



February 24, 2026

## 4<sup>th</sup> Quarter 2025 Report to Trinity Bank Shareholders

We are pleased to announce that 2025 was Trinity Bank's best year since inception. Your bank reported Net Income of \$2,241,000 for the 4<sup>th</sup> Quarter. Net Income for the full year was \$9,149,000. In comparison to 2024 numbers, Net Income for the 4<sup>th</sup> Quarter was \$2,178,000 and the full year Net Income was \$8,458,000. These comparison numbers represent a 2.1% increase for the 4<sup>th</sup> Quarter and 8.2% increase for the year. The Press Release and Financial Summary are available on our website at: <https://www.trinitybk.com/about-us/investor-information>.

Before we get to the annual scorecard, we want to review our historical Net Income, since inception, as well as some major milestones Trinity Bank has achieved.

5-28-03 to 12-31-03*	(939,000)	2015	3,733,000
2004	(277,000)	2016	4,009,000
2005	463,000	2017	3,068,000
2006	888,000	2018	4,677,000
2007	1,037,000	2019	4,043,000
2008	1,393,000	2020	4,716,000
2009	1,636,000	2021	5,822,000
2010	2,005,000	2022	7,269,000
2011	2,282,000	2023	8,015,000
2012	2,581,000	2024	8,458,000
2013	2,862,000	2025	9,149,000
2014	3,266,000		
		\$	80,156,000

**Compound Growth Rate = 16.1%**

*\*Includes start-up expenses prior to May 28th opening*

## MILESTONES

1. Your bank has earned net income since inception of \$80,156,000 - on the original capital investment of \$11,033,070.
2. Your bank has returned \$28,481,000, or 35.5% of Net Income, to shareholders in the form of cash dividends of \$18,992,000 and stock repurchases of \$9,489,000.
3. After returning to shareholders approximately 36% of total income since inception, Trinity Bank has a capital ratio of 10.33% (as of 12-31-25) - well above the regulatory requirement to be considered well capitalized. Capital is the cushion that enables your bank to survive and prosper during tough times.  
Now, on to the scorecard.

## SCORECARD

As you know, since 2007, Trinity Bank has used the Stern & Stewart Market Value Added (MVA) and the Economic Value Added (EVA) financial scorecard to determine if we are producing shareholder value. We continue to believe that these financial metrics are superior to the other popular ratios:

1. Growth in book value,
2. Growth in earnings per share,
3. Return on equity, and
4. Return on assets.

### **MARKET VALUE ADDED (MVA)**

MVA = Market Value / Total Capital (in 000's)

#### Market Value as of 12/31/25

Stock Price	\$93.00
x Shares Outstanding	1,093,163
<b>Market Value</b>	<b>\$101,644</b>

#### Total Capital as of 12/31/25

Original Capital Investment	\$11,033
+ Earnings since Inception	\$80,156
+ Capital from Exercise of Stock Options	\$4,861
- Capital returned to Shareholders through Dividend/Stock Repurchase	-\$28,481
<b>Total Capital</b>	<b>\$67,569</b>

**Market Value / Total Capital** **\$1.50**

**For each dollar invested and retained in Trinity, we have produced \$1.50 in value.**



## ECONOMIC VALUE ADDED (EVA)

EVA = revenue - operating costs - capital costs\*

\*The key concept is adding a charge for cost of capital ("COC") to operating costs.

At Trinity Bank, given the changing interest rate environment and size of our bank we have decreased the cost of capital to 11.5% from 12.5%. The results for the last four years are shown below:

<b><u>Economic Value Added (EVA)</u></b>				
	COC 12.5%	COC 12.5%	COC 12.5%	COC 11.5%
(in 000's)	<u>2022</u>	<u>2023</u>	<u>2024</u>	<u>2025</u>
Revenues	\$17,636	\$24,793	\$29,348	\$30,887
Operating Costs	-\$10,367	-\$16,778	-\$20,890	-\$21,738
Cost of Capital	-\$5,389	-\$6,109	-\$6,683	-\$7,770
<b>Economic Value Added</b>	<b>\$1,880</b>	<b>\$1,906</b>	<b>\$1,775</b>	<b>\$1,379</b>

If EVA is positive, we are increasing shareholder value. We have also included some of the other metrics commonly used by the investment community below:

