

For Immediate Release

First Quarter Earnings Reflect Continued Growth at Trinity Bank

FORT WORTH, Texas, May 16, 2006 -- Trinity Bank N.A. (OTC Bulletin Board: TYBT) today announced financial and operating results for the three months ended March 31, 2006.

Results of Operations

Trinity Bank, N.A. today reported Net Income for the first quarter of \$205,409, or \$.18 per diluted common share, compared to Net Income of \$44,869, or \$.04 per diluted common share for the first quarter of 2005.

Jeffrey M. Harp, President, stated, "We are pleased to report our sixth consecutive quarter of profitable operations. This is especially pleasing because we continue to produce good results in spite of the super-competitive conditions in the Fort Worth-Dallas Metroplex."

Average for Quarter Ending

(in 000's)	<u>3-31-05</u>	<u>3-31-06</u>	<u>%</u>
Loans	\$ 28,027	\$ 32,234	15%
Deposits	\$ 47,942	\$ 60,252	26%

Actual for Quarter Ending

(in 000's)	<u>3-31-05</u>	<u>3-31-06</u>	<u>%</u>
Net Interest Income	\$ 460	\$ 581	26%
Non-Interest Income	\$ 61	\$ 74	21%
Non-Interest Expense	\$ 437	\$ 420	(4%)
Net Income	\$ 45	\$ 205	355%

We regret to report the resignation of one our founding Directors, Mr. John Linnartz, Managing Member of Mustang Capital Advisors, LP in Houston. John resigned effective March 7, 2006. His knowledge of and contacts within the Texas banking market were invaluable in the formative and initial stages of the Trinity Bank organization. Mr. Linnartz and Mustang Capital remain significant and supportive shareholders.

(more)

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 click on "About Us" and then click on "Investor Information". Financial information in regulatory reporting format is also available at 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		%
	March 31 2005	March 31 2006	
Interest income	618	949	53.6%
Interest expense	158	368	132.9%
Net Interest Income	460	581	26.3%
Provision for Loan Losses	39	30	-23.1%
Service charges on deposits	16	20	25.0%
Other income	45	54	20.0%
Total Non Interest Income	61	74	21.3%
Salaries and benefits expense	252	230	-8.7%
Occupancy and equipment expense	74	77	4.1%
Other expense	111	113	1.8%
Total Non Interest Expense	437	420	-3.9%
Earnings before income taxes	45	205	355.6%
Provision for income taxes	0	0	
Net Earnings	45	205	355.6%
Basic earnings per share	0.04	0.18	
Basic weighted average shares outstanding	1,103	1,109	
Diluted earnings per share	0.04	0.18	
Diluted weighted average shares outstanding	1,129	1,145	

BALANCE SHEET SUMMARY	Average for Three Months		%
	March 31 2005	March 31 2006	
Total loans	\$28,027	\$32,234	15.0%
Total short term investments	7,757	14,440	86.2%
Total investment securities	16,881	20,063	18.8%
Earning assets	52,665	66,737	26.7%
Total assets	57,784	71,574	23.9%
Noninterest bearing deposits	12,170	13,584	11.6%
Interest bearing deposits	35,772	46,668	30.5%
Total deposits	47,942	60,252	25.7%
Shareholders' equity	9,784	10,262	4.9%

TRINITY BANK N.A.
(Unaudited)
(Dollars in thousands)

HISTORICAL EARNINGS SUMMARY	Quarter Ended				
	March 31 2005	June 30 2005	Sept 30 2005	Dec 31 2005	March 31 2006
Interest income	618	719	844	968	949
Interest expense	158	201	284	360	368
Net Interest Income	460	518	560	608	581
Provision for Loan Losses	39	44	39	39	30
Service charges on deposits	16	20	19	20	20
Other income	45	60	76	48	54
Total Non Interest Income	61	80	95	68	74
Salaries and benefits expense	252	265	247	246	230
Occupancy and equipment expense	74	77	80	96	77
Other expense	111	115	151	112	113
Total Non Interest Expense	437	457	478	454	420
Earnings before income taxes	45	97	138	183	205
Provision for income taxes	0	0	0	0	0
Net Earnings	45	97	138	183	205

HISTORICAL BALANCE SHEET	Ending Balance				
	March 31 2005	June 30 2005	Sept 30 2005	Dec 31 2005	March 31 2006
Total loans	\$27,960	\$32,009	\$32,331	\$32,282	\$32,700
Total short term investments	8,891	9,780	19,225	18,923	12,779
Total investment securities	16,154	16,847	16,807	19,742	20,051
Total earning assets	53,005	58,636	68,363	70,947	65,530
Allowance for loan losses	292	336	375	414	444
Premises and equipment	1,994	1,947	1,903	1,855	1,812
Other Assets	4,871	2,993	4,249	3,843	3,772
Total assets	59,578	63,240	74,140	76,231	70,670
Noninterest bearing deposits	13,133	14,289	12,449	15,115	12,233
Interest bearing deposits	36,626	38,997	50,853	50,250	46,862
Total deposits	49,759	53,286	63,302	65,365	59,095
Fed Funds Purchased and Repurchase Agreements	0	0	613	506	1,030
Other Liabilities	39	65	171	169	165
Total liabilities	49,799	53,351	64,086	66,040	60,290
Shareholders' equity	9,780	9,889	10,054	10,191	10,380

