

TRINITY BANK N.A.
(Unaudited)
(Dollars in thousands, except per share data)

EARNINGS SUMMARY	Quarter Ended			Six Months Ended		
	June 30 2005	2004	% Change	June 30 2005	2004	% Change
Interest income	719	388	85.3%	1,337	708	88.8%
Interest expense	201	107	87.9%	359	195	84.1%
Net Interest Income	518	281	84.3%	978	513	90.6%
Provision for Loan Losses	44	36	22.2%	83	69	20.3%
Service charges on deposits	20	12	66.7%	36	21	71.4%
Other income	60	70	-14.3%	105	108	-2.8%
Total Non Interest Income	80	82	-2.4%	141	129	9.3%
Salaries and benefits expense	265	254	4.3%	517	505	2.4%
Occupancy and equipment expense	77	83	-7.2%	151	155	-2.6%
Other expense	115	82	40.2%	226	163	38.7%
Total Non Interest Expense	457	419	9.1%	894	823	8.6%
Earnings before income taxes	97	(92)		142	(250)	
Provision for income taxes	0	0		0	0	
Net Earnings	97	(92)		142	(250)	
Basic earnings per share	0.09	(0.09)		0.13	(0.23)	
Basic weighted average shares outstanding	1,103	1,103		1,103	1,103	
Diluted earnings per share	0.09	(0.09)		0.12	(0.23)	
Diluted weighted average shares outstanding	1,129	1,103		1,146	1,103	

BALANCE SHEET SUMMARY	June 30, 2005	Average for Quarter Ending			June 30, 2004
		March 30 2005	Dec 31, 2004	Sept 30, 2004	
Total loans	\$29,162	\$28,034	\$25,269	\$21,320	\$17,329
Total short term investments	11,984	7,820	9,925	11,888	13,118
Total investment securities	16,775	16,881	17,103	14,933	13,062
Earning assets	57,921	52,735	52,297	48,141	43,509
Total assets	63,056	57,784	57,022	52,778	47,936
Noninterest bearing deposits	14,474	12,171	12,735	10,846	10,431
Interest bearing deposits	38,656	35,772	34,427	32,103	27,568
Total deposits	53,130	47,943	47,162	42,949	37,999
Shareholders' equity	9,836	9,784	9,794	9,778	9,870

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BALANCE SHEET SUMMARY	Average for Six Months		
	Ending June 30, 2005	Ending June 30, 2004	% Change
Total loans	\$28,602	\$15,351	86.3%
Total short term investments	9,914	12,299	-19.4%
Total investment securities	16,828	12,319	36.6%
Earning assets	55,344	39,969	38.5%
Total assets	60,434	44,206	36.7%
Noninterest bearing deposits	13,328	8,939	49.1%
Interest bearing deposits	37,223	25,266	47.3%
Total deposits	50,551	34,205	47.8%
Shareholders' equity	9,810	9,945	-1.4%

BALANCE SHEET SUMMARY	Ending Balance				
	June 30, 2005	March 30, 2005	Dec 31, 2004	Sept 30, 2004	June 30, 2004
Total loans	\$32,009	\$27,960	\$27,900	\$23,809	\$20,074
Total short term investments	9,780	9,222	8,403	10,788	9,230
Total investment securities	16,847	15,824	16,907	14,957	14,856
Total earning assets	58,636	53,006	53,210	49,554	44,160
Allowance for loan losses	336	292	253	214	175
Premises and equipment	1,947	1,994	2,040	2,088	2,108
Other Assets	2,993	4,870	2,969	2,728	2,472
Total assets	63,240	59,578	57,966	54,156	48,565
Noninterest bearing deposits	14,289	13,133	12,170	11,536	9,543
Interest bearing deposits	38,997	36,627	35,974	32,742	29,211
Total deposits	53,286	49,760	48,144	44,278	38,754
Other liabilities	65	39	29	60	19
Total liabilities	53,351	49,799	48,173	44,338	38,773
Shareholders' equity	9,889	9,779	9,793	9,818	9,792

