JEFFREY M. HARP
President
jharp@TrinityBk.com

August 24, 2009

Dear Shareholders,

Trinity Bank, N.A. produced good results in the second quarter of 2009. Net Income for the second quarter amounted to $390,000 or $.33 per diluted common share. This represents a 14.7 % increase over second quarter 2008 results of $340,000 or $.29 per diluted common share.

The improved performance in the second quarter came in spite of a 650% increase in FDIC insurance premiums - $111,000 over what we paid in 2008. The increase in payments to the FDIC insurance program was applicable proportionately to all insured financial institutions based upon the size of their deposit base. Our ability to overcome this significant expense and still report a decent increase in earnings is remarkable.

How did we do that?

First, your bank is efficient. We opened the bank in May 2003 with 13 employees and no assets. We now have $150 million in assets and 14 employees. Our occupancy expense is low. The asset growth rate should continue to be in excess of the rate of growth in expenses.

Second, we continue to be very fortunate in having no problem loan expense. We have the national bank examiners on site now. I am pleased to be able to confirm to you that we have no loan losses, no past due loans, and no non-performing loans. To have made it six years with no problem loan issues is remarkable as well.

Third, our investment portfolio has performed well in a period of rapidly declining interest rates. As you might remember, having become uncomfortable with our investment in federal agency bonds (FNMA and FHLMC – both since taken over by the government due to bad loans), we sold those investments in late 2007 and early 2008 and replaced them with tax-free securities and corporate bonds. At the end of July, we had approximately $54 million in bonds with a $1.75 million gain (market value over cost) and an average maturity of 2 ½ years. For those of you who aren't familiar with bonds, this is a lot of gain with a relatively short average maturity.

What is going on with the stock price?

The simple answer is, "I don't know". The price of Trinity stock was $20.00 per share (stock symbol is TYBT) from the fall of 2007 until July of this year. In the last month, we saw a trade at $22 per share, a trade at $25 per share, a trade at $27.25 per share, and a trade at $28.25. As an aside, I was on vacation from July 30 until August 11. I very much appreciate all of the emails from shareholders who watch the stock price fairly closely. Without exception, they suggested that I stay on vacation since the stock price was up 40% while I was gone. If it goes back down, you will know I am the culprit.

Seriously, I don't know who is buying or who is selling. We do our own stock transfers, but all of the stock traded was in street name (both the buyer and the seller), so we can't identify either party. Obviously, this is a very large move up in a short period of time on very little volume. I do not know if it's sustainable or not. But I try to remind myself that wondering about a large increase in the value of the stock is far superior to wondering about a large drop in the price.

We try very hard to stay focused on the goal of generating shareholder value over the long run. In my opinion, our performance to date has been excellent, especially considering the economic conditions we have faced recently. We are far from perfect but we have made some good decisions and we have been very fortunate.

More on Economic Conditions

Nationally, things seem to be stabilizing. They are a long way from improving, but the rate of decline is slowing. I still believe we are going to have a long (5-10 years) period of stagnation. I do not think there is a V shaped recovery in sight. In spite of the strong rally in the stock market (my 401k is even nearly back to the amount I have contributed over the last 6 years) and the improvement in the credit markets, we have significant problems to face.

What is the problem? I am certainly not an economist, but I think I know what the problem is. Basically, since World War II, the United States has been in a credit expansion. Now, it is a credit contraction. Let me give you one example.

Since World War II, the U.S. economy and much of the world's economy has been carried on the backs of American consumers. First, we spent money earned during the war years. Then we spent money earned during the good years of the '50s and '60s. Then we spent the money we earned and started borrowing more to spend. Let me share with you some figures developed by a writer named Morgan Housel (on MSNmoney.com)

Year	Household Debt/Disposable Income (i.e. the ratio between how much we owe divided by how much income we have)
2008	130%
2003	116%
1998	93%
1993	86%
1988	81%
1983	66%
1978	69%
1974	64%
Average	88%

What has changed that allows us to handle a debt load that has basically doubled since 1974? The answer is the consumer's willingness to borrow and the lender's willingness to lend.

The same is true when you add in the other segments that borrow – business debt and government debt. Total U.S. debt – the preceding two plus consumer debt – increased from 120% of GDP in the 70's to 370% of GDP in 2007.