<i>FYE 12/31</i>	<u>Net Capital</u>	<u>Shares Outstanding</u>	<u>Earnings Per Share</u>	<u>Book Value</u>	<u>Stock Price</u>
2004	\$9,816,000	1,103,307	-\$0.25	\$8.90	\$13.75
2005	\$10,335,000	1,105,341	\$0.42	\$9.35	\$14.50
2006	\$11,223,000	1,108,807	\$0.80	\$10.12	\$22.00
2007	\$12,260,000	1,108,807	\$0.94	\$11.06	\$20.00
2008	\$13,658,000	1,109,113	\$1.26	\$12.31	\$20.00
2009	\$15,354,000	1,111,246	\$1.48	\$13.82	\$24.25
2010	\$16,176,000	1,098,534	\$1.82	\$14.73	\$25.00
2011	\$18,025,000	1,067,298	\$2.07	\$16.89	\$25.50
2012	\$19,546,000	1,084,034	\$2.34	\$18.03	\$33.00
2013	\$21,845,000	1,131,138	\$2.59	\$19.31	\$35.01
2014	\$24,027,000	1,124,619	\$2.96	\$21.36	\$42.40
2015	\$26,756,000	1,121,512	\$3.38	\$23.86	\$49.00
2016	\$29,201,000	1,108,302	\$3.63	\$26.35	\$53.50
2017	\$30,993,000	1,105,702	\$2.78	\$28.03	\$59.83
2018	\$34,051,000	1,100,460	\$4.24	\$30.94	\$65.50
2019	\$35,858,000	1,089,753	\$3.29	\$32.90	\$64.98
2020	\$38,777,000	1,082,706	\$4.35	\$35.81	\$64.00
2021	\$43,113,000	1,083,414	\$5.37	\$39.79	\$76.00
2022	\$48,871,000	1,091,588	\$6.66	\$44.77	\$88.50
2023	\$53,464,000	1,086,402	\$7.36	\$49.20	\$90.00
2024	\$59,757,000	1,085,476	\$7.83	\$55.05	\$91.00
2025	\$67,569,000	1,093,163	\$8.37	\$61.81	\$93.00
<b>Compound annual growth since inception</b>			<b>16.1%</b>	<b>9.7%</b>	<b>9.5%</b>

As you can see, for many reasons, 2025 was a great year for OUR Bank. Results like this are a product of having great people and one thing our bank has is GREAT PEOPLE. Our staff is second to none as is their dedication to providing exceptional customer experience with each interaction they have with our valued customers. It is this dedication to excellence that creates an opportunity to produce results like OUR bank has been fortunate to produce over our 22-year history.

### Succession Planning Update

As we announced in early 2025, we hired Todd Crookshank to serve as Richard Burt's successor. While Todd made significant contributions to Trinity Bank during his time here, he ultimately made the decision, at the end of the year, to pursue other opportunities. We wish Todd well in his future endeavors and look forward to seeing where his career leads him.

We are proud to report that after much consideration we have hired Mindy Hegi as Chief Financial Officer. Mindy has served on Trinity Bank's Board of Directors since 2024 and brings a wealth of executive level financial and operational knowledge gained over her 24-year career, detailed below:

- Vice President Corporate Finance for publicly traded State National Bancshares, Inc. from 2001 to 2008. State National was a \$1.6 billion bank, headquartered in Fort Worth, Texas with 47 branches.
- Chief Financial Officer for Carlile Bancshares, Inc. from 2008 to 2017. Carlile was a \$2.2 billion community bank with 42 branches in North Texas, Austin and Colorado.
- Board member and chair of the audit committee for Charis Bank from 2019 until its sale to Vista Bank in 2023.
- Board member, chair of the compensation committee and member of the audit committee for Trinity Bank from 2024 until present.

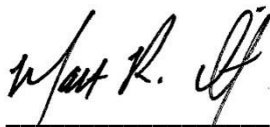
As you can see, Mindy brings great depth to our already well-rounded management team and ensures Trinity is positioned for continued success as we work to grow and expand our brand in North Texas. We began pursuing Mindy over 15 years ago and are thrilled to finally have the opportunity to add her exceptional knowledge and experience to our management team. We could not be more excited about this critical hire.

In closing, OUR bank is positioned to take advantage of opportunities for continued growth in the coming year. Trinity Bank is and will continue to be Fort Worth's premier community bank.

