

Service With Solutions™

# 2015 Annual Meeting of Shareholders

---

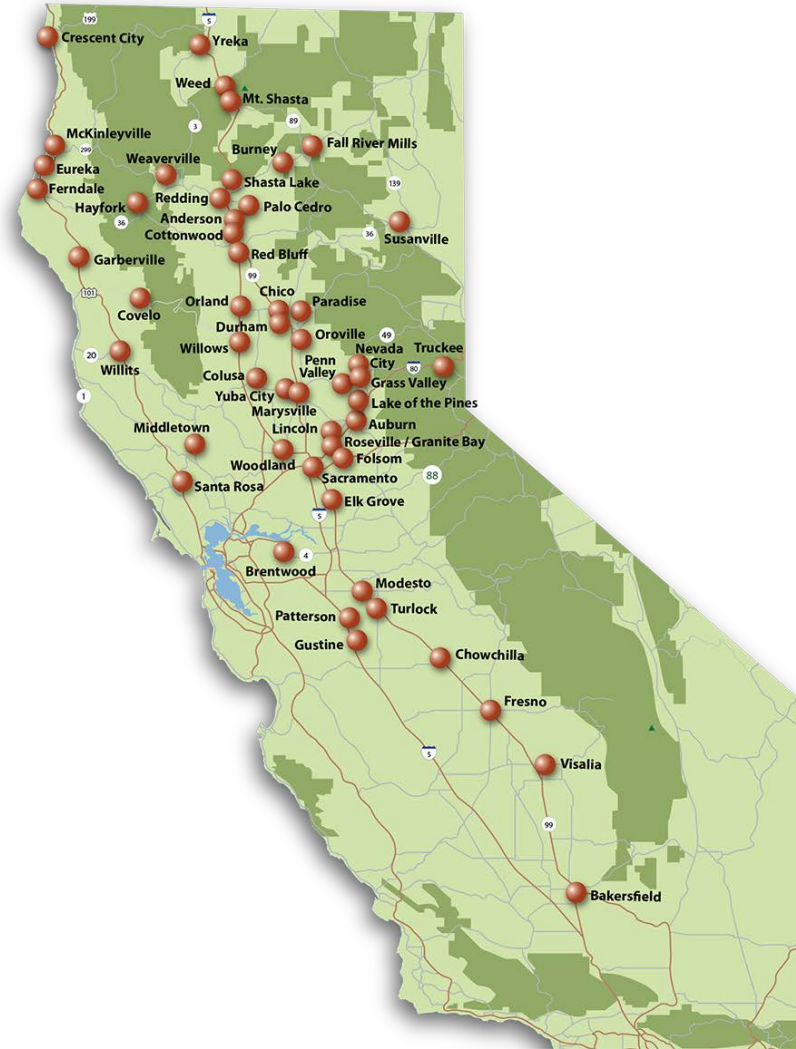
May 6, 2015



 **trico bancshares**

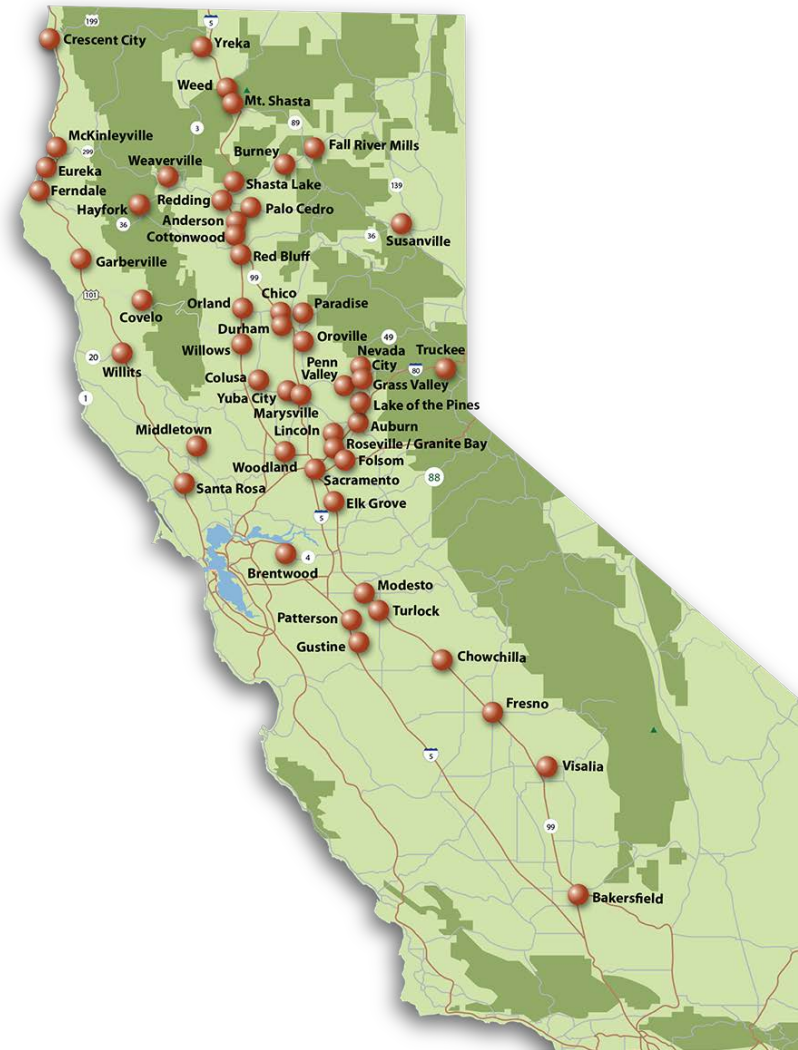
# OVERVIEW

Asset Size:	\$3.9 Billion
Location:	Chico, CA
Founded:	1975
Deposits:	\$3.4 Billion
Loans ( <i>net</i> ):	\$2.2 Billion
Customers:	190,000
Bank Branches:	73
ATMs:	83



