

JEFFREY M. HARP  
President  
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February 7, 2011

Dear Shareholders

### **OPERATING RESULTS**

I am pleased to report good results for Trinity Bank, N.A. for the year ending December 31, 2010 – our seventh full year of operations.

<u>Period</u>	<u>Net Income</u>
5-28-03 to 12-31-03*	\$ (939,000)
FYE 12-31-04	\$ (277,000)
FYE 12-31-05	\$ 463,000
FYE 12-31-06	\$ 888,000
FYE 12-31-07	\$1,037,000
FYE 12-31-08	\$1,393,000
FYE 12-31-09	\$1,636,000
FYE 12-31-10	\$2,005,000

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

The fourth quarter of 2010 represents our 25<sup>th</sup> consecutive quarter of improved profit. Our consistent performance is starting to be recognized nationally. I have included at the end of this letter a press release which was distributed in December. Being in the top 20 out of 1,150 banks in the nation is quite an accomplishment, and the Board and the staff of Trinity Bank are proud of this achievement.

### **SHAREHOLDER VALUE**

At least once a year, I try to talk with you about the concept of “increasing Shareholder Value”. In 2007, your Board and management chose to use a definition of Shareholder Value derived from the Economic Value Added (EVA) Financial System developed by Stern Stewart & Co. in 1990.

“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.”

Based on the EVA system, we must develop a number called Free Cash Flow. This is the amount of cash produced each period that is available to repay debt, acquire another entity, reinvest in the business, or return to the shareholder (through dividends or stock repurchases). The updated Free Cash Flow numbers are shown below.

Cash Flow for Years 2003 – 2010

	Net Income (Loss)	Loan Loss Provision	Capital Expenditures	Depreciation	Cash Flow	Year end Share Price
2003	\$ (939,087)	106,000	(1,852,801)	74,492	(2,611,396)	\$ 11.25
2004	(276,981)	147,000	( 440,297)	178,687	( 391,591)	13.75
2005	462,880	161,000	( 7,077)	192,018	808,821	16.00
2006	887,690	132,000	( 71,396)	198,437	1,146,731	18.25
2007	1,036,699	180,000	( 43,462)	223,594	1,396,831	20.00
2008	1,393,163	180,000	*( 293,474)	219,352	1,499,041	20.00
2009	1,636,286	180,000	( 72,295)	238,659	1,982,650	24.25
2010	2,004,875	285,000	( 58,544)	173,414	2,404,745	24.10

\*If you are wondering about the capital expenditures in 2008, we purchased a piece of property for future expansion of our drive-in bank, we built three new offices and we upgraded our website and disaster recovery system. All were necessary to ensure that our ability to grow as opportunities become available will not be restricted.

Free Cash Flow is growing. We have made progress each year. And for the first time, we have invested some of the Free Cash Flow. In conjunction with the Stock Repurchase Plan approved by the Shareholders at the Annual Meeting in May 2010, we acquired approximately 50,000 shares of our stock in the open market in 2010. What does this do for me, the shareholder?

- 1) I now own about 5% more of Trinity Bank than I did before -- and I didn't have to spend any money.
- 2) Earnings per share and Return on Equity will be enhanced by the repurchase of the shares.
- 3) After the repurchase of the stock, our Capital Ratio (Stockholder's Equity divided by Total Assets) remains above 10%. This strong capital position gives us flexibility and strength should opportunities arise to acquire, expand, or fund internal growth.

If you have any questions or comments about the concept of repurchasing Trinity Bank stock, please contact me. It is my intention to ask for approval to continue the Repurchase Plan at the next Annual Shareholder Meeting in May. The Plan must be approved by you, the shareholder, and by our primary regulator, the Office of the Comptroller of the Currency (the national bank examiners).

