JEFFREY M. HARP
President
jharp@TrinityBk.com

May 4, 2010

Dear Shareholders:

Your bank produced good results in the first quarter of 2010. Net Income increased 20% over the first quarter of 2009. This represents our 22nd consecutive quarter of improvement. We have finally started to see some improvement in loan demand – it is not great, but it is better than it has been.

Loan volume (reflective of loan demand) is extremely important to us. A little increase in loans, combined with our efficiency, produces a lot of operating leverage. Operating leverage means each new dollar of assets produces a more than proportional increase in profit. The first quarter results are indicative of this concept.

Total Assets were up	9.5%
Total Loans were up	13.3%
Net Income increased	20.0%

We have the potential to continue to improve. But, as my basketball coach at TCU used to say, "Potential means you haven't done it yet". We know what the objective is and we are trying hard to convert potential into results.

Comparative Results

A year ago, I provided some comparative numbers for Trinity Bank and the 74 Texas banks with their primary operations in Dallas and Tarrant County. I thought it would be interesting to give you an update using 4th quarter 2009 numbers.

Category	Median	Trinity Bank
Return on Assets	.15%	1.12%
Return on Equity	1.20%	10.60%
Non-Performing Assets to Total Assets	2.30%	0.00%
Efficiency Ratio*	85.10%	54.70%

*The Efficiency Ratio reflects how much expense it takes to produce $1.00 of revenue. The median bank requires 85.1¢ in expense to produce $1.00 in revenue. Trinity Bank produces $1.00 of revenue with 54.7¢ in expenses.

If you compare these numbers to the ones I shared with you last year, you would note that the median bank performance dropped in all areas while Trinity remained about the same.

All things considered, Trinity continues to perform well. However, our performance reminds me of the swimmer that won the Olympic gold medal in a very slow time – because everyone else drowned. To really meet our long-term investment objectives, we must increase the returns on your investment to the 15-20% level (Return on Equity). It is difficult to do that in a soft economic environment without taking on a lot of risk. We are trying to be patient and avoid the "vulture" tendency. The vulture tendency is an old joke about two emaciated vultures sitting on a tree limb. One of them says to the other, "Patience, hell! I'm going to kill something". He was tired of waiting around for something to die so he could get a meal. He decided to make something happen.

<u>Loan Demand and Loan Quality</u>

I do have some mostly positive news on the loan demand front. As you can see our average loan volume in the 1st quarter of '10 is 13.3% above the 1st quarter '09 results. This is important in achieving better returns on your investment. The down side to the increase in loan demand is that it is mostly from people buying assets at reduced prices. Believe me, we think these are good loans and we are finally able to obtain good equity and decent rates. But these loans typically are not putting people back to work. I would much rather be financing business expansion, i.e. new equipment purchases, working capital requirements from growth in sales, new buildings, hiring more people, etc. But we have to take what we can get while our economy works its way through the current situation (more thoughts on that later).

Loan quality is holding up amazingly well. We still have no non-performing loans or past due loans (regulatory definition of past due loans is 30 days past due at month-end). If we can make it through until the end of May, we will have made it seven years without a loan loss. I am pretty sure that this performance in unprecedented.

As good as loan quality has been, we do have some issues to face. Our biggest concentration of credit is in some form of the commercial construction business. This is comprised of general contractors, sub-contractors, vendors and service suppliers. While our local economy is certainly one of the best in the U.S., it has declined. Coupled with the decline, any company that works outdoors has faced a bad stretch of weather in this area. November, December, January and February were difficult months for everyone.

It is during difficult times that we find out how good the bank's customer selection process is. We think we have done a good job here. We have good customers with good management and staying power. That is one of the primary factors in most of our loan decisions. Has the management been through a whole business cycle? Do they know how to manage in good times and bad times? One of the upsides to this situation is that working good people through bad times is how you build long-term relationships.

I don't intend to unduly alarm you. I don't know of another bank I would trade places with. Bankrate.com is one of the better bank rating agencies, and we are the only bank in Tarrant County with the highest rating (5 stars). I just feel compelled to tell you what I see. To quote Dr. Henry Cloud in his book Integrity (which I highly recommend to you), "Reality is always your friend".

