



August 11, 2025

## **2<sup>nd</sup> Quarter 2025 Report to Trinity Bank Shareholders**

Dear Shareholder,

We are pleased to report Trinity Bank's results for the second quarter ending June 30, 2025. This quarter reflects our ongoing focus on disciplined growth, prudent risk management, and a commitment to delivering value to you, our shareholders, customers, and our community.

For the first half of 2025, Trinity Bank achieved net income of \$4,583,000, representing an increase of 9.6% compared to \$4,181,000 for the same period in 2024. This growth underscores the effectiveness of our business model, built on exceptional customer relationships and conservative financial management, amid a dynamic economic landscape.

We remain dedicated to maintaining this positive momentum while adhering to our core values that have guided us since inception, ensuring that we continue to create long-term value for all our shareholders.

### **Annual Shareholder Meeting and Proxy Results**

Happy birthday to Trinity Bank and shareholders as we celebrate 22 years as of May 2025. Thank you to all who attended our Annual Shareholder Meeting in late May. We were thrilled by the turnout and engagement including thoughtful questions and comments. Due to the increased participation and support, all proxy items were successfully approved, including the authorization of our share repurchase program which was not available last year due to lack of votes.

As you are aware, we added Clear Trust portal/proxy voting program which seemed to make the voting process easier and more efficient. We received positive feedback regarding the streamlined process improvements, enabling our shareholders to vote electronically or through a quick phone call. Your questions and feedback are always welcome, and we encourage any shareholder with further inquiries or suggestions to reach out to any member of our management team.

### **Loan Opportunities and Staying True to Our Core Values**

This quarter, loan demand has remained strong. Our pipeline continues to be steady, with solid opportunities especially as customers and prospects understand that Trinity is truly a community bank owned by local shareholders. This is a fact that we will need to continue to drive home to prospects and the community.



3500 West Vickery Boulevard, Fort Worth, Texas 76107 phone 817-569-7220 [www.TrinityBK.com](http://www.TrinityBK.com)

Even after 22 years, there are people in our community that don't know Trinity's story and the type of banking we offer. We will keep sharing our story and would love any shameless plugs that you can offer up.

Even with strong loan demand and pipeline, especially with the nature of our core commercial and industrial (C&I) focus, it is always a struggle for the team to predict outstanding loan balances throughout the year. For example, in June, we booked \$34 Million in new loans, of which only \$17 million funded. This is a great production month for us, and we expect the remaining \$18 million to be funded over the next 6-12 months which is also considerable. However, our outstanding loan balance for June stayed relatively flat. Why? We had ten loans that paid off before maturity in June, to the tune of approximately \$20 Million. These paydowns related to existing customers that either sold a project, sold a business or just had the liquidity to pay off their loans early. We are happy to have these types of customers who are either extremely liquid or own businesses that are desired by the market, but it does make forecasting a little interesting.

The nature of C&I lending means that timing and funding projections can fluctuate; opportunities arise quickly and sometimes close or fund later than initially expected. In these moments, discipline and patience are key qualities we pride ourselves on. Our lending team continues to prioritize long-term relationships and prudent underwriting. Year to date, we have also passed on greater than \$90 Million in opportunities that didn't fit our appetite or credit culture. We have another \$130 Million of unfunded commitments, of which 30 million is expected to fund up over the next 12 months. All in all, we are pleased with where we are and wouldn't trade with any other bank.

### **Leadership Enhancement Continues**

We are making continued efforts to add bench strength and depth to the Trinity team. This quarter, we welcomed Haley Velarde as AVP, Branch Manager, who will continue enhancing our customer experience and front-line service. Haley's addition is in support of our succession planning for Debra Flores's retirement which is scheduled early next year. We'd like to thank Debra for her commitment to delivering exceptional customer experiences and wish her the best as she prepares to spend time with her grandchildren.

We are also expanding our Information Technology department to ensure we have the technical expertise necessary to scale while continuing to meet our customers evolving needs and regulatory requirements. We added Garrett Pewitt as VP, Technical Delivery Architect, a seasoned veteran in the IT space that knows Trinity's platform (as he previously was a consultant for us) to aid in the growing demand from our IT team. These steps, part of the long-term transition plan we have previously discussed, are critical as we prepare Trinity Bank for continued strength and independence across future generations.

