

Press Release

TRINITY BANK INCREASES CASH DIVIDEND 3.0%

FORT WORTH, TEXAS, March 29, 2021 - Trinity Bank, N.A. (OTC Bulletin Board: TYBT) announced that on March 23, 2021, the Board of Directors declared a cash dividend of \$.69 per share. The dividend will be payable on April 30, 2021 to shareholders of record as of the close of business on April 15, 2021.

President Barney Wiley stated, “The Board of Directors of Trinity Bank, N.A. is pleased to announce the bank’s 19th semiannual cash dividend. The dividend of \$.69 per share payable in April 2021 represents a 3.0% increase over the \$.67 per share dividend that was paid in October 2020.”

“Trinity Bank has now increased its semiannual dividend each six months since dividends were initiated in 2012.”

	April	October	Special	Annual
2012	\$0.20	\$0.20	\$1.00	\$1.40
2013	\$0.25	\$0.28		\$0.53
2014	\$0.31	\$0.34		\$0.65
2015	\$0.38	\$0.42		\$0.80
2016	\$0.44	\$0.46		\$0.90
2017	\$0.49	\$0.51		\$1.00
2018	\$0.54	\$0.57		\$1.11
2019	\$0.60	\$0.62		\$1.22
2020	\$0.64	\$0.67		\$1.31
2021	\$0.69			\$0.69
				\$9.61

“Despite the economic impact of the virus and the challenging rate environment, Trinity Bank remains positioned to increase the cash dividend to shareholders. The current payout ratio (Dividend divided by Net Income) is approximately 30% and we believe this is sustainable. In spite of the temporary increase in earning assets we have seen as a result of PPP lending activity, Trinity Bank remains well capitalized, with a capital ratio in excess of 10%. We have experienced good, core loan growth (excluding the SBA PPP loans) and are well positioned to continue taking advantage of the opportunities presented in the North Texas market.”

The Board of Directors will review the dividend policy again in the fall of 2021 when operating results for the first half of 2021 are available.

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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