JEFFREY M. HARP
President
jharp@TrinityBk.com

August 17, 2010

Dear Shareholder:

Trinity Bank produced good results in the second quarter of 2010 – our 23rd consecutive quarter of improvement. Net Income for the quarter ended June 30 was up 27.3% over the second quarter of 2009. As mentioned in the press release (which is attached for your review), earnings net of non-recurring items were up about 20%. In this case, the non-recurring item was the "one-time special assessment" from the FDIC which occurred in the second quarter of 2009.

Let me give you one more short note on FDIC insurance premiums. The banking industry paid the one-time special assessment in June 2009. In addition, all banks prepaid their FDIC insurance premiums for 2010, 2011, and 2012. At the current pace of bank closures, the amount prepaid will not be sufficient to cover the losses from projected bank failures during that time period. That leaves two options for the FDIC fund – another "one-time special assessment" (oxymoron anyone?) or draw under the FDIC's line of credit with the U.S. Treasury. Most bankers hope that the FDIC will choose the second option. Borrowing under the line of credit with the Treasury did occur during the Savings & Loan crisis in the early 1990's. Those borrowings were repaid with interest and the fund was rebuilt to the levels required by legislation.

All in all, your bank is performing well. The returns on equity and assets continue to improve. Our loan quality remains good. Trinity Bank has not suffered a loan loss, and we have no past-dues (regulatory basis) or non-performing loans. We will receive some outside input on loan quality soon. A third-party loan review company will review our portfolio in November. And we will have our regular examination by the Office of the Comptroller in the first quarter of 2011. I will share the results with you when they are available.

Current Activities

As you know, the shareholders approved a proposal at the annual meeting in May to repurchase up to 5% of the common stock of Trinity Bank in the open market. For the first time since we approved the repurchase plan in 2008, we have been successful in acquiring some stock. We purchased a block of stock in June and a smaller amount in July – a total of about 30,000 shares or about 3% of the outstanding stock.

Assuming that some shareholders aren't familiar with the reasons for buying your own stock, let me try to anticipate some questions.

Why are we repurchasing stock?

As you can see from page 7 of the press release

Interest Earning Assets	Average Balance	Yield
Short term investments	$19,398,000	1.24%

For the second quarter of 2010, Trinity Bank had nearly $20,000,000 in short-term investments earning 1.24%. That return is even lower today. For the same time period, each share of Trinity Bank common stock earned 12.35%. In a stock repurchase, we take dollars earning 1.24% before taxes and buy shares of stock earning over 12% after taxes. We paid $24.10 for the stock, which is about 1.6 times book value of $14.62. Since we paid more than book value of the stock, it actually reduces our return to the 8% range.

So would you take $700,000 earning 1.24% before taxes and buy $700,000 of common stock earning 8% after taxes? That is the economic decision in about as simple an explanation as I can come up with.

What does the repurchase do for me, the stockholder?

The answer here is "Two things". First, you now own about 3% more of Trinity Bank than you did. In other words, if you owned 1% of Trinity Bank before, you now own about 1.03% of Trinity Bank and <u>you didn't have to invest any more money</u>. If we can continue to perform well and improve, this is a good deal.

Second, you will see Trinity Bank's Return on Equity and Earnings per Share increase proportionately. While the increase is small, we hope to be able to continue this repurchase plan in the future. If we can buy back stock at reasonable prices, we can add significant value to your investment in Trinity Bank.

Why don't you invest the dollar you used to repurchase stock in growth?

The answer is, "We would, if we could find anything that would make us more money than we are making now". Growth for banks usually involves buying somebody or opening a new location. We would love to do either. It would be fun to talk about at the country club. And I could probably get a raise because the banking industry has typically correlated executive pay with the size of the bank. This makes absolutely no sense, but it may be an indication of why the banking industry is in such sad shape.

Repurchasing stock at an appropriate price will increase shareholder value. And at the levels we are looking at – i.e. the shareholders and the OCC approved a plan to repurchase up to 5% of the shares outstanding – we are not foregoing the opportunity for growth. If a good investment opportunity comes along (whether it be buy a bank, open a branch, or something else), we still have the financial strength and the capital position to take advantage.

Challenges Ahead

Aren't there always challenges ahead? We have at least two significant challenges. The first one you have heard about for 7 years – loan volume. We have had some recent success. Loans for the second quarter were up 18.9% over the second quarter of 2009. But we had two large loans pay off in late June ($2,200,000 total) and have another one paying off in August ($1,500,000). All three of these were people building a new residence. So these loans should pay off. But we don't have any others lined up to start. As I mentioned in the press release, those who can borrow and those who are willing to borrow continue to be restrained by fear and uncertainty over many things – including where this nation is heading. It is clear to nearly everyone that the path the United States is on is unsustainable. The disagreement is over what the new direction should be and how to change the path.