## **STOCK PRICE**

The most recent trades in Trinity stock have been at the \$25 level. That is not much of an increase from year end 2009 – in spite of a 25% increase in Free Cash Flow. What gives? As I have mentioned previously, the Board, management, and staff have significant impact on the ability to generate Free Cash Flow. But we do not control the price. The “market” sets the price. However, over a long period of time, changes in the stock price will track changes in Free Cash Flow.

One more word about the price of Trinity Bank shares. For original investors (and 90% of our original investors still hold shares), the offering price was \$10 per share. At the current level of \$25 per share, the return on the original investment is 150% - or about 20% per year. Compare that performance to the overall stock market – from 2000 to 2010, the Dow Jones Industrial Average and the S & P 500 were basically flat.

## **LOAN QUALITY**

In third quarter of 2010, we reported our first non-performing loan in the amount of \$1,785,000. We have collected about half of that (it was \$831,000 at 12-31-10), and we have a plan to collect the other half. Time will tell how successful we will be, but we are actively working with the borrower to get through this situation and to recover all of the bank's investment.

We have just completed a loan review (as of 10-31-10) by an outside third party, and we have finished our regular examination by the OCC. Our loan quality remains satisfactory (the nicest word used by regulators). We did not have any new non-performing loans identified, and we had no past due loans.

I can report that both entities, the loan review company and the bank examiners, said that a bank (new or old) going 7 ½ years without a loan loss is unprecedented. We are very fortunate and very proud of this performance. At the same time, we keep looking over our shoulder to make sure nothing is gaining on us (to misquote Satchel Paige).

## **WHAT ABOUT 2011?**

Surely things will get better. I keep telling myself that. But I have serious misgivings. I don't see that we have solved any of the problems that caused the Great Recession of 2008 – 2009. Housing is still a mess. Unemployment is unacceptably high. The institutions that were “Too Big To Fail” are bigger and even more interconnected. It seems to me like all we have done is increase the national debt by \$4,000,000,000,000 (I just had to write that out) to get the economy back to the 2007 level - with 7,000,000 fewer jobs. How much worse could it have been if we had just let the market cleanse itself?

Let me finish with two quotes, a couple from Pacific Investment Management Co.'s Bill Gross (manager of the \$239 billion Total Return Fund – world's largest mutual fund) and a couple from Caroline Baum (a Bloomberg News columnist and author of "Just What I Said").

From Bill Gross,

"Policy makers are robbing savers by driving down real interest rates as they keep borrowing costs low in a devil's bargain."

"To put it bluntly, they are robbing savers..."

I consider myself a saver and I'm getting tired of this.

From Caroline Baum,

"President Barack Obama talks a lot about growing the economy and grows the government instead."

[Parenthetically, he is not the only President that has done this. Both Republicans and Democrats are guilty.]

"The idea that the government can grow the economy is seriously flawed. The economy grows on its own unless there are obstacles placed in the way. The best thing the government can do is to remove those impediments, such as the high corporate tax rate..."

and, per Jeff Harp, burdensome regulation. Banking is one of the most highly regulated industries in the U.S. Did those regulations prevent the banking crisis? The ability to succeed has got to include the ability to fail. We seem to have neither.

Thanks for your investment in and support of Trinity Bank. 2011 will be a challenge. We will do our best to meet the challenge while maintaining our focus on the long run growth and profitability of your bank.

Sincerely,



Jeffrey M. Harp

For Immediate Release

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## Report Shows Trinity Bank's Success Among Nation's Top 20 Banks

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FORT WORTH, Texas, January 10, 2011 – According to a recent SNL Financial report, Trinity Bank in Fort Worth is among only 20 banks in the nation, with assets of more than \$100 million, which were able to increase earnings every year from 2005 through 2010. The report took into consideration more than 1,150 institutions and included earnings from 2005 through estimated earnings for the year 2010.

