



August 10, 2020

Dear Shareholder,

Your bank reported Net Income after Taxes of \$1,130,000 (\$1.00 per common share) for the second quarter of 2020. To put this performance in perspective, the best quarter in Trinity's history was 3Q 2019 with Net Income of \$1,246,000. Considering the chaos created by the COVID 19 pandemic, we are pleased with our 2Q results. These results represent "core earnings" – not earnings inflated by the fee income generated by the Payroll Protection Program (we've included a discussion of that program beginning on page 2).

Return on Assets of 1.32% and Return on Equity of 12.35% remain well above the Peer Bank averages. The Press Release and Financial Summary are available on our website – www.trinitybk.com . Click on "About Us" and "Investor Information".

On July 28, 2020, we held our 17th Annual shareholder meeting---albeit it was a virtual meeting and two months after our real anniversary of May 28th. Thanks to all that could participate. It was an interesting but successful meeting, and we plan to continue offering a virtual component to future annual meetings that we hope will also be held "in person", here at the bank.

2020 Year to Date

Where to start about 2020? We don't even know where to begin. Last year at this time, we talked about the "Perfect Storm". The perfect storm included the topics of : increased competition, flat yield curve and potential lower rates, investment in our people, facilities, systems, possible end of an economic cycle, loan quality (will expand on page 3), and update of processes and staffing to prepare for the future. Little did we know that the perfect storm was not finished brewing and 2020 would add its fair share of uncertainty and adversity which has included:

- 1) COVID 19 pandemic
- 2) Oil and gas price fluctuations
- 3) Domestic issues
- 4) Global shutdown
- 5) Interest rates near zero
- 6) Political gridlock in a presidential election year

All of us have been affected directly or indirectly by this adversity in 2020. The question is how we all, individually, are handling and will continue to handle this adversity. As Lou Holtz said, “Show me someone who has done something worthwhile, and I’ll show you someone who has overcome adversity.” How a person or organization handles adversity really shows what one is made of. We couldn’t be more proud of how resilient and determined the Trinity Bank team has been thus far in 2020. Our team’s effectiveness was on display than in the 2nd Quarter of 2020 during the Payroll Protection Plan initiated by the SBA in late March. We would like to expand on the Plan and the ensuing events that we believe defines “Trinity Bank”.

Paycheck Protection Program

On March 27th of this year, President Trump signed into law the Paycheck Protection Program administered by the Small Business Administration (SBA). This act designated \$349 billion (later extended with additional funds) to provide small businesses with funds to pay up to 8 weeks of payroll cost including benefits. Funds could also be used to pay interest on mortgages, rent, and utilities. The funds could be fully forgiven when used for payroll and designated expenses. At least 75% (since changed to 60%) of the forgiven amount must have been used for payroll. On April 3rd the SBA started accepting applications for small businesses and sole proprietorships. Starting April 10th independent contractors and self-employed individuals could apply.

The challenge was on for Trinity Bank, On March 27th we were not a SBA approved lender so the first step was to complete the application. Next, we had to gain SBA approved lender status, and then get approved to use the E-Tran document delivery system to electronically submit the PPP applications to the SBA.

The second challenge was to select a technology partner that provided a secure, easy-to-use portal to which PPP applicants could upload their SBA-required documentation. Next, we had to train Trinity Bank staff to understand the PPP application, the documentation required and the new software programs to process each application. This was completed in a five day period which required long hours including nights and weekends.

“We were able to move rapidly to leverage the technology we selected to create a secure portal for our applicants to submit their application and documentation,” said Richard Burt COO. “Our goal at Trinity Bank is to provide an exceptional customer experience at every opportunity and I believe our staff stepped up to this challenge. We were able to assist 268 businesses and individuals in successfully obtaining a PPP loan. Many were current customers, but we were able to extend our expertise to prospects and small businesses that were experiencing challenges at other bank and demonstrate the Trinity Bank method of customer service.”

