

Financial Snapshot

Tri Counties Bank is a community-based financial institution serving businesses and individuals throughout California. Established in 1975, Tri Counties Bank is headquartered in Chico, California, with assets of almost \$10 billion and over 50 years of financial stability.

Tri Counties Bank offers a full range of commercial, small business and personal banking services with a variety of deposit products to meet your FDIC insurance and operational needs.

A diverse group of specialty bankers provide a depth of knowledge and experience to improve the financial success of individuals and businesses throughout California.

To learn more, visit [TriCountiesBank.com/about](https://www.TriCountiesBank.com/about).

Capital, Liquidity, and Credit Strength

- **15.0% Bank-level Total Risk-Based Capital** (10% considered "well capitalized" by regulators)
- **\$4.0 billion in immediately available liquidity** representing 140% of estimated uninsured deposits
- **Credit risks remain historically low**, with allowance for credit losses at 196% of non-performing loans

Diverse and Granular Deposit Base

- **50% consumer / 50% business** mix of non-maturity deposit balances
- **68 retail branch locations** with services provided across **31 counties** throughout California

TriCo Bancshares Financial Highlights

as of December 31, 2025:

- Five decades of growth and profitability
- Total assets of \$9.82 billion
- Deposit balances of \$8.26 billion
- Loan balances of \$7.11 billion
- Quarterly dividend of \$0.36 per share



 **tri counties bank**
California's *local* bank

Tri Counties Bank is a wholly-owned subsidiary of TriCo Bancshares (NASDAQ: TCBK).

1-800-922-8742 | [TriCountiesBank.com](https://www.TriCountiesBank.com)