



JEFFREY M. HARP
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February 6, 2012

Dear Shareholders

OPERATING RESULTS

I am pleased to be able to report good results for Trinity Bank, N.A. for the fiscal year ending December 31, 2011. Listed below is our track record from inception.

| <u>Period</u> | <u>Net Income</u> |
|----------------------|-------------------|
| 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 |
| FYE 12-31-09 | \$1,636,000 |
| FYE 12-31-10 | \$2,005,000 |
| FYE 12-31-11 | \$2,282,000 |

*includes start-up expense prior to May 28th opening

The fourth quarter of 2011 represents our 29th consecutive quarter of improved profits.

SHAREHOLDER VALUE

At least once a year, I try to talk with you about the concept of "increasing Shareholder Value". In 2007, your Board and management chose to use a definition of Shareholder Value derived from the Economic Value Added (EVA) Financial 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 the EVA system, we must develop a number called Free Cash Flow. This is the amount of cash produced each period that is available to repay debt, acquire another entity, reinvest in the business, or return to the shareholder (through dividends or stock repurchases). The updated Free Cash Flow numbers are shown below.

Cash Flow for Years 2003 – 2011

| | Net Income (Loss) | Loan Loss Provision | Capital Expenditures | Depreciation | Cash Flow | Year end Share Price |
|------|----------------------|------------------------|-------------------------|--------------|--------------|----------------------------|
| 2003 | \$ (939,087) | 106,000 | (1,852,801) | 74,492 | (2,611,396) | \$ 11.25 |
| 2004 | (276,981) | 147,000 | (440,297) | 178,687 | (391,591) | 13.75 |
| 2005 | 462,880 | 161,000 | (7,077) | 192,018 | 808,821 | 16.00 |
| 2006 | 887,690 | 132,000 | (71,396) | 198,437 | 1,146,731 | 18.25 |
| 2007 | 1,036,699 | 180,000 | (43,462) | 223,594 | 1,396,831 | 20.00 |
| 2008 | 1,393,163 | 180,000 | *(293,474) | 219,352 | 1,499,041 | 20.00 |
| 2009 | 1,636,286 | 180,000 | (72,295) | 238,659 | 1,982,650 | 24.25 |
| 2010 | 2,004,875 | 285,000 | (58,544) | 173,414 | 2,404,745 | 24.10 |
| 2011 | 2,282,025 | 0 | (97,685) | 170,750 | 2,355,090 | 26.50 |

*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 in 2011 was somewhat disappointing and requires some explanation. Net Income was up 13.8% - not bad for this environment but still a couple of percent below our goal for the year. We were not able to put any money in the Loan Loss Reserve because our auditors said that we could not justify making any provision because of the quality of our loan portfolio and our loss history (both good problems to have). Even if we had made a provision to the Loan Loss Reserve, it would have impacted our Net Income and had little effect on our Free Cash Flow number.

So what can we do to improve Net Income and Free Cash Flow? 2011 was a challenging year and 2012 is shaping up to be equally demanding. We are facing two major headwinds. The economic environment in our market area is okay. That is all I know to say – not bad but not great either. The second headwind is in our investment portfolio. We made a number of securities purchases in 2007 and 2008 (which in hindsight have worked very well) that are maturing in 2012 and 2013. As I have said before, we cannot replace the return on those investments without extending maturities to the 10-20 year range. I am just not comfortable doing that.

So what choices do we have? The only option to grow Net Income (and Free Cash Flow) is to increase our loan portfolio. To that end, we have made plans to add to our lending staff this year, at least one by March and another before the end of this year. We will keep you posted on our progress.

MANAGEMENT SUCCESSION/ DEVELOPMENT PLAN

As mentioned in the Third Quarter Shareholder Letter, we obtained some outside assistance in devising a plan to develop the people we have and ensure that there is adequate backup in all areas. We have now completed the preliminary work and will implement the plan in the second quarter of this year.

I have had a question from several shareholders that goes like this. Does this mean you are planning to retire soon? The answer is that you are stuck with me for better or worse. I have no plans to cut back or retire. I realize that it is presumptuous to assume that any of us (especially at the ripe old age of 63) have anything other than today. But I did nothing for a year due to my non-compete from the old Summit Bank days, and it is not in me to sit at home and work on my hobbies.

So you have my commitment, assuming that I am allotted more time and my health holds out, to be actively involved for 12 more years. Why 12 years? Let me explain.

