Jeffrey M. Harp
President
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May 18, 2009

Dear Shareholders:

Trinity Bank produced good results in the first quarter of 2009, our 18th consecutive quarter of improved profit. In spite of the economic challenges that we face as a nation, Trinity Bank continues to perform well. Net Income for the first three months of 2009 was $386,000 ($.33 per diluted common share), an 18% increase over Net Income of $325,000 ($.28 per diluted common share) for the first quarter of 2008. The press release/ key financial summary report is attached for your review.

On May 28th, we will celebrate our sixth anniversary. So this letter represents my 23rd attempt to communicate with shareholders. Before I start, let me repeat that we have been very fortunate to date. The Board, for their guidance, and the staff, for their effort and attitude, should be commended.

What lies ahead?

1. Perspective

I am not thrilled with the return on investment at Trinity Bank. For the first quarter, we produced a Return on Assets of 1.14% and a Return on Equity of 10.74%. As a frame of reference, I sold stock to most of you with a chart showing that my former organization had earned about 2% Return on Assets and about 20% Return on Equity for the years 1995-2000. The implication was that I could reproduce those returns if you would give me some money.

After six years, we are only half way there. However, let me give you some comparable numbers. There are 67 banks with their primary operations in Dallas and Tarrant County. For the fourth quarter of 2008 (the latest numbers available), let me show you how Trinity compares to the median of that group of 67 banks.

Category	Median	Trinity Bank
Return on Assets	.24%	1.11%
Return on Equity	2.50%	10.70%
Non-Performing Assets To Total Assets	1.68%	0.00%
Efficiency Ratio*	85.50%	53.30%

*The Efficiency Ratio reflects how much expense it takes to produce $1.00 of revenue. The median bank takes 85.5¢ in expenses to produce $1.00 in revenue. At Trinity, it takes 53.3¢ to produce $1.00 in revenue.

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From the perspective of this comparison, we are not doing too poorly. Sometimes you just have to take what the market gives you and not push too hard. While frustrating, because we haven't been able to produce the expected results, I have done it the other way before. Believe me, I like this way better and I think you will too if we can stand to be patient - a real problem for me.

2. <u>The National "Mess"</u>

From a financial institution standpoint (and probably from your standpoint as well), the situation our country is in is a mess. It seems to me that we have two things going on at once.

First, we had a freeze-up in the credit markets. Without trying to figure out why, let's just admit the markets were frozen. The actions that the Government and the Administration have taken will succeed in thawing the credit markets. They may not have done it like I would have done it, but to give credit where credit is due, it is working. As you are aware, most of the problems lay with the big institutions. About 75% of the 7,630 community banks in the U.S. are in good shape and willing to lend money. It will be some time before the big institutions are back in the game, and there will be some community banks that relied on real estate lending funded with non-core deposits that do not survive.

Second, there is a larger, more important issue. There is a system-wide deleveraging (reduction of debt) going on around the world resulting from the decline in asset values – assets being real estate (both commercial and residential), investments, commodities, etc. I think that the Government and the Administration believes that if they "fix" the credit markets, the decline in asset values will stop. My belief is that it won't. Asset values (all assets) got too high over the last 15 years, because they were pushed up by being able to borrow a lot of money at cheap rates. We are now on the back side of the cycle and it is painful. The Government's approach to date fails to acknowledge:

a. the depth of the downturn, and
b. the degree to which the low valuation of troubled assets (remember the Troubled Asset Relief Program – TARP) accurately reflects their true worth.

The Government and the Administration can prolong the agony or delay it, but they cannot prevent it. Mr. Market is going to win this one. Depending on who you believe, \$1 to \$3 trillion in debt is going to have to be repaid or written off as a loss before we get through this.

3. <u>What does this mean to me?</u>

Let me recast some numbers for you. That seems to be pretty popular these days. With unemployment at 9%, 91% of the work force still has a job. If the unemployment rate goes to 12% or even 15%, 88% to 85% of the work force will still be employed. You hear a constant stream of bad news about American household debt. However, 30% of U.S. households have no debt. 40% of American households have manageable debt. We will make it through this and we will all feel the pain – some more than others.

4. <u>What does this mean for Trinity Bank?</u>

Trinity Bank is clean, efficient, and profitable. We just finished a Loan Review conducted by an outside company. We still have no loan losses, no non-performing loans, and no past dues. We will be examined by the OCC (the national bank examiners) in August and I will report the results of that exam as well.