The PPP loan experience really gave Trinity employees an opportunity to bond as a team and provide the exceptional service that we strive to achieve. The staff worked countless hours to assist customers in completing the application and getting it submitted rapidly. When your staff works 80 to 90 hours per week for 6 weeks without a break to serve our community, you know you have exceptional people.

We were able to process 268 PPP applications successfully for a total of \$ 51,381,000 for individuals and businesses. These loans helped these businesses pay over 4,450 workers to help them survive during the uncertainty of the pandemic. To put the loan volume in perspective we process about 15 new loans per month. So to process 268 in six weeks in a completely new environment is exceptional and required all-hands-on-deck!

The next phase is the Forgiveness phase and will begin very shortly. SBA has announced they will begin taking loan forgiveness applications starting August 10. However the process is not fully developed so it will be a short time after that before we will be able to submit the applications electronically. We are currently training our staff on the forgiveness process and will be available to assist our customers as they complete and submit the application. Then the SBA has 90 days after submission to grant the forgiveness. The entire PPP project has been challenging with SBA modifying the rules often, sometimes even daily. The forgiveness portion has been no different and weekly we received changes to requirements or clarification to previous guidance.

As stated above we successfully processed 268 PPP applications for our community. Listed below is the breakdown of size of loans”

Loan Size	Loan Count	Net Dollars	% of Count	% of Amount
>\$50 K - and under	121	3,061,365	44.5%	5.0%
>\$50 K - \$100 K	37	2,670,000	14.0%	5.2%
>\$100 K - \$150 K	29	3,569,500	10.9%	7.0%
>\$150 K - \$350 K	45	10,130,200	17.0%	19.9%
>\$350 K - \$1 M	26	14,008,400	9.8%	27.5%
>\$1 M - \$ 2 M	8	10,455,000	3.0%	20.6%
>\$2 M +	2	7,487,400	0.8%	14.7%
Total	268	51,381,865		

There is current legislation that is being discussed that would provide automatic forgiveness for all loans \$150,000 and below. As you can see that would account for 187 loans or 70% of our loan count. This would be a substantial saving of labor for both the small business and the bank. Hopefully it will pass and we can move forward with the larger loans.

The SBA paid the lenders a fee of approximately 3% to process the loans from funding to final payment. This fee is primarily taken into income over the life of the loan. With the PPP fee income we recognized during the 2nd quarter we were able to compensate our staff for their efforts, pay for the technology we purchased to automate the process and make a substantial addition to the Loan Loss Reserve.

Questions: How have our customers been affected?

During these uncertain and adverse times, we first are thankful for the hard work, time, and effort that our management and staff have invested the past few years to create a solid platform for times like these – core earnings, strong capital base, asset quality, and efficiency. This adverse environment leads to questions of:

What is the quality of Trinity’s Loan Portfolio?

How many borrowers have requested forbearance (payment reduction or deferral)?

To answer the first question, we have identified three broad segments:

1. Very few borrowers had to shut down as non-essential businesses or suffered a severe drop in sales. All have now reopened and most are seeing good demand that built up while they were closed.
2. A number of our customers have seen sales flatten or drop slightly. In this scenario, businesses have generated cash and reduced their debt. Non-PPP loans are actually down about 8% since March.
3. A large majority of our customers are still performing at a high level with little if any drop in demand.

As for the second question, beginning in March, we granted 21 relationships deferral of principal payments (continued to pay interest) for 90 days - less than 10% of total loans. Twenty of these borrowers resumed making full payments in June and July. The one remaining deferral was granted in June with principal payments being scheduled to resume in October.

These comments indicate “strong loan quality”. That being said, none of us know what the future holds. Therefore, our current thinking is to use a large portion of our PPP fee income to bolster the Reserve for Loan Losses while still generating above Peer profitability. There is no magic way to estimate how much we should add to the Loan Loss Reserve, but we do plan to add substantially to the provision over the coming quarters. In the 2nd quarter, we made a provision of \$125,000. In July, we added an additional \$50,000, with more to come.

