

**For Immediate Release**

## Fourth Quarter Earnings Reflect Continued Growth at Trinity Bank

FORT WORTH, Texas, February 26, 2007 -- Trinity Bank N.A. (OTC Bulletin Board: TYBT) today announced financial and operating results for the fourth quarter and for the twelve months ended December 31, 2006.

### **Results of Operations**

Trinity Bank, N.A. reported Net Income After Taxes for the fourth quarter of \$199,767, or \$.17 per diluted common share, compared to \$182,976, or \$.16 per diluted common share for the fourth quarter of 2005.

For the year 2006, Net Income After Taxes amounted to \$887,691, or \$.76 per diluted common share, compared to \$462,877, or \$.40 per diluted common share for 2005.

Jeffrey M. Harp, President, stated, "Results for the fourth quarter were negatively impacted by income tax for the first time since the bank opened in May, 2003. Trinity recouped all of its start-up losses in October of 2006. Therefore, fourth quarter earnings and future earnings will be subject to federal income tax. In spite of the tax liability, Trinity Bank reported its ninth consecutive quarter of increased profit."

### **Average for Quarter Ending**

(in 000's)	<u>12-31-06</u>	<u>12-31-05</u>	<u>%</u>
Loans	\$38,992	\$31,743	22.8%
Deposits	\$72,743	\$65,356	11.3%

### **Actual for Quarter Ending**

Net Interest Income	\$ 723	\$ 608	18.9%
Non-Interest Income	\$ 60	\$ 68	(11.8%)
Non-Interest Expense	\$ 461	\$ 454	1.5%
Loan Loss Provision	\$ 39	\$ 39	0.0%
Pre Tax Income	\$ 283	\$ 183	54.6%
Income Tax	\$ 83	\$ 0	N/M
Net Income	\$ 200	\$ 183	9.3%

(more)

**Average for Year Ending**

(in 000's)	<u>12-31-06</u>	<u>12-31-05</u>	<u>%</u>
Loans	\$35,823	\$30,188	18.7%
Deposits	\$66,561	\$56,497	17.8%

**Actual for Year Ending**

Net Interest Income	\$ 2,650	\$ 2,146	23.5%
Non-Interest Income	\$ 247	\$ 304	(18.8%)
Non-Interest Expense	\$ 1,794	\$ 1,826	(1.8%)
Loan Loss Provision	\$ 132	\$ 161	(18.0%)
Pre Tax Income	\$ 971	\$ 463	109.7%
Income Tax	\$ 83	\$ 0	N/M
Net Income	\$ 888	\$ 463	91.8%

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			Twelve Months Ended		
	December 31, 2006	2005	% Change	December 31, 2006	2005	% Change
Interest income	1,442	968	49.0%	4,788	3,149	52.0%
Interest expense	719	360	99.7%	2,138	1,003	113.2%
<b>Net Interest Income</b>	<b>723</b>	<b>608</b>	<b>18.9%</b>	<b>2,650</b>	<b>2,146</b>	<b>23.5%</b>
<b>Provision for Loan Losses</b>	<b>39</b>	<b>39</b>	<b>0.0%</b>	<b>132</b>	<b>161</b>	<b>-18.0%</b>
Service charges on deposits	17	19	-10.5%	188	204	-7.8%
Other income	43	49	-12.2%	59	100	-41.0%
<b>Total Non Interest Income</b>	<b>60</b>	<b>68</b>	<b>-11.8%</b>	<b>247</b>	<b>304</b>	<b>-18.8%</b>
Salaries and benefits expense	286	246	16.3%	999	1,010	-1.1%
Occupancy and equipment expense	83	96	-13.5%	312	327	-4.6%
Other expense	92	112	-17.9%	483	489	-1.2%
<b>Total Non Interest Expense</b>	<b>461</b>	<b>454</b>	<b>1.5%</b>	<b>1,794</b>	<b>1,826</b>	<b>-1.8%</b>
Earnings before income taxes	283	183	54.6%	971	463	109.7%
Provision for income taxes	83	0	N/M	83	0	N/M
<b>Net Earnings</b>	<b>200</b>	<b>183</b>	<b>9.3%</b>	<b>888</b>	<b>463</b>	<b>91.8%</b>
Basic earnings per share	0.18	0.16	12.7%	0.80	0.42	91.2%
Basic weighted average shares outstanding	1,109	1,109		1,109	1,105	
Diluted earnings per share	0.17	0.16	7.8%	0.76	0.40	88.4%
Diluted weighted average shares outstanding	1,161	1,145		1,166	1,145	

