job every day.

**YOU WILL SOON BE RECEIVING THE NOTICE OF ANNUAL MEETING AND THE PROXY STATEMENT FOR TRINITY BANK. PLEASE SEND YOUR PROXY VOTE BACK. WE CONTINUE TO STRUGGLE WITH GETTING A QUORUM FOR THE ANNUAL MEETING (REQUIRES AT LEAST 66.6% OF THE SHAREHOLDERS).**

Sincerely,

A handwritten signature in cursive script that reads "Jeff Harp". The signature is written in black ink and is positioned to the left of the typed name and title.

Jeffrey M. Harp  
President

*For Immediate Release*

**Trinity Bank “Streak” Continues  
Every Year Since Inception (May 2003) Is Better Than Previous Year**

- **2014 Earnings Per Share increased 15.2% over 2013 results**
- **Strong Equity to Assets ratio of 11.2%**
- **Return on Assets (1.68%) and Return on Equity (14.29%) reach all time high**

FORT WORTH, Texas, January 28, 2015 – Trinity Bank N.A. (OTC Bulletin Board: TYBT) today announced financial and operating results for the fourth quarter and for the twelve months ended December 31, 2014.

Trinity Bank, N.A. reported Net Income after Taxes for the fourth quarter of 2014 of \$855,866, or \$.76 per diluted common share, compared to \$756,415, or \$.66 per diluted common share for the fourth quarter of 2013, an increase of 15.2%.

For the year 2014, Net Income After Taxes amounted to \$3,266,379, or \$2.88 per diluted common share, compared to \$2,861,649, or \$2.51 per diluted common share for 2013, an increase of 14.7%.

Jeffrey M. Harp, President, stated, “Operating results for 2014 represent our 11<sup>th</sup> consecutive year of improved performance. We continue to produce growth in earnings and assets. We have been able to maintain excellent asset quality and exceptional efficiency. The level of economic activity in our market area has improved as has the competition for good business from established competitors and new entrants to the market. The recent drop in oil prices is a concern to everyone in Texas, but management has been through this cycle before and remains committed to positioning Trinity Bank to make progress in all economic conditions.”

	<u>For Year Ending</u>					
	<u>2014</u>	<u>2013</u>	<u>2012</u>	<u>2011</u>	<u>2010</u>	<u>2009</u>
Return on Assets	1.68%	1.58%	1.51%	1.46%	1.30%	1.12%
Return on Equity (excluding unrealized gain on securities)	14.29%	13.83%	13.21%	13.22%	12.57%	11.33%

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](http://www.trinitybk.com) Regulatory reporting format is also available at [www.fdic.gov](http://www.fdic.gov).

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Trinity Bank

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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 December 31			Twelve Months Ended December 31		
	2014	2013	% Change	2014	2013	% Change
Interest income	\$1,853	\$1,677	10.5%	\$7,127	\$6,412	11.2%
Interest expense	105	100	5.0%	394	404	-2.5%
<b>Net Interest Income</b>	<b>1,748</b>	<b>1,577</b>	<b>10.8%</b>	<b>6,733</b>	<b>6,008</b>	<b>12.1%</b>
Service charges on deposits	41	43	-4.7%	158	165	-4.2%
Other income	86	66	30.3%	335	276	21.4%
<b>Total Non Interest Income</b>	<b>127</b>	<b>109</b>	<b>16.5%</b>	<b>493</b>	<b>441</b>	<b>11.8%</b>
Salaries and benefits expense	613	478	28.2%	1,749	1,600	9.3%
Occupancy and equipment expense	64	73	-12.3%	273	306	-10.8%
Other expense	102	135	-24.4%	1,004	870	15.4%
<b>Total Non Interest Expense</b>	<b>779</b>	<b>686</b>	<b>13.6%</b>	<b>3,026</b>	<b>2,776</b>	<b>9.0%</b>
<b>Pretax pre-provision income</b>	<b>1,096</b>	<b>1,000</b>	<b>9.6%</b>	<b>4,200</b>	<b>3,673</b>	<b>14.3%</b>
Gain on sale of securities	0	51	N/M	258	410	-37.1%
Gain on sale of foreclosed assets	0	0	N/M	47	52	-9.6%
Gain on sale of assets	0	18	N/M	0	18	N/M
<b>Provision for Loan Losses</b>	<b>28</b>	<b>50</b>	<b>-44.0%</b>	<b>205</b>	<b>242</b>	<b>-15.3%</b>
Earnings before income taxes	1,068	1,019	4.8%	4,300	3,911	9.9%
Provision for income taxes	212	263	-19.4%	1,034	1,049	-1.4%
<b>Net Earnings</b>	<b>\$856</b>	<b>\$756</b>	<b>13.2%</b>	<b>\$3,266</b>	<b>\$2,862</b>	<b>14.1%</b>
Basic earnings per share	0.76	0.67	13.4%	2.91	2.53	15.0%
Basic weighted average shares outstanding	1,121	1,132		1,124	1,131	
Diluted earnings per share	0.76	0.66	15.2%	2.88	2.51	14.7%
Diluted weighted average shares outstanding	1,132	1,143		1,135	1,142	