Please keep us in mind as you are out and about this year. When you come across good people that need a good bank, please do not hesitate to send them our way. We will be responsive and provide them with the same level of great service our customers have come to expect.

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

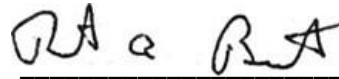
Sincerely,



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



*For Immediate Release*

**TRINITY BANK REPORTS RESULTS FOR 2025**  
**NET INCOME UP 8.2% TO \$9,149,000**  
**RETURN ON ASSETS 1.71%**  
**RETURN ON EQUITY 14.37%**

FORT WORTH, Texas, February 4, 2026 – Trinity Bank N.A. (OTC PINK: TYBT) today announced operating results for the fourth quarter and the twelve months ending December 31, 2025.

**Results of Operation**

For the fourth quarter of 2025, Trinity Bank, N.A., reported Net Income after Taxes of \$2,241,000, an increase of 2.9% over fourth quarter 2024 earnings of \$2,178,000. Earnings per diluted common share for the fourth quarter 2025 amounted to \$1.96, an increase of 2.1% over fourth quarter 2024 results of \$1.92 per diluted common share.

For fiscal year 2025, Net Income after Taxes was \$9,149,000, an increase of 8.2% over 2024 results of \$8,458,000. Earnings per diluted common share for fiscal year 2025 were \$8.03, an increase of 7.3% over 2024 results of \$7.48 per diluted common share.

Co-Chairman and CEO Matt R. Opitz stated, “Trinity Bank’s fourth quarter results capped off a strong year of earnings. 2025’s performance represents the most profitable year in history for Trinity Bank. We invested heavily in people and processes throughout the year to ensure Trinity Bank remains positioned for continued, long-term success. Achieving a record year, despite these significant investments, shows our commitment to recruiting and retaining top-quality people, and developing efficient processes, is working well.

“While there are risks, both domestically and internationally, that could play a role in economic growth in 2026, we are optimistic about the US and Texas economies. Consumers and businesses have proven resilient, and we are encouraged by our customers’ optimism for the year ahead.”

“As always, thank you to our hard-working staff. With their dedication, the economy positioned for growth and Trinity’s strong balance sheet, we are confident in our ability to maintain this positive momentum in 2026.”

	In 000's		△
	2025	2024	
Net Income	\$ 9,149	\$ 8,458	5.5%
Loans	\$ 319,626	\$ 301,718	5.9%
Deposits	\$ 472,113	\$ 440,708	7.1%
Diluted Earnings per Share	\$ 8.03	\$ 7.48	7.4%
Return on Assets	1.71%	1.70%	
Return on Equity	14.37%	15.09%	
Capital Buffer Ratio	10.33%	10.35%	

**Page 2 – Trinity Bank fourth quarter 2025 earnings**

**Actual for Quarter Ending 12/31/2025**

(in 000's)	<u>12/31/2025</u>	<u>12/31/2024</u>	<u>%</u>
Net Interest Income	\$ 5,333	\$ 4,745	12.4
Non-Interest Income	\$ 301	\$ 182	65.4
Non-Interest Expense	\$ (2,707)	\$ (2,035)	33.0
Pretax Pre-provision Income	\$ 2,927	\$ 2,892	1.2
Gains on Sale of Securities and Other Assets	\$ 9	\$ 1	N/M
Loan Loss Provision	\$ (200)	\$ (350)	N/M
Pre-Tax Income	\$ 2,736	\$ 2,543	7.6
Income Tax	\$ (495)	\$ (365)	35.6
<b>Net Income</b>	<b>\$ 2,241</b>	<b>\$ 2,178</b>	<b>2.9</b>
Diluted Weighted Average Shares	1,143	1,135	
Earnings per Share	\$ 1.96	\$ 1.92	2.1

