



November 10, 2025

3rd Quarter 2025 Report to Trinity Bank Shareholders

As we recently disclosed in our November 7, 2025, press release, **YOUR** bank continues to produce consistent earnings and growth despite the uncertainty that continues in our economy. Trinity Bank is on pace to have its best year in our 22-year history!

For the third quarter 2025, Trinity Bank, N.A. reported Net Income after Taxes of \$2,324,000, an increase of 10.7% over third quarter 2024 earnings of \$2,099,000. Earnings per diluted common share for the third quarter 2025 amounted to \$2.03, an increase of 9.1% over third quarter 2024 results of \$1.86 per diluted common share.

For the first nine months of 2025, Net Income after Taxes was \$6,908,000, an increase of 10.0% over the first nine months of 2024 results of \$6,281,000. Earnings per diluted common share for the first nine months of 2025 were \$6.05, an increase of 8.6% over the first nine months of 2024 results of \$5.57 per diluted common share.

2025 has been anything but ordinary. From major policy shifts brought on by the new administration, to ongoing conflict abroad, a global tariff war, stubborn inflation and now a labor market that is showing signs of softening, 2025 has been eventful. These macro changes are fueling a very active bank M&A market, particularly in Texas. While we monitor this activity closely, we remain committed to the independent model which has served us well since opening the doors in 2003.

In the first section of this letter, we deal with the shifting interest rate environment that has resulted from the softening labor market and what we are doing to ensure Trinity Bank is positioned for continued growth and success in any rate cycle. In the second section, we want to update you on our continued succession planning efforts at the Board of Directors, Executive Management and Staff levels of the bank.

Shifting Interest Rate Environment:

As we all know, the Fed has been on a mission to combat inflation with higher interest rates since the pandemic. However, recent signs of softening in the US labor market have caused the Fed to shift its efforts to once again begin cutting rates. This is a bit of a tight rope. If they move too quickly to lower rates, they may very well leave the job of reducing inflation unfinished. However, if they do not move quick enough, the labor market could continue to deteriorate along with consumer spending which could lead to a more pronounced slowdown or recession.

We saw the first rate cut of 2025 at the Fed's September meeting and now a second cut at last week's meeting. The market seems to be optimistic about the potential for additional cuts as we move into 2026.



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The good news is, Trinity Bank is built for times like these. Our consistent and conservative approach to managing interest rate risk has put Trinity in a position to be successful in any rate cycle.

Managing Interest Rate Risk

Our most effective tool for reducing interest rate risk is to stay short. In other words, managing how long we commit to a fixed rate of interest on both deposit accounts and loans, as well as how long we are willing to go on our investment decisions.

Deposit Accounts

We have the ability to adjust rates on our money market accounts and interest-bearing checking accounts anytime. This gives us the flexibility to stay in line with the market at all times.

CDs are currently priced to offer the highest rate in exchange for the shortest duration. In other words, our 90-day CD offers the highest rate followed by our 6-month CD and our 12-month CD, which offers our most conservative rate.

You might be wondering what kind of deposit growth or runoff we have experienced as a result of this strategy. We ended 3Q 2024 with total deposits of \$442,600,000 and we ended 3Q 2025 with \$493,500,000 in total deposits. This represents an 11.5% increase in total deposits, despite the significantly elevated level of competition we have seen, especially in the North Texas market. This demonstrates that our strategy of paying as much as we can, as opposed to as little as we can get away with, is working as designed.

Loans

You have heard us say it before and it is still true – When rates are low, customers want to fix their rates for as long as they can. When rates are high, banks want to fix rates as long as they can.

In theory, this makes sense for both groups, however in reality it almost never works out this way for a bank like Trinity. As you know, we are primarily a commercial and industrial bank which, more simply put, means we bank operators and business owners. As opposed to a bank that loans primarily on investor real estate, we handle a wide variety of lending needs for our customers. This includes loans for short-term working capital needs, equipment purchases, acquisitions, buy-ins, buy-outs and owner-occupied real estate.

Each of these different loan types comes with a different rate structure. Short-term working capital loans generally have a floating interest rate, where equipment loans typically have a fixed rate of interest. Acquisition loans, buy-in and buy-out loans and owner-occupied real estate loans can vary between fixed, variable and floating. All this to say, this works to Trinity's advantage.