There will be good opportunities ahead for Trinity. I just don't have a clue as to what they will be. Some possibilities are:

a. picking up good customers from banks that are in trouble or that are cutting back,
b. picking up good employees from other lending institutions,
c. acquiring other banks or locations that will enhance our return on investment, or
d. something I haven't thought of yet.

If the Board and the management of Trinity Bank can keep the wheels on the track, the best is yet to come.

We appreciate your investment and your patience. We are trying to remain focused on the important things, not the urgent things.

As I mentioned on the first page, this is my 23rd letter to you. Sometimes (like now), I feel like I am running out of ammunition. If you have any questions, comments, suggestions, or topics that are of interest to you, please let me know. I am available by phone, email or in person.

Sincerely,

Jeff Harp

Jeffrey M. Harp
President

Enclosures

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

TRINITY BANK REPORTS PROFITS UP 18%
18[TH] CONSECUTIVE QUARTER OF PROFIT IMPROVEMENT

FORT WORTH, Texas, May 20, 2009 -- Trinity Bank N.A. (OTC Bulletin Board: TYBT) today announced continued profits from their financial and operating results for the first three months ending March 31, 2009.

Results of Operations

Trinity Bank, N.A. reported Net Income after Taxes of $386,000 or $.33 per diluted common share for the first quarter of 2009, compared to $325,000 or $.28 per diluted common share for the first quarter of 2008, an increase of 18%. This level of profit produced a Return on Assets of 1.14% and a Return on Equity of 10.74%. Both returns place Trinity Bank in the top 10% of all banks in the U.S.

Jeffrey M. Harp, President, stated, "We are fortunate to be able to produce good returns in a trying environment. Our focus on relationship banking continues to serve the organization well. Following the results of the widely-publicized stress tests on the 19 largest banks in the U.S. which were announced on May 7th, public attention remains focused on loan quality. I am pleased to be able to report that Trinity Bank has not suffered a loan loss in its six years of existence. In addition, we still have no non-performing loans and no past due loans. We look forward to seeing benefits as customers become aware of banks that are struggling under today's economic conditions."

Average for Quarter Ending

(in 000's)	3-31-09	3-31-08	%
Loans	$ 62,192	$ 49,878	24.7%
Deposits	$115,609	$109,376	5.7%

(more)

Actual for Quarter Ending

(in 000's)	3-31-09	3-31-08	%
Net Interest Income	$ 1,009	$ 901	12.0%
Non-Interest Income	104	123	(15.4%)
Non-Interest Expense	583	548	6.4%
Loan Loss Provision	45	45	-
Pre Tax Income	$ 485	$ 431	12.5%
Income Tax	$ 99	$ 106	(6.6%)
Net Income	$ 386	$ 325	18.8%

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 March 31 2009	2008	% Change
Interest income	1,427	1,581	-9.7%
Interest expense	418	680	-38.5%
Net Interest Income	**1,009**	**901**	**12.0%**
Provision for Loan Losses	**45**	**45**	**0.0%**
Service charges on deposits	25	25	0.0%
Net gain on securities available for sale	3	0	na
Other income	76	98	-22.4%
Total Non Interest Income	**104**	**123**	**-15.4%**
Salaries and benefits expense	291	285	2.1%
Occupancy and equipment expense	85	87	-2.3%
Other expense	207	176	17.6%
Total Non Interest Expense	**583**	**548**	**6.4%**
Earnings before income taxes	485	431	12.5%
Provision for income taxes	99	106	-6.6%
Net Earnings	**386**	**325**	**18.8%**
Basic earnings per share	0.35	0.29	**20.7%**
Basic weighted average shares outstanding	1,109	1,109	
Diluted earnings per share	0.33	0.28	**17.9%**
Diluted weighted average shares outstanding	1,166	1,157	

BALANCE SHEET SUMMARY	Average for Quarter Ending March 31 2009	2008	% Change
Total loans	$62,192	$49,878	24.7%
Total short term investments	20,209	26,740	-24.4%
Total investment securities	47,162	41,033	14.9%
Earning assets	**129,563**	**117,651**	**10.1%**
Total assets	**135,756**	**123,192**	**10.2%**
Noninterest bearing deposits	23,184	20,814	11.4%
Interest bearing deposits	92,425	88,562	4.4%
Total deposits	**115,609**	**109,376**	**5.7%**
Fed Funds Purchased and Repurchase Agreements	**5,259**	**805**	**n/a**
Shareholders' equity	**14,376**	**12,491**	**15.1%**