I sold Trinity Bank stock to you in May 2003 for \$10 per share (the book value). We are on a pace for the book value to be \$20 per share by our tenth anniversary in 2013. That is only about a 7% increase each year for the ten year period. But please refer back to the performance shown on the first page. It has taken us a while to overcome the start-up loss and grow Net Income to a somewhat acceptable level. But the last five years we have averaged a Return on Equity of about 12%. If we can continue that level of performance, the Book Value of your Trinity stock will double every six years.

So if we can continue at this level (and we hope to someday earn considerably more than 12%), the Book Value of your Trinity stock will be \$40 in six years and \$80 in twelve years. Investors currently assign a value of 1.5 times Book Value to our stock. In other words, our current Book Value is around \$17 and the last market trade for our stock was \$25.50 – or about 1.5 times book. I know of no other investment I can make that has the potential to double in six years and then double again in the next six years.

I realize that what I have laid out is a steep hill to climb, but I love what I am doing (most of the time). I love who I'm doing it with – the staff, Board, and shareholders of Trinity. And I love the challenge. We have a number of advantages. The bank has good asset quality (loans and investments). The bank is very efficient (a high percentage of our revenue goes to the bottom line). We feel like we have a competitive advantage in our market because of the following factors.

1. We think we know what we are doing.
2. We can respond quickly.
3. Our products and personal service are top notch.
4. We can price competitively.

If we can get a decent market environment, we are going to knock the ball over the fence.

On a humorous (hopefully) note, in discussing what I was going to write about with a close friend, he asked if I had considered the thought that some shareholders might be ready for me to move on, not commit to 12 more years. I thought about that and I would like to respond with one of my favorite stories.

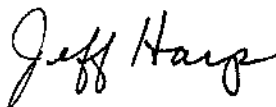
Arthur Fiedler was the world famous conductor of the Boston Pops Symphony Orchestra. Once when being introduced before a performance, he was given a rousing standing ovation. As the applause died down, one gentleman remained standing and booed loudly. The audience was startled and fell silent. Mr. Fiedler diffused the awkward moment by saying,

“Sir, personally I agree with you. But what can the two of us do against so many?”

Please accept my attempt at humor. I just wanted you to know that I am committed to Trinity Bank until the lights go out. And I also (many of you will find this hard to believe) have some humility somewhere. The banking business will give you some humility if you don't have enough. But Trinity Bank is on the road to better performance, and we are going as fast as we feel comfortable with.

Well, enough about management. I promise to talk about more salient subjects in the future letters. The next letter will talk about stock price and include a discussion about acquisition philosophy. I have enclosed the 4th Quarter press release and the financial summary. The numbers, comparatively speaking, are very good. As always, thank you for your investment in and support of Trinity Bank. If you have any questions, comments or suggested topics for discussion, I am available by email, phone or in person.

Sincerely,



Jeffrey M. Harp
President

YOU WILL SOON BE RECEIVING THE NOTICE OF ANNUAL MEETING AND THE PROXY STATEMENT FOR TRINITY BANK. PLEASE SEND YOUR PROXY VOTE BACK. WE CONTINUE TO STRUGGLE WITH GETTING A QUORUM FOR THE ANNUAL MEETING (REQUIRES AT LEAST 66.6% OF THE SHAREHOLDERS).

For Immediate Release

**TRINITY BANK 2011 NET INCOME UP 13.8%
2011 EARNINGS PER SHARE UP 16.1%
EIGHTH CONSECUTIVE YEAR OF IMPROVED PROFITABILITY**

FORT WORTH, Texas, January 30, 2012 - Trinity Bank N.A. (OTC Bulletin Board: TYBT) today announced financial and operating results for the fourth quarter and for the twelve months ended December 31, 2011.

Results of Operations

Trinity Bank, N.A. reported Net Income After Taxes for the fourth quarter of \$605,157.56, or \$.54 per diluted common share, compared to \$525,279, or \$.46 per diluted common share for the fourth quarter of 2010, an increase of 17.4%.

For the year 2011, Net Income After Taxes amounted to \$2,282,024, or \$2.02 per diluted common share, compared to \$2,004,875, or \$1.74 per diluted common share for 2010, an increase of 16.1%.