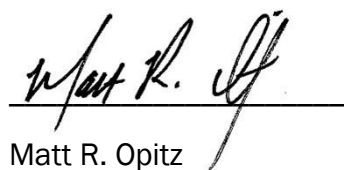
We always stand by, "good people know other good people." If any of you happen to know any other strong candidates in any area of banking, we would welcome any referrals.

## Industry Mergers & Acquisitions and Trinity's Independence

If you have followed the banking industry news, you are likely to be aware of the uptick in bank mergers and acquisitions over the past several months. In studying the banks that were acquired or merged with another institution, the M&A activity highlights the pressures community and regional banks face. These pressures include but in no way are limited to funding requirements, loan to deposit issues, regulatory constraints and costs, not being able to attract talent, succession planning difficulties, and flat out not making much money. At Trinity Bank, we have done the hard work that many peers choose to defer or can't solve for, and we are grateful for where we are. As they always say, if it was easy, everyone would be doing it. We are excited about the future with our loyal shareholder base, talented employees, strong customers, engaging board, and a youthful diverse management team (youthful may be a stretch, but with years of runway). Our focus on continuity and preparedness ensures the bank remains well-positioned to serve our customers and community, regardless of market trends or external pressures.

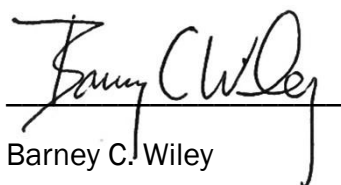
Thank you for your continued confidence in Trinity Bank. We are grateful for your trust and investment as we work to deliver meaningful, long-term value for our customers and shareholders.

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**

### **Second Quarter Earnings Up 9.4% to \$2.09 Per Diluted Share**

### **Return on Assets 1.79% And Return on Equity 15.15%**

FORT WORTH, Texas, July 30, 2025 - Trinity Bank N.A. (OTC PINK: TYBT) today announced operating results for the three months ending June 30, 2025, and YTD results for the six months ending June 30, 2025.

#### **Results of Operations**

Trinity Bank, N.A. reported Net Income after Taxes of \$2,374,000 or \$2.09 per diluted common share for the first quarter of 2025, compared to \$2,154,000 or \$1.91 per diluted common share for the second quarter of 2024, an increase of 9.4%.

For the first six months of 2025, Net Income after Taxes amounted to \$4,583,000, an increase of 9.6% over the first half of 2024 results of \$4,181,000. Earnings per diluted common share for the first half of 2025 were \$4.03, an increase of 8.7% over the first half of 2024 results of \$3.70 per diluted common share.

Steve Lombardi, Chief Lending Officer, stated, “The second quarter represents record earnings for Trinity Bank and our single best quarter of performance since the Bank was founded in 2003. We are very pleased with the results, which demonstrate the continued success of a business model based on exceptional customer relationships and the strength of the entire Trinity Bank team.

As we move into the second half of the year, we will continue executing on a growth focused strategy, without sacrificing the high credit standards that have made Trinity Bank what it is. Despite some macro-economic uncertainty, primarily related to international trade, the business environment in North Texas remains stable and our customer base remains largely unaffected.

While our outlook for loan growth and credit quality remains positive for the rest of 2025, we are also well positioned to weather any unforeseen storms given our strong liquidity and capital positions.”

**Actual for Quarter Ending 06/30/2025**

<b><u>Profitability</u></b>	<b><u>6/30/2025</u></b>	<b><u>6/30/2024</u></b>
Return on Assets	1.79%	1.80%
Return on Equity	15.15%	15.68%

**Average for Quarter Ending** **%**  
(in 000's)

Loans	\$317,410	\$306,551	3.5
Deposits	\$470,556	\$425,157	10.7
Capital	\$62,680	\$54,951	14.1

**Actual for Quarter Ending 06/30/2025**

(in 000's)	<b><u>6/30/2025</u></b>	<b><u>6/30/2024</u></b>	<b><u>%</u></b>
Net Interest Income	\$ 5,160	\$ 4,394	17.4
Non-Interest Income	\$ 207	\$ 185	11.9
Non-Interest Expense	\$ (2,583)	\$ (2,098)	23.1
Pretax Pre-provision Income	\$ 2,784	\$ 2,481	12.2
Gains on Sale of Securities and Other Assets	\$ -	\$ 33	N/M
Loan Loss Provision	\$ -	\$ -	N/M
Pre-Tax Income	\$ 2,784	\$ 2,514	10.7
Income Tax	\$ (410)	\$ (360)	13.9
Net Income	\$ 2,374	\$ 2,154	10.2
Diluted Weighted Average Shares	\$ 1,137	\$ 1,129	
Earnings per Share	\$ 2.09	\$ 1.91	9.4

