

**For Immediate Release**

## Second Quarter Earnings Reflect Continued Growth at Trinity Bank

FORT WORTH, Texas, August 14, 2006 -- Trinity Bank N.A. (OTC Bulletin Board: TYBT) today announced financial and operating results for the second quarter and for the six months ended June 30, 2006.

### **Results of Operations**

Trinity Bank, N.A. today reported Net Income for the second quarter of \$225,162, or \$.20 per diluted common share, compared to \$96,177 or \$.09 per diluted common share for the second quarter of 2005.

For the first six months of 2006, Net Income amounted to \$430,571, or \$.38 per diluted common share, compared to \$141,046, or \$.12 per diluted common share.

Jeffrey M. Harp, President, stated, "The second quarter results represent our seventh consecutive quarter of increased profit. Consistent growth in loans and deposits has resulted in a steady increase in net income. Noteworthy during the second quarter was the celebration of our third anniversary since opening for business on May 28, 2003. We are pleased with the progress to date and with the positive response that we have received from our target markets."

### **Average for Quarter Ending**

(in 000's)	<u>6-30-05</u>	<u>6-30-06</u>	<u>%</u>
Loans	\$ 29,162	\$ 35,331	21%
Deposits	\$ 53,130	\$ 63,278	19%

### **Actual for Quarter Ending**

(in 000's)	<u>6-30-05</u>	<u>6-30-06</u>	<u>%</u>
Net Interest Income	\$ 518	\$ 643	24%
Non-Interest Income	\$ 80	\$ 53	(34%)
Non-Interest Expense	\$ 457	\$ 441	( 4%)
Net Income	\$ 97	\$ 225	132%

(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](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			Six Months Ended		
	June 30 2005	2006	% Change	June 30 2005	2006	% Change
Interest income	719	1,068	48.5%	1,338	2,017	50.7%
Interest expense	201	425	111.4%	359	793	120.9%
<b>Net Interest Income</b>	<b>518</b>	<b>643</b>	<b>24.1%</b>	<b>979</b>	<b>1,224</b>	<b>25.0%</b>
<b>Provision for Loan Losses</b>	<b>44</b>	<b>30</b>	<b>-31.8%</b>	<b>83</b>	<b>60</b>	<b>-27.7%</b>
Service charges on deposits	20	19	-5.0%	36	42	16.7%
Other income	60	34	-43.3%	104	84	-19.2%
<b>Total Non Interest Income</b>	<b>80</b>	<b>53</b>	<b>-33.8%</b>	<b>140</b>	<b>126</b>	<b>-10.0%</b>
Salaries and benefits expense	265	236	-10.9%	517	466	-9.9%
Occupancy and equipment expense	77	69	-10.4%	151	146	-3.3%
Other expense	115	136	18.3%	226	248	9.7%
<b>Total Non Interest Expense</b>	<b>457</b>	<b>441</b>	<b>-3.5%</b>	<b>894</b>	<b>860</b>	<b>-3.8%</b>
Earnings before income taxes	97	225	132.0%	142	430	202.8%
Provision for income taxes	0	0		0	0	
<b>Net Earnings</b>	<b>97</b>	<b>225</b>	<b>132.0%</b>	<b>142</b>	<b>430</b>	<b>202.8%</b>
Basic earnings per share	0.09	0.20	130.7%	0.13	0.39	201.2%
Basic weighted average shares outstanding	1,103	1,109		1,103	1,109	
Diluted earnings per share	0.08	0.20	132.2%	0.12	0.38	203.1%
Diluted weighted average shares outstanding	1,146	1,145		1,146	1,145	

BALANCE SHEET SUMMARY	Average for Quarter			Average for Six Months		
	Ending June 30 2005	2006	% Change	Ending June 30 2005	2006	% Change
Total loans	\$29,162	\$35,331	21.2%	\$28,601	\$33,814	18.2%
Total short term investments	11,869	15,150	27.6%	9,826	14,962	52.3%
Total investment securities	16,774	19,710	17.5%	16,828	19,721	17.2%
<b>Earning assets</b>	<b>57,805</b>	<b>70,191</b>	<b>21.4%</b>	<b>55,255</b>	<b>68,497</b>	<b>24.0%</b>
<b>Total assets</b>	<b>63,088</b>	<b>74,800</b>	<b>18.6%</b>	<b>60,462</b>	<b>73,235</b>	<b>21.1%</b>
Noninterest bearing deposits	14,475	14,888	2.9%	13,329	14,234	6.8%
Interest bearing deposits	38,655	48,390	25.2%	37,222	47,539	27.7%
<b>Total deposits</b>	<b>53,130</b>	<b>63,278</b>	<b>19.1%</b>	<b>50,551</b>	<b>61,773</b>	<b>22.2%</b>
<b>Shareholders' equity</b>	<b>9,836</b>	<b>10,460</b>	<b>6.3%</b>	<b>9,810</b>	<b>10,361</b>	<b>5.6%</b>

