JEFFREY M. HARP
President
jharp@TrinityBk.com

February 26, 2009

Dear Shareholders:

OPERATING RESULTS

I am pleased to report the results from operations for Trinity Bank, N.A. for the twelve months ending December 31, 2008. The year 2008 was our fifth full year of operation and we are able to report continued progress.

Period	Net Income
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

*includes start-up expense prior to May 28 opening

The fourth quarter of 2008 represents our 17th consecutive quarter of improved profit. The press release and summary financial report is attached for your review.

SHAREHOLDER VALUE

The big question is always, "Are we creating shareholder value?" And the answer is, "Yes, I think so". How is that for a definitive answer? As I mentioned in a 2007 Shareholder Letter, we have chosen a definition of shareholder value from the Economic Value Added (EVA) Financial Management 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 EVA, we have to develop a number called Free Cash Flow. This is the amount of cash produced each period that is available to pay debt, reinvest in the business, or return to the shareholder. How are we doing? Please see the numbers below.

Cash Flow for Years 2003 - 2008

	2003	**2004**	**2005**	**2006**	**2007**	**2008**
Net Income (Loss)	(939,087)	(276,981)	462,880	887,690	1,036,699	1,393,163
Loan Loss Provision	106,000	147,000	161,000	132,000	180,000	180,000
Capital Expenditures	(1,852,801)	(440,297)	(7,077)	(71,396)	(43,462)	*(293,474)
Depreciation	74,492	178,687	192,018	198,437	223,594	219,352
Cash Flow	(2,611,396)	(391,591)	808,821	1,146,731	1,396,831	1,499,041

*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 obviously growing. So why hasn't the stock price gone up? As most of you are aware, the last open market trade on the OTCBB was January 23, 2008 at $20 per share. Currently, there is a bid for 200 shares at $20 and there is an offer to sell at $22. I don't know why the stock price hasn't gone up. But the KBW Bank Stock Index (composed of 24 geographically diverse stocks representing national money center banks and leading regional institutions) is down 78% over the last two years. So maybe being flat isn't so bad after all.

I trust that you understand that we, the management and the Board, can only impact the performance of the company. We cannot control the valuation that "Mr. Market" places on our performance at any given time. But good performance has always been recognized by the market at some point. I think we can only remain focused on developing long-term relationships with quality people.

THE LOAN PORTFOLIO

One cannot go a day without "bad loans" being mentioned on TV, radio, the internet, and in the newspaper. How is my bank doing? Trinity Bank has been very fortunate to date. We have not had a loan loss or a non-performing loan since we opened the doors. And we have had less than five past due loans in almost six years of operations.

We will have some outside opinion on the quality of our loan portfolio soon. In late March, we will have a loan review by a third party firm that is run by a former bank examiner. This firm has been in business since 1986, and we have used them on an annual basis since we opened. In addition, we will be examined in June or July by our federal regulator, the Office of the Comptroller of the Currency. I will provide you with the results when they are available.

As good (and/or lucky) as we have been, I must say that, at some point, we will have a problem loan(s). Nobody is perfect. However, the key is not to have zero problem loans. If that is the case, a bank is not taking any risk and is not serving its customers (and, ultimately, will not prosper). The key is how much of your money do you get back when you make a mistake. We will make some mistakes, but we will protect the bank while working to help good people through bad times.

RANDOM THOUGHTS

This may be the ultimate oxymoron. Some might say that all of my thoughts are random.

First, the world has hit the iceberg. A Ned Davis Research, Inc. 2008 chart (which I did not reproduce but would be glad to share with you) compares total credit market debt (business, consumer, and government borrowings) to U.S. Gross Domestic Product. For the last 100 years, this ratio has averaged 155%. Total debt of all borrowers averaged 155% of U.S. GDP. This ratio first peaked at 260% during the Great Depression. The low point was in the early 1950's at 130%. It has now risen to 350%! It will revert to the average of 155%, but it will take a long time (not just 2009 and maybe 2010) and the reduction of that debt (through repayments or losses) will be very painful.

