

**For Immediate Release**

## First Quarter Earnings Reflect Continued Growth at Trinity Bank

Fort Worth, Texas  
May 7, 2007

Trinity Bank, N.A. (OTC Bulletin Board: TYBT) today announced financial and operating results for the three months ended March 31, 2007.

### **Results of Operations**

Trinity Bank, N.A. today reported Net Income After Taxes for the first quarter of \$217,522, or \$.19 per diluted common share, compared to \$205,409, or \$.18 per diluted common share for the first quarter of 2006.

Jeffrey M. Harp, President, stated, "Operating results for the first quarter of 2007 represent our tenth consecutive quarter of increased profit. Significant growth in both Loans and Deposits (in excess of 30%) contributed to a 60% increase in Net Income Before Taxes. Net Income After Taxes increased slightly – 5.9% - but was negatively impacted by income tax expense at a 34% rate in the first quarter of 2007 versus a 0% rate in the first quarter of 2006".

### **Average for Quarter Ending**

(in 000's)	<u>3-31-07</u>	<u>3-31-06</u>	<u>%</u>
Loans	\$42,976	\$32,234	33.3%
Deposits	\$79,819	\$60,252	32.5%

### **Actual for Quarter Ending**

Net Interest Income	\$ 763	\$ 581	31.3%
Non-Interest Income	\$ 97	\$ 74	31.1%
Non-Interest Expense	\$ 487	\$ 420	16.0%
Loan Loss Provision	\$ 45	\$ 30	50.0%
Pre Tax Income	\$ 328	\$ 205	60.0%
Income Tax	\$ 111	\$ 0	N/M
Net Income	\$ 217	\$ 205	5.9%

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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**For information contact:**

Richard Burt  
Executive Vice President  
Trinity Bank  
817-763-9966

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		% Change
	March 31 2007	2006	
Interest income	1,479	949	55.8%
Interest expense	716	368	94.6%
<b>Net Interest Income</b>	<b>763</b>	<b>581</b>	<b>31.3%</b>
<b>Provision for Loan Losses</b>	<b>45</b>	<b>30</b>	<b>50.0%</b>
Service charges on deposits	24	20	20.0%
Other income	73	54	35.2%
<b>Total Non Interest Income</b>	<b>97</b>	<b>74</b>	<b>31.1%</b>
Salaries and benefits expense	257	230	11.7%
Occupancy and equipment expense	83	77	7.8%
Other expense	147	113	30.1%
<b>Total Non Interest Expense</b>	<b>487</b>	<b>420</b>	<b>16.0%</b>
Earnings before income taxes	328	205	60.0%
Provision for income taxes	111	0	0.0%
<b>Net Earnings</b>	<b>217</b>	<b>205</b>	<b>5.9%</b>
Basic earnings per share	0.20	0.18	8.7%
Basic weighted average shares outstanding	1,109	1,109	
Diluted earnings per share	0.19	0.18	4.5%
Diluted weighted average shares outstanding	1,160	1,145	

BALANCE SHEET SUMMARY	Average for Quarter		% Change
	Ending March 31, 2007	2006	
Total loans	\$42,976	\$32,234	33.3%
Total short term investments	19,493	14,440	35.0%
Total investment securities	31,151	20,063	55.3%
<b>Earning assets</b>	<b>93,620</b>	<b>66,737</b>	<b>40.3%</b>
<b>Total assets</b>	<b>99,017</b>	<b>71,574</b>	<b>38.3%</b>
Noninterest bearing deposits	18,258	13,584	34.4%
Interest bearing deposits	61,561	46,668	31.9%
<b>Total deposits</b>	<b>79,819</b>	<b>60,252</b>	<b>32.5%</b>
<b>Shareholders' equity</b>	<b>11,215</b>	<b>10,262</b>	<b>9.3%</b>