The following quotes are from a writer named Bill Bonner in <u>The Consumer has Dug in His Heels</u>.

> "In the last 15 years especially, each time the consumer showed a reluctance to continue spending, the government rushed to give him more credit. And during the last five years – the Bubble Epoque – debt doubled."
>
> "Now the consumer has dug in his heels. He is not going a step further until he unloads his excess baggage of debt."
>
> "Once again, the feds are trying to stimulate him. Interest rates are very low. They are pumping money into the economy as fast as they can. They will even give you $4,500 to kill your old car and buy another one."
>
> "Even with the stimulus spending and the stimulus of low interest rates, the consumer is still not willing to add debt."
>
> "But now the underlying trend has reversed. It is no longer a credit expansion; it's a credit contraction. The consumer has had his fill of debt. He is cutting spending and paying off debt. Those that aren't in debt are cutting spending and saving more. It is a major change of direction that will take years to accomplish. Now, stimulus is not only useless – since it is against the trend – it's counterproductive. It delays and contradicts the adjustments that need to be made."

A key to understanding what is happening is this. There is (I think) a psychological shift among consumers and businesses. The Fed can make credit available, but they cannot make lenders lend, or potential borrowers take on more debt even when borrowing costs are truly inexpensive and it makes sense to borrow.

Real lending and real economic activity will only begin when real savers see real value at the right risk. That will occur in the short-run with lower prices, or in the long-run with stagnant prices and the benefit of time. Ask yourself what it would take for you personally to borrow a significant amount of money. If you owe a lot, you probably will find it difficult to get a lender to lend you any more. If you are in good shape financially, you would probably have to see a real bargain – i.e. a good price.

What does all this mean for my investment in Trinity Bank? I will try to talk about what is going on in the local economy and how it affects your bank in the next shareholder letter.

Let me end by repeating what I said earlier. I don't profess to be an economist. But unless your Board and your management team have a grasp of what is going on in the economy, we can't develop a good plan to generate shareholder value. One of my old bosses used to say;

> "Banks don't create anything. Someone has to want to do something, and he can't get it done without the bank helping him."

Right now I think we are in a period where people can't do something – i.e. they owe too much - or they don't do something because they don't have confidence or an appetite for risk. This is an unusual time. I don't recall seeing a similar situation in my 38 year career.

In spite of all this, there are still dreams to be dreamed and money to be made. We are fortunate to be in one of the best markets in the country. We just have to figure out how to continue making progress.

Thanks for your investment in Trinity Bank. If you have any questions, comments, or suggestions, I am available by phone, email, or in person.

Sincerely,

Jeff Harp

Jeffrey M. Harp
President

Enclosures

Special Cautionary Notice Regarding Forward-Looking Statements

For Immediate Release

TRINITY BANK REPORTS NET INCOME UP 14.7% IN SPITE OF INCREASED FDIC CHARGES

19TH CONSECUTIVE QUARTER OF PROFIT IMPROVEMENT

FORT WORTH, Texas, August 24, 2009 -- Trinity Bank N.A. (OTC Bulletin Board: TYBT) today announced financial and operating results for the second quarter and the six months ending June 30, 2009.

Results of Operations

Trinity Bank, N.A. reported Net Income after Taxes of $390,000 or $.33 per diluted common share for the second quarter of 2009, compared to $340,000 or $.29 per diluted common share for the second quarter of 2008. This level of profit produced a Return on Assets of 1.08% and a Return on Equity of 10.38% for the second quarter.

For the first six months of 2009, Net Income after Taxes amounted to $776,000 or $.66 per diluted common share versus $665,000 or $.57 per diluted common share for the first six months of 2008 – a 16.7% increase.

Jeffrey M. Harp, President, stated, "We were able to produce a 14.7% increase in Net Income in spite of a 650% increase (from $17,000 in 2nd quarter '08 to $128,000 in 2nd quarter '09) in FDIC insurance premiums. I would challenge you to find very many other banks that were able to duplicate Trinity's results."