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

BALANCE SHEET SUMMARY	Average for Quarter Ending March 31, 2009	Dec 31, 2008	Sept. 30, 2008	June 30, 2008	March 31, 2008
Total loans	$62,192	$65,398	$64,946	$57,309	$49,878
Total short term investments	20,209	22,898	17,627	23,073	26,740
Total investment securities	47,162	39,329	37,060	36,588	41,033
Earning assets	**129,563**	**127,625**	**119,633**	**116,970**	**117,651**
Total assets	**135,756**	**133,175**	**124,795**	**122,227**	**123,192**
Noninterest bearing deposits	23,184	24,012	21,199	20,553	20,814
Interest bearing deposits	92,425	90,298	89,387	87,699	88,562
Total deposits	**115,609**	**114,310**	**110,586**	**108,252**	**109,376**
Fed Funds Purchased and Repurchase Agreements	**5,259**	**4,934**	**798**	**620**	**806**
Shareholders' equity	**14,376**	**13,531**	**13,073**	**12,821**	**12,491**

HISTORICAL EARNINGS SUMMARY	Quarter Ended March 31, 2009	Dec 31, 2008	Sept. 30, 2008	June 30, 2008	March 31, 2008
Interest income	1,427	1,456	1,464	1,430	1,581
Interest expense	418	478	526	521	680
Net Interest Income	**1,009**	**978**	**938**	**909**	**901**
Provision for Loan Losses	**45**	**45**	**45**	**45**	**45**
Service charges on deposits	25	24	23	24	25
Net gain on securities available for sale	3	0	0	0	0
Other income	76	40	64	82	98
Total Non Interest Income	**104**	**64**	**87**	**106**	**123**
Salaries and benefits expense	291	342	301	283	285
Occupancy and equipment expense	85	87	86	87	87
Other expense	207	108	152	169	176
Total Non Interest Expense	**583**	**537**	**539**	**539**	**548**
Earnings before income taxes	485	460	441	431	431
Provision for income taxes	99	90	84	91	106
Net Earnings	**386**	**370**	**357**	**340**	**325**

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

	Ending Balance				
HISTORICAL BALANCE SHEET	**March 31, 2009**	**Dec 31, 2008**	**Sept. 30, 2008**	**June 30, 2008**	**March 31, 2008**
Total loans	$60,086	$66,715	$65,595	$62,061	$51,866
Total short term investments	17,301	20,502	23,291	15,415	27,818
Total investment securities	50,553	44,980	34,523	39,803	37,740
Total earning assets	**127,940**	**132,197**	**123,409**	**117,279**	**117,424**
Allowance for loan losses	951	906	861	816	771
Premises and equipment	1,700	1,719	1,680	1,541	1,588
Other Assets	4,926	5,347	3,754	4,657	4,491
Total assets	**133,615**	**138,357**	**127,982**	**122,661**	**122,732**
Noninterest bearing deposits	21,511	28,665	21,769	20,506	20,820
Interest bearing deposits	96,283	87,552	91,448	88,270	87,874
Total deposits	**117,794**	**116,217**	**113,217**	**108,776**	**108,694**
Fed Funds Purchased and Repurchase Agreements	508	7,771	934	621	714
Other Liabilities	612	441	483	401	585
Total liabilities	**118,914**	**124,429**	**114,634**	**109,798**	**109,993**
Shareholders' equity	**14,701**	**13,928**	**13,348**	**12,863**	**12,739**

	Quarter Ending				
NONPERFORMING ASSETS	**March 31, 2009**	**Dec 31, 2008**	**Sept. 30, 2008**	**June 30, 2008**	**March 31, 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	$152	$5	$0
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)
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ALLOWANCE FOR LOAN LOSSES	**Quarter Ending March 31, 2009**	**Dec 31, 2008**	**Sept. 30, 2008**	**June 30, 2008**	**March 31, 2008**
Balance at beginning of period	**$906**	**$861**	**$816**	**$771**	**$726**
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	**$951**	**$906**	**$861**	**$816**	**$771**
Allowance for loan losses as a percentage of total loans	1.58%	1.36%	1.31%	1.31%	1.49%
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%	0.08%	0.08%