**Actual for Twelve Months Ending 12/31/2025**

(in 000's)	<u>12/31/2025</u>	<u>12/31/2024</u>	<u>%</u>
Net Interest Income	\$ 20,650	\$ 17,607	17.3
Non-Interest Income	\$ 906	\$ 715	26.7
Non-Interest Expense	\$ (10,411)	\$ (8,204)	26.9
Pretax Pre-provision Income	\$ 11,145	\$ 10,118	10.2
Gains on Sale of Securities and Other Assets	\$ 9	\$ 2	N/M
Gain on Sale of Assets	\$ -	\$ 53	N/M
Loan Loss Provision	\$ (200)	\$ (350)	N/M
Pre-Tax Income	\$ 10,954	\$ 9,823	11.5
Income Tax	\$ (1,805)	\$ (1,365)	32.2
<b>Net Income</b>	<b>\$ 9,149</b>	<b>\$ 8,458</b>	<b>8.2</b>
Diluted Weighted Average Shares	1,139	1,130	
Earnings per Share	\$ 8.03	\$ 7.48	7.4

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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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			Twelve Months Ending		
	December 31 2025	2024	% Change	December 31 2025	2024	% Change
Interest income	\$7,774	\$7,426	4.7%	\$29,972	\$28,579	4.9%
Interest expense	2,441	2,681	-9.0%	9,322	10,972	-15.0%
<b>Net Interest Income</b>	<b>5,333</b>	<b>4,745</b>	<b>12.4%</b>	<b>20,650</b>	<b>17,607</b>	<b>17.3%</b>
Service charges on deposits	76	70	8.6%	307	256	19.9%
Other income	225	112	100.9%	599	459	30.5%
<b>Total Non Interest Income</b>	<b>301</b>	<b>182</b>	<b>65.4%</b>	<b>906</b>	<b>715</b>	<b>26.7%</b>
Salaries and benefits expense	2,015	1,343	50.0%	7,028	5,254	33.8%
Occupancy and equipment expense	155	117	32.5%	572	495	15.6%
Other expense	537	575	-6.6%	2,811	2,455	14.5%
<b>Total Non Interest Expense</b>	<b>2,707</b>	<b>2,035</b>	<b>33.0%</b>	<b>10,411</b>	<b>8,204</b>	<b>26.9%</b>
<b>Pretax pre-provision income</b>	<b>2,927</b>	<b>2,892</b>	<b>1.2%</b>	<b>11,145</b>	<b>10,118</b>	<b>10.2%</b>
Gain on sale of Securities	9	1		9	2	
Gain on sale of Assets	0	0		0	53	
<b>Provision for Loan Losses</b>	<b>200</b>	<b>350</b>		<b>200</b>	<b>350</b>	
Earnings before income taxes	2,736	2,543	7.6%	10,954	9,823	11.5%
Provision for income taxes	495	365	35.6%	1,805	1,365	32.2%
<b>Net Earnings</b>	<b>\$2,241</b>	<b>\$2,178</b>	<b>2.9%</b>	<b>\$9,149</b>	<b>\$8,458</b>	<b>8.2%</b>
Basic earnings per share	2.05	2.01	2.0%	8.40	7.83	7.3%
Basic weighted average shares outstanding	1,093	1,085		1,089	1,080	
Diluted earnings per share - estimate	1.96	1.92	2.1%	8.03	7.48	7.4%
Diluted weighted average shares outstanding	1,143	1,135		1,139	1,130	

BALANCE SHEET SUMMARY	Average for Quarter			Average for Twelve Months		
	December 31 2025	2024	% Change	December 31 2025	2024	% Change
Total loans	\$335,163	\$297,595	12.6%	\$319,626	\$301,718	5.9%
Total short term investments	68,152	84,667	-19.5%	66,892	46,595	43.6%
FRB Stock	468	438	6.8%	459	436	5.3%
Total investment securities	138,243	139,200	-0.7%	135,844	139,161	-2.4%
<b>Earning assets</b>	<b>542,026</b>	<b>521,900</b>	<b>3.9%</b>	<b>522,821</b>	<b>487,910</b>	<b>7.2%</b>
<b>Total assets</b>	<b>559,186</b>	<b>529,766</b>	<b>5.6%</b>	<b>535,354</b>	<b>495,755</b>	<b>8.0%</b>
Noninterest bearing deposits	143,277	140,237	2.2%	137,953	132,835	3.9%
Interest bearing deposits	346,772	331,293	4.7%	334,160	307,873	8.5%
<b>Total deposits</b>	<b>490,049</b>	<b>471,529</b>	<b>3.9%</b>	<b>472,113</b>	<b>440,708</b>	<b>7.1%</b>
Fed Funds Purchased and Repurchase Agreements	0	0	N/M	0	0	N/M
<b>Shareholders' equity</b>	<b>\$66,283</b>	<b>\$58,388</b>	<b>13.5%</b>	<b>\$63,666</b>	<b>\$56,039</b>	<b>13.6%</b>