# OVERVIEW

Nasdaq:	TCBK
Stock Price:	\$24.13
Market Capitalization:	\$548,728,000
Book Value:	\$424,833,000
*Price to TBVPS:	1.61x
**Asset Size Rank of CA Publicly Traded Banks:	19



\*Valuation Information as of Market Close 03/31/2015

\*\*Ranking as of 12/31/2014 – Source: SNL Financial

## RECENT ACTIVITIES

- Completed Merger & System Integration with North Valley Bancorp October 2014
- Acquired 2 banks through FDIC bidding process
  - Granite Community Bank, Granite Bay, CA in 2011
  - Citizens Bank of Northern California, Nevada City, CA in 2012
- Closed 8 non-performing branches since 2011
- 3 branch closures in 2014 excluding merger with North Valley Bank
- 5 additional branch closures scheduled in 2015

## **RECENT ACTIVITIES** *continued*

- Opening of New Branch in Colusa, CA
- Significant investments in technology
  - Mobile and On-line Banking
  - Cash Management Software
  - Data Security and Disaster Recovery

## RECENT ACTIVITIES *continued*

- Opening of New Branch in Colusa, CA
- Significant investments in technology
  - Mobile and On-line Banking
  - Cash Management Software
  - Data Security and Disaster Recovery

# POSITIONED FOR TODAY, PREPARED FOR THE FUTURE

- Strong and growing bank capital
- Competitive product set to compete with banks both large and small
- Superior reputation versus large bank competitors
- Continue to see organic growth in current environment

# POSITIONED FOR TODAY, PREPARED FOR THE FUTURE *continued*

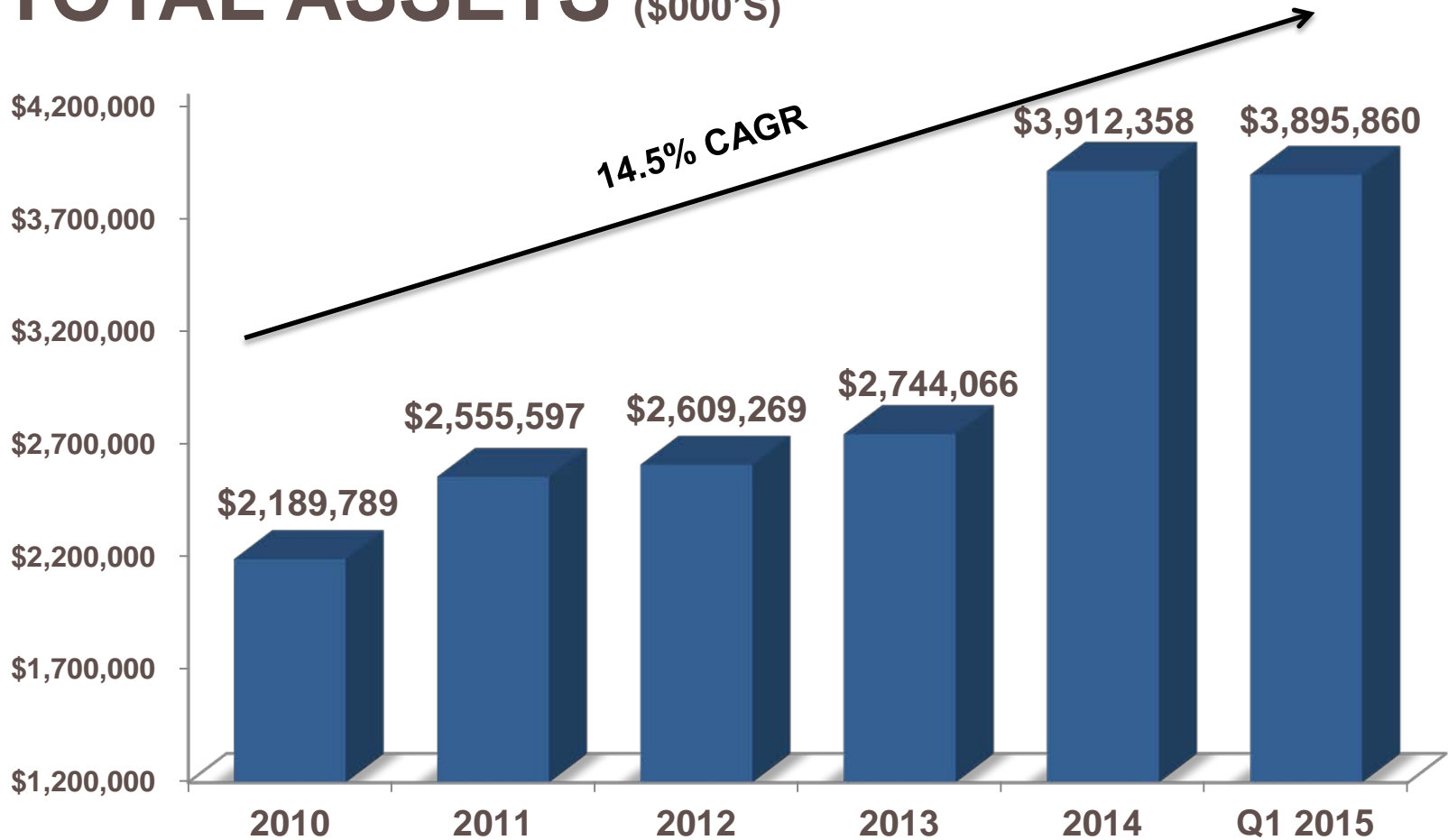
- Strong focus on risk management and new regulatory realities
- Experienced project teams well prepared for continued growth through acquisition