Inflation or Deflation?

This is from the random thoughts department, but have you ever seen a more confused time? You can take two talented, intelligent people and have them look at the same information. One can use one set of facts to support the deflation theory. The other one can use other data to support inflation. And both are very believable.

I don't know the answer. I doubt if anyone really does. There are too many variables, and history never repeats itself exactly the same way. But we have to position Trinity Bank to survive and prosper. So what do we do? Let me share a few thoughts with you gleaned from people smarter than me.

First, the banking system remains extremely over-leveraged. Compare the following numbers and quote (from Richard Suttmeier).

> From 2001 through 2009, GDP (gross domestic product – i.e. the growth in the economy) is up 38.6%.
>
> From the 4th quarter FDIC statistics for the same time period:
> Commercial Real Estate loans are up 91.6%,
> Construction and Development loans are up 95%,
> Home Equity loans are up 258.9%
> Credit Card balances are up 68.6%

"This is a clear signal that the GDP is way over-levered with debt, and the only way to sustain GDP growth is to increase the lending leverage (i.e. take on more debt)". In other words, the amount of the debt has grown considerably faster than the economy – a situation that is clearly not sustainable.

Second, (from Daniel Kruger), "While government debt has risen $1.444 trillion since 2008 to $7.68 trillion, private sector debt fell $1.86 trillion to $40.186 trillion, according to UBS Securities". In spite of massive government borrowing for stimulus spending, the total level of debt is dropping. We have a long way to go to reach a manageable level of debt.

Third (from John Mauldin), "Total federal spending has grown seven times as much in real terms as median household income over the last 40 years. Like Greece and Spain and much of the developed world, we'll be forced to make hard choices. We cannot afford to do everything that even conservatives would like, let alone liberals. We cannot fight wars, increase spending on health care, stimulate a faltering economy, and fund a 20% explosion in federal employees in just one year."

These numbers tell me that we are not going to have a "normal" recovery. Things are not going to be better soon. 2010 activity is certainly better than 2009, but I think we have several more years of facing the consequences of a long-term boom that was fed by cheap borrowed money.

So what do we do? We want Trinity Bank to be one of the companies that Rich Smith, a writer for MotleyFool.com, would invest in. To quote Mr. Smith,

> "Put money in companies;
> . Run by management I trust.
> . Producing copious cash flows.
> . Sporting impregnable balance sheets with minimal debt.
> But most important of all, companies that are small and nimble enough to shift their business models to handle whatever the economy throws at 'em – inflation, deflation, recession, or recovery."

I hope that you trust the management of Trinity Bank. We are producing cash flow and it has increased steadily. We have a good balance sheet (asset quality) and we have no debt. Mr. Smith's quote sums up what we are trying to accomplish at Trinity Bank.

Please let me remind you that the Annual Meeting of Trinity Bank will be held in the bank lobby at 4:30 p.m. on May 25th. We welcome your attendance. You will be receiving notice of the meeting, a proxy statement, and a proxy. Please fill out the proxy and return it so that we may have a quorum for the meeting. As always, thanks for your investment in and support of Trinity Bank. If you have any questions, comments, or suggestions, I am available by phone, email or in person.

Sincerely,

Jeff Harp

Jeffrey M. Harp
President

For Immediate Release

TRINITY BANK 2010 PROFITS UP 21.2%
22nd CONSECUTIVE QUARTER OF PROFIT IMPROVEMENT

FORT WORTH, Texas, May 3, 2010 - Trinity Bank N.A. (OTC Bulletin Board: TYBT) today announced operating results for the three months ending March 31, 2010.

Results of Operations

Trinity Bank, N.A. reported Net Income After Taxes of $469,000, or $.40 per diluted common share, compared to $386,000, or $.33 per diluted common share for the first quarter of 2010, an increase of 21.2%. This profit produced a Return on Assets of 1.26% and Return on Equity (excluding unrealized gain on investments) of 12.05%.