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

<b>BALANCE SHEET SUMMARY</b>	<b>Average for Quarter Ending</b>				
	<b>Dec 31, 2025</b>	<b>Sept 30, 2025</b>	<b>June 30, 2025</b>	<b>March 31, 2025</b>	<b>Dec 31, 2024</b>
Total loans	\$335,163	\$323,165	\$317,410	\$302,369	\$297,595
Total short term investments	68,152	77,027	66,510	53,950	84,667
FRB Stock	468	462	459	449	438
Total investment securities	138,243	134,857	133,949	136,314	139,200
<b>Earning assets</b>	<b>542,026</b>	<b>535,511</b>	<b>518,327</b>	<b>493,082</b>	<b>521,900</b>
<b>Total assets</b>	<b>559,186</b>	<b>547,494</b>	<b>530,621</b>	<b>503,366</b>	<b>529,766</b>
Noninterest bearing deposits	143,277	136,352	137,911	133,982	140,237
Interest bearing deposits	346,772	346,779	332,645	310,105	331,293
<b>Total deposits</b>	<b>490,049</b>	<b>483,131</b>	<b>470,556</b>	<b>444,087</b>	<b>471,529</b>
Fed Funds Purchased and Repurchase Agreements	0	0	0	0	0
<b>Shareholders' equity</b>	<b>\$66,283</b>	<b>\$64,787</b>	<b>\$62,680</b>	<b>\$60,843</b>	<b>\$58,388</b>

<b>HISTORICAL EARNINGS SUMMARY</b>	<b>Quarter Ended</b>				
	<b>Dec 31, 2025</b>	<b>Sept 30, 2025</b>	<b>June 30, 2025</b>	<b>March 31, 2025</b>	<b>Dec 31, 2024</b>
Interest income	\$7,774	\$7,768	\$7,455	\$6,975	\$7,426
Interest expense	2,441	2,442	2,295	2,149	2,681
<b>Net Interest Income</b>	<b>5,333</b>	<b>5,326</b>	<b>5,160</b>	<b>4,826</b>	<b>4,745</b>
Service charges on deposits	76	84	76	71	70
Other income	225	136	131	106	112
<b>Total Non Interest Income</b>	<b>301</b>	<b>220</b>	<b>207</b>	<b>177</b>	<b>182</b>
Salaries and benefits expense	2,015	1,774	1,731	1,508	1,343
Occupancy and equipment expense	155	155	140	123	117
Other expense	537	742	712	814	575
<b>Total Non Interest Expense</b>	<b>2,707</b>	<b>2,671</b>	<b>2,583</b>	<b>2,445</b>	<b>2,035</b>
<b>Pretax pre-provision income</b>	<b>2,927</b>	<b>2,875</b>	<b>2,784</b>	<b>2,558</b>	<b>2,892</b>
Gain on sale of securities	9	(6)	0	6	1
Gain on sale of Other Assets	0	0	0	0	0
Provision for Loan Losses	200	0	0	0	350
Earnings before income taxes	2,736	2,869	2,784	2,564	2,543
Provision for income taxes	495	545	410	355	365
<b>Net Earnings</b>	<b>\$2,241</b>	<b>\$2,324</b>	<b>\$2,374</b>	<b>\$2,209</b>	<b>\$2,178</b>
Diluted earnings per share	\$1.96	\$2.03	\$2.09	\$1.94	\$1.92