BALANCE SHEET SUMMARY	Average for Quarter			Average for Twelve Months		
	Ending December 31, 2006	2005	% Change	Ending December 31, 2006	2005	% Change
Total loans	\$38,992	\$31,743	22.8%	\$35,823	\$30,188	18.7%
Total short term investments	18,654	20,810	-10.4%	16,915	13,900	21.7%
Total investment securities	33,807	18,519	82.6%	25,847	17,558	47.2%
<b>Earning assets</b>	<b>91,453</b>	<b>71,072</b>	<b>28.7%</b>	<b>78,585</b>	<b>61,646</b>	<b>27.5%</b>
<b>Total assets</b>	<b>96,189</b>	<b>76,219</b>	<b>26.2%</b>	<b>83,247</b>	<b>66,783</b>	<b>24.7%</b>
Noninterest bearing deposits	17,344	15,250	13.7%	16,036	13,975	14.7%
Interest bearing deposits	55,399	50,106	10.6%	50,525	42,522	18.8%
<b>Total deposits</b>	<b>72,743</b>	<b>65,356</b>	<b>11.3%</b>	<b>66,561</b>	<b>56,497</b>	<b>17.8%</b>
<b>Shareholders' equity</b>	<b>10,996</b>	<b>10,096</b>	<b>8.9%</b>	<b>10,603</b>	<b>9,916</b>	<b>6.9%</b>

BALANCE SHEET SUMMARY	Dec 31, 2006	Average for Quarter Ending			Dec 31, 2005
		Sept. 30, 2006	June 30, 2006	March 31, 2006	
Total loans	\$38,992	\$36,604	\$35,331	\$32,281	\$31,743
Total short term investments	18,654	19,018	15,150	14,772	20,810
Total investment securities	33,807	29,938	19,710	19,732	18,519
<b>Earning assets</b>	<b>91,453</b>	<b>85,560</b>	<b>70,191</b>	<b>66,785</b>	<b>71,072</b>
<b>Total assets</b>	<b>96,189</b>	<b>90,163</b>	<b>74,714</b>	<b>71,574</b>	<b>76,219</b>
Noninterest bearing deposits	17,344	16,787	14,888	13,572	15,250
Interest bearing deposits	55,399	53,010	48,390	46,680	50,106
<b>Total deposits</b>	<b>72,743</b>	<b>69,797</b>	<b>63,278</b>	<b>60,252</b>	<b>65,356</b>
<b>Repurchase Agreements</b>	<b>12,084</b>	<b>9,472</b>	<b>831</b>	<b>929</b>	<b>611</b>
<b>Shareholders' equity</b>	<b>10,996</b>	<b>10,684</b>	<b>10,460</b>	<b>10,262</b>	<b>10,096</b>