BALANCE SHEET SUMMARY	Average for Quarter December 31			Average for Twelve Months December 31		
	2014	2013	% Change	2014	2013	% Change
Total loans	\$109,401	\$100,220	9.2%	\$107,490	\$93,605	14.8%
Total short term investments	35,421	12,966	173.2%	20,903	17,163	21.8%
Total investment securities	65,080	63,937	1.8%	61,075	65,815	-7.2%
<b>Earning assets</b>	<b>209,902</b>	<b>177,123</b>	<b>18.5%</b>	<b>189,468</b>	<b>176,583</b>	<b>7.3%</b>
<b>Total assets</b>	<b>214,976</b>	<b>181,884</b>	<b>18.2%</b>	<b>194,442</b>	<b>181,501</b>	<b>7.1%</b>
Noninterest bearing deposits	60,788	43,454	39.9%	52,060	40,160	29.6%
Interest bearing deposits	128,918	116,510	10.6%	118,294	119,517	-1.0%
<b>Total deposits</b>	<b>189,706</b>	<b>159,964</b>	<b>18.6%</b>	<b>170,354</b>	<b>159,677</b>	<b>6.7%</b>
Fed Funds Purchased and Repurchase Agreements	430	267	61.0%	432	317	36.3%
<b>Shareholders' equity</b>	<b>\$24,077</b>	<b>\$21,301</b>	<b>13.0%</b>	<b>\$23,145</b>	<b>\$21,029</b>	<b>10.1%</b>

