



JEFFREY M. HARP
President
jharp@TrinityBK.com

May 6, 2015

Dear Shareholder,

Results for the first quarter of 2015 were relatively good. Net Income was up 14.9% over the first quarter of 2014. Trinity Bank remains very profitable and exceptionally efficient when compared to local, state, and national peer groups. The first quarter Press Release is attached for your review.

Loan quality remains very good as well. We are pleased to report that we sold the only piece of foreclosed real estate we've ever had in January 2015. In late 2013, a borrower encountered difficulty and ultimately filed for bankruptcy. At the time of the filing, our principal balance was \$402,000. In April 2014, we foreclosed on the real estate and charged off \$102,000 as a loss to our loan loss reserve. Subsequently, we collected \$47,500 through the bankruptcy process and then sold the real estate for a gain of \$70,000. As we have said before, loans involve risk. The key is when one has a bad loan, how much of the principal can we collect. In this case, we were able to collect all of the principal plus a little to offset some of the collection costs – attorney fees, property taxes and operating expense for the building, etc. We did a good job and were fortunate.

CROSSROADS

Trinity Bank is at a crossroads. Please allow me to explain what I mean by a crossroads. When we opened Trinity in May 2003 (12 years has sure passed quickly), we had 13 employees and no business. Today, we have over \$200,000,000 in assets, and we have 14 employees and one part-time employee. 2015's first quarter is our 47th full quarter of operation. To date, the staff has produced better results each quarter since we opened.

We are now at the point where the upward slope of the performance trend line will flatten out without additional investment for the future. We just cannot do much more without adding more people. The good news is that we are growing and we want to keep growing. The bad news is that we cannot add just one person per some number of dollars of additional assets. We have to add 3 or 4 people at once. Adding a few people may not sound like much, but adding 3 or 4 people to an existing staff of 14 will add 25-30% to our annual compensation expense.

In case you are wondering why we need to add to our staff, let me give you an example. In 2003, we had two loan assistants, Kris Nordyke and Dana Shipp, and we had few loans. Today, we have two loan assistants (Kris and Dana Key) and \$112,000,000 in loans. The loan assistants do a great job, but they cannot handle any more loan growth.

We have added one new lender (Mike Barber starting May 1, 2015 – more about Mike later) and we are searching for a new loan assistant and a new lobby services person. With the addition of these 3 people, we will utilize the existing bank office space to the fullest extent. As a result, we have hired an architect

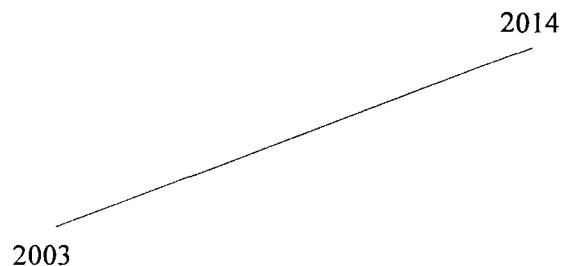
to begin plans to expand into the space adjacent to our existing facility. We are now occupying about 6,000 square feet of space. The adjacent building has another 5,500 square feet – enough to get us to \$400,000,000 in assets and \$7,000,000 in Net Income. Can you believe a \$400,000,000 Trinity Bank? We know it sounds fantastic, but we have a plan that we believe is realistic to achieve these milestones.

As soon as we have a concept for the new space, we will share it with you. We are excited and we hope you share in our excitement. The additional space will obviously increase our occupancy expense. Occupancy expense divided by assets is the normal ratio used by the banking industry. In the U.S., there are 395 banks in our Peer Group. The average bank’s occupancy expense divided by total assets is .32%. For Trinity, the ratio is .06%. Our occupancy expense is less than 20% of the average bank our size. With the new expansion, the occupancy expense may go to .16%, but we will still be 50% of the average bank’s occupancy expense. We can double the size of our facility and still be half of the average peer bank occupancy expense.

