

Press Release

TRINITY BANK INCREASES CASH DIVIDEND 5.8%

FORT WORTH, TEXAS, September 30, 2021 - Trinity Bank, N.A. (OTC Bulletin Board: TYBT) announced that on September 28, 2021, the Board of Directors declared a cash dividend of \$.73 per share. The dividend will be payable on October 29, 2021 to shareholders of record as of the close of business on October 15, 2021.

CEO Matt R. Opitz stated, “The Board of Directors of Trinity Bank, N.A. is pleased to announce the bank’s 20th semiannual cash dividend. The dividend of \$.73 per share payable in October 2021 represents a 5.8% increase over the \$.69 per share dividend that was paid in April 2021.”

“Trinity Bank has 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
				\$ 10.34

“I am pleased to share that the payment of this 20th dividend marks a very special milestone for Trinity Bank. Upon receipt, our original shareholders, which represent approximately 70% of our existing shareholder base, will have received 100% of their initial \$10.00 investment in Trinity Bank back in the form of cash dividends. Thank you for your continued support of and investment in Trinity Bank.”

“Despite the continued low rate environment, escalating inflation and the threat of more unprecedented spending out of Washington, Trinity Bank remains well positioned with strong capital and liquidity. We have continued to experience above average core loan (excluding PPP loans) and deposit growth as well as meaningful growth in our customer base as we continue to focus on providing exceptional customer experiences in everything we do.”

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