

**For Immediate Release**

**TRINITY BANK DECLARES SECOND CASH DIVIDEND  
PLUS A SPECIAL ONE-TIME DIVIDEND**

FORT WORTH, TEXAS, October 10, 2012 - Trinity Bank N.A. (OTC Bulletin Board: TYBT) announced that on October 9, 2012, the Board of Directors declared the bank's second cash dividend of \$.20 per share plus a special one-time dividend of \$1.00 per share. Both dividends are payable November 15, 2012 to shareholders of record as of the close of business on October 31, 2012.

Jeffrey M. Harp, President, stated, "The primary role of management and the board of any organization is to allocate the bank's capital to produce the greatest return to shareholders commensurate with acceptable risk. The capital allocation alternatives that the Board reviews on a regular basis include the following."

1. Internal Growth.
2. Acquisition (another financial institution).
3. Geographic expansion (open a branch).
4. Return some portion of earnings to shareholders in the form of stock repurchase and/or cash dividends.

"In short, we are accumulating capital through retained earnings at a greater rate than is necessary to fund internal growth. We haven't found an acquisition or geographical expansion that makes sense. We haven't been able to purchase a significant amount of stock under plans approved by the shareholders and our primary regulator. Therefore, we are declaring both a second cash dividend and a special one-time cash dividend. We know the tax rate for dividends in 2012. We do not know what the dividend tax rate will be in 2013 – but we know it will be higher. We can provide some tangible return now to our shareholders in the most tax-advantageous manner possible."

"Please rest assured that after these cash dividends, Trinity Bank's capital position remains well above regulatory minimums. These dividends will not limit our ability to consider any of the remaining investment alternatives should an attractive opportunity appear. The Board will continue to review the dividend policy on a semiannual basis."

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.trinitybank.com](http://www.trinitybank.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.