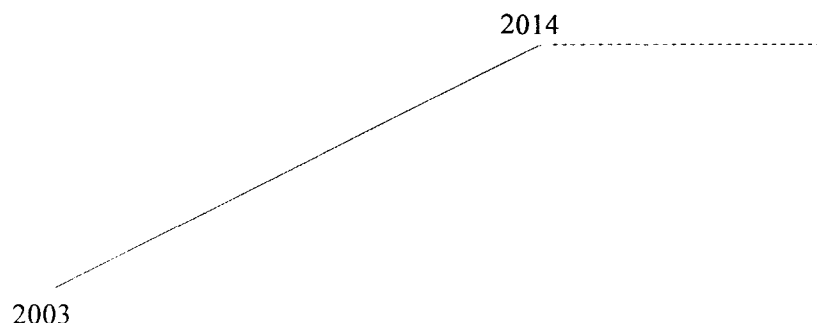
We love our facility, and we can’t wait to expand into a new, attractive, functional, customer friendly banking environment. We have one of the premier physical locations in Tarrant County. Trinity Bank is on one of two blocks between two major freeways and Montgomery Street is an exit on both.

THE STREAK

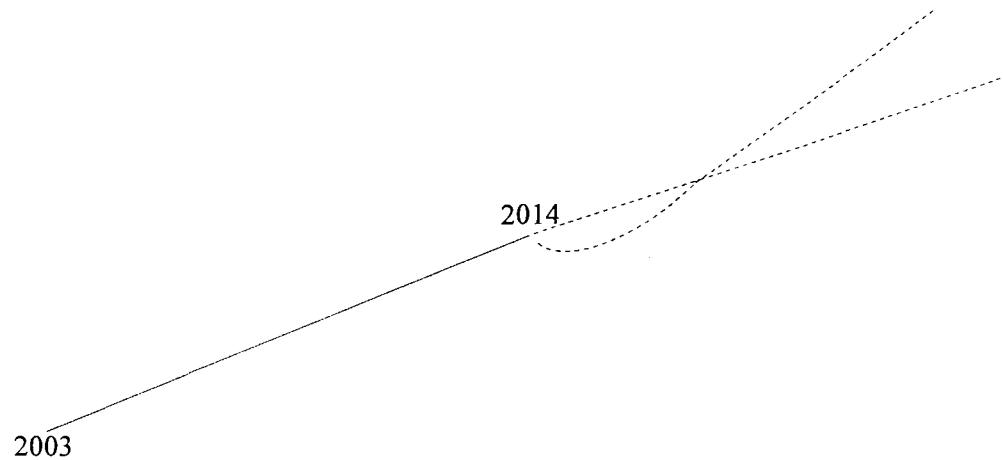
If you are concerned about the impact of new people and new space on our profitability, let me give you our thoughts. On page 1, we mentioned that we have produced better results each quarter for the 47 full quarters we have been open. At Trinity Bank, we call this “the streak”. We are very proud of this performance, and we would challenge you to find another bank that has duplicated this feat. Having worked so hard to produce the streak, we are very reluctant to assume that our investment in the future (new people and more office space) will cause our quarterly profit improvement to stop for a few quarters while we absorb the expense. Below is an approximate trend line for our results (and the trend of our stock price is roughly comparable).



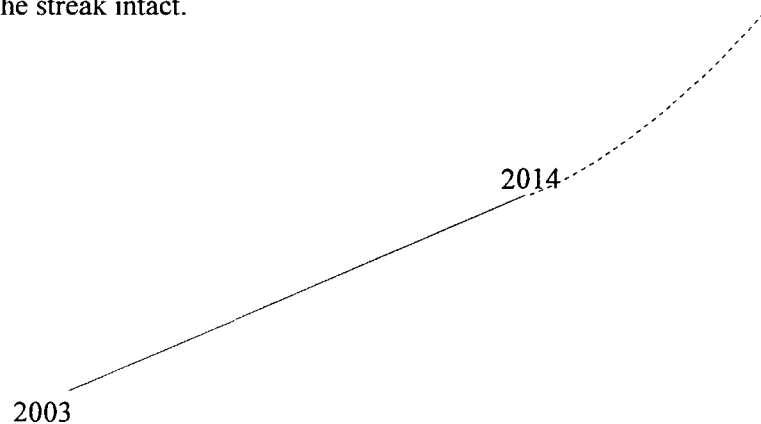
If we don’t invest for the future, the trend line will look like this.



