

Press Release

TRINITY BANK INCREASES CASH DIVIDEND 3.8%

FORT WORTH, TEXAS, March 30, 2023 - Trinity Bank, N.A. (OTC PINK: TYBT) announced that on March 28, 2023, the Board of Directors declared a cash dividend of \$0.81 per share. The dividend will be payable on April 28, 2023 to shareholders of record as of the close of business on April 14, 2023.

CEO Matt R. Opitz stated, “The Board of Directors of Trinity Bank, N.A. is pleased to announce the bank’s 23rd semiannual cash dividend. The dividend of \$0.81 per share payable on April 28, 2023 represents a 3.8% increase over the \$0.78 per share dividend paid in October 2022.”

	April	October	Special	Annual
2012	\$0.20	\$0.20	\$1.00	\$1.40
2013	\$0.25	\$0.28		\$0.53
2014	\$0.31	\$0.34		\$0.65
2015	\$0.38	\$0.42		\$0.80
2016	\$0.44	\$0.46		\$0.90
2017	\$0.49	\$0.51		\$1.00
2018	\$0.54	\$0.57		\$1.11
2019	\$0.60	\$0.62		\$1.22
2020	\$0.64	\$0.67		\$1.31
2021	\$0.69	\$0.73		\$1.42
2022	\$0.75	\$0.78		\$1.53
2023	\$0.81			
			Total Dividends	\$12.68

CEO Opitz further stated, “As Trinity Bank celebrates our 20th year of serving the North Texas community, we are proud of our history of performance and earnings that have made these dividends possible. Especially now, in the midst of significant turmoil in the financial services industry brought about by the irresponsible risk management practices of a few banks, we are pleased to announce our 23rd consecutive increase to the bank’s semi-annual dividend.”

“These are unprecedented times we find ourselves in to say the least. Borrowing rates have increased more over the past 12 months than at any other time in history. We have increased our deposit rates more over the past 12 months than at any other time in the bank’s history. Inflation remains high, supply chain issues, while improved, still remain and economic uncertainty continues to mount. Yet, despite the challenges we face, we remain optimistic about the future. Trinity Bank was built with times like these in mind. Our conservative and prudent management practices have positioned Trinity as a safe and sound organization that our customers can be confident in. As history shows, we tend to do better during times like these when other banks are forced to pull in their horns and make significant adjustments to their business models and management practices.”

“Trinity Bank is well positioned to remain successful and take advantage of opportunities for continued growth during these times with significant liquidity, strong capital and good quality assets.”

The Board of Directors will review the dividend policy again in the Fall of 2023 when operating results for the first half of 2023 are available.

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 click on “*About Us*” and then click on “*Investor Information*”. Financial information in regulatory reporting format is also available at www.fdic.gov.

For information contact:

Richard Burt
817-763-9966

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.