



May 13, 2026

## **1st Quarter 2026 Report to Trinity Bank Shareholders**

Dear Shareholder,

For the 1<sup>st</sup> Quarter of 2026, your bank reported net income of \$2,302,000 or \$2.01 per diluted common share, a 4.21% increase over first quarter 2025 net income of \$2,209,000 or \$1.94 per diluted common share.

We are pleased that our earnings have continued to grow, our asset quality remains among the strongest in the peer group, and the steps we are taking today are designed to ensure this institution is larger, stronger, and just as disciplined ten years from now as it has been for the past twenty-three years.

Before we walk through the specifics of the topics that are top of mind for this quarter's letter, we want to acknowledge something that those of you who have been with us since the beginning already know: the formula has not changed. Every decision we make flows from a simple principle: we serve quality customers, make quality loans, control our expenses, and treat this institution as if the money at stake is our own — because it is. That discipline is what drives everything we do here.

### **29th Semiannual Dividend**

On April 30<sup>th</sup>, you should have received your 29<sup>th</sup> semiannual dividend of \$1.03 per share. This dividend payment represents a 3.00% increase over the \$1.00 per share dividend paid in October 2025. This marks the 29<sup>th</sup> consecutive increase in Trinity Bank's semiannual dividend – a milestone made possible by the dedication of our exceptional team, the strength of our outstanding customers and you, our valued shareholders. Thank you!

### **Annual Shareholder Meeting**

On May 26, 2026, we will hold our Annual Shareholder Meeting in the bank lobby at 4:30pm. We hope your schedule permits you to join us – it's a pleasure to see our shareholders in person.

As a reminder, voting proxies for the upcoming meeting were distributed in early April through ClearTrust, LLC ("ClearTrust"), the same firm we engaged last year to make the voting process more convenient. You should have received a package by mail with detailed instructions outlining your voting options. If you have received it, we encourage you to vote so your voice can be heard. If you have not received your materials, please contact the bank at (817)569-7220 to request a replacement, and our team will ensure the process is handled as smoothly as possible.

For those who hold Trinity Bank shares through a brokerage account, your brokerage firm should be coordinating with ClearTrust to provide your proxy materials and instructions. If you have not seen these, please notify your investment advisor as well.

Once received, you may submit your vote by mail, by phone through ClearTrust, or online with ClearTrust. Once again, we have received excellent feedback on both the phone and online voting options. While it may sound familiar, it remains true – your vote is important.

### **Our Building and Campus Development**

As we reported to you in the fourth quarter 2024 letter, Trinity Bank has acquired the two buildings adjacent to our existing home on W. Vickery Boulevard. This campus will serve as the foundation for our growth for years to come, and we are now in the planning phase in earnest.

I am pleased to report that we have engaged an Owner's Representative — **Effectus Group** — to manage the development process on our behalf. These projects are complex, and the interests of the bank are best protected when we have an experienced professional solely focused on representing us throughout design, permitting, bidding, and construction. Effectus brings that expertise.

We have also selected **Modus Architecture** as our project architect. The design process is underway, and we look forward to sharing more details with you as it progresses. Our vision remains consistent with what I described previously: a multi-story office building on the hard corner of Lovell and Montgomery that is worthy of this institution — professional, functional, and built to serve our customers and our team for the long term.

We look forward to sharing more information on timelines and milestones in upcoming quarterly letters.

### **Growth Strategy: Bankers and Acquisitions**

This bank has traditionally grown by attracting quality bankers who bring quality relationships.

In recent years we have added to our team, and those additions have contributed meaningfully to loan and deposit production. We intend to continue that trajectory. We are actively recruiting experienced, producing commercial bankers who have established books of business and reputations in the North Texas market. These are not entry-level hires. We are looking for seasoned professionals who have spent careers developing deep client relationships — exactly the kind of banker who tends to be underserved at a larger institution and who thrives in the Trinity model.

Hiring a productive banker costs real money up front, and it takes time — often 12 to 24 months — before a new lender's portfolio fully matures. We have always known that, and we have always been willing to make that investment when we are confident in the person. You should expect us to continue doing so.

Beyond organic hiring, we plan to evaluate opportunities to acquire smaller community banks in Texas. This is not a departure from our philosophy — it is an extension of it. The Texas

community banking landscape continues to consolidate, and there are institutions out there whose customers, loan portfolios, and deposit bases would complement what we have built here. We would not acquire a bank simply to acquire it. Any transaction would have to make sense financially, culturally, and make sense for our existing shareholders. But we are looking, and we are open to the right opportunity.

In short, we are building the infrastructure — physical and human — to be a meaningfully larger bank without sacrificing the efficiency, discipline, and credit quality that define us.