Jeffrey M. Harp, President, stated, "The Return on Assets and Return on Equity achieved in the first quarter would place Trinity Bank in the top 10% of the banks in the U.S. We are pleased with and thankful for our performance to date. Loan demand in our target market, while not robust, has picked up considerably (up 13.3%) over 2009 levels.

With our relatively low loan-to-deposit ratio (54% in 2009 versus the Texas average of 81%), we have the capacity and the willingness to make new loans. With our exceptional efficiency and lack of problem loan expense, we look forward to taking advantage of the opportunities that lie ahead."

Average for Quarter Ending

(in 000's)	3-31-10	3-31-09	%
Loans	$ 70,473	$ 62,192	13.3 %
Deposits	$129,781	$115,609	12.3 %

Average for Quarter Ending

(in 000's)	3-31-10	3-31-09	%
Net Interest Income	$ 1,177	$ 1,009	16.7 %
Non-Interest Income	$ 114	$ 104	9.6%
Non-Interest Expense	$ 622	$ 583	6.7%
Loan Loss Provision	$ 45	$ 45	0.0 %
Pre Tax Income	$ 624	$ 485	28.7 %
Income Tax	$ 155	$ 99	56.6 %
Net Income	$ 469	$ 386	21.5 %

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 March 31 2010	2009	% Change
Interest income	1,488	1,427	4.3%
Interest expense	311	418	-25.6%
Net Interest Income	**1,177**	**1,009**	**16.7%**
Provision for Loan Losses	**45**	**45**	**0.0%**
Service charges on deposits	37	25	48.0%
Net gain on securities available for sale	13	3	na
Other income	64	76	-15.8%
Total Non Interest Income	**114**	**104**	**9.6%**
Salaries and benefits expense	313	291	7.6%
Occupancy and equipment expense	79	85	-7.1%
Other expense	230	207	11.1%
Total Non Interest Expense	**622**	**583**	**6.7%**
Earnings before income taxes	624	485	28.7%
Provision for income taxes	155	99	56.6%
Net Earnings	**469**	**386**	**21.5%**
Basic earnings per share	0.42	0.35	**20.0%**
Basic weighted average shares outstanding	1,116	1,109	
Diluted earnings per share	0.40	0.33	**21.2%**
Diluted weighted average shares outstanding	1,171	1,166	

BALANCE SHEET SUMMARY	Average for Quarter Ending March 31 2010	2009	% Change
Total loans	$70,473	$62,192	13.3%
Total short term investments	20,760	20,209	2.7%
Total investment securities	49,764	47,162	5.5%
Earning assets	**140,997**	**129,563**	**8.8%**
Total assets	**148,608**	**135,756**	**9.5%**
Noninterest bearing deposits	22,713	23,184	-2.0%
Interest bearing deposits	107,068	92,425	15.8%
Total deposits	**129,781**	**115,609**	**12.3%**
Fed Funds Purchased and Repurchase Agreements	**991**	**5,259**	**n/a**
Shareholders' equity	**16,964**	**14,376**	**18.0%**

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

	Average for Quarter Ending				
BALANCE SHEET SUMMARY	**March 31, 2010**	**Dec 31, 2009**	**Sept. 30, 2009**	**June 30, 2009**	**March 31, 2009**
Total loans	$70,473	$66,816	$66,920	$62,824	$62,192
Total short term investments	20,760	29,268	23,611	21,426	20,209
Total investment securities	49,764	51,363	52,448	53,319	47,162
Earning assets	**140,997**	**147,447**	**142,979**	**137,569**	**129,563**
Total assets	**148,608**	**154,425**	**149,782**	**143,961**	**135,756**
Noninterest bearing deposits	22,713	22,985	23,603	23,240	23,184
Interest bearing deposits	107,068	113,378	108,893	103,722	92,425
Total deposits	**129,781**	**136,363**	**132,496**	**126,962**	**115,609**
Fed Funds Purchased and Repurchase Agreements	**991**	**630**	**743**	**1,323**	**5,259**
Shareholders' equity	**16,964**	**16,453**	**15,725**	**15,029**	**14,376**

