



JEFFREY M. HARP
President
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November 1, 2011

Dear Shareholders:

We now have the first three quarters of 2011 in the books. Your bank continues to make progress in spite of the current economic environment. Since we opened the bank in 2003, we have improved our profitability each and every quarter. This is a performance record that is unmatched, and we are pleased and gratified by the results to date.

That being said, we continue to face challenges. I listed several of them in the third quarter press release which is attached for your review. In spite of the headwinds we face as well as the pressure to continue to improve our performance, we look forward to the fourth quarter of 2011 and the year 2012 as well.

LOAN DEMAND

We have seen a hint of an increase in our loan volume - the area that we have struggled with for so long. As I write this, total loans are up about 10% from the low point in 2011. This is the critical focus for Trinity Bank. We remain, comparatively speaking, very efficient, and the quality of our assets (both loans and investments) is good. The only way for us to continue to grow our net income is for our loans to increase. A very significant part of any income from new loan volume drops directly to the bottom line. But without loan demand, no bank's business model works very well.

Trinity's market area remains the best area in the U.S. in terms of economic activity. It's not great, but it is better than nearly any other geographical location. However, the confidence level remains low. No one knows what tax rates are going to be, what health care is going to cost, or how long the rest of the world is going to loan our country the money to support our habit of spending more than we take in. These issues (and others) are going to have to be resolved before businessmen and businesswomen will gain the confidence to grow, invest, and expand.

THE ELEPHANT IN THE ROOM

I have received several comments and questions over the past months and years about the topic I call "the elephant." The question is usually phrased something like this, "What happens if you get run over by a truck on the way home today?"

First, this is a difficult subject to talk about, because we all have a tendency to think we are irreplaceable. Second, the question tends to imply that I am the only one working around here and that the wheels would fall off if something happened to me. Third, do we have a plan and, if we do, would you mind sharing it with the shareholders?

Let me discuss a couple of things with you. When you start a bank (or any business for that matter), your first goal is to get open. The second goal is to survive. The third goal is to prosper. The fourth goal is to plan for a bright future. Trinity Bank has opened, survived, and prospered (comparatively speaking). What about the future?

We have had a management succession plan since the day we opened (which is a requirement to get a bank charter). Let me share ours with you. Trinity Bank owns a \$2,000,000 life insurance policy on me. The proceeds would give the Board ample resources to assess the situation and hire or promote a replacement.

Next, there are two areas where a bank can have problems with a sudden change at the helm of the ship. The first is in the operations area. Many of you know Richard Burt. I have worked with Richard for over 20 years. He joined Trinity from the Summit Bank group when we opened. At Summit, Richard ran the entire "back office" for a \$700 million bank. He is a key figure in the development and delivery of our products and services. The operations area will continue to operate without a hitch if something did happen to me.

The lending area is a key area as well. 99% of the banks that fail, do so because of bad loans. Barney Wiley has been with the Bank since day one as well. I have no doubt that he could "keep the wheels on" the lending function for the foreseeable future. After all, he has learned at the knee of the master for 8 ½ years. The last sentence was an attempt at humor to lighten a rather droll (to me) subject.

So don't worry, if something happened to me, the bank would open the next day (after the obligatory hour of mourning) and everything would operate in a normal fashion. What about the future? Your Board of Directors has discussed this at length on many occasions. The members of the Board have decided to obtain some outside assistance in generating a Management Succession/Management Development Plan for all key positions in the bank.

The goal is to develop a plan that will ensure that the success and progress of the bank will be sustained and perpetuated over time. Career development plans will be created for all executive team members that will articulate the respective strengths and weaknesses of the team members. With those clearly defined and acknowledged, we will customize a plan to direct the optimization of each member's full professional potential. In addition, we will be developing a succession plan for each key area.

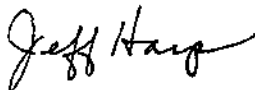
I hope this discussion will address the issue and allay some of your fears about the future of Trinity Bank. I have enjoyed (loved may be a better word) starting and guiding this group of people. The staff does a great job in every aspect of banking. We look forward to a bright future.

THANKSGIVING

You should receive this letter before Thanksgiving, my favorite time of the year. I am the richest man I know in terms of the important things in life. There is a God that cares deeply for me. My family is wonderful, and we have been especially blessed by the babies that have been in transitional care in our home while waiting for their forever family – especially Micah, Jack, Thomas, and Grayson to name a few. I am surrounded by good friends. I have a great job and a great supporting staff. Through the bank, we help make dreams come true. Seriously, people don't come to the bank to borrow money. They come because they have a dream – buying a home, starting a business, growing a business, educating a child, etc. And borrowing money from the bank is the way they can achieve that dream. Life is good.