### **Regulatory Examination**

Trinity Bank recently completed its regularly scheduled Safety and Soundness examination with the Office of the Comptroller of the Currency (OCC). The examination wrapped up at the end of the first quarter of 2026, and the results were consistent with what our shareholders and our team have come to expect: Trinity Bank continues to perform very well on these examinations. We would like to thank our staff whose consistent dedication to hard work and commitment to doing things the right way makes this performance possible.

### **Artificial Intelligence and Community Banking**

There is no shortage of commentary today about artificial intelligence and what it will mean for the banking industry. We read a great deal of it and suspect you do too. Some of it is thoughtful and some of it is hype. Here is our current assessment: AI has the potential to meaningfully improve how community banks operate. We have seen early evidence that certain AI-assisted tools can enhance credit underwriting analysis, improve fraud detection, reduce back-office document processing time, and strengthen compliance monitoring. Those are real benefits, and we take them seriously.

At the same time, we are not prepared to tell you that Trinity Bank is going to rush into any of this. We have never been the first mover on technology, and we have rarely been the last. We have been deliberate, and that deliberateness has served our shareholders well. The technology is evolving rapidly, vendor offerings are immature in a number of areas, and the regulatory environment around AI in banking is still being written. Community banks that adopt early without a clear-eyed view of the risks — data privacy, model risk, fair lending exposure — may find themselves managing problems they did not anticipate.

Our strategy is to monitor the development of this technology closely, stay engaged with our primary regulator, the OCC, and other regulatory agencies on emerging guidance, and implement AI-driven tools when the technology has proven itself and when the right solution exists for an institution of our size and model. We are not going to pay for capability we do not need, and we are not going to take on risk we have not measured. When we do adopt AI tools — and we expect we will — we will do it the same way we do everything else around here: thoughtfully, with a clear business case, and with appropriate controls in place.

### **Closing Thoughts**


Twenty-three years ago, this bank was started with the belief that there was a better way to do community banking in Fort Worth — that a disciplined, relationship-driven institution run by


experienced bankers could outperform institutions many times its size, without taking on commensurate risk. The record has borne that out, and we do not intend to change the recipe now.

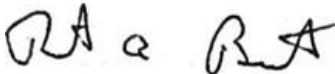
We are in a period of intentional growth. The new campus, the planned additions to our lending team, and our willingness to consider strategic acquisitions all reflect confidence in this market and in this institution. None of it will be done recklessly. All of it will be done the Trinity way.

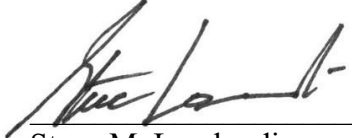
As always, we are grateful for your continued investment and your trust. If you have questions about anything we have written here, we hope you will call or come by. As you know, this is the kind of bank where the people at the top answer the phone.

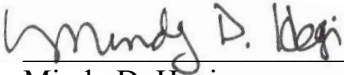
Sincerely,

  
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Matt R. Opitz  
Co-Chairman & CEO

  
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Barney C. Wiley  
Co-Chairman & President

  
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Richard A. Burt  
Chief Operating Officer

  
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Steve M. Lombardi  
Chief Lending Officer

  
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Mindy D. Hegi  
Chief Financial Officer



*For Immediate Release*

**TRINITY BANK REPORTS RESULTS FOR FIRST QUARTER 2026**  
**NET INCOME UP 4.2% TO \$2,302,000**  
**RETURN ON ASSETS 1.64%**  
**RETURN ON EQUITY 13.45%**

FORT WORTH, Texas, May 11, 2026 – Trinity Bank N.A. (OTC PINK: TYBT) today announced operating results for the first quarter ending March 31, 2026.

**Results of Operations**

Trinity Bank, N.A. reported net income after taxes of \$2,302,000, or \$2.01 per diluted common share, for the first quarter of 2026, compared to \$2,209,000, or \$1.94 per diluted common share, for the first quarter of 2025.

Co-Chairman and President Barney Wiley commented, “We are pleased with our first quarter results and the overall outlook for 2026. We have been blessed to experience steady loan production at a time when many in the industry are contending with a lack of demand — a testament to the financial strength of our customers and shareholders, for which we are truly grateful.”

Mr. Wiley added, “While our results have remained solid, we are mindful of the current economic volatility. We remain focused on asset quality, liquidity, and the core values and prudent underwriting practices that have always guided this institution.”

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	3/31/2026	3/31/2025	
Net Income	\$ 2,302	\$ 2,209	4.2%
Loans	\$ 342,829	\$ 302,369	13.4%
Deposits	\$ 490,896	\$ 444,087	10.5%
Capital	\$ 68,473	\$ 60,843	12.5%
Diluted Earnings per Share	\$ 2.01	\$ 1.94	3.6%
Return on Assets	1.64%	1.76%	
Return on Equity	13.45%	14.52%	
Capital Buffer Ratio	10.62%	11.25%	

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.