# WHAT IS LONG TERM SUCCESS?

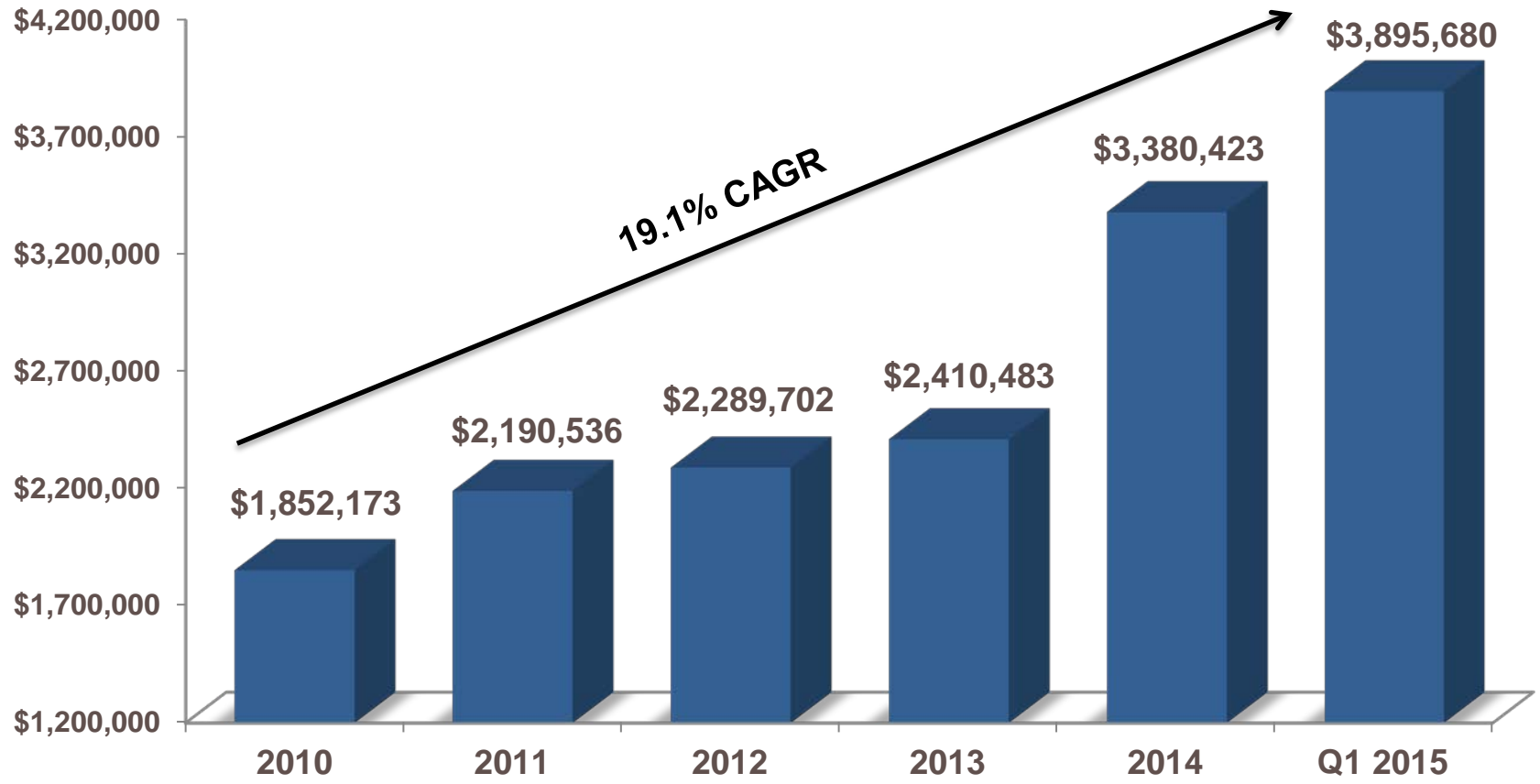
- A winning culture with a motivated and talented work force
- Significant and growing market share
- Strong core deposit base
- Diversified revenue sources
- Efficient operations
- Strong risk management practices
- Rewarding our shareholders