The “easy” thing to do would be for us to tell you the trend will be



But for those of you that know us, we’ve never been satisfied with taking the easy way out. Its just our nature. We love the challenge. Therefore, and knowingly putting our necks on the line, Trinity Bank is committed to keeping the streak intact.



And there are some things we can do. We have a plan. But we will not sacrifice long-term performance for short-term results. So if the streak has to go, it has to go. However, the management and staff of Trinity Bank are committed to producing better results each quarter. If we can’t continue the streak, we will inform you. But this investment in the future of Trinity Bank has to be made if we are to continue building a great organization that produces superior results.

All bankers say they are producing superior results in one way or another. But sometimes it helps to get an outside opinion. I have attached to this letter a copy of an email from one of the bank rating agencies. We are pleased to report that Trinity Bank was rated #1 in Texas and #3 in the U.S. out of all 6,500 banks (based on earnings, asset quality, capitalization, growth, and liquidity). This performance is proof that our results are superior. We will do everything within reason to continue this level of achievement.

There is somewhat of a personal crossroads for us as well as Trinity Bank. To paraphrase the Apostle Paul, "Run the race so as to win the prize". We are running the race as hard as we can to win the prize. But pride in the "streak" can lead us all into places we don't want to go. So please trust us to strike the proper balance. We all appreciate your investment and your support. Thanks.

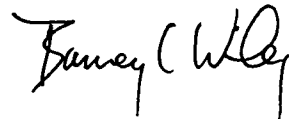
Thanks as well for your support of the items in the proxy statement. Increasing the authorized shares and approving the new Stock Option Plan will increase value in the future. And we will make every effort to avoid diluting your ownership percentage by continuing to repurchase stock if and when it becomes available at a reasonable price.

We are pleased to have added Mike Barber as executive vice president to Trinity Bank's management team in early May. Mike is a life-long Fort Worth native having graduated from Southwest High School and then earning a Finance Degree from Texas Christian University in 1996. He has been in banking for his entire career, most recently serving as area president for another financial institution. Mike is married to Caryn, with three beautiful children, Ellie (11), Luke (10), and Brooks (5). Mike is a past deacon and current member of Christ Chapel Bible Church, and has served on various boards including the Fort Worth Chamber, Boys and Girls Clubs of Greater Fort Worth, and the Catholic Charities of Fort Worth. We are excited to add someone with Mike's character and expertise to our team. Next time you are in the bank, please let us introduce you to Mike.

Sincerely,



Jeffrey M. Harp
President



Barney C. Wiley
Executive Vice President

Jeff Harp

From: Kirk Briden <kbriden@bankerscaddy.com>
Sent: Thursday, March 26, 2015 9:45 AM
To: Jeff Harp
Subject: Top 50 highest-performing banks in the country in 2014

Jeff,

Here are the national rankings that I mentioned to you. Congrats on your impressive performance!

Best regards,

Kirk Briden
Banker's Caddy
(314) 620-4844
www.bankerscaddy.com

Banker's Caddy works with over 350 banks in 45 states to help bankers and directors evaluate their performance relative to other banks in the area. The firm calculates composite rankings that consider nineteen different ratios that measure (in order of importance) earnings, asset quality (the likelihood of borrowers repaying loans), capitalization (a bank's ability to absorb unexpected losses), growth and liquidity (ability to quickly meet depositor and borrower needs for cash). Each of the areas are weighted to reflect their relative importance in assessing a bank's performance.

Using this methodology, following are the 50 highest-performing banks in the country in 2014. With nearly 6,500 banks across the country, each of these banks are well within the top 1% of the banks nationwide.

50 Highest-Performing Banks in U.S. (2014)

Rank	Bank Name	City	State	Assets (\$000's)
1	Capital Bank	San Juan Capistrano	CA	252,474
2	Liberty State Bank	Powers Lake	ND	85,600
3	Trinity Bank	Fort Worth	TX	215,474
4	First National Bank Of Shiner	Shiner	TX	552,760
5	CBW Bank	Weir	KS	14,566
6	Pocahontas State Bank	Pocahontas	IA	101,068
7	Victor State Bank	Victor	IA	51,995
8	Commercial State Bank	Republican City	NE	64,266
9	Washington Federal Bank For Savings	Chicago	IL	135,068
10	First National Bank Of Bellville	Bellville	TX	553,285
11	First National Bank & Trust Company Of Williston	Williston	ND	490,062
12	St. Henry Bank	Saint Henry	OH	267,665
13	Redstone Bank	Centennial	CO	83,540
14	Lighthouse Bank	Santa Cruz	CA	169,216
15	Cherokee State Bank	Cherokee	IA	195,773
16	Breda Savings Bank	Breda	IA	49,735
17	Grand Ridge National Bank	Grand Ridge	IL	100,099

