

For Immediate Release

Second Quarter Earnings Reflect Continued Growth at Trinity Bank

Fort Worth, Texas
August 6, 2007

Trinity Bank, N.A. (OTC Bulletin Board: TYBT) today announced financial results for the second quarter and for the six months ending June 30, 2007.

Results of Operations

Trinity Bank, N.A. announced Net Income After Taxes of \$243,761, or \$.21 per diluted common share for the second quarter of 2007, compared to \$225,162 or \$.20 per diluted common share for the second quarter of 2006.

For the first six months of 2007, Net Income After Taxes amounted to \$461,284 or \$.40 per diluted common share, compared to \$430,571 or \$.38 per diluted common share.

Jeffrey M. Harp, President, stated, "Operating results for the second quarter of 2007 represent our eleventh consecutive quarter of increased pretax profit. Significant growth in Loans (32%) and Deposits (43%) contributed to a 65% increase in Pre-tax Income. Net Income After Taxes increased 8.4%, but was again negatively impacted by taxes at a 34% rate in 2007 versus a 0% tax rate for the second quarter of 2006".

Average for Quarter Ending

(in 000's)	<u>6-30-07</u>	<u>6-30-06</u>	<u>%</u>
Loans	\$46,530	\$35,331	31.7%
Deposits	\$90,344	\$63,278	42.8%

Actual for Quarter Ending

Net Interest Income	\$ 850	\$ 643	32.2%
Non-Interest Income	\$ 80	\$ 53	50.9%
Non-Interest Expense	\$ 513	\$ 441	16.3%
Loan Loss Provision	\$ 45	\$ 30	50.0%
Pre Tax Income	\$ 372	\$ 225	65.3%
Income Tax	\$ 128	\$ 0	N/M
Net Income	\$ 244	\$ 225	8.4%

(more)

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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 click on "About Us" and then click on "Investor Information". Financial information in regulatory reporting format is also available at 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			Six Months Ended		
	June 30 2007	2006	% Change	June 30 2007	2006	% Change
Interest income	1,602	1,068	50.0%	3,081	2,017	52.8%
Interest expense	752	425	76.9%	1,468	793	85.1%
Net Interest Income	850	643	32.2%	1,613	1,224	31.8%
Provision for Loan Losses	45	30	50.0%	90	60	50.0%
Service charges on deposits	28	19	47.4%	52	42	23.8%
Other income	52	34	52.9%	125	84	48.8%
Total Non Interest Income	80	53	50.9%	177	126	40.5%
Salaries and benefits expense	248	236	5.1%	505	466	8.4%
Occupancy and equipment expense	87	69	26.1%	170	146	16.4%
Other expense	178	136	30.9%	324	248	30.6%
Total Non Interest Expense	513	441	16.3%	999	860	16.2%
Earnings before income taxes	372	225	65.3%	701	430	63.0%
Provision for income taxes	128	0	0.0%	240	0	0.0%
Net Earnings	244	225	8.4%	461	430	7.2%
Basic earnings per share	0.22	0.20	10.0%	0.42	0.39	6.6%
Basic weighted average shares outstanding	1,109	1,109		1,109	1,109	
Diluted earnings per share	0.21	0.20	7.0%	0.40	0.38	5.8%
Diluted weighted average shares outstanding	1,160	1,145		1,160	1,145	

BALANCE SHEET SUMMARY	Average for Quarter			Average for Six Months		
	Ending June 30, 2007	2006	% Change	Ending June 30, 2007	2006	% Change
Total loans	\$46,530	\$35,331	31.7%	\$44,762	\$33,814	32.4%
Total short term investments	24,676	15,150	62.9%	22,108	14,962	47.8%
Total investment securities	26,955	19,710	36.8%	29,041	19,721	47.3%
Earning assets	98,161	70,191	39.8%	95,911	68,497	40.0%
Total assets	103,889	74,800	38.9%	101,466	73,235	38.5%
Noninterest bearing deposits	20,411	14,888	37.1%	19,341	14,234	35.9%
Interest bearing deposits	69,933	48,390	44.5%	65,770	47,539	38.3%
Total deposits	90,344	63,278	42.8%	85,111	61,773	37.8%
Shareholders' equity	11,486	10,460	9.8%	11,351	10,361	9.6%