# TOTAL ASSETS (\$000'S)



Data as of 03.31.2015

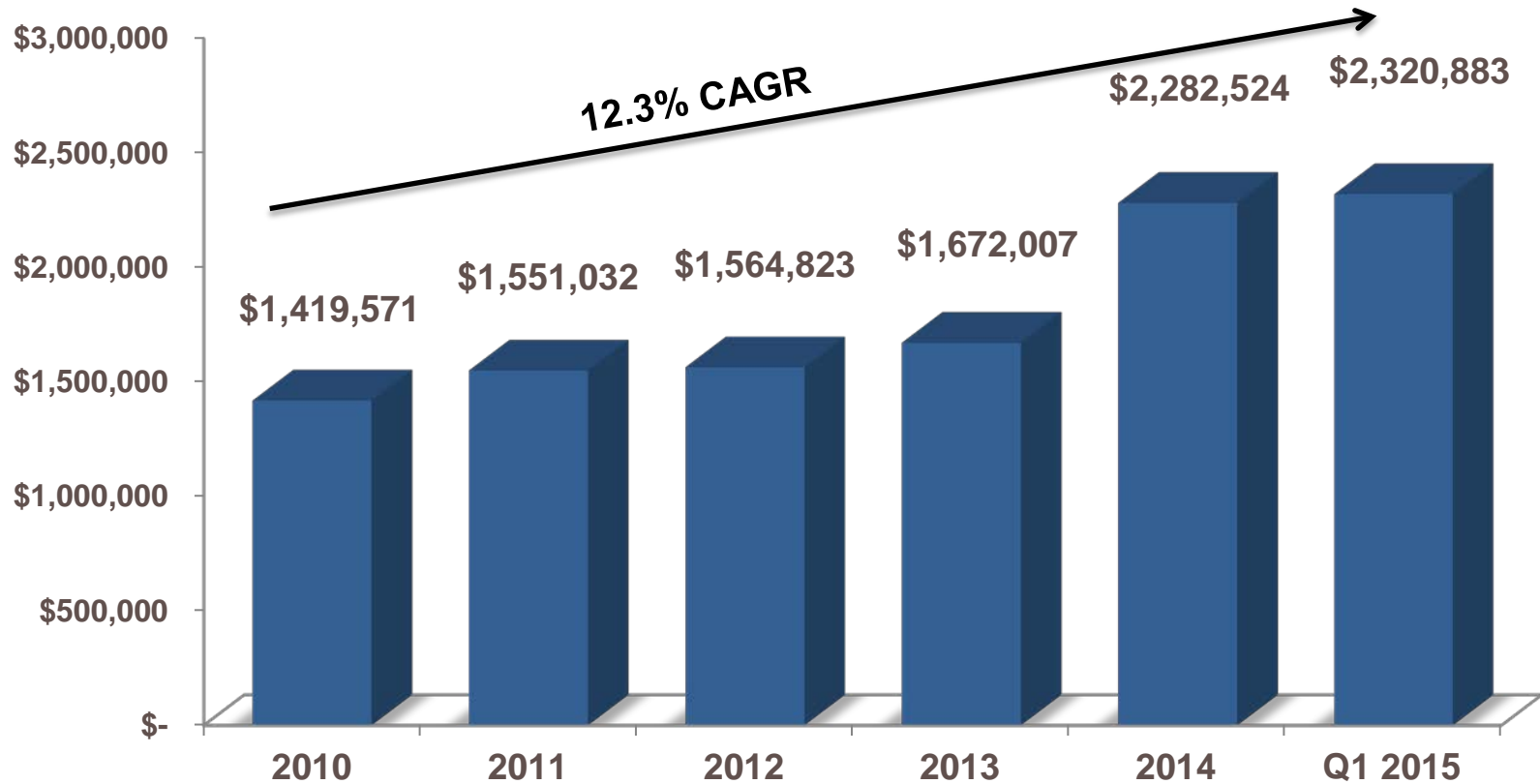
# TOTAL ENDING DEPOSITS



Data as of 03.31.2015

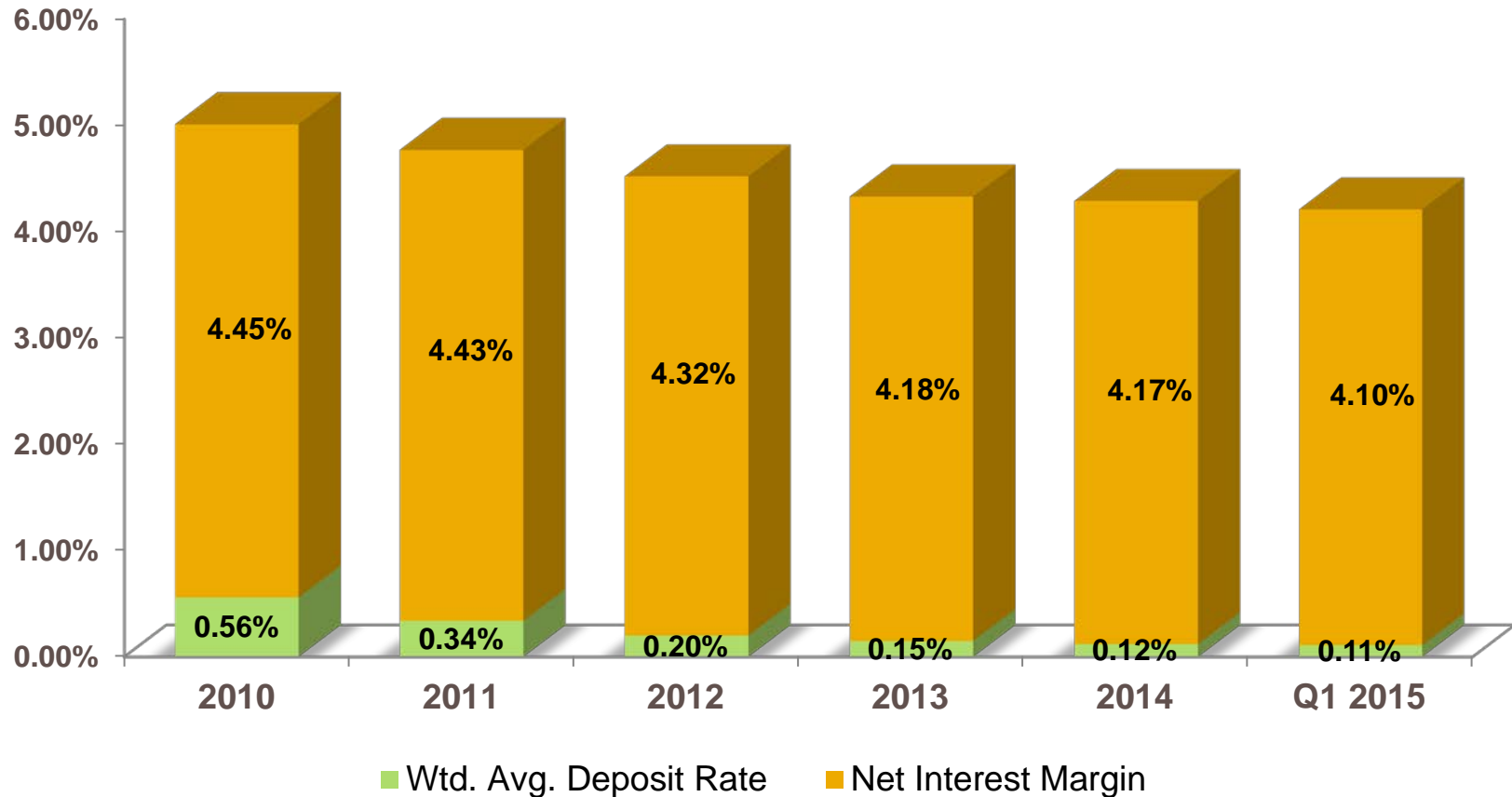
# TOTAL LOANS

NET OF UNAMORTIZED DEFERRED LOAN FEES AND DISCOUNTS (\$000'S)