Our goal is to have about as many fixed rate loans as we do floating rate loans. Because our floating rate portfolio reprices when the Fed changes rates, these loans are always priced at a “market rate” which eliminates interest rate risk on this portion of the portfolio. The fixed rate portion of our loan portfolio is where we have opportunities to manage potential risk. One key way we avoid excessive interest rate risk is by rarely offering fixed rates beyond 5 years. This allows us to frequently make adjustments to maintain market pricing.

Staying short in our fixed-rate portfolio has not limited our ability to succeed in this highly competitive market. We ended 3Q 2024 with total loans of \$296,900,000 and we ended 3Q 2025 with \$341,600,000 in total loans. This represents a 15% increase, which demonstrates our ability to responsibly limit interest rate risk while also achieving above average growth.

Securities

A bank's securities portfolio is designed to be a stable source of liquidity that can be called upon when needed. To ensure the portfolio remains positioned to provide that support, investments must be relatively short in duration. However, the value of staying short is something many banks forgot during the low-interest rate environment we found ourselves in during the pandemic.

Seeking higher yields during this period led many banks to invest in longer term securities. While they were successful in earning a little extra yield, that success was short lived. As rates began to rise, the value of those securities began to decline which limited their ability to sell those securities without recognizing meaningful losses. Not only were those portfolios no longer viable sources of liquidity, in many cases they became those banks' biggest liabilities. Silicon Valley Bank was the most notable bank to fall into this trap; however, many others were in very similar situations.

We take a disciplined approach to managing Trinity Bank's securities portfolio. We purchase securities that offer little risk for a fair yield, and we work to keep duration risk short. This disciplined approach has positioned our portfolio as a viable source of liquidity that can be accessed when needed to support the operations of the bank.

Succession Planning Update:

One thing we have learned at Trinity Bank is the value and importance of good succession planning. We have experienced great success finding top-quality talent to ensure our bank remains positioned for continued success. However, the job of succession planning is never done which causes us to remain focused on recruiting top-level talent at all levels of the bank. Here is an update on our succession planning efforts thus far in 2025:

Board of Directors:

In 2025, we were able to recruit another great board member – George Coultriss. George is a customer and shareholder of Trinity Bank. He brings a wealth of broad-based industry experience as a successful investment banker who has advised clients across all industry types on banking, operational structure and efficiencies as well as mergers and acquisitions. Prior to joining Trinity Bank's board, George served as Advisory Director to UMB Bank in Fort Worth. We are excited for the contributions George will bring to our organization for years to come.

We continue to work with the Board of Directors to ensure we recruit and retain a well-rounded leadership group to ensure Trinity Bank has the resources and talent needed to thrive.

Executive Management Team

Trinity has been fortunate to add two great bankers to our Executive Management Team during the first half of 2025.

Chief Lending Officer - Steve Lombardi

Steve brings 19 years of commercial banking experience to Trinity Bank. In this role he is focused on leading strategic initiatives to drive continued growth and enhance customer relationships across the bank. Although Steve has only been with Trinity for 7 months, his impact, thus far, can only be described as significant.

Chief Operating Officer – Todd Crookshank

Todd brings over 25 years of bank operations experience to Trinity Bank. His experience spans from community banking to regional banking to our country's largest banks. This rich experience is vital for Trinity as we remain focused on generating continued, sustainable growth that positively impacts the markets we serve.

While our long-time COO, Richard Burt, has no immediate plans to retire, Todd is working to take advantage of his time with Richard to ensure the core values that have made Trinity who we are, remain at the forefront as we continue to move forward.

Staff

We have successfully recruited key staff members to each of the following roles this year:

- Branch Lobby Manager
- VP of Information Technology
- Treasury Services Manager

We say it all the time around here, but our staff is what makes the difference. Products and services look similar from bank to bank but the staff you recruit and retain makes or breaks your ability to achieve success. We are thankful to have a staff who works tirelessly to provide exceptional experiences for our valued customers which generates the results we have grown accustomed to.



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These are big roles to fill, and we are fortunate to be able to attract top-level talent with each hire/election we make. While we have additional staff members approaching retirement in the coming years, we continue working to find the level of talent that is going to contribute to Trinity's success, not only today but well into the future.