"In addition, we have just completed an examination by the OCC (national bank examiners), and I am pleased to confirm that since inception in May 2003, we have suffered no losses and we have no past due loans and no non-performing loans. In the current economic environment, these results are remarkable. Even though the recession has finally reached Texas, our market area continues to be one of the best in the U.S. We look forward to improving our position in the market."

Average for Quarter Ending

(in 000's)	6-30-09	6-30-08	%
Loans	$ 62,824	$ 57,309	9.6%
Deposits	$126,962	$108,252	17.3%

(more)

Actual for Quarter Ending

(in 000's)	6-30-09	6-30-08	%
Net Interest Income	$ 1,033	$ 909	13.6%
Non-Interest Income	121	106	14.2%
Non-Interest Expense	614	539	13.9%
Loan Loss Provision	45	45	-
Pre Tax Income	$ 495	$ 431	14.8%
Income Tax	$ 105	$ 91	15.4%
Net Income	$ 390	$ 340	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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TRINITY BANK N.A.
(Unaudited)
(Dollars in thousands, except per share data)

EARNINGS SUMMARY	Quarter Ended June 30 2009	Quarter Ended June 30 2008	% Change	Six Months Ended June 30 2009	Six Months Ended June 30 2008	% Change
Interest income	1,446	1,430	1.1%	2,873	3,011	-4.6%
Interest expense	413	521	-20.7%	831	1,201	-30.8%
Net Interest Income	**1,033**	**909**	**13.6%**	**2,042**	**1,810**	**12.8%**
Provision for Loan Losses	**45**	**45**	**0.0%**	**90**	**90**	**0.0%**
Service charges on deposits	30	24	25.0%	55	49	12.2%
Net gain on securities available for sale	6	23	-73.9%	9	26	-65.4%
Other income	85	59	44.1%	161	154	4.5%
Total Non Interest Income	**121**	**106**	**14.2%**	**225**	**229**	**-1.7%**
Salaries and benefits expense	284	283	0.4%	575	568	1.2%
Occupancy and equipment expense	87	87	0.0%	172	174	-1.1%
Other expense	243	169	43.8%	450	345	30.4%
Total Non Interest Expense	**614**	**539**	**13.9%**	**1,197**	**1,087**	**10.1%**
Earnings before income taxes	495	431	14.8%	980	862	13.7%
Provision for income taxes	105	91	15.4%	204	197	3.6%
Net Earnings	**390**	**340**	**14.7%**	**776**	**665**	**16.7%**
Basic earnings per share	0.35	0.31	**20.7%**	0.70	0.60	**16.6%**
Basic weighted average shares outstanding	1,110	1,109		1,110	1,109	
Diluted earnings per share	0.33	0.29	**17.9%**	0.66	0.57	**15.7%**
Diluted weighted average shares outstanding	1,166	1,166		1,166	1,166	

BALANCE SHEET SUMMARY	Average for Quarter Ending June 30 2009	Average for Quarter Ending June 30 2008	% Change	Average for Six Months Ending June 30, 2009	Average for Six Months Ending June 30, 2008	% Change
Total loans	$62,824	$57,309	9.6%	$63,458	$53,594	18.4%
Total short term investments	21,426	23,073	-7.1%	20,821	24,908	-16.4%
Total investment securities	53,319	36,588	45.7%	50,259	38,811	29.5%
Earning assets	**137,569**	**116,970**	**17.6%**	**134,538**	**117,313**	**14.7%**
Total assets	**143,961**	**122,227**	**17.8%**	**139,881**	**122,673**	**14.0%**
Noninterest bearing deposits	23,240	20,553	13.1%	23,211	20,683	12.2%
Interest bearing deposits	103,722	87,699	18.3%	98,106	88,131	11.3%
Total deposits	**126,962**	**108,252**	**17.3%**	**121,317**	**108,814**	**11.5%**
Fed Funds Purchased and Repurchase Agreements	**1,323**	**620**	**113.4%**	**3,280**	**713**	**360.0%**
Shareholders' equity	**15,029**	**12,821**	**17.2%**	**14,704**	**12,656**	**16.2%**

