For Immediate Release

TRINITY BANK REPORTS THIRD QUARTER 2026 NET INCOME UP 7.9% TO $2,509,000
LOANS UP 10.8%
RETURN ON ASSETS 1.73%

FORT WORTH, Texas, October 28th, 2026 – Trinity Bank, N.A. (OTCID: TYBT) today announced operating results for the third quarter ended September 30, 2026.

Results of Operations

Trinity Bank, N.A., reported record quarterly net income of $2,509,000 for the third quarter of 2026, or $2.20 per diluted common share, up 7.9% from $2,325,000, or $2.04 per diluted common share, for the third quarter of 2025. For the first nine months of 2026, net income totaled $7,256,000, a 5.0% increase over the $6,908,000 reported for the first nine months of 2025. Diluted earnings per common share for the nine-month period rose 4.5% to $6.35, compared with $6.08 in the prior-year period.

"We are pleased with the results of the third quarter. Our net income set a record for the second consecutive quarter, and earnings growth accelerated to 5.0% for the first nine months of 2026 from 3.6% in the first half of the year," said Matt R. Opitz, Co-Chairman and CEO of Trinity Bank. "The Fort Worth economy continues to expand, and we are seeing that reflected in the steady loan demand from both existing customers and new relationships. While we are mindful of a mixed economic backdrop, our customers continue to perform well, and we remain committed to the same disciplined banking principles that have served Trinity Bank for more than 23 years."

	In 000's		
	For the Quarter Ended		
	9/30/2026	**9/30/2025**	**Change**
Net Income	$ 2,509	$ 2,325	7.9%
Loans	$ 378,400	$ 341,632	10.8%
Deposits	$ 508,232	$ 493,479	3.0%
Capital	$ 63,446	$ 63,224	0.4%
Diluted Earnings per Share	$ 2.20	$ 2.04	7.5%
Return on Assets	1.73%	1.70%	
Return on Equity	15.04%	15.20%	
Capital Buffer Ratio	10.18%	9.99%	

	In 000's		
	For the Nine Months Ended		
	9/30/2026	**9/30/2025**	**Change**
Net Income	$ 7,256	$ 6,908	5.0%
Diluted Earnings per Share	$ 6.35	$ 6.08	4.5%
Return on Assets	1.71%	1.75%	
Return on Equity	14.55%	15.80%	
*Percentage change columns are calculated using unrounded amounts and may not recalculate precisely from the rounded figures presented			

Trinity Bank, N.A., is a commercial bank that began operations on 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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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.