28th Semi-annual Dividend:

By now, we hope you have received your 28th semi-annual dividend which was paid on October 31st. The dividend of \$1.00 per share represents a 5.26% increase over the \$0.95 per share dividend paid on April 30th. This represents the 28th consecutive increase to Trinity Bank's semi-annual dividend, which is only made possible through the hard work and dedication of our excellent staff, exemplary customer base and you, our loyal shareholders. **THANK YOU!!**

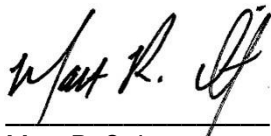
Thanksgiving:

As the weather begins to cool down and the leaves begin to change color, we are reminded of what a special time of year this is. This is a time for reflection on all that we have to be thankful for. At the top of our list is our exceptional staff, exemplary customer base and you, our dedicated shareholders, without which, the last 22 years would not have been possible.

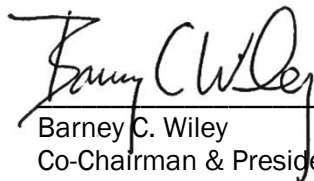
Let's all remember to take time during this busy holiday season to slow down and spend quality time with family and loved ones and reflect on all the good Lord has blessed us with. We hope each and every one of you has a blessed and happy Thanksgiving!

Thank you all again for your continued support of and investment in Trinity Bank!

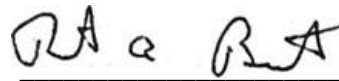
Sincerely,



Matt R. Opitz
Co-Chairman & CEO



Barney C. Wiley
Co-Chairman & President



Richard A. Burt
Director & Chief Operating Officer



Steve M. Lombardi
Chief Lending Officer



Todd Crookshank
Chief Operating Officer



For Immediate Release

TRINITY BANK REPORTS 2025 3RD QUARTER NET INCOME OF \$2,324,000

3RD QUARTER RETURN ON ASSETS 1.70%

3RD QUARTER RETURN ON EQUITY 14.35%

FORT WORTH, Texas, November 7, 2025 – Trinity Bank, N.A. (OTCIQ PINK: TYBT) today announced operating results for the third quarter and the nine months ending September 30, 2025.

Results of Operation

For the third quarter 2025, Trinity Bank, N.A. reported Net Income after Taxes of \$2,324,000, an increase of 10.7% over third quarter 2024 earnings of \$2,099,000. Earnings per diluted common share for the third quarter 2025 amounted to \$2.03, an increase of 9.1% over third quarter 2024 results of \$1.86 per diluted common share.

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Co-Chairman and CEO Matt R. Opitz stated, “I am pleased with the results Trinity Bank has produced in the third quarter and over the first nine months of the year. We continue to produce consistent earnings and growth despite the challenges we have faced at home and around the globe this year. Our exceptional staff and their dedication to constantly go above and beyond, providing our customers with exceptional experiences, are the primary drivers that make results like these achievable.”

“Trinity Bank is also proud to announce that we recently paid our 28th semi-annual dividend of \$1.00 on October 31, 2025. These results have made this 28th consecutive increase to our dividend possible.”

Page 2 – Trinity Bank Third Quarter 2025 Earnings

Actual for Quarter Ending 09/30/2025

(in 000's)	<u>9/30/2025</u>	<u>9/30/2024</u>	<u>%</u>
Net Interest Income	\$ 5,326	\$ 4,363	22.1
Non-Interest Income	\$ 220	\$ 174	26.4
Non-Interest Expense	\$ (2,671)	\$ (2,102)	27.1
Pretax Pre-Provision Income	\$ 2,875	\$ 2,435	18.1
Gain on Sale of Securities and Other Assets	\$ (6)	\$ 4	N/M
Loan Loss Provision	\$ -	\$ -	N/M
Pre-Tax Income	\$ 2,869	\$ 2,439	17.6
Income Tax	\$ (545)	\$ (340)	60.3
Net Income	\$ 2,324	\$ 2,099	10.7
Diluted Weighted Average Shares	\$ 1,143	\$ 1,128	N/M
Earnings per Share	2.03	1.86	9.1

Actual for Nine Months Ending 09/30/2025

Net Interest Income	\$ 15,314	\$ 12,861	19.1
Non-Interest Income	\$ 605	\$ 533	13.5
Non-Interest Expense	\$ (7,701)	\$ (6,167)	24.9
Pretax Pre-Provision Income	\$ 8,218	\$ 7,227	13.7
Gain on Sale of Securities and Other Assets	\$ -	\$ 54	N/M
Loan Loss Provision	\$ -	\$ -	N/M
Pre-Tax Income	\$ 8,218	\$ 7,281	12.9
Income Tax	\$ (1,310)	\$ (1,000)	31.0
Net Income	\$ 6,908	\$ 6,281	10.0
Diluted Weighted Average Shares	\$ 1,141	\$ 1,128	N/M
Earnings per Share	\$ 6.05	\$ 5.57	8.6

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 Regulatory reporting format is also available at www.fdic.gov.