18	Prime Bank	Edmond	OK	209,991
19	Bank Of Hemet	Riverside	CA	489,353
20	Home Bank Of California	San Diego	CA	121,520
21	Community Bank	Bristow	OK	83,572
22	Campbell County Bank	Herreid	SD	124,344
23	Sargent County Bank	Forman	ND	117,285
24	Cross River Bank	Teaneck	NJ	320,101
25	Malaga Bank	Palos Verdes Estates	CA	946,456
26	Horizon Bank	Waverly	NE	226,597
27	Sterling Bank And Trust	Southfield	MI	1,240,274
28	Oakworth Capital Bank	Birmingham	AL	334,179
29	First Whitney Bank And Trust	Atlantic	IA	208,152
30	Community Bank Of Easton	Easton	IL	29,901
31	Wells Bank Of Platte City	Platte City	MO	122,421
32	CommerceWest Bank	Newport Beach	CA	422,634
33	Peoples State Bank	Rocksprings	TX	73,694
34	Bank Of Montana	Missoula	MT	52,749
35	Middletown State Bank	Middletown	IL	33,573
36	Community National Bank Of Okarche	Okarche	OK	84,855
37	1st Bank & Trust	Broken Bow	OK	128,302
38	Tejas Bank	Monahans	TX	148,233
39	Horizon Bank	Austin	TX	550,765
40	California Republic Bank	Irvine	CA	1,121,028
41	Citizens State Bank	Sealy	TX	227,651
42	Security National Bank Of South Dakota	Dakota Dunes	SD	178,444
43	Steele Street Bank & Trust	Denver	CO	572,850
44	Atkins Savings Bank & Trust	Atkins	IA	80,974
45	First State Bank Southwest	Pipestone	MN	258,159
46	Nebraska State Bank	Oshkosh	NE	47,893
47	Marion County State Bank	Pella	IA	281,049
48	Signature Bank	New York	NY	27,318,640
49	Zapata National Bank	Zapata	TX	95,454
50	White State Bank	South English	IA	36,449

For Immediate Release

**TRINITY BANK REPORTS:
2015 FIRST QUARTER NET INCOME UP 14.9%
SEVENTH CASH DIVIDEND DECLARED**

FORT WORTH, Texas, April 30, 2015 - Trinity Bank N.A. (OTC Bulletin Board: TYBT) today announced operating results for the three months ending March 31, 2015.

Results of Operations

Trinity Bank, N.A. reported Net Income After Taxes of \$886,000 or \$.78 per diluted common share for the first quarter of 2015, compared to \$771,000 or \$.68 per diluted common share for the first quarter of 2014, an increase of 14.7%.

President Jeffrey M. Harp stated, "First quarter results were good with Net Income increasing 14.9% over 1Q2014 due to:

- 1) a slow but steady increase in loan volume – competition for good business remains fierce,
- 2) a lower tax rate produced by selling taxable securities in the first part of 2014 and reinvesting in tax-exempt securities,
- 3) exceptional efficiency, and
- 4) improved asset quality – we sold our only non-performing asset (the only real estate foreclosure since inception in 2003) for a gain of \$70,000."

"We are pleased to announce the addition of Mike Barber to the staff as Executive Vice-President. Mike joins us after 10 years with another bank as Fort Worth Market President. We look forward to his contribution to Trinity Bank."

"As previously announced, on April 30 Trinity will distribute its seventh cash dividend, \$.38 per share, an increase of 11.8% over the \$.34 per share dividend paid in October 2014."

