

***For Immediate Release***

## Fort Worth's Trinity Bank Profits up 31% 16<sup>th</sup> Consecutive Quarter of Profit Improvement

FORT WORTH, Texas, November 20, 2008 -- Trinity Bank, N.A. (OTC Bulletin Board: TYBT) today announced financial results for the third quarter and for the nine months ending September 30, 2008.

### **Results of Operations**

Trinity Bank, N.A. announced Net Income After Taxes of \$357,352 or \$.31 per diluted common share for the third quarter of 2008, compared to \$270,688 or \$.23 per diluted common share for the third quarter of 2007, an increase of 31%.

For the first nine months of 2008, Net Income After Taxes amounted to \$1,022,678 or \$.88 per diluted common share, compared to \$732,077 or \$.63 per diluted common share, an increase of 39%.

Jeffrey M. Harp, President stated, "We are pleased with and thankful for our bank's performance in light of the current economic conditions and the precarious position of many financial institutions in the U.S. Loan quality, asset growth, and expense control are the key drivers of this consistent growth in net income. In a day when many banks are fighting for their existence because of bad loan decisions, we are fortunate that we have yet to have one loan loss or one non-performing loan since the opening of our bank in May of 2003. These results are really a reflection of the quality of our customer base, our philosophy of banking, and the efforts of the Trinity Bank staff."

### ***Average for Quarter Ending***

(in 000's)	<u>9-30-08</u>	<u>9-30-07</u>	<u>%</u>
Loans	\$ 64,946	\$50,328	29.0%
Deposits	\$110,586	\$96,942	14.1%

### ***Actual for Quarter Ending***

Net Interest Income	\$ 938	\$ 917	2.3%
Non-Interest Income	\$ 87	\$ 76	14.5%
Non-Interest Expense	\$ 539	\$ 530	1.7%
Loan Loss Provision	\$ 45	\$ 45	-
Pre Tax Income	\$ 441	\$ 418	5.5%
Income Tax	\$ 84	\$ 147	-42.9%
Net Income	\$ 357	\$ 271	31.7%

(more)

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](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			Nine Months Ended		
	September 30 2008	2007	% Change	September 30 2008	2007	% Change
Interest income	1,464	1,721	-14.9%	4,475	4,802	-6.8%
Interest expense	526	804	-34.6%	1,727	2,273	-24.0%
<b>Net Interest Income</b>	<b>938</b>	<b>917</b>	<b>2.3%</b>	<b>2,748</b>	<b>2,529</b>	<b>8.7%</b>
<b>Provision for Loan Losses</b>	<b>45</b>	<b>45</b>	<b>0.0%</b>	<b>135</b>	<b>135</b>	<b>0.0%</b>
Service charges on deposits	23	25	-8.0%	72	77	-6.5%
Other income	64	51	25.5%	244	176	38.6%
<b>Total Non Interest Income</b>	<b>87</b>	<b>76</b>	<b>14.5%</b>	<b>316</b>	<b>253</b>	<b>24.9%</b>
Salaries and benefits expense	301	278	8.3%	870	783	11.1%
Occupancy and equipment expense	86	91	-5.5%	259	262	-1.1%
Other expense	152	161	-5.6%	497	483	2.9%
<b>Total Non Interest Expense</b>	<b>539</b>	<b>530</b>	<b>1.7%</b>	<b>1,626</b>	<b>1,528</b>	<b>6.4%</b>
Earnings before income taxes	441	418	5.5%	1,304	1,119	16.5%
Provision for income taxes	84	147	-42.9%	281	387	-27.4%
<b>Net Earnings</b>	<b>357</b>	<b>271</b>	<b>31.7%</b>	<b>1,023</b>	<b>732</b>	<b>39.8%</b>
Basic earnings per share	0.32	0.24	31.7%	0.92	0.66	39.8%
Basic weighted average shares outstanding	1,109	1,109		1,109	1,109	
Diluted earnings per share	0.31	0.23	31.1%	0.88	0.63	39.0%
Diluted weighted average shares outstanding	1,166	1,160		1,166	1,160	

BALANCE SHEET SUMMARY	Average for Quarter			Average for Nine Months		
	Ending September 30 2008	2007	% Change	Ending September 30 2008	2007	% Change
Total loans	\$64,946	\$50,328	29.0%	\$57,405	\$46,654	23.0%
Total short term investments	17,627	22,927	-23.1%	22,463	22,378	0.4%
Total investment securities	37,060	30,778	20.4%	38,222	29,627	29.0%
<b>Earning assets</b>	<b>119,633</b>	<b>104,033</b>	<b>15.0%</b>	<b>118,090</b>	<b>98,659</b>	<b>19.7%</b>
<b>Total assets</b>	<b>124,795</b>	<b>109,844</b>	<b>13.6%</b>	<b>123,386</b>	<b>104,312</b>	<b>18.3%</b>
Noninterest bearing deposits	21,199	21,396	-0.9%	20,857	20,032	4.1%
Interest bearing deposits	89,387	75,546	18.3%	88,552	69,066	28.2%
<b>Total deposits</b>	<b>110,586</b>	<b>96,942</b>	<b>14.1%</b>	<b>109,409</b>	<b>89,098</b>	<b>22.8%</b>
<b>Shareholders' equity</b>	<b>13,073</b>	<b>11,725</b>	<b>11.5%</b>	<b>12,796</b>	<b>11,477</b>	<b>11.5%</b>

