

For Immediate Release

Third Quarter Earnings Reflect Continued Growth at Trinity Bank

FORT WORTH, Texas, November 16, 2006 -- Trinity Bank N.A. (OTC Bulletin Board: TYBT) today announced financial and operating results for the third quarter and for the nine months ended September 30, 2006.

Results of Operations

Trinity Bank, N.A. today reported Net Income for the third quarter of \$257,351, or \$.23 per diluted common share, compared to \$138,855 or \$.12 per diluted common share for the third quarter of 2005.

For the first nine months of 2006, Net Income amounted to \$687,922, or \$.60 per diluted common share, compared to \$279,903, or \$.25 per diluted common share for the first nine months of 2005.

Jeffrey M. Harp, President, stated, "The third quarter results represent our eighth consecutive quarter of increased profit. Consistent growth in loans and deposits has resulted in a steady increase in net income. In addition, Trinity Bank reached a milestone during the third quarter. On September 12, Trinity achieved, for the first time, \$100,000,000 in Total Assets. While size is not our main goal, achieving \$100,000,000 in Total Assets in a little over three years reflects both our progress to date as well as the positive response from our target markets."

Average for Quarter Ending

(in 000's)	<u>9-30-05</u>	<u>9-30-06</u>	<u>%</u>
Loans	\$ 31,755	\$ 36,603	15%
Deposits	\$ 59,337	\$ 69,797	18%

Actual for Quarter Ending

(in 000's)	<u>9-30-05</u>	<u>9-30-06</u>	<u>%</u>
Net Interest Income	\$ 560	\$ 703	26%
Non-Interest Income	\$ 96	\$ 60	(37%)
Non-Interest Expense	\$ 478	\$ 473	(1%)
Loan Loss Provision	\$ 39	\$ 33	(15%)
Net Income	\$ 139	\$ 257	85%

(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.

###

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			Nine Months Ended		
	September 30 2005	2006	% Change	September 30 2005	2006	% Change
Interest income	844	1,328	57.3%	2,181	3,345	53.4%
Interest expense	284	625	120.1%	643	1,418	120.5%
Net Interest Income	560	703	25.5%	1,538	1,927	25.3%
Provision for Loan Losses	39	33	-15.4%	122	93	-23.8%
Service charges on deposits	54	16	-70.4%	158	58	-63.3%
Other income	42	43	2.4%	78	128	64.1%
Total Non Interest Income	96	59	-38.5%	236	186	-21.2%
Salaries and benefits expense	247	246	-0.4%	764	712	-6.8%
Occupancy and equipment expense	80	83	3.8%	231	229	-0.9%
Other expense	151	143	-5.3%	377	391	3.7%
Total Non Interest Expense	478	472	-1.3%	1,372	1,332	-2.9%
Earnings before income taxes	139	257	84.9%	280	688	145.7%
Provision for income taxes	0	0		0	0	
Net Earnings	139	257	84.9%	280	688	145.7%
Basic earnings per share	0.12	0.23	93.1%	0.25	0.62	144.6%
Basic weighted average shares outstanding	1,105	1,109		1,104	1,109	
Diluted earnings per share	0.12	0.22	81.4%	0.25	0.60	142.5%
Diluted weighted average shares outstanding	1,134	1,156		1,141	1,156	

BALANCE SHEET SUMMARY	Average for Quarter			Average for Nine Months		
	Ending September 30 2005	2006	% Change	Ending September 30 2005	2006	% Change
Total loans	\$31,755	\$36,603	15.3%	\$29,665	\$34,754	17.2%
Total short term investments	15,008	28,401	89.2%	11,572	19,491	68.4%
Total investment securities	18,033	20,554	14.0%	17,234	20,002	16.1%
Earning assets	64,796	85,558	32.0%	58,471	74,247	27.0%
Total assets	69,839	90,245	29.2%	63,604	78,967	24.2%
Noninterest bearing deposits	13,971	16,787	20.2%	13,545	15,095	11.4%
Interest bearing deposits	45,366	53,010	16.8%	39,966	49,382	23.6%
Total deposits	59,337	69,797	17.6%	53,511	64,477	20.5%
Shareholders' equity	9,945	10,684	7.4%	9,856	10,470	6.2%