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

<b>BALANCE SHEET SUMMARY</b>	<b>Average for Quarter Ending</b>				
	<b>Dec 31, 2014</b>	<b>Sept. 30, 2014</b>	<b>June 30, 2014</b>	<b>March 31, 2014</b>	<b>Dec 31, 2013</b>
Total loans	\$109,401	\$108,469	\$107,290	\$104,737	\$100,220
Total short term investments	35,421	24,627	12,010	10,122	12,966
Total investment securities	65,080	59,950	59,408	60,942	63,937
<b>Earning assets</b>	<b>209,902</b>	<b>193,046</b>	<b>178,708</b>	<b>175,801</b>	<b>177,123</b>
<b>Total assets</b>	<b>214,976</b>	<b>198,164</b>	<b>183,720</b>	<b>180,487</b>	<b>181,884</b>
Noninterest bearing deposits	60,788	56,904	47,495	42,918	43,454
Interest bearing deposits	128,918	116,710	112,580	114,715	116,510
<b>Total deposits</b>	<b>189,706</b>	<b>173,614</b>	<b>160,075</b>	<b>157,633</b>	<b>159,964</b>
Fed Funds Purchased and Repurchase Agreements	430	429	429	442	267
<b>Shareholders' equity</b>	<b>\$24,077</b>	<b>\$23,578</b>	<b>\$22,746</b>	<b>\$22,154</b>	<b>\$21,301</b>
<b>HISTORICAL EARNINGS SUMMARY</b>	<b>Quarter Ended</b>				
	<b>Dec 31, 2014</b>	<b>Sept. 30, 2014</b>	<b>June 30, 2014</b>	<b>March 31, 2014</b>	<b>Dec 31, 2013</b>
Interest income	\$1,853	\$1,806	\$1,758	\$1,709	\$1,677
Interest expense	105	98	95	96	100
<b>Net Interest Income</b>	<b>1,748</b>	<b>1,708</b>	<b>1,663</b>	<b>1,613</b>	<b>1,577</b>
Service charges on deposits	41	42	39	42	43
Other income	86	85	82	76	66
<b>Total Non Interest Income</b>	<b>127</b>	<b>127</b>	<b>121</b>	<b>118</b>	<b>109</b>
Salaries and benefits expense	613	381	377	377	478
Occupancy and equipment expense	64	68	69	72	73
Other expense	101	283	339	279	135
<b>Total Non Interest Expense</b>	<b>778</b>	<b>732</b>	<b>785</b>	<b>728</b>	<b>686</b>
<b>Pretax pre-provision income</b>	<b>1,097</b>	<b>1,103</b>	<b>999</b>	<b>1,003</b>	<b>1,000</b>
Gain on sale of securities	0	0	153	105	51
Gain on sale of foreclosed assets	0	23	0	24	0
Gain on sale of assets	0	0	0	0	18
<b>Provision for Loan Losses</b>	<b>28</b>	<b>28</b>	<b>75</b>	<b>75</b>	<b>50</b>
Earnings before income taxes	1,069	1,098	1,077	1,057	1,019
Provision for income taxes	212	266	270	286	263
<b>Net Earnings</b>	<b>\$857</b>	<b>\$832</b>	<b>\$807</b>	<b>\$771</b>	<b>\$756</b>
Diluted earnings per share	\$ 0.76	\$ 0.73	\$ 0.71	\$ 0.68	\$ 0.66



TRINITY BANK N.A.  
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HISTORICAL BALANCE SHEET	Ending Balance				
	Dec 31, 2014	Sept. 30, 2014	June 30, 2014	March 31, 2014	Dec 31, 2013
Total loans	\$115,156	\$110,778	\$108,648	\$103,762	\$109,505
Total short term investments	26,587	31,928	11,507	19,981	2,534
Total investment securities	68,132	61,731	58,067	59,669	63,495
<b>Total earning assets</b>	<b>209,875</b>	<b>204,437</b>	<b>178,222</b>	<b>183,412</b>	<b>175,534</b>
Allowance for loan losses	(1,475)	(1,447)	(1,371)	(1,396)	(1,321)
Premises and equipment	1,240	1,265	1,281	1,306	1,275
Other Assets	5,834	4,740	6,446	5,590	6,444
<b>Total assets</b>	<b>215,474</b>	<b>208,995</b>	<b>184,578</b>	<b>188,912</b>	<b>181,932</b>
Noninterest bearing deposits	56,554	59,336	50,548	46,896	45,813
Interest bearing deposits	133,289	124,676	110,131	118,861	113,839
<b>Total deposits</b>	<b>189,843</b>	<b>184,012</b>	<b>160,679</b>	<b>165,757</b>	<b>159,652</b>
Fed Funds Purchased and Repurchase Agreements	430	430	429	429	429
Other Liabilities	663	970	403	587	670
<b>Total liabilities</b>	<b>190,936</b>	<b>185,412</b>	<b>161,511</b>	<b>166,773</b>	<b>160,751</b>
Shareholders' Equity Actual	24,026	23,162	22,835	22,054	21,844
Unrealized Gain - AFS	512	421	231	85	(233)
<b>Total Equity</b>	<b>\$24,538</b>	<b>\$23,583</b>	<b>\$23,066</b>	<b>\$22,139</b>	<b>\$21,611</b>
<b>NONPERFORMING ASSETS</b>					
	<b>Dec 31,</b>	<b>Sept. 30,</b>	<b>June 30,</b>	<b>March 31,</b>	<b>Dec 31,</b>
	<b>2014</b>	<b>2014</b>	<b>2014</b>	<b>2014</b>	<b>2013</b>
Nonaccrual loans	\$0	\$0	\$0	\$402	\$402
Restructured loans	\$0	\$0	\$0	\$0	\$0
Other real estate & foreclosed assets	\$300	\$300	\$300	\$0	\$0
Accruing loans past due 90 days or more	\$0	\$0	\$0	\$0	\$0
<b>Total nonperforming assets</b>	<b>\$300</b>	<b>\$300</b>	<b>\$300</b>	<b>\$402</b>	<b>\$402</b>
Accruing loans past due 30-89 days	\$0	\$0	\$0	\$0	\$0
Total nonperforming assets as a percentage of loans and foreclosed assets	0.26%	0.27%	0.28%	0.39%	0.37%

