

JEFFREY M. HARP
President
jharp@TrinityBK.com

August 12, 2016

Dear Shareholder

The first half of 2016 is in the books. The second quarter was relatively good – our second best quarter ever. We have lots of exciting opportunities as well as the usual challenges. I mention a few of those challenges in the Press Release, which is attached for your review, so let me dive right in.

LOAN ISSUES

Through the first six months of 2016, our loan volume dropped about 5%. In 4Q 2015, average loans amounted to \$124 million. 2Q 2016 average loans were about \$118 million. In analyzing our portfolio, it was apparent that we had not lost any customer relationships. We just had an unusual number of payoffs and pay downs. Hopefully, we reached the bottom in June. July and August to date have produced increased loan totals.

As far as loan quality is concerned, we have some of the usual challenges. The good news is that Barney Wiley has done an outstanding job of cleaning up the one problem loan we reported in March 2016. At the time (when the red flags were waving), this relationship owed us about \$1.4 million. Barney restructured the debt, and on July 29, approximately 80% of it was collected from the sale of some assets. We recovered principal, all accrued interest, plus collection costs. The remaining debt is well-secured and current and hopefully, we will be able to place it back in performing status this quarter. As I have said many times before, if you make loans, you will have some problems. The key is how much of your principal can you recover when borrowers have issues. Barney did a great job and we are fortunate to have worked out of most of this situation in only four months.

The not so good news is that, in July, one of our large relationships (approximately \$3.2 million in debt) encountered difficulties. We have placed his relationship in a non-performing status. The borrower is cooperating fully with us and we have some margin in our collateral and we have a two year plan. I will have more information on this in the 3Q shareholder letter.

I don't want to alarm you when I talk about loan problems. Most banks gloss over them with generalities. But you have invested money with us, and we owe you an honest assessment. Instead of focusing on one or two problem loans, we (the management and the Board) try to review the real issue on a regular basis. Can we analyze credit and can we underwrite properly? I still believe the answer is "Yes". We have had four loan losses in 13 years. On the largest one, we ultimately recovered all of our principal. Two of the remaining three are still paying on a regular basis. In addition, we have a loan review (by an outside third party) scheduled for November, and we will have our regularly scheduled examination by the OCC (national bank examiners) in December or January. So we will shortly have two more opinions about our underwriting ability.

BUILDING EXPANSION AND RENOVATION.

Our building expansion and renovation is in progress and we are excited to watch it take shape. Our new space for the lending group and support staff should be ready by October. We will then start the renovation for our existing lobby and office space. For those of you that come to the bank, bear with us when the construction starts on the current space. It will be messy for a while, and we will have some temporary facilities, but I think you will like the results.

RICHARD BURT

From time to time, I want you to hear from other members of our staff. Richard Burt was with us from the start. He manages Operations and Information Technology and he is an integral part of our team. We could not provide the products and service customers expect without his staff and their commitment to excellence. The following is a message from and about Richard.

It's a privilege to share a little about myself and my role here at Trinity Bank. I joined Jeff in February 2003 as we began to put the pieces together for Trinity Bank. I previously worked with Jeff at Summit Bank and was honored to join him in this new venture. I am a Fort Worth native graduating from O.D. Wyatt High School and then Texas Wesleyan College with a degree in Banking / Finance. I also graduated from Texas Tech School of Banking and the Graduate School of Banking in Madison Wisconsin. I am married to a wonderful girl that I met in first grade and have lived in Arlington for the past 30 years. I am blessed with four children and 5 grandchildren. Life does not get any better than spending time with my family. Most of my family is local, however my youngest daughter and 3 grandchildren have traveled the world supporting her husband as he serves in the Air Force. To him and all the men and women that have served or are serving, I understand the price you pay to protect our freedom and am thankful for your service.

I started my banking career in 1975 at the State Bank of East Fort Worth while attending Texas Wesleyan College. In 1981 I accepted a job as Cashier/Operations Officer at Summit Bank and was given the opportunity to learn the industry and expand my responsibilities. I was very fortunate to work for independent community banks with a strong commitment to customer service. I was taught to find a way to provide the highest level of service even if it requires changing policy and procedures. Three bankers that greatly influenced my life prior to Trinity Bank were Gary Shipp, J.D. Butler and Ben Gunn. All three bankers were committed to customer service and taught me to work hard to improve every process that supports service.

