



May 26, 2006

Dear Fellow Shareholders:

This past week, I chaired our third Shareholder's Meeting and May 28th will represent our third anniversary as a banking organization. The Board of Directors and the staff of Trinity Bank thank you again for your investment and for your support over the past three years. We are pleased with the progress to date, and we hope and pray that the best is yet to come.

I have good news to report to you – our sixth consecutive profitable quarter. I will share with you a couple of numbers from our first quarter press release (the full financial report is attached in its entirety).

Average for Quarter Ending

	<u>3-31-05</u>	<u>3-31-06</u>	<u>%Δ</u>
Loans	\$28,027,000	\$32,234,000	15%
Deposits	\$47,942,000	\$60,252,000	26%

Actual for Quarter Ending

	<u>3-31-05</u>	<u>3-31-06</u>	<u>%Δ</u>
Net Interest Income	\$ 460,000	\$ 581,000	26%
Non-Interest Income	\$ 61,000	\$ 74,000	21%
Non-Interest Expense	\$ 437,000	\$ 420,000	(4%)
Net Income	\$ 45,000	\$ 205,000	355%

We continue to make progress in spite of the super-competitive conditions in the Dallas/Fort Worth Metroplex.

In last quarter's letter to shareholders, I made a rather impassioned plea to you for referrals. We have had a good response. This quarter's honor roll includes Randall Johnson, Brandon Boehme, and Max Falls. Each of these shareholders sent us a good referral that we were able to convert into a profitable banking relationship. As thanks for their efforts on our behalf, they will receive a new toaster. I have just been informed that we are out of toasters, so they will have to make do with a gift certificate from Del Frisco's.

We appreciate all of your efforts on our behalf. You, the shareholders, are our eyes and ears in the community. Please keep us in mind when you hear friends and business associates talking about the banking situation in the Metroplex.

In my last communication with you, I said that I would give you some examples of how we can compete effectively with all of the competition that is in and is coming into our market. Last quarter, we talked about responsiveness and treating customers like we would like to be treated. Listed below are two more examples.

1) New Product – TRINITY EXPRESS DEPOSIT

Most people tend to think that new banks do not have a full line of products nor do they have the newest products available in the market. Richard Burt (EVP of Operations) and his staff have done a great job of keeping Trinity Bank ahead of the curve in new products. We are pleased to announce the newest addition to our commercial product line – TRINITY EXPRESS DEPOSIT (also known as REMOTE CAPTURE). This product means that a business never has to send a representative to the bank again (except for cash requirements).

We can now place a scanning device in a customer's place of business that will electronically send us a deposit slip and images of each check received that day. No more trips to the bank. No more checks waiting on the desk because there is no one available to go to the bank. In addition, this product reduces the time required to collect deposited items and it also gives us faster notice if a check is not good.

We are the only community bank in the market to have this product (and there is only one large, multi-state bank offering it right now). TRINITY EXPRESS DEPOSIT allows us to compete effectively in our target market segments without having to build expensive branch banks based on geographical convenience. We feel like this will be a great competitive advantage in the years to come.

2) Voice Mail

This may not seem very significant, but it is a major irritant to many people (including me). **YOU CAN TALK TO A PERSON AT TRINITY.** If you call the main numbers (817-763-9966 or 817-569-7220) between 8:30 a.m. and 5:00 p.m., a real person will answer the phone! You cannot get voice mail unless you ask for it. In addition, all of the direct phone numbers (mine is 817-569-7227) are answered by a person as long as someone is here. We feel obligated to be accessible, because customers have entrusted us with their banking business, and we appreciate it very much!

I trust that these examples help explain how we plan to compete effectively in a crowded and competitive market place.

I hope to always be focused on creating shareholder value. As a reminder, your stock in Trinity Bank is quoted on the NASDAQ Bulletin Board under the symbol TYBT. We have had two recent trades – one at \$17.25 and one at \$17.00. There is a current bid in the market to buy shares at \$17.00. We are one of only two community banks in Tarrant County that has a published quote for its stock.

Thank you again for your investment in and support of Trinity Bank. If you have any questions or comments, please call me. I always like to end by repeating the basis for our existence. **THERE IS SIGNIFICANT VALUE IN HAVING GOOD PRODUCTS, COMPETITIVE PRICES, AND RESPONSIVE PERSONAL SERVICE FROM PEOPLE THAT KNOW YOU BY NAME.**

Sincerely



Jeffrey M. Harp
President

Special Cautionary Notice Regarding Forward-Looking Statements

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.