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

ALLOWANCE FOR LOAN LOSSES	Quarter Ending				Dec 31, 2013
	Dec 31, 2014	Sept. 30, 2014	June 30, 2014	March 31, 2014	
<b>Balance at beginning of period</b>	<b>\$1,447</b>	<b>\$1,371</b>	<b>\$1,396</b>	<b>\$1,321</b>	<b>\$1,271</b>
Loans charged off	0	0	102	0	0
Loan recoveries	1	48	2	0	0
Net (charge-offs) recoveries	1	48	(100)	0	0
Provision for loan losses	27	28	75	75	50
<b>Balance at end of period</b>	<b>\$1,475</b>	<b>\$1,447</b>	<b>\$1,371</b>	<b>\$1,396</b>	<b>\$1,321</b>
Allowance for loan losses as a percentage of total loans	1.28%	1.31%	1.26%	1.35%	1.27%
Allowance for loan losses as a percentage of nonperforming assets	492%	482%	457%	347%	329%
Net charge-offs (recoveries) as a percentage of average loans	N/A	(0.04%)	0.09%	N/A	N/A
Provision for loan losses as a percentage of average loans	0.02%	0.03%	0.07%	0.07%	0.05%
<b>SELECTED RATIOS</b>	<b>Dec 31, 2014</b>	<b>Sept. 30, 2014</b>	<b>June 30, 2014</b>	<b>March 31, 2014</b>	<b>Dec 31, 2013</b>
Return on average assets (annualized)	1.59%	1.68%	1.76%	1.71%	1.66%
Return on average equity (annualized)	14.22%	14.12%	14.19%	13.92%	14.20%
Return on average equity (excluding unrealized gain on investments)	14.51%	14.34%	14.36%	13.95%	14.10%
Average shareholders' equity to average assets	11.20%	11.90%	12.38%	12.27%	11.71%
Yield on earning assets (tax equivalent)	4.07%	4.07%	4.26%	4.14%	4.00%
Cost of interest bearing funds	0.33%	0.34%	0.34%	0.33%	0.34%
Net interest margin (tax equivalent)	3.86%	3.87%	4.05%	3.92%	3.78%
Efficiency ratio (tax equivalent)	37.7%	36.7%	40.7%	39.5%	38.5%
End of period book value per common share	\$21.89	\$21.02	\$20.50	\$19.68	\$19.09
End of period book value (excluding unrealized gain on investments)	\$21.43	\$20.64	\$20.30	\$19.60	\$19.30
End of period common shares outstanding (in 000's)	1,121	1,122	1,125	1,125	1,132