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BALANCE SHEET SUMMARY	Average for Quarter Ending				June 30, 2006
	June 30, 2005	Sept. 30, 2005	Dec 31, 2005	March 31 2006	
Total loans	\$29,162	\$31,755	\$31,742	\$32,234	\$35,331
Total short term investments	11,869	15,008	20,809	14,440	15,150
Total investment securities	16,775	18,033	18,519	20,063	19,710
<b>Earning assets</b>	<b>57,806</b>	<b>64,796</b>	<b>71,070</b>	<b>66,737</b>	<b>70,191</b>
<b>Total assets</b>	<b>63,056</b>	<b>69,839</b>	<b>76,219</b>	<b>71,574</b>	<b>74,800</b>
Noninterest bearing deposits	14,474	13,971	15,250	13,572	14,888
Interest bearing deposits	38,656	45,366	50,106	46,680	48,390
<b>Total deposits</b>	<b>53,130</b>	<b>59,337</b>	<b>65,356</b>	<b>60,252</b>	<b>63,278</b>
<b>Shareholders' equity</b>	<b>9,836</b>	<b>9,945</b>	<b>10,096</b>	<b>10,262</b>	<b>10,460</b>

HISTORICAL EARNINGS SUMMARY	Quarter Ended				June 30 2006
	June 30 2005	Sept 30 2005	Dec 31 2005	March 31 2006	
Interest income	719	844	968	949	1,068
Interest expense	201	284	360	368	425
<b>Net Interest Income</b>	<b>518</b>	<b>560</b>	<b>608</b>	<b>581</b>	<b>643</b>
<b>Provision for Loan Losses</b>	<b>44</b>	<b>39</b>	<b>39</b>	<b>30</b>	<b>30</b>
Service charges on deposits	20	19	20	20	19
Other income	60	76	48	54	34
<b>Total Non Interest Income</b>	<b>80</b>	<b>95</b>	<b>68</b>	<b>74</b>	<b>53</b>
Salaries and benefits expense	265	247	246	230	236
Occupancy and equipment expense	77	80	96	77	69
Other expense	115	151	112	113	136
<b>Total Non Interest Expense</b>	<b>457</b>	<b>478</b>	<b>454</b>	<b>420</b>	<b>441</b>
Earnings before income taxes	97	138	183	205	225
Provision for income taxes	0	0	0	0	0
<b>Net Earnings</b>	<b>97</b>	<b>138</b>	<b>183</b>	<b>205</b>	<b>225</b>

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HISTORICAL BALANCE SHEET	Ending Balance				
	June 30 2005	Sept 30 2005	Dec 31 2005	March 31 2006	June 30 2006
Total loans	\$32,009	\$32,331	\$32,282	\$32,700	\$37,489
Total short term investments	9,780	19,225	18,923	12,779	14,001
Total investment securities	16,847	16,807	19,742	20,051	19,691
<b>Total earning assets</b>	<b>58,636</b>	<b>68,363</b>	<b>70,947</b>	<b>65,530</b>	<b>71,181</b>
Allowance for loan losses	336	375	414	444	474
Premises and equipment	1,947	1,903	1,855	1,812	1,780
Other Assets	2,993	4,249	3,843	3,772	4,536
<b>Total assets</b>	<b>63,240</b>	<b>74,140</b>	<b>76,231</b>	<b>70,670</b>	<b>77,023</b>
Noninterest bearing deposits	14,289	12,449	15,115	12,233	16,042
Interest bearing deposits	38,997	50,853	50,250	46,862	49,781
<b>Total deposits</b>	<b>53,286</b>	<b>63,302</b>	<b>65,365</b>	<b>59,095</b>	<b>65,823</b>
Fed Funds Purchased & Repurchase Agreements	0	613	506	1,030	421
Other Liabilities	65	171	169	165	194
<b>Total liabilities</b>	<b>53,351</b>	<b>64,086</b>	<b>66,040</b>	<b>60,290</b>	<b>66,438</b>
<b>Shareholders' equity</b>	<b>9,889</b>	<b>10,054</b>	<b>10,191</b>	<b>10,380</b>	<b>10,585</b>

  

NONPERFORMING ASSETS	Quarter Ending				
	June 30 2005	Sept 30 2005	Dec 31 2005	March 31 2006	June 30 2006
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>
 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				
	June 30 2005	Sept 30 2005	Dec 31 2005	March 31 2006	June 30 2006
Balance at beginning of period	\$292	\$336	\$375	\$414	\$444
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	44	39	39	30	30
<b>Balance at end of period</b>	<b>\$336</b>	<b>\$375</b>	<b>\$414</b>	<b>\$444</b>	<b>\$474</b>
Allowance for loan losses as a percentage of total loans	1.05%	1.16%	1.28%	1.36%	1.26%
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	0.15%	0.12%	0.12%	0.09%	0.09%