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BALANCE SHEET SUMMARY	Average for Quarter Ending				June 30, 2006
	June 30, 2007	March 31, 2007	Dec 31, 2006	Sept. 30, 2006	
Total loans	\$46,530	\$42,976	\$38,992	\$36,604	\$35,331
Total short term investments	24,676	19,493	18,654	19,018	15,150
Total investment securities	26,955	31,151	33,807	29,938	19,710
Earning assets	98,161	93,620	91,453	71,070	70,191
Total assets	103,889	99,017	96,189	90,163	74,714
Noninterest bearing deposits	20,411	18,258	17,344	16,787	14,888
Interest bearing deposits	69,933	61,561	55,399	53,010	48,390
Total deposits	90,344	79,819	72,743	69,797	63,278
Repurchase Agreements	1,519	7,511	12,084	9,472	831
Shareholders' equity	11,486	11,215	10,996	10,684	10,460

HISTORICAL EARNINGS SUMMARY	Quarter Ended				June 30, 2006
	June 30, 2007	March 31, 2007	Dec 31, 2006	Sept. 30, 2006	
Interest income	1,602	1,479	1,442	1,328	1,068
Interest expense	752	716	719	625	425
Net Interest Income	850	763	723	703	643
Provision for Loan Losses	45	45	39	33	30
Service charges on deposits	28	24	17	18	19
Other income	52	73	43	43	34
Total Non Interest Income	80	97	60	61	53
Salaries and benefits expense	248	257	286	246	236
Occupancy and equipment expense	87	83	83	83	69
Other expense	178	147	92	143	136
Total Non Interest Expense	513	487	461	472	441
Earnings before income taxes	372	328	283	259	225
Provision for income taxes	128	111	83	0	0
Net Earnings	244	217	200	259	225

TRINITY BANK N.A.
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HISTORICAL BALANCE SHEET	Ending Balance				
	June 30, 2007	March 31, 2007	Dec 31, 2006	Sept. 30, 2006	June 30, 2006
Total loans	\$48,388	\$46,189	\$42,465	\$37,317	\$37,489
Total short term investments	24,256	18,417	18,598	18,922	14,001
Total investment securities	27,907	32,817	29,750	35,766	19,691
Total earning assets	100,551	97,423	90,813	92,005	71,181
Allowance for loan losses	636	591	546	507	474
Premises and equipment	1,723	1,767	1,804	1,837	1,780
Other Assets	4,729	3,776	4,353	4,202	4,443
Total assets	106,367	102,375	96,424	97,537	76,930
Noninterest bearing deposits	19,963	19,028	18,238	16,773	16,469
Interest bearing deposits	73,738	63,807	59,073	55,320	49,354
Total deposits	93,701	82,835	77,311	72,093	65,823
Repurchase Agreements	756	7,595	7,594	14,330	420
Other Liabilities	333	543	375	200	102
Total liabilities	94,790	90,973	85,280	86,623	66,345
Shareholders' equity	11,577	11,402	11,144	10,914	10,585

NONPERFORMING ASSETS	Quarter Ending				
	June 30, 2007	March 31, 2007	Dec 31, 2006	Sept. 30, 2006	June 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%
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TRINITY BANK N.A.
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ALLOWANCE FOR LOAN LOSSES	Quarter Ending				
	June 30, 2007	March 31, 2007	Dec 31, 2006	Sept. 30, 2006	June 30, 2006
Balance at beginning of period	\$591	\$546	\$507	\$474	\$444
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	39	33	30
Balance at end of period	\$636	\$591	\$546	\$507	\$474
Allowance for loan losses as a percentage of total loans	1.31%	1.28%	1.29%	1.36%	1.26%
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%	0.10%	0.10%	0.09%	0.08%