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BALANCE SHEET SUMMARY	Sept. 30, 2008	Average for Quarter Ending			Sept. 30, 2007
		June 30, 2008	March 31, 2008	Dec 31, 2007	
Total loans	\$64,946	\$57,309	\$49,878	\$50,053	\$50,328
Total short term investments	17,627	23,073	26,740	27,011	22,927
Total investment securities	37,060	36,588	41,033	36,569	30,778
<b>Earning assets</b>	<b>119,633</b>	<b>116,970</b>	<b>117,651</b>	<b>113,633</b>	<b>104,033</b>
<b>Total assets</b>	<b>124,795</b>	<b>122,227</b>	<b>123,192</b>	<b>119,646</b>	<b>109,844</b>
Noninterest bearing deposits	21,199	20,553	20,814	23,620	21,396
Interest bearing deposits	89,387	87,699	88,562	82,504	75,546
<b>Total deposits</b>	<b>110,586</b>	<b>108,252</b>	<b>109,376</b>	<b>106,124</b>	<b>96,942</b>
Repurchase Agreements	766	620	806	849	663
Shareholders' equity	13,073	12,821	12,491	12,078	11,725
<b>HISTORICAL EARNINGS SUMMARY</b>					
	Sept. 30, 2008	Quarter Ended			Sept. 30, 2007
		June 30, 2008	March 31, 2008	Dec 31, 2007	
Interest income	1,464	1,430	1,581	1,745	1,721
Interest expense	526	521	680	803	804
<b>Net Interest Income</b>	<b>938</b>	<b>909</b>	<b>901</b>	<b>942</b>	<b>917</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	23	24	25	28	25
Other income	64	82	98	39	51
<b>Total Non Interest Income</b>	<b>87</b>	<b>106</b>	<b>123</b>	<b>67</b>	<b>76</b>
Salaries and benefits expense	301	283	285	324	278
Occupancy and equipment expense	86	87	87	91	91
Other expense	152	169	176	115	161
<b>Total Non Interest Expense</b>	<b>539</b>	<b>539</b>	<b>548</b>	<b>530</b>	<b>530</b>
Earnings before income taxes	441	431	431	434	418
Provision for income taxes	84	91	106	129	147
<b>Net Earnings</b>	<b>357</b>	<b>340</b>	<b>325</b>	<b>305</b>	<b>271</b>

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HISTORICAL BALANCE SHEET	Ending Balance				
	Sept. 30, 2008	June 30, 2008	March 31, 2008	Dec 31, 2007	Sept. 30, 2007
Total loans	\$65,595	\$62,061	\$51,866	\$50,545	\$50,936
Total short term investments	23,291	15,415	27,818	25,654	24,235
Total investment securities	34,523	39,803	37,740	43,561	31,685
<b>Total earning assets</b>	<b>123,409</b>	<b>117,279</b>	<b>117,424</b>	<b>119,760</b>	<b>106,856</b>
Allowance for loan losses	861	816	771	726	681
Premises and equipment	1,680	1,541	1,588	1,630	1,677
Other Assets	3,754	4,657	4,491	4,572	5,126
<b>Total assets</b>	<b>127,982</b>	<b>122,661</b>	<b>122,732</b>	<b>125,236</b>	<b>112,978</b>
Noninterest bearing deposits	21,769	20,506	20,820	24,423	22,487
Interest bearing deposits	91,448	88,270	87,874	87,352	77,319
<b>Total deposits</b>	<b>113,217</b>	<b>108,776</b>	<b>108,694</b>	<b>111,775</b>	<b>99,806</b>
Repurchase Agreements	934	621	714	820	732
Other Liabilities	483	401	585	379	494
<b>Total liabilities</b>	<b>114,634</b>	<b>109,798</b>	<b>109,993</b>	<b>112,974</b>	<b>101,032</b>
<b>Shareholders' equity</b>	<b>13,348</b>	<b>12,863</b>	<b>12,739</b>	<b>12,262</b>	<b>11,946</b>
<b>NONPERFORMING ASSETS</b>					
	Sept. 30, 2008	June 30, 2008	March 31, 2008	Dec 31, 2007	Sept. 30, 2007
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	\$152	\$5	\$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	Quarter Ending				
	Sept. 30, 2008	June 30, 2008	March 31, 2008	Dec 31, 2007	Sept. 30, 2007
<b>Balance at beginning of period</b>	<b>\$816</b>	<b>\$771</b>	<b>\$726</b>	<b>\$681</b>	<b>\$636</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>\$861</b>	<b>\$816</b>	<b>\$771</b>	<b>\$726</b>	<b>\$681</b>
Allowance for loan losses as a percentage of total loans	1.31%	1.31%	1.24%	1.40%	1.35%
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%	0.08%	0.08%	0.09%	0.09%