**Actual for Six Months Ending 06/30/2025**

(in 000's)	<u>6/30/2025</u>	<u>6/30/2024</u>	<u>%</u>
Net Interest Income	\$ 9,986	\$ 8,497	17.5
Non-Interest Income	\$ 384	\$ 358	7.3
Non-Interest Expense	\$ (5,028)	\$ (4,062)	23.8
Pretax Pre-provision Income	\$ 5,342	\$ 4,793	11.5
Gains on Sale of Securities and Other Assets	\$ 6	\$ 48	N/M
Loan Loss Provision	\$ -	\$ -	N/M
Pre-Tax Income	\$ 5,348	\$ 4,841	10.5
Income Tax	\$ (765)	\$ (660)	15.9
Net Income	\$ 4,583	\$ 4,181	9.6
Diluted Weighted Average Shares	\$ 1,138	\$ 1,129	
Earnings per Share	\$ 4.03	\$ 3.70	8.9

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](http://www.trinitybk.com) Regulatory reporting format is also available at [www.fdic.gov](http://www.fdic.gov).

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***For information contact:***

Richard Burt  
Executive Vice President  
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 June 30			Six Months Ending June 30		
	2025	2024	% Change	2025	2024	% Change
Interest income	\$7,455	\$7,107	4.9%	\$14,430	\$14,041	2.8%
Interest expense	2,295	2,713	-15.4%	4,444	5,544	-19.8%
<b>Net Interest Income</b>	<b>5,160</b>	<b>4,394</b>	<b>17.4%</b>	<b>9,986</b>	<b>8,497</b>	<b>17.5%</b>
Service charges on deposits	76	64	18.8%	146	120	21.6%
Other income	131	121	8.3%	238	238	0.0%
<b>Total Non Interest Income</b>	<b>207</b>	<b>185</b>	<b>11.9%</b>	<b>384</b>	<b>358</b>	<b>7.3%</b>
Salaries and benefits expense	1,731	1,319	31.2%	3,239	2,541	27.5%
Occupancy and equipment expense	140	122	14.8%	263	244	7.8%
Other expense	712	657	8.4%	1,526	1,277	19.5%
<b>Total Non Interest Expense</b>	<b>2,583</b>	<b>2,098</b>	<b>23.1%</b>	<b>5,028</b>	<b>4,062</b>	<b>23.8%</b>
<b>Pretax pre-provision income</b>	<b>2,784</b>	<b>2,481</b>	<b>12.2%</b>	<b>5,342</b>	<b>4,793</b>	<b>11.5%</b>
Gain on sale of Securities	0	(4)	N/M	6	(4)	N/M
Gain on sale of Assets	0	36	N/M	0	53	N/M
<b>Provision for Loan Losses</b>	<b>0</b>	<b>0</b>	<b>N/M</b>	<b>0</b>	<b>0</b>	<b>N/M</b>
Earnings before income taxes	2,784	2,514	10.7%	5,348	4,841	10.5%
Provision for income taxes	410	360	13.9%	765	660	15.9%
<b>Net Earnings</b>	<b>\$2,374</b>	<b>\$2,154</b>	<b>10.2%</b>	<b>\$4,583</b>	<b>\$4,181</b>	<b>9.6%</b>
Basic earnings per share	2.18	2.00	2.5%	4.21	3.87	8.7%
Basic weighted average shares outstanding	1087	1,079		1088	1,079	
Diluted earnings per share - estimate	2.09	1.91	9.4%	4.03	3.70	8.9%
Diluted weighted average shares outstanding	1,137	1,129		1,138	1,129	

