

Press Release

TRINITY BANK INCREASES CASH DIVIDEND 4.0%

FORT WORTH, TEXAS, September 29, 2022 - Trinity Bank, N.A. (OTC PINK: TYBT) announced that on September 27, 2022, the Board of Directors declared a cash dividend of \$.78 per share. The dividend will be payable on October 31, 2022 to shareholders of record as of the close of business on October 14, 2022.

CEO Matt R. Opitz stated, “The Board of Directors of Trinity Bank, N.A. is pleased to announce the bank’s 22nd semiannual cash dividend. The dividend of \$0.78 per share payable in October 2022 represents a 4.0% increase over the \$0.75 per share dividend paid in April 2022.”

“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	\$0.73		\$1.42
2022	\$0.75	\$0.78		\$1.53
			Total Dividends	\$11.87

CEO Opitz stated, “I am proud of Trinity Bank’s history of performance and earnings which has made it possible to share a significant piece of that success with our shareholders through these cash dividends. Our excellent employees, who are committed to building long-term banking relationships and delivering exceptional customer experiences, are the ones to thank for this success.”

“At the time of our last dividend declaration, we mentioned that the Federal Reserve had just embarked on its first rate increase since 2018. As of last week, we have now seen four additional, large rate increases that have resulted in a 79% increase in the bank’s primary rate index, Wall Street Journal Prime. Inflation remains high, supply chain issues are still causing delays across most of the US economy and economic uncertainty is mounting. However, despite these headwinds, Trinity Bank remains well prepared to handle whatever comes next with significant liquidity, strong capital and good loan quality.”

The Board of Directors will review the dividend policy again in the Spring of 2023 when operating results for the second half of 2022 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.

For information contact:

Richard Burt
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.