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

HISTORICAL BALANCE SHEET	Ending Balance				
	Dec 31, 2025	Sept 30, 2025	June 30, 2025	March 31, 2025	Dec 31, 2024
Total loans	\$343,314	\$341,633	\$325,809	\$304,944	\$305,864
FRB Stock	472	462	461	456	439
Total short term investments	52,144	70,495	55,130	90,040	69,746
Total investment securities	141,254	136,981	132,989	124,619	138,306
<b>Total earning assets</b>	<b>537,184</b>	<b>549,571</b>	<b>514,389</b>	<b>520,059</b>	<b>514,355</b>
Allowance for loan losses	(5,480)	(5,592)	(5,589)	(5,586)	(5,583)
Premises and equipment	4,009	4,011	4,079	4,044	4,123
Other Assets	17,644	13,290	14,296	10,297	9,339
<b>Total assets</b>	<b>553,357</b>	<b>561,280</b>	<b>527,175</b>	<b>528,814</b>	<b>522,234</b>
Noninterest bearing deposits	143,332	139,387	133,902	140,500	146,834
Interest bearing deposits	339,809	354,092	331,050	329,329	318,206
<b>Total deposits</b>	<b>483,141</b>	<b>493,479</b>	<b>464,952</b>	<b>469,829</b>	<b>465,040</b>
Other Liabilities	3,605	4,577	3,072	2,661	2,711
<b>Total liabilities</b>	<b>486,746</b>	<b>498,056</b>	<b>468,024</b>	<b>472,490</b>	<b>467,751</b>
Shareholders' Equity Actual	67,568	65,196	63,664	62,276	59,758
Unrealized Gain/Loss - AFS	(957)	(1,972)	(4,513)	(5,952)	(5,275)
<b>Total Equity</b>	<b>\$66,611</b>	<b>\$63,224</b>	<b>\$59,151</b>	<b>\$56,324</b>	<b>\$54,483</b>

NONPERFORMING ASSETS	Quarter Ending				
	Dec 31, 2025	Sept 30, 2025	June 30, 2025	March 31, 2025	Dec. 31, 2024
Nonaccrual loans	\$0	\$341	\$424	\$949	\$1,047
Restructured loans	0	0	0	0	0
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>\$0</b>	<b>\$341</b>	<b>\$424</b>	<b>\$949</b>	<b>\$1,047</b>
Accruing loans past due 30-89 days	\$0	\$0	\$0	\$1,000	\$0
Total nonperforming assets as a percentage of loans and foreclosed assets	0.00%	0.10%	0.13%	0.31%	0.34%

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ALLOWANCE FOR LOAN LOSSES	Quarter Ending				
	Dec 31, 2025	Sept 30, 2025	June 30, 2025	March 31, 2025	Dec 31, 2024
<b>Balance at beginning of period</b>	<b>\$5,583</b>	<b>\$5,583</b>	<b>\$5,583</b>	<b>\$5,583</b>	<b>\$5,230</b>
Loans charged off	314	0	0	0	0
Loan recoveries	10	9	3	3	3
Net (charge-offs) recoveries	304	9	3	3	3
Provision for loan losses	200	0	0	0	350
<b>Balance at end of period</b>	<b>\$5,479</b>	<b>\$5,592</b>	<b>\$5,586</b>	<b>\$5,586</b>	<b>\$5,583</b>
Allowance for loan losses as a percentage of total loans	1.60%	1.64%	1.72%	1.83%	1.83%
Allowance for loan losses as a percentage of nonperforming assets	0.00%	1640%	1318%	589%	533%
Net charge-offs (recoveries) as a percentage of average loans	0.09%	0.00%	0.00%	0.00%	0.00%
Provision for loan losses as a percentage of average loans	0.06%	0.00%	0.00%	0.00%	0.11%
<b>SELECTED RATIOS</b>	<b>Quarter Ending</b>				
	<b>Dec 31, 2025</b>	<b>Sept 30, 2025</b>	<b>June 30, 2025</b>	<b>March 31, 2025</b>	<b>Dec 31, 2024</b>
Return on average assets (annualized)	1.60%	1.70%	1.79%	1.76%	1.64%
Return on average equity (annualized)	13.81%	15.30%	16.69%	15.67%	15.85%
Return on average equity (excluding unrealized gain on investments)	13.52%	14.35%	15.15%	14.52%	14.92%
Average shareholders' equity to average assets	11.85%	11.83%	11.81%	12.09%	11.02%
Yield on earning assets (tax equivalent)	5.97%	6.03%	5.98%	5.72%	6.09%
Effective Cost of Funds	1.78%	1.82%	1.77%	1.75%	2.25%
Net interest margin (tax equivalent)	4.18%	4.21%	4.21%	3.97%	3.84%
Efficiency ratio (tax equivalent)	45.4%	45.6%	45.6%	46.2%	39.0%
End of period book value per common share	\$60.94	\$57.84	\$54.42	\$51.82	\$50.21
End of period book value (excluding unrealized gain/loss on investments)	\$61.82	\$59.65	\$58.57	\$57.29	\$55.08
End of period common shares outstanding (in 000's)	1,093	1,093	1,087	1,087	1,085