Happy Thanksgiving and thanks for your investment in and support of Trinity Bank. As always, if you have any topics that you would like to see addressed, please let me know. I am available by phone, email or in person.

Sincerely,



Jeffrey M. Harp
President

For Immediate Release

TRINITY BANK 2011 NINE MONTH PROFITS UP 13.3%

NINE MONTH EARNINGS PER SHARE UP 16.5%

28TH CONSECUTIVE QUARTER OF PROFIT IMPROVEMENT

FORT WORTH, Texas, October 24, 2011 – Trinity Bank, N.A. (OTC Bulletin Board: TYBT) today announced operating results for the third quarter and the nine months ending September 30, 2011.

Results of Operations

For the third quarter of 2011, Trinity Bank, N.A. reported Net Income after Taxes of \$580,000, an increase of 12.6% over third quarter 2010 earnings of \$515,000. Earnings per diluted common share for the third quarter 2011 amounted to \$.51, an increase of 13.3% over third quarter 2010 results of \$.45 per diluted common share.

For the first nine months of 2011, Net Income after Taxes was \$1,677,000, an increase of 13.3% over the nine month 2010 results of \$1,480,000. Earnings per diluted common share for the first nine months of 2011 were \$1.48, an increase of 16.5% over the first nine months results of \$1.27 per diluted common share.

Jeffrey M. Harp, President, stated, “Third quarter results are indicative of Trinity Bank’s long-term focus on increasing shareholder value. Since opening in 2003, Trinity Bank has improved its operating performance each quarter.”

“However, the local economic environment, while not deteriorating, certainly hasn’t improved substantially. Loan demand from quality borrowers remains soft. Rate competition for good loans is fierce. Investment securities continue to mature and we are unable to reinvest at comparable yields in this low rate environment.”

“In spite of the challenges, our goal remains the same – improve performance consistently while focusing on creating sustainable enterprise value.”

Actual for Quarter Ending

	3 Months	3 Months	
(in 000's)	<u>9-30-11</u>	<u>9-30-10</u>	<u>%</u>
Net Income	\$ 580	\$ 515	12.6%
Diluted Weighted Average Shares	1,131	1,144	
Earnings per Share	\$ 0.51	\$ 0.45	13.3%
Return on Assets	1.50%	1.31%	
Return on Equity	13.26%	12.95%	

Actual for Nine Months Ending

	9 Months	9 Months	
(in 000's)	<u>9-30-11</u>	<u>9-30-10</u>	
Net Income	\$ 1,677	\$ 1,480	13.3%
Diluted Weighted Average Shares	1,131	1,162	
Earnings per Share	\$ 1.48	\$ 1.27	16.5%

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 Ended		
	September 30 2011	2010	% Change	September 30 2011	2010	% Change
Interest income	1,471	1,542	-4.8%	4,371	4,566	-4.3%
Interest expense	203	307	-33.9%	646	920	-29.8%
Net Interest Income	1,268	1,235	2.7%	3,725	3,646	2.2%
Provision for Loan Losses	0	45	N/A	0	136	N/A
Service charges on deposits	35	37	-5.4%	101	111	-9.0%
Net gain on securities available for sale	40	25	60.0%	97	45	115.6%
Other income	62	64	43.8%	232	187	24.1%
Total Non Interest Income	167	126	32.5%	430	343	25.4%
Salaries and benefits expense	317	319	-0.6%	969	947	2.3%
Occupancy and equipment expense	82	75	9.3%	236	233	1.3%
Other expense	271	234	15.8%	749	695	7.8%
Total Non Interest Expense	670	628	6.7%	1,954	1,876	4.2%
Earnings before income taxes	765	688	11.2%	2,201	1,979	11.2%
Provision for income taxes	185	173	6.9%	524	499	5.0%
Net Earnings	580	515	12.6%	1,677	1,480	13.3%
Basic earnings per share	0.54	0.47	14.9%	1.57	1.34	17.2%
Basic weighted average shares outstanding	1,070	1,089		1,070	1,107	
Diluted earnings per share	0.51	0.45	13.3%	1.48	1.27	16.5%
Diluted weighted average shares outstanding	1,131	1,144		1,131	1,162	

BALANCE SHEET SUMMARY	Average for Quarter			Average for Nine Months		
	Ending September 30 2011	2010	% Change	Ending September 30 2011	2010	% Change
Total loans	\$74,941	\$73,921	1.4%	\$72,588	\$73,035	-0.6%
Total short term investments	21,204	25,261	-16.1%	19,727	21,823	-9.6%
Total investment securities	51,908	50,517	2.8%	53,076	49,729	6.7%
Earning assets	148,053	149,699	-1.1%	145,391	144,587	0.6%
Total assets	154,363	158,779	-1.5%	152,810	151,976	0.5%
Noninterest bearing deposits	27,706	23,717	16.8%	26,076	22,858	14.1%
Interest bearing deposits	107,061	113,954	-6.0%	107,902	109,995	-1.9%
Total deposits	134,767	137,671	-2.1%	133,978	132,853	0.8%
Fed Funds Purchased and Repurchase Agreements	411	874	-53.0%	476	930	-48.8%
Shareholders' equity	18,401	17,209	6.9%	17,692	17,172	3.0%

