

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

EARNINGS SUMMARY	Quarter Ended			Nine Months Ended		
	September 30 2005	2004	% Change	September 30 2005	2004	% Change
Interest income	844	472	78.8%	2,181	1,180	84.8%
Interest expense	284	127	123.6%	643	322	99.7%
Net Interest Income	560	345	62.3%	1,538	858	79.3%
Provision for Loan Losses	39	39	0.0%	122	108	13.0%
Service charges on deposits	54	43	25.6%	158	98	61.2%
Other income	41	27	51.9%	78	101	-22.8%
Total Non Interest Income	95	70	35.7%	236	199	18.6%
Salaries and benefits expense	247	250	-1.2%	764	755	1.2%
Occupancy and equipment expense	80	75	6.7%	231	230	0.4%
Other expense	151	89	69.7%	377	252	49.6%
Total Non Interest Expense	478	414	15.5%	1,372	1,237	10.9%
Earnings before income taxes	138	(38)		280	(288)	
Provision for income taxes	0	0		0	0	
Net Earnings	138	(38)		280	(288)	
Basic earnings per share	0.12	(0.03)		0.25	(0.26)	
Basic weighted average shares outstanding	1,105	1,103		1,104	1,103	
Diluted earnings per share	0.12	(0.03)		0.25	(0.26)	
Diluted weighted average shares outstanding	1,134	1,103		1,141	1,103	

BALANCE SHEET SUMMARY	Average for Quarter Ending				
	Sept. 30, 2005	June 30, 2005	March 30 2005	Dec 31, 2004	Sept 30, 2004
Total loans	\$31,755	\$29,162	\$28,034	\$25,269	\$21,320
Total short term investments	15,008	11,869	7,820	9,925	11,888
Total investment securities	18,033	16,775	16,881	17,103	14,933
Earning assets	64,796	57,806	52,735	52,297	48,141
Total assets	69,839	63,056	57,784	57,022	52,778
Noninterest bearing deposits	13,971	14,474	12,171	12,735	10,846
Interest bearing deposits	45,366	38,656	35,772	34,427	32,103
Total deposits	59,337	53,130	47,943	47,162	42,949
Shareholders' equity	9,945	9,836	9,784	9,794	9,778

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BALANCE SHEET SUMMARY	Average for Nine Months		
	Ending September 30, 2005	Ending September 30, 2004	% Change
Total loans	\$29,665	\$17,356	70.9%
Total short term investments	11,572	12,084	-4.2%
Total investment securities	17,234	13,195	30.6%
Earning assets	58,471	42,635	37.1%
Total assets	63,604	47,084	35.1%
Noninterest bearing deposits	13,545	9,578	41.4%
Interest bearing deposits	39,966	27,562	45.0%
Total deposits	53,511	37,140	44.1%
Shareholders' equity	9,856	9,889	-0.3%

BALANCE SHEET SUMMARY	Ending Balance				
	Sept.30, 2005	June 30, 2005	March 30, 2005	Dec 31, 2004	Sept 30, 2004
Total loans	\$32,331	\$32,009	\$27,960	\$27,922	\$23,809
Total short term investments	19,225	9,780	9,222	8,403	10,788
Total investment securities	16,807	16,847	15,824	16,907	14,957
Total earning assets	68,363	58,636	53,006	53,232	49,554
Allowance for loan losses	375	336	292	253	214
Premises and equipment	1,903	1,947	1,994	2,040	2,088
Other Assets	4,249	2,993	4,870	2,960	2,728
Total assets	74,140	63,240	59,578	57,979	54,156
Noninterest bearing deposits	12,449	14,289	13,133	12,170	11,536
Interest bearing deposits	50,853	38,997	36,627	35,974	32,742
Total deposits	63,302	53,286	49,760	48,144	44,278
Fed Funds Purchased and Repurchase Agreements	613	0	0	0	0
Other liabilities	171	65	39	43	60
Total liabilities	64,086	53,351	49,799	48,187	44,338
Shareholders' equity	10,054	9,889	9,779	9,792	9,818

NONPERFORMING ASSETS	Sept.30, 2005	June 30, 2005	March 30, 2005	Dec 31, 2004	Sept 30, 2004
Nonaccrual loans	\$0	\$0	\$0	\$0	\$0
Restructured loans	\$0	\$0	\$0	\$0	\$0
Other real estate & foreclosed assets	\$0	\$0	\$0	\$0	\$0
Accruing loans past due 90 days or more	\$0	\$0	\$0	\$0	\$0
Total nonperforming assets	\$0	\$0	\$0	\$0	\$0

