SAFE HARBOR STATEMENT

Certain comments included in this presentation may involve forward-looking statements, for which TriCo Bancshares ("TriCo" or the "Company") claims the protection of the "safe harbor" provisions credited by Federal securities laws. Such forward-looking statements are subject to risks and uncertainties which may cause TriCo's actual results to differ materially from those contemplated by such statements. Additional information concerning certain of these risks and uncertainties are described in TriCo's Annual Report of Form 10-K for the fiscal year ended December 31, 2017, TriCo's Quarterly Reports on Form 10-Q as filed with the SEC in 2018 and Amendment No. 1 to TriCo's Registration Statement on Form S-4 filed on April 18, 2018.

The statements contained herein that are not historical facts are forward-looking statements based on management's current expectations and beliefs concerning future developments and their potential effects on the Company. Such statements involve inherent risks and uncertainties, many of which are difficult to predict and are generally beyond the control of the Company. In addition to factors previously disclosed in reports and other filings filed by the Company and FNBB with the SEC, risks and uncertainties for the Company, FNBB and the combined company include, but are not limited to: the possibility that any of the anticipated benefits of the proposed merger will not be realized or will not be realized within the expected time period; the risk that integration of FNBB's operations with those of the Company will be materially delayed or will be more costly or difficult than expected; the inability to close the merger in a timely manner; diversion of management’s attention from ongoing business operations and opportunities; the failure to satisfy other conditions to completion of the merger, including receipt of required regulatory, shareholder or and other approvals; the failure of the proposed merger to close for any other reason; the challenges of integrating and retaining key employees; the effect of the announcement of the merger on the Company’s, FNBB’s or the combined company’s respective customer relationships and operating results; the possibility that the merger may be more expensive to complete than anticipated, including as a result of unexpected factors or events; and general competitive, economic, political and market conditions and fluctuations. All forward-looking statements included in this filing are made as of the date hereof and are based on information available at the time of the filing. Except as required by law, neither the Company nor FNBB assumes any obligation to update any forward-looking statement.

Proxy Solicitation

The Company, FNBB, their directors, executive officers and certain other persons may be deemed to be participants in the solicitation of proxies from the Company’s and FNBB’s shareholders in favor of the approval of the merger. Information about the directors and executive officers of the Company and their ownership of the Company’s common stock is set forth in the proxy statement for the Company’s 2018 annual meeting of shareholders, as previously filed with the SEC on April 18, 2018. Information about the directors and executive officers of FNBB and their ownership of FNBB common stock is set forth in FNBB’s Amendment No. 1 on Form 10-K/A, as previously filed with the SEC on April 20, 2018. Shareholders may obtain additional information regarding the interests of such participants by reading the registration statement and the proxy statement/prospectus when they become available.
AGENDA

- Company Overview
- Key Revenue Drivers
- Deposits & Loans Overview
- Financial Overview
- Questions
COMPANY OVERVIEW

Asset Size: $4.8 Billion
Location: Chico, CA
Founded: 1975
Deposits: $4.1 Billion
Loans (net): $3.0 Billion
Customers: ~190,000
Bank Branches: 67*
ATMs: 84

*includes our telephone banking center
COMPANY OVERVIEW

Nasdaq: TCBK

*Stock Price: $39.31

Market Capitalization: $902 million

*Price to Book stated: 1.8x

*Price to TBVPS 2.1x

**TCBK Asset Size Rank of CA Publicly Traded Banks: 16

Pro Forma TCBK+FNBG Rank: 13

*Valuation Information as of market close 05/21/2018

**Ranking as of 12/31/2017 – Source: SNL Financial
KEY DRIVERS OF BANK REVENUES

• **Deposits & Margin**
  – Average Cost of Deposits of **0.11%** as of 03/31/2018
  – Net Interest Margin in Q1 2018 was **4.14%**

• **Commercial Loans**
  – Commercial Real Estate
    • Diverse portfolio of property types and geographies
  – Commercial & Industry Lines and Loans & Leases
  – Agricultural Loans
  – Asset-Based Loans

• **Non-Interest Income**
  – Service Charge & Fee Income
  – Mortgage Finance
  – Bank Wealth Management Program
DEPOSIT STRUCTURE

Data as of 03.31.2018

- **Interest Demand**: 25%
  - Wtd. Avg. Rate: 0.08%
- **Non Interest Bearing**: 33%
  - Wtd. Avg. Rate: 0.12%
- **Savings**: 34%
  - Wtd. Avg. Rate: 0.62%
- **Time Deposits**: 8%
TOTAL ENDING DEPOSITS