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

BALANCE SHEET SUMMARY	June 30, 2009	March 31, 2009	Dec 31, 2008	Sept. 30, 2008	June 30, 2008
	Average for Quarter Ending				
Total loans	$62,824	$62,192	$65,398	$64,946	$57,309
Total short term investments	21,426	20,209	22,898	17,627	23,073
Total investment securities	53,319	47,162	39,329	37,060	36,588
Earning assets	**137,569**	**129,563**	**127,625**	**119,633**	**116,970**
Total assets	**143,961**	**135,756**	**133,175**	**124,795**	**122,227**
Noninterest bearing deposits	23,240	23,184	24,012	21,199	20,553
Interest bearing deposits	103,722	92,425	90,298	89,387	87,699
Total deposits	**126,962**	**115,609**	**114,310**	**110,586**	**108,252**
Fed Funds Purchased and Repurchase Agreements	**1,323**	**5,259**	**4,934**	**798**	**620**
Shareholders' equity	**15,029**	**14,376**	**13,531**	**13,073**	**12,821**

HISTORICAL EARNINGS SUMMARY	June 30, 2009	March 31, 2009	Dec 31, 2008	Sept. 30, 2008	June 30, 2008
	Quarter Ended				
Interest income	1,446	1,427	1,456	1,464	1,430
Interest expense	413	418	478	526	521
Net Interest Income	**1,033**	**1,009**	**978**	**938**	**909**
Provision for Loan Losses	**45**	**45**	**45**	**45**	**45**
Service charges on deposits	30	25	24	23	24
Net gain on securities available for sale	6	3	0	0	23
Other income	85	76	40	64	59
Total Non Interest Income	**121**	**104**	**64**	**87**	**106**
Salaries and benefits expense	284	291	342	301	283
Occupancy and equipment expense	87	85	87	86	87
Other expense	243	207	108	152	169
Total Non Interest Expense	**614**	**583**	**537**	**539**	**539**
Earnings before income taxes	495	485	460	441	431
Provision for income taxes	105	99	90	84	91
Net Earnings	**390**	**386**	**370**	**357**	**340**

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

HISTORICAL BALANCE SHEET	Ending Balance June 30, 2009	March 31, 2009	Dec 31, 2008	Sept. 30, 2008	June 30, 2008
Total loans	$64,339	$60,086	$66,715	$65,595	$62,061
Total short term investments	18,739	17,301	20,502	23,291	15,415
Total investment securities	53,282	50,553	44,980	34,523	39,803
Total earning assets	**136,360**	**127,940**	**132,197**	**123,409**	**117,279**
Allowance for loan losses	996	951	906	861	816
Premises and equipment	1,665	1,700	1,719	1,680	1,541
Other Assets	6,491	4,926	5,347	3,754	4,657
Total assets	**143,520**	**133,615**	**138,357**	**127,982**	**122,661**
Noninterest bearing deposits	22,562	21,511	28,665	21,769	20,506
Interest bearing deposits	104,498	96,283	87,552	91,448	88,270
Total deposits	**127,060**	**117,794**	**116,217**	**113,217**	**108,776**
Fed Funds Purchased and Repurchase Agreements	524	508	7,771	934	621
Other Liabilities	640	612	441	483	401
Total liabilities	**128,224**	**118,914**	**124,429**	**114,634**	**109,798**
Shareholders' equity	**15,296**	**14,701**	**13,928**	**13,348**	**12,863**

NONPERFORMING ASSETS	Quarter Ending June 30, 2009	March 31, 2009	Dec 31, 2008	Sept. 30, 2008	June 30, 2008
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	$0	$0	$152	$5
Total nonperforming assets as a percentage of loans and foreclosed assets	0.00%	0.00%	0.00%	0.00%	0.00%

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

ALLOWANCE FOR LOAN LOSSES	Quarter Ending June 30, 2009	March 31, 2009	Dec 31, 2008	Sept. 30, 2008	June 30, 2008
Balance at beginning of period	**$951**	**$906**	**$861**	**$816**	**$771**
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	**$996**	**$951**	**$906**	**$861**	**$816**
Allowance for loan losses as a percentage of total loans	1.55%	1.58%	1.51%	1.29%	1.24%
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%	0.07%	0.07%	0.08%