Jeffrey M. Harp, President, stated, "Operating results for the fourth quarter of 2011 represent our 29th consecutive quarter of increased profit. We continue to improve the return on the bank's assets and the return on the shareholder's investment. While 2011 was a challenging year, 2012 is shaping up to be equally demanding. However, we look forward to maintaining our record of improving Trinity Bank's performance each year."

| | <u>For Year Ending</u> | | | | |
|--|------------------------|-------------|-------------|-------------|-------------|
| | <u>2011</u> | <u>2010</u> | <u>2009</u> | <u>2008</u> | <u>2007</u> |
| Return on Assets | 1.46% | 1.30% | 1.12% | 1.11% | 0.96% |
| Return on Equity (excluding unrealized gain on securities) | 13.22% | 12.57% | 11.33% | 10.80% | 8.88% |

Average for Year Ending

| | <u>12-31-11</u> | <u>12-31-10</u> | |
|----------|-----------------|-----------------|------|
| Loans | \$ 73,556 | \$ 72,786 | 1.1% |
| Deposits | \$137,086 | \$ 133,850 | 2.4% |

Actual for Year Ending

| | | | |
|----------------------|----------|----------|--------|
| Net Interest Income | \$ 5,034 | \$ 4,891 | 2.9% |
| Non-Interest Income | \$ 540 | \$ 585 | (7.7%) |
| Non-Interest Expense | \$ 2,573 | \$ 2,522 | 2.0% |
| Loan Loss Provision | \$ 0 | \$ 285 | - |
| Pre Tax Income | \$ 3,001 | \$ 2,669 | 12.4% |
| Income Tax | \$ 719 | \$ 664 | 8.3% |
| Net Income | \$ 2,282 | \$ 2,005 | 13.8% |

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 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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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 | | | Twelve Months Ended | | |
|---|---------------------|--------------|---------------|---------------------|--------------|--------------|
| | December 31 2011 | 2010 | % Change | December 31 2011 | 2010 | % Change |
| Interest income | 1,509 | 1,516 | -0.5% | 5,879 | 6,081 | -3.3% |
| Interest expense | 199 | 270 | -26.3% | 845 | 1,190 | -29.0% |
| Net Interest Income | 1,310 | 1,248 | 5.1% | 5,034 | 4,891 | 2.9% |
| Provision for Loan Losses | 0 | 150 | N/A | 0 | 285 | N/A |
| Service charges on deposits | 37 | 34 | 8.8% | 147 | 145 | 1.4% |
| Net gain on securities available for sale | 18 | 153 | -88.2% | 114 | 198 | -42.4% |
| Other income | 55 | 55 | 0.0% | 279 | 242 | 15.3% |
| Total Non Interest Income | 110 | 242 | -54.5% | 540 | 585 | -7.7% |
| Salaries and benefits expense | 450 | 437 | 3.0% | 1,419 | 1,384 | 2.5% |
| Occupancy and equipment expense | 81 | 75 | 8.0% | 314 | 308 | 1.9% |
| Other expense | 90 | 136 | -33.8% | 840 | 830 | 1.2% |
| Total Non Interest Expense | 621 | 648 | -4.2% | 2,573 | 2,522 | 2.0% |
| Earnings before income taxes | 799 | 890 | 15.8% | 3,001 | 2,669 | 12.4% |
| Provision for income taxes | 194 | 165 | 17.6% | 719 | 654 | 8.3% |
| Net Earnings | 605 | 525 | 15.2% | 2,282 | 2,005 | 13.8% |
| Basic earnings per share | 0.57 | 0.49 | 16.3% | 2.15 | 1.83 | 17.3% |
| Basic weighted average shares outstanding | 1,059 | 1,079 | | 1,063 | 1,098 | |
| Diluted earnings per share | 0.54 | 0.46 | 17.4% | 2.02 | 1.74 | 16.1% |
| Diluted weighted average shares outstanding | 1,122 | 1,135 | | 1,127 | 1,154 | |

| BALANCE SHEET SUMMARY | Average for Quarter | | | Average for Twelve Months | | |
|---|----------------------------|----------------|-------------|----------------------------|----------------|-------------|
| | Ending December 31 2011 | 2010 | % Change | Ending December 31 2011 | 2010 | % Change |
| Total loans | \$76,426 | \$72,047 | 6.1% | \$73,558 | \$72,786 | 1.1% |
| Total short term investments | 26,780 | 23,496 | 13.9% | 21,500 | 22,244 | -3.3% |
| Total investment securities | 58,751 | 53,988 | 5.1% | 54,003 | 50,802 | 6.3% |
| Earning assets | 159,937 | 149,531 | 7.0% | 149,059 | 146,832 | 2.2% |
| Total assets | 166,392 | 155,868 | 6.8% | 156,233 | 162,957 | 2.1% |
| Noninterest bearing deposits | 32,552 | 24,267 | 34.1% | 28,743 | 23,217 | 23.8% |
| Interest bearing deposits | 113,758 | 112,540 | 1.1% | 108,343 | 110,633 | -2.1% |
| Total deposits | 146,310 | 136,807 | 6.9% | 137,086 | 133,850 | 2.4% |
| Fed Funds Purchased and Repurchase Agreements | 584 | 733 | -20.3% | 503 | 880 | -42.8% |
| Shareholders' equity | 18,690 | 17,382 | 7.5% | 17,943 | 17,225 | 4.2% |

