

*For Immediate Release*

## NOT ALL BANKS ARE IN TROUBLE... TRINITY BANK 2008 PROFITS UP 34%

FORT WORTH, Texas, March 1, 2009 -- Trinity Bank N.A. (OTC Bulletin Board: TYBT) today announced continued profits from their financial and operating results for the fourth quarter and for the twelve months ended December 31, 2008.

### *Results of Operations*

Trinity Bank, N.A. reported Net Income After Taxes for the fourth quarter of \$370,411, or \$.32 per diluted common share, compared to \$304,622, or \$.26 per diluted common share for the fourth quarter of 2007, an increase of 21.6%.

For the year 2008, Net Income After Taxes amounted to \$1,393,163, or \$1.19 per diluted common share, compared to \$1,036,698, or \$.90 per diluted common share for 2007, an increase of 34.4%.

Jeffrey M. Harp, President, stated, "Operating results for the fourth quarter of 2008 represents our 17<sup>th</sup> consecutive quarter of increased profit. We feel very fortunate to have achieved these results in a challenging economic environment. On an annual basis, our income is increasing faster than our expenses, and we have had no loan losses or non-performing loans since inception in May, 2003. This performance reflects positively on the strength of our local market, the quality of our customer base, and the efforts of the Board, the management, and the staff of Trinity Bank."

### *Average for Quarter Ending*

(in 000's)	<u>12-31-08</u>	<u>12-31-07</u>	<u>%</u>
Loans	\$ 65,398	\$ 50,053	30.7 %
Deposits	\$114,310	\$106,124	7.7 %

### *Actual for Quarter Ending*

Net Interest Income	\$ 978	\$ 942	3.8 %
Non-Interest Income	\$ 64	\$ 67	(4.5)%
Non-Interest Expense	\$ 537	\$ 530	1.3 %
Loan Loss Provision	\$ 45	\$ 45	0.0 %
Pre Tax Income	\$ 460	\$ 434	6.0 %
Income Tax	\$ 90	\$ 129	(30.2)%
Net Income	\$ 370	\$ 305	21.6 %

**Average for Year Ending**

(in 000's)	<u>12-31-08</u>	<u>12-31-07</u>	<u>%</u>
Loans	\$ 59,415	\$ 47,511	25.1 %
Deposits	\$110,641	\$ 93,388	18.5 %

**Actual for Year Ending**

Net Interest Income	\$ 3,726	\$ 3,472	7.3 %
Non-Interest Income	\$ 382	\$ 320	19.4 %
Non-Interest Expense	\$ 2,163	\$ 2,059	5.1 %
Loan Loss Provision	\$ 180	\$ 180	-
Pre Tax Income	\$ 1,765	\$ 1,553	13.7 %
Income Tax	\$ 372	\$ 516	(27.9)%
Net Income	\$ 1,393	\$ 1,037	34.4 %

Trinity Bank, N.A. is a commercial bank that began operations May 28, 2003 with the largest initial capital ever raised by a Tarrant County bank. For a full financial statement, visit Trinity Bank's website: [www.trinitybk.com](http://www.trinitybk.com) click on "About Us" and then click on "Investor Information". Financial information in regulatory reporting format is also available at [www.fdic.gov](http://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			Twelve Months Ended		
	December 31 2008	2007	% Change	December 31 2008	2007	% Change
Interest income	1,456	1,745	-16.6%	5,931	6,547	-9.4%
Interest expense	478	803	-40.5%	2,205	3,075	-28.3%
<b>Net Interest Income</b>	<b>978</b>	<b>942</b>	<b>3.8%</b>	<b>3,726</b>	<b>3,472</b>	<b>7.3%</b>
<b>Provision for Loan Losses</b>	<b>45</b>	<b>45</b>	<b>0.0%</b>	<b>180</b>	<b>180</b>	<b>0.0%</b>
Service charges on deposits	24	28	-14.3%	95	106	-10.4%
Net gain on securities available for sale	0	0	0.0%	45	0	0.0%
Other income	40	39	2.6%	242	214	13.1%
<b>Total Non Interest Income</b>	<b>64</b>	<b>67</b>	<b>-4.5%</b>	<b>382</b>	<b>320</b>	<b>19.4%</b>
Salaries and benefits expense	342	324	5.6%	1,212	1,107	9.5%
Occupancy and equipment expense	87	91	-4.4%	346	352	-1.7%
Other expense	108	115	-6.1%	605	600	0.8%
<b>Total Non Interest Expense</b>	<b>537</b>	<b>530</b>	<b>1.3%</b>	<b>2,163</b>	<b>2,059</b>	<b>5.1%</b>
Earnings before income taxes	460	434	6.0%	1,765	1,553	13.7%
Provision for income taxes	90	129	-30.2%	372	516	-27.9%
<b>Net Earnings</b>	<b>370</b>	<b>305</b>	<b>21.6%</b>	<b>1,393</b>	<b>1,037</b>	<b>34.4%</b>
Basic earnings per share	0.33	0.28	17.9%	1.26	0.94	34.0%
Basic weighted average shares outstanding	1,109	1,109		1,109	1,109	
Diluted earnings per share	0.32	0.26	23.1%	1.19	0.90	32.2%
Diluted weighted average shares outstanding	1,166	1,157		1,166	1,156	