Second, we can only increase our return on your investment by growing our loan portfolio. We have money to lend and a willingness to lend it to anyone with the ability to repay. But there is <u>no loan demand</u>. The politicians cannot grasp this. Why is there no loan demand?

a. Good borrowers are uncertain and cautious. Can you blame them?
b. Good borrowers are delaying. "Why would I buy a building or equipment or a home today when it might be cheaper in six months or a year?
c. Good borrowers that have manageable debt are choosing to pay down their debt instead of expanding or hiring new people, etc.

There will be a point where good opportunities will outweigh fear and caution. But I have no idea where that point is or when it will arrive.

Third, loosely paraphrasing writer Michael Lewis in a letter to Secretary of the Treasury Henry Paulson in a Bloomberg.com article that appeared on November 17, 2008,

> "I can't help but notice that the main qualifications of the bankers to whom you (Secretary Paulsen) have been giving money, so that they make smart loans, is that they have almost gone bankrupt by making stupid loans.
>
> By giving money to bankers who have made stupid loans you have made life harder for bankers who have never made stupid loans. By aiding the dumb banks, you prevent the smart ones from replacing them."

This was in November. We are now on round three of giving taxpayer money to dumb banks. Please write your Congressman and Senator and object.

Finally, let me finish with a positive thought. We will get through this. And I continue to think that we will not only survive, but prosper. Let me share one more quote.

> "Sound companies managed by honest owner/operators, which are <u>not</u> dependent upon the capital markets to grow, will do exceptionally well in 2009 and beyond."

Trinity Bank is sound, both comparatively and absolutely. I am an owner/operator. I paid the same price as did all of the original investors (not just taking a stock option where I have nothing at risk but an upside if the stock does well). I take responsibility for the results. And I am usually honest. The Free Cash Flow numbers on page 2 indicate that we are not dependent on the capital markets to borrow or sell stock each year to support our growth. We look forward to finding profitable opportunities amongst the challenges that lie ahead.

As always, thanks for your investment. We are working diligently to produce an acceptable return.

Please let me know if you have any questions or comments. I am available by phone, email, or in person.

Sincerely,

Jeff Harp

Jeffrey M. Harp
President

Special Cautionary Notice Regarding Forward-Looking Statements

This letter 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.

For Immediate Release

NOT ALL BANKS ARE IN TROUBLE...
TRINITY BANK 2008 PROFITS UP 34%

FORT WORTH, Texas, March 1, 2009 -- Trinity Bank N.A. (OTC Bulletin Board: TYBT) today announced continued profits from their financial and operating results for the fourth quarter and for the twelve months ended December 31, 2008.

Results of Operations

Trinity Bank, N.A. reported Net Income After Taxes for the fourth quarter of $370,411, or $.32 per diluted common share, compared to $304,622, or $.26 per diluted common share for the fourth quarter of 2007, an increase of 21.6%.

For the year 2008, Net Income After Taxes amounted to $1,393,163, or $1.19 per diluted common share, compared to $1,036,698, or $.90 per diluted common share for 2007, an increase of 34.4%.

Jeffrey M. Harp, President, stated, "Operating results for the fourth quarter of 2008 represents our 17th consecutive quarter of increased profit. We feel very fortunate to have achieved these results in a challenging economic environment. On an annual basis, our income is increasing faster than our expenses, and we have had no loan losses or non-performing loans since inception in May, 2003. This performance reflects positively on the strength of our local market, the quality of our customer base, and the efforts of the Board, the management, and the staff of Trinity Bank."

Average for Quarter Ending

(in 000's)	12-31-08	12-31-07	%
Loans	$ 65,398	$ 50,053	30.7 %
Deposits	$114,310	$106,124	7.7 %

Actual for Quarter Ending

	12-31-08	12-31-07	%
Net Interest Income	$ 978	$ 942	3.8 %
Non-Interest Income	$ 64	$ 67	(4.5)%
Non-Interest Expense	$ 537	$ 530	1.3 %
Loan Loss Provision	$ 45	$ 45	0.0 %
Pre Tax Income	$ 460	$ 434	6.0 %
Income Tax	$ 90	$ 129	(30.2)%
Net Income	$ 370	$ 305	21.6 %

Average for Year Ending

(in 000's)	12-31-08	12-31-07	%
Loans	$ 59,415	$ 47,511	25.1 %
Deposits	$110,641	$ 93,388	18.5 %