BALANCE SHEET SUMMARY	Average for Quarter June 30			Average for Six Months June 30		
	2025	2024	% Change	2025	2024	% Change
Total loans	\$317,410	\$306,551	3.5%	\$309,931	\$304,424	1.8%
Total short term investments	66,510	25,626	159.5%	60,265	31,637	90.5%
FRB Stock	459	435	5.5%	454	434	4.6%
Total investment securities	133,949	137,088	-2.3%	135,125	139,855	-3.4%
<b>Earning assets</b>	<b>518,327</b>	<b>469,700</b>	<b>10.4%</b>	<b>505,775</b>	<b>476,350</b>	<b>6.2%</b>
<b>Total assets</b>	<b>530,621</b>	<b>477,700</b>	<b>11.1%</b>	<b>517,069</b>	<b>483,981</b>	<b>6.8%</b>
Noninterest bearing deposits	137,911	131,609	4.8%	135,966	129,688	4.8%
Interest bearing deposits	332,645	293,548	13.3%	321,429	301,289	6.7%
<b>Total deposits</b>	<b>470,556</b>	<b>425,157</b>	<b>10.7%</b>	<b>457,395</b>	<b>430,977</b>	<b>6.1%</b>
Fed Funds Purchased and Repurchase Agreements	0	0	N/M	0	0	N/M
<b>Shareholders' equity</b>	<b>\$62,680</b>	<b>\$54,951</b>	<b>14.1%</b>	<b>\$61,767</b>	<b>\$54,437</b>	<b>13.5%</b>

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

BALANCE SHEET SUMMARY	Average for Quarter Ending				
	June 30, 2025	March 31, 2025	Dec 31, 2024	Sep 30, 2024	June 30, 2024
Total loans	\$317,410	\$302,369	\$297,595	\$300,487	\$306,551
Total short term investments	66,510	53,950	84,667	38,112	25,626
FRB Stock	459	449	438	437	435
Total investment securities	133,949	136,314	139,200	137,751	137,088
<b>Earning assets</b>	<b>518,327</b>	<b>493,082</b>	<b>521,900</b>	<b>476,787</b>	<b>469,700</b>
<b>Total assets</b>	<b>530,621</b>	<b>503,366</b>	<b>529,766</b>	<b>485,034</b>	<b>477,700</b>
Noninterest bearing deposits	137,911	133,982	140,237	131,659	131,609
Interest bearing deposits	332,645	310,105	331,293	297,480	293,548
<b>Total deposits</b>	<b>470,556</b>	<b>444,087</b>	<b>471,529</b>	<b>429,139</b>	<b>425,157</b>
Fed Funds Purchased and Repurchase Agreements	0	0	0	0	0
<b>Shareholders' equity</b>	<b>\$62,680</b>	<b>\$60,843</b>	<b>\$58,388</b>	<b>\$56,857</b>	<b>\$54,951</b>

HISTORICAL EARNINGS SUMMARY	Quarter Ended				
	June 30, 2025	March 31, 2025	Dec 31, 2024	Sep 30, 2024	June 30, 2024
Interest income	\$7,455	\$6,975	\$7,426	\$7,112	\$7,107
Interest expense	2,295	2,149	2,681	2,749	2,713
<b>Net Interest Income</b>	<b>5,160</b>	<b>4,826</b>	<b>4,745</b>	<b>4,363</b>	<b>4,394</b>
Service charges on deposits	76	71	70	65	64
Other income	131	106	112	109	121
<b>Total Non Interest Income</b>	<b>207</b>	<b>177</b>	<b>182</b>	<b>174</b>	<b>185</b>
Salaries and benefits expense	1,731	1,508	1,343	1,368	1,319
Occupancy and equipment expense	140	123	117	133	122
Other expense	712	814	575	601	657
<b>Total Non Interest Expense</b>	<b>2,583</b>	<b>2,445</b>	<b>2,035</b>	<b>2,102</b>	<b>2,098</b>
<b>Pretax pre-provision income</b>	<b>2,784</b>	<b>2,558</b>	<b>2,892</b>	<b>2,435</b>	<b>2,481</b>
Gain on sale of securities	0	6	1	4	(4)
Gain on sale of Other Assets	0	0	0	0	36
<b>Provision for Loan Losses</b>	<b>0</b>	<b>0</b>	<b>350</b>	<b>0</b>	<b>0</b>
Earnings before income taxes	2,784	2,564	2,543	2,439	2,514
Provision for income taxes	410	355	365	340	360
<b>Net Earnings</b>	<b>\$2,374</b>	<b>\$2,209</b>	<b>\$2,178</b>	<b>\$2,099</b>	<b>\$2,154</b>
Diluted earnings per share	\$2.09	\$1.94	\$1.92	\$1.86	\$1.91



