



November 2, 2020

Dear Shareholder,

We are pleased to announce 3Q 2020 results for Trinity Bank. Your bank generated \$1,216,000 in Net Income after Taxes – slightly below 3Q 2019 results. However, year to date results for the first nine months of 2020 are 21% above the first nine months of 2019 performance. We continue to operate with a strong capital base and with liquidity and profitability well above our peer group’s liquidity and profitability ratios.

The complete 3Q Press Release and Financial Summary can be found on our website – www.trinitybk.com . Click on “About Us” and “Investor Information”.

Uncharted Waters

We can all agree that these times are some of the most unprecedented, strange circumstances we have ever experienced. Our children at some point, may not remember a time when they didn’t have to wear a mask in public, on an airplane, or on a sideline. I would compare these times to uncharted waters in the “Perfect Storm”. When faced with uncharted waters, every person or organization can choose different paths. One can either plunge forward, move gradually with a plan, tread water, or sink. At Trinity, we continue to be intentional with our plan, moving forward to take care of our employees, service our customers, and create shareholder value.

In September, the Federal Reserve reiterated that they would keep rates low for the foreseeable future, given the United States unemployment rate is still down 11.5 million jobs since February and consumer inflation rate stood at 1.3%. The Federal Funds rate remained unchanged in a range from 0 to .25%. Last year at this time, we were earning over 2% on our overnight investments at the Fed (our liquidity). In 3Q, we are earning .10% on our deposits at the Fed. Miniscule rates once again reward borrowers and penalize savers. At some point, you would hope this trend would turn around but your guess is as good as ours. All of these challenges are on the heels of an extremely divided political environment in the U.S. When you open this letter, we will (maybe) know who the next President of the United States will be. Everyone has an opinion on how the outcome will affect our businesses and our lives, but no one really knows. We intend to make the best of any outcome.

As stated before, our management team believes that the adversity and uncertainty is real, but we are choosing to ADAPT, IMPROVISE, and OVERCOME these extraordinary challenges. In the 3rd Quarter, we witnessed Trinity deliver better than Peer results and have seen some positive trends as recently as September.

Here are some notable developments through the 3rd Quarter 2020

Deposits

For the 3rd Quarter, we averaged \$307 Million in total deposits vs. an average deposit for 2019 of \$236 Million. A portion of this increase can be attributed to the \$50+ Million of PPP loans we originated in mid 2020. We have also seen a large number of our existing customers with larger than normal deposits as sales flattened out during the pandemic. This typically generates an influx of cash (more on this working capital cycle in the loan section below) through collection of prior months sales (first three months of 2020 were robust) and lower inventory purchases. We have also been able to add some good relationships throughout the year.

Loans

In our core loan book (not including PPP loans), we saw a strong start to the year with loan production ending the month of March with \$173.9 Million in loans. In comparison, we averaged \$154.8 Million for 2019. After March, we saw an inordinate amount of loan payments through August 2019. From what we can tell, a portion of the payments were tied to receipt of PPP funds, as well as the working capital cycle whereby our customers received a large portion of collections since their business leveled or slowed a bit. Although we hate losing loan volume, there is some good news as none of the pay downs were due to losing customers or customers closing. As business picks up, a portion of these pay downs will be advanced again due to the working capital cycle. We also are pleased that we booked \$25.98 Million in new loan commitments in September, with \$19.5 Million in new loans funded. This is the single best month in new loans we have had since inception – including 7 new relationships. We also have some good loans in the pipeline to be completed in the 4th Quarter 2020 and early 2021.

Allowance for Loan Loss

As discussed in the 2nd Quarter shareholder letter, we continue to bolster our loan loss reserve. Although asset quality remains strong, we have made a conscious decision as a management team to increase our reserve based on increased loan volume and overall uncertainties that exist in today's economic environment. In the 3rd Quarter, we added \$200,000 to the Loan Loss Reserve and plan to add additional reserves through the end of the year.

