"Trinity Bank was Built for Times Like These."

We are pleased to provide this brief monthly update to inform you about your bank's safety and to address the recent confusion in the banking world. We will continue to keep you updated monthly.

Liquidity – As of 02/28/2025, cash at the Federal Reserve Bank and other institutions or "**Overnight Money**" has decreased to $43,169,000.

In addition, we could sell $79,393,000 in securities with **NO** reduction in Capital or impact to Net Income.

Therefore, we could create liquidity (to fund deposit withdrawals) of $122,562,000 with no impact to Capital or Net Income. This would represent over 28% of our total deposits.

Additional Liquidity – We could sell our entire unpledged bond portfolio, at current prices, to generate an additional $42,029,000 in liquidity.

The sale would generate a ($4,475,000) reduction in the bank's Net Income. In this worst-case scenario, **the bank would remain profitable and well above the minimum capital requirements.**

We also have access to $35,500,000 in the form of three lines of credit we maintain with the Fed as well as two other financial institutions. Currently, we have $13,048,000 in bonds pledged to the Fed as collateral for our line of credit which has a zero balance.

This would create total liquidity of $209,924,000 that would represent over 48% of our total deposits.

Capital increased to $ 60,809,000 due to the $689,000 unaudited Net Income the bank produced in February.

Deposits decreased slightly to $432,712,000.

(000's)	December 31,2024	January 31,2025	February 28,2025
Overnight Money	$ 81,708	$ 56,093	$ 43,169
Liquidity	$ 248,903	$ 221,465	$ 209,924
Reduction in Capital	$ (4,495)	$ (5,252)	$ (4,475)
Capital	$ 59,433	$ 59,758	$ 60,809
Deposits	$ 470,370	$ 449,367	$ 432,712

Trinity Bank is built for difficult times, and we've seen them before. But unlike some banks, we are well positioned for them and anticipate picking up new relationships as other banks are forced to tighten their lending standards.