

*For Immediate Release*

Trinity Bank Achieves  
Significant Milestones in  
Fourth Full Year of Operation

Fort Worth, Texas  
February 25, 2008

Trinity Bank, N.A. (OTC Bulletin Board: TYBT) today announced financial results for the fourth quarter and the twelve months ending December 31, 2007.

**Results of Operations**

Trinity Bank, N.A. announced Net Income After Taxes of \$304,622 or \$.26 per diluted common share for the fourth quarter of 2007, compared to \$199,767 or \$.17 per diluted common share for the fourth of 2006.

For the year 2007, Net Income After Taxes amounted to \$1,036,699 or \$.90 per diluted common share, compared to \$887,691, or \$.76 per diluted common share for the year 2006.

Jeffrey M. Harp, President, stated, "Operating results for the fourth quarter of 2007 represents our thirteenth consecutive quarter of increased pre-tax profit. In our fourth full year of operation, we were able to achieve several significant milestones.

1. For the fourth quarter of 2007 (annualized), Trinity Bank earned for the first time in excess of 1% Return on Assets and 10% Return on Equity.
2. Trinity Bank averaged over \$100,000,000 in Total Assets for the first time in 2007.
3. Trinity Bank's annual Net Income After Taxes exceeded \$1,000,000 for the first time in 2007.

In spite of the competitive environment and the recent slowdown in the national economy, Trinity Bank continues to produce results by remaining focused on growth, profitability, and quality."

(more)

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***Average for Quarter Ending***

(in 000's)	<u>12-31-07</u>	<u>12-31-06</u>	<u>%</u>
Loans	\$ 50,053	\$38,992	28.4%
Deposits	\$106,124	\$72,743	45.9%

***Actual for Quarter Ending***

Net Interest Income	\$ 942	\$ 723	30.3%
Non-Interest Income	67	60	11.7%
Non-Interest Expense	530	461	14.9%
Loan Loss Provision	45	39	15.4%
Pre Tax Income	\$ 434	\$ 283	53.4%
Income Tax	\$ 129	\$ 83	55.4%
Net Income	\$ 305	\$ 200	52.5%

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			Twelve Months Ended		
	December 31 2007	2006	% Change	December 31 2007	2006	% Change
Interest income	1,745	1,442	21.0%	6,547	4,788	36.7%
Interest expense	803	719	11.7%	3,075	2,138	43.8%
<b>Net Interest Income</b>	<b>942</b>	<b>723</b>	<b>30.3%</b>	<b>3,472</b>	<b>2,650</b>	<b>31.0%</b>
<b>Provision for Loan Losses</b>	<b>45</b>	<b>39</b>	<b>15.4%</b>	<b>180</b>	<b>132</b>	<b>36.4%</b>
Service charges on deposits	28	17	64.7%	106	75	41.3%
Other income	39	43	-9.3%	214	172	24.4%
<b>Total Non Interest Income</b>	<b>67</b>	<b>60</b>	<b>11.7%</b>	<b>320</b>	<b>247</b>	<b>29.6%</b>
Salaries and benefits expense	324	286	13.3%	1,107	999	10.8%
Occupancy and equipment expense	91	83	9.6%	352	312	12.8%
Other expense	115	92	25.0%	600	483	24.2%
<b>Total Non Interest Expense</b>	<b>530</b>	<b>461</b>	<b>15.0%</b>	<b>2,059</b>	<b>1,794</b>	<b>14.8%</b>
Earnings before income taxes	434	283	53.4%	1,553	971	59.9%
Provision for income taxes	129	83	55.4%	516	83	521.7%
<b>Net Earnings</b>	<b>305</b>	<b>200</b>	<b>52.5%</b>	<b>1,037</b>	<b>888</b>	<b>16.8%</b>
Basic earnings per share	0.28	0.18	55.6%	0.94	0.80	17.5%
Basic weighted average shares outstanding	1,109	1,109		1,109	1,109	
Diluted earnings per share	0.26	0.17	52.9%	0.90	0.76	18.4%
Diluted weighted average shares outstanding	1,157	1,161		1,156	1,166	