Actual for Year Ending

Net Interest Income	$ 3,726	$ 3,472	7.3 %
Non-Interest Income	$ 382	$ 320	19.4 %
Non-Interest Expense	$ 2,163	$ 2,059	5.1 %
Loan Loss Provision	$ 180	$ 180	-
Pre Tax Income	$ 1,765	$ 1,553	13.7 %
Income Tax	$ 372	$ 516	(27.9)%
Net Income	$ 1,393	$ 1,037	34.4 %

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 click on "*About Us*" and then click on "*Investor Information*". Financial information in regulatory reporting format is also available at www.fdic.gov.

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

EARNINGS SUMMARY	Quarter Ended December 31 2008	2007	% Change	Twelve Months Ended December 31 2008	2007	% Change
Interest income	1,456	1,745	-16.6%	5,931	6,547	-9.4%
Interest expense	478	803	-40.5%	2,205	3,075	-28.3%
Net Interest Income	**978**	**942**	**3.8%**	**3,726**	**3,472**	**7.3%**
Provision for Loan Losses	**45**	**45**	**0.0%**	**180**	**180**	**0.0%**
Service charges on deposits	24	28	-14.3%	95	106	-10.4%
Net gain on securities available for sale	0	0	0.0%	45	0	0.0%
Other income	40	39	2.6%	242	214	13.1%
Total Non Interest Income	**64**	**67**	**-4.5%**	**382**	**320**	**19.4%**
Salaries and benefits expense	342	324	5.6%	1,212	1,107	9.5%
Occupancy and equipment expense	87	91	-4.4%	346	352	-1.7%
Other expense	108	115	-6.1%	605	600	0.8%
Total Non Interest Expense	**537**	**530**	**1.3%**	**2,163**	**2,059**	**5.1%**
Earnings before income taxes	460	434	6.0%	1,765	1,553	13.7%
Provision for income taxes	90	129	-30.2%	372	516	-27.9%
Net Earnings	**370**	**305**	**21.6%**	**1,393**	**1,037**	**34.4%**
Basic earnings per share	0.33	0.28	17.9%	1.26	0.94	34.0%
Basic weighted average shares outstanding	1,109	1,109		1,109	1,109	
Diluted earnings per share	0.32	0.26	23.1%	1.19	0.90	32.2%
Diluted weighted average shares outstanding	1,166	1,157		1,166	1,156	

BALANCE SHEET SUMMARY	Average for Quarter Ending December 31 2008	2007	% Change	Average for Twelve Months Ending December 31 2008	2007	% Change
Total loans	$65,398	$50,053	30.7%	$59,415	$47,511	25.1%
Total short term investments	22,898	27,011	-15.2%	22,570	23,546	-4.1%
Total investment securities	39,329	36,569	7.5%	38,501	31,444	22.4%
Earning assets	**127,625**	**113,633**	**12.3%**	**120,486**	**102,501**	**17.5%**
Total assets	**133,175**	**119,646**	**11.3%**	**125,846**	**108,154**	**16.4%**
Noninterest bearing deposits	24,012	23,620	1.7%	21,651	20,937	3.4%
Interest bearing deposits	90,298	82,504	9.4%	88,990	72,452	22.8%
Total deposits	**114,310**	**106,124**	**7.7%**	**110,641**	**93,389**	**18.5%**
Fed Funds Purchased and Repurchase Agreements	**4,934**	**849**	**481.2%**	**1,795**	**2,612**	**-31.3%**
Shareholders' equity	**13,531**	**12,078**	**12.0%**	**12,980**	**11,629**	**11.6%**

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

BALANCE SHEET SUMMARY	**Average for Quarter Ending** Dec 31, 2008	Sept. 30, 2008	June 30, 2008	March 31, 2008	Dec 31, 2007
Total loans	$65,398	$64,946	$57,309	$49,878	$50,053
Total short term investments	22,898	17,627	23,073	26,740	27,011
Total investment securities	39,329	37,060	36,588	41,033	36,569
Earning assets	**127,625**	**119,633**	**116,970**	**117,651**	**113,633**
Total assets	**133,175**	**124,795**	**122,227**	**123,192**	**119,646**
Noninterest bearing deposits	24,012	21,199	20,553	20,814	23,620
Interest bearing deposits	90,298	89,387	87,699	88,562	82,504
Total deposits	**114,310**	**110,586**	**108,252**	**109,376**	**106,124**
Fed Funds Purchased and Repurchase Agreements	**4,934**	**798**	**620**	**806**	**849**
Shareholders' equity	**13,531**	**13,073**	**12,821**	**12,491**	**12,078**