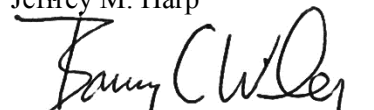
In summary, we are living and operating in an extremely challenging environment. We believe if we stay true to our core principles in culture and credit management, we can thrive as others are contracting. We are set up in a way that we have and will continue to ADAPT, IMPROVISE, and OVERCOME the adversity facing our nation. With our core earnings, strong capital base, asset quality, and efficiency, we look forward to the future for Trinity Bank

Thank you for your support of and investment in Trinity Bank. If you have any questions or if you have any topics you would like us to discuss, please contact one of the members of our management team.

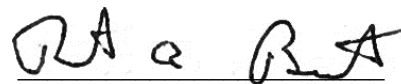
Sincerely,



Jeffrey M. Harp



Barney C. Wiley



Richard A. Burt



Matt R. Opitz

For Immediate Release

**TRINITY BANK REPORTS:
RETURN ON ASSETS 1.32%
RETURN ON EQUITY 12.35%**

FORT WORTH, Texas, July 28, 2020 - Trinity Bank N.A. (OTC Bulletin Board: TYBT) today announced operating results for the three months ending June 30, 2020 and YTD results for the six months ending June 30, 2020.

Results of Operations

Trinity Bank, N.A. reported Net Income after Taxes of \$1,130,000 or \$1.00 per diluted common share for the second quarter of 2020, compared to \$374,000 or \$0.33 per diluted common share for the second quarter of 2019, an increase of 203.0%.

For the first six months of 2020, Net Income after Taxes amounted to \$2,254,000, an increase of 43% over the first half of 2019 results of \$1,576,000. Earnings per diluted common share for the first half of 2020 were \$1.99, an increase of 41% over the first half of 2019 results of \$1.41 per diluted common share.

Barney Wiley, President, stated, “The primary focus in the 2Q was (and will continue to be) ADAPTING, IMPROVISING, and OVERCOMING. Our staff has performed admirably, going above and beyond expectations as our nation copes with the chaos created by the virus pandemic.”

“The main story for 2Q was the SBA Payroll Protection Program. Trinity Bank was able to participate fully (thanks to our superb operations group) despite having never made an SBA loan prior to the PPP facility. To date, we have funded 268 PPP loans totaling \$51,381,000 – average loan size of \$191,700. While the PPP loans are at a 1% interest rate, we did receive most of the fees from the SBA associated with PPP in June. The bank has to take these fees into income over the life of the loans (undetermined at this time). With the portion of the fees taken into income attributable to 2Q, we were able to absorb all of the extraordinary PPP expense (personnel and software) and make a substantial addition to the Reserve for Loan Losses.”

“This is an extremely challenging environment. With our core earnings (excluding PPP impact), strong capital base, asset quality, and efficiency, we remain cautiously optimistic about the future for Trinity Bank.”

<u>Profitability</u>	<u>6/30/2020</u>	<u>6/30/2019</u>
Return on Assets	1.32%	0.56%
Return on Equity	12.35%	4.24%

Average for Quarter Ending 6-30-20

(in 000's)	<u>6/30/2020</u>	<u>6/30/2019</u>	<u>%</u>
Loans	\$212,258	\$156,571	35.6
PPP Loans	\$41,726	0	
Loans	\$170,352	\$156,571	8.8
Deposits	\$302,967	\$228,583	32.5