Dividend

By the time you read this letter, you should have received Trinity Bank's 18th semi-annual dividend. The \$.67 per share dividend raises total dividends paid since inception to \$8.92. This represents the return of 89% of an initial investor's capital in the form of dividends. Total dividends for 2020 (\$1.31) represent a 7.4% increase over 2019 (\$1.22). We are proud of our dividend history and hope you are as well.

Update on PPP Forgiveness

The PPP loan forgiveness phase has begun and we are beginning to work to assist each of our customers to get the appropriate forms completed and documented to be submitted to SBA. At this point we have the initial application, an EZ application and "S" application. As we work with each borrower, we determine the best application to use based on the borrower's situation. We have had a number of program changes since our last communication and we expect we may have more after the election season is over. Some want to get the application completed and put behind them while others are waiting to see if the rules change once again that may provide a better alternative. Either way we are staffed and ready to assist each customer when they are ready.

At this time the lender has 60 days to submit the completed application (it won't take us that long) and SBA has an additional 90 days to fund the forgiveness. Just a reminder that there were over 5 million PPP loans funded so the forgiveness will take a while to complete. On a final note, all payments were originally deferred for 6 months after the initial funding. But the rules have changed and no payments are due until 10 months after the end of the covered period. We expect we will spend the remainder of 2020 and a good portion of 2021 working with our customers to get the forgiveness process completed.

Stock Price

At the end of December 2019, the last trade in Trinity stock was \$64.98. The most recent trade in 2020 was \$64.00. Normally we wouldn't be satisfied with a flat stock price. However, let us provide you with information on Texas bank stock prices. There are 17 large publically traded banks (assets in excess of \$2 billion) with headquarters in Texas (we can't find comparable information for banks less than \$2 billion in assets). Of those 17 banks, the best performer saw their stock drop 17.4% from December 2019 through September 2020. The worst performer incurred a 52.6% drop. The average price drop was 35.3%. We are thankful for the support of our shareholders throughout this ordeal. We remain active buyers of our stock and we are doing our best to create shareholder value every day.

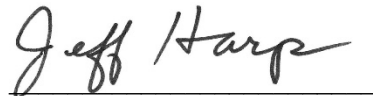
Thanksgiving

In addition to being thankful for our shareholder support, we are extremely thankful for the resiliency of the American people. Every American has been or will be affected by this virus and the damage it has imposed on our economy. But the United States of America has been through tough times before and we have always survived and prospered. No political party can solve our problems. In this constant clamor for "Government" "stimulus, aid, etc., (to paraphrase Winston Churchill), "We all have to realize that the "Government" can't give its citizens anything that it hasn't already taken from them in the first place or will take from them in the future". We have to rely on the human spirit to innovate and adapt.

We all, individually, have to be thankful for the blessings we have received and we all, individually, have to commit to helping someone less fortunate. We will all be better for it.

Have a Happy and Blessed Thanksgiving!

Sincerely,



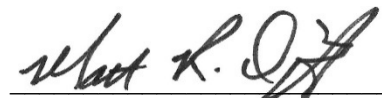
Jeffrey M. Harp



Barney C. Wiley



Richard A. Burt



Matt R. Opitz

For Immediate Release

TRINITY BANK REPORTS 2020 3RD QUARTER NET INCOME OF \$1,216,000

3RD QUARTER RETURN ON ASSETS 1.42%

3RD QUARTER RETURN ON EQUITY 12.94%

FORT WORTH, Texas, October 26, 2020 – Trinity Bank N.A. (OTC PINK: TYBT) today announced operating results for the third quarter and the nine months ending September 30, 2020.

Results of Operation

For the third quarter 2020, Trinity Bank, N.A. reported Net Income after Taxes of \$1,216,000, a decrease of (2.4%) over third quarter 2019 earnings of \$1,246,000. Earnings per diluted common share for the third quarter 2020 amounted to \$1.08, a decrease of (3.6 %) over third quarter 2019 results of \$1.12 per diluted common share.