The research, which was conducted by noted Rochdale Securities LLC analyst, Dick Bove, concluded the reason the 20 financial institutions had reached this plateau was because they avoided making bad loans. Although his reasons for success sound quite simple, all the 20 banks maintained profitability while holding a higher than average loan portfolio within lending categories that may attribute to causing other banks' financial problems. Bove's report also stated that the banks' profitability was not because they were more liquid or because they had a surplus of capital.

Jeff Harp, President of Trinity Bank welcomed his bank's inclusion into this elite group of the top 2% of our nation's banks. "This report confirms Trinity Bank's high level of consistent results, for which we believe there are several good reasons. Trinity is fortunate to have good customers. Trinity operates with an unusually low overhead. And relative to the rest of the nation, Trinity is in a good market. If someone is looking for a strong bank with good bankers, we think they will find it at Trinity Bank."

SNL Research, which distributed the report, maintains a financial database which includes detailed profiles on more than 20,000 U.S. financial institutions. It includes all publicly-traded banks and thrifts, privately-held institutions and credit unions.

Trinity Bank, N.A. is an independent, locally owned commercial bank that began operations in 2003. For more information, visit Trinity Bank's website: [www.Trinitybk.com](http://www.Trinitybk.com).

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*For Immediate Release*

**TRINITY BANK 2010 PROFITS UP 24.3%  
SEVENTH CONSECUTIVE YEAR OF IMPROVED PROFITABILITY**

FORT WORTH, Texas, February 7, 2011 - 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, 2010.

***Results of Operations***

Trinity Bank, N.A. reported Net Income After Taxes for the fourth quarter of \$525,279, or \$.46 per diluted common share, compared to \$442,291, or \$.38 per diluted common share for the fourth quarter of 2009, an increase of 21.1%.

For the year 2010, Net Income After Taxes amounted to \$2,004,875, or \$1.74 per diluted common share, compared to \$1,636,286, or \$1.40 per diluted common share for 2009, an increase of 24.3%.

Jeffrey M. Harp, President, stated, "Operating results for the fourth quarter of 2010 represent our 25<sup>th</sup> consecutive quarter of increased profit. We continue to improve the return on the bank's assets and the return on the shareholder's investment. We look forward to facing the challenge of 2011 and maintaining our record of improving Trinity Bank's performance each year."

	<u>For Year Ending</u>			
	<u>2010</u>	<u>2009</u>	<u>2008</u>	<u>2007</u>
Return on Assets	1.30%	1.12%	1.11%	0.96%
Return on Equity (excluding unrealized gain on securities)	12.57%	11.33%	10.80%	8.88%

**Average for Year Ending**

	<u>12-31-10</u>	<u>12-31-09</u>	
Loans	\$ 72,786	\$ 64,707	12.5 %
Deposits	\$133,850	127,927	4.6%

**Actual for Year Ending**

Net Interest Income	\$ 4,891	\$ 4,246	15.2%
Non-Interest Income	\$ 585	\$ 575	1.7%
Non-Interest Expense	\$ 2,522	\$ 2,541	(0.7%)
Loan Loss Provision	\$ 285	\$ 180	58.3%
Pre Tax Income	\$ 2,669	\$ 2,100	27.1%
Income Tax	\$ 664	\$ 464	43.1%
Net Income	\$ 2,005	\$ 1,636	22.6%

