INFINITY BANCORP ANNOUNCES CLOSING OF $7.8 MILLION SUBORDINATED NOTE OFFERING

Press Release – 11/20/26

SANTA ANA, CA, – (ACCESS Newswire) – Infinity Bancorp (OTCQB: INFT) (the "Company"), the holding company for Infinity Bank, today announced that it completed a private placement of $7.8 million in aggregate principal amount of subordinated notes (the "Notes"). The offering consisted of $4.4 million of nonconvertible subordinated notes and $3.4 million of convertible subordinated notes.

The Notes mature on December 1, 2036. The Company has the option to redeem these notes beginning in December 2031, subject to applicable regulatory approvals.

The Notes are intended to qualify as Tier 2 regulatory capital. The Company intends to use the proceeds for general corporate purposes, including support for continued organic growth and strategic initiatives.

The Notes and the common stock issuable upon conversion have not been registered under the Securities Act of 1933, as amended, or applicable state securities laws and may not be offered or sold absent registration or an applicable exemption. This release does not constitute an offer to sell or the solicitation of an offer to buy any securities.

Forward-Looking Statements

This release contains forward-looking statements, including statements regarding the intended use of proceeds and regulatory capital treatment. Actual results may differ materially because of economic conditions, regulatory requirements and other risks. The Company undertakes no obligation to update these statements except as required by law.

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