The second challenge Trinity Bank is facing involves our investment portfolio. We have about $20 million in securities maturing in the next 18 months. This is in addition to the nearly $20 million we already have in short-term (overnight) investments. The average yield on the maturing securities is about 4.5%. If we had to reinvest this money today (thank goodness we don't), the bank could earn about 1.5% on the investments with the same maturity and quality.

We must find a way to increase loan volume in spite of the anemic demand. We need your help as shareholders. We need you to become active salesmen for your bank. Media reports continually talk about businesses and individuals that cannot borrow money. Many probably shouldn't be able to borrow. But there have got to be creditworthy individuals and businesses that do need money. Please let us know if you come across anyone that would like to talk about a banking relationship. We can and will respond quickly.

Where do we go from here?

One of our shareholders brought by my letter from the third quarter of 2009. In it I said,

> "So keep your eye on whether the Fed maintains its independence and on whether the Fed extends or increases it's plan to buy debt issued by the U.S. Treasury."

The shareholder asked me if either one of these things had happened. The recently passed Financial Reform Act (which didn't address three of the four systemic problems) pretty much left the Fed alone. The answer to the second issue is mixed. The Fed did stop buying Treasuries and Agency debt after reaching its announced goal - $300 billion in Treasuries and $1.25 trillion in Agency debt. The announced goal of this plan was to keep interest rates low and to provide assistance to the housing industry so that the economy could recover. However, on August 10th, the Fed announced that they would "reinvest" the cash flow – i.e. maturities and interest payments – into new purchases of U. S. Treasury securities in the 2-10 year maturity range.

What does this reinvestment mean? In my opinion (remember no facts here), if we were standing at the edge of the cliff with two options, back off or jump, we are now standing at the edge of the cliff on one foot with the other foot dangling over the precipice. The Fed is pretty much handcuffed. If they act above and beyond what they laid out last year, it will be perceived as the failure of those actions (last year's) to solve the problem. If they don't act, then the free-market forces will take over.

Most logical people would agree that one cannot solve the problem of too much debt (personal, business, and government debt) by creating more debt. The only ones who do not agree are our elected representatives and their political appointees. The debt bubble problem can be solved quickly and painfully. Let the market take over and let asset prices fall and let debt be repaid or written off. Or it can be solved slowly and painfully – more and more government assistance and intervention and 5 to 10 years of economic stagnation. Whichever path we choose, both painful, the result will be the same. Some prices will rise (necessities); some will fall (discretionary assets) over the next several years. But debt reduction will take its course – whether government wants it to or not.

As always, we appreciate your investment in and your support of Trinity Bank. Please let me know if you have any questions, comments, or suggestions for future topics. I am available by phone, email, or in person.

Sincerely,

Jeff Harp

Jeffrey M. Harp
President

For Immediate Release

23rd CONSECUTIVE QUARTER OF PROFIT IMPROVEMENT

TRINITY BANK 2010 PROFITS UP 27.3%

FORT WORTH, Texas, August 16, 2010 - Trinity Bank N.A. (OTC Bulletin Board: TYBT) today announced operating results for the second quarter and the six months ending June 30, 2010.

Results of Operations

Trinity Bank, N.A. reported Net Income after Taxes of $496,000 or $.42 per diluted common share, compared to $390,000 or $.33 per diluted common share, an increase of 27.3%. This level of profit produced a Return on Assets of 1.32% and a Return on Equity of 12.35% for the second quarter.

For the first six months of 2010, Net Income after Taxes amounted to $964,000 or $.82 per diluted common share versus $776,000 or $.66 per diluted common share for the first six months of 2009 – a 24.2% increase.

Jeffrey M. Harp, President, stated, "Second quarter results represent our 23rd consecutive quarter of profit improvement – no small feat when one considers the economic environment over the last several years. Second quarter results were favorably impacted by the comparison to 2Q '09 when the banking industry was faced with a large one-time expense for FDIC insurance. However, after removing the impact of the '09 charge, net income was still up approximately 20% for the quarter."

"Trinity Bank's focus remains on developing long-term relationships with quality businesses and individuals. Loan growth remains the key driver for our bank. The good news is average loan volume is up 18.9% over the second quarter of 2009. The bad news is loan demand from people who have the ability to repay remains anemic at best. Those who can borrow and those who are willing to borrow continue to be restrained by fear and uncertainty in the marketplace."