Actual for Quarter Ending 6-30-20

(in 000's)	<u>6/30/2020</u>	<u>6/30/2019</u>	<u>%</u>
Interest Income Excluding PPP	\$ 2,752	\$ 2,977	(7.6)
Income from PPP fees	\$ 290		-
Total Interest Income and fees	\$ 3,042	\$ 2,977	2.2
Interest Expense	\$ (188)	\$ (475)	(60.4)
Net Interest Income	\$ 2,854	\$ 2,502	14.1
Non-Interest Income	\$ 118	\$ 122	(3.3)
Non-Interest Expense	\$ (1,371)	\$ (1,279)	7.2
PPP Salary and Software Expense	\$ (191)		N/M
Non- Interest Expense	\$ (1,562)	\$ (1,279)	22.1
Pretax Pre-provision income	\$ 1,410	\$ 1,345	4.8
Gain on Sale of Securities and Assets		\$ 1	N/M
Loan Loss Provision	\$ (125)	\$ (1,000)	(87.5)
Income Tax	\$ (155)	\$ 28	N/M
Net Income	\$ 1,130	\$ 374	202.1
Diluted Weighted Average Shares	1,134	1,119	
Earnings per Share	\$ 1.00	\$ 0.33	203.0

Actual for 6 Months Ending 6-30-20

(in 000's)	<u>6/30/2020</u>	<u>6/30/2019</u>	<u>%</u>
Interest Income Excluding PPP	\$ 5,674	\$ 5,791	(2.0)
Income from PPP fees	<u>\$ 290</u>		-
Total Interest Income and fees	\$ 5,964	\$ 5,791	3.0
Interest Expense	\$ (569)	\$ (869)	(34.5)
Net Interest Income	\$ 5,395	\$ 4,922	9.6
Non-Interest Income	\$ 248	\$ 245	1.2
Non-Interest Expense	\$ (2,743)		
PPP Salary and Software Expense	\$ (191)		
Non- Interest Expense	\$ (2,934)	\$ (2,406)	21.9
Pretax Pre-provision income	\$ 2,709	\$ 2,761	(1.9)
Gain on Sale of Securities and Assets		\$ (2)	N/M
Loan Loss Provision	\$ (125)	\$ (1,030)	(87.9)
Income Tax	\$ (330)	\$ (153)	N/M
Net Income	\$ 2,254	\$ 1,576	43.0
Diluted Weighted Average Shares	1,134	1,118	
Earnings per Share	\$ 1.99	\$ 1.41	41.1

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			Six Months Ending		
	June 30 2020	2019	% Change	June 30 2020	2019	% Change
Interest income	\$3,042	\$2,977	2.2%	\$5,964	\$5,791	3.0%
Interest expense	188	475	-60.4%	569	869	-34.5%
Net Interest Income	2,854	2,502	14.1%	5,395	4,922	9.6%
Service charges on deposits	39	42	-7.1%	89	81	9.9%
Other income	79	80	-1.3%	159	164	-3.0%
Total Non Interest Income	118	122	-3.3%	248	245	1.2%
Salaries and benefits expense	1,037	788	31.6%	1,892	1,551	22.0%
Occupancy and equipment expense	113	116	-2.6%	228	223	2.2%
Other expense	412	375	9.9%	814	632	28.8%
Total Non Interest Expense	1,562	1,279	22.1%	2,934	2,406	21.9%
Pretax pre-provision income	1,410	1,345	4.8%	2,709	2,761	-1.9%
Gain on sale of securities	0	1	N/M	0	(2)	N/M
Gain on sale of foreclosed assets	0	0	N/M	0	0	N/M
Gain on sale of assets	0	0	N/M	0	0	N/M
Provision for Loan Losses	125	1,000	-87.5%	125	1,030	-87.9%
Earnings before income taxes	1,285	346	271.4%	2,584	1,729	49.5%
Provision for income taxes	155	(28)	N/M	330	153	115.7%
Net Earnings	\$1,130	\$374	202.1%	\$2,254	\$1,576	43.0%
Basic earnings per share	1.04	0.34	205.9%	2.07	1.43	44.8%
Basic weighted average shares outstanding	1,086	1,100		1,087	1,099	
Diluted earnings per share - estimate	1.00	0.33	203.0%	1.99	1.41	41.1%
Diluted weighted average shares outstanding	1,133	1,119		1,134	1,118	
	Average for Quarter			Average for Six Months		
	June 30		%	June 30		%
BALANCE SHEET SUMMARY	2020	2019	Change	2020	2019	Change
Total loans	\$212,258	\$156,571	35.6%	\$190,812	\$154,327	23.6%
Total short term investments	41,211	26,034	58.3%	40,061	19,038	110.4%
Total investment securities	81,496	74,627	9.2%	77,753	76,940	1.1%
Earning assets	334,965	257,232	30.2%	308,626	250,305	23.3%
Total assets	342,369	264,826	29.3%	316,082	258,314	22.4%
Noninterest bearing deposits	122,409	73,665	66.2%	105,435	73,772	42.9%
Interest bearing deposits	180,558	154,918	16.6%	171,387	148,664	15.3%
Total deposits	302,967	228,583	32.5%	276,822	222,436	24.5%
Fed Funds Purchased and Repurchase Agreements	0	0	N/M	0	590	N/M
Shareholders' equity	\$36,611	\$35,301	3.7%	\$36,495	\$34,624	5.4%