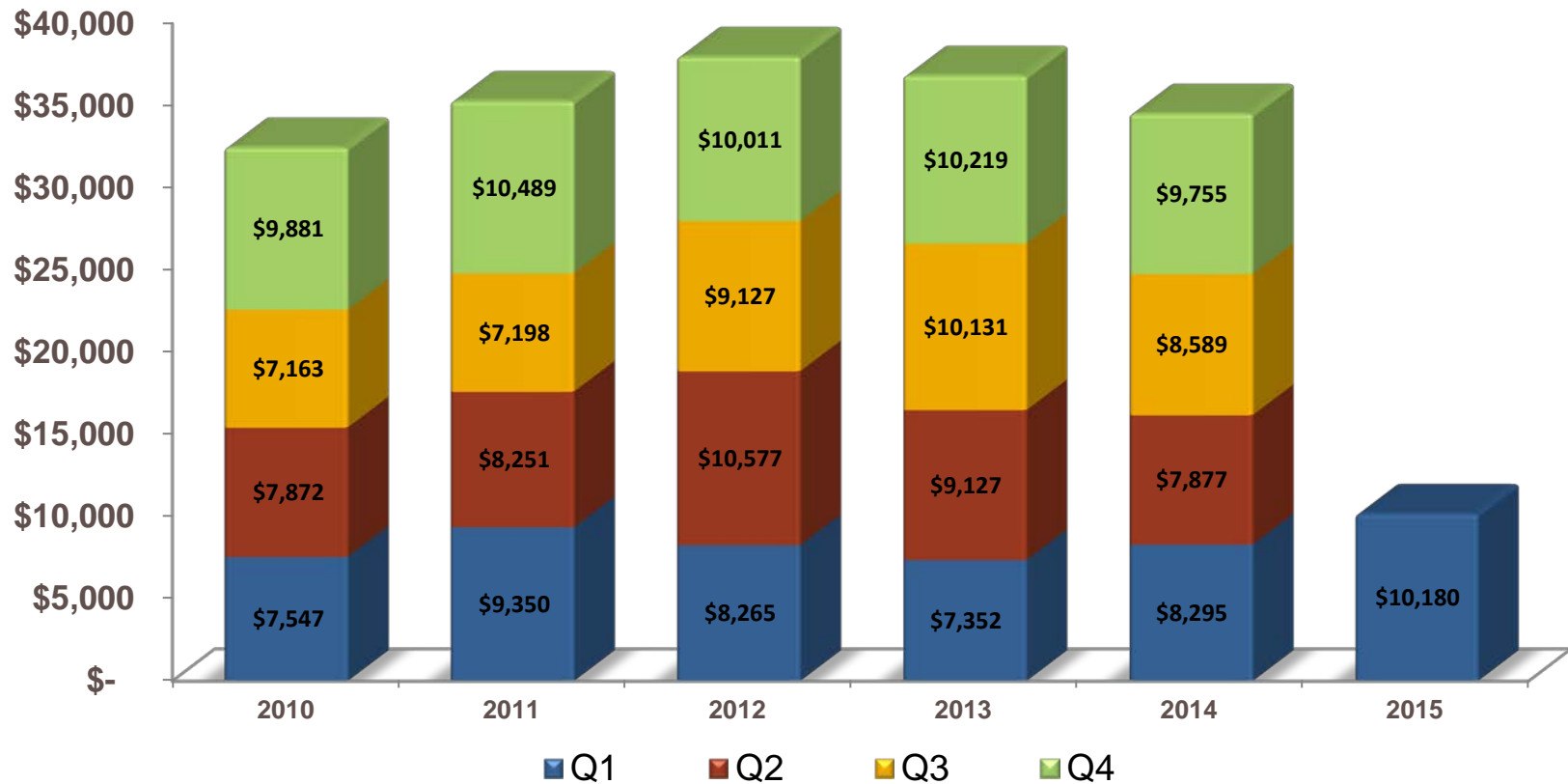
Data as of 03.31.2015

# NET INTEREST MARGIN



Data as of 03.31.2015

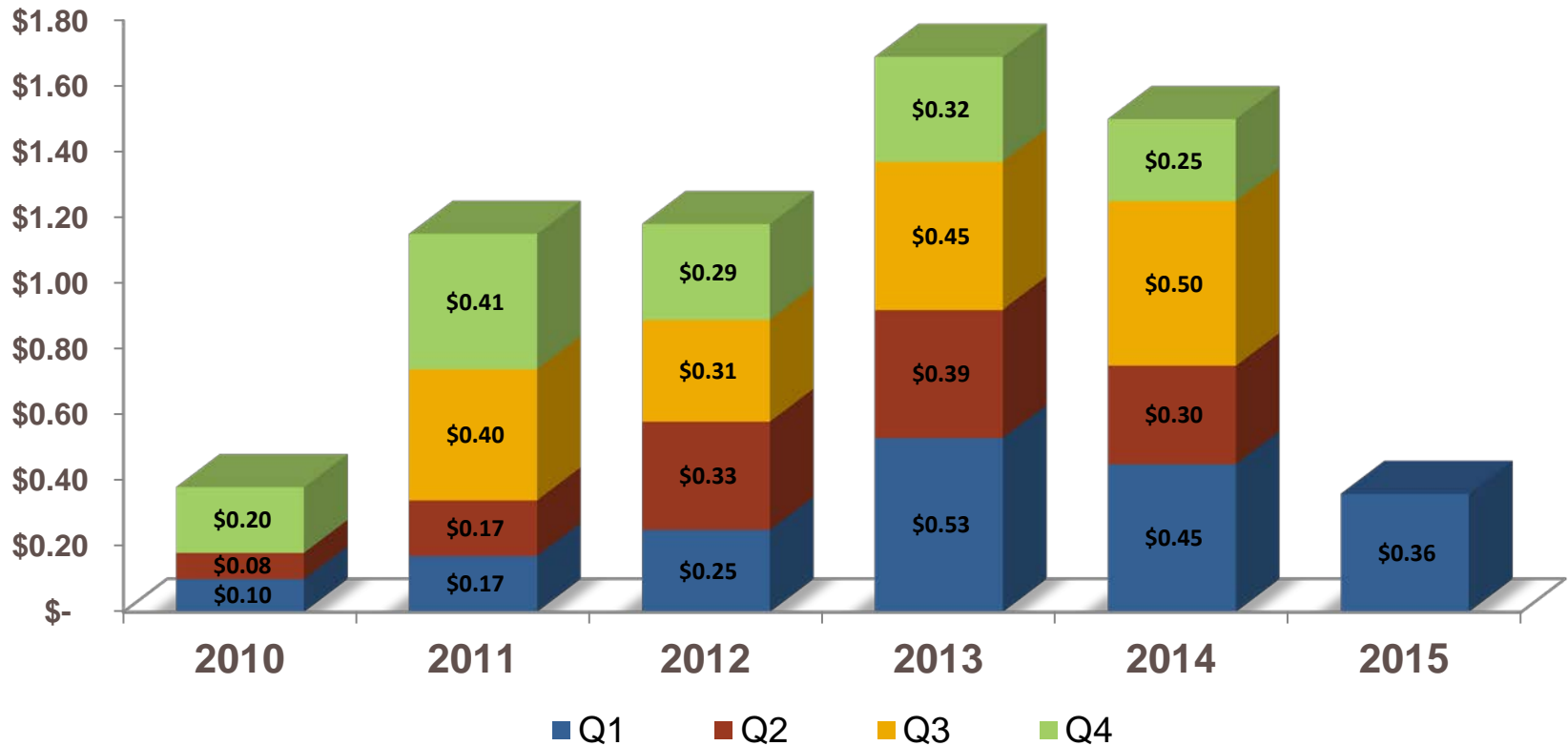