TRINITY BANK N.A.  
(Unaudited)  
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YIELD ANALYSIS	December 31, 2014				12 Months Ending December 31, 2013			
	Average Balance	Interest	Yield	Tax Equivalent Yield	Average Balance	Interest	Yield	Tax Equivalent Yield
<b>Interest Earning Assets:</b>								
Short term investment	\$ 20,903	143	0.68%	0.68%	\$ 17,163	85	0.50%	0.50%
Investment securities	5,420	170	3.14%	3.14%	23,628	743	3.14%	3.14%
Tax Free securities	55,655	1,318	2.37%	3.41%	42,187	849	2.01%	2.90%
Loans	107,490	5,496	5.11%	5.11%	93,605	4,735	5.06%	5.06%
<b>Total Interest Earning Assets</b>	<b>189,468</b>	<b>7,127</b>	<b>3.93%</b>	<b>4.07%</b>	<b>176,583</b>	<b>6,412</b>	<b>3.63%</b>	<b>3.94%</b>
<b>Noninterest Earning Assets:</b>								
Cash and due from banks	3,576				3,502			
Other assets	2,790				2,662			
Allowance for loan losses	(1,392)				(1,246)			
<b>Total Noninterest Earning Assets</b>	<b>4,974</b>				<b>4,918</b>			
<b>Total Assets</b>	<b>\$194,442</b>				<b>\$181,501</b>			
<b>Interest Bearing Liabilities:</b>								
Transaction and Money Market accounts	94,179	266	0.28%	0.28%	94,464	267	0.28%	0.28%
Certificates and other time deposits	24,115	128	0.53%	0.53%	25,053	137	0.55%	0.55%
Other borrowings	432	0	0.25%	0.25%	317	0	0.04%	0.04%
<b>Total Interest Bearing Liabilities</b>	<b>118,726</b>	<b>394</b>	<b>0.33%</b>	<b>0.33%</b>	<b>119,834</b>	<b>404</b>	<b>0.34%</b>	<b>0.34%</b>
<b>Noninterest Bearing Liabilities</b>								
Demand deposits	52,060				40,160			
Other liabilities	511				478			
Shareholders' Equity	23,145				21,029			
<b>Total Liabilities and Shareholders Equity</b>	<b>\$194,442</b>				<b>\$181,501</b>			
<b>Net Interest Income and Spread</b>		<b>6,733</b>	<b>3.60%</b>	<b>3.74%</b>		<b>6,008</b>	<b>3.29%</b>	<b>3.51%</b>
<b>Net Interest Margin</b>			<b>3.55%</b>	<b>3.86%</b>			<b>3.40%</b>	<b>3.61%</b>

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

	December 31 2014	%	December 31 2013	%
<b>LOAN PORTFOLIO</b>				
Commercial and industrial	\$65,168	56.59%	\$63,364	57.86%
Real estate:				
Commercial	20,474	17.78%	17,701	16.16%
Residential	19,458	16.90%	19,037	17.38%
Construction and development	8,825	7.66%	7,085	6.47%
Consumer	1,231	1.07%	2,318	2.12%
<b>Total loans (gross)</b>	<b>115,156</b>	<b>100.00%</b>	<b>109,505</b>	<b>100.00%</b>
Unearned discounts	0	0.00%	0	0.00%
<b>Total loans (net)</b>	<b>\$115,156</b>	<b>100.00%</b>	<b>\$109,505</b>	<b>100.00%</b>

	December 31 2014	December 31 2013
<b>REGULATORY CAPITAL DATA</b>		
Tier 1 Capital	\$24,026	\$21,845
Total Capital (Tier 1 + Tier 2)	\$25,501	\$23,166
Total Risk-Adjusted Assets	\$128,591	\$134,220
Tier 1 Risk-Based Capital Ratio	18.68%	16.28%
Total Risk-Based Capital Ratio	19.83%	17.26%
Tier 1 Leverage Ratio	11.18%	12.01%

**OTHER DATA**

Full Time Equivalent Employees (FTE's)	15	14
<b>Stock Price Range</b> (For the Three Months Ended):		
High	\$42.40	\$37.00
Low	\$40.00	\$34.75
Close	\$42.40	\$37.00