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*For Immediate Release*

## **Increase Deposits and Loan Growth Highlight Earnings at Trinity Bank**

FORT WORTH, Texas, November 21, 2007 -- Trinity Bank, N.A. (OTC Bulletin Board: TYBT) today announced financial results for the third quarter and the nine months ending September 30, 2007.

### **Results of Operations**

Trinity Bank, N.A. announced Net Income After Taxes of \$270,688 or \$.23 per diluted common share for the third quarter of 2007, compared to \$257,351 or \$.22 per diluted common share for the third quarter of 2006.

For the first nine months of 2007, Net Income After Taxes amounted to \$732,077 or \$.63 per diluted common share, compared to \$687,922, or \$.60 per diluted common share for the first nine months of 2006.

Jeffrey M. Harp, President, stated, "Operating results for the third quarter of 2007 represents our twelfth consecutive quarter of increased pre-tax profit. Trinity Bank expanded its loan portfolio by 38% over last year. This loan growth was accompanied by a 39% increase in deposits. Significant improvement in loan and deposit volume contributed to a 63% increase in Pre-tax income. Net Income After Taxes increased 5.4% due to 2007 earnings being taxed at a 34% rate versus a 0% tax rate for 2006. This is the last quarter in which different tax rates impact earnings per share comparisons, and we are looking forward to more favorable comparisons in future periods".

(more)

**Page 2 – Trinity Bank Third Quarter Report  
Average for Quarter Ending**

(in 000's)	<u>9-30-07</u>	<u>9-30-06</u>	<u>%</u>
Loans	\$50,328	\$36,604	37.5%
Deposits	\$96,942	\$69,797	38.9%

**Actual for Quarter Ending**

Net Interest Income	\$ 917	\$ 703	30.4%
Non-Interest Income	76	59	28.8%
Non-Interest Expense	530	472	12.3%
Loan Loss Provision	45	33	36.4%
Pre Tax Income	\$ 418	\$ 257	62.6%
Income Tax	\$ 147	\$ 0	N/M
Net Income	\$ 271	\$ 257	5.4%

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) 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 to loan losses and the estimations of values of collateral and various financial assets and liabilities, that the cost 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 hold 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 obligations 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 2007	2006	% Change	September 30 2007	2006	% Change
Interest income	1,721	1,328	29.6%	4,802	3,345	43.6%
Interest expense	804	625	28.6%	2,273	1,418	60.3%
<b>Net Interest Income</b>	<b>917</b>	<b>703</b>	<b>30.4%</b>	<b>2,529</b>	<b>1,927</b>	<b>31.2%</b>
<b>Provision for Loan Losses</b>	<b>45</b>	<b>33</b>	<b>36.4%</b>	<b>135</b>	<b>93</b>	<b>45.2%</b>
Service charges on deposits	25	16	56.3%	77	58	32.8%
Other income	51	43	18.6%	176	128	37.5%
<b>Total Non Interest Income</b>	<b>76</b>	<b>59</b>	<b>28.8%</b>	<b>253</b>	<b>186</b>	<b>36.0%</b>
Salaries and benefits expense	278	246	13.0%	783	712	10.0%
Occupancy and equipment expense	91	83	9.6%	262	229	14.4%
Other expense	161	143	12.6%	483	391	23.5%
<b>Total Non Interest Expense</b>	<b>530</b>	<b>472</b>	<b>12.3%</b>	<b>1,528</b>	<b>1,332</b>	<b>14.7%</b>
Earnings before income taxes	418	257	62.6%	1,119	688	62.6%
Provision for income taxes	147	0	0.0%	387	0	0.0%
<b>Net Earnings</b>	<b>271</b>	<b>257</b>	<b>5.4%</b>	<b>732</b>	<b>688</b>	<b>6.4%</b>
Basic earnings per share	0.24	0.23	4.3%	0.66	0.62	6.5%
Basic weighted average shares outstanding	1,109	1,109		1,109	1,109	
Diluted earnings per share	0.23	0.22	4.5%	0.63	0.60	5.0%
Diluted weighted average shares outstanding	1,160	1,145		1,160	1,156	