	Quarter Ended				
HISTORICAL EARNINGS SUMMARY	**March 31, 2010**	**Dec 31, 2009**	**Sept. 30, 2009**	**June 30, 2009**	**March 31, 2009**
Interest income	1,488	1,488	1,494	1,446	1,427
Interest expense	311	381	398	413	418
Net Interest Income	**1,177**	**1,107**	**1,096**	**1,033**	**1,009**
Provision for Loan Losses	**45**	**45**	**45**	**45**	**45**
Service charges on deposits	37	34	36	30	25
Net gain on securities available for sale	13	88	78	6	3
Other income	64	55	58	85	76
Total Non Interest Income	**114**	**177**	**172**	**121**	**104**
Salaries and benefits expense	313	403	292	284	291
Occupancy and equipment expense	79	108	89	87	85
FDIC expense	39	44	44	168	17
Other expense	191	105	258	75	190
Total Non Interest Expense	**622**	**660**	**683**	**614**	**583**
Earnings before income taxes	624	579	540	495	485
Provision for income taxes	155	137	122	105	99
Net Earnings	**469**	**442**	**418**	**390**	**386**

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

	Ending Balance				
HISTORICAL BALANCE SHEET	**March 31, 2010**	**Dec 31, 2009**	**Sept. 30, 2009**	**June 30, 2009**	**March 31, 2009**
Total loans	$73,432	$71,949	$67,661	$64,339	$60,086
Total short term investments	17,634	19,006	20,968	18,739	17,301
Total investment securities	50,944	55,082	56,209	53,282	50,553
Total earning assets	**142,010**	**146,037**	**144,838**	**136,360**	**127,940**
Allowance for loan losses	1,131	1,086	1,041	996	951
Premises and equipment	1,544	1,543	1,610	1,665	1,700
Other Assets	5,972	4,733	6,589	6,491	4,926
Total assets	**148,395**	**151,227**	**151,996**	**143,520**	**133,615**
Noninterest bearing deposits	22,404	25,568	22,235	22,562	21,511
Interest bearing deposits	107,393	107,565	111,965	104,498	96,283
Total deposits	**129,797**	**133,133**	**134,200**	**127,060**	**117,794**
Fed Funds Purchased and Repurchase Agreements	590	454	535	524	508
Other Liabilities	875	876	1,023	640	612
Total liabilities	**131,262**	**134,463**	**135,758**	**128,224**	**118,914**
Shareholders' Equity Actual	**15,835**	**15,354**	**14,862**	**14,443**	**14,043**
Unrealized Gain - AFS	**1,299**	**1,410**	**1,376**	**853**	**658**
Total Equity	**17,134**	**16,764**	**16,238**	**15,296**	**14,701**

	Quarter Ending				
NONPERFORMING ASSETS	**March 31, 2010**	**Dec 31, 2009**	**Sept. 30, 2009**	**June 30, 2009**	**March 31, 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%

TRINITY BANK N.A.
(Unaudited)
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ALLOWANCE FOR LOAN LOSSES	Quarter Ending March 31, 2010	Dec 31, 2009	Sept. 30, 2009	June 30, 2009	March 31, 2009
Balance at beginning of period	**$1,086**	**$1,041**	**$996**	**$951**	**$906**
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	**$1,131**	**$1,086**	**$1,041**	**$996**	**$951**
Allowance for loan losses as a percentage of total loans	1.54%	1.51%	1.54%	1.55%	1.58%
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%	0.07%	0.07%	0.07%	0.07%