SELECTED RATIOS	Quarter Ending				
	Sept. 30, 2008	June 30, 2008	March 31, 2008	Dec 31, 2007	Sept. 30, 2007
Return on average assets (annualized)	1.14%	1.11%	1.06%	1.02%	0.99%
Return on average equity (annualized)	10.92%	10.61%	10.41%	10.10%	9.25%
Average shareholders' equity to average assets	10.48%	10.49%	10.14%	10.09%	10.67%
Yield on earning assets (tax equivalent)	5.21%	5.17%	5.58%	6.30%	6.64%
Cost of interest bearing funds	2.33%	2.37%	3.04%	3.85%	4.22%
Net interest margin (tax equivalent)	3.45%	3.39%	3.26%	3.44%	3.56%
Efficiency ratio (tax equivalent)	48.13%	49.27%	50.70%	52.53%	53.37%
End of period book value per common share	11.79	11.60	11.49	11.06	10.77
End of period common shares outstanding	1,109	1,109	1,109	1,109	1,109

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YIELD ANALYSIS	3 Months Ending							
	September 30, 2008				September 30, 2007			
	Average Balance	Interest	Yield	Tax Equivalent Yield	Average Balance	Interest	Yield	Tax Equivalent Yield
Interest Earning Assets:								
Short term investment	17,627	149	3.38%	3.38%	22,927	310	5.41%	5.41%
Investment securities	10,298	91	3.53%	3.53%	28,871	335	4.64%	4.64%
Tax Free securities	26,762	214	3.20%	4.60%	1,907	17	3.57%	5.13%
Loans	64,893	1,010	6.23%	6.23%	50,328	1,059	8.42%	8.42%
<b>Total Interest Earning Assets</b>	<b>119,580</b>	<b>1,464</b>	<b>4.90%</b>	<b>5.21%</b>	<b>104,033</b>	<b>1,721</b>	<b>6.62%</b>	<b>6.65%</b>
Noninterest Earning Assets:								
Cash and due from banks	3,477				3,796			
Other assets	2,705				2,667			
Allowance for loan losses	(838)				(652)			
<b>Total Noninterest Earning Assets</b>	<b>5,344</b>				<b>5,811</b>			
<b>Total Assets</b>	<b>\$124,924</b>				<b>\$109,844</b>			
Interest Bearing Liabilities:								
Transaction and Money Market accounts	65,746	315	1.92%	1.92%	53,645	531	3.96%	3.96%
Certificates and other time deposits	23,640	208	3.52%	3.52%	21,901	267	4.88%	4.88%
Other borrowings	799	3	1.50%	1.50%	663	6	3.62%	3.62%
<b>Total Interest Bearing Liabilities</b>	<b>90,185</b>	<b>526</b>	<b>2.33%</b>	<b>2.33%</b>	<b>76,209</b>	<b>804</b>	<b>4.22%</b>	<b>4.22%</b>
Noninterest Bearing Liabilities								
Demand deposits	21,200				21,396			
Other liabilities	466				514			
Shareholders' Equity	13,073				11,725			
<b>Total Liabilities and Shareholders Equity</b>	<b>\$124,924</b>				<b>\$109,844</b>			
<b>Net Interest Income and Spread</b>		<b>938</b>	<b>2.56%</b>	<b>2.88%</b>		<b>917</b>	<b>2.40%</b>	<b>2.43%</b>
<b>Net Interest Margin (includes non-interest bearing accounts)</b>			<b>3.14%</b>	<b>3.45%</b>			<b>3.53%</b>	<b>3.56%</b>

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	Sept 30 2008	%	Sept 30 2007	%
LOAN PORTFOLIO				
Commercial and industrial	36,253	55.27%	29,382	57.68%
Real estate:				
Commercial	10,571	16.12%	7,292	14.32%
Residential	9,909	15.11%	6,815	13.38%
Construction and development	5,404	8.24%	5,637	11.07%
Consumer	3,458	5.27%	1,810	3.55%
<b>Total loans (gross)</b>	<b>65,595</b>	<b>100.00%</b>	<b>50,936</b>	<b>100.00%</b>
Unearned discounts	0	0.00%	0	0.00%
<b>Total loans (net)</b>	<b>65,595</b>	<b>100.00%</b>	<b>50,936</b>	<b>100.00%</b>

	Sept 30 2008	Sept 30 2007
REGULATORY CAPITAL DATA		
Tier 1 Capital	\$13,287	\$11,954
Total Capital (Tier 1 + Tier 2)	\$14,148	\$12,635
Total Risk-Adjusted Assets	\$61,146	\$63,456
Tier 1 Ratio	17.36%	18.84%
Total Capital Ratio	18.49%	19.91%
Tier 1 Leverage Ratio	10.65%	10.89%

OTHER DATA		
Full Time Equivalent Employees (FTE's)	14	15
Stock Price Range (For the Nine Months Ended):		
High	\$20.00	\$22.00
Low	\$20.00	\$17.00
Close	\$20.00	\$18.00