For the first nine months of 2020, Net Income after Taxes was \$3,470,000, an increase of 22.9% over the first nine months of 2019 results of \$2,823,000. Earnings per diluted common share for the first nine months of 2020 were \$3.07, an increase of 21.3% over the first nine months of 2019 results of \$2.53 per diluted common share.

Chairman Jeff Harp stated, “In the midst of the confusion and uncertainty in the economy since March, we feel fortunate to have achieved satisfactory returns in 3Q 2020. In addition, we will pay our 18th semiannual dividend October 30. Total dividends for 2020 will be \$1.31, representing a 7.4% over 2019 dividends.”

President Barney C. Wiley reported, “These are two things that we are focusing on – stress in the loan portfolio and how do we make money in this rate environment. First, we just haven’t seen stress among our borrowing relationships yet. In case unforeseen issues arise, we are building up our Reserve for Loan Losses - \$200,000 in 3Q alone. Second, we have been in this low rate period since March. 3Q results indicate that we can still generate good above-peer returns on assets and equity.”

Return on Assets	1.42%
Return on Equity	12.94%

Actual for Quarter

(in 000's)	3 Months		%
	9/30/2020	9/30/2019	
Net Interest Income	\$ 2,791	\$ 2,532	10.2%
Non-Interest Income	142	140	1.4%
Non-Interest Expense	(1,373)	(1,232)	11.4%
Pretax Preprovision Income	1,560	1,440	8.3%
Gains on Sale of Securities and Other Assets	18	12	N/M
Loan Loss Provision	200	0	N/M
Pretax Income	1,378	1,452	-5.1%
Income Tax	(162)	(206)	-21.4%
Net Income	\$ 1,216	\$ 1,246	-2.4%
Diluted Weighted Average Shares	1,131	1,114	
Earnings Per Share	\$ 1.08	\$ 1.12	-3.6%

Actual for 9 Months

(in 000's)	9 Months		%
	9/30/2020	9/30/2019	
Net Interest Income	\$ 8,186	\$ 7,455	9.8%
Non-Interest Income	388	385	.8%
Non-Interest Expense	(4,305)	(3,638)	18.3%
Pretax Preprovision Income	4,269	4,202	1.6%
Gains on Sale of Securities and Other Assets	18	10	N/M
Loan Loss Provision	(325)	(1,030)	N/M
Pretax Income	3,962	3,182	24.5%
Income Tax	(492)	(359)	37%
Net Income	\$ 3,470	\$ 2,823	22.9%
Diluted Weighted Average Shares	1,132	1,117	
Earnings Per Share	\$ 3.07	\$ 2.53	21.3%

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 2020	2019	% Change	September 30 2020	2019	% Change
Interest income	\$2,949	\$3,025	-2.5%	\$8,913	\$8,816	1.1%
Interest expense	158	493	-68.0%	727	1,361	-46.6%
Net Interest Income	2,791	2,532	10.2%	8,186	7,455	9.8%
Service charges on deposits	56	36	55.6%	145	128	13.3%
Other income	86	104	-17.3%	243	257	-5.4%
Total Non Interest Income	142	140	1.4%	388	385	0.8%
Salaries and benefits expense	915	813	12.5%	2,807	2,364	18.7%
Occupancy and equipment expense	94	120	-21.7%	348	343	1.5%
Other expense	364	299	21.7%	1,150	931	23.5%
Total Non Interest Expense	1,373	1,232	11.4%	4,305	3,638	18.3%
Pretax pre-provision income	1,560	1,440	8.3%	4,269	4,202	1.6%
Gain on sale of securities	0	12	N/M	0	10	N/M
Gain on sale of ORE	18	0	N/M	18	0	N/M
Provision for Loan Losses	200	0	N/M	325	1,030	-68.4%
Earnings before income taxes	1,378	1,452	-5.1%	3,962	3,182	24.5%
Provision for income taxes	162	206	-21.4%	492	359	37.0%
Net Earnings	\$1,216	\$1,246	-2.4%	\$3,470	\$2,823	22.9%
Basic earnings per share	1.12	1.14	-1.8%	3.20	2.57	24.5%
Basic weighted average shares outstanding	1,084	1,095		1,085	1,098	
Diluted earnings per share - estimate	1.08	1.12	-3.6%	3.07	2.53	21.3%
Diluted weighted average shares outstanding	1,131	1,114		1,132	1,117	

