August 13, 2026

2nd Quarter 2026
Report to Trinity Bank Shareholders

Dear Shareholder,

For the 2nd Quarter of 2026, your bank reported record net income of $2,445,000 or $2.14 per diluted common share, a 3.0% increase over second quarter 2025 net income of $2,374,000 or $2.09 per diluted common share. For the first half of 2026, net income totaled $4,747,000, up 3.6% over the first half of 2025. It was a strong quarter across the board, and we are glad to share the details with you.

As always, the formula has not changed. 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. Twenty-three years in, that discipline is still what drives every decision we make.

A Top 20 Bank in the United States

We are proud to share that American Banker recently recognized Trinity Bank as one of the top 20 performing publicly traded banks in the United States with under $2 billion in assets, based on three-year average return on average equity as ranked by Capital Performance Group. We have consistently been recognized on the top 100 list (ranging from No. 85 to No. 22) but we are proud to report our continued progress to earn a **top 20** spot for the first time in Trinity Bank's history this year.

The numbers behind that ranking are worth sharing directly, because they say more than we could in our own words. Trinity's net loans grew 12.51% in 2025, more than double the 6.26% average growth rate among the banks in the ranking. Revenue grew 17.65% year over year. Our three-year average return on average equity came in at 16.55%, our 2025 return on average assets was 1.71%, and our net interest margin was 3.95%. We did not get there through an accounting quirk or a one-time gain, several of the banks ranked ahead of us did, which was articulated in the article. We got there the way we always have: quality loans, core deposits, and expense discipline.

This is the kind of recognition we set out to earn 23 years ago, and it belongs to our shareholders, our customers, and our staff as much as it does to the bank's balance sheet.

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Strong Loan Growth, and now the Deposit Side of the Ledger

If you have read our letters over the years, you know loan growth has not always come easily for us. We have written more than once about the struggle to predict outstanding balances in a primarily commercial and industrial book. Pipelines that took months to fund, paydowns from customers who sold a business or had the liquidity to retire debt early, production that didn't always translate cleanly into growth on the balance sheet. That has been a familiar refrain in this letter for years.

This quarter is a different story. Loan growth has been genuinely strong, and it shows up not just on our own balance sheet but in how we stack up against banks around the country, as reflected in the American Banker numbers above. Our pipeline remains healthy, and we like the quality of what is coming through the door.

In order to continue this type of strong loan growth we have to continue building the deposit base underneath it. **If you know a business owner, a professional, or a family who is not being treated the way they should be at their current bank, introduce them to us.** Deposits, especially the relationship-driven kind, are the fuel for everything else we have described in this letter. We prefer to grow the old-fashioned way, one relationship at a time rather than relying on borrowed money that has no relational element and higher costs.

It is also worth noting how much the interest rate conversation has shifted. As recently as six months ago, the prevailing guidance from the Fed and from most economists pointed toward the likelihood of multiple rate cuts during 2026. That sentiment has changed considerably. The conversation today includes real discussion of a possible rate increase, a scenario that would have seemed unlikely at the start of the year. We do not manage this bank around any single rate forecast, because forecasts like these have a way of being wrong in both directions. What we do instead is keep our balance sheet positioned so that we are in good shape, whichever way rates move, which is exactly why the continued build-out of a strong, core deposit base matters as much right now as loan growth does.

Credit Quality Update

We have always tried to be a transparent bank, whether the news is good or not so good, and regardless of the dollar amount involved. This quarter is no exception.

We had a small charge-off this quarter. It is not a number that concerns us from a capital or earnings standpoint, but we want you to know it happened rather than let it pass unmentioned. We are pursuing recovery aggressively and are hopeful we will recoup a meaningful portion of it over time.

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Shareholders who review our call report will also notice $3.88 million reported as 30 days past due. That balance relates to two loans to a single customer. The loans were not delinquent because the customer was unable to pay. They were past due because we were waiting on updated financial information before we were willing to renew the credit, and we felt it was prudent to hold the line on that renewal until we had it in hand rather than renew on old information. We would rather take the past-due mark and do it right than skip that step. We have since received the updated financials and the loan is renewed and current. Through the renewal process we also took the opportunity to make multiple credit enhancements. We share this level of detail because we think you are entitled to it, not because the situation warranted much concern, but a $3.88 million past-due figure on a call report deserves an explanation, and now you have it.

Adding Talented Bankers

We continue to work on adding experienced, producing bankers to the Trinity team. The kind of seasoned professionals with established relationships who tend to be underserved at larger institutions and thrive in our model. We're in active conversations with several talented bankers across the market and are confident we'll be able to deepen our bench in the near future. As always, if you know a banker who might be a fit for Trinity, we would welcome the introduction.

Closing Thoughts

We are in a good place with strong earnings, strong loan growth, national recognition for how we run this bank, and a clear-eyed view of the work still in front of us. None of it happens without you. Thank you, as always, for your continued trust and investment in Trinity Bank.

If you have questions about anything in this letter, please call or come by. This is still the kind of bank where the people at the top answer the phone.

Sincerely,

Matt R. Opitz Co-Chairman & CEO	Barney C. Wiley Co-Chairman & President	
Richard A. Burt Chief Operating Officer	Steve M. Lombardi Chief Lending Officer	Mindy D. Hegi Chief Financial Officer

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For Immediate Release

TRINITY BANK REPORTS RECORD SECOND QUARTER 2026 EARNINGS
NET INCOME FOR QUARTER UP 3.0% TO $2,445,000
LOAN GROWTH 13.5%
CAPITAL INCREASE 18.3%

FORT WORTH, Texas, August 10, 2026 – Trinity Bank N.A. (OTC PINK: TYBT) today announced operating results for the second quarter ended June 30, 2026.

Results of Operations

Trinity Bank, N.A., reported record quarterly net income of $2,445,000 for the second quarter of 2026, or $2.14 per diluted common share – up 3.0% from $2,374,000, or $2.09 per diluted common share, for the second quarter of 2025. For the first half of 2026, net income amounted to $4,747,000, a 3.6% increase over the $4,583,000 reported in the first half of 2025. Diluted earnings per common share for the six-month period rose 3.0% to $4.16, compared to $4.03 in the prior year period.

"We are proud to report record quarterly earnings and continued balance sheet growth for Trinity Bank," said Barney Wiley, Co-Chairman and President of Trinity Bank. "These results reflect the strength of our customer relationships, the talent and dedication of our employees, and our steadfast commitment to disciplined banking. Loan growth of 13.5%, deposit growth of 6.6%, and capital growth of 18.3% demonstrate that we continue to grow from a position of strength. With strong liquidity, excellent asset quality, and a robust capital base, we believe Trinity Bank is well positioned for continued success through the remainder of 2026."

	In 000's		
	For the Quarter Ended		
	6/30/2026	**6/30/2025**	△
Net Income	$ 2,445	$ 2,374	3.0%
Loans	$ 369,698	$ 325,809	13.5%
Deposits	$ 495,813	$ 464,952	6.6%
Capital	$ 69,998	$ 59,151	18.3%
Diluted Earnings per Share	$ 2.14	$ 2.09	2.3%
Return on Assets	1.76%	1.79%	
Return on Equity	14.38%	16.45%	
Capital Buffer Ratio	10.18%	10.47%	

	In 000's		
	For the Six Months Ended		
	6/30/2026	**6/30/2025**	△
Net Income	$ 4,747	$ 4,583	3.6%
Diluted Earnings per Share	$ 4.16	$ 4.03	3.0%
Return on Assets	1.70%	1.77%	
Return on Equity	14.14%	16.20%	

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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