Trinity Bank, N.A. is a commercial bank that began operations May 28, 2003 with the largest initial capital ever raised by a Tarrant County bank. For a full financial statement, visit Trinity Bank’s website: [www.trinitybk.com](http://www.trinitybk.com) click on “About Us” and then click on “Investor Information”. Financial information in regulatory reporting format is also available at [www.fdic.gov](http://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			Twelve Months Ended		
	December 31 2010	2009	% Change	December 31 2010	2009	% Change
Interest income	1,516	1,488	1.9%	6,081	5,856	3.8%
Interest expense	270	381	-29.1%	1,190	1,610	-26.1%
<b>Net Interest Income</b>	<b>1,246</b>	<b>1,107</b>	<b>12.6%</b>	<b>4,891</b>	<b>4,246</b>	<b>15.2%</b>
<b>Provision for Loan Losses</b>	<b>150</b>	<b>45</b>	<b>233.3%</b>	<b>285</b>	<b>180</b>	<b>58.3%</b>
Service charges on deposits	34	34	0.0%	145	124	16.9%
Net gain on securities available for sale	153	88	73.9%	198	175	13.1%
Other income	55	55	0.0%	242	276	-12.3%
<b>Total Non Interest Income</b>	<b>242</b>	<b>177</b>	<b>36.7%</b>	<b>585</b>	<b>575</b>	<b>1.7%</b>
Salaries and benefits expense	437	403	8.4%	1,384	1,271	8.9%
Occupancy and equipment expense	75	108	-30.6%	308	369	-16.5%
FDIC expense	45	44	2.3%	174	273	-36.3%
Other expense	91	105	-13.3%	656	628	4.5%
<b>Total Non Interest Expense</b>	<b>648</b>	<b>660</b>	<b>-1.8%</b>	<b>2,522</b>	<b>2,541</b>	<b>-0.7%</b>
Earnings before income taxes	690	579	19.2%	2,669	2,100	27.1%
Provision for income taxes	165	137	20.4%	664	464	43.1%
<b>Net Earnings</b>	<b>525</b>	<b>442</b>	<b>18.8%</b>	<b>2,005</b>	<b>1,636</b>	<b>22.6%</b>
Basic earnings per share	0.49	0.40	22.5%	1.83	1.47	24.5%
Basic weighted average shares outstanding	1,079	1,115		1,098	1,115	
Diluted earnings per share	0.46	0.38	21.1%	1.74	1.40	24.3%
Diluted weighted average shares outstanding	1,135	1,171		1,154	1,171	