HISTORICAL EARNINGS SUMMARY	**Quarter Ended** Dec 31, 2008	Sept. 30, 2008	June 30, 2008	March 31, 2008	Dec 31, 2007
Interest income	1,456	1,464	1,430	1,581	1,745
Interest expense	478	526	521	680	803
Net Interest Income	**978**	**938**	**909**	**901**	**942**
Provision for Loan Losses	**45**	**45**	**45**	**45**	**45**
Service charges on deposits	24	23	24	25	28
Other income	40	64	82	98	39
Total Non Interest Income	**64**	**87**	**106**	**123**	**67**
Salaries and benefits expense	342	301	283	285	324
Occupancy and equipment expense	87	86	87	87	91
Other expense	108	152	169	176	115
Total Non Interest Expense	**537**	**539**	**539**	**548**	**530**
Earnings before income taxes	460	441	431	431	434
Provision for income taxes	90	84	91	106	129
Net Earnings	**370**	**357**	**340**	**325**	**305**

TRINITY BANK N.A.
(Unaudited)
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HISTORICAL BALANCE SHEET	Ending Balance Dec 31, 2008	Sept. 30, 2008	June 30, 2008	March 31, 2008	Dec 31, 2007
Total loans	$66,715	$65,595	$62,061	$51,866	$50,545
Total short term investments	20,502	23,291	15,415	27,818	25,654
Total investment securities	44,980	34,523	39,803	37,740	43,561
Total earning assets	**132,197**	**123,409**	**117,279**	**117,424**	**119,760**
Allowance for loan losses	906	861	816	771	726
Premises and equipment	1,719	1,680	1,541	1,588	1,630
Other Assets	5,347	3,754	4,657	4,491	4,572
Total assets	**138,357**	**127,982**	**122,661**	**122,732**	**125,236**
Noninterest bearing deposits	28,665	21,769	20,506	20,820	24,423
Interest bearing deposits	87,552	91,448	88,270	87,874	87,352
Total deposits	**116,217**	**113,217**	**108,776**	**108,694**	**111,775**
Fed Funds Purchased and Repurchase Agreements	7,771	934	621	714	820
Other Liabilities	441	483	401	585	379
Total liabilities	**124,429**	**114,634**	**109,798**	**109,993**	**112,974**
Shareholders' equity	**13,928**	**13,348**	**12,863**	**12,739**	**12,262**

NONPERFORMING ASSETS	Quarter Ending Dec 31, 2008	Sept. 30, 2008	June 30, 2008	March 31, 2008	Dec 31, 2007
Nonaccrual loans	$0	$0	$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
Total nonperforming assets	**$0**	**$0**	**$0**	**$0**	**$0**
Accruing loans past due 30-89 days	$0	$152	$5	$0	$0
Total nonperforming assets as a percentage of loans and foreclosed assets	0.00%	0.00%	0.00%	0.00%	0.00%

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ALLOWANCE FOR LOAN LOSSES	**Quarter Ending** Dec 31, 2008	Sept. 30, 2008	June 30, 2008	March 31, 2008	Dec 31, 2007
Balance at beginning of period	**$861**	**$816**	**$771**	**$726**	**$681**
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	45	45	45	45	45
Balance at end of period	**$906**	**$861**	**$816**	**$771**	**$726**
Allowance for loan losses as a percentage of total loans	1.36%	1.31%	1.31%	1.49%	1.44%
Allowance for loan losses as a percentage of nonperforming loans	N/A	N/A	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	0.07%	0.07%	0.08%	0.08%	0.09%