HISTORICAL EARNINGS SUMMARY	Dec 31, 2006	Quarter Ended			Dec 31, 2005
		Sept. 30, 2006	June 30, 2006	March 31, 2006	
Interest income	1,442	1,328	1,068	949	968
Interest expense	719	625	425	368	360
<b>Net Interest Income</b>	<b>723</b>	<b>703</b>	<b>643</b>	<b>581</b>	<b>608</b>
<b>Provision for Loan Losses</b>	<b>39</b>	<b>33</b>	<b>30</b>	<b>30</b>	<b>39</b>
Service charges on deposits	17	18	22	20	19
Other income	43	43	30	54	49
<b>Total Non Interest Income</b>	<b>60</b>	<b>61</b>	<b>52</b>	<b>74</b>	<b>68</b>
Salaries and benefits expense	286	246	236	230	246
Occupancy and equipment expense	83	83	69	77	96
Other expense	92	143	136	113	112
<b>Total Non Interest Expense</b>	<b>461</b>	<b>472</b>	<b>441</b>	<b>420</b>	<b>454</b>
Earnings before income taxes	283	259	224	205	183
Provision for income taxes	83	0	0	0	0
<b>Net Earnings</b>	<b>200</b>	<b>259</b>	<b>224</b>	<b>205</b>	<b>183</b>

HISTORICAL BALANCE SHEET	Dec 31, 2006	Ending Balance			Dec 31, 2005
		Sept. 30, 2006	June 30, 2006	March 31, 2006	
Total loans	\$42,465	\$37,317	\$37,489	\$32,700	\$32,282
Total short term investments	18,598	18,922	14,001	13,110	18,923
Total investment securities	29,750	35,766	19,691	19,721	19,742
<b>Total earning assets</b>	<b>90,813</b>	<b>92,005</b>	<b>71,181</b>	<b>65,531</b>	<b>70,947</b>
Allowance for loan losses	(546)	(507)	(474)	(444)	(414)
Premises and equipment	1,804	1,837	1,780	1,812	1,855
Other Assets	4,353	4,202	4,443	3,690	3,770
<b>Total assets</b>	<b>96,424</b>	<b>97,537</b>	<b>76,930</b>	<b>70,589</b>	<b>76,158</b>
Noninterest bearing deposits	18,238	16,773	16,469	12,234	15,115
Interest bearing deposits	59,073	55,320	49,354	46,861	50,250
<b>Total deposits</b>	<b>77,311</b>	<b>72,093</b>	<b>65,823</b>	<b>59,095</b>	<b>65,365</b>
Repurchase Agreements	7,594	14,330	420	1,030	506
Other Liabilities	375	200	102	83	95
<b>Total liabilities</b>	<b>85,280</b>	<b>86,623</b>	<b>66,345</b>	<b>60,208</b>	<b>65,966</b>
<b>Shareholders' equity</b>	<b>11,144</b>	<b>10,914</b>	<b>10,585</b>	<b>10,380</b>	<b>10,191</b>

SELECTED RATIOS	Dec 31, 2006	Quarter Ending			Dec 31, 2005
		Sept. 30, 2006	June 30, 2006	March 31, 2006	
Return on average assets (annualized)	0.83%	1.15%	1.20%	1.15%	0.96%
Return on average equity (annualized)	7.28%	9.70%	8.57%	7.99%	7.25%
Average shareholders' equity to average assets	11.43%	11.85%	14.00%	14.34%	13.25%
Yield on earning assets	6.31%	6.16%	6.09%	5.69%	5.44%
Cost of interest bearing funds	4.27%	3.95%	3.45%	3.09%	2.53%
Net interest margin (tax equivalent)	3.16%	3.28%	3.66%	3.48%	3.42%
Efficiency ratio	58.87%	61.86%	63.73%	64.07%	67.16%
End of period book value per common share	10.05	9.84	9.54	9.36	9.19
End of period common shares outstanding	1,109	1,109	1,109	1,109	1,109

NONPERFORMING ASSETS	Quarter Ending				Dec 31, 2005
	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%

