

Jeffrey M. Harp  
President  
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May 2, 2018

Dear Shareholder

I have some good news and some great news. First, the good news. First quarter 2018 results were back to our historical performance levels – Return on Assets of 1.73% and Return on Equity of 14.34%. Net Income for the first quarter was \$1,129,000 and we earned \$1.00 per common share (fully diluted). Both numbers were the best quarter since inception in May 2003.

Speaking of May 2003, this month will mark our 15<sup>th</sup> anniversary. The Annual Meeting will be held on May 22, 2018 at the bank. We have a small gift for shareholders to commemorate 15 years, and I hope you will be able to join us. You should have received your Notice of the Annual Meeting and Proxy. Please fill out and return your proxy. We always struggle with obtaining the 67% required to approve the actions and recommendations of the Board of Directors. If you have not received your proxy (for those of you that have your stock in your brokerage account, the brokerage firms are notorious for not passing them on), please call Dana Key Allred at 817-569-7224 and she will send you the material.

Looking back, 15 years seems like a long time, but it sure passed quickly for me. When I was raising funds and putting together the staff 15 years ago, I had 5 goals.

1. Raise the Capital and get open.
2. Achieve profitability.
3. Produce good returns (well above the peer group).
4. Sustain the performance over time and through difficult times (remember 2008-2009).
5. Develop a succession plan to make sure Trinity Bank thrives and prospers.

The great news that I mentioned in the first sentence is that we have added a key piece to our management team by hiring Matt Opitz. Matt joined Trinity Bank on March 28, 2018. I have asked him to give you, the shareholder, a short summary of his past experience and qualifications below.

“I was born and raised in the TCU area of Fort Worth. I married a Tri Delt from TCU that I met my first semester at TCU, Kristin Opitz. I was lucky to snatch her up before she was able to realize I wasn’t in her league. Kristin and I have been blessed with two boys; Crawford (6) and Shep (2). Crawford is in Kindergarten at Tanglewood Elementary School and Shep attends First United Methodist Church in Downtown Fort Worth. Our boys keep us very busy, as we are entering the world of weekly practices and games in a variety of sports.

I graduated from R. L. Paschal High School in 2002, where I played baseball around the clock. I was committed to play baseball at McMurray in Abilene, where both of my parents attended college but in the summer after my senior year, I was burned out and decided to attend TCU instead. I began working in the commercial real estate industry while at TCU and fell in love with the business. I graduated from the M.J. Neeley School of business in 2006 with a B.A. in Finance with an Emphasis in Real Estate. After graduation, I continued my career in real estate, joining forces with a long-time acquaintance, James Blake. We had a Sperry Van Ness franchise and focused on the sale of retail shopping centers throughout the Texas market.

It was during this time that I got my first and most influential lesson in business. During 2008, we entered the Great Recession and I got a real education in what it meant to manage a business and make payroll through a downturn. Being the young guy in the equation, I lacked the staying power to ride out a prolonged downturn. I came to the conclusion that I would need to exit the business toward the end of 2008 and went to work for Frost bank in January of 2009.

I began my career at Frost as an Associate Relationship Manager (analyst) and quickly worked my way up, being promoted to Vice President in early 2011. In January of 2013, I was promoted to Senior Vice President and tasked to run the commercial banking unit that focused on the Downtown and South Tarrant Markets. I had two teams of bankers working for me and I was responsible for their development and production as well as my own. I was also tasked with being the face of Frost Bank in both of those markets so it was not uncommon to attend 30+ events per quarter on the bank's behalf. I held that position until leaving in March of this year.

My decision to leave Frost Bank was not an easy one, as I had built many great relationships with the people in that organization and enjoyed my 10 years there. As happens many times in life, great opportunities come when you least expect them. I was not actively looking to make a change but in talking with Jeff and Barney over the years, I began to see Trinity as a great opportunity. As you know, this bank has built an incredible team and infrastructure that will allow for tremendous growth in the coming years. That combined with the strong investor base and Board of Directors makes this an opportunity that does not come around very often.