Data as of 03.31.2018

2013 2014 2015 2016 2017 Q1 2018

$2,410,483 $3,380,423 $3,631,266 $3,895,560 $4,009,131 $4,084,404

13.2% CAGR
## MARKET SHARE OF ALL BRANCHES
### SORTED BY ZIP CODE

<table>
<thead>
<tr>
<th>Rank</th>
<th>Institution Name</th>
<th>State (Hdqtrd)</th>
<th>Charter</th>
<th>Deposits ($000)</th>
<th>Market Share</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>U.S. Bank National Association</td>
<td>OH</td>
<td>Federal</td>
<td>9,893,012</td>
<td>21.2%</td>
</tr>
<tr>
<td>2</td>
<td>Wells Fargo &amp; Company</td>
<td>SD</td>
<td>Federal</td>
<td>8,782,186</td>
<td>18.8%</td>
</tr>
<tr>
<td>3</td>
<td>Bank of America, National Association</td>
<td>NC</td>
<td>Federal</td>
<td>6,017,267</td>
<td>12.9%</td>
</tr>
<tr>
<td>4</td>
<td>Tri Counties Bank</td>
<td>CA</td>
<td>State</td>
<td>3,881,355</td>
<td>8.3%</td>
</tr>
<tr>
<td>5</td>
<td>JP Morgan Chase Bank, National Association</td>
<td>OH</td>
<td>Federal</td>
<td>2,994,175</td>
<td>6.4%</td>
</tr>
<tr>
<td>6</td>
<td>MUFG Union Bank, National Association</td>
<td>CA</td>
<td>Federal</td>
<td>2,177,323</td>
<td>4.7%</td>
</tr>
<tr>
<td>7</td>
<td>Bank of the West</td>
<td>CA</td>
<td>State</td>
<td>1,832,370</td>
<td>3.9%</td>
</tr>
<tr>
<td>8</td>
<td>Umpqua Bank</td>
<td>CA</td>
<td>State</td>
<td>1,636,359</td>
<td>3.5%</td>
</tr>
</tbody>
</table>

Source: FDIC Summary of Deposits, June 2017
LOAN PORTFOLIO BY TYPE

- Secured by RE - Residential 1-4: 13%
- Secured by Commercial Real Estate: 64%
- Consumer - Home Equity: 1%
- Consumer - HELOCS: 9%
- Consumer - Other: 1%
- Commercial: 7%
- Construction - RE: 2%
- Construction - Commercial: 3%

Data as of 03.31.2018
TOTAL LOANS
NET OF UNAMORTIZED DEFERRED LOAN FEES AND DISCOUNTS ($000’S)

Data as of 03.31.2018
FINANCIALS
TOTAL ASSETS ($000’S)

Data as of 03.31.2018

13.9% CAGR

2013: $2,744,066
2014: $3,912,358
2015: $4,220,722
2016: $4,517,968
2017: $4,761,315
Q1 2018: $4,779,957
CAPITAL RATIOS ($000’s)

Data as of 03.31.2018
NET INCOME ($000’S)

Data as of 03.31.2018

2013: $5,236
2014: $5,650
2015: $12,694
2016: $12,533
2017: $2,989
2018: $13,910
### NET INTEREST MARGIN

<table>
<thead>
<tr>
<th>Year</th>
<th>Net Interest Margin</th>
</tr>
</thead>
<tbody>
<tr>
<td>2013</td>
<td>4.18%</td>
</tr>
<tr>
<td>2014</td>
<td>4.17%</td>
</tr>
<tr>
<td>2015</td>
<td>4.39%</td>
</tr>
<tr>
<td>2016</td>
<td>4.23%</td>
</tr>
<tr>
<td>2017</td>
<td>4.22%</td>
</tr>
<tr>
<td>Q1 2018</td>
<td>4.14%</td>
</tr>
</tbody>
</table>

Data as of 03.31.2018
DILUTED EARNINGS PER SHARE

Data as of 03.31.2018

Q1  Q2  Q3  Q4

2013  $0.32  $0.45  $0.39  $0.53
2014  $0.25  $0.50  $0.30  $0.45
2015  $0.50  $0.55  $0.49  $0.36
2016  $0.54  $0.53  $0.41  $0.25
2017  $0.13  $0.51  $0.58  $0.50
2018  $0.60

Data as of 03.31.2018
DIVIDENDS PAID

Data as of 03.31.2018

12.0% CAGR

Q1 | Q2 | Q3 | Q4

2013: $0.42 | $0.11 | $0.11 | $0.09

2014: $0.44 | $0.11 | $0.11 | $0.11

2015: $0.52 | $0.15 | $0.13 | $0.11

2016: $0.60 | $0.15 | $0.15 | $0.15

2017: $0.66 | $0.17 | $0.17 | $0.17

2018: $0.52 | $0.15 | $0.15 | $0.17

Q1 | Q2 | Q3 | Q4
NON-PERFORMING ASSETS TO TOTAL ASSETS

Data as of 03.31.2018
RETURN ON AVERAGE ASSETS

Data as of 03.31.2018

2013: 1.04%
2014: 0.87%
2015: 1.11%
2016: 1.03%
2017: 0.89%
Q1 2018: 1.17%
RETURN ON AVERAGE SHAREHOLDER’S EQUITY

<table>
<thead>
<tr>
<th>Year</th>
<th>Return</th>
</tr>
</thead>
<tbody>
<tr>
<td>2013</td>
<td>11.34%</td>
</tr>
<tr>
<td>2014</td>
<td>8.67%</td>
</tr>
<tr>
<td>2015</td>
<td>10.04%</td>
</tr>
<tr>
<td>2016</td>
<td>9.47%</td>
</tr>
<tr>
<td>2017</td>
<td>8.10%</td>
</tr>
<tr>
<td>Q1 2018</td>
<td>11.00%</td>
</tr>
</tbody>
</table>