I wear many hats here at Trinity and my job is very rewarding. My responsibility includes managing the Operations and Information Technology side of the bank. This includes compliance, accounting, regulatory reporting and security. It goes without saying that it requires a great staff to cover all the bases and that is exactly what we have. Our team works hard to make sure we provide quality products that meet all the regulatory requirements in a safe environment. I am thankful for co-workers that are dedicated to the bank and care about our customers. I am especially thankful for Donna Johnson who manages our Bookkeeping department. Donna has worked with me for over 30 years and helped us open the bank in 2003. As she nears retirement she will leave big shoes to fill.

My greatest challenge since we opened the bank is to make sure we provide competitive products with superior service for our customers. Many have the impression that a small community bank cannot provide products that compete with the large banks. I believe our history will show we have competitive products that many times out perform the large banks and are backed by outstanding customer service. A number of new customers comment to me that our products are more user friendly and offer more feature and function than the large bank that they are leaving. Last month a new customer commented that we visited his office and installed a product for them within 24 hours, and they had been trying to get his previous large bank to return a phone call for 8 days.

The issue that keeps me up at night is security. Trinity Bank has invested heavily in many levels of security including physical security, camera and alarms, and processes that identify vulnerable situations. We also invest a great deal of time and money protecting your personal information. This includes multiple vendors monitoring electronic activity, encryption, backups and safeguards that control access. Based on our peers we far exceed the acceptable level of security, but we are striving to do even more.

To describe the first 13 years at Trinity Bank, I would use the words challenging, fulfilling and thankful. Starting from a blank sheet of paper in 2003 and growing to a high performing bank in 13 years is filled with challenges and as I reflect on my journey I would say it has been very fulfilling. I am also very thankful for this opportunity to work with Jeff and build a bank that we can be proud of. I look forward to continuing to serve Trinity Bank and our customers as we strive to exceed our customer's expectations.

Now let me (Jeff) mention a few other items before we close. First, football season is around the corner. If any of you make it out to the TCU games, please come by our Trinity Bank tailgate in Lot 2 (southwest corner of the stadium). Look for the Trinity Bank banner. We will have plenty of beverages and food. Come before, at half time, or after the game. We would love to see you.

Next, Trinity Bank has joined the 21st century. We now have a Facebook page. We are excited to have the opportunity to communicate on a regular basis with current and prospective customers and shareholders. The purpose of this page is to keep you informed with new products and updates on the Bank. We welcome your comments and suggestions on our Facebook page. If you are on Facebook, please like and share our page.

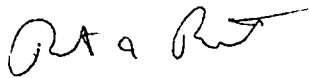
Finally, let me leave you with one thought. As I mentioned in the Press Release, Net Income for 2Q 2016 was up only 4.8% over 2Q 2015. We have come to expect double digit increases when comparing the current quarter to the previous year quarterly results. In fact, it has been many years since we had less than a 10% increase. However, in spite of the current economic environment and the usual challenges, we are determined to continue building the foundation for the next 10-15 years with our facility expansion and new staff.

Please hang in there with us. As the numbers below indicate, our current level of performance is better than most peer bank's best performance.

	<u>Trinity</u>	<u>Peer</u>
Return on Assets	1.76%	.91%
Return on Equity	13.97%	8.03%

As always, please let me know if you have any subjects you would like me to address. I am available by email, phone, or in person. Thank you for your investment in and support of Trinity Bank.

Sincerely,

A handwritten signature in black ink, appearing to read "Richard A. Burt". The signature is fluid and cursive, with the first name "Richard" being more prominent.

Richard A. Burt

A handwritten signature in black ink, appearing to read "Jeffrey M. Harp". The signature is fluid and cursive, with the first name "Jeffrey" being more prominent.