I am excited about what the future holds for this organization and am thrilled to be a part of taking Trinity Bank to the next level".

Matt has proven his ability to generate business and develop young leaders. Combining his talents with those of our management team (Richard Burt, Barney Wiley, and myself) and our experienced staff gives us talent and depth at every position. I could not be more pleased.

I will hit the speed limit this year in July (70 years old). I have no plans to retire. I have committed to stay as long as my mental and physical health remains good. The only difference is that you will be hearing more and more from the members of the Management Team as we move forward. This is a natural and necessary requirement for Trinity Bank to continue to perform at a high level for the next 15 years (and beyond).

It is a real privilege for me to start this organization and get it to the place it is today. Thank you shareholders for giving us the capital and supporting our efforts to build a high-performing organization with a bright future. The last two years have been awkward for Trinity Bank. As I have mentioned previously, we grew from 13 employees and no business (at inception) to \$200,000,000 in assets with 14 employees. To advance to the next level, we need a major upgrade in staff (number of employees), facilities, and operational support. We have increased the number of employees from 14 to 20. We have a future need for 1 or 2 more support people, and, of course, we will add revenue-producers at any time. We have doubled the size of our physical facility. We have invested in new computer equipment and software. We have accomplished all of this while still performing well above our peer group in terms of return on the shareholder's investment.

We have now done our best to prepare to take this organization to the next level. We have the people. We have the talent. We have the experience. We have a great track record. We are in a good area for economic activity. The best is yet to come.

You should be receiving a dividend of \$.54 per share (mailed April 30, 2018). To give you a summary of our dividend history, see below. We recently have been designated as one of the top 25 companies in terms of dividend growth over the last 5 years (Daily Dividend Alert).

	<u>April</u>	<u>October</u>	<u>Special</u>	<u>Total</u>
2012	\$.20	\$.20	\$1.00	\$1.40
2013	.25	.28		.53
2014	.31	.34		.65
2015	.38	.42		.80
2016	.44	.46		.90
2017	.49	.51		1.00
2018	.54			<u>.54</u>
				\$5.82

For the original investors (some 70% of our shareholders are original investors), you have now received \$5.82 in dividends on your original investment of \$10.00. In addition, the price of Trinity Bank stock has increased from \$10 to \$60.

I have attached one last chart for your review (see next page). The combination of profitability, growth and dividend payout has generated a compound growth rate of 12% in the price of your stock over the last 15 years. There are challenges today and there will be challenges tomorrow, but Trinity Bank has the staff and the commitment to sustain the growth of your investment.

If there are any topics you would like for me or our staff to respond to, please let me know. We appreciate your investment in and support of Trinity Bank.

