



November 18, 2005

Shareholders:

Enclosed you will find the unaudited financial statements for Trinity Bank, N.A. for the nine months ending September 30, 2005. Net Income from Operations amounted to \$280,000 or \$.25 per common share compared to a loss of \$288,000 or \$.26 per common share for the period ending September 30, 2004.

We are pleased to report another quarter with improved profitability as shown below:

<u>Period</u>	<u>Gain (Loss) From Operations</u>	<u>Earnings Per Share</u>
5-28-03 to 9-30-03	(\$426,028)	n/m
4Q '03	(\$218,316)	n/m
1Q '04	(\$158,143)	n/m
2Q '04	(\$ 91,878)	n/m
3Q '04	(\$ 37,379)	n/m
4Q '04	\$ 10,422	.01
1Q '05	\$ 44,869	.04
2Q '05	\$ 96,177	.09
3 Q '05	\$138,855	.12

We are grateful that the bottom line continues to improve in spite of the increasing competition and the margin pressure brought on by the current level of interest rates.

Since I only write this letter to you once every 90 days, you would think that I would have plenty to say about a number of topics. I don't. If you have any questions, suggestions, or issues that you would like for me to address, please call or email me. I looked back at the last four or five Letters to Shareholders, and there are several important items mentioned in each one. To be consistent, let me bring you up to date.

1. Competition is tough and it is continuing to increase. Each quarter, we see new entrants and expansion announcements in the Tarrant County market. For example, Wachovia (the 3rd largest bank in the U.S.) announced applications for 23 branches in August and 30 in September – all in Texas with 5 in Tarrant County. In addition, American State Bank of Lubbock (a \$2 billion organization) has announced initial plans to branch into Fort Worth.

The good news about all of this new competition is that this market must be pretty good. And if the market is good, then we ought to be able to figure out a way to make some money.

2. The margin situation (the difference between what we pay for money and what we earn on our investments in loans and securities) is improving. It is not back to “normal” levels, nor do I expect it to get back there. We must be able to work more efficiently to produce acceptable returns on smaller margins.
3. We continue to have a good deposit growth. Our products are well-designed and well-received by our customers.

(in 000's)	<u>Monthly Average</u>			
	<u>12-04</u>	<u>3-05</u>	<u>6-05</u>	<u>9-05</u>
Deposits	\$48,741	\$49,805	\$55,380	\$58,740*

*excludes a large one-time deposit from a customer who sold his business.

We continue to struggle with loan volume.

Loans	\$26,064	\$28,086	\$30,975	\$31,515
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4. We continue to need all of the referrals that we can get from our shareholders. 95% of our new business comes from referrals from shareholders and customers.

In light of the referral issue mentioned above, let me announce the first members of the Trinity Bank Shareholder Referral Honor Roll – Frank Ganucheau, Dave Hardin, and Jimmy Bilderback. Each of these shareholders referred a nice prospect to us in the third quarter, and we were able to obtain a banking relationship in each case.

Frank Ganucheau	-	Green Thumb Landscape, Inc. Saginaw, Texas
Dave Hardin	-	Defense Support Services, Inc. Arlington, Texas
Jimmy Bilderback	-	Texas Highway Markings, LLC Cedar Hill, Texas

Each of these shareholders will receive a gift certificate in recognition of their efforts on our behalf.

It might be of interest to point out that none of these three new customers are physically located in Fort Worth. However, with our courier service and with our Internet and operational capability, we are increasingly able to compete effectively throughout the D/FW Metroplex and overcome the lack of an extensive network of branch banks.

Finally, let me close by mentioning two other items that are somewhat related. First, since Robert Poe joined us in November of 2003, we have been offering a full range of residential mortgage products. From January 1 through September 30 of this year, we have originated and closed 32 mortgage loans. The total dollar volume amounted to \$5,861,500, and the loan amounts ranged from \$50,000 to \$540,000. In addition, in October, we closed our largest loan to date - \$991,500. In all cases, we had the best product and the most competitive price. The income from these loans contributed about \$78,000 to the bank in that nine month period and represented approximately 33% of our Non-Interest Income. If you are considering, or if you know anyone that is considering any of the following mortgage products;

- 1) purchase money loan,
- 2) refinance,
- 3) cash-out refinance,
- 4) home equity loan/line of credit,
- 5) second lien,
- 6) home improvement, or
- 7) reverse mortgage,

please let us know. If we don't have the best value, we don't expect to get the deal. We just want the opportunity to make a proposal.

In a somewhat related matter, I would like to brag on our staff a little bit. Robert Poe did such a good job for us that the people who purchase most of our mortgages hired him away from us. We wish Robert the best and want to thank him for what he did for Trinity Bank. Before we could hire a replacement, Richard Burt (Executive Vice President of Operations) and Kris Nordyke (Assistant Vice President and Loan Assistant) asked if they could be given a chance to assume Robert's duties and responsibilities, thereby continuing the income stream without the salary expense. Robert left in July, and Richard and Kris have done an excellent job of creating new mortgage opportunities and keeping the pipeline full.

In addition to what happened in the mortgage area, we had another employee, D.J. Joyce, leave in September for a position outside banking. Donna Johnson (Vice President of Operations) and Melanie Moncrief (Senior Vice President and Cashier) and their staff analyzed the situation and determined that we could cover D.J.'s former position by rearranging some duties and hiring a part-time employee rather than a full-time replacement. This has also worked extremely well and again reduced our salary expense and improved our profitability.

I mention both of these to show you that you (and I) are very fortunate to have a great staff that is extremely focused on providing exceptional customer service and producing shareholder value. I feel blessed to be able to work with them in the Trinity organization.

Speaking of blessing, we are approaching Thanksgiving and the holiday season again. I am extremely thankful for the opportunity to lead this organization. I feel as though we are very fortunate (blessed) to be where we are today, and I would like to thank all of the shareholders and customers who have put their faith in us.

The older I get (and my youngest daughter constantly reminds me that I was "born old"), the more I realize that life is all about loving and being loved. I hope you have the opportunity to do a lot of both this holiday season.

Thanks for your support. If you have any questions or suggestions, please feel free to call me.

Sincerely,

A handwritten signature in cursive script that reads "Jeff Harp". The signature is written in black ink and is positioned above a horizontal line.

Jeffrey M. Harp
President

Enclosure

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This letter 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.