SELECTED RATIOS	**Quarter Ending** Dec 31, 2008	Sept. 30, 2008	June 30, 2008	March 31, 2008	Dec 31, 2007
Return on average assets (annualized)	1.11%	1.14%	1.11%	1.06%	1.02%
Return on average equity (annualized)	10.94%	10.92%	10.61%	10.41%	10.10%
Average shareholders' equity to average assets	10.16%	10.48%	10.49%	10.14%	10.09%
Yield on earning assets (tax equivalent)	5.20%	5.21%	5.17%	5.58%	6.30%
Cost of interest bearing funds	2.43%	2.33%	2.37%	3.04%	3.85%
Net interest margin (tax equivalent)	3.37%	3.45%	3.39%	3.26%	3.44%
Efficiency ratio (tax equivalent)	45.98%	48.13%	49.27%	50.70%	52.53%
End of period book value per common share	12.56	12.04	11.60	11.49	11.06
End of period common shares outstanding	1,109	1,109	1,109	1,109	1,109

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

YIELD ANALYSIS	12 Months Ending December 31, 2008 Average Balance	Interest	Yield	Tax Equivalent Yield	December 31, 2007 Average Balance	Interest	Yield	Tax Equivalent Yield
Interest Earning Assets:								
Short term investment	22,570	787	3.49%	3.49%	23,546	1,231	5.23%	5.23%
Investment securities	15,627	634	4.06%	4.06%	29,319	1,327	4.53%	4.53%
Tax Free securities	22,874	739	3.23%	4.66%	2,125	78	3.67%	5.29%
Loans	59,360	3,771	6.35%	6.35%	47,511	3,911	8.23%	8.23%
Total Interest Earning Assets	**120,431**	**5,931**	4.92%	5.20%	**102,501**	**6,547**	6.39%	6.42%
Noninterest Earning Assets:								
Cash and due from banks	3,641				3,751			
Other assets	2,589				2,531			
Allowance for loan losses	(815)				(630)			
Total Noninterest Earning Assets	**5,415**				**5,652**			
Total Assets	**$125,846**				**$108,153**			
Interest Bearing Liabilities:								
Transaction and Money Market accounts	63,529	1,259	1.98%	1.98%	51,740	2,002	3.87%	3.87%
Certificates and other time deposits	25,461	925	3.63%	3.63%	20,713	960	4.63%	4.63%
Other borrowings	1,795	21	1.17%	1.17%	2,612	113	4.33%	4.33%
Total Interest Bearing Liabilities	**90,785**	**2,205**	2.43%	2.43%	**75,065**	**3,075**	4.10%	4.10%
Noninterest Bearing Liabilities								
Demand deposits	21,651				20,937			
Other liabilities	429				522			
Shareholders' Equity	12,981				11,629			
Total Liabilities and Shareholders Equity	**$125,846**				**$108,153**			
Net Interest Income and Spread		**3,726**	**2.50%**	**2.77%**		**3,472**	**2.29%**	**2.32%**
Net Interest Margin			**3.09%**	**3.37%**			**3.39%**	3.42%

TRINITY BANK N.A.
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LOAN PORTFOLIO	**Dec 31 2008**	**%**	**Dec 31 2007**	**%**
Commercial and industrial	36,280	54.38%	30,179	59.71%
Real estate:				
Commercial	10,883	16.31%	6,975	13.80%
Residential	9,886	14.82%	6,509	12.88%
Construction and development	5,993	8.98%	4,788	9.47%
Consumer	3,673	5.51%	2,094	4.14%
Total loans (gross)	**66,715**	**100.00%**	**50,545**	**100.00%**
Unearned discounts	0	0.00%	0	0.00%
Total loans (net)	**66,715**	**100.00%**	**50,545**	**100.00%**

	Dec 31 2008	**Dec 31 2007**
REGULATORY CAPITAL DATA		
Tier 1 Capital	$13,658	$12,259
Total Capital (Tier 1 + Tier 2)	$14,564	$12,985
Total Risk-Adjusted Assets	$69,395	$65,729
Tier 1 Ratio	16.09%	18.65%
Total Capital Ratio	17.16%	19.76%
Tier 1 Leverage Ratio	10.26%	10.25%
OTHER DATA		
Full Time Equivalent Employees (FTE's)	14	15
Stock Price Range (For the Twelve Months Ended):		
High	$20.00	$20.00
Low	$20.00	$18.00
Close	$20.00	$20.00