Sincerely,



Jeffrey M. Harp

Trinity Bank  
 Book Value  
 03/31/2018

31-Dec		Net Capital	Shares Outstanding	Diluted Shares	Book Value		Stock Price
					Outstanding	Diluted	
2004	12/31/2004	\$ 9,816,000.00	1,103,307	1,103,307	\$ 8.90	\$ 8.90	\$ 13.75
2005	12/31/2005	\$ 10,335,000.00	1,105,341	1,145,614	\$ 9.35	\$ 9.02	\$ 14.50
2006	12/31/2006	\$ 11,223,000.00	1,108,807	1,166,383	\$ 10.12	\$ 9.62	\$ 22.00
2007	12/31/2007	\$ 12,260,000.00	1,108,807	1,155,888	\$ 11.06	\$ 10.61	\$ 20.00
2008	12/31/2008	\$ 13,658,000.00	1,109,113	1,166,396	\$ 12.31	\$ 11.71	\$ 20.00
2009	12/31/2009	\$ 15,354,000.00	1,111,246	1,168,561	\$ 13.82	\$ 13.14	\$ 24.25
2010	12/31/2010	\$ 16,176,000.00	1,098,534	1,155,984	\$ 14.73	\$ 13.99	\$ 25.00
2011	12/31/2011	\$ 18,025,000.00	1,067,298	1,125,234	\$ 16.89	\$ 16.02	\$ 25.50
2012	12/31/2012	\$ 19,546,000.00	1,084,034	1,095,298	\$ 18.03	\$ 17.85	\$ 33.00
2013	12/31/2013	\$ 21,845,000.00	1,131,138	1,142,011	\$ 19.31	\$ 19.13	\$ 35.01
2014	12/31/2014	\$ 24,027,000.00	1,124,619	1,135,633	\$ 21.36	\$ 21.16	\$ 42.40
2015	12/31/2015	\$ 26,756,000.00	1,121,512	1,140,573	\$ 23.86	\$ 23.46	\$ 49.00
2016	12/31/2016	\$ 29,201,000.00	1,108,302	1,123,446	\$ 26.35	\$ 25.99	\$ 53.50
2017	12/31/2017	\$ 30,993,000.00	1,105,702	1,124,269	\$ 28.03	\$ 27.57	\$ 59.83
Compound growth rate since inception					9.23%	9.09%	11.98%

**TRINITY BANK REPORTS:**

**RETURN ON ASSETS 1.73%**  
**RETURN ON EQUITY 14.34%**  
**TIER 1 LEVERAGE RATIO 12.10%**

FORT WORTH, Texas, April 23, 2018 - Trinity Bank N.A. (OTC Bulletin Board: TYBT) today announced operating results for the three months ending March 30, 2018.

**Results of Operations**

Trinity Bank, N.A. reported Net Income After Taxes of \$1,129,000 or \$1.00 per diluted common share for the first quarter of 2018, compared to \$357,000 or \$.32 per diluted common share for the first quarter of 2017, an increase of 216.8%.

President Jeffrey M. Harp stated, "First Quarter 2018 results reflect a recovery to our historical levels of Return on Assets and Return on Equity. Trinity Bank experienced better than expected loan and deposit growth in 1Q along with our usual exceptional operating efficiency."

"I am extremely pleased to announce that Matt Opitz has joined our management team as Executive Vice president. Matt has a proven track record in the Fort Worth market as a business generator and relationship manager as well as a developer of young lenders. His addition is a major part of the succession plan put in place to ensure continued success for Trinity Bank."

"As previously announced, Trinity Bank will pay its thirteenth semiannual dividend, \$.54 per share, on April 30, 2018. This dividend amount represents a 5.9% increase over the prior dividend of \$.51 per share paid in October 2017."

<b><u>Profitability</u></b>	<b><u>3/30/2018</u></b>	<b><u>3/31/2017</u></b>
Return on Assets	1.73%	0.61%
Return on Equity	14.34%	4.85%

<b><u>Average for Quarter Ending</u></b>			<b><u>%</u></b>
(in 000's)			
Loans	\$137,942	\$130,977	5.3
Deposits	\$228,828	\$203,600	12.4

**Actual for Quarter Ending**

(in 000's)	<u>3/30/2018</u>	<u>3/31/2017</u>	%
Net Interest Income	\$2,277	\$2,006	13.5
Non-Interest Income	129	130	(.8)
Non-Interest Expense	(1,131)	(881)	28.4
Pretax Preprovision Income	\$1,275	\$1,255	1.6
Gain on Sale of Securities and Assets	0	\$ (1)	N/M
Loan Loss Provision	0	1,000	N/M
Pre Tax Income	1,275	254	402.0
Income Tax	146	(103)	N/M
Net Income	\$1,129	\$ 357	216.2
Diluted Weighted Average Shares	1,125	1,127	
Earnings per Share	\$1.00	\$0.32	216.8