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

| BALANCE SHEET SUMMARY | Average for Quarter Ending | | | | Dec 31, 2010 |
|--|----------------------------|---------------------------|--------------------------|---------------------------|-------------------------|
| | Dec 31, 2011 | Sept. 30, 2011 | June 30, 2011 | March 31, 2011 | |
| Total loans | \$76,426 | \$74,941 | \$71,676 | \$71,103 | \$72,047 |
| Total short term investments | 26,760 | 21,204 | 21,929 | 17,742 | 23,496 |
| Total investment securities | 56,751 | 51,908 | 50,714 | 56,684 | 53,988 |
| Earning assets | 159,937 | 148,053 | 144,319 | 145,529 | 149,531 |
| Total assets | 166,392 | 154,363 | 152,633 | 151,401 | 155,868 |
| Noninterest bearing deposits | 32,552 | 27,706 | 25,176 | 24,123 | 24,267 |
| Interest bearing deposits | 113,758 | 107,061 | 108,696 | 109,154 | 112,540 |
| Total deposits | 146,310 | 134,767 | 133,872 | 133,277 | 136,807 |
| Fed Funds Purchased and Repurchase Agreements | 584 | 411 | 438 | 582 | 733 |
| Shareholders' equity | 18,690 | 18,401 | 17,687 | 16,972 | 17,382 |

| HISTORICAL EARNINGS SUMMARY | Quarter Ended | | | | Dec 31, 2010 |
|---|-------------------------|---------------------------|--------------------------|---------------------------|-------------------------|
| | Dec 31, 2011 | Sept. 30, 2011 | June 30, 2011 | March 31, 2011 | |
| Interest income | 1,509 | 1,471 | 1,426 | 1,474 | 1,516 |
| Interest expense | 199 | 203 | 217 | 226 | 270 |
| Net Interest Income | 1,310 | 1,268 | 1,209 | 1,248 | 1,246 |
| Provision for Loan Losses | 0 | 0 | 0 | 0 | 150 |
| Service charges on deposits | 37 | 35 | 29 | 37 | 34 |
| Net gain on securities available for sale | 18 | 40 | 28 | 29 | 153 |
| Other income | 55 | 92 | 78 | 63 | 55 |
| Total Non Interest Income | 110 | 167 | 135 | 129 | 242 |
| Salaries and benefits expense | 450 | 317 | 312 | 340 | 437 |
| Occupancy and equipment expense | 81 | 82 | 79 | 75 | 75 |
| FDIC expense | 45 | 45 | 45 | 45 | 45 |
| Other expense | 45 | 226 | 173 | 215 | 91 |
| Total Non Interest Expense | 621 | 670 | 609 | 675 | 648 |
| Earnings before income taxes | 799 | 765 | 735 | 702 | 690 |
| Provision for income taxes | 194 | 185 | 177 | 163 | 165 |
| Net Earnings | 605 | 580 | 558 | 539 | 525 |