BALANCE SHEET SUMMARY	Average for Quarter			Average for Twelve Months		
	Ending December 31 2010	2009	% Change	Ending December 31 2010	2009	% Change
Total loans	\$72,047	\$66,816	7.8%	\$72,786	\$64,707	12.5%
Total short term investments	23,496	29,268	-19.7%	22,244	23,653	-6.0%
Total investment securities	53,988	51,363	5.1%	50,802	52,535	-3.3%
<b>Earning assets</b>	<b>149,531</b>	<b>147,447</b>	<b>1.4%</b>	<b>145,832</b>	<b>140,895</b>	<b>3.5%</b>
<b>Total assets</b>	<b>155,868</b>	<b>154,425</b>	<b>0.9%</b>	<b>152,957</b>	<b>146,043</b>	<b>4.7%</b>
Noninterest bearing deposits	24,267	22,985	5.6%	23,217	23,252	-0.2%
Interest bearing deposits	112,540	113,378	-0.7%	110,633	104,675	5.7%
<b>Total deposits</b>	<b>136,807</b>	<b>136,363</b>	<b>0.3%</b>	<b>133,850</b>	<b>127,927</b>	<b>4.6%</b>
<b>Fed Funds Purchased and Repurchase Agreements</b>	<b>733</b>	<b>630</b>	<b>16.3%</b>	<b>880</b>	<b>1,972</b>	<b>-55.4%</b>
<b>Shareholders' equity</b>	<b>17,382</b>	<b>16,453</b>	<b>5.6%</b>	<b>17,225</b>	<b>15,402</b>	<b>11.8%</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, 2009</b>
	<b>Dec 31, 2010</b>	<b>Sept. 30, 2010</b>	<b>June 30, 2010</b>	<b>March 31, 2010</b>	
Total loans	\$72,047	\$73,921	\$74,671	\$70,473	\$66,816
Total short term investments	23,496	25,261	19,397	20,760	29,268
Total investment securities	53,988	50,517	48,896	49,764	51,363
<b>Earning assets</b>	<b>149,531</b>	<b>149,699</b>	<b>142,964</b>	<b>140,997</b>	<b>147,447</b>
<b>Total assets</b>	<b>155,868</b>	<b>156,779</b>	<b>150,282</b>	<b>148,608</b>	<b>154,425</b>
Noninterest bearing deposits	24,267	23,717	22,134	22,713	22,985
Interest bearing deposits	112,540	113,954	108,886	107,068	113,378
<b>Total deposits</b>	<b>136,807</b>	<b>137,671</b>	<b>131,020</b>	<b>129,781</b>	<b>136,363</b>
<b>Fed Funds Purchased and Repurchase Agreements</b>	<b>733</b>	<b>874</b>	<b>924</b>	<b>991</b>	<b>630</b>
<b>Shareholders' equity</b>	<b>17,382</b>	<b>17,209</b>	<b>17,340</b>	<b>16,964</b>	<b>16,453</b>
<b>HISTORICAL EARNINGS SUMMARY</b>					
<b>HISTORICAL EARNINGS SUMMARY</b>	<b>Quarter Ended</b>				<b>Dec 31, 2009</b>
	<b>Dec 31, 2010</b>	<b>Sept. 30, 2010</b>	<b>June 30, 2010</b>	<b>March 31, 2010</b>	
Interest income	1,516	1,542	1,536	1,488	1,488
Interest expense	270	307	302	311	381
<b>Net Interest Income</b>	<b>1,246</b>	<b>1,235</b>	<b>1,234</b>	<b>1,177</b>	<b>1,107</b>
<b>Provision for Loan Losses</b>	<b>150</b>	<b>45</b>	<b>45</b>	<b>45</b>	<b>45</b>
Service charges on deposits	34	37	37	37	34
Gain on Sale - AFS	153	25	7	13	88
Other income	55	64	59	64	55
<b>Total Non Interest Income</b>	<b>242</b>	<b>126</b>	<b>103</b>	<b>114</b>	<b>177</b>
Salaries and benefits expense	437	319	315	313	403
Occupancy and equipment expense	75	75	79	79	108
FDIC expense	45	45	45	39	44
Other expense	91	189	186	191	105
<b>Total Non Interest Expense</b>	<b>648</b>	<b>628</b>	<b>625</b>	<b>622</b>	<b>660</b>
Earnings before income taxes	690	688	667	624	579
Provision for income taxes	165	173	171	155	137
<b>Net Earnings</b>	<b>525</b>	<b>515</b>	<b>496</b>	<b>469</b>	<b>442</b>

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

HISTORICAL BALANCE SHEET	Ending Balance				
	Dec 31, 2010	Sept. 30, 2010	June 30, 2010	March 31, 2010	Dec 31, 2009
Total loans	\$72,460	\$73,003	\$74,007	\$73,432	\$71,949
Total short term investments	17,886	27,750	20,614	17,634	19,006
Total investment securities	58,583	51,376	50,436	50,944	55,082
<b>Total earning assets</b>	<b>148,929</b>	<b>152,129</b>	<b>145,057</b>	<b>142,010</b>	<b>146,037</b>
Allowance for loan losses	1,371	1,221	1,176	1,131	1,086
Premises and equipment	1,442	1,479	1,513	1,544	1,543
Other Assets	4,949	6,757	6,967	5,972	4,733
<b>Total assets</b>	<b>153,949</b>	<b>159,144</b>	<b>152,359</b>	<b>148,395</b>	<b>151,227</b>
Noninterest bearing deposits	26,844	25,304	21,057	22,404	25,568
Interest bearing deposits	109,100	114,683	112,270	107,393	107,565
<b>Total deposits</b>	<b>135,944</b>	<b>139,987</b>	<b>133,327</b>	<b>129,797</b>	<b>133,133</b>
Fed Funds Purchased and Repurchase Agreements	538	702	511	590	454
Other Liabilities	646	1,050	965	875	876
<b>Total liabilities</b>	<b>137,128</b>	<b>141,739</b>	<b>134,803</b>	<b>131,262</b>	<b>134,463</b>
Shareholders' Equity Actual	16,176	16,081	16,316	15,835	15,354
Unrealized Gain - AFS	645	1,324	1,240	1,299	1,410
<b>Total Equity</b>	<b>16,821</b>	<b>17,405</b>	<b>17,556</b>	<b>17,134</b>	<b>16,764</b>