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](http://www.trinitybk.com) Regulatory reporting format is also available at [www.fdic.gov](http://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		% Change
	2018	2017	
Interest income	\$2,486	\$2,145	15.9%
Interest expense	209	139	50.4%
<b>Net Interest Income</b>	<b>2,277</b>	<b>2,006</b>	<b>13.5%</b>
Service charges on deposits	42	42	0.0%
Other income	87	88	-1.1%
<b>Total Non Interest Income</b>	<b>129</b>	<b>130</b>	<b>-0.8%</b>
Salaries and benefits expense	628	508	23.6%
Occupancy and equipment expense	121	104	16.3%
Other expense	382	269	42.0%
<b>Total Non Interest Expense</b>	<b>1,131</b>	<b>881</b>	<b>28.4%</b>
<b>Pretax pre-provision income</b>	<b>1,275</b>	<b>1,255</b>	<b>1.6%</b>
Gain on sale of securities	0	(1)	N/M
Gain on sale of foreclosed assets	0	0	N/M
Gain on sale of assets	0	0	N/M
<b>Provision for Loan Losses</b>	<b>0</b>	<b>1,000</b>	<b>N/M</b>
Earnings before income taxes	1,275	254	402.0%
Provision for income taxes	146	(103)	N/M
<b>Net Earnings</b>	<b>\$1,129</b>	<b>\$357</b>	<b>216.2%</b>
Basic earnings per share	1.02	0.32	<b>216.8%</b>
Basic weighted average shares outstanding	1,106	1,108	
Diluted earnings per share - estimate	1.00	0.32	<b>216.8%</b>
Diluted weighted average shares outstanding	1,125	1,127	

BALANCE SHEET SUMMARY	Average for Quarter March 31		% Change
	2018	2017	
Total loans	\$137,942	\$130,977	5.3%
Total short term investments	23,035	14,089	63.5%
Total investment securities	92,926	82,294	12.9%
<b>Earning assets</b>	<b>253,903</b>	<b>227,360</b>	<b>11.7%</b>
<b>Total assets</b>	<b>260,399</b>	<b>234,058</b>	<b>11.3%</b>
Noninterest bearing deposits	82,622	70,654	16.9%
Interest bearing deposits	146,206	132,946	10.0%
<b>Total deposits</b>	<b>228,828</b>	<b>203,600</b>	<b>12.4%</b>
Fed Funds Purchased and Repurchase Agreements	0	320	-100.0%
<b>Shareholders' equity</b>	<b>\$31,308</b>	<b>\$29,701</b>	<b>5.4%</b>