SELECTED RATIOS	Quarter Ending June 30, 2009	March 31, 2009	Dec 31, 2008	Sept. 30, 2008	June 30, 2008
Return on average assets (annualized)	1.08%	1.14%	1.11%	1.14%	1.11%
Return on average equity (annualized)	10.38%	10.74%	10.94%	10.92%	10.61%
Average shareholders' equity to average assets	10.44%	10.59%	10.16%	10.48%	10.49%
Yield on earning assets (tax equivalent)	4.47%	4.71%	5.20%	5.21%	5.17%
Cost of interest bearing funds	1.60%	1.71%	2.43%	2.33%	2.37%
Net interest margin (tax equivalent)	3.27%	3.40%	3.37%	3.45%	3.39%
Efficiency ratio (tax equivalent)	49.32%	48.30%	47.18%	48.13%	49.27%
End of period book value per common share	13.78	13.26	12.56	12.04	11.60
End of period common shares outstanding	1,110	1,109	1,109	1,109	1,109

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

	3 Months Ending							
	June 30, 2009				June 30, 2008			
YIELD ANALYSIS	Average Balance	Interest	Yield	Tax Equivalent Yield	Average Balance	Interest	Yield	Tax Equivalent Yield
Interest Earning Assets:								
Short term investment	21,426	98	1.83%	1.83%	23,073	197	3.42%	3.42%
Investment securities	27,427	302	4.40%	4.40%	14,282	140	3.91%	3.91%
Tax Free securities	25,892	207	3.20%	4.61%	22,306	179	3.24%	4.65%
Loans	62,824	839	5.34%	5.34%	57,309	914	6.39%	6.39%
Total Interest Earning Assets	**137,569**	**1,446**	**4.20%**	**4.47%**	**116,970**	**1,430**	**4.90%**	**5.17%**
Noninterest Earning Assets:								
Cash and due from banks	3,475				3,532			
Other assets	3,889				2,519			
Allowance for loan losses	(972)				(794)			
Total Noninterest Earning Assets	**6,392**				**5,257**			
Total Assets	**$143,961**				**$122,227**			
Interest Bearing Liabilities:								
Transaction and Money Market accounts	68,890	223	1.29%	1.29%	64,092	292	1.83%	1.83%
Certificates and other time deposits	33,348	188	2.26%	2.26%	23,607	227	3.86%	3.86%
Other borrowings	1,323	2	0.60%	0.60%	620	2	1.25%	1.25%
Total Interest Bearing Liabilities	**103,561**	**413**	**1.60%**	**1.60%**	**88,319**	**521**	**2.37%**	**2.37%**
Noninterest Bearing Liabilities								
Demand deposits	24,724				20,553			
Other liabilities	647				534			
Shareholders' Equity	15,029				12,821			
Total Liabilities and Shareholders Equity	**$143,961**				**$122,227**			
Net Interest Income and Spread		**1,033**	**2.61%**	**2.87%**		**909**	**2.53%**	**2.80%**
Net Interest Margin			**3.00%**	**3.27%**			**3.12%**	**3.39%**

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

LOAN PORTFOLIO	**June 30 2009**	**%**	**June 30 2008**	**%**
Commercial and industrial	31,067	48.35%	34,266	55.21%
Real estate:				
Commercial	12,126	18.87%	11,056	17.81%
Residential	10,326	16.07%	8,194	13.20%
Construction and development	7,513	11.69%	6,547	10.55%
Consumer	3,228	5.02%	1,998	3.22%
Total loans (gross)	**64,260**	**100.00%**	**62,061**	**100.00%**
Unearned discounts	0	0.00%	0	0.00%
Total loans (net)	**64,260**	**100.00%**	**62,061**	**100.00%**

	June 30 2009	**June 30 2008**
REGULATORY CAPITAL DATA		
Tier 1 Capital	$14,443	$12,929
Total Capital (Tier 1 + Tier 2)	$15,439	$13,745
Total Risk-Adjusted Assets	$98,147	$73,155
Tier 1 Ratio	14.72%	17.67%
Total Capital Ratio	15.73%	18.79%
Tier 1 Leverage Ratio	10.03%	10.58%
OTHER DATA		
Full Time Equivalent		
Employees (FTE's)	14	14
Stock Price Range		
(For the Twelve Months Ended):		
High	$20.00	$20.00
Low	$20.00	$20.00
Close	$20.00	$20.00