BALANCE SHEET SUMMARY	Average for Quarter			Average for Nine Months		
	September 30 2020	2019	% Change	September 30 2020	2019	% Change
Total loans	\$216,454	\$156,304	38.5%	\$199,345	\$154,962	28.6%
Total short term investments	32,176	35,991	-10.6%	37,152	24,623	50.9%
Total investment securities	92,272	72,212	27.8%	82,889	75,346	10.0%
Earning assets	340,902	264,507	28.9%	319,386	254,931	25.3%
Total assets	342,058	272,245	25.6%	326,806	262,968	24.3%
Noninterest bearing deposits	117,655	82,822	42.1%	111,353	76,821	45.0%
Interest bearing deposits	189,053	152,296	24.1%	175,504	149,889	17.1%
Total deposits	306,708	235,118	30.4%	286,857	226,710	26.5%
Fed Funds Purchased and Repurchase Agreements	0	0	N/M	0	391	N/M
Shareholders' equity	\$37,602	\$36,081	4.2%	\$36,866	\$35,115	5.0%

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

BALANCE SHEET SUMMARY	Average for Quarter Ending				
	Sept. 30, 2020	June 30, 2020	March 31, 2020	Dec 31, 2019	Sept. 30, 2019
Total loans	\$216,454	\$212,337	\$169,367	\$154,764	\$156,304
Total short term investments	32,176	41,211	38,126	69,110	35,991
Total investment securities	92,272	81,496	74,406	70,508	72,212
Earning assets	340,902	335,044	281,899	294,382	264,507
Total assets	342,058	342,369	289,795	301,596	272,245
Noninterest bearing deposits	117,655	122,409	89,277	101,932	82,822
Interest bearing deposits	189,053	180,558	161,400	168,784	152,296
Total deposits	306,708	302,967	250,677	270,716	235,118
Fed Funds Purchased and Repurchase Agreements	0	0	0	0	0
Shareholders' equity	\$37,602	\$36,611	\$36,379	\$35,382	\$36,081
HISTORICAL EARNINGS SUMMARY	Quarter Ended				
	Sept. 30, 2020	June 30, 2020	March 31, 2020	Dec 31, 2019	Sept. 30, 2019
Interest income	\$2,949	\$3,042	\$2,922	\$2,996	\$3,025
Interest expense	158	188	381	490	493
Net Interest Income	2,791	2,854	2,541	2,506	2,532
Service charges on deposits	56	39	50	48	36
Other income	86	79	78	79	104
Total Non Interest Income	142	118	128	127	140
Salaries and benefits expense	915	1,037	856	740	813
Occupancy and equipment expense	94	113	114	93	120
Other expense	364	412	400	370	299
Total Non Interest Expense	1,373	1,562	1,370	1,203	1,232
Pretax pre-provision income	1,560	1,410	1,299	1,430	1,440
Gain on sale of securities	0	0	0	0	12
Gain on sale of ORE	18	0	0	0	0
Gain on sale of other assets	0	0	0	0	0
Provision for Loan Losses	200	125	0	0	0
Earnings before income taxes	1,378	1,285	1,299	1,430	1,452
Provision for income taxes	162	155	175	210	206
Net Earnings	\$1,216	\$1,130	\$1,124	\$1,220	\$1,246
Diluted earnings per share	\$ 1.08	\$ 1.00	\$ 0.99	\$ 1.10	\$ 1.12