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Trinity Bank
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.

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

EARNINGS SUMMARY	Quarter Ended			Nine Months Ending		
	September 30 2025	September 30 2024	% Change	September 30 2025	September 30 2024	% Change
Interest income	\$7,768	\$7,112	9.2%	\$22,198	\$21,153	4.9%
Interest expense	2,442	2,749	-11.2%	6,884	8,292	-17.0%
Net Interest Income	5,326	4,363	22.1%	15,314	12,861	19.1%
Service charges on deposits	84	65	29.2%	231	186	24.2%
Other income	136	109	24.8%	374	347	7.8%
Total Non Interest Income	220	174	26.4%	605	533	13.5%
Salaries and benefits expense	1,774	1,368	29.7%	5,013	3,910	28.2%
Occupancy and equipment expense	155	133	16.5%	418	377	10.9%
Other expense	742	601	23.5%	2,270	1,880	20.7%
Total Non Interest Expense	2,671	2,102	27.1%	7,701	6,167	24.9%
Pretax pre-provision income	2,875	2,435	18.1%	8,218	7,227	13.7%
Gain on sale of Securities	(6)	4		0	1	
Gain on sale of Assets	0	0		0	53	
Provision for Loan Losses	0	0		0	0	
Earnings before income taxes	2,869	2,439	17.6%	8,218	7,281	12.9%
Provision for income taxes	545	340	60.3%	1,310	1,000	31.0%
Net Earnings	\$2,324	\$2,099	10.7%	\$6,908	\$6,281	10.0%
Basic earnings per share	2.13	1.95	9.2%	6.33	5.83	8.6%
Basic weighted average shares outstanding	1,093	1,078		1,091	1,078	
Diluted earnings per share - estimate	2.03	1.86	9.1%	6.05	5.57	8.6%
Diluted weighted average shares outstanding	1,143	1,128		1,141	1,128	

BALANCE SHEET SUMMARY	Average for Quarter			Average for Nine Months		
	September 30 2025	September 30 2024	% Change	September 30 2025	September 30 2024	% Change
Total loans	\$323,165	\$300,487	7.5%	\$314,390	\$303,102	3.7%
Total short term investments	77,027	38,112	102.1%	65,913	33,811	94.9%
FRB Stock	462	437	5.7%	456	435	4.8%
Total investment securities	134,857	137,751	-2.1%	135,035	139,148	-3.0%
Earning assets	535,511	476,787	12.3%	515,794	476,496	8.2%
Total assets	547,494	485,034	12.9%	527,322	484,335	8.9%
Noninterest bearing deposits	136,352	131,659	3.6%	136,158	130,350	4.5%
Interest bearing deposits	346,779	297,480	16.6%	329,910	300,010	10.0%
Total deposits	483,131	429,139	12.6%	466,068	430,360	8.3%
Fed Funds Purchased and Repurchase Agreements	0	0		0	0	
Shareholders' equity	\$64,787	\$56,857	13.9%	\$62,784	\$55,249	13.6%

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

BALANCE SHEET SUMMARY	Average for Quarter Ending				
	Sept 30, 2025	June 30, 2025	March 31, 2025	Dec 31, 2024	Sept 30, 2024
Total loans	\$323,165	\$317,410	\$302,369	\$297,595	\$300,487
Total short term investments	77,027	66,510	53,950	84,667	38,112
FRB Stock	462	459	449	438	437
Total investment securities	134,857	133,949	136,314	139,200	137,751
Earning assets	535,511	518,327	493,082	521,900	476,787
Total assets	547,494	530,621	503,366	529,766	485,034
Noninterest bearing deposits	136,352	137,911	133,982	140,237	131,659
Interest bearing deposits	346,779	332,645	310,105	331,293	297,480
Total deposits	483,131	470,556	444,087	471,529	429,139
Fed Funds Purchased and Repurchase Agreements	0	0	0	0	0
Shareholders' equity	\$64,787	\$62,680	\$60,843	\$58,388	\$56,857