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BALANCE SHEET SUMMARY	Average for Quarter Ending				March 31, 2006
	March 31, 2007	Dec 31, 2006	Sept. 30, 2006	June 30, 2006	
Total loans	\$42,976	\$38,992	\$36,604	\$35,331	\$32,234
Total short term investments	19,493	18,654	19,018	15,150	14,440
Total investment securities	31,151	33,807	29,938	19,710	20,063
<b>Earning assets</b>	<b>93,620</b>	<b>91,453</b>	<b>71,070</b>	<b>70,191</b>	<b>66,737</b>
<b>Total assets</b>	<b>99,017</b>	<b>96,189</b>	<b>90,163</b>	<b>74,714</b>	<b>71,574</b>
Noninterest bearing deposits	18,258	17,344	16,787	14,888	13,584
Interest bearing deposits	61,561	55,399	53,010	48,390	46,668
<b>Total deposits</b>	<b>79,819</b>	<b>72,743</b>	<b>69,797</b>	<b>63,278</b>	<b>60,252</b>
Repurchase Agreements	7,511	12,084	9,472	831	929
Shareholders' equity	11,215	10,996	10,684	10,460	10,262

HISTORICAL EARNINGS SUMMARY	Quarter Ended				March 31, 2006
	March 31, 2007	Dec 31, 2006	Sept. 30, 2006	June 30, 2006	
Interest income	1,479	1,442	1,328	1,068	949
Interest expense	716	719	625	425	368
<b>Net Interest Income</b>	<b>763</b>	<b>723</b>	<b>703</b>	<b>643</b>	<b>581</b>
<b>Provision for Loan Losses</b>	<b>45</b>	<b>39</b>	<b>33</b>	<b>30</b>	<b>30</b>
Service charges on deposits	24	17	18	22	20
Other income	73	43	43	30	54
<b>Total Non Interest Income</b>	<b>97</b>	<b>60</b>	<b>61</b>	<b>52</b>	<b>74</b>
Salaries and benefits expense	257	286	246	236	230
Occupancy and equipment expense	83	83	83	69	77
Other expense	147	92	143	136	113
<b>Total Non Interest Expense</b>	<b>487</b>	<b>461</b>	<b>472</b>	<b>441</b>	<b>420</b>
Earnings before income taxes	328	283	259	224	205
Provision for income taxes	111	83	0	0	0
<b>Net Earnings</b>	<b>217</b>	<b>200</b>	<b>259</b>	<b>224</b>	<b>205</b>

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HISTORICAL BALANCE SHEET	Ending Balance				
	March 31, 2007	Dec 31, 2006	Sept. 30, 2006	June 30, 2006	March 31, 2006
Total loans	\$46,189	\$42,465	\$37,317	\$37,489	\$32,700
Total short term investments	18,417	18,598	18,922	14,001	12,779
Total investment securities	32,817	29,750	35,766	19,691	20,051
<b>Total earning assets</b>	<b>97,423</b>	<b>90,813</b>	<b>92,005</b>	<b>71,181</b>	<b>65,530</b>
Allowance for loan losses	591	546	507	474	444
Premises and equipment	1,767	1,804	1,837	1,780	1,812
Other Assets	3,776	4,353	4,202	4,443	3,772
<b>Total assets</b>	<b>102,375</b>	<b>96,424</b>	<b>97,537</b>	<b>76,930</b>	<b>70,670</b>
Noninterest bearing deposits	19,028	18,238	16,773	16,469	12,234
Interest bearing deposits	63,807	59,073	55,320	49,354	46,861
<b>Total deposits</b>	<b>82,835</b>	<b>77,311</b>	<b>72,093</b>	<b>65,823</b>	<b>59,095</b>
Repurchase Agreements	7,595	7,594	14,330	420	1,030
Other Liabilities	543	375	200	102	165
<b>Total liabilities</b>	<b>90,973</b>	<b>85,280</b>	<b>86,623</b>	<b>66,345</b>	<b>60,290</b>
<b>Shareholders' equity</b>	<b>11,402</b>	<b>11,144</b>	<b>10,914</b>	<b>10,585</b>	<b>10,380</b>

NONPERFORMING ASSETS	Quarter Ending				
	March 31, 2007	Dec 31, 2006	Sept. 30, 2006	June 30, 2006	March 31, 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				
	March 31, 2007	Dec 31, 2006	Sept. 30, 2006	June 30, 2006	March 31, 2006
Balance at beginning of period	\$546	\$507	\$474	\$444	\$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	45	39	33	30	30
Balance at end of period	\$591	\$546	\$507	\$474	\$444
Allowance for loan losses as a percentage of total loans	1.28%	1.29%	1.36%	1.26%	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	0.10%	0.10%	0.09%	0.08%	0.09%