TRINITY BANK N.A.
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HISTORICAL BALANCE SHEET	Ending Balance				
	Sept. 30, 2020	June 30, 2020	March 31, 2020	Dec 31, 2019	Sept. 30, 2019
Total loans	\$228,473	\$216,848	\$173,992	\$167,587	\$157,475
Total short term investments	16,429	38,648	37,566	60,603	56,328
Total investment securities	90,606	90,658	73,287	70,804	71,394
Total earning assets	335,508	346,154	284,845	298,994	285,197
Allowance for loan losses	(2,598)	(2,396)	(2,269)	(2,262)	(2,259)
Premises and equipment	2,400	2,455	2,522	2,560	2,544
Other Assets	6,748	5,673	6,567	9,770	9,513
Total assets	342,058	351,886	291,665	309,062	294,995
Noninterest bearing deposits	114,284	118,933	89,581	100,527	97,519
Interest bearing deposits	186,096	192,159	162,726	170,191	159,712
Total deposits	300,380	311,092	252,307	270,718	257,231
Fed Funds Purchased and Repurchase Agreements	0	0	0	0	0
Other Liabilities	2,029	1,501	1,779	1,047	1,830
Total liabilities	302,409	312,593	254,086	271,765	259,061
Shareholders' Equity Actual	37,463	37,089	36,069	35,858	34,920
Unrealized Gain - AFS	2,186	2,203	1,510	1,439	1,014
Total Equity	\$39,649	\$39,292	\$37,579	\$37,297	\$35,934
	Quarter Ending				
NONPERFORMING ASSETS	Sept. 30, 2020	June 30, 2020	March 31, 2020	Dec 31, 2019	Sept. 30, 2019
Nonaccrual loans	\$266	\$388	\$408	\$419	\$432
Restructured loans	\$0	\$0	\$0	\$0	\$0
Other real estate & foreclosed assets	\$0	\$320	\$320	\$320	\$320
Accruing loans past due 90 days or more	\$0	\$0	\$0	\$0	\$0
Total nonperforming assets	\$266	\$708	\$728	\$739	\$752
Accruing loans past due 30-89 days	\$0	\$0	\$248	\$0	\$0
Total nonperforming assets as a percentage of loans and foreclosed assets	0.12%	0.33%	0.42%	0.44%	0.45%

TRINITY BANK N.A.
(Unaudited)
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ALLOWANCE FOR LOAN LOSSES	Quarter Ending				
	Sept. 30, 2020	June 30, 2020	March 31, 2020	Dec 31, 2019	Sept. 30, 2019
Balance at beginning of period	\$2,396	\$2,269	\$2,262	\$2,259	\$2,224
Loans charged off	0	0	0	0	0
Loan recoveries	2	2	7	3	35
Net (charge-offs) recoveries	2	2	7	3	35
Provision for loan losses	200	125	0	0	0
Balance at end of period	\$2,598	\$2,396	\$2,269	\$2,262	\$2,259
Allowance for loan losses as a percentage of total loans	1.14%	1.10%	1.30%	1.35%	1.43%
Allowance for loan losses net of PPP Loans as a percentage of total loans	1.48%	1.46%	1.30%	1.35%	1.43%
Allowance for loan losses as a percentage of nonperforming assets	977%	338%	312%	306%	300%
Net charge-offs (recoveries) as a percentage of average loans	0.00%	0.00%	-0.01%	0.00%	-0.02%
Provision for loan losses as a percentage of average loans	0.09%	0.06%	0.00%	0.00%	0.00%

SELECTED RATIOS	Quarter Ending				
	Sept. 30, 2020	June 30, 2020	March 31, 2020	Dec 31, 2019	Sept. 30, 2019
Return on average assets (annualized)	1.42%	1.32%	1.55%	1.62%	1.83%
Return on average equity (annualized)	12.19%	11.88%	11.80%	13.34%	13.81%
Return on average equity (excluding unrealized gain on investments)	12.94%	12.34%	12.36%	13.79%	14.21%
Average shareholders' equity to average assets	10.99%	10.69%	12.55%	11.73%	13.25%
Yield on earning assets (tax equivalent)	3.65%	3.81%	4.33%	4.67%	4.79%
Effective Cost of Funds	0.19%	0.22%	0.54%	0.70%	0.75%
Net interest margin (tax equivalent)	3.46%	3.59%	3.79%	3.97%	4.04%
Efficiency ratio (tax equivalent)	50.4%	51.6%	48.9%	43.4%	43.8%
End of period book value per common share	\$36.61	\$36.18	\$34.54	\$34.22	\$32.85
End of period book value (excluding unrealized gain on investments)	\$34.59	\$34.15	\$33.15	\$32.90	\$31.92
End of period common shares outstanding (in 000's)	1,083	1,086	1,088	1,090	1,094