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

HISTORICAL BALANCE SHEET	Ending Balance				
	Sept. 30, 2011	June 30, 2011	March 31, 2011	Dec 31, 2010	Sept. 30, 2010
Total loans	\$76,180	\$74,822	\$71,287	\$72,460	\$73,003
Total short term investments	27,716	17,404	25,369	17,886	27,750
Total investment securities	53,370	51,982	53,497	58,583	51,376
Total earning assets	157,266	144,208	150,153	148,929	152,129
Allowance for loan losses	(1,371)	(1,371)	(1,371)	(1,371)	(1,221)
Premises and equipment	1,413	1,404	1,440	1,442	1,479
Other Assets	6,209	5,850	6,024	4,949	6,757
Total assets	163,517	150,091	156,246	153,949	159,144
Noninterest bearing deposits	33,733	24,208	27,747	26,844	25,304
Interest bearing deposits	109,722	106,761	110,161	109,100	114,683
Total deposits	143,455	130,969	137,908	135,944	139,987
Fed Funds Purchased and Repurchase Agreements	398	292	534	538	702
Other Liabilities	896	690	559	646	1,050
Total liabilities	144,749	131,951	139,001	137,128	141,739
Shareholders' Equity Actual	17,667	17,306	16,715	16,176	16,081
Unrealized Gain - AFS	1,100	834	530	645	1,324
Total Equity	18,767	18,140	17,245	16,821	17,405
	Quarter Ending				
NONPERFORMING ASSETS	Sept. 30, 2011	June 30, 2011	March 31, 2011	Dec 31, 2010	Sept. 30, 2010
Nonaccrual loans	\$735	\$850	\$488	\$831	\$1,785
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	\$735	\$850	\$488	\$831	\$1,785
Accruing loans past due 30-89 days	\$0	\$0	\$0	\$0	\$0
Total nonperforming assets as a percentage of loans and foreclosed assets	0.96%	1.14%	0.68%	1.15%	2.45%

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

BALANCE SHEET SUMMARY	Average for Quarter Ending				
	Sept. 30, 2011	June 30, 2011	March 31, 2011	Dec 31, 2010	Sept. 30, 2010
Total loans	\$74,941	\$71,676	\$71,103	\$72,047	\$73,921
Total short term investments	21,204	21,929	17,742	23,496	25,261
Total investment securities	51,908	50,714	56,684	53,988	50,517
Earning assets	148,053	144,319	145,529	149,531	149,699
Total assets	154,363	152,633	151,401	155,868	156,779
Noninterest bearing deposits	27,706	25,176	24,123	24,267	23,717
Interest bearing deposits	107,061	108,696	109,154	112,540	113,954
Total deposits	134,767	133,872	133,277	136,807	137,671
Fed Funds Purchased and Repurchase Agreements	411	438	582	733	874
Shareholders' equity	18,401	17,687	16,972	17,382	17,209
HISTORICAL EARNINGS SUMMARY	Quarter Ended				
	Sept. 30, 2011	June 30, 2011	March 31, 2011	Dec 31, 2010	Sept. 30, 2010
Interest income	1,471	1,426	1,474	1,516	1,542
Interest expense	203	217	226	270	307
Net Interest Income	1,268	1,209	1,248	1,246	1,235
Provision for Loan Losses	0	0	0	150	45
Service charges on deposits	35	29	37	34	37
Net gain on securities available for sale	40	28	29	153	25
Other income	92	78	63	55	64
Total Non Interest Income	167	135	129	242	126
Salaries and benefits expense	317	312	340	437	319
Occupancy and equipment expense	82	79	75	75	75
FDIC expense	45	45	45	45	45
Other expense	226	173	215	91	189
Total Non Interest Expense	670	609	675	648	628
Earnings before income taxes	765	735	702	690	688
Provision for income taxes	185	177	163	165	173
Net Earnings	580	558	539	525	515

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

ALLOWANCE FOR LOAN LOSSES	Quarter Ending				
	Sept. 30, 2011	June 30, 2011	March 31, 2011	Dec 31, 2010	Sept. 30, 2010
Balance at beginning of period	\$1,371	\$1,371	\$1,371	\$1,221	\$1,176
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	0	0	0	150	45
Balance at end of period	\$1,371	\$1,371	\$1,371	\$1,371	\$1,221
Allowance for loan losses as a percentage of total loans	1.80%	1.83%	1.92%	1.89%	1.67%
Allowance for loan losses as a percentage of nonperforming loans	186.53%	161.29%	280.94%	164.98%	68.40%
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	N/A	N/A	N/A	0.21%	0.06%