BALANCE SHEET SUMMARY	Average for Quarter			Average for Twelve Months		
	Ending December 31, 2007	2006	% Change	Ending December 31, 2007	2006	% Change
Total loans	\$50,053	\$38,992	28.4%	\$47,511	\$35,823	32.6%
Total short term investments	27,011	18,654	44.8%	23,546	16,915	39.2%
Total investment securities	36,569	33,807	8.2%	31,444	25,847	21.7%
<b>Earning assets</b>	<b>113,633</b>	<b>91,453</b>	<b>24.3%</b>	<b>102,501</b>	<b>78,585</b>	<b>30.4%</b>
<b>Total assets</b>	<b>119,646</b>	<b>96,189</b>	<b>24.4%</b>	<b>108,154</b>	<b>83,247</b>	<b>29.9%</b>
Noninterest bearing deposits	23,620	17,344	36.2%	20,937	16,036	30.6%
Interest bearing deposits	82,504	55,399	48.9%	72,452	50,525	43.4%
<b>Total deposits</b>	<b>106,124</b>	<b>72,743</b>	<b>45.9%</b>	<b>93,389</b>	<b>66,561</b>	<b>40.3%</b>
<b>Shareholders' equity</b>	<b>12,078</b>	<b>10,996</b>	<b>9.8%</b>	<b>11,629</b>	<b>10,603</b>	<b>9.7%</b>

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

<b>BALANCE SHEET SUMMARY</b>	<b>Average for Quarter Ending</b>				<b>Dec 31, 2006</b>
	<b>Dec. 31 2007</b>	<b>Sept. 30, 2007</b>	<b>June 30, 2007</b>	<b>March 31, 2007</b>	
Total loans	\$50,053	\$50,328	\$46,530	\$42,976	\$38,992
Total short term investments	27,011	22,927	24,676	19,493	18,654
Total investment securities	36,569	30,778	26,955	31,151	33,807
<b>Earning assets</b>	<b>113,633</b>	<b>104,033</b>	<b>98,161</b>	<b>93,620</b>	<b>91,453</b>
<b>Total assets</b>	<b>119,646</b>	<b>109,844</b>	<b>103,889</b>	<b>99,017</b>	<b>96,189</b>
Noninterest bearing deposits	23,620	21,396	20,411	18,258	17,344
Interest bearing deposits	82,504	75,546	69,933	61,561	55,399
<b>Total deposits</b>	<b>106,124</b>	<b>96,942</b>	<b>90,344</b>	<b>79,819</b>	<b>72,743</b>
<b>Repurchase Agreements</b>	<b>849</b>	<b>663</b>	<b>1,519</b>	<b>7,511</b>	<b>12,084</b>
<b>Shareholders' equity</b>	<b>12,078</b>	<b>11,725</b>	<b>11,486</b>	<b>11,215</b>	<b>10,996</b>
<b>HISTORICAL EARNINGS SUMMARY</b>					
<b>HISTORICAL EARNINGS SUMMARY</b>	<b>Quarter Ended</b>				<b>Dec 31, 2006</b>
	<b>Dec. 31 2007</b>	<b>Sept. 30, 2007</b>	<b>June 30, 2007</b>	<b>March 31, 2007</b>	
Interest income	1,745	1,721	1,602	1,479	1,442
Interest expense	803	804	752	716	719
<b>Net Interest Income</b>	<b>942</b>	<b>917</b>	<b>850</b>	<b>763</b>	<b>723</b>
<b>Provision for Loan Losses</b>	<b>45</b>	<b>45</b>	<b>45</b>	<b>45</b>	<b>39</b>
Service charges on deposits	28	25	28	24	17
Other income	39	51	52	73	43
<b>Total Non Interest Income</b>	<b>67</b>	<b>76</b>	<b>80</b>	<b>97</b>	<b>60</b>
Salaries and benefits expense	324	278	248	257	286
Occupancy and equipment expense	91	91	87	83	83
Other expense	115	161	178	147	92
<b>Total Non Interest Expense</b>	<b>530</b>	<b>530</b>	<b>513</b>	<b>487</b>	<b>461</b>
Earnings before income taxes	434	418	372	328	283
Provision for income taxes	129	147	128	111	83
<b>Net Earnings</b>	<b>305</b>	<b>271</b>	<b>244</b>	<b>217</b>	<b>200</b>