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

<b>BALANCE SHEET SUMMARY</b>	<b>Average for Quarter Ending</b>				<b>March 31, 2017</b>
	<b>March 31, 2018</b>	<b>Dec 31, 2017</b>	<b>Sept. 30, 2017</b>	<b>June 30, 2017</b>	
Total loans	\$137,942	\$130,708	\$131,507	\$131,481	\$130,977
Total short term investments	23,035	33,929	26,349	21,563	14,089
Total investment securities	92,926	92,935	89,922	84,656	82,294
<b>Earning assets</b>	<b>253,903</b>	<b>257,572</b>	<b>247,778</b>	<b>237,700</b>	<b>227,360</b>
<b>Total assets</b>	<b>260,399</b>	<b>264,668</b>	<b>254,291</b>	<b>244,153</b>	<b>234,058</b>
Noninterest bearing deposits	82,622	81,387	75,572	73,999	70,654
Interest bearing deposits	146,206	150,771	146,331	139,407	132,946
<b>Total deposits</b>	<b>228,828</b>	<b>232,158</b>	<b>221,903</b>	<b>213,406</b>	<b>203,600</b>
Fed Funds Purchased and Repurchase Agreements	0	0	0	0	320
<b>Shareholders' equity</b>	<b>\$31,308</b>	<b>\$31,546</b>	<b>\$31,428</b>	<b>\$30,024</b>	<b>\$29,701</b>
<b>HISTORICAL EARNINGS SUMMARY</b>	<b>Quarter Ended</b>				<b>March 31, 2017</b>
	<b>March 31, 2018</b>	<b>Dec 31, 2017</b>	<b>Sept. 30, 2017</b>	<b>June 30, 2017</b>	
Interest income	\$2,486	\$2,407	\$2,345	\$2,244	\$2,145
Interest expense	209	192	175	150	139
<b>Net Interest Income</b>	<b>2,277</b>	<b>2,215</b>	<b>2,170</b>	<b>2,094</b>	<b>2,006</b>
Service charges on deposits	42	35	35	38	42
Other income	87	91	94	92	88
<b>Total Non Interest Income</b>	<b>129</b>	<b>126</b>	<b>129</b>	<b>130</b>	<b>130</b>
Salaries and benefits expense	628	575	520	499	508
Occupancy and equipment expense	121	112	110	106	104
Other expense	382	290	276	281	269
<b>Total Non Interest Expense</b>	<b>1,131</b>	<b>977</b>	<b>906</b>	<b>886</b>	<b>881</b>
<b>Pretax pre-provision income</b>	<b>1,275</b>	<b>1,364</b>	<b>1,393</b>	<b>1,338</b>	<b>1,255</b>
Gain on sale of securities	0	2	0	3	(1)
Gain on sale of foreclosed assets	0	0	0	0	0
Gain on sale of other assets	0	0	0	0	0
<b>Provision for Loan Losses</b>	<b>0</b>	<b>507</b>	<b>60</b>	<b>60</b>	<b>1,000</b>
Earnings before income taxes	1,275	859	1,333	1,281	254
Provision for income taxes	146	217	280	265	(103)
<b>Net Earnings</b>	<b>\$1,129</b>	<b>\$642</b>	<b>\$1,053</b>	<b>\$1,016</b>	<b>\$357</b>
Diluted earnings per share	\$ 1.00	\$ 0.57	\$ 0.94	\$ 0.91	\$ 0.32

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

HISTORICAL BALANCE SHEET	Ending Balance				
	March 31, 2018	Dec 31, 2017	Sept. 30, 2017	June 30, 2017	March 31, 2017
Total loans	\$142,848	\$139,818	\$129,762	\$132,854	\$131,531
Total short term investments	20,766	19,027	39,662	20,090	28,599
Total investment securities	93,034	93,518	91,467	88,902	81,820
<b>Total earning assets</b>	<b>256,648</b>	<b>252,363</b>	<b>260,891</b>	<b>241,846</b>	<b>241,950</b>
Allowance for loan losses	(1,604)	(1,600)	(1,493)	(2,731)	(2,662)
Premises and equipment	2,725	2,731	2,747	2,780	2,698
Other Assets	5,046	5,817	6,050	6,433	5,950
<b>Total assets</b>	<b>262,815</b>	<b>259,311</b>	<b>268,195</b>	<b>248,328</b>	<b>247,936</b>
Noninterest bearing deposits	86,903	84,445	79,366	75,867	78,381
Interest bearing deposits	143,929	143,638	155,790	140,577	139,409
<b>Total deposits</b>	<b>230,832</b>	<b>228,083</b>	<b>235,156</b>	<b>216,444</b>	<b>217,790</b>
Fed Funds Purchased and Repurchase Agreements	0	0	0	0	0
Other Liabilities	1,143	352	1,548	872	923
<b>Total liabilities</b>	<b>231,975</b>	<b>228,435</b>	<b>236,704</b>	<b>217,316</b>	<b>218,713</b>
Shareholders' Equity Actual	31,497	30,993	30,310	29,886	29,015
Unrealized Gain - AFS	(657)	(117)	1,181	1,126	208
<b>Total Equity</b>	<b>\$30,840</b>	<b>\$30,876</b>	<b>\$31,491</b>	<b>\$31,012</b>	<b>\$29,223</b>
	Quarter Ending				
NONPERFORMING ASSETS	March 31, 2018	Dec 31, 2017	Sept. 30, 2017	June 30, 2017	March 31, 2017
Nonaccrual loans	\$224	\$394	\$921	\$2,345	\$2,527
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
<b>Total nonperforming assets</b>	<b>\$224</b>	<b>\$394</b>	<b>\$921</b>	<b>\$2,345</b>	<b>\$2,527</b>
Accruing loans past due 30-89 days	\$0	\$0	\$0	\$0	\$0
Total nonperforming assets as a percentage of loans and foreclosed assets	0.16%	0.28%	0.71%	1.77%	1.92%