BALANCE SHEET SUMMARY	Average for Quarter			Average for Twelve Months		
	Ending December 31 2008	2007	% Change	Ending December 31 2008	2007	% Change
Total loans	\$65,398	\$50,053	30.7%	\$59,415	\$47,511	25.1%
Total short term investments	22,898	27,011	-15.2%	22,570	23,546	-4.1%
Total investment securities	39,329	36,569	7.5%	38,501	31,444	22.4%
<b>Earning assets</b>	<b>127,625</b>	<b>113,633</b>	<b>12.3%</b>	<b>120,486</b>	<b>102,501</b>	<b>17.5%</b>
<b>Total assets</b>	<b>133,175</b>	<b>119,646</b>	<b>11.3%</b>	<b>125,846</b>	<b>108,154</b>	<b>16.4%</b>
Noninterest bearing deposits	24,012	23,620	1.7%	21,651	20,937	3.4%
Interest bearing deposits	90,298	82,504	9.4%	88,990	72,452	22.8%
<b>Total deposits</b>	<b>114,310</b>	<b>106,124</b>	<b>7.7%</b>	<b>110,641</b>	<b>93,389</b>	<b>18.5%</b>
<b>Fed Funds Purchased and Repurchase Agreements</b>	<b>4,934</b>	<b>849</b>	<b>481.2%</b>	<b>1,795</b>	<b>2,612</b>	<b>-31.3%</b>
<b>Shareholders' equity</b>	<b>13,531</b>	<b>12,078</b>	<b>12.0%</b>	<b>12,980</b>	<b>11,629</b>	<b>11.6%</b>

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

BALANCE SHEET SUMMARY	Average for Quarter Ending				Dec 31, 2007
	Dec 31, 2008	Sept. 30, 2008	June 30, 2008	March 31, 2008	
Total loans	\$65,398	\$64,946	\$57,309	\$49,878	\$50,053
Total short term investments	22,898	17,627	23,073	26,740	27,011
Total investment securities	39,329	37,060	36,588	41,033	36,569
<b>Earning assets</b>	<b>127,625</b>	<b>119,633</b>	<b>116,970</b>	<b>117,651</b>	<b>113,633</b>
<b>Total assets</b>	<b>133,175</b>	<b>124,795</b>	<b>122,227</b>	<b>123,192</b>	<b>119,646</b>
Noninterest bearing deposits	24,012	21,199	20,553	20,814	23,620
Interest bearing deposits	90,298	89,387	87,699	88,562	82,504
<b>Total deposits</b>	<b>114,310</b>	<b>110,586</b>	<b>108,252</b>	<b>109,376</b>	<b>106,124</b>
<b>Fed Funds Purchased and Repurchase Agreements</b>	<b>4,934</b>	<b>798</b>	<b>620</b>	<b>806</b>	<b>849</b>
<b>Shareholders' equity</b>	<b>13,531</b>	<b>13,073</b>	<b>12,821</b>	<b>12,491</b>	<b>12,078</b>