Average for Quarter Ending

(in 000's)	6-30-10	6-30-09	%
Loans	$ 74,671	$ 62,824	18.9 %
Deposits	$131,020	$126,962	3.2 %

Actual for Quarter Ending

(in 000's)	6-30-10	6-30-09	%
Net Interest Income	$ 1,234	$ 1,033	19.5 %
Non-Interest Income	$ 103	$ 121	(14.9 %)
Non-Interest Expense	$ 625	$ 614	1.8 %
Loan Loss Provision	$ 45	$ 45	0.0 %
Pre Tax Income	$ 667	$ 495	34.7 %
Income Tax	$ 171	$ 105	62.9 %
Net Income	$ 496	$ 390	27.3 %

Trinity Bank, N.A. is a commercial bank that began operations May 28, 2003. For a full financial statement, visit Trinity Bank's website: www.trinitybk.com Regulatory reporting format is also available at www.fdic.gov.

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

EARNINGS SUMMARY	Quarter Ended June 30 2010	Quarter Ended June 30 2009	% Change	Six Months Ended June 30 2010	Six Months Ended June 30 2009	% Change
Interest income	1,536	1,446	6.2%	3,023	2,873	5.2%
Interest expense	302	413	-26.9%	613	831	-26.2%
Net Interest Income	**1,234**	**1,033**	**19.5%**	**2,410**	**2,042**	**18.0%**
Provision for Loan Losses	**45**	**45**	**0.0%**	**90**	**90**	**0.0%**
Service charges on deposits	37	30	23.3%	74	55	34.5%
Net gain on securities available for sale	7	6	16.7%	20	9	122.2%
Other income	59	85	-30.6%	123	161	-23.6%
Total Non Interest Income	**103**	**121**	**-14.9%**	**217**	**225**	**-3.6%**
Salaries and benefits expense	315	284	10.9%	628	575	9.2%
Occupancy and equipment expense	79	87	-9.2%	158	172	-8.1%
Other expense	231	243	-4.9%	461	450	2.4%
Total Non Interest Expense	**625**	**614**	**1.8%**	**1,247**	**1,197**	**4.2%**
Earnings before income taxes	667	495	34.7%	1,290	980	31.6%
Provision for income taxes	171	105	62.9%	326	204	59.8%
Net Earnings	**496**	**390**	**27.2%**	**964**	**776**	**24.2%**
Basic earnings per share	0.44	0.35	**25.7%**	0.86	0.70	**22.9%**
Basic weighted average shares outstanding	1,116	1,110		1,116	1,110	
Diluted earnings per share	0.42	0.33	**27.3%**	0.82	0.66	**24.2%**
Diluted weighted average shares outstanding	1,171	1,166		1,171	1,166	

BALANCE SHEET SUMMARY	Average for Quarter Ending June 30 2010	Average for Quarter Ending June 30 2009	% Change	Average for Six Months Ending June 30 2010	Average for Six Months Ending June 30 2009	% Change
Total loans	$74,671	$62,824	18.9%	$72,584	$63,458	14.4%
Total short term investments	19,397	21,426	-9.5%	20,075	20,821	-3.6%
Total investment securities	48,896	53,319	-8.3%	49,328	50,259	-1.9%
Earning assets	**142,964**	**137,569**	**3.9%**	**141,987**	**134,538**	**5.5%**
Total assets	**150,282**	**143,961**	**4.4%**	**149,535**	**139,881**	**6.9%**
Noninterest bearing deposits	22,134	23,240	-4.8%	22,420	23,211	-3.4%
Interest bearing deposits	108,886	103,722	5.0%	107,984	98,106	10.1%
Total deposits	**131,020**	**126,962**	**3.2%**	**130,404**	**121,317**	**7.5%**
Fed Funds Purchased and Repurchase Agreements	**924**	**1,323**	**-30.2%**	**957**	**3,280**	**-70.8%**
Shareholders' equity	**17,340**	**15,029**	**15.4%**	**17,153**	**14,704**	**16.7%**