BALANCE SHEET SUMMARY	Average for Quarter			Average for Nine Months		
	Ending September 30, 2007	2006	% Change	Ending September 30, 2007	2006	% Change
Total loans	\$50,328	\$36,604	37.5%	\$46,654	\$34,754	34.2%
Total short term investments	22,927	19,018	20.6%	22,378	19,491	14.8%
Total investment securities	30,778	29,938	2.8%	29,627	20,002	48.1%
<b>Earning assets</b>	<b>104,033</b>	<b>85,560</b>	<b>21.6%</b>	<b>98,659</b>	<b>74,247</b>	<b>32.9%</b>
<b>Total assets</b>	<b>109,844</b>	<b>90,245</b>	<b>21.7%</b>	<b>104,312</b>	<b>78,967</b>	<b>32.1%</b>
Noninterest bearing deposits	21,396	16,787	27.5%	20,032	15,095	32.7%
Interest bearing deposits	75,546	53,010	42.5%	69,066	49,382	39.9%
<b>Total deposits</b>	<b>96,942</b>	<b>69,797</b>	<b>38.9%</b>	<b>89,098</b>	<b>64,477</b>	<b>38.2%</b>
<b>Shareholders' equity</b>	<b>11,725</b>	<b>10,684</b>	<b>9.7%</b>	<b>11,477</b>	<b>10,470</b>	<b>9.6%</b>

TRINITY BANK N.A.  
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<b>BALANCE SHEET SUMMARY</b>	<b>Average for Quarter Ending</b>				<b>Sept. 30, 2006</b>
	<b>Sept. 30, 2007</b>	<b>June 30, 2007</b>	<b>March 31, 2007</b>	<b>Dec 31, 2006</b>	
Total loans	\$50,328	\$46,530	\$42,976	\$38,992	\$36,604
Total short term investments	22,927	24,676	19,493	18,654	19,018
Total investment securities	30,778	26,955	31,151	33,807	29,938
<b>Earning assets</b>	<b>104,033</b>	<b>98,161</b>	<b>93,620</b>	<b>91,453</b>	<b>85,560</b>
<b>Total assets</b>	<b>109,844</b>	<b>103,889</b>	<b>99,017</b>	<b>96,189</b>	<b>90,245</b>
Noninterest bearing deposits	21,396	20,411	18,258	17,344	16,787
Interest bearing deposits	75,546	69,933	61,561	55,399	53,010
<b>Total deposits</b>	<b>96,942</b>	<b>90,344</b>	<b>79,819</b>	<b>72,743</b>	<b>69,797</b>
<b>Repurchase Agreements</b>	<b>663</b>	<b>1,519</b>	<b>7,511</b>	<b>12,084</b>	<b>9,472</b>
<b>Shareholders' equity</b>	<b>11,725</b>	<b>11,486</b>	<b>11,215</b>	<b>10,996</b>	<b>10,684</b>

<b>HISTORICAL EARNINGS SUMMARY</b>	<b>Quarter Ended</b>				<b>Sept. 30, 2006</b>
	<b>Sept. 30, 2007</b>	<b>June 30, 2007</b>	<b>March 31, 2007</b>	<b>Dec 31, 2006</b>	
Interest income	1,721	1,602	1,479	1,442	1,328
Interest expense	804	752	716	719	625
<b>Net Interest Income</b>	<b>917</b>	<b>850</b>	<b>763</b>	<b>723</b>	<b>703</b>
<b>Provision for Loan Losses</b>	<b>45</b>	<b>45</b>	<b>45</b>	<b>39</b>	<b>33</b>
Service charges on deposits	25	28	24	17	16
Other income	51	52	73	43	43
<b>Total Non Interest Income</b>	<b>76</b>	<b>80</b>	<b>97</b>	<b>60</b>	<b>59</b>
Salaries and benefits expense	278	248	257	286	246
Occupancy and equipment expense	91	87	83	83	83
Other expense	161	178	147	92	143
<b>Total Non Interest Expense</b>	<b>530</b>	<b>513</b>	<b>487</b>	<b>461</b>	<b>472</b>
Earnings before income taxes	418	372	328	283	257
Provision for income taxes	147	128	111	83	0
<b>Net Earnings</b>	<b>271</b>	<b>244</b>	<b>217</b>	<b>200</b>	<b>257</b>