# NON INTEREST INCOME (\$000'S)



Data as of 03.31.2015

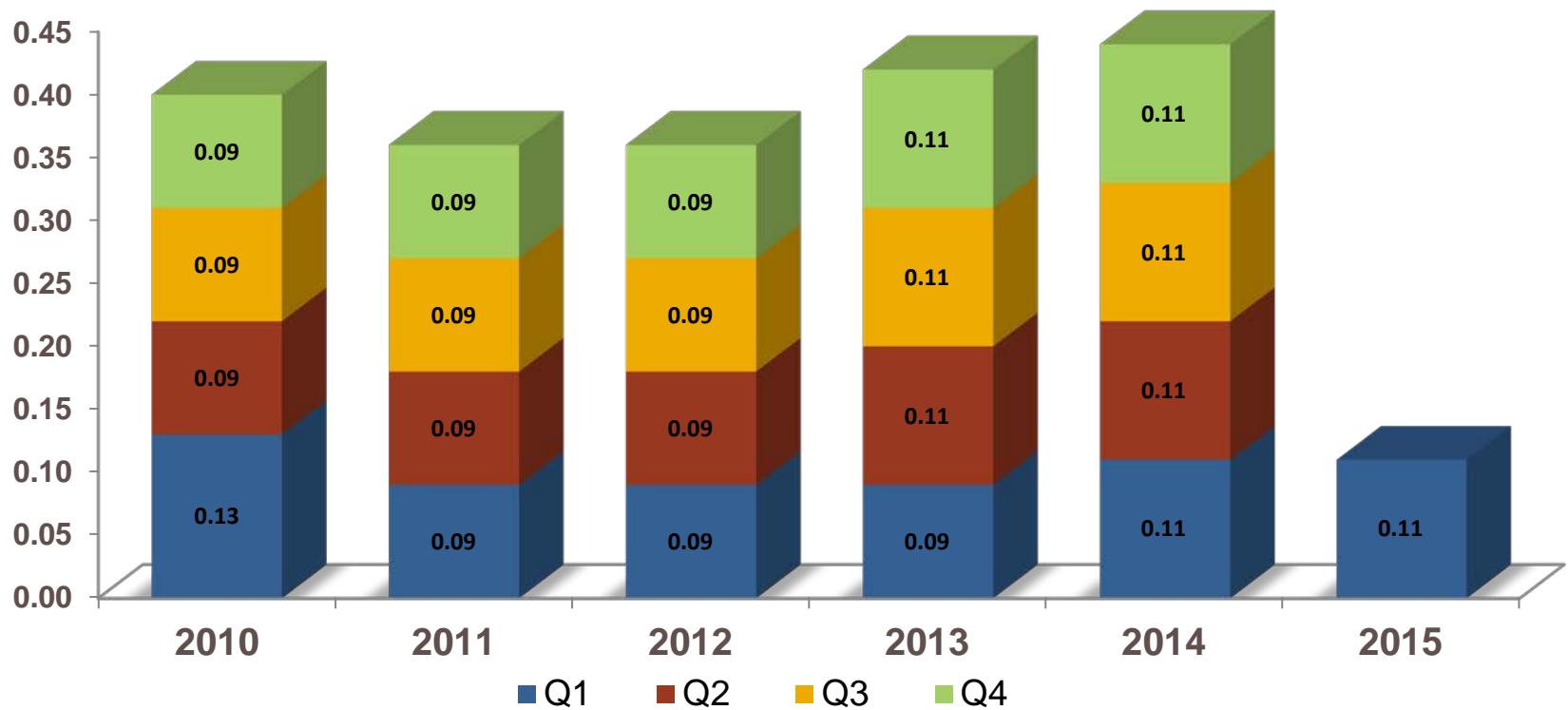
\*2010 & 2011 have been adjusted to remove Bargain Purchase Gains