HISTORICAL EARNINGS SUMMARY	Quarter Ended				
	Sept 30, 2025	June 30, 2025	March 31, 2025	Dec 31, 2024	Sept 30, 2024
Interest income	\$7,768	\$7,455	\$6,975	\$7,426	\$7,112
Interest expense	2,442	2,295	2,149	2,681	2,749
Net Interest Income	5,326	5,160	4,826	4,745	4,363
Service charges on deposits	84	76	71	70	65
Other income	136	131	106	112	109
Total Non Interest Income	220	207	177	182	174
Salaries and benefits expense	1,774	1,731	1,508	1,343	1,368
Occupancy and equipment expense	155	140	123	117	133
Other expense	742	712	814	575	601
Total Non Interest Expense	2,671	2,583	2,445	2,035	2,102
Pretax pre-provision income	2,875	2,784	2,558	2,892	2,435
Gain on sale of securities	(6)	0	6	1	4
Gain on sale of Other Assets	0	0	0	0	0
Provision for Loan Losses	0	0	0	350	0
Earnings before income taxes	2,869	2,784	2,564	2,543	2,439
Provision for income taxes	545	410	355	365	340
Net Earnings	\$2,324	\$2,374	\$2,209	\$2,178	\$2,099
Diluted earnings per share	\$2.03	\$2.09	\$1.94	\$1.92	\$1.86

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

HISTORICAL BALANCE SHEET	Ending Balance				
	Sept 30, 2025	June 30, 2025	March 31, 2025	Dec 31, 2024	Sept 30, 2024
Total loans	\$341,633	\$325,809	\$304,944	\$305,864	\$296,906
FRB Stock	462	461	456	439	438
Total short term investments	70,495	55,130	90,040	69,746	59,576
Total investment securities	136,981	132,989	124,619	138,306	137,510
Total earning assets	549,571	514,389	520,059	514,355	494,430
Allowance for loan losses	(5,592)	(5,589)	(5,586)	(5,583)	(5,230)
Premises and equipment	4,011	4,079	4,044	4,123	2,393
Other Assets	13,290	14,296	10,297	9,339	9,739
Total assets	561,280	527,175	528,814	522,234	501,332
Noninterest bearing deposits	139,387	133,902	140,500	146,834	137,594
Interest bearing deposits	354,092	331,050	329,329	318,206	305,010
Total deposits	493,479	464,952	469,829	465,040	442,604
Fed Funds Purchased and Repurchase Agreements	0	0	0	0	0
Other Liabilities	4,577	3,072	2,661	2,711	2,901
Total liabilities	498,056	468,024	472,490	467,751	445,505
Shareholders' Equity Actual	65,196	63,664	62,276	59,758	57,976
Unrealized Gain/Loss - AFS	(1,972)	(4,513)	(5,952)	(5,275)	(2,149)
Total Equity	\$63,224	\$59,151	\$56,324	\$54,483	\$55,827

NONPERFORMING ASSETS	Quarter Ending				
	Sept 30, 2025	June 30, 2025	March 31, 2025	Dec. 31, 2024	Sept. 30, 2024
Nonaccrual loans	\$341	\$424	\$949	\$1,047	\$0
Restructured loans	0	0	0	0	505
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	\$341	\$424	\$949	\$1,047	\$505
Accruing loans past due 30-89 days	\$0	\$0	\$1,000	\$0	\$39
Total nonperforming assets as a percentage of loans and foreclosed assets	0.10%	0.13%	0.31%	0.34%	0.17%

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

ALLOWANCE FOR LOAN LOSSES	Quarter Ending				
	Sept 30, 2025	June 30, 2025	March 31, 2025	Dec 31, 2024	Sept 30, 2024
Balance at beginning of period	\$5,583	\$5,583	\$5,583	\$5,230	\$5,227
Loans charged off	0	0	0	0	0
Loan recoveries	9	3	3	3	3
Net (charge-offs) recoveries	9	3	3	3	3
Provision for loan losses	0	0	0	350	0
Balance at end of period	\$5,592	\$5,586	\$5,586	\$5,583	\$5,230
Allowance for loan losses as a percentage of total loans	1.64%	1.72%	1.83%	1.83%	1.76%
Allowance for loan losses as a percentage of nonperforming assets	1640%	1318%	589%	533%	1036%
Net charge-offs (recoveries) as a percentage of average loans	0.00%	0.00%	0.00%	0.00%	0.00%
Provision for loan losses as a percentage of average loans	0.00%	0.00%	0.00%	0.11%	0.00%