SELECTED RATIOS	Quarter Ending				
	March 31, 2007	Dec 31, 2006	Sept. 30, 2006	June 30, 2006	March 31, 2006
Return on average assets (annualized)	0.88%	0.83%	1.15%	1.20%	1.15%
Return on average equity (annualized)	7.74%	7.28%	9.70%	8.57%	7.99%
Average shareholders' equity to average assets	11.33%	11.43%	11.85%	14.00%	14.34%
Yield on earning assets	6.32%	6.31%	6.16%	6.09%	5.69%
Cost of interest bearing funds	4.15%	4.27%	3.95%	3.45%	3.09%
Net interest margin (tax equivalent)	3.26%	3.16%	3.28%	3.66%	3.48%
Efficiency ratio	56.63%	58.87%	61.86%	63.73%	64.07%
End of period book value per common share	10.28	10.05	9.84	9.54	9.36
End of period common shares outstanding	1,109	1,109	1,109	1,109	1,109

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YIELD ANALYSIS	March 31, 2007			3 Months Ending March 31, 2006		
	Average Balance	Interest	Yield	Average Balance	Interest	Yield
<b>Interest Earning Assets:</b>						
Short term investment	19,493	259	5.31%	14,440	162	4.48%
Investment securities	31,151	347	4.46%	20,063	199	3.97%
Loans	42,976	873	8.13%	32,234	588	7.30%
<b>Total Interest Earning Assets</b>	<b>93,620</b>	<b>1,479</b>	<b>6.32%</b>	<b>66,737</b>	<b>949</b>	<b>5.69%</b>
<b>Noninterest Earning Assets:</b>						
Cash and due from banks	3,392			3,037		
Other assets	2,565			2,227		
Allowance for loan losses	(560)			(427)		
<b>Total Noninterest Earning Assets</b>	<b>5,397</b>			<b>4,837</b>		
<b>Total Assets</b>	<b>\$99,017</b>			<b>\$71,574</b>		
<b>Interest Bearing Liabilities:</b>						
Transaction and Money Market accounts	42,748	415	3.88%	34,061	249	2.92%
Savings deposits	0	0	0.00%	0	0	0.00%
Certificates and other time deposits	18,813	217	4.61%	12,619	111	3.52%
Other borrowings	7,511	84	4.47%	929	8	3.44%
<b>Total Interest Bearing Liabilities</b>	<b>69,072</b>	<b>716</b>	<b>4.15%</b>	<b>47,609</b>	<b>368</b>	<b>3.09%</b>
<b>Noninterest Bearing Liabilities</b>						
Demand deposits	18,258			13,573		
Other liabilities	472			130		
Shareholders' Equity	11,215			10,262		
<b>Total Liabilities and Shareholders Equity</b>	<b>\$99,017</b>			<b>\$71,574</b>		
<b>Net Interest Income and Spread</b>		<b>763</b>	<b>2.17%</b>		<b>581</b>	<b>2.61%</b>
<b>Net Interest Margin (Includes non-interest bearing accounts)</b>			<b>3.26%</b>			<b>3.48%</b>

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	March 31 2007	%	March 31 2006	%
<b>LOAN PORTFOLIO</b>				
Commercial and industrial	26,481	57.33%	15,172	46.40%
Real estate:				
Commercial	7,893	17.09%	8,538	26.11%
Residential	6,712	14.53%	5,328	16.29%
Construction and development	3,372	7.30%	2,161	6.61%
Consumer	1,731	3.75%	1,501	4.59%
<b>Total loans (gross)</b>	<b>46,189</b>	<b>100.00%</b>	<b>32,700</b>	<b>100.00%</b>
Unearned discounts	0	0.00%	0	0.00%
<b>Total loans (net)</b>	<b>46,189</b>	<b>100.00%</b>	<b>32,700</b>	<b>100.00%</b>

	March 31 2007	March 31 2006
<b>REGULATORY CAPITAL DATA</b>		
Tier 1 Capital	\$11,440	\$10,540
Total Capital (Tier 1 + Tier 2)	\$12,031	\$10,984
Total Risk-Adjusted Assets	\$57,351	\$50,289
Tier 1 Ratio	19.95%	20.96%
Total Capital Ratio	20.98%	21.84%
Tier 1 Leverage Ratio	11.55%	14.73%

**OTHER DATA**

Full Time Equivalent Employees (FTE's)	13	13
<b>Stock Price Range</b> (For the Quarter Ended):		
High	\$22.00	\$14.50
Low	\$18.00	\$14.00
Close	\$18.00	\$14.50