

FINANCIAL HIGHLIGHTS

Five decades of growth and profitability	
Total Assets	\$9.95 billion
Deposit Balances	\$8.40 billion
Loan Balances	\$7.07 billion
Quarterly Dividend	\$0.36 per share



CAPITAL, LIQUIDITY, AND CREDIT STRENGTH

Bank-Level Total Risk-Based Capital	15.0% (Regulators consider 10% to be “well capitalized”)
Immediately Available Liquidity	\$4.3 billion, representing 156% of estimated uninsured deposits
Credit Risks	Historically low, with allowance for credit losses at 184% of non-performing loans

DIVERSE CUSTOMER BASE

Non-Maturity Deposits	48% consumer / 52% business mix
Locations	68 Retail Branches and 9 Commercial Banking Centers in 31 counties across California

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.

Our 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).



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