Data as of 03.31.2018
Acquisition of FNB Bancorp

Announced December 11, 2017
PREMIER NORCAL COMMUNITY BANK

- TCBK has an extensive presence throughout Northern California and the Central Valley with 66 branches.
- FNBG’s twelve branches across the SF Peninsula provide scale in a key Northern California market.
- FNBG adds an established presence with a 50+ year history serving the SF Peninsula.
- San Francisco is the economic hub of Northern California, located ~150 miles from TriCo’s headquarters in Chico, CA.
- Significant business activity exists between San Francisco and other Northern California markets within TriCo’s footprint.
MARKET POSITION IN NORCAL

- FNBG and TriCo will create the largest Northern California-based community bank at over $6bn in assets
- TriCo currently has a dominant market share in several Northern California markets
  - #1 ranked deposit market share in Chico and Redding MSAs (~25% of total market)
  - Represent stable markets with low-cost, “sticky” deposits
  - Top 5 market share position in 42% of TCBK’s counties
- FNBG’s San Francisco presence provides increased growth prospects with strong demographic trends
  - Larger and thriving markets with affluent population base and significant business opportunities
  - Ample scale with capacity to improve market penetration
  - One of the largest, best-positioned community banks serving San Francisco
- TriCo’s recent expansion into Sacramento, CA complements San Francisco as a metro growth opportunity

Largest Northern California Based Banks

<table>
<thead>
<tr>
<th>Rank</th>
<th>Community Bank Rank</th>
<th>Institution</th>
<th>MRQ Total Assets ($mm)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1</td>
<td>Wells Fargo &amp; Company</td>
<td>1,934,939</td>
</tr>
<tr>
<td>2</td>
<td>2</td>
<td>First Republic Bank</td>
<td>84,320</td>
</tr>
<tr>
<td>3</td>
<td>3</td>
<td>SVB Financial Group</td>
<td>50,754</td>
</tr>
<tr>
<td>4</td>
<td>1</td>
<td>TriCo Bancshares (Pro Forma)</td>
<td>6,100</td>
</tr>
<tr>
<td>5</td>
<td>2</td>
<td>Mechanics Bank</td>
<td>5,702</td>
</tr>
<tr>
<td>6</td>
<td>3</td>
<td>Westamerica Bancorporation</td>
<td>5,446</td>
</tr>
<tr>
<td>7</td>
<td>4</td>
<td>Luther Burbank Corporation</td>
<td>5,320</td>
</tr>
<tr>
<td>8</td>
<td>5</td>
<td>Fremont Bancorporation</td>
<td>3,870</td>
</tr>
<tr>
<td>9</td>
<td>6</td>
<td>Farmers &amp; Merchants Bancorp</td>
<td>3,072</td>
</tr>
<tr>
<td>10</td>
<td>7</td>
<td>1867 Western Financial Corporation</td>
<td>2,907</td>
</tr>
</tbody>
</table>

TCBK 2017 Deposits by MSA (pro forma)

FNBG enables TCBK to enter the attractive Bay Area market with scale
PRO FORMA LOAN & DEPOSIT MIX

Loan Portfolio
Highly Similar Lending Focus, Shared Credit Culture

Deposit Base
Maintains An Attractive Low-Cost Core Deposit Base With A Liquid Balance Sheet

TCBK
- Loan Portfolio
  - Highly Similar Lending Focus, Shared Credit Culture
  - $2.9B Loans, 5.2% Yield on Loans

FNBG
- Loan Portfolio
  - Highly Similar Lending Focus, Shared Credit Culture
  - $0.8B Loans, 5.2% Yield on Loans

Pro Forma
- Loan Portfolio
  - Highly Similar Lending Focus, Shared Credit Culture
  - $3.8B Loans, 5.2% Yield on Loans

TCBK
- Deposit Base
  - Maintains An Attractive Low-Cost Core Deposit Base With A Liquid Balance Sheet
  - $3.9B Deposits, 0.11% Cost of Deposits Loan / Deposits 74.7%

FNBG
- Deposit Base
  - Maintains An Attractive Low-Cost Core Deposit Base With A Liquid Balance Sheet
  - $1.0B Deposits, 0.29% Cost of Deposits Loan / Deposits 80.3%

Pro Forma
- Deposit Base
  - Maintains An Attractive Low-Cost Core Deposit Base With A Liquid Balance Sheet
  - $5.0B Deposits, 0.14% Cost of Deposits Loan / Deposits 75.9%

Source: SNL Financial. TCBK and FNBG information for the quarter ended 9/30/2017. (1) Pro forma does not include purchase accounting or merger related adjustments.
TRICO BANCSHARES IS COMMITTED TO:

Improving the financial success and well-being of our shareholders, customers, communities and employees.