TRINITY BANK N.A.  
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HISTORICAL BALANCE SHEET	Ending Balance				
	Sept. 30, 2007	June 30, 2007	March 31, 2007	Dec 31, 2006	Sept. 30, 2006
Total loans	\$50,936	\$48,388	\$46,189	\$42,465	\$37,317
Total short term investments	24,235	24,256	18,417	18,598	18,922
Total investment securities	31,685	27,907	32,817	29,750	35,766
<b>Total earning assets</b>	<b>106,856</b>	<b>100,551</b>	<b>97,423</b>	<b>90,813</b>	<b>92,005</b>
Allowance for loan losses	681	636	591	546	507
Premises and equipment	1,677	1,723	1,767	1,804	1,837
Other Assets	5,126	4,784	3,776	4,353	4,258
<b>Total assets</b>	<b>112,978</b>	<b>106,422</b>	<b>102,375</b>	<b>96,424</b>	<b>97,593</b>
Noninterest bearing deposits	22,487	19,963	19,028	18,238	16,773
Interest bearing deposits	77,319	73,738	63,807	59,073	55,320
<b>Total deposits</b>	<b>99,806</b>	<b>93,701</b>	<b>82,835</b>	<b>77,311</b>	<b>72,093</b>
Repurchase Agreements	732	756	7,595	7,594	14,330
Other Liabilities	494	388	543	375	256
<b>Total liabilities</b>	<b>101,032</b>	<b>94,845</b>	<b>90,973</b>	<b>85,280</b>	<b>86,679</b>
<b>Shareholders' equity</b>	<b>11,946</b>	<b>11,577</b>	<b>11,402</b>	<b>11,144</b>	<b>10,914</b>
NONPERFORMING ASSETS	Quarter Ending				
	Sept. 30, 2007	June 30, 2007	March 31, 2007	Dec 31, 2006	Sept. 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				
	Sept. 30, 2007	June 30, 2007	March 31, 2007	Dec 31, 2006	Sept. 30, 2006
<b>Balance at beginning of period</b>	<b>\$636</b>	<b>\$591</b>	<b>\$546</b>	<b>\$507</b>	<b>\$474</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	39	33
<b>Balance at end of period</b>	<b>\$681</b>	<b>\$636</b>	<b>\$591</b>	<b>\$546</b>	<b>\$507</b>
Allowance for loan losses as a percentage of total loans	1.34%	1.31%	1.22%	1.18%	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	0.08%	0.09%	0.09%	0.09%	0.09%

SELECTED RATIOS	Quarter Ending				
	Sept. 30, 2007	June 30, 2007	March 31, 2007	Dec 31, 2006	Sept. 30, 2006
Return on average assets (annualized)	0.99%	0.94%	0.88%	0.83%	1.14%
Return on average equity (annualized)	9.25%	8.50%	7.74%	7.28%	9.62%
Average shareholders' equity to average assets	10.67%	11.06%	11.33%	11.43%	11.84%
Yield on earning assets	6.62%	6.53%	6.32%	6.31%	6.16%
Cost of interest bearing funds	4.22%	4.21%	4.15%	4.27%	3.95%
Net interest margin (tax equivalent)	3.53%	3.46%	3.26%	3.16%	3.28%
Efficiency ratio	53.37%	55.16%	56.63%	58.87%	61.86%
End of period book value per common share	10.77	10.44	10.28	10.05	9.84
End of period common shares outstanding	1,109	1,109	1,109	1,109	1,109