<u><i>Profitability</i></u>	<u>3/31/2015</u>	<u>3/31/2014</u>
Return on Assets	1.71%	1.71%
Return on Equity	14.47%	13.95%

<u><i>Average for Quarter Ending</i></u> (in 000's)			<u>%</u>
Loans	\$111,088	\$104,737	6.1
Deposits	\$181,162	\$157,633	14.9

<u>Actual for Quarter Ending</u> (in 000's)	<u>3/31/2015</u>	<u>3/31/2014</u>	<u>%</u>
Net Interest Income	\$1,764	\$1,613	9.4
Non-Interest Income	130	118	10.2
Non-Interest Expense	(813)	(728)	11.7
Pretax Preprovision Income	\$1,081	\$1,003	7.8
Gain on Sale of Securities and Assets	\$ 70	\$ 129	(45.7)
Loan Loss Provision	0	(75)	N/M
Pre Tax Income	1,151	1,057	8.9
Income Tax	(265)	(286)	(7.3)
Net Income	\$ 886	\$ 771	14.9
Diluted Weighted Average Shares	1,132	1,136	
Earnings per Share	\$0.78	\$0.68	14.7

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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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		% Change
	March 31		
	2015	2014	
Interest income	\$1,862	\$1,709	9.0%
Interest expense	98	96	2.1%
Net Interest Income	1,764	1,613	9.4%
Service charges on deposits	42	42	0.0%
Other income	88	76	15.8%
Total Non Interest Income	130	118	10.2%
Salaries and benefits expense	429	377	13.8%
Occupancy and equipment expense	61	72	-15.3%
Other expense	323	279	15.8%
Total Non Interest Expense	813	728	11.7%
Pretax pre-provision income	1,081	1,003	7.8%
Gain on sale of securities	0	105	N/M
Gain on sale of foreclosed assets	70	24	N/M
Provision for Loan Losses	0	75	N/M
Earnings before income taxes	1,151	1,057	8.9%
Provision for income taxes	265	286	-7.3%
Net Earnings	\$886	\$771	14.9%
Basic earnings per share	0.79	0.69	14.5%
Basic weighted average shares outstanding	1,121	1,125	
Diluted earnings per share	0.78	0.68	14.7%
Diluted weighted average shares outstanding	1,132	1,136	

BALANCE SHEET SUMMARY	Average for Quarter		% Change
	March 31		
	2015	2014	
Total loans	\$111,088	\$104,737	6.1%
Total short term investments	20,885	10,122	106.3%
Total investment securities	70,779	60,942	16.1%
Earning assets	202,752	175,801	15.3%
Total assets	207,502	180,487	15.0%
Noninterest bearing deposits	58,296	42,918	35.8%
Interest bearing deposits	122,866	114,715	7.1%
Total deposits	181,162	157,633	14.9%
Fed Funds Purchased and Repurchase Agreements	429	442	-2.9%
Shareholders' equity	\$25,203	\$22,154	13.8%

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

BALANCE SHEET SUMMARY	March 31, 2015	Average for Quarter Ending			March 31, 2014
		Dec 31, 2014	Sept. 30, 2014	June 30, 2014	
Total loans	\$111,088	\$109,401	\$108,469	\$107,290	\$104,737
Total short term investments	20,885	35,421	24,627	12,010	10,122
Total investment securities	70,779	65,080	59,950	59,408	60,942
Earning assets	202,752	209,902	193,046	178,708	175,801
Total assets	207,502	214,976	198,164	183,720	180,487
Noninterest bearing deposits	58,296	60,788	56,904	47,495	42,918
Interest bearing deposits	122,866	128,918	116,710	112,580	114,715
Total deposits	181,162	189,706	173,614	160,075	157,633
Fed Funds Purchased and Repurchase Agreements	429	430	429	429	442
Shareholders' equity	\$25,203	\$24,077	\$23,578	\$22,746	\$22,154
HISTORICAL EARNINGS SUMMARY					
	March 31, 2015	Quarter Ended			March 31, 2014
		Dec 31, 2014	Sept. 30, 2014	June 30, 2014	
Interest income	\$1,862	\$1,853	\$1,806	\$1,758	\$1,709
Interest expense	98	105	98	95	96
Net Interest Income	1,764	1,748	1,708	1,663	1,613
Service charges on deposits	42	41	42	39	42
Other income	88	86	85	82	76
Total Non Interest Income	130	127	127	121	118
Salaries and benefits expense	429	613	381	377	377
Occupancy and equipment expense	61	64	68	69	72
Other expense	323	101	283	339	279
Total Non Interest Expense	813	778	732	785	728
Pretax pre-provision income	1,081	1,097	1,103	999	1,003
Gain on sale of securities	0	0	0	153	105
Gain on sale of foreclosed assets	70	0	23	0	24
Provision for Loan Losses	0	28	28	75	75
Earnings before income taxes	1,151	1,069	1,098	1,077	1,057
Provision for income taxes	265	212	266	270	286
Net Earnings	\$886	\$857	\$832	\$807	\$771
Diluted earnings per share	\$ 0.78	\$ 0.76	\$ 0.73	\$ 0.71	\$ 0.68