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

BALANCE SHEET SUMMARY	Average for Quarter Ending				Sept. 30, 2006
	Sept. 30, 2005	Dec 31, 2005	March 31 2006	June 30, 2006	
Total loans	\$31,755	\$31,742	\$32,234	\$35,331	\$36,603
Total short term investments	15,008	20,809	14,440	15,150	28,401
Total investment securities	18,033	18,519	20,063	19,710	20,554
Earning assets	64,796	71,070	66,737	70,191	85,558
Total assets	69,839	76,219	71,574	74,800	90,245
Noninterest bearing deposits	13,971	15,250	13,572	14,888	16,787
Interest bearing deposits	45,366	50,106	46,680	48,390	53,010
Total deposits	59,337	65,356	60,252	63,278	69,797
Repurchase Agreements	441	611	929	831	9,472
Shareholders' equity	9,945	10,096	10,262	10,460	10,684

HISTORICAL EARNINGS SUMMARY	Quarter Ended				Sept 30 2006
	Sept 30 2005	Dec 31 2005	March 31 2006	June 30 2006	
Interest income	844	968	949	1,068	1,328
Interest expense	284	360	368	425	625
Net Interest Income	560	608	581	643	703
Provision for Loan Losses	39	39	30	30	33
Service charges on deposits	19	20	20	19	16
Other income	76	48	54	34	44
Total Non Interest Income	95	68	74	53	60
Salaries and benefits expense	247	246	230	236	246
Occupancy and equipment expense	80	96	77	69	83
Other expense	151	112	113	136	143
Total Non Interest Expense	478	454	420	441	472
Earnings before income taxes	138	183	205	225	258
Provision for income taxes	0	0	0	0	0
Net Earnings	138	183	205	225	258

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

HISTORICAL BALANCE SHEET	Ending Balance				
	Sept 30 2005	Dec 31 2005	March 31 2006	June 30 2006	Sept 30 2006
Total loans	\$32,331	\$32,282	\$32,700	\$37,489	\$37,317
Total short term investments	19,225	18,923	12,779	14,001	31,703
Total investment securities	16,807	19,742	20,051	19,691	21,844
Total earning assets	68,363	70,947	65,530	71,181	90,864
Allowance for loan losses	375	414	444	474	507
Premises and equipment	1,903	1,855	1,812	1,780	1,836
Other Assets	4,249	3,843	3,772	4,536	5,400
Total assets	74,140	76,231	70,670	77,023	97,593
Noninterest bearing deposits	12,449	15,115	12,233	16,042	16,774
Interest bearing deposits	50,853	50,250	46,862	49,781	55,319
Total deposits	63,302	65,365	59,095	65,823	72,093
Repurchase Agreements	613	506	1,030	421	14,330
Other Liabilities	171	169	165	194	257
Total liabilities	64,086	66,040	60,290	66,438	86,680
Shareholders' equity	10,054	10,191	10,380	10,585	10,913
NONPERFORMING ASSETS	Quarter Ending				
	Sept 30 2005	Dec 31 2005	March 31 2006	June 30 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
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%

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

ALLOWANCE FOR LOAN LOSSES	Quarter Ending				
	Sept 30 2005	Dec 31 2005	March 31 2006	June 30 2006	Sept 30 2006
Balance at beginning of period	\$336	\$375	\$414	\$444	\$474
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	39	30	30	33
Balance at end of period	\$375	\$414	\$444	\$474	\$507
Allowance for loan losses as a percentage of total loans	1.16%	1.28%	1.36%	1.36%	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	0.12%	0.12%	0.09%	0.10%	0.09%