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

| HISTORICAL BALANCE SHEET | Ending Balance | | | | |
|---|-----------------|-------------------|------------------|-------------------|-----------------|
| | Dec 31, 2011 | Sept. 30, 2011 | June 30, 2011 | March 31, 2011 | Dec 31, 2010 |
| Total loans | \$81,272 | \$76,180 | \$74,822 | \$71,287 | \$72,460 |
| Total short term investments | 19,279 | 27,716 | 17,404 | 25,369 | 17,886 |
| Total investment securities | 58,540 | 53,370 | 51,982 | 53,497 | 58,583 |
| Total earning assets | 159,091 | 157,266 | 144,208 | 150,153 | 148,929 |
| Allowance for loan losses | (1,371) | (1,371) | (1,371) | (1,371) | (1,371) |
| Premises and equipment | 1,378 | 1,413 | 1,404 | 1,440 | 1,442 |
| Other Assets | 7,843 | 6,209 | 5,850 | 6,024 | 4,949 |
| Total assets | 166,941 | 163,517 | 150,091 | 156,246 | 153,949 |
| Noninterest bearing deposits | 34,203 | 33,733 | 24,208 | 27,747 | 26,844 |
| Interest bearing deposits | 112,163 | 109,722 | 106,761 | 110,161 | 109,100 |
| Total deposits | 146,366 | 143,455 | 130,969 | 137,908 | 135,944 |
| Fed Funds Purchased and Repurchase Agreements | 713 | 398 | 292 | 534 | 538 |
| Other Liabilities | 792 | 896 | 690 | 559 | 646 |
| Total liabilities | 147,871 | 144,749 | 131,951 | 139,001 | 137,128 |
| Shareholders' Equity Actual | 18,025 | 17,667 | 17,306 | 16,715 | 16,176 |
| Unrealized Gain - AFS | 1,045 | 1,100 | 834 | 530 | 645 |
| Total Equity | 19,070 | 18,767 | 18,140 | 17,245 | 16,821 |

| NONPERFORMING ASSETS | Quarter Ending | | | | |
|--|-----------------|-------------------|------------------|-------------------|-----------------|
| | Dec 31, 2011 | Sept. 30, 2011 | June 30, 2011 | March 31, 2011 | Dec 31, 2010 |
| Nonaccrual loans | \$653 | \$735 | \$850 | \$488 | \$831 |
| 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 | \$653 | \$735 | \$850 | \$488 | \$831 |
| Accruing loans past due 30-89 days | \$0 | \$0 | \$0 | \$0 | \$0 |
| Total nonperforming assets as a percentage of loans and foreclosed assets | 0.80% | 0.96% | 1.12% | 0.68% | 1.15% |

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

| ALLOWANCE FOR LOAN LOSSES | Quarter Ending | | | | Dec 31, 2010 |
|---|-----------------|-------------------|------------------|-------------------|-----------------|
| | Dec 31, 2011 | Sept. 30, 2011 | June 30, 2011 | March 31, 2011 | |
| Balance at beginning of period | \$1,371 | \$1,371 | \$1,371 | \$1,371 | \$1,221 |
| 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 | 0 | 150 |
| Balance at end of period | \$1,371 | \$1,371 | \$1,371 | \$1,371 | \$1,371 |
| Allowance for loan losses as a percentage of total loans | 1.69% | 1.80% | 1.80% | 1.92% | 1.89% |
| Allowance for loan losses as a percentage of nonperforming loans | 209.95% | 186.53% | 186.53% | 280.94% | 164.98% |
| 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 | N/A | 0.21% |

| SELECTED RATIOS | Quarter Ending | | | | Dec 31, 2010 |
|---|-----------------|-------------------|------------------|-------------------|-----------------|
| | Dec 31, 2011 | Sept. 30, 2011 | June 30, 2011 | March 31, 2011 | |
| Return on average assets (annualized) | 1.45% | 1.50% | 1.46% | 1.42% | 1.35% |
| Return on average equity (annualized) | 12.95% | 12.61% | 12.62% | 12.70% | 12.08% |
| Return on average equity (excluding unrealized gain on Investments) | 13.62% | 13.26% | 13.11% | 12.90% | 12.91% |
| Average shareholders' equity to average assets | 11.23% | 11.92% | 11.59% | 11.21% | 11.15% |
| Yield on earning assets (tax equivalent) | 4.05% | 4.26% | 4.24% | 4.27% | 4.32% |
| Cost of Interest bearing funds | 0.70% | 0.76% | 0.80% | 0.82% | 0.96% |
| Net interest margin (tax equivalent) | 3.56% | 3.72% | 3.64% | 3.65% | 3.49% |
| Efficiency ratio (tax equivalent) | 40.55 | 43.42 | 42.29 | 45.45 | 45.18 |
| End of period book value per common share | 18.05 | 17.60 | 17.51 | 16.16 | 15.59 |
| End of period book value (excluding unrealized gain on Investments) | 17.07 | 16.57 | 16.48 | 15.67 | 14.99 |
| End of period common shares outstanding | 1,056 | 1,066 | 1,072 | 1,067 | 1,079 |