HISTORICAL EARNINGS SUMMARY	Quarter Ended				Dec 31, 2007
	Dec 31, 2008	Sept. 30, 2008	June 30, 2008	March 31, 2008	
Interest income	1,456	1,464	1,430	1,581	1,745
Interest expense	478	526	521	680	803
<b>Net Interest Income</b>	<b>978</b>	<b>938</b>	<b>909</b>	<b>901</b>	<b>942</b>
<b>Provision for Loan Losses</b>	<b>45</b>	<b>45</b>	<b>45</b>	<b>45</b>	<b>45</b>
Service charges on deposits	24	23	24	25	28
Other income	40	64	82	98	39
<b>Total Non Interest Income</b>	<b>64</b>	<b>87</b>	<b>106</b>	<b>123</b>	<b>67</b>
Salaries and benefits expense	342	301	283	285	324
Occupancy and equipment expense	87	86	87	87	91
Other expense	108	152	169	176	115
<b>Total Non Interest Expense</b>	<b>537</b>	<b>539</b>	<b>539</b>	<b>548</b>	<b>530</b>
Earnings before income taxes	460	441	431	431	434
Provision for income taxes	90	84	91	106	129
<b>Net Earnings</b>	<b>370</b>	<b>357</b>	<b>340</b>	<b>325</b>	<b>305</b>

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HISTORICAL BALANCE SHEET	Ending Balance				Dec 31, 2007
	Dec 31, 2008	Sept. 30, 2008	June 30, 2008	March 31, 2008	
Total loans	\$66,715	\$65,595	\$62,061	\$51,866	\$50,545
Total short term investments	20,502	23,291	15,415	27,818	25,654
Total investment securities	44,980	34,523	39,803	37,740	43,561
<b>Total earning assets</b>	<b>132,197</b>	<b>123,409</b>	<b>117,279</b>	<b>117,424</b>	<b>119,760</b>
Allowance for loan losses	906	861	816	771	726
Premises and equipment	1,719	1,680	1,541	1,588	1,630
Other Assets	5,347	3,754	4,657	4,491	4,572
<b>Total assets</b>	<b>138,357</b>	<b>127,982</b>	<b>122,661</b>	<b>122,732</b>	<b>125,236</b>
Noninterest bearing deposits	28,665	21,769	20,506	20,820	24,423
Interest bearing deposits	87,552	91,448	88,270	87,874	87,352
<b>Total deposits</b>	<b>116,217</b>	<b>113,217</b>	<b>108,776</b>	<b>108,694</b>	<b>111,775</b>
Fed Funds Purchased and Repurchase Agreements	7,771	934	621	714	820
Other Liabilities	441	483	401	585	379
<b>Total liabilities</b>	<b>124,429</b>	<b>114,634</b>	<b>109,798</b>	<b>109,993</b>	<b>112,974</b>
<b>Shareholders' equity</b>	<b>13,928</b>	<b>13,348</b>	<b>12,863</b>	<b>12,739</b>	<b>12,262</b>

NONPERFORMING ASSETS	Quarter Ending				Dec 31, 2007
	Dec 31, 2008	Sept. 30, 2008	June 30, 2008	March 31, 2008	
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
<b>Total nonperforming assets</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
Accruing loans past due 30-89 days	\$0	\$152	\$5	\$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	Dec 31, 2008	Quarter Ending			Dec 31, 2007
		Sept. 30, 2008	June 30, 2008	March 31, 2008	
<b>Balance at beginning of period</b>	<b>\$861</b>	<b>\$816</b>	<b>\$771</b>	<b>\$726</b>	<b>\$681</b>
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	45	45	45	45	45
<b>Balance at end of period</b>	<b>\$906</b>	<b>\$861</b>	<b>\$816</b>	<b>\$771</b>	<b>\$726</b>
Allowance for loan losses as a percentage of total loans	1.36%	1.31%	1.31%	1.49%	1.44%
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	0.07%	0.07%	0.08%	0.08%	0.09%

SELECTED RATIOS	Dec 31, 2008	Quarter Ending			Dec 31, 2007
		Sept. 30, 2008	June 30, 2008	March 31, 2008	
Return on average assets (annualized)	1.11%	1.14%	1.11%	1.06%	1.02%
Return on average equity (annualized)	10.94%	10.92%	10.61%	10.41%	10.10%
Average shareholders' equity to average assets	10.16%	10.48%	10.49%	10.14%	10.09%
Yield on earning assets (tax equivalent)	5.20%	5.21%	5.17%	5.58%	6.30%
Cost of interest bearing funds	2.43%	2.33%	2.37%	3.04%	3.85%
Net interest margin (tax equivalent)	3.37%	3.45%	3.39%	3.26%	3.44%
Efficiency ratio (tax equivalent)	45.98%	48.13%	49.27%	50.70%	52.53%
End of period book value per common share	12.56	12.04	11.60	11.49	11.06
End of period common shares outstanding	1,109	1,109	1,109	1,109	1,109

