trico bancshares

50 Tri Counties Bank 1975 · 2025

California's local bank

Investor Presentation

Second Quarter 2026

Richard Smith, President & Chief Executive Officer

Daniel Bailey, EVP & Chief Banking Officer

Peter Wiese, EVP & Chief Financial Officer

Safe Harbor Statement

The statements contained herein that are not historical facts are forward-looking statements based on current expectations and beliefs of the Company ("TriCo") and First Hawaiian, Inc. and its subsidiaries (including First Hawaiian Bank) ("FHI") concerning future developments and their potential effects on TriCo and FHI. Such statements involve inherent risks and uncertainties, many of which are difficult to predict and are generally beyond the control of TriCo and FHI. TriCo and FHI caution readers that a number of important factors could cause actual results to differ materially from those expressed in, or implied or projected by, such forward-looking statements. These risks and uncertainties include, but are not limited to, the following: changes in general economic, political, or industry conditions, and in conditions impacting the banking industry specifically; uncertainty in U.S. fiscal, monetary and trade policy, including the interest rate policies of the Federal Reserve Board or the effects of any declines in housing and commercial real estate prices, high or increasing unemployment rates, continued or renewed inflation, the impact of proposed or imposed tariffs by the U.S. government or retaliatory tariffs proposed or imposed by U.S. trading partners that could have an adverse impact on customers or any recession or slowdown in economic growth particularly in the markets in which TriCo and FHI conduct business, including California, Hawaii, Guam and Saipan; volatility and disruptions in global capital and credit markets; the impact of bank failures or adverse developments at other banks on general investor sentiment regarding the stability and liquidity of banks; changes in interest rates that could significantly reduce net interest income and negatively affect asset yields and valuations and funding sources, including impacts on prepayment speeds; competitive pressures among financial institutions and nontraditional providers of financial services, including on product pricing and services; concentrations within TriCo's or FHI's loan portfolio (including commercial real estate loans) or other asset classes, and the parties' ability to attract and retain customer deposits, large loans to certain borrowers, access liquidity and capital, and manage deposit costs and funding sources; the success, impact, and timing of TriCo's and FHI's respective business strategies, including market acceptance of any new products or services and TriCo's and FHI's ability to successfully implement strategic, operational, technology and integration initiatives; the failure to properly use and protect customer and employee information and data; cybersecurity risks (such as TriCo's 2023 cyber security ransomware incident), including the occurrence of fraudulent activity or a material breach of, or disruption to, the security of FHI's, TriCo's or their vendors' systems; risks related to the development, implementation, use and management of artificial intelligence and other emerging technologies; the effects of failures or interruptions of information, communications or third-party service-provider systems; the nature, extent, timing, and results of governmental actions, examinations, reviews, reforms, regulations, and interpretations; changes in laws or regulations; adverse weather conditions, natural disasters and other catastrophic events such as wildfires; the challenges of attracting, integrating and retaining key employees, especially while the merger of TriCo with FHI (the "Transaction") is pending; the occurrence of any event, change or other circumstances that could give rise to the right of one or both of the parties to terminate the merger agreement to which TriCo and FHI are parties; the outcome of any legal proceedings that may be instituted against TriCo or FHI, including potential litigation relating to the Transaction; delays in completing the Transaction; the failure to obtain necessary regulatory approvals (and the risk that such approvals may result in the imposition of conditions that could adversely affect the combined company or the expected benefits of the Transaction); the failure to obtain stockholder or shareholder approvals, as applicable, or to satisfy any of the other conditions to the closing of the Transaction on a timely basis or at all; changes in TriCo's or FHI's share price before closing, including as a result of the financial performance of the other party prior to closing, or more generally due to broader stock market movements, and the performance of financial companies and peer group companies; the possibility that the anticipated benefits of the Transaction are not realized when expected or at all, including as a result of the impact of, or problems arising from, the integration of the two companies or as a result of the strength of the economy and competitive factors in the areas where TriCo and FHI do business; certain restrictions during the pendency of the proposed Transaction that may impact the parties' ability to pursue certain business opportunities or strategic transactions; the possibility that the Transaction may be more expensive to complete than anticipated, including as a result of unexpected factors or events; diversion of management's attention from ongoing business operations and opportunities; potential adverse reactions or changes to business or employee relationships, including those resulting from the announcement or completion of the Transaction; the ability to complete the Transaction and integration of TriCo and FHI promptly and successfully; the dilution caused by FHI's issuance of additional shares of its capital stock in connection with the Transaction; potential judgments, orders, settlements, penalties, fines and reputational damage resulting from pending or future litigation and regulatory investigations, proceedings and enforcement actions; each company's ability to manage the risks involved in the foregoing; and other factors that may affect the future results of TriCo and FHI. The foregoing factors should not be considered an exhaustive list and should be read together with the other cautionary statements set forth in TriCo's Annual Report on Form 10-K for the year ended December 31, 2025 and its latest Quarterly Report on Form 10-Q, which are on file with the Securities and Exchange Commission (the "SEC") and available on TriCo's website, in the "Investor Relations" section of TriCo's website, www.tcbk.com, under the "About" tab and the "Investor Relations" link and then under the heading "SEC Filings" and in other documents TriCo files with the SEC, and in FHI's Annual Report on Form 10-K for the year ended December 31, 2025 and its latest Quarterly Report on Form 10-Q, which are on file with the SEC and available on FHI's investor relations website, https://ir.fhb.com, under the heading "SEC Filings," and in other documents FHI files with the SEC. If one or more events related to these or other risks or uncertainties materialize, or if our underlying assumptions prove to be incorrect, actual results may differ materially from what we anticipate. Accordingly, you should not place undue reliance on any such forward-looking statements. Annualized, pro forma, projections and estimates are not forecasts and may not reflect actual results. Neither TriCo nor FHI undertakes any obligation to update any forward-looking statement, whether as a result of new information, future developments or otherwise, except as required by applicable law