SELECTED RATIOS	Quarter Ending				
	Sept 30, 2025	June 30, 2025	March 31, 2025	Dec 31, 2024	Sept 30, 2024
Return on average assets (annualized)	1.70%	1.79%	1.76%	1.64%	1.73%
Return on average equity (annualized)	15.30%	16.69%	15.67%	15.85%	15.91%
Return on average equity (excluding unrealized gain on investments)	14.35%	15.15%	14.52%	14.92%	14.77%
Average shareholders' equity to average assets	11.83%	11.81%	12.09%	11.02%	11.72%
Yield on earning assets (tax equivalent)	6.03%	5.98%	5.72%	5.92%	6.20%
Effective Cost of Funds	1.82%	1.77%	1.75%	2.06%	2.31%
Net interest margin (tax equivalent)	4.21%	4.21%	3.97%	3.86%	3.89%
Efficiency ratio (tax equivalent)	45.6%	45.6%	46.2%	39.0%	43.7%
End of period book value per common share	\$57.84	\$54.42	\$51.82	\$50.21	\$51.79
End of period book value (excluding unrealized gain/loss on investments)	\$59.65	\$58.57	\$57.29	\$55.08	\$53.78
End of period common shares outstanding (in 000's)	1,093	1,087	1,087	1,085	1,078

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

	Three Months Ending							
	September 30, 2025				September 30, 2024			
YIELD ANALYSIS	Average Balance	Interest	Yield	Tax Equivalent Yield	Average Balance	Interest	Yield	Tax Equivalent Yield
Interest Earning Assets:								
Short term investment	\$77,027	\$854	4.43%	4.43%	\$ 38,112	\$ 525	5.51%	5.51%
FRB Stock	462	7	6.00%	6.00%	437	7	6.00%	6.00%
Taxable securities	217	2	3.69%	3.69%	2,098	26	4.96%	4.96%
Tax Free securities	134,640	1,152	3.42%	4.33%	135,653	1,029	3.03%	3.84%
Loans	323,165	5,753	7.12%	7.12%	300,487	5,525	7.35%	7.35%
Total Interest Earning Assets	535,511	7,768	5.80%	6.03%	476,787	7,112	5.97%	6.20%
Noninterest Earning Assets:								
Cash and due from banks	5,542				5,874			
Other assets	12,033				7,602			
Allowance for loan losses	(5,592)				(5,229)			
Total Noninterest Earning Assets	11,983				8,247			
Total Assets	\$547,494				\$485,034			
Interest Bearing Liabilities:								
Transaction and Money Market accounts	\$223,402	\$1,262	2.26%	2.26%	191,291	\$ 1,515	3.17%	3.17%
Certificates and other time deposits	123,489	1,177	3.81%	3.81%	106,189	1,233	4.64%	4.64%
Other borrowings	0	0	0.00%	0.00%	0	0	0.00%	0.00%
Total Interest Bearing Liabilities	346,891	2,439	2.81%	2.81%	297,480	2,748	3.70%	3.70%
Noninterest Bearing Liabilities:								
Demand deposits	136,241				131,659			
Other liabilities	3,610				3,106			
Shareholders' Equity	60,752				52,789			
Total Liabilities and Shareholders Equity	\$547,494				\$485,034			
Net Interest Income and Spread	\$188,620	\$5,329	2.99%	3.22%	179,307	\$ 4,364	2.27%	2.50%
Net Interest Margin			3.98%	4.21%			3.66%	3.89%

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

	September 30 2025	%	September 30 2024	%
LOAN PORTFOLIO				
Commercial and industrial	\$180,590	52.86%	\$162,143	54.61%
Real estate:				
Commercial	106,043	31.04%	95,116	32.04%
Residential	18,987	5.56%	14,608	4.92%
Construction and development	35,616	10.43%	24,704	8.32%
Consumer	397	0.12%	335	0.11%
Total loans	\$341,633	100.00%	296,906	100.00%
	September 30 2025		September 30 2024	
REGULATORY CAPITAL DATA				
Tier 1 Capital	\$65,196		\$57,977	
Total Capital (Tier 1 + Tier 2)	\$70,077		\$62,176	
Total Risk-Adjusted Assets	\$389,450		\$334,591	
Tier 1 Risk-Based Capital Ratio	16.74%		17.33%	
Total Risk-Based Capital Ratio	17.99%		18.58%	
Tier 1 Leverage Ratio	11.90%		11.95%	
OTHER DATA				
Full Time Equivalent Employees (FTE's)	33		28	
Stock Price Range (For the Three Months Ended):				
High	\$91.50		\$90.00	
Low	\$86.50		\$80.00	
Close	\$91.50		\$87.00	