Jeffrey M. Harp

For Immediate Release

TRINITY BANK 2016 2ND QUARTER NET INCOME UP 4.8%

2ND QUARTER EARNINGS PER SHARE UP 6.2%

FORT WORTH, Texas, July 26, 2016 – Trinity Bank N.A. (OTC Bulletin Board: TYBT) today announced operating results for the second quarter and the six months ending June 30, 2016.

Results of Operation

For the second quarter 2016, Trinity Bank, N.A. reported Net Income after Taxes of \$966,000, an increase of 4.8% over second quarter 2015 earnings of \$922,000. Earnings per diluted common share for the second quarter 2016 amounted to \$0.86, an increase of 6.2% over second quarter 2015 results of \$0.81 per diluted common share.

For the first six months of 2016, Net Income after Taxes was \$1,918,000, an increase of 6.1% over the first half of 2015 results of \$1,807,000. Earnings per diluted common share for the first half of 2016 were \$1.70, an increase of 6.2% over the first half of 2015 results of \$1.60 per diluted common share.

President Jeffrey M. Harp stated, “Second quarter results for Trinity Bank represent the second best quarter (4Q 2015 was slightly better) since inception. However, the percentage increase (+4.8%) in Net Income over the 2Q 2015 results is below our previous history of double digit increases. This is due to:

1. Average loan volume dropped about 5% from 4Q 2015 to the current quarter. We haven’t lost any major relationships. A number of customers have reduced their debt to the bank.
2. Interest expense has increased substantially as we have raised deposit rates since October 2015. Our philosophy is to pay as much as we can instead of as little as we can get by with.
3. Personnel expense is up as we add staff in preparation to move into our newly expanded facility.

In spite of these headwinds, Trinity Bank is still performing at a very high level.

	<u>Trinity</u>	<u>Peer</u>
Return on Assets	1.76%	.91%
Return on Equity	13.97%	8.03%

The remainder of 2016 as well as 2017 will be challenging as the Texas economy adjusts to the current level of oil and gas prices, but we remain committed to producing exceptional results.

Page 2 – Trinity Bank second quarter 2016 earnings

Actual for Quarter

(in 000's)	3 Months	3 Months	<u>%</u>
	<u>06/30/2016</u>	<u>06/30/2015</u>	
Net Interest Income	\$ 1,882	\$ 1,857	1.3%
Non-Interest Income	124	129	(3.9%)
Non-Interest Expense	(863)	(805)	7.2%
Pretax Preprovision Income	1,143	1,181	(3.2%)
Gains on Sale of Securities and Other Assets	86	12	N/M
Loan Loss Provision	-	-	N/M
Pretax Income	1,229	1,193	3.0%
Income Tax	(263)	(271)	(3.0%)
Net Income	\$ 966	\$ 922	4.8%
Diluted Weighted Average Shares	1,129	1,132	
Earnings Per Share	.86	.81	6.2%

Actual for 6 months

(in 000's)	6 Months	6 Months	<u>%</u>
	<u>06/30/2016</u>	<u>06/30/2015</u>	
Net Interest Income	\$ 3,800	\$ 3,620	5.0%
Non-Interest Income	269	259	3.9%
Non-Interest Expense	(1,750)	(1,619)	8.1%
Pretax Preprovision Income	2,319	2,260	2.6%
Gains on Sale of Securities and Other Assets	134	12	N/M
Gains on Sale of Foreclosed Assets	0	70	N/M
Loan Loss Provision	0	0	N/M
Pretax Income	2,453	2,342	4.7%
Income Tax	(535)	(535)	
Net Income	\$ 1,918	\$ 1,807	6.1%
Diluted Weighted Average Shares	1,131	1,132	
Earnings Per Share	1.70	1.60	6.2%