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

<b>ALLOWANCE FOR LOAN LOSSES</b>	<b>Quarter Ending</b>				
	<b>March 31, 2018</b>	<b>Dec 31, 2017</b>	<b>Sept. 30, 2017</b>	<b>June 30, 2017</b>	<b>March 31, 2017</b>
<b>Balance at beginning of period</b>	<b>\$1,600</b>	<b>\$1,493</b>	<b>\$2,731</b>	<b>\$2,662</b>	<b>\$1,652</b>
Loans charged off	0	400	1,300	0	0
Loan recoveries	4	0	2	9	10
Net (charge-offs) recoveries	4	(400)	(1,298)	9	10
Provision for loan losses	0	507	60	60	1,000
<b>Balance at end of period</b>	<b>\$1,604</b>	<b>\$1,600</b>	<b>\$1,493</b>	<b>\$2,731</b>	<b>\$2,662</b>
Allowance for loan losses as a percentage of total loans	1.12%	1.14%	1.15%	2.06%	2.02%
Allowance for loan losses as a percentage of nonperforming assets	716%	406%	162%	116%	105%
Net charge-offs (recoveries) as a percentage of average loans	-0.01%	0.31%	0.99%	-0.01%	-0.01%
Provision for loan losses as a percentage of average loans	0.00%	0.39%	0.05%	0.05%	0.76%

<b>SELECTED RATIOS</b>	<b>Quarter Ending</b>				
	<b>March 31, 2018</b>	<b>Dec 31, 2017</b>	<b>Sept. 30, 2017</b>	<b>June 30, 2017</b>	<b>March 31, 2017</b>
Return on average assets (annualized)	1.73%	0.97%	1.66%	1.66%	0.61%
Return on average equity (annualized)	14.42%	8.14%	13.40%	13.54%	4.81%
Return on average equity (excluding unrealized gain on investments)	14.34%	8.44%	13.90%	13.78%	4.85%
Average shareholders' equity to average assets	12.02%	11.92%	12.36%	12.30%	12.69%
Yield on earning assets (tax equivalent)	4.19%	4.17%	4.22%	4.19%	4.20%
Effective Cost of Funds	0.33%	0.29%	0.28%	0.25%	0.25%
Net interest margin (tax equivalent)	3.86%	3.88%	3.94%	3.94%	3.95%
Efficiency ratio (tax equivalent)	43.9%	37.2%	35.3%	35.8%	37.0%
End of period book value per common share	\$27.88	\$27.92	\$28.47	\$28.04	\$26.37
End of period book value (excluding unrealized gain on investments)	\$28.48	\$28.02	\$27.41	\$27.02	\$26.19
End of period common shares outstanding (in 000's)	1,106	1,106	1,106	1,106	1,108