SELECTED RATIOS	**Quarter Ending March 31, 2009**	**Dec 31, 2008**	**Sept. 30, 2008**	**June 30, 2008**	**March 31, 2008**
Return on average assets (annualized)	1.14%	1.11%	1.14%	1.11%	1.06%
Return on average equity (annualized)	10.74%	10.94%	10.92%	10.61%	10.41%
Average shareholders' equity to average assets	10.59%	10.16%	10.48%	10.49%	10.14%
Yield on earning assets (tax equivalent)	4.71%	5.20%	5.21%	5.17%	5.58%
Cost of interest bearing funds	1.71%	2.43%	2.33%	2.37%	3.04%
Net interest margin (tax equivalent)	3.40%	3.37%	3.45%	3.39%	3.26%
Efficiency ratio (tax equivalent)	48.30%	47.18%	48.13%	49.27%	50.70%
End of period book value per common share	12.96	12.56	12.04	11.60	11.49
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)

	3 Months Ending							
	March 31, 2009				March 31, 2008			
YIELD ANALYSIS	Average Balance	Interest	Yield	Tax Equivalent Yield	Average Balance	Interest	Yield	Tax Equivalent Yield
Interest Earning Assets:								
Short term investment	20,209	129	2.55%	2.55%	26,740	268	4.01%	4.01%
Investment securities	20,439	231	4.52%	4.52%	25,847	284	4.40%	4.40%
Tax Free securities	26,723	214	3.20%	4.62%	15,186	128	3.37%	4.86%
Loans	62,192	853	5.49%	5.49%	49,878	901	7.23%	7.23%
Total Interest Earning Assets	**129,563**	**1,427**	**4.41%**	**4.71%**	**117,651**	**1,581**	**5.38%**	**5.57%**
Noninterest Earning Assets:								
Cash and due from banks	3,566				3,805			
Other assets	3,555				2,479			
Allowance for loan losses	(928)				(743)			
Total Noninterest Earning Assets	**6,193**				**5,541**			
Total Assets	**$135,756**				**$123,192**			
Interest Bearing Liabilities:								
Transaction and Money Market accounts	61,230	217	1.42%	1.42%	62,228	405	2.60%	2.60%
Certificates and other time deposits	31,195	195	2.50%	2.50%	26,334	271	4.12%	4.12%
Other borrowings	5,259	6	0.46%	0.46%	806	4	1.99%	1.99%
Total Interest Bearing Liabilities	**97,684**	**418**	**1.71%**	**1.71%**	**89,368**	**680**	**3.05%**	**3.05%**
Noninterest Bearing Liabilities								
Demand deposits	23,184				20,814			
Other liabilities	512				519			
Shareholders' Equity	14,376				12,491			
Total Liabilities and Shareholders Equity	**$135,756**				**$123,192**			
Net Interest Income and Spread		**1,009**	**2.69%**	**3.00%**		**901**	**2.33%**	**2.52%**
Net Interest Margin			**3.12%**	**3.41%**			**3.06%**	**3.25%**

TRINITY BANK N.A.
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	March 31 2009	**%**	**March 31 2008**	**%**
LOAN PORTFOLIO				
Commercial and industrial	29,872	49.72%	28,602	55.15%
Real estate:				
Commercial	10,828	18.02%	8,158	15.73%
Residential	9,661	16.08%	6,872	13.25%
Construction and development	6,742	11.22%	6,260	12.07%
Consumer	2,983	4.96%	1,974	3.81%
Total loans (gross)	**60,086**	**100.00%**	**51,866**	**100.00%**
Unearned discounts	0	0.00%	0	0.00%
Total loans (net)	**60,086**	**100.00%**	**51,866**	**100.00%**

	March 31 2009	**March 31 2008**
REGULATORY CAPITAL DATA		
Tier 1 Capital	$14,043	$12,584
Total Capital (Tier 1 + Tier 2)	$14,994	$13,355
Total Risk-Adjusted Assets	$73,504	$65,643
Tier 1 Ratio	16.09%	19.20%
Total Capital Ratio	17.18%	20.30%
Tier 1 Leverage Ratio	10.34%	10.20%
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	$20.00
Close	$20.00	$20.00