TRINITY BANK N.A.
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(Dollars in thousands)

NONPERFORMING ASSETS	March 31 2005	Quarter Ending			March 31 2006
		June 30 2005	Sept 30 2005	Dec 31 2005	
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%

ALLOWANCE FOR LOAN LOSSES	March 31 2005	Quarter Ending			March 31 2006
		June 30 2005	Sept 30 2005	Dec 31 2005	
Balance at beginning of period	\$253	\$292	\$336	\$375	\$414
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	30
Balance at end of period	\$292	\$336	\$375	\$414	\$444
 Allowance for loan losses as a percentage of total loans	 1.04%	 1.05%	 1.16%	 1.28%	 1.36%
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	0.14%	0.15%	0.12%	0.12%	0.09%

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SELECTED RATIOS	Quarter Ending				
	March 31 2005	June 30 2005	Sept 30 2005	Dec 31 2005	March 31 2006
Return on average assets (annualized)	0.31%	0.62%	0.79%	0.96%	1.15%
Return on average equity (annualized)	1.84%	3.94%	5.55%	7.25%	7.99%
Average shareholders' equity to average assets	16.93%	15.60%	14.24%	13.25%	14.34%
Yield on earning assets	4.77%	4.97%	5.21%	5.45%	5.77%
Cost of interest bearing funds	1.79%	2.08%	2.46%	2.88%	3.13%
Net interest margin (tax equivalent)	3.23%	3.60%	3.44%	3.42%	3.53%
Efficiency ratio	83.91%	76.59%	72.97%	67.15%	64.12%
End of period book value per common share	8.87	8.92	8.97	9.10	9.25
End of period common shares outstanding	1,103	1,103	1,109	1,109	1,109

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YIELD ANALYSIS	Three Months Ended					
	March 31, 2005			March 31, 2006		
	Average Balance	Interest	Yield	Average Balance	Interest	Yield
Interest Earning Assets:						
Short term investment	7,757	47	2.42%	14,440	162	4.48%
Investment securities	16,881	159	3.77%	20,063	199	3.97%
Loans	28,027	412	5.88%	32,234	588	7.30%
Total Interest Earning Assets	52,665	618	4.69%	66,737	949	5.69%
Noninterest Earning Assets:						
Cash and due from banks	3,010			3,037		
Other assets	2,382			2,227		
Allowance for loan losses	(273)			(427)		
Total Noninterest Earning Assets	5,119			4,837		
Total Assets	\$57,784			\$71,574		
Interest Bearing Liabilities:						
Transaction and Money Market accounts	29,348	125	1.72%	34,061	249	2.92%
Savings deposits	0	0	0.00%	0	0	0.00%
Certificates and other time deposits	6,424	33	2.05%	12,619	111	3.52%
Other borrowings	0	0	0.00%	929	8	3.44%
Total Interest Bearing Liabilities	35,772	158	1.76%	47,609	368	3.09%
Noninterest Bearing Liabilities						
Demand deposits	12,170			13,573		
Other liabilities	58			130		
Shareholders' Equity	9,784			10,262		
Total Liabilities and Shareholders Equity	\$57,784			\$71,574		
Net Interest Income and Spread		459	2.93%		581	2.61%
Net Interest Margin (includes non-interest bearing accounts)			3.23%			3.53%

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	March 31 2005	%	March 31 2006	%
LOAN PORTFOLIO				
Commercial and industrial	12,972	46.39%	15,172	46.40%
Real estate:				
Commercial	6,380	22.82%	8,538	26.11%
Residential	5,096	18.23%	5,328	16.29%
Construction and development	2,116	7.57%	2,161	6.61%
Consumer	1,396	4.99%	1,501	4.59%
Total loans (gross)	27,960	100.00%	32,700	100.00%
Unearned discounts	0	0.00%	0	0.00%
Total loans (net)	27,960	100.00%	32,700	100.00%

	March 31 2005	March 31 2006
REGULATORY CAPITAL DATA		
Tier 1 Capital	\$9,862	\$10,540
Tier 1 Ratio	23.77%	20.96%
Total Capital (Tier 1 + Tier 2)	10,154	\$10,984
Total Capital Ratio	24.48%	21.84%
Total Risk-Adjusted Assets	41,483	\$50,289
Tier 1 Leverage Ratio	17.07%	14.73%

OTHER DATA

Full Time Equivalent Employees (FTE's)	15	13
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Stock Price Range

(For the Quarter Ended):

High	N/A	N/A
Low	N/A	N/A
Close	\$14.50	\$14.50