Total nonperforming assets as a percentage of loans and foreclosed assets	0.00%	0.00%	0.00%	0.00%	0.00%
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ALLOWANCE FOR LOAN LOSSES	Sept.30, 2005	Quarter Ending			Sept 30, 2004
		June 30, 2005	March 30 2005	Dec 31, 2004	
Balance at beginning of period	\$336	\$292	\$253	\$214	\$175
Loans charged off	0	0	0	0	0
Loan recoveries	0	0	0	0	0
Net (charge-offs) recoveries	0	0	0	0	0
Provision for loan losses	39	44	39	39	39
Balance at end of period	\$375	\$336	\$292	\$253	\$214
Allowance for loan losses as a percentage of total loans	1.16%	1.05%	1.04%	0.91%	0.90%
Allowance for loan losses as a percentage of nonperforming loans	N/A	N/A	N/A	N/A	N/A
Net charge-offs (recoveries) as a percentage of average loans	N/A	N/A	N/A	N/A	N/A
Provision for loan losses as a percentage of average loans	0.12%	0.15%	0.14%	0.15%	0.18%

SELECTED RATIOS	Sept.30, 2005	Quarter Ending			Sept 30, 2004
		June 30, 2005	March 30 2005	Dec 31, 2004	
Return on average assets (annualized)	0.79%	0.62%	0.31%	0.07%	-0.28%
Return on average equity (annualized)	5.55%	3.94%	1.84%	0.41%	-1.51%
Average shareholders' equity to average assets	14.24%	15.60%	16.93%	17.18%	18.53%
Yield on earning assets	5.21%	4.97%	4.77%	4.29%	3.89%
Cost of interest bearing funds	2.46%	2.08%	1.79%	1.61%	1.57%
Net interest margin (tax equivalent)	3.44%	3.60%	3.23%	2.82%	2.59%
Efficiency ratio	72.97%	76.59%	83.91%	89.86%	99.76%
End of period book value per common share	8.97	8.92	8.87	8.88	8.86
End of period common shares outstanding	1,109	1,103	1,103	1,103	1,103

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	Nine Months Ended					
	September 30, 2005			September 30, 2004		
YIELD ANALYSIS	Average Balance	Interest	Yield	Average Balance	Interest	Yield
Interest Earning Assets:						
Short term investment	11,572	279	3.21%	12,084	142	1.57%
Investment securities	17,234	480	3.71%	13,195	365	3.69%
Loans	29,665	1,423	6.40%	17,356	673	5.17%
Total Interest Earning Assets	58,471	2,182	4.98%	42,635	1,180	3.69%
Noninterest Earning Assets:						
Cash and due from banks	3,103			2,291		
Other assets	2,343			2,312		
Allowance for loan losses	(313)			(155)		
Total Noninterest Earning Assets	5,133			4,448		
Total Assets	\$63,604			\$47,083		
Interest Bearing Liabilities:						
Transaction and money market accounts	31,527	475	2.01%	22,943	256	1.49%
Savings deposits	0	0	0.00%	0	0	0.00%
Certificates and other time deposits	8,439	165	2.61%	4,619	66	1.91%
Other borrowings	149	3	2.68%	0	0	0.00%
Total Interest Bearing Liabilities	40,115	643	2.14%	27,562	322	1.56%
Noninterest Bearing Liabilities						
Demand deposits	13,545			9,579		
Other liabilities	88			53		
Shareholders' Equity	9,856			9,889		
Total Liabilities and Shareholders Equity	\$63,604			\$47,083		
Net Interest Income and Spread		1,539	2.84%		858	2.13%
Net Interest Margin (includes non-interest bearing accounts)			3.53%			2.67%

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	Sept. 30 2005	%	Sept. 30 2004	%
LOAN PORTFOLIO				
Commercial and industrial	15,232	47.11%	10,266	43.12%
Real estate:				
Commercial	7,124	22.03%	6,478	27.21%
Residential	5,488	16.97%	4,746	19.93%
Construction and development	2,869	8.87%	1,290	5.42%
Consumer	1,618	5.00%	1,029	4.32%
Total loans (gross)	32,331	100.00%	23,809	100.00%
Unearned discounts	0	0.00%	0	0.00%
Total loans (net)	32,331	100.00%	23,809	100.00%

	Sept. 30 2005	Sept. 30 2004
REGULATORY CAPITAL DATA		
Tier 1 Capital	\$10,152	\$9,807
Tier 1 Ratio	21.03%	32.03%
Total Capital (Tier 1 + Tier 2)	\$10,527	10,021
Total Capital Ratio	21.80%	32.72%
Total Risk-Adjusted Assets	\$48,283	30,622
Tier 1 Leverage Ratio	14.54%	18.58%

	Sept. 30 2005	Sept. 30 2004
OTHER DATA		
Full Time Equivalent Employees (FTE's)	14	15
Stock Price Range (For the Quarter Ended):		
High	\$14.50	\$14.00
Low	\$14.00	\$11.60
Close	\$14.50	\$12.25