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

BALANCE SHEET SUMMARY	Average for Quarter Ending June 30, 2010	March 31, 2010	Dec 31, 2009	Sept. 30, 2009	June 30, 2009
Total loans	$74,671	$70,473	$66,816	$66,920	$62,824
Total short term investments	19,397	20,760	29,268	23,611	21,426
Total investment securities	48,896	49,764	51,363	52,448	53,319
Earning assets	**142,964**	**140,997**	**147,447**	**142,979**	**137,569**
Total assets	**150,282**	**148,608**	**154,425**	**149,782**	**143,961**
Noninterest bearing deposits	22,134	22,713	22,985	23,603	23,240
Interest bearing deposits	108,886	107,068	113,378	108,893	103,722
Total deposits	**131,020**	**129,781**	**136,363**	**132,496**	**126,962**
Fed Funds Purchased and Repurchase Agreements	**924**	**991**	**630**	**743**	**1,323**
Shareholders' equity	**17,340**	**16,964**	**16,453**	**15,725**	**15,029**

HISTORICAL EARNINGS SUMMARY	Quarter Ended June 30, 2010	March 31, 2010	Dec 31, 2009	Sept. 30, 2009	June 30, 2009
Interest income	1,536	1,488	1,488	1,494	1,446
Interest expense	302	311	381	398	413
Net Interest Income	**1,234**	**1,177**	**1,107**	**1,096**	**1,033**
Provision for Loan Losses	**45**	**45**	**45**	**45**	**45**
Service charges on deposits	37	37	34	36	30
Net gain on securities available for sale	7	13	88	78	6
Other income	59	64	55	58	85
Total Non Interest Income	**103**	**114**	**177**	**172**	**121**
Salaries and benefits expense	315	313	403	292	284
Occupancy and equipment expense	79	79	108	89	87
FDIC expense	45	39	44	44	168
Other expense	186	191	105	258	75
Total Non Interest Expense	**625**	**622**	**660**	**683**	**614**
Earnings before income taxes	667	624	579	540	495
Provision for income taxes	171	155	137	122	105
Net Earnings	**496**	**469**	**442**	**418**	**390**

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

HISTORICAL BALANCE SHEET	Ending Balance June 30, 2010	March 31, 2010	Dec 31, 2009	Sept. 30, 2009	June 30, 2009
Total loans	$74,007	$73,432	$71,949	$67,661	$64,339
Total short term investments	20,612	17,634	19,006	20,968	18,739
Total investment securities	50,436	50,944	55,082	56,209	53,282
Total earning assets	**145,055**	**142,010**	**146,037**	**144,838**	**136,360**
Allowance for loan losses	1,176	1,131	1,086	1,041	996
Premises and equipment	1,513	1,544	1,543	1,610	1,665
Other Assets	6,967	5,972	4,733	6,589	6,491
Total assets	**152,359**	**148,395**	**151,227**	**151,996**	**143,520**
Noninterest bearing deposits	21,057	22,404	25,568	22,235	22,562
Interest bearing deposits	112,270	107,393	107,565	111,965	104,498
Total deposits	**133,327**	**129,797**	**133,133**	**134,200**	**127,060**
Fed Funds Purchased and Repurchase Agreements	511	590	454	535	524
Other Liabilities	965	875	876	1,023	640
Total liabilities	**134,803**	**131,262**	**134,463**	**135,758**	**128,224**
Shareholders' Equity Actual	**16,316**	**15,835**	**15,354**	**14,862**	**14,443**
Unrealized Gain - AFS	**1,240**	**1,299**	**1,410**	**1,376**	**853**
Total Equity	**17,556**	**17,134**	**16,764**	**16,238**	**15,296**

NONPERFORMING ASSETS	Quarter Ending June 30, 2010	March 31, 2010	Dec 31, 2009	Sept. 30, 2009	June 30, 2009
Nonaccrual loans	$0	$0	$0	$0	$0
Restructured loans	$0	$0	$0	$0	$0
Other real estate & foreclosed assets	$0	$0	$0	$0	$0
Accruing loans past due 90 days or more	$0	$0	$0	$0	$0
Total nonperforming assets	**$0**	**$0**	**$0**	**$0**	**$0**
Accruing loans past due 30-89 days	$0	$0	$0	$0	$0
Total nonperforming assets as a percentage of loans and foreclosed assets	0.00%	0.00%	0.00%	0.00%	0.00%

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ALLOWANCE FOR LOAN LOSSES	Quarter Ending June 30, 2010	March 31, 2010	Dec 31, 2009	Sept. 30, 2009	June 30, 2009
Balance at beginning of period	**$1,131**	**$1,086**	**$1,041**	**$996**	**$951**
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	**$1,176**	**$1,131**	**$1,086**	**$1,041**	**$996**
Allowance for loan losses as a percentage of total loans	1.59%	1.54%	1.51%	1.54%	1.55%
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	0.06%	0.06%	0.06%	0.07%	0.07%

