



To Our Customers and Shareholders

Our country and the world in general are in an environment for which there is no precedent. We are taking every available step to keep our staff safe and able to continue to provide exceptional customer service.

In a time of financial stress, there are two things a bank needs - Capital and Liquidity. We want to address both with you.

CAPITAL

Capital consists of the original shareholder investment in 2003 plus earnings retained since inception. Capital is Trinity Bank’s “shock absorber”. As of 2-29-20, Trinity had \$36,500,000 in Capital. Is that enough? The financial regulatory agencies require certain levels of Capital.

	<u>Regulatory Requirement</u>	<u>Trinity Bank</u>
Risk Based Capital (includes loan risk)	10.50%	20.18%
Tier 1 Risk Based Capital	8.50%	19.00%
Leverage Ratio	7.00%	12.47%

Trinity Bank has 50-100% more capital than required.

In addition, our Total Loans are approximately 4.5 times our Capital. Many banks operate with Total Loans of 9-10 times Capital.

TRINITY BANK HAS A BIG SHOCK ABSORBER.

LIQUIDITY

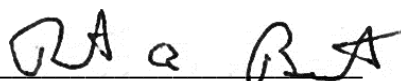
Liquidity is the ability to fund loan commitments and deposit withdrawals. Trinity Bank (as of 3-18-20) has \$39,000,000 in Cash and Overnight Investments at the Federal Reserve. In addition, your bank has a Securities Portfolio of \$70,000,000 which could be liquidated in a short time – with an Unrealized Gain (the difference between market value and our cost basis) of \$2,300,000.

TRINITY BANK HAS LIQUIDITY.

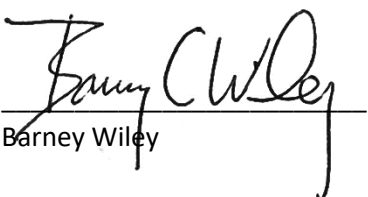
We, as individuals, businesses, and a nation will get through this. Stay safe and healthy. Trinity Bank will be here for you.



Jeff Harp



Richard Burt



Barney Wiley



Matt Opitz