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

HISTORICAL BALANCE SHEET	Ending Balance				
	March 31, 2015	Dec 31, 2014	Sept. 30, 2014	June 30, 2014	March 31, 2014
Total loans	\$112,689	\$115,156	\$110,778	\$108,648	\$103,762
Total short term investments	20,562	26,587	31,928	11,507	19,981
Total investment securities	71,606	68,132	61,731	58,067	59,669
Total earning assets	204,857	209,875	204,437	178,222	183,412
Allowance for loan losses	(1,477)	(1,475)	(1,447)	(1,371)	(1,396)
Premises and equipment	1,223	1,240	1,265	1,281	1,306
Other Assets	4,941	5,834	4,740	6,446	5,590
Total assets	209,544	215,474	208,995	184,578	188,912
Noninterest bearing deposits	61,777	56,554	59,336	50,548	46,896
Interest bearing deposits	121,244	133,289	124,676	110,131	118,861
Total deposits	183,021	189,843	184,012	160,679	165,757
Fed Funds Purchased and Repurchase Agreements	429	430	430	429	429
Other Liabilities	1,051	663	970	403	587
Total liabilities	184,501	190,936	185,412	161,511	166,773
Shareholders' Equity Actual	24,486	24,026	23,162	22,835	22,054
Unrealized Gain - AFS	557	512	421	231	85
Total Equity	\$25,043	\$24,538	\$23,583	\$23,066	\$22,139
NONPERFORMING ASSETS	Quarter Ending				
	March 31, 2015	Dec 31, 2014	Sept. 30, 2014	June 30, 2014	March 31, 2014
Nonaccrual loans	\$0	\$0	\$0	\$0	\$402
Restructured loans	\$0	\$0	\$0	\$0	\$0
Other real estate & foreclosed assets	\$0	\$300	\$300	\$300	\$0
Accruing loans past due 90 days or more	\$0	\$0	\$0	\$0	\$0
Total nonperforming assets	\$0	\$300	\$300	\$300	\$402
Accruing loans past due 30-89 days	\$0	\$0	\$0	\$0	\$0
Total nonperforming assets as a percentage of loans and foreclosed assets	0.00%	0.26%	0.27%	0.28%	0.39%

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

ALLOWANCE FOR LOAN LOSSES	Quarter Ending				
	March 31, 2015	Dec 31, 2014	Sept. 30, 2014	June 30, 2014	March 31, 2014
Balance at beginning of period	\$1,475	\$1,447	\$1,371	\$1,396	\$1,321
Loans charged off	0	0	0	102	0
Loan recoveries	2	1	48	2	0
Net (charge-offs) recoveries	2	1	48	(100)	0
Provision for loan losses	0	27	28	75	75
Balance at end of period	\$1,477	\$1,475	\$1,447	\$1,371	\$1,396
Allowance for loan losses as a percentage of total loans	1.31%	1.28%	1.31%	1.26%	1.35%
Allowance for loan losses as a percentage of nonperforming assets	N/A	492%	482%	457%	347%
Net charge-offs (recoveries) as a percentage of average loans	N/A	N/A	(0.04%)	0.09%	N/A
Provision for loan losses as a percentage of average loans	N/A	0.02%	0.03%	0.07%	0.07%