SELECTED RATIOS	Quarter Ending June 30, 2010	March 31, 2010	Dec 31, 2009	Sept. 30, 2009	June 30, 2009
Return on average assets (annualized)	1.32%	1.26%	1.15%	1.12%	1.08%
Return on average equity (annualized)	11.44%	11.06%	10.75%	10.63%	10.38%
Return on average equity (excluding unrealized gain on investments)	12.35%	12.05%	11.71%	11.44%	10.97%
Average shareholders' equity to average assets	11.56%	11.42%	10.65%	10.50%	10.44%
Yield on earning assets (tax equivalent)	4.52%	4.45%	4.27%	4.43%	4.47%
Cost of interest bearing funds	1.10%	1.15%	1.34%	1.45%	1.60%
Net interest margin (tax equivalent)	3.67%	3.57%	3.23%	3.32%	3.27%
Efficiency ratio (tax equivalent)	44.04	45.34	51.52	50.37	49.32
End of period book value per common share	15.73	15.35	15.03	14.63	13.78
End of period book value (excluding unrealized gain on investments)	14.62	14.19	13.77	13.39	13.01
End of period common shares outstanding	1,116	1,116	1,115	1,110	1,110

TRINITY BANK N.A.
(Unaudited)
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	3 Months Ending							
	June 20, 2010				June 30, 2009			
YIELD ANALYSIS	Average Balance	Interest	Yield	Tax Equivalent Yield	Average Balance	Interest	Yield	Tax Equivalent Yield
Interest Earning Assets:								
Short term investment	19,398	60	1.24%	1.24%	21,426	98	1.83%	1.83%
Investment securities	26,876	291	4.33%	4.33%	27,427	302	4.40%	4.40%
Tax Free securities	22,020	181	3.29%	4.74%	25,892	207	3.20%	4.61%
Loans	74,671	1,004	5.38%	5.38%	62,824	839	5.34%	5.34%
Total Interest Earning Assets	**142,965**	**1,536**	**4.30%**	**4.52%**	**137,569**	**1,446**	**4.20%**	**4.47%**
Noninterest Earning Assets:								
Cash and due from banks	3,295				3,475			
Other assets	5,181				3,889			
Allowance for loan losses	(1,159)				(972)			
Total Noninterest Earning Assets	**7,317**				**6,392**			
Total Assets	**$150,282**				**$143,961**			
Interest Bearing Liabilities:								
Transaction and Money Market accounts	76,687	186	0.97%	0.97%	68,890	223	1.29%	1.29%
Certificates and other time deposits	32,199	114	1.42%	1.42%	33,348	188	2.26%	2.26%
Other borrowings	924	2	0.87%	0.87%	1,323	2	0.60%	0.60%
Total Interest Bearing Liabilities	**109,810**	**302**	**1.10%**	**1.10%**	**103,561**	**413**	**1.60%**	**1.60%**
Noninterest Bearing Liabilities								
Demand deposits	22,134				24,724			
Other liabilities	998				647			
Shareholders' Equity	17,340				15,029			
Total Liabilities and Shareholders Equity	**$150,282**				**$143,961**			
Net Interest Income and Spread		**1,234**	**3.20%**	**3.42%**		**1,033**	**2.61%**	**2.87%**
Net Interest Margin			**3.45%**	**3.67%**			**3.00%**	**3.27%**

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

LOAN PORTFOLIO	June 30 2010	%	June 30 2009	%
Commercial and industrial	35,194	47.55%	31,067	48.29%
Real estate:				
Commercial	16,010	21.63%	12,126	18.85%
Residential	10,363	14.00%	10,326	16.05%
Construction and development	10,577	14.29%	7,513	11.68%
Consumer	1,863	2.52%	3,307	5.14%
Total loans (gross)	**74,007**	**100.00%**	**64,339**	**100.00%**
Unearned discounts	0	0.00%	0	0.00%
Total loans (net)	**74,007**	**100.00%**	**64,339**	**100.00%**

	June 30 2010	June 30 2009
REGULATORY CAPITAL DATA		
Tier 1 Capital	$16,316	$14,443
Total Capital (Tier 1 + Tier 2)	$17,492	$15,439
Total Risk-Adjusted Assets	$107,438	$98,147
Tier 1 Ratio	15.19%	14.72%
Total Capital Ratio	16.28%	15.73%
Tier 1 Leverage Ratio	10.87%	10.03%
OTHER DATA		
Full Time Equivalent Employees (FTE's)	14	14
Stock Price Range (For the Three Months Ended):		
High	$25.00	$20.00
Low	$21.00	$20.00
Close	$23.00	$20.00