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YIELD ANALYSIS	Twelve Months Ending							
	December 31, 2025				December 31, 2024			
	Average Balance	Interest	Yield	Tax Equivalent Yield	Average Balance	Interest	Yield	Tax Equivalent Yield
Interest Earning Assets:								
Short term investment	\$66,891	\$2,887	4.32%	4.32%	\$46,595	\$2,417	5.19%	5.19%
FRB Stock	459	27	6.00%	6.00%	436	26	6.00%	6.00%
Taxable securities	1,720	75	0.00%	0.00%	0	0	0.00%	0.00%
Tax Free securities	134,124	4,595	3.43%	4.34%	139,161	4,486	3.22%	4.03%
Loans	319,626	22,387	7.00%	7.00%	301,718	21,651	7.18%	7.18%
<b>Total Interest Earning Assets</b>	<b>522,820</b>	<b>29,972</b>	<b>5.73%</b>	<b>5.97%</b>	<b>487,910</b>	<b>28,579</b>	<b>5.86%</b>	<b>6.09%</b>
Noninterest Earning Assets:								
Cash and due from banks	5,347				5,712			
Other assets	12,776				7,363			
Allowance for loan losses	(5,589)				(5,230)			
<b>Total Noninterest Earning Assets</b>	<b>12,534</b>				<b>7,845</b>			
<b>Total Assets</b>	<b>\$535,354</b>				<b>\$495,755</b>			
Interest Bearing Liabilities:								
Transaction and Money Market accounts	\$213,493	\$4,610	2.16%	2.16%	\$200,832	\$6,125	3.05%	3.05%
Certificates and other time deposits	120,670	4,711	3.90%	3.90%	107,041	4,846	4.53%	4.53%
Other borrowings	0	0	0.00%	0.00%	0	0	0.00%	0.00%
<b>Total Interest Bearing Liabilities</b>	<b>334,163</b>	<b>9,322</b>	<b>2.79%</b>	<b>2.79%</b>	<b>307,873</b>	<b>10,972</b>	<b>3.56%</b>	<b>3.56%</b>
Noninterest Bearing Liabilities:								
Demand deposits	137,951				132,835			
Other liabilities	3,471				3,074			
Shareholders' Equity	59,769				51,974			
<b>Total Liabilities and Shareholders Equity</b>	<b>\$535,354</b>				<b>\$495,755</b>			
<b>Net Interest Income and Spread</b>	<b>\$188,657</b>	<b>\$20,650</b>	<b>2.94%</b>	<b>3.18%</b>	<b>\$180,037</b>	<b>\$17,607</b>	<b>2.29%</b>	<b>2.52%</b>
<b>Net Interest Margin</b>			<b>3.95%</b>	<b>4.18%</b>			<b>3.61%</b>	<b>3.84%</b>

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	December 31 2025	%	December 31 2024	%
<b>LOAN PORTFOLIO</b>				
Commercial and industrial	\$172,563	50.26%	\$168,145	54.97%
Real estate:				
Commercial	108,360	31.56%	96,441	31.53%
Residential	19,262	5.61%	11,209	3.66%
Construction and development	43,014	12.53%	29,933	9.79%
Consumer	115	0.03%	136	0.04%
<b>Total loans</b>	<b>\$343,314</b>	<b>100.00%</b>	<b>\$305,864</b>	<b>100.00%</b>

	December 31 2025	December 31 2024
<b>REGULATORY CAPITAL DATA</b>		
Tier 1 Capital	\$67,569	\$59,758
Total Capital (Tier 1 + Tier 2)	\$72,524	\$64,147
Total Risk-Adjusted Assets	\$395,599	\$349,667
Tier 1 Risk-Based Capital Ratio	17.08%	17.09%
Total Risk-Based Capital Ratio	18.33%	18.34%
Tier 1 Leverage Ratio	12.08%	11.28%

<b>OTHER DATA</b>		
Full Time Equivalent Employees (FTE's)	34	28
<b>Stock Price Range</b> (For the Three Months Ended):		
High	\$104.51	\$91.00
Low	\$91.50	\$80.00
Close	\$93.00	\$91.00