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HISTORICAL BALANCE SHEET	Ending Balance				
	Dec. 31 2007	Sept. 30, 2007	June 30, 2007	March 31, 2007	Dec 31, 2006
Total loans	\$50,545	\$50,936	\$48,392	\$46,189	\$42,465
Total short term investments	25,654	24,235	24,256	18,417	18,598
Total investment securities	43,561	31,685	27,907	32,817	29,750
<b>Total earning assets</b>	<b>119,760</b>	<b>106,856</b>	<b>100,555</b>	<b>97,423</b>	<b>90,813</b>
Allowance for loan losses	726	681	636	591	546
Premises and equipment	1,630	1,677	1,723	1,767	1,804
Other Assets	4,572	5,126	4,780	3,776	4,393
<b>Total assets</b>	<b>125,236</b>	<b>112,978</b>	<b>106,422</b>	<b>102,375</b>	<b>96,464</b>
Noninterest bearing deposits	24,423	22,487	19,963	19,028	18,239
Interest bearing deposits	87,352	77,319	73,738	63,807	57,072
<b>Total deposits</b>	<b>111,775</b>	<b>99,806</b>	<b>93,701</b>	<b>82,835</b>	<b>75,311</b>
Repurchase Agreements	820	732	756	7,595	7,594
Other Liabilities	379	494	388	543	414
<b>Total liabilities</b>	<b>112,974</b>	<b>101,032</b>	<b>94,845</b>	<b>90,973</b>	<b>83,319</b>
<b>Shareholders' equity</b>	<b>12,262</b>	<b>11,946</b>	<b>11,577</b>	<b>11,402</b>	<b>11,144</b>
NONPERFORMING ASSETS	Quarter Ending				
	Dec. 31 2007	Sept. 30, 2007	June 30, 2007	March 31, 2007	Dec 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				Dec 31, 2006
	Dec. 31 2007	Sept. 30, 2007	June 30, 2007	March 31, 2007	
<b>Balance at beginning of period</b>	<b>\$681</b>	<b>\$636</b>	<b>\$591</b>	<b>\$546</b>	<b>\$507</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	45	39
<b>Balance at end of period</b>	<b>\$726</b>	<b>\$681</b>	<b>\$636</b>	<b>\$591</b>	<b>\$546</b>
Allowance for loan losses as a percentage of total loans	1.44%	1.34%	1.31%	1.22%	1.29%
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	0.09%	0.08%	0.09%	0.09%	0.10%

SELECTED RATIOS	Quarter Ending				Dec 31, 2006
	Dec. 31 2007	Sept. 30, 2007	June 30, 2007	March 31, 2007	
Return on average assets (annualized)	1.02%	0.99%	0.94%	0.88%	0.83%
Return on average equity (annualized)	10.10%	9.25%	8.50%	7.74%	7.28%
Average shareholders' equity to average assets	10.09%	10.67%	11.06%	11.33%	11.43%
Yield on earning assets	6.42%	6.62%	6.53%	6.32%	6.31%
Cost of interest bearing funds	4.10%	4.22%	4.21%	4.15%	4.27%
Net interest margin (tax equivalent)	3.42%	3.53%	3.46%	3.26%	3.16%
Efficiency ratio	52.53%	53.37%	55.16%	56.63%	58.87%
End of period book value per common share	11.06	10.77	10.44	10.28	10.05
End of period common shares outstanding	1,109	1,109	1,109	1,109	1,109

