November 9th, 2026

3rd Quarter 2026
Report to Trinity Bank Shareholders

Dear Shareholder,

For the 3rd Quarter of 2026, Trinity Bank reported net income of $2,509,000 or $2.20 per diluted common share, a 7.9% increase over third quarter 2025 net income of $2,325,000 or $2.04 per diluted common share. For the first nine months of 2026, net income totaled $7,256,000, a 5.0% increase over the same period last year.

The third quarter brought a meaningful change in the interest rate environment, and much of this letter is devoted to what that change means for the economy, for commercial real estate, and for your bank. The short version is this: the rate backdrop got tougher, and Trinity Bank is well positioned for it. We have not changed the formula. We serve quality customers, make quality loans, control our expenses, and manage this institution as if the money at stake is our own, because it is.

30th Semiannual Dividend

On October 30th, you should have received your 30th semiannual dividend of $1.07 per share. This payment represents a 3.9% increase over $1.03 per share dividend paid in April 2026, and total dividends declared for 2026 of $2.10 per share represent a 7.7% increase over 2025. This marks the 30th consecutive increase in Trinity Bank's semiannual dividend; a milestone made possible by our exceptional team, our outstanding customers, and you, our valued shareholders. Thank you!

Rates and the Current State of the Economy

At the start of the year, the prevailing expectation was that interest rates would drift lower in 2026. That is not what happened. The 10-year Treasury yield touched its low for the year, just under 4%, in late February. It has moved steadily higher since, clearing 4.5% in May, crossing the psychologically important 5% mark in September, and reaching roughly 5.3% at the beginning of October. This is the highest level in more than two decades.

The Federal Reserve followed. On September 16th, the Fed raised its benchmark rate by a quarter point to a target range of 3.75% to 4.00%, its first increase since 2023, and the Prime Rate moved with it to 7.00%. At its October 28th meeting, the Fed held rates steady, though two members voted for another increase. The Fed noted that the economy continues to expand at a strong pace and that inflation remains elevated. Markets now widely expect another quarter-point increase at the December meeting. The drivers are familiar: energy prices elevated by conflict in the Middle East, inflation that has proven stickier than hoped, and large federal deficits that require heavy Treasury borrowing, which in turn requires investors to be paid more to hold long-term bonds.

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Commercial Real Estate

It is worth explaining why the bond market matters so much to commercial real estate. Most commercial real estate loans are priced off the 5- and 10-year Treasury yields, not the Fed's overnight rate. When those yields rise, borrowing costs rise, and the value of income-producing property falls, because investors require a higher return to own it.

Consider a real estate investor who financed a building in late 2021, when the 10-year Treasury yielded about 1.35%. That loan is coming due into a market where the same benchmark is above 5%. The rent roll may be unchanged, but the debt service required to carry the building is materially higher and the building itself is likely worth less than when it was purchased. Industry estimates put the volume of commercial real estate mortgages maturing nationally at more than $1 trillion in 2026 alone, with a similar amount coming due in 2027. Transaction activity has slowed as buyers and sellers disagree on value, and lenders across the country are tightening their underwriting. The stress is concentrated among investors who bought at peak prices with high leverage and who depend on a refinance or a sale to repay their loans.

Trinity Bank's Real Estate Exposure

This is an area where the way we have always done business serves our shareholders well. Trinity Bank's exposure to investor commercial real estate is relatively low. The majority of our commercial real estate loans are owner-occupied; that is, the borrower is a business that operates out of the building it owns. As of September 30, 2026, approximately 51.2% of our commercial real estate portfolio was owner-occupied.

The distinction matters. An owner-occupied loan is repaid from the cash flow of an operating business, not from tenant rents or the hope of a refinance or sale at a favorable price. Our borrowers are not exposed to vacancy, or a soft leasing market the way an investor landlord is, and they tend to be deeply committed to the property because it is where they make their living. Higher rates certainly affect these customers, but they affect them as business owners, which is exactly the risk we underwrite every day.

How We Are Managing Through It

We are approaching the current outlook the same way we always have, with discipline and a sharp pencil.

On the credit side, we are underwriting new loans with today's rates in mind, not the rates we hope to see. We stress test a borrower's ability to repay at higher rates, we look closely at global cash flow and the strength of guarantors, and we remain conservative on loan-to-value. We are reviewing upcoming maturities and rate resets in the existing portfolio well in advance, so that we and our customers have time to plan rather than react. As has always been the case, we would rather pass on a loan than make one we are not comfortable with.

On the balance sheet, Asset Liability Management has our full attention. A rapid move in rates affects what we earn from our loans and investments, what we pay for deposits, and the value of our bond portfolio. Our management team regularly measures the bank's sensitivity to rate changes, monitors liquidity and deposit pricing, and makes adjustments where prudent. Strong capital and ample liquidity give us the flexibility to make these decisions on our terms.