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

BALANCE SHEET SUMMARY	Average for Quarter Ending				
	June 30, 2020	March 31, 2020	Dec 31, 2019	Sept. 30, 2019	June 30, 2019
Total loans	\$212,337	\$169,367	\$154,764	\$156,304	\$156,571
Total short term investments	41,211	38,126	69,110	35,991	26,034
Total investment securities	81,496	74,406	70,508	72,212	74,627
Earning assets	335,044	281,899	294,382	264,507	257,232
Total assets	342,369	289,795	301,596	272,245	264,826
Noninterest bearing deposits	122,409	89,277	101,932	82,822	73,665
Interest bearing deposits	180,558	161,400	168,784	152,296	154,918
Total deposits	302,967	250,677	270,716	235,118	228,583
Fed Funds Purchased and Repurchase Agreements	0	0	0	0	0
Shareholders' equity	\$36,611	\$36,379	\$35,382	\$36,081	\$35,301
HISTORICAL EARNINGS SUMMARY	Quarter Ended				
	June 30, 2020	March 31, 2020	Dec 31, 2019	Sept. 30, 2019	June 30, 2019
Interest income	\$3,042	\$2,922	\$2,996	\$3,025	\$2,977
Interest expense	188	381	490	493	475
Net Interest Income	2,854	2,541	2,506	2,532	2,502
Service charges on deposits	39	50	48	36	42
Other income	79	78	79	104	80
Total Non Interest Income	118	128	127	140	122
Salaries and benefits expense	1,037	856	740	813	788
Occupancy and equipment expense	113	114	93	120	116
Other expense	412	400	370	299	375
Total Non Interest Expense	1,562	1,370	1,203	1,232	1,279
Pretax pre-provision income	1,410	1,299	1,430	1,440	1,345
Gain on sale of securities	0	0	0	12	1
Gain on sale of foreclosed assets	0	0	0	0	0
Gain on sale of other assets	0	0	0	0	0
Provision for Loan Losses	125	0	0	0	1,000
Earnings before income taxes	1,285	1,299	1,430	1,452	346
Provision for income taxes	155	175	210	206	(28)
Net Earnings	\$1,130	\$1,124	\$1,220	\$1,246	\$374
Diluted earnings per share	\$ 1.00	\$ 0.99	\$ 1.12	\$ 1.08	\$ 0.33

