

For Immediate Release

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Report Shows Trinity Bank's Success Among Nation's Top 20 Banks

FORT WORTH, Texas, January 10, 2011 – According to a recent SNL Financial report, Trinity Bank in Fort Worth is among only 20 banks in the nation, with assets of more than \$100 million, which were able to increase earnings every year from 2005 through 2010. The report took into consideration more than 1,150 institutions and included earnings from 2005 through estimated earnings for the year 2010.

The research, which was conducted by noted Rochdale Securities LLC analyst, Dick Bove, concluded the reason the 20 financial institutions had reached this plateau was because they avoided making bad loans. Although his reasons for success sound quite simple, all the 20 banks maintained profitability while holding a higher than average loan portfolio within lending categories that may attribute to causing other banks' financial problems. Bove's report also stated that the banks' profitability was not because they were more liquid or because they had a surplus of capital.

Jeff Harp, President of Trinity Bank welcomed his bank's inclusion into this elite group of the top 2% of our nation's banks. "This report confirms Trinity Bank's high level of consistent results, for which we believe there are several good reasons. Trinity is fortunate to have good customers. Trinity operates with an unusually low overhead. And relative to the rest of the nation, Trinity is in a good market. If someone is looking for a strong bank with good bankers, we think they will find it at Trinity Bank."

SNL Research, which distributed the report, maintains a financial database which includes detailed profiles on more than 20,000 U.S. financial institutions. It includes all publicly-traded banks and thrifts, privately-held institutions and credit unions.

Trinity Bank, N.A. is an independent, locally owned commercial bank that began operations in 2003. For more information, visit Trinity Bank's website: www.Trinitybk.com.

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