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

HISTORICAL BALANCE SHEET	Ending Balance				
	June 30, 2025	March 31, 2025	Dec. 31, 2024	Sept. 30, 2024	June 30, 2024
Total loans	\$325,809	\$304,944	\$305,864	\$296,906	\$304,810
FRB Stock	461	456	439	438	435
Total short term investments	55,130	90,040	69,746	59,576	10,003
Total investment securities	132,989	124,619	138,306	137,510	136,331
<b>Total earning assets</b>	<b>514,389</b>	<b>520,059</b>	<b>514,355</b>	<b>494,430</b>	<b>451,579</b>
Allowance for loan losses	(5,589)	(5,586)	(5,583)	(5,230)	(5,227)
Premises and equipment	4,079	4,044	4,123	2,393	2,397
Other Assets	14,296	10,297	9,339	9,739	14,276
<b>Total assets</b>	<b>527,175</b>	<b>528,814</b>	<b>522,234</b>	<b>501,332</b>	<b>463,025</b>
Noninterest bearing deposits	133,902	140,500	146,834	137,594	128,318
Interest bearing deposits	331,050	329,329	318,206	305,010	280,945
<b>Total deposits</b>	<b>464,952</b>	<b>469,829</b>	<b>465,040</b>	<b>442,604</b>	<b>409,263</b>
Fed Funds Purchased and Repurchase Agreements	0	0	0	0	0
Other Liabilities	3,072	2,661	2,711	2,901	2,804
<b>Total liabilities</b>	<b>468,024</b>	<b>472,490</b>	<b>467,751</b>	<b>445,505</b>	<b>412,067</b>
Shareholders' Equity Actual	63,664	62,276	59,758	57,976	55,915
Unrealized Gain/Loss - AFS	(4,513)	(5,952)	(5,275)	(2,149)	(4,957)
<b>Total Equity</b>	<b>\$59,151</b>	<b>\$56,324</b>	<b>\$54,483</b>	<b>\$55,827</b>	<b>\$50,958</b>

NONPERFORMING ASSETS	Quarter Ending				
	June 30, 2025	March 31, 2025	Dec. 31, 2024	Sept. 30, 2024	June 30, 2024
Nonaccrual loans	\$424	\$949	\$1,047	\$0	\$0
Restructured loans	0	0	0	505	552
Other real estate & foreclosed assets	0	0	0	0	0
Accruing loans past due 90 days or more	0	0	0	0	0
<b>Total nonperforming assets</b>	<b>\$424</b>	<b>\$949</b>	<b>\$1,047</b>	<b>\$505</b>	<b>\$552</b>
Accruing loans past due 30-89 days	\$0	\$1,000	\$0	\$39	\$1,274
Total nonperforming assets as a percentage of loans and foreclosed assets	0.13%	0.31%	0.34%	0.17%	0.18%

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

ALLOWANCE FOR LOAN LOSSES	Quarter Ending				
	June 30, 2025	March 31, 2025	Dec. 31, 2024	Sept. 30, 2024	June 30, 2024
<b>Balance at beginning of period</b>	<b>\$5,586</b>	<b>\$5,583</b>	<b>\$5,230</b>	<b>\$5,227</b>	<b>\$5,224</b>
Loans charged off	0	0	0	0	0
Loan recoveries	3	3	3	3	3
Net (charge-offs) recoveries	3	3	3	3	3
Provision for loan losses	0	0	350	0	0
<b>Balance at end of period</b>	<b>\$5,589</b>	<b>\$5,586</b>	<b>\$5,583</b>	<b>\$5,230</b>	<b>\$5,227</b>
Allowance for loan losses as a percentage of total loans	1.72%	1.83%	1.83%	1.76%	1.71%
Allowance for loan losses as a percentage of nonperforming assets	1318%	589%	533%	1036%	947%
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%	0.11%	0.00%	0.00%
SELECTED RATIOS	Quarter Ending				
	June 30, 2025	March 31, 2025	Dec. 31, 2024	Sept. 30, 2024	June 30, 2024
Return on average assets (annualized)	1.79%	1.76%	1.64%	1.73%	1.80%
Return on average equity (annualized)	16.69%	15.67%	15.85%	15.91%	17.42%
Return on average equity (excluding unrealized gain on investments)	15.15%	14.52%	14.92%	14.77%	15.68%
Average shareholders' equity to average assets	11.81%	12.09%	11.02%	11.72%	11.50%
Yield on earning assets (tax equivalent)	5.98%	5.72%	5.92%	6.20%	6.28%
Effective Cost of Funds	1.77%	1.75%	2.06%	2.31%	2.31%
Net interest margin (tax equivalent)	4.21%	3.97%	3.86%	3.89%	3.97%
Efficiency ratio (tax equivalent)	45.6%	46.2%	39.0%	43.7%	43.2%
End of period book value per common share	\$54.42	\$51.82	\$50.21	\$51.79	\$47.23
End of period book value (excluding unrealized gain/loss on investments)	\$58.57	\$57.29	\$55.08	\$53.78	\$51.82
End of period common shares outstanding (in 000's)	1,087	1,087	1,085	1,078	1,079