SELECTED RATIOS	Quarter Ending				
	June 30 2005	Sept 30 2005	Dec 31 2005	March 31 2006	June 30 2006
Return on average assets (annualized)	0.62%	0.79%	0.96%	1.15%	1.23%
Return on average equity (annualized)	3.94%	5.55%	7.25%	7.99%	8.69%
Average shareholders' equity to average assets	15.60%	14.24%	13.25%	14.34%	14.15%
Yield on earning assets	4.97%	5.21%	5.45%	5.77%	6.09%
Cost of interest bearing funds	2.08%	2.46%	2.88%	3.13%	3.45%
Net interest margin (tax equivalent)	3.60%	3.44%	3.42%	3.53%	3.67%
Efficiency ratio	80.28%	77.34%	74.53%	64.07%	63.73%
End of period book value per common share	8.92	8.97	9.10	9.25	9.54
End of period common shares outstanding	1,103	1,109	1,109	1,109	1,109

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	Three Months Ended					
	June 30, 2005			June 30, 2006		
YIELD ANALYSIS	Average Balance	Interest	Yield	Average Balance	Interest	Yield
Interest Earning Assets:						
Short term investment	11,871	93	3.13%	15,151	189	4.99%
Investment securities	16,774	155	3.70%	19,711	196	3.98%
Loans	29,146	471	6.46%	35,331	683	7.73%
<b>Total Interest Earning Assets</b>	<b>57,791</b>	<b>719</b>	<b>4.98%</b>	<b>70,193</b>	<b>1,068</b>	<b>6.09%</b>
Noninterest Earning Assets:						
Cash and due from banks	3,224			2,772		
Other assets	2,351			2,221		
Allowance for loan losses	(311)			(456)		
<b>Total Noninterest Earning Assets</b>	<b>5,264</b>			<b>4,537</b>		
<b>Total Assets</b>	<b>\$63,055</b>			<b>\$74,730</b>		
Interest Bearing Liabilities:						
Transaction and Money Market accounts	30,469	148	1.94%	33,747	276	3.27%
Savings deposits	0	0	0.00%	0	0	0.00%
Certificates and other time deposits	8,186	53	2.59%	14,644	142	3.88%
Other borrowings	0	0	0.00%	831	7	3.37%
<b>Total Interest Bearing Liabilities</b>	<b>38,655</b>	<b>201</b>	<b>2.08%</b>	<b>49,222</b>	<b>425</b>	<b>3.45%</b>
Noninterest Bearing Liabilities						
Demand deposits	14,476			14,887		
Other liabilities	88			145		
Shareholders' Equity	9,836			10,460		
<b>Total Liabilities and Shareholders Equity</b>	<b>\$63,055</b>			<b>\$74,714</b>		
<b>Net Interest Income and Spread</b>		<b>518</b>	<b>2.90%</b>		<b>643</b>	<b>2.63%</b>
<b>Net Interest Margin (includes non-interest bearing accounts)</b>			<b>3.59%</b>			<b>3.67%</b>

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	June 30 2005	%	June 30 2006	%
<b>LOAN PORTFOLIO</b>				
Commercial and industrial	16,033	50.09%	19,341	51.60%
Real estate:				
Commercial	6,237	19.49%	8,052	21.48%
Residential	5,404	16.88%	6,849	18.27%
Construction and development	2,938	9.18%	1,866	4.98%
Consumer	1,397	4.36%	1,376	3.67%
<b>Total loans (gross)</b>	<b>32,009</b>	<b>100.00%</b>	<b>37,484</b>	<b>100.00%</b>
Unearned discounts	0	0.00%	0	0.00%
<b>Total loans (net)</b>	<b>32,009</b>	<b>100.00%</b>	<b>37,484</b>	<b>100.00%</b>

	June 30 2005	June 30 2006
<b>REGULATORY CAPITAL DATA</b>		
Tier 1 Capital	\$9,958	\$10,765
Tier 1 Ratio	21.68%	19.64%
Total Capital (Tier 1 + Tier 2)	10,294	\$11,239
Total Capital Ratio	22.41%	20.50%
Total Risk-Adjusted Assets	45,935	\$54,812
Tier 1 Leverage Ratio	15.79%	14.41%

**OTHER DATA**

Full Time Equivalent Employees (FTE's)	15	14
<b>Stock Price Range</b> (For the Quarter Ended):		
High	\$14.50	\$17.40
Low	\$14.00	\$15.25
Close	\$14.50	\$16.00