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

| YIELD ANALYSIS | 12 Months Ending | | | | | | | |
|--|--------------------|--------------|--------------|----------------------------|--------------------|--------------|--------------|----------------------------|
| | December 31, 2011 | | | | December 31, 2010 | | | |
| | Average Balance | Interest | Yield | Tax Equivalent Yield | Average Balance | Interest | Yield | Tax Equivalent Yield |
| Interest Earning Assets: | | | | | | | | |
| Short term investment | 21,500 | 130 | 0.60% | 0.60% | 22,244 | 269 | 1.16% | 1.16% |
| Investment securities | 18,758 | 828 | 4.41% | 4.41% | 25,694 | 1,116 | 4.34% | 4.34% |
| Tax Free securities | 35,245 | 981 | 2.78% | 4.01% | 25,108 | 788 | 3.14% | 4.52% |
| Loans | 73,556 | 3,940 | 5.36% | 5.36% | 72,766 | 3,918 | 5.38% | 5.38% |
| Total Interest Earning Assets | 149,059 | 5,879 | 3.94% | 4.23% | 146,832 | 6,081 | 4.17% | 4.42% |
| Noninterest Earning Assets: | | | | | | | | |
| Cash and due from banks | 4,344 | | | | 3,127 | | | |
| Other assets | 4,201 | | | | 5,194 | | | |
| Allowance for loan losses | (1,371) | | | | (1,196) | | | |
| Total Noninterest Earning Assets | 7,174 | | | | 7,125 | | | |
| Total Assets | \$156,233 | | | | \$152,957 | | | |
| Interest Bearing Liabilities: | | | | | | | | |
| Transaction and Money Market accounts | 79,916 | 549 | 0.69% | 0.69% | 78,624 | 734 | 0.93% | 0.93% |
| Certificates and other time deposits | 29,762 | 294 | 0.99% | 0.99% | 32,009 | 450 | 1.41% | 1.41% |
| Other borrowings | 503 | 2 | 0.40% | 0.40% | 860 | 6 | 0.68% | 0.68% |
| Total Interest Bearing Liabilities | 110,181 | 845 | 0.77% | 0.77% | 111,513 | 1,190 | 1.07% | 1.07% |
| Noninterest Bearing Liabilities | | | | | | | | |
| Demand deposits | 27,408 | | | | 23,217 | | | |
| Other liabilities | 701 | | | | 1,002 | | | |
| Shareholders' Equity | 17,943 | | | | 17,225 | | | |
| Total Liabilities and Shareholders Equity | \$156,233 | | | | \$152,957 | | | |
| Net Interest Income and Spread | | 5,034 | 3.18% | 3.47% | | 4,891 | 3.10% | 3.35% |
| Net Interest Margin | | | 3.38% | 3.67% | | | 3.35% | 3.60% |

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

| | December 31 2011 | % | December 31 2010 | % |
|------------------------------|---------------------|----------------|---------------------|----------------|
| LOAN PORTFOLIO | | | | |
| Commercial and industrial | 40,359 | 49.66% | 35,155 | 48.52% |
| Real estate: | | | | |
| Commercial | 13,112 | 16.13% | 14,939 | 20.62% |
| Residential | 16,400 | 20.18% | 12,680 | 17.50% |
| Construction and development | 8,947 | 11.01% | 7,839 | 10.82% |
| Consumer | 2,454 | 3.02% | 1,847 | 2.55% |
| Total loans (gross) | 81,272 | 100.00% | 72,460 | 100.00% |
| Unearned discounts | 0 | 0.00% | 0 | 0.00% |
| Total loans (net) | 81,272 | 100.00% | 72,460 | 100.00% |

| | December 31 2011 | December 31 2010 |
|---------------------------------|---------------------|---------------------|
| REGULATORY CAPITAL DATA | | |
| Tier 1 Capital | \$18,025 | \$16,176 |
| Total Capital (Tier 1 + Tier 2) | \$19,333 | \$17,443 |
| Total Risk-Adjusted Assets | \$104,570 | \$101,272 |
| Tier 1 Ratio | 17.24% | 15.97% |
| Total Capital Ratio | 18.49% | 17.22% |
| Tier 1 Leverage Ratio | 10.86% | 10.40% |

| | | |
|---|---------|---------|
| OTHER DATA | | |
| Full Time Equivalent Employees (FTE's) | 14 | 14 |
| Stock Price Range (For the Three Months Ended): | | |
| High | \$27.00 | \$25.50 |
| Low | \$24.10 | \$21.00 |
| Close | \$26.50 | \$24.10 |