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

YIELD ANALYSIS	March 31, 2018			3 Months Ending			March 31, 2017		
	Average Balance	Interest	Yield	Tax Equivalent Yield	Average Balance	Interest	Yield	Tax Equivalent Yield	
<b>Interest Earning Assets:</b>									
Short term investment	\$ 22,661	89	1.57%	1.57%	\$ 14,089	34	0.97%	0.97%	
FRB Stock	374	6	6.00%	6.00%	372	6	6.00%	6.00%	
Taxable securities	0	0	0.00%	0.00%	446	1	0.90%	0.90%	
Tax Free securities	92,926	649	2.79%	3.53%	81,475	545	2.68%	3.86%	
Loans	137,942	1,742	5.05%	5.05%	130,977	1,559	4.76%	4.76%	
<b>Total Interest Earning Assets</b>	<b>253,903</b>	<b>2,486</b>	<b>3.92%</b>	<b>4.19%</b>	<b>227,359</b>	<b>2,145</b>	<b>3.77%</b>	<b>4.20%</b>	
<b>Noninterest Earning Assets:</b>									
Cash and due from banks	3,767				4,444				
Other assets	4,333				4,178				
Allowance for loan losses	(1,604)				(1,923)				
<b>Total Noninterest Earning Assets</b>	<b>6,496</b>				<b>6,699</b>				
<b>Total Assets</b>	<b>\$260,399</b>				<b>\$234,058</b>				
<b>Interest Bearing Liabilities:</b>									
Transaction and Money Market accounts	120,561	146	0.48%	0.48%	105,954	79	0.30%	0.30%	
Certificates and other time deposits	25,461	63	0.99%	0.99%	26,993	60	0.89%	0.89%	
Other borrowings	0	0	0.30%	0.30%	321	0	0.30%	0.30%	
<b>Total Interest Bearing Liabilities</b>	<b>146,022</b>	<b>209</b>	<b>0.57%</b>	<b>0.57%</b>	<b>133,268</b>	<b>139</b>	<b>0.42%</b>	<b>0.42%</b>	
<b>Noninterest Bearing Liabilities:</b>									
Demand deposits	82,622				70,654				
Other liabilities	447				435				
Shareholders' Equity	31,308				29,701				
<b>Total Liabilities and Shareholders Equity</b>	<b>\$260,399</b>				<b>\$234,058</b>				
<b>Net Interest Income and Spread</b>		<b>2,277</b>	<b>3.34%</b>	<b>3.62%</b>		<b>2,006</b>	<b>3.36%</b>	<b>3.78%</b>	
<b>Net Interest Margin</b>			<b>3.58%</b>	<b>3.86%</b>			<b>3.53%</b>	<b>3.95%</b>	

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

	<b>March 31 2018</b>	<b>%</b>	<b>March 31 2017</b>	<b>%</b>
<b>LOAN PORTFOLIO</b>				
Commercial and industrial	\$78,423	54.86%	\$76,442	54.52%
Real estate:				
Commercial	20,664	14.46%	20,303	18.79%
Residential	24,766	17.33%	20,897	16.31%
Construction and development	18,552	12.98%	13,065	9.04%
Consumer	539	0.38%	824	1.34%
<b>Total loans (gross)</b>	<b>142,944</b>	<b>100.00%</b>	<b>131,531</b>	<b>100.00%</b>
Unearned discounts	0	0.00%	0	0.00%
<b>Total loans (net)</b>	<b>\$142,944</b>	<b>100.00%</b>	<b>\$131,531</b>	<b>100.00%</b>
	<b>March 31 2018</b>		<b>March 31 2017</b>	
<b>REGULATORY CAPITAL DATA</b>				
Tier 1 Capital	\$31,497		\$29,014	
Total Capital (Tier 1 + Tier 2)	\$33,101		\$30,912	
Total Risk-Adjusted Assets	\$160,648		\$151,085	
Tier 1 Risk-Based Capital Ratio	19.61%		19.20%	
Total Risk-Based Capital Ratio	20.60%		20.46%	
Tier 1 Leverage Ratio	12.10%		12.40%	
<b>OTHER DATA</b>				
Full Time Equivalent Employees (FTE's)	19		17	
<b>Stock Price Range</b> (For the Three Months Ended):				
High	\$59.83		\$63.00	
Low	\$58.50		\$53.50	
Close	\$59.05		\$63.00	