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
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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 June 30			Six Months Ending June 30		
	2016	2015	% Change	2016	2015	% Change
Interest income	\$2,016	\$1,953	3.2%	\$4,060	\$3,814	6.4%
Interest expense	134	96	39.6%	\$260	\$194	34.0%
Net Interest Income	1,882	1,857	1.3%	3,800	3,620	5.0%
Service charges on deposits	37	40	-7.5%	\$76	\$82	-7.3%
Other income	87	89	-2.2%	\$193	\$177	9.0%
Total Non Interest Income	124	129	-3.9%	269	259	3.9%
Salaries and benefits expense	520	454	14.5%	\$1,029	\$883	16.5%
Occupancy and equipment expense	76	65	16.9%	\$153	\$126	21.4%
Other expense	267	286	-6.6%	\$568	\$610	-6.9%
Total Non Interest Expense	863	805	7.2%	1,750	1,619	8.1%
Pretax pre-provision income	1,143	1,181	-3.2%	2,319	2,260	2.6%
Gain on sale of securities	67	12	N/M	\$93	\$12	N/M
Gain on sale of foreclosed assets	0	0	N/M	\$0	\$70	N/M
Gain on sale of other assets	19	0	N/M	\$41	\$0	N/M
Provision for Loan Losses	0	0	N/M	0	0	N/M
Earnings before income taxes	1,229	1,193	3.0%	2,453	2,342	4.7%
Provision for income taxes	263	271	-3.0%	\$535	\$535	0.0%
Net Earnings	\$966	\$922	4.8%	\$1,918	\$1,807	6.1%
Basic earnings per share	0.86	0.82	4.9%	1.71	1.61	6.2%
Basic weighted average shares outstanding	1,118	1,121		1,120	1,121	
Diluted earnings per share	0.86	0.81	6.2%	1.70	1.60	6.2%
Diluted weighted average shares outstanding	1,129	1,132		1,131	1,132	

BALANCE SHEET SUMMARY	Average for Quarter June 30			Average for Six Months June 30		
	2016	2015	% Change	2016	2015	% Change
Total loans	\$118,028	\$116,614	1.2%	\$120,049	\$113,866	5.4%
Total short term investments	16,766	11,618	44.3%	16,742	16,226	3.2%
Total investment securities	80,062	72,378	10.6%	78,055	71,584	9.0%
Earning assets	214,856	200,610	7.1%	214,846	201,676	6.5%
Total assets	219,895	205,394	7.1%	220,078	206,442	6.6%
Noninterest bearing deposits	58,456	58,601	-0.2%	62,967	58,451	7.7%
Interest bearing deposits	130,204	119,895	8.6%	126,368	121,371	4.1%
Total deposits	188,660	178,496	5.7%	189,335	179,822	5.3%
Fed Funds Purchased and Repurchase Agreements	358	429	-16.6%	357	429	-16.8%
Shareholders' equity	\$29,460	\$25,638	14.9%	\$29,109	\$25,422	14.5%

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

BALANCE SHEET SUMMARY	Average for Quarter Ending				
	June 30, 2016	March 31, 2016	Dec 31, 2015	Sept. 30, 2015	June 30, 2015
Total loans	\$118,028	\$122,069	\$124,316	\$119,107	\$116,614
Total short term investments	16,766	16,414	16,894	13,055	11,618
Total investment securities	80,062	76,418	71,663	70,557	72,378
Earning assets	214,856	214,901	212,873	202,719	200,610
Total assets	219,895	220,262	217,961	207,560	205,394
Noninterest bearing deposits	58,456	63,433	67,719	60,995	57,617
Interest bearing deposits	130,204	126,587	120,853	118,640	120,879
Total deposits	188,660	190,020	188,572	179,635	178,496
Fed Funds Purchased and Repurchase Agreements	358	355	361	429	429
Shareholders' equity	\$29,460	\$28,758	\$27,733	\$26,653	\$25,638