SELECTED RATIOS	Quarter Ending				
	June 30, 2007	March 31, 2007	Dec 31, 2006	Sept. 30, 2006	June 30, 2006
Return on average assets (annualized)	0.94%	0.88%	0.83%	1.15%	1.20%
Return on average equity (annualized)	8.50%	7.74%	7.28%	9.70%	8.60%
Average shareholders' equity to average assets	11.06%	11.33%	11.43%	11.85%	14.00%
Yield on earning assets	6.53%	6.32%	6.31%	6.16%	6.09%
Cost of interest bearing funds	4.21%	4.15%	4.27%	3.95%	3.45%
Net interest margin (tax equivalent)	3.46%	3.26%	3.16%	3.28%	3.66%
Efficiency ratio	55.16%	56.63%	58.87%	61.86%	63.73%
End of period book value per common share	10.44	10.28	10.05	9.84	9.54
End of period common shares outstanding	1,109	1,109	1,109	1,109	1,109

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	Three Months Ending					
	June 30, 2007			June 30, 2006		
YIELD ANALYSIS	Average Balance	Interest	Yield	Average Balance	Interest	Yield
Interest Earning Assets:						
Short term investment	24,676	331	5.37%	15,150	189	4.99%
Investment securities	26,955	301	4.47%	19,710	196	3.98%
Loans	46,530	970	8.34%	35,331	683	7.73%
Total Interest Earning Assets	98,161	1,602	6.53%	70,191	1,068	6.09%
Noninterest Earning Assets:						
Cash and due from banks	3,709			2,772		
Other assets	2,626			2,221		
Allowance for loan losses	(607)			(456)		
Total Noninterest Earning Assets	5,728			4,537		
Total Assets	\$103,889			\$74,728		
Interest Bearing Liabilities:						
Transaction and Money Market accounts	49,460	492	3.98%	33,747	276	3.27%
Savings deposits	0	0	0.00%	0	0	0.00%
Certificates and other time deposits	20,474	244	4.77%	14,644	142	3.88%
Other borrowings	1,519	16	4.21%	831	7	3.37%
Total Interest Bearing Liabilities	71,453	752	4.21%	49,222	425	3.45%
Noninterest Bearing Liabilities						
Demand deposits	20,411			14,887		
Other liabilities	539			145		
Shareholders' Equity	11,486			10,460		
Total Liabilities and Shareholders Equity	\$103,889			\$74,714		
Net Interest Income and Spread		850	2.32%		643	2.63%
Net Interest Margin (includes non-interest bearing accounts)			3.46%			3.67%

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	June 30 2007	%	June 30 2006	%
LOAN PORTFOLIO				
Commercial and industrial	27,470	56.77%	19,341	51.60%
Real estate:				
Commercial	7,793	16.11%	8,052	21.48%
Residential	6,575	13.59%	6,849	18.27%
Construction and development	4,701	9.72%	1,866	4.98%
Consumer	1,849	3.82%	1,376	3.67%
Total loans (gross)	48,388	100.00%	37,484	100.00%
Unearned discounts	0	0.00%	0	0.00%
Total loans (net)	48,388	100.00%	37,484	100.00%
	June 30 2007		June 30 2006	
REGULATORY CAPITAL DATA				
Tier 1 Capital	\$11,684		\$10,765	
Total Capital (Tier 1 + Tier 2)	\$12,320		\$11,239	
Total Risk-Adjusted Assets	\$60,151		\$54,812	
Tier 1 Ratio	19.42%		19.64%	
Total Capital Ratio	20.48%		20.50%	
Tier 1 Leverage Ratio	11.25%		14.41%	
OTHER DATA				
Full Time Equivalent Employees (FTE's)	14		14	
Stock Price Range (For the Quarter Ended):				
High	\$18.00		\$17.40	
Low	\$17.00		\$15.25	
Close	\$17.75		\$16.00	