ALLOWANCE FOR LOAN LOSSES	Quarter Ending				Dec 31, 2005
	Dec 31, 2006	Sept. 30, 2006	June 30, 2006	March 31, 2006	
<b>Balance at beginning of period</b>	<b>\$507</b>	<b>\$474</b>	<b>\$444</b>	<b>\$414</b>	<b>\$375</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	39	33	30	30	39
<b>Balance at end of period</b>	<b>\$546</b>	<b>\$507</b>	<b>\$474</b>	<b>\$444</b>	<b>\$414</b>
Allowance for loan losses as a percentage of total loans	1.29%	1.36%	1.26%	1.36%	1.28%
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%	0.09%	0.08%	0.09%	0.12%

YIELD ANALYSIS	12 Months Ending					
	December 31, 2006			December 31, 2005		
	Average Balance	Interest	Yield	Average Balance	Interest	Yield
<b>Interest Earning Assets:</b>						
Short term investment	16,915	872	5.16%	13,900	500	3.60%
Investment securities	25,847	1,101	4.26%	17,558	656	3.74%
Loans	35,822	2,815	7.86%	30,188	1,992	6.60%
<b>Total Interest Earning Assets</b>	<b>78,584</b>	<b>4,788</b>	<b>6.09%</b>	<b>61,646</b>	<b>3,148</b>	<b>5.11%</b>
<b>Noninterest Earning Assets:</b>						
Cash and due from banks	2,859			3,148		
Other assets	2,276			2,323		
Allowance for loan losses	(473)			(334)		
<b>Total Noninterest Earning Assets</b>	<b>4,662</b>			<b>5,137</b>		
<b>Total Assets</b>	<b>\$83,246</b>			<b>\$66,783</b>		
<b>Interest Bearing Liabilities:</b>						
Transaction and Money Market accounts	36,093	1,261	3.49%	33,271	745	2.24%
Savings deposits	0	0	0.00%	0	0	0.00%
Certificates and other time deposits	14,807	613	4.14%	9,251	250	2.70%
Other borrowings	5,870	264	4.50%	265	8	3.02%
<b>Total Interest Bearing Liabilities</b>	<b>56,770</b>	<b>2,138</b>	<b>3.77%</b>	<b>42,787</b>	<b>1,003</b>	<b>2.34%</b>
<b>Noninterest Bearing Liabilities</b>						
Demand deposits	15,661			13,975		
Other liabilities	213			105		
Shareholders' Equity	10,602			9,916		
<b>Total Liabilities and Shareholders Equity</b>	<b>\$83,246</b>			<b>\$66,783</b>		
<b>Net Interest Income and Spread</b>		<b>2,650</b>	<b>2.33%</b>		<b>2,145</b>	<b>2.76%</b>
<b>Net Interest Margin (includes non-interest bearing accounts)</b>			<b>3.37%</b>			<b>3.48%</b>

	Dec 31, 2006	%	Dec 31, 2005	%
<b>LOAN PORTFOLIO</b>				
Commercial and industrial	23,688	55.78%	14,553	45.08%
Real estate:				
Commercial	7,281	17.15%	7,707	23.87%
Residential	7,042	16.58%	6,183	19.15%
Construction and development	2,686	6.33%	2,323	7.20%
Consumer	1,768	4.16%	1,516	4.70%
<b>Total loans</b>	<b>42,465</b>	<b>100.00%</b>	<b>32,282</b>	<b>100.00%</b>

	Dec 31, 2006	Dec 31, 2005
<b>REGULATORY CAPITAL DATA</b>		
Tier 1 Capital	\$11,222	\$10,334
Total Capital (Tier 1 + Tier 2)	\$11,768	\$10,748
Total Risk-Adjusted Assets	\$53,117	\$51,110
Tier 1 Ratio	21.13%	20.22%
Total Capital Ratio	22.15%	21.03%
Tier 1 Leverage Ratio	11.67%	13.56%

**OTHER DATA**

Full Time Equivalent Employees (FTE's)	13	13
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**Stock Price Range**

(For the Quarter Ended):

High	\$20.00	\$14.50
Low	\$15.25	\$14.00
Close	\$20.00	\$14.50