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YIELD ANALYSIS	Three Months Ending					
	September 30, 2007			September 30, 2006		
	Average Balance	Interest	Yield	Average Balance	Interest	Yield
<b>Interest Earning Assets:</b>						
Short term investment	22,927	310	5.41%	19,018	231	4.86%
Investment securities	30,778	352	4.57%	29,938	360	4.81%
Loans	50,328	1,059	8.42%	36,604	737	8.05%
<b>Total Interest Earning Assets</b>	<b>104,033</b>	<b>1,721</b>	<b>6.62%</b>	<b>85,560</b>	<b>1,328</b>	<b>6.21%</b>
<b>Noninterest Earning Assets:</b>						
Cash and due from banks	3,796			2,795		
Other assets	2,667			2,376		
Allowance for loan losses	(652)			(486)		
<b>Total Noninterest Earning Assets</b>	<b>5,811</b>			<b>4,685</b>		
<b>Total Assets</b>	<b>\$109,844</b>			<b>\$90,245</b>		
<b>Interest Bearing Liabilities:</b>						
Transaction and Money Market accounts	53,645	531	3.96%	37,836	350	3.67%
Savings deposits	0	0	0.00%	0	0	0.00%
Certificates and other time deposits	21,901	267	4.88%	15,174	165	4.31%
Other borrowings	663	6	3.62%	9,472	110	4.30%
<b>Total Interest Bearing Liabilities</b>	<b>76,209</b>	<b>804</b>	<b>4.22%</b>	<b>62,482</b>	<b>625</b>	<b>3.95%</b>
<b>Noninterest Bearing Liabilities</b>						
Demand deposits	21,396			16,787		
Other liabilities	514			292		
Shareholders' Equity	11,725			10,684		
<b>Total Liabilities and Shareholders Equity</b>	<b>\$109,844</b>			<b>\$90,245</b>		
<b>Net Interest Income and Spread</b>		<b>917</b>	<b>2.40%</b>		<b>703</b>	<b>2.21%</b>
<b>Net Interest Margin (includes non-interest bearing accounts)</b>			<b>3.53%</b>			<b>3.29%</b>

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	<b>Sept 30 2007</b>	<b>%</b>	<b>Sept 30 2006</b>	<b>%</b>
<b>LOAN PORTFOLIO</b>				
Commercial and industrial	29,382	57.68%	20,807	55.76%
Real estate:				
Commercial	7,292	14.32%	7,015	18.80%
Residential	6,815	13.38%	6,290	16.86%
Construction and development	5,637	11.07%	1,727	4.63%
Consumer	1,810	3.55%	1,478	3.96%
<b>Total loans (gross)</b>	<b>50,936</b>	<b>100.00%</b>	<b>37,317</b>	<b>100.00%</b>
Unearned discounts	0	0.00%	0	0.00%
<b>Total loans (net)</b>	<b>50,936</b>	<b>100.00%</b>	<b>37,317</b>	<b>100.00%</b>
	<b>Sept 30 2007</b>		<b>Sept 30 2006</b>	
<b>REGULATORY CAPITAL DATA</b>				
Tier 1 Capital	\$11,954		\$11,022	
Total Capital (Tier 1 + Tier 2)	\$12,635		\$11,529	
Total Risk-Adjusted Assets	\$63,456		\$49,116	
Tier 1 Ratio	18.84%		22.44%	
Total Capital Ratio	19.91%		23.47%	
Tier 1 Leverage Ratio	10.89%		12.22%	
<b>OTHER DATA</b>				
Full Time Equivalent Employees (FTE's)	15		14	
<b>Stock Price Range (For the Quarter Ended):</b>				
High	\$18.00		\$17.00	
Low	\$17.50		\$15.25	
Close	\$18.00		\$17.00	