# DILUTED EARNINGS PER SHARE



Data as of 03.31.2015

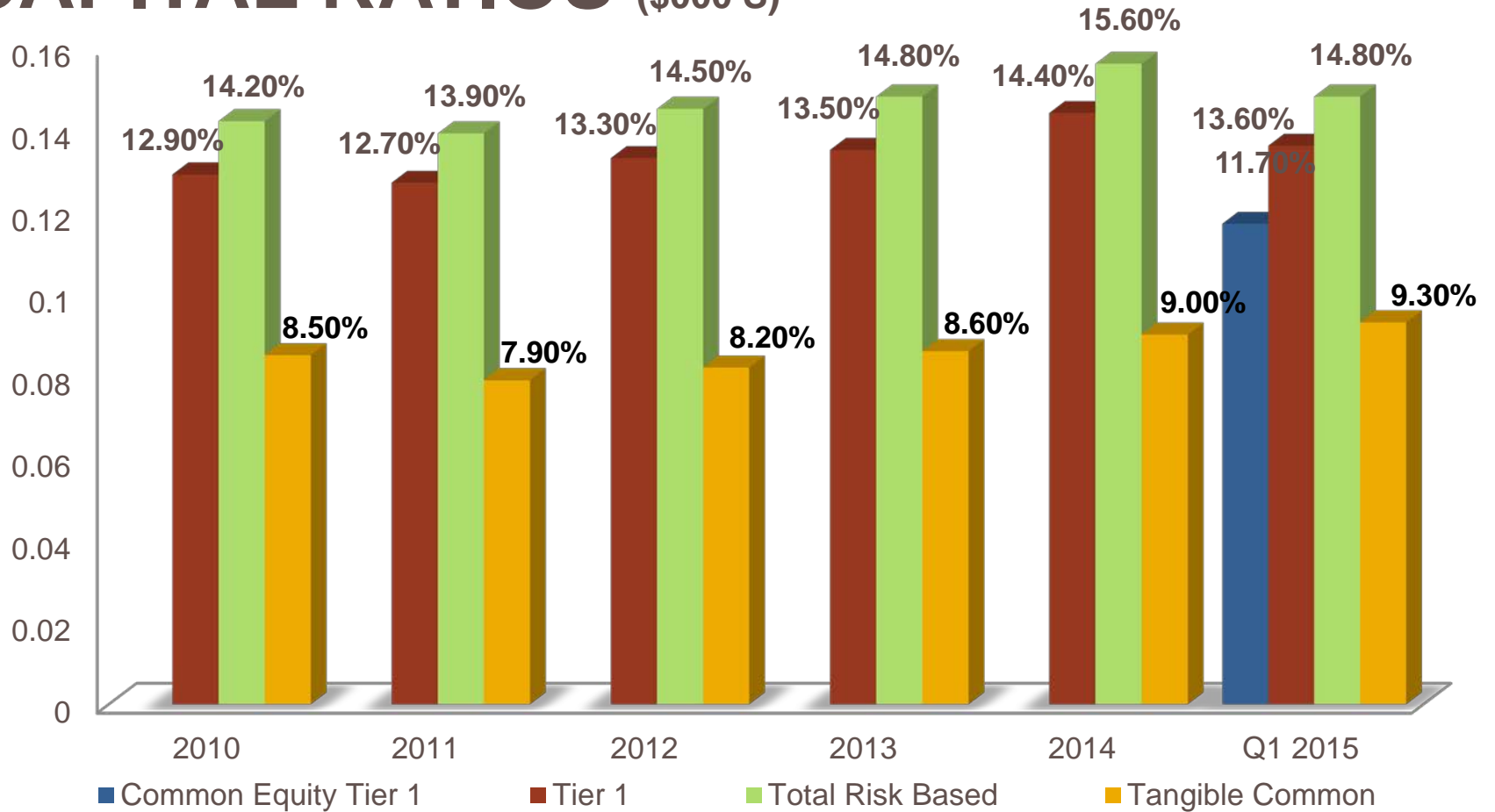
# DIVIDENDS PER SHARE



Data as of 03.31.2015

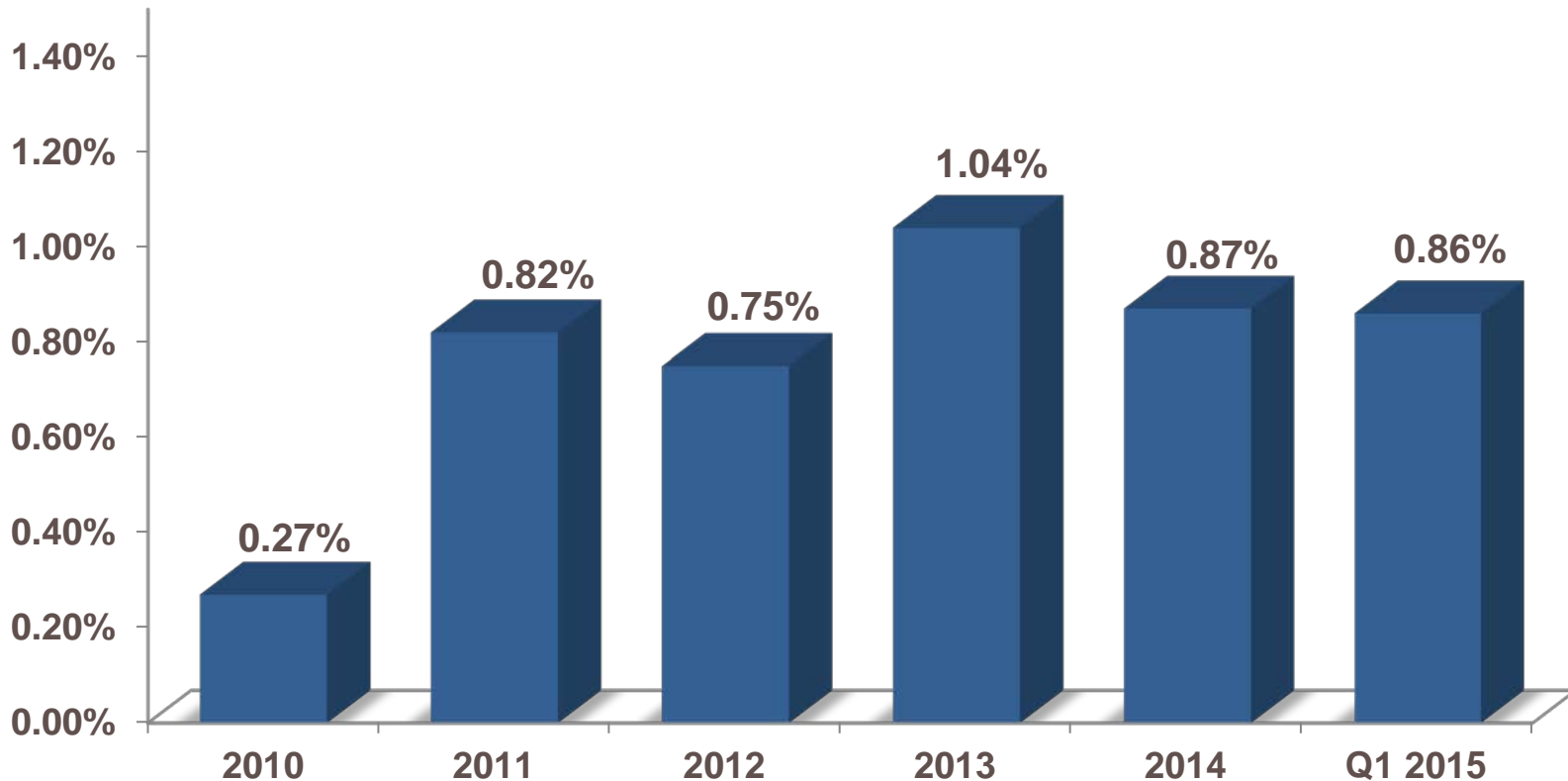


# CAPITAL RATIOS (\$000'S)



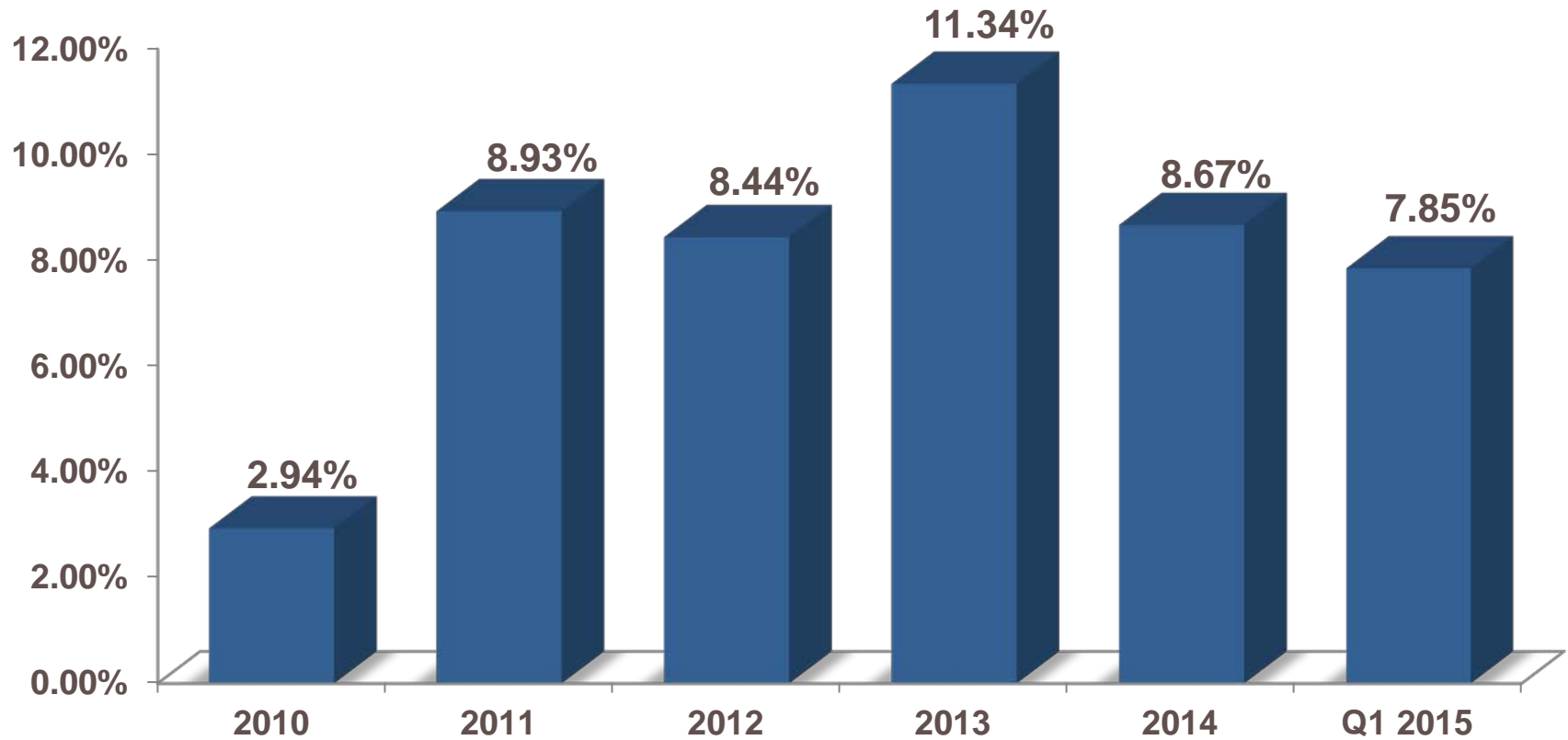
Data as of 03.31.2015

# RETURN ON AVERAGE ASSETS



Data as of 03.31.2015

## RETURN ON AVERAGE SHAREHOLDER'S EQUITY



Data as of 03.31.2015



# TRICO BANCSHARES IS COMMITTED TO:

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