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

	Three Months Ending							
	June 30, 2025				June 30, 2024			
YIELD ANALYSIS	Average Balance	Interest	Yield	Tax Equivalent Yield	Average Balance	Interest	Yield	Tax Equivalent Yield
Interest Earning Assets:								
Short term investment	\$66,510	\$740	4.45%	4.45%	\$ 25,626	\$ 356	5.56%	5.56%
FRB Stock	459	7	6.00%	6.00%	435	6	6.00%	6.00%
Taxable securities	4,944	52	4.21%	4.21%	495	6	4.85%	4.85%
Tax Free securities	129,005	1,111	3.44%	4.36%	136,593	1,234	3.61%	4.41%
Loans	317,409	5,545	6.99%	6.99%	306,551	5,504	7.18%	7.18%
<b>Total Interest Earning Assets</b>	<b>518,327</b>	<b>7,455</b>	<b>5.75%</b>	<b>5.98%</b>	<b>469,700</b>	<b>7,106</b>	<b>6.05%</b>	<b>6.28%</b>
Noninterest Earning Assets:								
Cash and due from banks	6,199				5,791			
Other assets	11,683				7,436			
Allowance for loan losses	(5,588)				(5,227)			
<b>Total Noninterest Earning Assets</b>	<b>12,294</b>				<b>8,000</b>			
<b>Total Assets</b>	<b>\$530,621</b>				<b>\$477,700</b>			
Interest Bearing Liabilities:								
Transaction and Money Market accounts	\$216,131	\$1,165	2.16%	2.16%	190,542	\$ 1,522	3.20%	3.20%
Certificates and other time deposits	116,430	1,130	3.88%	3.88%	103,006	1,191	4.62%	4.62%
Other borrowings	0	0	0.00%	0.00%	0	0	0.00%	0.00%
<b>Total Interest Bearing Liabilities</b>	<b>332,561</b>	<b>2,295</b>	<b>2.76%</b>	<b>2.76%</b>	<b>293,548</b>	<b>2,713</b>	<b>3.70%</b>	<b>3.70%</b>
Noninterest Bearing Liabilities:								
Demand deposits	137,995				131,609			
Other liabilities	3,154				3,069			
Shareholders' Equity	56,911				49,474			
<b>Total Liabilities and Shareholders Equity</b>	<b>\$530,621</b>				<b>\$477,700</b>			
<b>Net Interest Income and Spread</b>	<b>\$185,766</b>	<b>\$5,160</b>	<b>2.99%</b>	<b>3.22%</b>	<b>176,152</b>	<b>\$ 4,393</b>	<b>2.35%</b>	<b>2.59%</b>
<b>Net Interest Margin</b>			<b>3.98%</b>	<b>4.21%</b>			<b>3.74%</b>	<b>3.97%</b>

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

	June 30 2025	%	June 30 2024	%
LOAN PORTFOLIO				
Commercial and industrial	\$164,845	50.60%	\$164,397	53.93%
Real estate:				
Commercial	109,089	33.48%	96,074	31.52%
Residential	13,100	4.02%	16,263	5.34%
Construction and development	38,427	11.79%	27,722	9.09%
Consumer	348	0.11%	354	0.12%
<b>Total loans</b>	<b>\$325,809</b>	<b>100.00%</b>	<b>304,810</b>	<b>100.00%</b>
	June 30 2025		June 30 2024	
REGULATORY CAPITAL DATA				
Tier 1 Capital	\$63,663		\$55,914	
Total Capital (Tier 1 + Tier 2)	\$68,302		\$60,247	
Total Risk-Adjusted Assets	\$369,892		\$345,039	
Tier 1 Risk-Based Capital Ratio	17.21%		16.21%	
Total Risk-Based Capital Ratio	18.47%		17.46%	
Tier 1 Leverage Ratio	12.00%		11.70%	
OTHER DATA				
Full Time Equivalent Employees (FTE's)	31		29	
Stock Price Range (For the Three Months Ended):				
High	\$87.50		\$94.00	
Low	\$86.50		\$86.75	
Close	\$87.00		\$89.75	