HISTORICAL EARNINGS SUMMARY	Quarter Ended				
	June 30, 2016	March 31, 2016	Dec 31, 2015	Sept. 30, 2015	June 30, 2015
Interest income	\$2,016	\$2,043	\$2,070	\$2,007	\$1,953
Interest expense	134	126	107	97	96
Net Interest Income	1,882	1,917	1,963	1,910	1,857
Service charges on deposits	37	39	50	48	46
Other income	87	104	87	82	83
Total Non Interest Income	124	143	137	130	129
Salaries and benefits expense	520	509	627	514	454
Occupancy and equipment expense	76	78	68	69	65
Other expense	267	298	149	256	286
Total Non Interest Expense	863	885	844	839	805
Pretax pre-provision income	1,143	1,175	1,256	1,201	1,181
Gain on sale of securities	67	27	18	31	12
Gain on sale of foreclosed assets	0	0	0	0	0
Gain on sale of other assets	19	22	21	0	0
Provision for Loan Losses	0	0	76	0	0
Earnings before income taxes	1,229	1,224	1,219	1,232	1,193
Provision for income taxes	263	272	242	283	271
Net Earnings	\$966	\$952	\$977	\$949	\$922
Diluted earnings per share	\$ 0.86	\$ 0.84	\$ 0.86	\$ 0.84	\$ 0.81

TRINITY BANK N.A.
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HISTORICAL BALANCE SHEET	Ending Balance				
	June 30, 2016	March 31, 2016	Dec 31, 2015	Sept. 30, 2015	June 30, 2015
Total loans	\$117,616	\$120,214	\$127,871	\$118,146	\$120,706
Total short term investments	13,269	21,082	20,095	18,533	8,158
Total investment securities	79,974	78,737	72,616	70,542	70,523
Total earning assets	210,859	220,033	220,582	207,221	199,387
Allowance for loan losses	(1,633)	(1,624)	(1,613)	(1,528)	(1,518)
Premises and equipment	1,425	1,444	1,397	1,304	1,286
Other Assets	5,353	5,189	8,008	5,381	4,700
Total assets	216,004	225,042	228,374	212,378	203,855
Noninterest bearing deposits	59,753	63,151	73,078	60,749	59,449
Interest bearing deposits	124,839	130,828	125,772	122,491	117,515
Total deposits	184,592	193,979	198,850	183,240	176,964
Fed Funds Purchased and Repurchase Agreements	361	355	355	429	429
Other Liabilities	1,235	1,842	1,095	1,582	604
Total liabilities	186,188	196,176	200,300	185,251	177,997
Shareholders' Equity Actual	28,097	27,180	26,755	25,818	25,408
Unrealized Gain - AFS	1,719	1,686	1,319	1,309	450
Total Equity	\$29,816	\$28,866	\$28,074	\$27,127	\$25,858

NONPERFORMING ASSETS	Quarter Ending				
	June 30, 2016	March 31, 2016	Dec 31, 2015	Sept. 30, 2015	June 30, 2015
Nonaccrual loans	\$1,349	\$1,383	\$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	\$1,349	\$1,383	\$0	\$0	\$0
Accruing loans past due 30-89 days	\$0	\$0	\$0	\$0	\$0
Total nonperforming assets as a percentage of loans and foreclosed assets	1.15%	1.15%	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, 2016	March 31, 2016	Dec 31, 2015	Sept. 30, 2015	June 30, 2015
Balance at beginning of period	\$1,624	\$1,613	\$1,528	\$1,518	\$1,477
Loans charged off	0	0	0	0	0
Loan recoveries	9	11	9	10	41
Net (charge-offs) recoveries	9	11	9	10	41
Provision for loan losses	0	0	76	0	0
Balance at end of period	\$1,633	\$1,624	\$1,613	\$1,528	\$1,518
Allowance for loan losses as a percentage of total loans	1.39%	1.35%	1.26%	1.29%	1.26%
Allowance for loan losses as a percentage of nonperforming assets	121%	117%	N/A	N/A	N/A
Net charge-offs (recoveries) as a percentage of average loans	-0.01%	-0.01%	-0.01%	-0.01%	-0.04%
Provision for loan losses as a percentage of average loans	N/A	N/A	0.06%	N/A	N/A

