Jeffrey M. Harp
President
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Dear Shareholders

2017 is now behind us and it was a year with mixed results. Net income was $3,068,000 for 2017 versus $4,009,000 in 2016. This is the first year since we opened in 2003 that we haven't improved profitability over the previous year. The primary reason for the decline was the loan loss provision and subsequent charge off of a significant portion of the large problem loan we identified in July 2016. This problem loan was, in Warren Buffet's terms, "an unforced error". This was the first large loss since inception. However, that situation is now behind us (and I needed a good dose of humility). We have an external loan review coming in 2Q 2018, and we will have our regularly scheduled national bank examination in 3Q2018. So we will soon have two or more opinions in the quality of our loan portfolio.

Less significant but still meaningful was a result of the Tax Reform Act that was signed into law on December 22, 2017. The corporate tax rate for 2018 and future years was reduced from 35% to 21%. Because of the reduction in the tax rate, we had to write down the value of our Deferred Tax Asset from $441,000 to $271,000. This increased our 4thQ tax liability by $170,000 over what it should have been (this is rather complex – if you would like a more thorough explanation, please email me).

In summary for 2017, the "good", the "mediocre", and the "bad" are as follows:

The "good" is:
1) good growth in Net Interest Income,
2) excellent efficiency,
3) good deposit growth, and
4) strong capital ratios.

The "mediocre" is:
1) modest loan growth, and
2) modest growth in Book Value

The "bad" is:
1) large loan loss provision and subsequent charge-off for our one problem loan.

Now, let me share some better news.

In spite of the negatives listed above, Trinity Bank still earned over $3,000,000 and generated a Return on Assets of 1.23% and a Return on Equity of 10.23%. As stated in the Press Release, those returns, while well below Trinity's historical level of profitability, were still better than the average returns generated by the banks in our peer group. The Press Release is attached for your review and the Financial Summary is available at https://www.trinitybk.com/about-us/investor-information.

Second, the change in tax rate has positive implications for us in the long run (beginning in 2018) – an increase in net income after taxes. With this benefit, we have to focus on keeping the "three legged stool" level. The three legs of the stool (each equally important) and the benefits for each are shown below.

Shareholders –	increased earnings and dividends
Customers –	increased rates paid on deposits
Employees –	increased opportunity to earn incentive compensation

Next, we have expanded into our new quarters, and we have upgraded our staff in several key areas. We are still working on expanding our staff of revenue producers – training our two newest staff additions, transitioning an existing officer into the lending function, and attempting to attract experienced lenders. Trinity has an excellent history, and we have accomplished this with basically two lenders – Barney Wiley and myself. We are excited about the potential of having 5 or 6 lenders.

The stock price for Trinity Bank (symbol TYBT) has not been negatively impacted to date by 2017's mediocre performance. However, the stock market overall has had an amazing run in 2017. I do not know if investors perceive that Trinity Bank is truly generating exceptional shareholder value, or if we are just being carried along on the rising tide with all of the other boats. Time will tell.

Finally, since 2007, Trinity Bank has used the Market Value Added (MVA) and the Economic Value Added (EVA) financial scorecard for determining if we are producing shareholder value.

From the MVA formula (see page 3), we have created value over and above the dollars invested and earned since inception.

The EVA results are also shown on the bottom of page 3. We have continued to add value (in spite of the mixed results in 2017), and we project to be back to historical levels in 2018. The Board and management still strongly believe that MVA/EVA are better indicators than growth in earnings per share, growth in book value, return on equity, etc. or any of the commonly used measures.

All in all, we are happy for 2017 to be behind us, and we are excited about 2018 and future years.

Thank you for your investment in and support of Trinity Bank. If you have any topics that you would like for me to address, please call, email, or come by.

Sincerely,

Jeff Harp

Jeffrey M. Harp

YOU WILL SOON BE RECEIVING THE NOTICE OF ANNUAL MEETING AND THE PROXY STATEMENT FOR TRINITY BANK. PLEASE SEND YOUR PROXY VOTE BACK. WE CONTINUE TO STRUGGLE WITH GETTING A QUORUM FOR THE ANNUAL MEETING (REQUIRES AT LEAST 66.6% OF THE SHAREHOLDERS).

For Immediate Release

Trinity Bank Reports 4Q and FYE 2017 Results

- **2017 Earnings Per Share were down 23% due to the write down of our Deferred Tax Asset (required by the passage of the Tax Reform Act dated 12-22-17) and a large loan loss provision (and subsequent charge off) for our one problem loan.**

- **Return on Assets of 1.23% and Return on Equity of 10.22% (while well below our historical performance) are slightly above the average returns for our Bank Peer Group.**

- **Good deposit growth, excellent efficiency, and strong Equity to Assets Ratio of 12.05% are indicative of the effort by the staff, management and Board of Trinity Bank to produce superior returns and shareholder value.**

FORT WORTH, Texas, January 30, 2018 – Trinity Bank N.A. (OTC Bulletin Board: TYBT) today announced financial and operating results for the fourth quarter and for the twelve months ended December 31, 2017.

Trinity Bank, N.A. reported Net Income after Taxes for the fourth quarter of 2017 of $642,000 or $.57 per diluted common share, compared to $1,072,000 or $.96 per diluted common share for the fourth quarter of 2016, a decrease of 40.3%.

For the year 2016, Net Income After Taxes amounted to $3,068,000, or $2.74 per diluted common share, compared to $4,009,000, or $3.56 per diluted common share for 2016, a decrease of 23.1%.

Jeffrey M. Harp, President, stated, "Prior to the changes mentioned in the first bullet point above, Trinity Bank generated its best monthly profit ever in December, and the fourth quarter was the best quarter since inception in 2003. The 2017 Tax Reform Act (which necessitated the writedown of the Deferred Tax Asset) has significant positive implications for Trinity Bank in the long run. The large loan loss provision for our one problem loan is behind us."

"In a year that didn't meet our expectations, Trinity Bank still earned over $3,000,000 after taxes (a decent return on our shareholder's original and only capital investment of $11,000,000), paid over $1,100,000 in cash dividends, and generated above average returns on assets and equity compared to our Bank Peer Group (see next page). We look forward to performing at historical levels in 2018 and beyond."

	For Year Ending					
		Trinity Bank				
	Peer Group (9-30-17)	2017	2016	2015	2014	2013
Return on Assets	.93%	1.23%	1.79%	1.79%	1.68%	1.58%
Return on Equity (excluding unrealized gain on securities)	8.72%	10.22%	14.32%	14.69%	14.29%	13.83%

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.