SELECTED RATIOS	Quarter Ending				
	Sept 30 2005	Dec 31 2005	March 31 2006	June 30 2006	Sept 30 2006
Return on average assets (annualized)	0.79%	0.96%	1.15%	1.23%	1.30%
Return on average equity (annualized)	5.55%	7.25%	7.99%	8.69%	9.82%
Average shareholders' equity to average assets	14.24%	13.25%	14.34%	14.15%	13.26%
Yield on earning assets	5.17%	5.45%	5.77%	6.09%	6.16%
Cost of interest bearing funds	2.47%	2.88%	3.13%	3.45%	3.95%
Net interest margin (tax equivalent)	3.44%	3.42%	3.53%	3.67%	3.29%
Efficiency ratio	77.34%	74.53%	64.07%	63.73%	61.86%
End of period book value per common share	8.97	9.10	9.25	9.54	9.84
End of period common shares outstanding	1,109	1,109	1,109	1,109	1,109

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

	Three Months Ended					
	September 30, 2005			September 30, 2006		
YIELD ANALYSIS	Average Balance	Interest	Yield	Average Balance	Interest	Yield
Interest Earning Assets:						
Short term investment	15,008	135	3.57%	28,401	381	5.32%
Investment securities	18,033	169	3.72%	20,554	209	4.03%
Loans	31,755	540	6.75%	36,603	737	8.00%
Total Interest Earning Assets	64,796	844	5.17%	85,558	1,327	6.16%
Noninterest Earning Assets:						
Cash and due from banks	3,101			2,795		
Other assets	3,109			2,378		
Allowance for loan losses	(355)			(486)		
Total Noninterest Earning Assets	5,855			4,687		
Total Assets	\$70,651			\$90,245		
Interest Bearing Liabilities:						
Transaction and Money Market accounts	34,025	201	2.34%	37,836	350	3.67%
Savings deposits	0	0	0.00%	0	0	0.00%
Certificates and other time deposits	10,985	80	2.89%	15,174	165	4.31%
Other borrowings	591	3	2.01%	9,472	110	4.30%
Total Interest Bearing Liabilities	45,601	284	2.47%	62,482	625	3.95%
Noninterest Bearing Liabilities						
Demand deposits	14,006			16,786		
Other liabilities	612			292		
Shareholders' Equity	10,052			10,684		
Total Liabilities and Shareholders Equity	\$70,271			\$90,244		
Net Interest Income and Spread		560	2.70%		702	2.21%
Net Interest Margin (includes non-interest bearing accounts)			3.44%			3.29%

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

	Sept 30 2005	%	Sept 30 2006	%
LOAN PORTFOLIO				
Commercial and industrial	15,232	47.11%	20,807	55.77%
Real estate:				
Commercial	7,124	22.03%	7,015	18.80%
Residential	5,488	16.97%	6,290	16.86%
Construction and development	2,869	8.87%	1,727	4.63%
Consumer	1,618	5.00%	1,471	3.94%
Total loans (gross)	32,331	100.00%	37,310	100.00%
Unearned discounts	0	0.00%	0	0.00%
Total loans (net)	32,331	100.00%	37,310	100.00%

	Sept 30 2005	Sept 30 2006
REGULATORY CAPITAL DATA		
Tier 1 Capital	\$10,152	\$11,022
Tier 1 Ratio	21.03%	22.44%
Total Capital (Tier 1 + Tier 2)	10,527	\$11,529
Total Capital Ratio	21.80%	23.47%
Total Risk-Adjusted Assets	48,283	\$49,116
Tier 1 Leverage Ratio	14.54%	12.22%

OTHER DATA		
Full Time Equivalent Employees (FTE's)	14	14
Stock Price Range (For the Quarter Ended):		
High	\$14.50	\$17.00
Low	\$14.00	\$15.25
Close	\$14.50	\$17.00