

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 nearly 50 years of financial stability.

Tri Counties Bank offers a competitive breadth of commercial, small business and personal banking financial services along with easy access to it all, from locations throughout California, access to approximately 40,000 nationwide surcharge-free ATMs, and advanced mobile and online banking.

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

TriCo Bancshares Financial Highlights

As of December 31, 2023

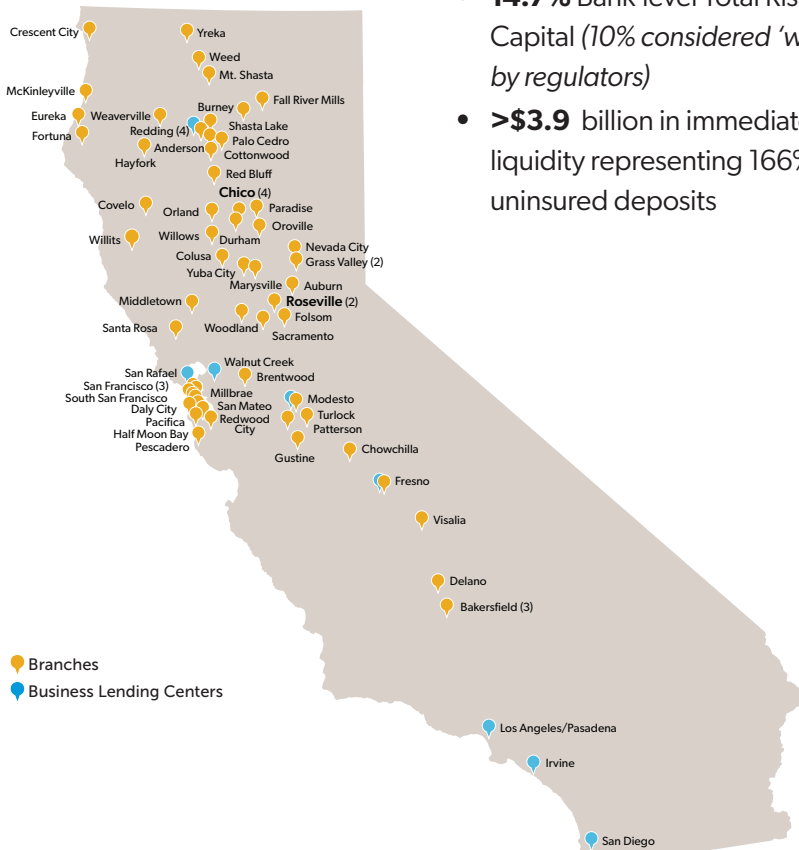
- Nearly five decades of growth and profitability
- Total assets of \$9.9 billion
- Deposit balances of \$7.8 billion
- Loan balances of \$6.8 billion
- Quarterly dividend of \$0.30 per share

Capital and Liquidity Strength

- **14.7%** Bank-level Total Risk-Based Capital (*10% considered 'well capitalized' by regulators*)
- **>\$3.9** billion in immediately available liquidity representing 166% of estimated uninsured deposits

Diverse and Granular Deposit Base

- **98%** of deposit accounts have balances less than \$250,000
- **30%** of deposit dollars exceed the FDIC insurance limit
- **>250,000** accounts spread across the state of California
- **53%** consumer / **47%** business mix of non-maturity deposit balances
- **69** retail branch locations with services provided across 31 counties throughout California



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



Service With Solutions®

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