NONPERFORMING ASSETS	Quarter Ending				
	Dec 31, 2010	Sept. 30, 2010	June 30, 2010	March 31, 2010	Dec 31, 2009
Nonaccrual loans	\$831	\$1,785	\$0	\$0	\$0
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
<b>Total nonperforming assets</b>	<b>\$831</b>	<b>\$1,785</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
Accruing loans past due 30-89 days	\$0	\$0	\$0	\$0	\$0
Total nonperforming assets as a percentage of loans and foreclosed assets	1.15%	2.45%	0.00%	0.00%	0.00%

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(Unaudited)  
(Dollars in thousands, except per share data)

ALLOWANCE FOR LOAN LOSSES	Quarter Ending				Dec 31, 2009
	Dec 31, 2010	Sept. 30, 2010	June 30, 2010	March 31, 2010	
<b>Balance at beginning of period</b>	<b>\$1,221</b>	<b>\$1,176</b>	<b>\$1,131</b>	<b>\$1,086</b>	<b>\$1,041</b>
Loans charged off	0	0	0	0	0
Loan recoveries	0	0	0	0	0
Net (charge-offs) recoveries	0	0	0	0	0
Provision for loan losses	150	45	45	45	45
<b>Balance at end of period</b>	<b>\$1,371</b>	<b>\$1,221</b>	<b>\$1,176</b>	<b>\$1,131</b>	<b>\$1,086</b>
Allowance for loan losses as a percentage of total loans	1.89%	1.67%	1.59%	1.54%	1.51%
Allowance for loan losses as a percentage of nonperforming loans	164.98%	68.40%	N/A	N/A	N/A
Net charge-offs (recoveries) as a percentage of average loans	N/A	N/A	N/A	N/A	N/A
Provision for loan losses as a percentage of average loans	0.21%	0.06%	0.06%	0.06%	0.06%

SELECTED RATIOS	Quarter Ending				Dec 31, 2009
	Dec 31, 2010	Sept. 30, 2010	June 30, 2010	March 31, 2010	
Return on average assets (annualized)	1.35%	1.31%	1.32%	1.26%	1.15%
Return on average equity (annualized)	12.08%	11.97%	11.44%	11.06%	10.75%
Return on average equity (excluding unrealized gain on investments)	12.91%	12.95%	12.35%	12.05%	11.71%
Average shareholders' equity to average assets	11.15%	10.98%	11.56%	11.42%	10.65%
Yield on earning assets (tax equivalent)	4.32%	4.34%	4.52%	4.45%	4.27%
Cost of interest bearing funds	0.96%	1.07%	1.10%	1.15%	1.34%
Net interest margin (tax equivalent)	3.49%	3.52%	3.67%	3.57%	3.23%
Efficiency ratio (tax equivalent)	45.18%	44.13%	44.04%	45.34%	51.52%
End of period book value per common share	15.76	16.04	15.73	15.35	15.03
End of period book value (excluding unrealized gain on investments)	15.16	14.82	14.62	14.19	13.77
End of period common shares outstanding	1,067	1,085	1,116	1,116	1,115