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	Twelve Months Ending					
	December 31, 2007			December 31, 2006		
YIELD ANALYSIS	Average Balance	Interest	Yield	Average Balance	Interest	Yield
Interest Earning Assets:						
Short term investment	23,546	1,231	5.23%	16,915	872	5.16%
Investment securities	31,444	1,405	4.58%	25,847	1,101	4.26%
Loans	47,511	3,908	8.23%	35,822	2,815	7.86%
<b>Total Interest Earning Assets</b>	<b>102,501</b>	<b>6,544</b>	<b>6.42%</b>	<b>78,584</b>	<b>4,788</b>	<b>6.09%</b>
Noninterest Earning Assets:						
Cash and due from banks	3,751			2,859		
Other assets	2,657			2,276		
Allowance for loan losses	(630)			(473)		
<b>Total Noninterest Earning Assets</b>	<b>5,778</b>			<b>4,662</b>		
<b>Total Assets</b>	<b>\$108,177</b>			<b>\$83,246</b>		
Interest Bearing Liabilities:						
Transaction and Money Market accounts	51,740	2,002	3.87%	36,093	1,261	3.49%
Savings deposits	0	0	0.00%	0	0	0.00%
Certificates and other time deposits	20,713	960	4.64%	14,807	613	4.14%
Other borrowings	2,612	113	4.33%	5,870	264	4.50%
<b>Total Interest Bearing Liabilities</b>	<b>75,065</b>	<b>3,075</b>	<b>4.10%</b>	<b>56,770</b>	<b>2,138</b>	<b>3.77%</b>
Noninterest Bearing Liabilities						
Demand deposits	20,937			15,661		
Other liabilities	546			213		
Shareholders' Equity	11,629			10,602		
<b>Total Liabilities and Shareholders Equity</b>	<b>\$108,177</b>			<b>\$83,246</b>		
<b>Net Interest Income and Spread</b>		<b>3,469</b>	<b>2.32%</b>		<b>2,650</b>	<b>2.33%</b>
<b>Net Interest Margin (includes non-interest bearing accounts)</b>			<b>3.42%</b>			<b>3.37%</b>

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	Dec. 31 2007	%	Dec. 31 2006	%
<b>LOAN PORTFOLIO</b>				
Commercial and industrial	30,179	59.71%	23,688	55.78%
Real estate:				
Commercial	6,975	13.80%	7,281	17.15%
Residential	6,509	12.88%	7,042	16.58%
Construction and development	4,788	9.47%	2,686	6.33%
Consumer	2,094	4.14%	1,768	4.16%
<b>Total loans (gross)</b>	<b>50,545</b>	<b>100.00%</b>	<b>42,465</b>	<b>100.00%</b>
Unearned discounts	0	0.00%	0	0.00%
<b>Total loans (net)</b>	<b>50,545</b>	<b>100.00%</b>	<b>42,465</b>	<b>100.00%</b>

	Dec. 31 2007	Dec. 31 2006
<b>REGULATORY CAPITAL DATA</b>		
Tier 1 Capital	\$12,259	\$11,222
Total Capital (Tier 1 + Tier 2)	\$12,985	\$11,768
Total Risk-Adjusted Assets	\$65,729	\$53,117
Tier 1 Ratio	18.65%	21.13%
Total Capital Ratio	19.76%	22.15%
Tier 1 Leverage Ratio	10.25%	11.67%

<b>OTHER DATA</b>		
Full Time Equivalent Employees (FTE's)	15	13
<b>Stock Price Range</b> (For the Quarter Ended):		
High	\$20.00	\$20.00
Low	\$18.00	\$15.25
Close	\$20.00	\$20.00