SELECTED RATIOS	Quarter Ending March 31, 2010	Dec 31, 2009	Sept. 30, 2009	June 30, 2009	March 31, 2009
Return on average assets (annualized)	1.26%	1.15%	1.12%	1.08%	1.14%
Return on average equity (annualized)	11.06%	10.75%	10.63%	10.38%	10.74%
Return on average equity (excluding unrealized gain on investments)	12.05%	11.71%	11.44%	10.97%	11.18%
Average shareholders' equity to average assets	11.42%	10.65%	10.50%	10.44%	10.59%
Yield on earning assets (tax equivalent)	4.45%	4.27%	4.43%	4.47%	4.71%
Cost of interest bearing funds	1.15%	1.34%	1.45%	1.60%	1.71%
Net interest margin (tax equivalent)	3.57%	3.23%	3.32%	3.27%	3.40%
Efficiency ratio (tax equivalent)	45.34	51.52	50.37	49.32	48.30
End of period book value per common share	15.35	15.03	14.63	13.78	13.26
End of period book value (excluding unrealized gain on investments)	14.19	13.77	13.39	13.01	12.66
End of period common shares outstanding	1,116	1,115	1,110	1,110	1,109

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

	3 Months Ending							
	March 31, 2010				March 31, 2009			
YIELD ANALYSIS	Average Balance	Interest	Yield	Tax Equivalent Yield	Average Balance	Interest	Yield	Tax Equivalent Yield
Interest Earning Assets:								
Short term investment	20,760	72	1.39%	1.39%	20,209	129	2.55%	2.55%
Investment securities	27,097	293	4.33%	4.33%	20,439	231	4.52%	4.52%
Tax Free securities	22,667	184	3.25%	4.68%	26,723	214	3.20%	4.62%
Loans	70,473	939	5.33%	5.33%	62,192	853	5.49%	5.49%
Total Interest Earning Assets	**140,997**	**1,488**	**4.22%**	**4.45%**	**129,563**	**1,427**	**4.41%**	**4.71%**
Noninterest Earning Assets:								
Cash and due from banks	3,485				3,566			
Other assets	5,321				3,555			
Allowance for loan losses	(1,107)				(928)			
Total Noninterest Earning Assets	**7,699**				**6,193**			
Total Assets	**$148,696**				**$135,756**			
Interest Bearing Liabilities:								
Transaction and Money Market accounts	76,309	185	0.97%	0.97%	61,230	217	1.42%	1.42%
Certificates and other time deposits	30,759	124	1.61%	1.61%	31,195	195	2.50%	2.50%
Other borrowings	991	2	0.81%	0.81%	5,259	6	0.46%	0.46%
Total Interest Bearing Liabilities	**108,059**	**311**	**1.15%**	**1.15%**	**97,684**	**418**	**1.71%**	**1.71%**
Noninterest Bearing Liabilities								
Demand deposits	22,713				23,184			
Other liabilities	872				512			
Shareholders' Equity	16,964				14,376			
Total Liabilities and Shareholders Equity	**$148,608**				**$135,756**			
Net Interest Income and Spread		**1,177**	**3.07%**	**3.30%**		**1,009**	**2.69%**	**3.00%**
Net Interest Margin			**3.34%**	**3.57%**			**3.12%**	**3.41%**

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

LOAN PORTFOLIO	**March 31 2010**	**%**	**March 31 2009**	**%**
Commercial and industrial	33,989	46.29%	29,872	49.72%
Real estate:				
Commercial	15,945	21.71%	10,828	18.02%
Residential	10,136	13.80%	9,661	16.08%
Construction and development	10,316	14.05%	6,742	11.22%
Consumer	3,046	4.15%	2,983	4.96%
Total loans (gross)	**73,432**	**100.00%**	**60,086**	**100.00%**
Unearned discounts	0	0.00%	0	0.00%
Total loans (net)	**73,432**	**100.00%**	**60,086**	**100.00%**

	March 31 2009	**March 31 2009**
REGULATORY CAPITAL DATA		
Tier 1 Capital	$15,835	$14,043
Total Capital (Tier 1 + Tier 2)	$16,966	$14,994
Total Risk-Adjusted Assets	$106,337	$87,298
Tier 1 Ratio	14.89%	16.09%
Total Capital Ratio	15.95%	17.18%
Tier 1 Leverage Ratio	10.69%	10.34%
OTHER DATA		
Full Time Equivalent Employees (FTE's)	14	14
Stock Price Range (For the Twelve Months Ended):		
High	$29.75	$20.00
Low	$19.00	$20.00
Close	$24.00	$20.00