SELECTED RATIOS	Quarter Ending				
	Sept. 30, 2011	June 30, 2011	March 31, 2011	Dec 31, 2010	Sept. 30, 2010
Return on average assets (annualized)	1.50%	1.46%	1.42%	1.35%	1.31%
Return on average equity (annualized)	12.61%	12.62%	12.70%	12.08%	11.97%
Return on average equity (excluding unrealized gain on investments)	13.26%	13.11%	12.90%	12.91%	12.95%
Average shareholders' equity to average assets	11.92%	11.59%	11.21%	11.15%	10.98%
Yield on earning assets (tax equivalent)	4.26%	4.24%	4.27%	4.32%	4.34%
Cost of interest bearing funds	0.76%	0.80%	0.82%	0.96%	1.07%
Net interest margin (tax equivalent)	3.72%	3.64%	3.65%	3.49%	3.52%
Efficiency ratio (tax equivalent)	43.42	42.29	45.45	45.18	44.13
End of period book value per common share	17.54	16.92	16.16	15.59	16.04
End of period book value (excluding unrealized gain on investments)	16.51	16.14	15.67	14.99	14.82
End of period common shares outstanding	1,070	1,072	1,067	1,079	1,085

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

YIELD ANALYSIS	Third Quarter Average							
	September 30, 2011				September 30, 2010			
	Average Balance	Interest	Yield	Tax Equivalent Yield	Average Balance	Interest	Yield	Tax Equivalent Yield
Interest Earning Assets:								
Short term investment	21,204	29	0.55%	0.55%	25,261	70	1.11%	1.11%
Investment securities	16,973	184	4.34%	4.34%	25,538	281	4.40%	4.40%
Tax Free securities	34,935	245	2.81%	4.04%	24,979	197	3.15%	4.55%
Loans	74,941	1,013	5.41%	5.41%	73,921	994	5.38%	5.38%
Total Interest Earning Assets	148,053	1,471	3.97%	4.26%	149,699	1,642	4.12%	4.34%
Noninterest Earning Assets:								
Cash and due from banks	3,332				2,925			
Other assets	4,349				5,354			
Allowance for loan losses	(1,371)				(1,199)			
Total Noninterest Earning Assets	6,310				7,080			
Total Assets	\$154,363				\$166,779			
Interest Bearing Liabilities:								
Transaction and Money Market accounts	78,162	135	0.89%	0.89%	80,902	195	0.96%	0.96%
Certificates and other time deposits	28,899	68	0.94%	0.94%	33,052	111	1.34%	1.34%
Other borrowings	411	1	0.49%	0.49%	874	1	0.46%	0.46%
Total Interest Bearing Liabilities	107,472	203	0.76%	0.76%	114,828	307	1.07%	1.07%
Noninterest Bearing Liabilities								
Demand deposits	27,706				23,717			
Other liabilities	784				1,025			
Shareholders' Equity	18,401				17,209			
Total Liabilities and Shareholders Equity	\$154,363				\$166,779			
Net Interest Income and Spread		1,268	3.22%	3.50%		1,235	3.05%	3.27%
Net Interest Margin			3.43%	3.72%			3.30%	3.52%

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

	September 30 2011	%	September 30 2010	%
LOAN PORTFOLIO				
Commercial and industrial	35,539	46.65%	34,367	47.08%
Real estate:				
Commercial	12,729	16.71%	15,946	21.84%
Residential	16,231	21.31%	12,981	17.78%
Construction and development	9,858	12.94%	7,881	10.80%
Consumer	1,823	2.39%	1,828	2.50%
Total loans (gross)	76,180	100.00%	73,003	100.00%
Unearned discounts	0	0.00%	0	0.00%
Total loans (net)	76,180	100.00%	73,003	100.00%

	September 30 2011	September 30 2010
REGULATORY CAPITAL DATA		
Tier 1 Capital	\$17,667	\$16,081
Total Capital (Tier 1 + Tier 2)	\$18,921	\$17,302
Total Risk-Adjusted Assets	\$100,262	\$105,896
Tier 1 Ratio	17.62%	15.19%
Total Capital Ratio	18.87%	16.34%
Tier 1 Leverage Ratio	11.47%	10.28%

OTHER DATA

Full Time Equivalent Employees (FTE's)	14	14
Stock Price Range		
(For the Three Months Ended):		
High	\$27.00	\$25.50
Low	\$25.00	\$23.00
Close	\$26.05	\$25.50