TRINITY BANK N.A.
(Unaudited)
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HISTORICAL BALANCE SHEET	Ending Balance				
	June 30, 2020	March 31, 2020	Dec 31, 2019	Sept. 30, 2019	June 30, 2019
Total loans	\$216,848	\$173,992	\$167,587	\$157,475	\$156,014
Total short term investments	38,648	37,566	60,603	56,328	19,321
Total investment securities	90,658	73,287	70,804	71,394	72,014
Total earning assets	346,154	284,845	298,994	285,197	247,349
Allowance for loan losses	(2,396)	(2,269)	(2,262)	(2,259)	(2,224)
Premises and equipment	2,455	2,522	2,560	2,544	2,580
Other Assets	5,673	6,567	9,770	9,513	8,040
Total assets	351,886	291,665	309,062	294,995	255,745
Noninterest bearing deposits	118,933	89,581	100,527	97,519	76,168
Interest bearing deposits	192,159	162,726	170,191	159,712	143,710
Total deposits	311,092	252,307	270,718	257,231	219,878
Fed Funds Purchased and Repurchase Agreements	0	0	0	0	0
Other Liabilities	1,501	1,779	1,047	1,830	614
Total liabilities	312,593	254,086	271,765	259,061	220,492
Shareholders' Equity Actual	37,089	36,069	35,858	34,920	34,572
Unrealized Gain - AFS	2,203	1,510	1,439	1,014	681
Total Equity	\$39,292	\$37,579	\$37,297	\$35,934	\$35,253
	Quarter Ending				
NONPERFORMING ASSETS	June 30, 2020	March 31, 2020	Dec 31, 2019	Sept. 30, 2019	June 30, 2019
Nonaccrual loans	\$388	\$408	\$419	\$432	\$446
Restructured loans	\$0	\$0	\$0	\$0	\$0
Other real estate & foreclosed assets	\$320	\$320	\$320	\$320	\$320
Accruing loans past due 90 days or more	\$0	\$0	\$0	\$0	\$0
Total nonperforming assets	\$708	\$728	\$739	\$752	\$766
Accruing loans past due 30-89 days	\$0	\$248	\$0	\$0	\$0
Total nonperforming assets as a percentage of loans and foreclosed assets	0.33%	0.42%	0.44%	0.45%	0.49%

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

ALLOWANCE FOR LOAN LOSSES	Quarter Ending				
	June 30, 2020	March 31, 2020	Dec 31, 2019	Sept. 30, 2019	June 30, 2019
Balance at beginning of period	\$2,269	\$2,262	\$2,259	\$2,224	\$1,703
Loans charged off	0	0	0	0	498
Loan recoveries	2	7	3	35	19
Net (charge-offs) recoveries	2	7	3	35	(479)
Provision for loan losses	125	0	0	0	1,000
Balance at end of period	\$2,396	\$2,269	\$2,262	\$2,259	\$2,224
Allowance for loan losses as a percentage of total loans	1.10%	1.30%	1.35%	1.43%	1.43%
Allowance for loan losses as a percentage of nonperforming assets	338%	312%	306%	300%	290%
Net charge-offs (recoveries) as a percentage of average loans	0.00%	-0.01%	0.00%	-0.02%	0.31%
Provision for loan losses as a percentage of average loans	0.06%	0.00%	0.00%	0.00%	0.64%

SELECTED RATIOS	Quarter Ending				
	June 30, 2020	March 31, 2020	Dec 31, 2019	Sept. 30, 2019	June 30, 2019
Return on average assets (annualized)	1.32%	1.55%	1.62%	1.83%	0.56%
Return on average equity (annualized)	12.35%	11.80%	13.34%	13.81%	4.24%
Return on average equity (excluding unrealized gain on investments)	12.34%	12.36%	13.79%	14.21%	4.27%
Average shareholders' equity to average assets	10.69%	12.55%	11.73%	13.25%	13.33%
Yield on earning assets (tax equivalent)	3.81%	4.33%	4.67%	4.79%	4.85%
Effective Cost of Funds	0.22%	0.54%	0.70%	0.75%	0.74%
Net interest margin (tax equivalent)	3.59%	3.79%	3.97%	4.04%	4.11%
Efficiency ratio (tax equivalent)	51.6%	48.9%	43.4%	43.8%	46.2%
End of period book value per common share	\$36.18	\$34.54	\$34.22	\$32.85	\$32.14
End of period book value (excluding unrealized gain on investments)	\$34.15	\$33.15	\$32.90	\$31.92	\$31.52
End of period common shares outstanding (in 000's)	1,086	1,088	1,090	1,094	1,097