TRINITY BANK N.A.
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YIELD ANALYSIS	Quarter Ending							
	September 30, 2020				September 30, 2019			
	Average Balance	Interest	Yield	Tax Equivalent Yield	Average Balance	Interest	Yield	Tax Equivalent Yield
Interest Earning Assets:								
Short term investment	\$ 32,176	10	0.12%	0.12%	\$ 35,610	190	2.13%	2.13%
FRB Stock	395	6	6.00%	6.00%	381	6	6.00%	6.00%
Taxable securities	0	0	0.00%	0.00%	0	0	0.00%	0.00%
Tax Free securities	91,877	600	2.61%	3.31%	72,212	529	2.93%	3.71%
Loans	216,454	2,333	4.31%	4.31%	156,304	2,300	5.89%	5.89%
Total Interest Earning Assets	340,902	2,949	3.46%	3.65%	264,507	3,025	4.57%	4.79%
Noninterest Earning Assets:								
Cash and due from banks	5,050				5,202			
Other assets	4,518				4,782			
Allowance for loan losses	(2,449)				(2,246)			
Total Noninterest Earning Assets	7,119				7,738			
Total Assets	\$348,021				\$272,245			
Interest Bearing Liabilities:								
Transaction and Money Market accounts	143,006	35	0.10%	0.10%	116,188	290	1.00%	1.00%
Certificates and other time deposits	46,047	123	1.07%	1.07%	36,108	203	2.25%	2.25%
Other borrowings	0	0	0.00%	0.00%	0	0	0.00%	0.00%
Total Interest Bearing Liabilities	189,053	158	0.33%	0.33%	152,296	493	1.29%	1.29%
Noninterest Bearing Liabilities:								
Demand deposits	117,655				82,822			
Other liabilities	1,411				1,046			
Shareholders' Equity	39,902				36,081			
Total Liabilities and Shareholders Equity	\$348,021				\$272,245			
Net Interest Income and Spread		2,791	3.13%	3.32%		2,532	3.28%	3.50%
Net Interest Margin			3.27%	3.46%			3.83%	4.04%

TRINITY BANK N.A.
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	September 30 2020	%	September 30 2019	%
LOAN PORTFOLIO				
Commercial and industrial	\$142,739	62.06%	\$86,613	55.00%
Real estate:				
Commercial	51,331	22.32%	22,932	14.56%
Residential	23,429	10.19%	26,028	16.53%
Construction and development	12,203	5.31%	21,383	13.58%
Consumer	309	0.13%	519	0.33%
Total loans (gross)	230,011	100.00%	157,475	100.00%
Unearned discounts	0	0.00%	0	0.00%
Total loans (net)	\$230,011	100.00%	\$157,475	100.00%

	September 30 2020	September 30 2019
REGULATORY CAPITAL DATA		
Tier 1 Capital	\$37,463	\$34,920
Total Capital (Tier 1 + Tier 2)	\$39,890	\$37,050
Total Risk-Adjusted Assets	\$194,025	\$170,236
Tier 1 Risk-Based Capital Ratio	19.31%	20.51%
Total Risk-Based Capital Ratio	20.56%	21.76%
Tier 1 Leverage Ratio	10.76%	12.83%

OTHER DATA		
Full Time Equivalent Employees (FTE's)	23	23

Stock Price Range (For the Three Months Ended):		
High	\$70.00	\$65.50
Low	\$57.50	\$62.00
Close	\$64.00	\$65.00