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

	December 31, 2010				12 Months Ending December 31, 2009			
	Average Balance	Interest	Yield	Tax Equivalent Yield	Average Balance	Interest	Yield	Tax Equivalent Yield
<b>YIELD ANALYSIS</b>								
<b>Interest Earning Assets:</b>								
Short term investment	22,244	259	1.16%	1.16%	23,653	415	1.75%	1.75%
Investment securities	25,694	1,116	4.34%	4.34%	27,072	1,124	4.15%	4.15%
Tax Free securities	25,108	788	3.14%	4.52%	25,463	814	3.20%	4.61%
Loans	72,786	3,918	5.38%	5.38%	64,707	3,511	5.43%	5.43%
<b>Total Interest Earning Assets</b>	<b>145,832</b>	<b>6,081</b>	<b>4.17%</b>	<b>4.42%</b>	<b>140,895</b>	<b>5,864</b>	<b>4.16%</b>	<b>4.42%</b>
<b>Noninterest Earning Assets:</b>								
Cash and due from banks	3,127				3,489			
Other assets	5,194				2,655			
Allowance for loan losses	(1,196)				(996)			
<b>Total Noninterest Earning Assets</b>	<b>7,125</b>				<b>5,148</b>			
<b>Total Assets</b>	<b>\$152,957</b>				<b>\$146,043</b>			
<b>Interest Bearing Liabilities:</b>								
Transaction and Money Market accounts	78,624	734	0.93%	0.93%	72,635	900	1.24%	1.24%
Certificates and other time deposits	32,009	450	1.41%	1.41%	32,040	699	2.18%	2.18%
Other borrowings	880	6	0.68%	0.68%	1,972	11	0.56%	0.56%
<b>Total Interest Bearing Liabilities</b>	<b>111,513</b>	<b>1,190</b>	<b>1.07%</b>	<b>1.07%</b>	<b>106,647</b>	<b>1,610</b>	<b>1.51%</b>	<b>1.51%</b>
<b>Noninterest Bearing Liabilities</b>								
Demand deposits	23,217				23,252			
Other liabilities	1,002				742			
Shareholders' Equity	17,225				15,402			
<b>Total Liabilities and Shareholders Equity</b>	<b>\$152,957</b>				<b>\$146,043</b>			
<b>Net Interest Income and Spread</b>		<b>4,891</b>	<b>3.10%</b>	<b>3.35%</b>		<b>4,254</b>	<b>2.65%</b>	<b>2.91%</b>
<b>Net Interest Margin</b>			<b>3.35%</b>	<b>3.60%</b>			<b>3.07%</b>	<b>3.33%</b>

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

	Dec 31 2010	%	Dec 31 2009	%
<b>LOAN PORTFOLIO</b>				
Commercial and Industrial	35,155	48.52%	35,062	48.73%
Real estate:				
Commercial	14,939	20.62%	12,970	18.03%
Residential	12,680	17.50%	9,470	13.16%
Construction and development	7,839	10.82%	11,376	15.81%
Consumer	1,847	2.55%	3,071	4.27%
<b>Total loans (gross)</b>	<b>72,460</b>	<b>100.00%</b>	<b>71,949</b>	<b>100.00%</b>
Unearned discounts	0	0.00%	0	0.00%
<b>Total loans (net)</b>	<b>72,460</b>	<b>100.00%</b>	<b>71,949</b>	<b>100.00%</b>
	<b>Dec 31 2010</b>		<b>Dec 31 2009</b>	
<b>REGULATORY CAPITAL DATA</b>				
Tier 1 Capital	\$16,176		\$15,354	
Total Capital (Tier 1 + Tier 2)	\$17,443		\$16,440	
Total Risk-Adjusted Assets	\$101,272		\$106,044	
Tier 1 Ratio	15.97%		14.48%	
Total Capital Ratio	17.22%		15.50%	
Tier 1 Leverage Ratio	10.40%		9.94%	
<b>OTHER DATA</b>				
Full Time Equivalent Employees (FTE's)	14		14	
<b>Stock Price Range</b> (For the Twelve Months Ended):				
High	\$25.50		\$29.75	
Low	\$21.00		\$19.00	
Close	\$24.10		\$24.25	