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

YIELD ANALYSIS	Quarter Ending							
	June 30,2020				June 30,2019			
	Average Balance	Interest	Yield	Tax Equivalent Yield	Average Balance	Interest	Yield	Tax Equivalent Yield
Interest Earning Assets:								
Short term investment	\$ 41,211	13	0.13%	0.13%	\$ 25,653	153	2.39%	2.39%
FRB Stock	395	6	6.00%	6.00%	381	6	6.00%	6.00%
Taxable securities	0	0	0.00%	0.00%	1,593	9	2.26%	2.26%
Tax Free securities	81,101	564	2.78%	3.52%	73,034	539	2.95%	3.74%
Loans	212,258	2,459	4.63%	4.63%	156,571	2,270	5.80%	5.80%
Total Interest Earning Assets	334,965	3,042	3.63%	3.81%	257,232	2,977	4.63%	4.85%
Noninterest Earning Assets:								
Cash and due from banks	5,223				5,021			
Other assets	4,453				4,322			
Allowance for loan losses	(2,272)				(1,749)			
Total Noninterest Earning Assets	7,404				7,594			
Total Assets	\$342,369				\$264,826			
Interest Bearing Liabilities:								
Transaction and Money Market accounts	138,440	25	0.07%	0.07%	125,618	321	1.02%	1.02%
Certificates and other time deposits	42,118	163	1.55%	1.55%	29,300	154	2.10%	2.10%
Other borrowings	0	0	0.00%	0.00%	0	0	0.00%	0.00%
Total Interest Bearing Liabilities	180,558	188	0.42%	0.42%	154,918	475	1.23%	1.23%
Noninterest Bearing Liabilities:								
Demand deposits	122,409				73,665			
Other liabilities	1,352				942			
Shareholders' Equity	38,050				35,301			
Total Liabilities and Shareholders Equity	\$342,369				\$264,826			
Net Interest Income and Spread		2,854	3.22%	3.39%		2,502	3.40%	3.62%
Net Interest Margin			3.41%	3.59%			3.89%	4.11%

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

	June 30 2020	%	June 30 2019	%
LOAN PORTFOLIO				
Commercial and industrial	\$140,483	64.78%	\$87,559	56.05%
Real estate:				
Commercial	31,017	14.30%	23,311	14.92%
Residential	23,043	10.63%	22,471	14.39%
Construction and development	21,875	10.09%	22,445	14.37%
Consumer	430	0.20%	419	0.27%
Total loans (gross)	216,848	100.00%	156,205	100.00%
Unearned discounts	0	0.00%	0	0.00%
Total loans (net)	\$216,848	100.00%	\$156,205	100.00%
	June 30 2020		June 30 2019	
REGULATORY CAPITAL DATA				
Tier 1 Capital	\$37,089		\$34,572	
Total Capital (Tier 1 + Tier 2)	\$39,370		\$36,708	
Total Risk-Adjusted Assets	\$182,279		\$170,838	
Tier 1 Risk-Based Capital Ratio	20.35%		20.24%	
Total Risk-Based Capital Ratio	21.60%		21.49%	
Tier 1 Leverage Ratio	10.83%		13.05%	
OTHER DATA				
Full Time Equivalent Employees (FTE's)	23		22	
Stock Price Range (For the Three Months Ended):				
High	\$64.98		\$66.00	
Low	\$58.90		\$58.90	
Close	\$60.50		\$64.00	