SELECTED RATIOS	Quarter Ending				
	June 30, 2016	March 31, 2016	Dec 31, 2015	Sept. 30, 2015	June 30, 2015
Return on average assets (annualized)	1.76%	1.73%	1.79%	1.83%	1.80%
Return on average equity (annualized)	13.12%	13.19%	14.09%	14.24%	14.38%
Return on average equity (excluding unrealized gain on investments)	13.97%	14.01%	14.84%	14.68%	14.77%
Average shareholders' equity to average assets	13.40%	13.06%	12.72%	12.84%	12.48%
Yield on earning assets (tax equivalent)	4.16%	4.32%	4.23%	4.34%	4.28%
Effective Cost of Funds	0.24%	0.24%	0.20%	0.19%	0.19%
Net interest margin (tax equivalent)	3.92%	4.08%	4.03%	4.15%	4.09%
Efficiency ratio (tax equivalent)	38.8%	38.4%	36.2%	37.0%	36.8%
End of period book value per common share	\$26.67	\$25.77	\$25.07	\$24.18	\$23.07
End of period book value (excluding unrealized gain on investments)	\$25.13	\$24.27	\$23.89	\$23.01	\$22.67
End of period common shares outstanding (in 000's)	1,118	1,120	1,120	1,122	1,121

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

	Quarter Ending							
	June 30, 2016				June 30, 2015			
YIELD ANALYSIS	Average Balance	Interest	Yield	Tax Equivalent Yield	Average Balance	Interest	Yield	Tax Equivalent Yield
Interest Earning Assets:								
Short term investment	\$ 16,394	32	0.78%	0.78%	\$ 11,618	17	0.59%	0.59%
Investment securities	372	6	6.00%	6.00%	370	6	6.00%	6.00%
Tax Free securities	80,062	501	2.50%	3.61%	72,008	443	2.46%	3.55%
Loans	118,028	1,477	5.01%	5.01%	116,614	1,487	5.10%	5.10%
Total Interest Earning Assets	214,856	2,016	3.75%	4.16%	200,610	1,953	3.89%	4.28%
Noninterest Earning Assets:								
Cash and due from banks	3,822				3,445			
Other assets	2,845				2,819			
Allowance for loan losses	(1,628)				(1,480)			
Total Noninterest Earning Assets	5,039				4,784			
Total Assets	\$219,895				\$205,394			
Interest Bearing Liabilities:								
Transaction and Money Market accounts	105,624	87	0.33%	0.33%	98,955	66	0.27%	0.27%
Certificates and other time deposits	24,580	47	0.76%	0.76%	21,924	30	0.55%	0.55%
Other borrowings	358	0	0.30%	0.30%	429	0	0.25%	0.25%
Total Interest Bearing Liabilities	130,562	134	0.41%	0.41%	121,308	96	0.32%	0.32%
Noninterest Bearing Liabilities								
Demand deposits	58,456				57,617			
Other liabilities	1,417				831			
Shareholders' Equity	29,460				25,638			
Total Liabilities and Shareholders Equity	\$219,895				\$205,394			
Net Interest Income and Spread		1,882	3.34%	3.75%		1,857	3.58%	3.97%
Net Interest Margin			3.50%	3.92%			3.70%	4.09%

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

	June 30 2016	%	June 30 2015	%
LOAN PORTFOLIO				
Commercial and industrial	\$61,818	52.56%	\$64,360	53.32%
Real estate:				
Commercial	22,880	19.45%	22,427	18.58%
Residential	19,278	16.39%	19,936	16.52%
Construction and development	12,105	10.29%	12,737	10.55%
Consumer	1,535	1.31%	1,246	1.03%
Total loans (gross)	117,616	100.00%	120,706	100.00%
Unearned discounts	0	0.00%	0	0.00%
Total loans (net)	\$117,616	100.00%	\$120,706	100.00%
	June 30 2016		June 30 2015	
REGULATORY CAPITAL DATA				
Tier 1 Capital	\$28,098		\$25,413	
Total Capital (Tier 1 + Tier 2)	\$29,731		\$26,931	
Total Risk-Adjusted Assets	\$133,311		\$131,732	
Tier 1 Risk-Based Capital Ratio	21.08%		19.29%	
Total Risk-Based Capital Ratio	22.03%		20.44%	
Tier 1 Leverage Ratio	12.78%		12.37%	
OTHER DATA				
Full Time Equivalent Employees (FTE's)	16		16	
Stock Price Range				
(For the Three Months Ended):				
High	\$50.00		\$70.00	
Low	\$45.06		\$47.00	
Close	\$49.50		\$61.00	