SELECTED RATIOS	Quarter Ending				
	March 31, 2015	Dec 31, 2014	Sept. 30, 2014	June 30, 2014	March 31, 2014
Return on average assets (annualized)	1.71%	1.59%	1.68%	1.76%	1.71%
Return on average equity (annualized)	14.06%	14.22%	14.12%	14.19%	13.92%
Return on average equity (excluding unrealized gain on investments)	14.47%	14.51%	14.34%	14.36%	13.95%
Average shareholders' equity to average assets	12.15%	11.20%	11.90%	12.38%	12.27%
Yield on earning assets (tax equivalent)	4.04%	4.07%	4.07%	4.26%	4.14%
Cost of interest bearing funds	0.32%	0.33%	0.34%	0.34%	0.33%
Net interest margin (tax equivalent)	3.84%	3.86%	3.87%	4.05%	3.92%
Efficiency ratio (tax equivalent)	39.1%	37.7%	36.7%	40.7%	39.5%
End of period book value per common share	\$22.34	\$21.89	\$21.02	\$20.50	\$19.68
End of period book value (excluding unrealized gain on investments)	\$21.84	\$21.43	\$20.64	\$20.30	\$19.60
End of period common shares outstanding (in 000's)	1,121	1,121	1,122	1,125	1,125

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

YIELD ANALYSIS	March 31, 2015			3 Months Ending			March 31, 2014		
	Average Balance	Interest	Yield	Tax Equivalent Yield	Average Balance	Interest	Yield	Tax Equivalent Yield	
Interest Earning Assets:									
Short term investment	\$ 20,885	34	0.65%	0.65%	\$ 10,122	15	0.59%	0.59%	
Investment securities	924	6	2.60%	2.60%	16,427	134	3.26%	3.26%	
Tax Free securities	69,855	416	2.38%	3.43%	44,515	249	2.24%	3.22%	
Loans	111,088	1,406	5.06%	5.06%	104,737	1,311	5.01%	5.01%	
Total Interest Earning Assets	202,752	1,862	3.93%	4.04%	175,801	1,709	3.89%	4.14%	
Noninterest Earning Assets:									
Cash and due from banks	3,501				3,504				
Other assets	2,725				2,538				
Allowance for loan losses	(1,476)				(1,356)				
Total Noninterest Earning Assets	4,750				4,686				
Total Assets	\$207,502				\$180,487				
Interest Bearing Liabilities:									
Transaction and Money Market accounts	100,720	70	0.28%	0.28%	89,438	62	0.28%	0.28%	
Certificates and other time deposits	22,147	28	0.51%	0.51%	25,276	34	0.55%	0.55%	
Other borrowings	429	0	0.25%	0.25%	442	0	0.13%	0.13%	
Total Interest Bearing Liabilities	123,296	98	0.32%	0.32%	115,156	96	0.33%	0.33%	
Noninterest Bearing Liabilities									
Demand deposits	58,296				42,918				
Other liabilities	707				259				
Shareholders' Equity	25,203				22,154				
Total Liabilities and Shareholders Equity	\$207,502				\$180,487				
Net Interest Income and Spread		1,764	3.61%	3.72%		1,613	3.55%	3.81%	
Net Interest Margin			3.48%	3.84%			3.67%	3.92%	

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

	March 31 2015	%	March 31 2014	%
LOAN PORTFOLIO				
Commercial and industrial	\$59,432	52.74%	\$57,699	55.61%
Real estate:				
Commercial	22,708	20.15%	16,899	16.29%
Residential	18,857	16.73%	20,428	19.69%
Construction and development	10,464	9.29%	7,113	6.86%
Consumer	1,228	1.09%	1,622	1.56%
Total loans (gross)	112,689	100.00%	103,761	100.00%
Unearned discounts	0	0.00%	0	0.00%
Total loans (net)	\$112,689	100.00%	\$103,761	100.00%

	March 31 2015	March 31 2014
REGULATORY CAPITAL DATA		
Tier 1 Capital	\$23,929	\$22,054
Total Capital (Tier 1 + Tier 2)	\$25,406	\$23,450
Total Risk-Adjusted Assets	\$126,155	\$121,805
Tier 1 Risk-Based Capital Ratio	18.97%	18.11%
Total Risk-Based Capital Ratio	20.14%	19.25%
Tier 1 Leverage Ratio	11.53%	12.22%

OTHER DATA

Full Time Equivalent Employees (FTE's)	15	14
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Stock Price Range

(For the Three Months Ended):

High	\$47.00	\$37.00
Low	\$42.40	\$35.01
Close	\$47.00	\$37.00