NONPERFORMING ASSETS	March 31, 2005	Dec 31, 2004	Sept 30, 2004	June 30, 2004	March 31, 2004
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%
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ALLOWANCE FOR LOAN LOSSES	June 30, 2005	Quarter Ending			June 30, 2004
		March 30 2005	Dec 31, 2004	Sept 30, 2004	
Balance at beginning of period	\$316	\$277	\$238	\$199	\$163
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	39	36
Balance at end of period	\$360	\$316	\$277	\$238	\$199
Allowance for loan losses as a percentage of total loans	1.12%	1.13%	0.99%	1.00%	0.99%
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%	0.14%	0.15%	0.18%	0.21%

SELECTED RATIOS	June 30, 2005	Quarter Ending			June 30, 2004
		March 31 2005	Dec 31, 2004	Sept 30, 2004	
Return on average assets (annualized)	0.62%	0.31%	0.07%	-0.28%	-0.77%
Return on average equity (annualized)	3.94%	1.84%	0.41%	-1.51%	-3.73%
Average shareholders' equity to average assets	15.60%	16.93%	17.18%	18.53%	20.59%
Yield on earning assets	4.97%	4.77%	4.29%	3.89%	3.58%
Cost of interest bearing funds	2.08%	1.79%	1.61%	1.57%	1.56%
Net interest margin (tax equivalent)	3.60%	3.55%	3.23%	2.85%	2.59%
Efficiency ratio	76.59%	83.91%	89.86%	99.76%	116.02%
End of period book value per common share	8.92	8.87	8.88	8.86	8.95
End of period common shares outstanding	1,103	1,103	1,103	1,103	1,103

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YIELD ANALYSIS	Six Months Ended					
	June 30, 2005			June 30, 2004		
	Average Balance	Interest	Yield	Average Balance	Interest	Yield
Interest Earning Assets:						
Short term investment	9,826	145	2.95%	12,215	90	1.48%
Investment securities	16,828	310	3.69%	12,319	228	3.70%
Loans	28,602	883	6.17%	15,351	390	5.08%
Total Interest Earning Assets	55,256	1,338	4.84%	39,885	708	3.55%
Noninterest Earning Assets:						
Cash and due from banks	3,119			2,188		
Other assets	2,352			2,268		
Allowance for loan losses	(292)			(135)		
Total Noninterest Earning Assets	5,179			4,321		
Total Assets	\$60,435			\$44,206		
Interest Bearing Liabilities:						
Transaction and money market accounts	29,912	274	1.83%	21,030	156	1.48%
Savings deposits	0	0	0.00%	0	0	0.00%
Certificates and other time deposits	7,310	85	2.34%	4,235	39	1.86%
Other borrowings	0	0	0.00%	0	0	0.00%
Total Interest Bearing Liabilities	37,222	359	1.93%	25,265	195	1.54%
Noninterest Bearing Liabilities						
Demand deposits	13,328			8,939		
Other liabilities	75			57		
Shareholders' Equity	9,810			9,945		
Total Liabilities and Shareholders Equity	\$60,435			\$44,206		
Net Interest Income and Spread		979	2.91%		513	2.01%
Net Interest Margin (includes non-interest bearing accounts)			3.58%			2.58%

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	June 30 2005	%	June 30 2004	%
LOAN PORTFOLIO				
Commercial and industrial	16,033	50.09%	8,328	41.49%
Real estate:				
Commercial	6,237	19.49%	5,030	25.06%
Residential	5,325	16.64%	3,564	17.75%
Construction and development	2,938	9.18%	2,169	10.81%
Consumer	1,476	4.61%	983	4.90%
Total loans (gross)	32,009	100.00%	20,074	100.00%
Unearned discounts	0	0.00%	0	0.00%
Total loans (net)	32,009	100.00%	20,074	100.00%

	June 30 2005	June 30 2004
REGULATORY CAPITAL DATA		
Tier 1 Capital	\$9,958	\$9,844
Tier 1 Ratio	21.68%	36.98%
Total Capital (Tier 1 + Tier 2)	\$10,294	10,019
Total Capital Ratio	22.41%	37.64%
Total Risk-Adjusted Assets	\$45,936	26,619
Tier 1 Leverage Ratio	15.79%	20.54%

	June 30 2005	June 30 2004
OTHER DATA		
Full Time Equivalent Employees (FTE's)	15	16
Stock Price Range (For the Quarter Ended):		
High	\$14.50	\$14.00
Low	\$14.00	\$11.60
Close	\$14.50	\$12.25