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YIELD ANALYSIS	12 Months Ending							
	December 31, 2008				December 31, 2007			
	Average Balance	Interest	Yield	Tax Equivalent Yield	Average Balance	Interest	Yield	Tax Equivalent Yield
<b>Interest Earning Assets:</b>								
Short term investment	22,570	787	3.49%	3.49%	23,546	1,231	5.23%	5.23%
Investment securities	15,627	634	4.06%	4.06%	29,319	1,327	4.53%	4.53%
Tax Free securities	22,874	739	3.23%	4.66%	2,125	78	3.67%	5.29%
Loans	59,360	3,771	6.35%	6.35%	47,511	3,911	8.23%	8.23%
<b>Total Interest Earning Assets</b>	<b>120,431</b>	<b>5,931</b>	<b>4.92%</b>	<b>5.20%</b>	<b>102,501</b>	<b>6,547</b>	<b>6.39%</b>	<b>6.42%</b>
<b>Noninterest Earning Assets:</b>								
Cash and due from banks	3,641				3,751			
Other assets	2,589				2,531			
Allowance for loan losses	(815)				(630)			
<b>Total Noninterest Earning Assets</b>	<b>5,415</b>				<b>5,652</b>			
<b>Total Assets</b>	<b>\$125,846</b>				<b>\$108,153</b>			
<b>Interest Bearing Liabilities:</b>								
Transaction and Money Market accounts	63,529	1,259	1.98%	1.98%	51,740	2,002	3.87%	3.87%
Certificates and other time deposits	25,461	925	3.63%	3.63%	20,713	960	4.63%	4.63%
Other borrowings	1,795	21	1.17%	1.17%	2,612	113	4.33%	4.33%
<b>Total Interest Bearing Liabilities</b>	<b>90,785</b>	<b>2,205</b>	<b>2.43%</b>	<b>2.43%</b>	<b>75,065</b>	<b>3,075</b>	<b>4.10%</b>	<b>4.10%</b>
<b>Noninterest Bearing Liabilities</b>								
Demand deposits	21,651				20,937			
Other liabilities	429				522			
Shareholders' Equity	12,981				11,629			
<b>Total Liabilities and Shareholders Equity</b>	<b>\$125,846</b>				<b>\$108,153</b>			
<b>Net Interest Income and Spread</b>		<b>3,726</b>	<b>2.50%</b>	<b>2.77%</b>		<b>3,472</b>	<b>2.29%</b>	<b>2.32%</b>
<b>Net Interest Margin</b>			<b>3.09%</b>	<b>3.37%</b>			<b>3.39%</b>	<b>3.42%</b>

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	Dec 31 2008	%	Dec 31 2007	%
<b>LOAN PORTFOLIO</b>				
Commercial and industrial	36,280	54.38%	30,179	59.71%
Real estate:				
Commercial	10,883	16.31%	6,975	13.80%
Residential	9,886	14.82%	6,509	12.88%
Construction and development	5,993	8.98%	4,788	9.47%
Consumer	3,673	5.51%	2,094	4.14%
<b>Total loans (gross)</b>	<b>66,715</b>	<b>100.00%</b>	<b>50,545</b>	<b>100.00%</b>
Unearned discounts	0	0.00%	0	0.00%
<b>Total loans (net)</b>	<b>66,715</b>	<b>100.00%</b>	<b>50,545</b>	<b>100.00%</b>

	Dec 31 2008	Dec 31 2007
<b>REGULATORY CAPITAL DATA</b>		
Tier 1 Capital	\$13,658	\$12,259
Total Capital (Tier 1 + Tier 2)	\$14,564	\$12,985
Total Risk-Adjusted Assets	\$69,395	\$65,729
Tier 1 Ratio	16.09%	18.65%
Total Capital Ratio	17.16%	19.76%
Tier 1 Leverage Ratio	10.26%	10.25%

<b>OTHER DATA</b>		
Full Time Equivalent Employees (FTE's)	14	15
<b>Stock Price Range</b> (For the Twelve Months Ended):		
High	\$20.00	\$20.00
Low	\$20.00	\$18.00
Close	\$20.00	\$20.00