Artificial Intelligence, Data Centers, and the Economy

One of the more remarkable features of this economy is the role played by investment in artificial intelligence. The largest technology companies are spending at a historic pace on data centers, computer chips, and the power infrastructure required to run them — on the order of $700 billion among the four largest companies this year alone, by most estimates. That spending has become one of the leading drivers of growth in U.S.

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business investment, and a number of economists believe it has been a meaningful support to overall economic growth this year. Texas, with its land and power resources, has become one of the most active data center markets in the country, and North Texas is very much part of that story.

There are reasons for caution. A growing share of this buildout is being financed with debt, including through private credit funds and structured financings that are less transparent than traditional bank lending. Projects are running into power and construction delays, and in many cases, spending has outpaced the revenue it is expected to generate. If demand for AI computing were too slow, the effects would be felt well beyond the technology sector.

Trinity Bank has no direct exposure to data centers. We have not made loans to data center developers, owners, or operators. We do have customers who benefit indirectly though. Contractors, subcontractors, suppliers, and service providers performing work on data center projects. That is good business for them and good for our market, and we are glad to support it. We are also monitoring this indirect exposure closely: how much of a customer's backlog is tied to a single project or developer, the creditworthiness of who is paying them, retainage and payment terms, and how the business would fare if that work slowed or stopped.

Artificial Intelligence at Trinity Bank: An Update

In our 1st Quarter letter, we shared our assessment of artificial intelligence and community banking. The technology has the potential to meaningfully improve how banks like ours operate, and we intended to adopt it deliberately rather than rush. That remains our view.

In the months since, the technology has continued to improve at a rapid pace, and the regulatory guidance surrounding its use in banking continues to take shape. We continue to monitor both closely and stay engaged with the Office of the Comptroller of the Currency, our primary regulator on emerging expectations.

We believe the additional tools will make our operations more efficient, and we continue to evaluate the right partners and platforms to further integrate AI-assisted tools into our day-to-day work. This should result in our people spending less time on routine tasks and more time on judgment, analysis, and serving customers. Setting guardrails around usage, including human review of AI-assisted work and restrictions on the use of customer information, are of the upmost importance. Credit decisions are, and will remain, made by experienced bankers.

Our approach has not changed: adopt what works, with a clear business case and appropriate controls, and pass on what does not. We will keep you informed as this work progresses.

Midterm Elections

The November 3rd midterm elections brought significant changes to the political landscape, both nationally and here in Texas. Democrats gained control of both the U.S. House of Representatives and the Senate, creating a divided federal government for the remaining two years of President Trump's term. In Texas, voters elected Gina Hinojosa as Governor, James Talarico to the U.S. Senate, and new leadership in a number of other, consequential statewide offices. Democrats also gained control of the Texas House of Representatives for the first time in more than two decades. Closer to home, Tarrant County experienced changes in several important local offices, including County Judge where Tim O'Hare was defeated by Democrat, Alisa Simmons.

These results represent a meaningful shift in political leadership, and the implications for the economy, banking industry and regulatory environment will take time to unfold. While there is clearly a lot we do not know yet, one thing we do know is Trinity Bank is not dependent on a particular political outcome, interest rate

environment or regulatory approach and outlook to be successful. Our responsibility is to understand the risks, recognize the opportunities, and manage OUR bank conservatively through changing conditions.

We will keep you informed as this situation develops and we learn more.

Looking Ahead

Economies rarely move in only one direction. Even in a more difficult rate environment, bright spots appear and industries, markets, and customers adapt to find opportunities. We expect the year ahead to require careful attention to interest rates, customer financial performance, and the potential effects of changing economic policies. At the same time, periods of uncertainty often create opportunities for well-capitalized, disciplined financial institutions. As other lenders potentially become more cautious or retreat from proven markets, we intend to remain a reliable source of credit for quality borrowers.

Closing Thoughts

Periods like this one are when a bank's character shows. Rising rates, an uncertain economy and a significant shift in political leadership expose institutions that stretched for growth, concentrated their risks, or relied on conditions that could not last. Trinity Bank was built for a different purpose: to be a disciplined, relationship-driven institution that performs well in good times and holds up in difficult ones. Twenty-three years of results suggest the approach works, and we do not intend to change it now.

As we begin to wind down our 23rd year in business, we are reminded of all we have to be thankful for. For Trinity Bank, our exemplary staff, quality customer base and you, our loyal shareholders, are at the top of our list. We want to wish each of you a blessed and happy Thanksgiving and holiday season ahead.

As always, we are grateful for your continued investment in and support of Trinity bank. If you have questions about anything we have written here, we hope you will 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 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.