Executive Team

Rick Smith
President &
Chief Executive Officer

Dan Bailey
EVP
Chief Banking Officer

Craig Carney
EVP
Chief Credit Officer

Peter Wiese
EVP
Chief Financial Officer

Kristen Dominguez
SVP
Chief Human Resources Officer

Greg Gehlmann
SVP
General Counsel

Bret Funderburgh
SVP
Deputy Chief Credit Officer

Jason Levingston
SVP
Chief Information Officer

Scott Myers
SVP
Head of Wholesale Banking

Scott Robertson
SVP
Head of Community Banking

Angela Rudd
SVP
Chief Risk Officer

Most Recent Quarter Highlights

Operating Leverage and Profitability	▪ Pre-tax pre-provision ROAA and ROAE were 1.97% and 14.5%, respectively, for the quarter ended June 30, 2026, and 1.74% and 13.4%, respectively, for the same quarter in the prior year. ▪ Our efficiency ratio was 56.2% (55.5% excluding merger expenses) for the quarter ended June 30, 2025, compared to 54.6% for the trailing quarter end and 59.0% for the quarter ended June 30, 2025.
Net Interest Income and Margin	▪ Net interest income (FTE) was $93.6 million, an increase of $2.4 million or 2.6% over the $91.5 million in the trailing quarter, driven by both loan growth and loan repricing. ▪ Net interest margin (FTE) of 4.11% represented an increase of 4 basis points from the trailing quarter of 4.07% and a 23 basis point increase from the quarter ended June 30, 2025. ▪ Average yield on earning assets (FTE) of 5.316% represented an increase of 5 basis points over the 5.26% in the quarter ended March 31, 2026, and 10 basis points of improvement over the quarter ended June 30, 2025. ▪ Cost of interest-bearing liabilities was 1.87%, 2 basis points greater than the trailing quarter, and an 18 basis point decrease from the 2.05% for the quarter ended June 30, 2025. ▪ The Company's average cost of total deposits of 1.27% was 1 basis points higher than the trailing quarter, and 10 basis points lower than the quarter ended June 30, 2025.
Balance Sheet Management	▪ Year over year loan balances increased $352.1 million or 5.1% and deposit balances increased by $61.8 million year-over year after adding back $68.8 million in sold deposits as of June 30, 2026. ▪ Average total earning assets grew $54.7 million (0.6%) for the quarter and $190.9 million (2.1%) year over year. ▪ Loan to deposit ratio was 87.4% for the current quarter, as compared to 84.1% for the trailing quarter end.
Diverse Deposit Base & Liquidity	▪ There has been no reliance on brokered deposits or FRB borrowing facilities ▪ Average non-interest-bearing deposits comprised 30.7% of average total deposits for the quarter, which was generally consistent with 30.6% for both the trailing quarter and the quarter ended June 30, 2025. ▪ Approximately a 50/50 split between consumer and business deposit dollars reflects a diversified client base.
Credit Quality	▪ The allowance for credit losses to total loans was 1.78% at June 30, 2026, a decrease of 3 basis points over the prior quarter. ▪ TCBK has a long history of proactive conservative risk grading, and we believe that sufficient coverage has been established for potential economic factors in credit risk. ▪ Consistent with prior periods, over 60% of total non-accrual loans were paid current.
Capital Strategies	▪ All regulatory capital ratios remain well above required thresholds. ▪ Share repurchases in the quarter were paused due to the active discussions related to the previously announced merger activities. ▪ Tangible capital ratio was 10.8%, 10.5%, and 10.0% at June 30, 2026, the trailing quarter, and same quarter of the prior year, respectively.

Company Overview

$9.93 BILLION TOTAL ASSETS	**$1.72** BILLION MARKET CAP**
$7.31 BILLION TOTAL LOANS	**$8.37** BILLION TOTAL DEPOSITS
4.09% NET INTEREST MARGIN (FTE)*	**1.27%** COST OF TOTAL DEPOSITS*
1.37% RETURN ON AVERAGE ASSETS*	**55.4%** EFFICIENCY RATIO*
10.8% TANGIBLE CAPITAL RATIO	**1.99%** PPNR AS % OF AVG ASSETS

* Six months ending June 30, 2026

** Based on June 30, 2026, closing stock price of $53.85

TCBK

Headquarters: Chico, CA

68 Branches and **83 ATMs** serving **31 Counties**

Recent Awards

Forbes AMERICA'S BEST BANKS 2026

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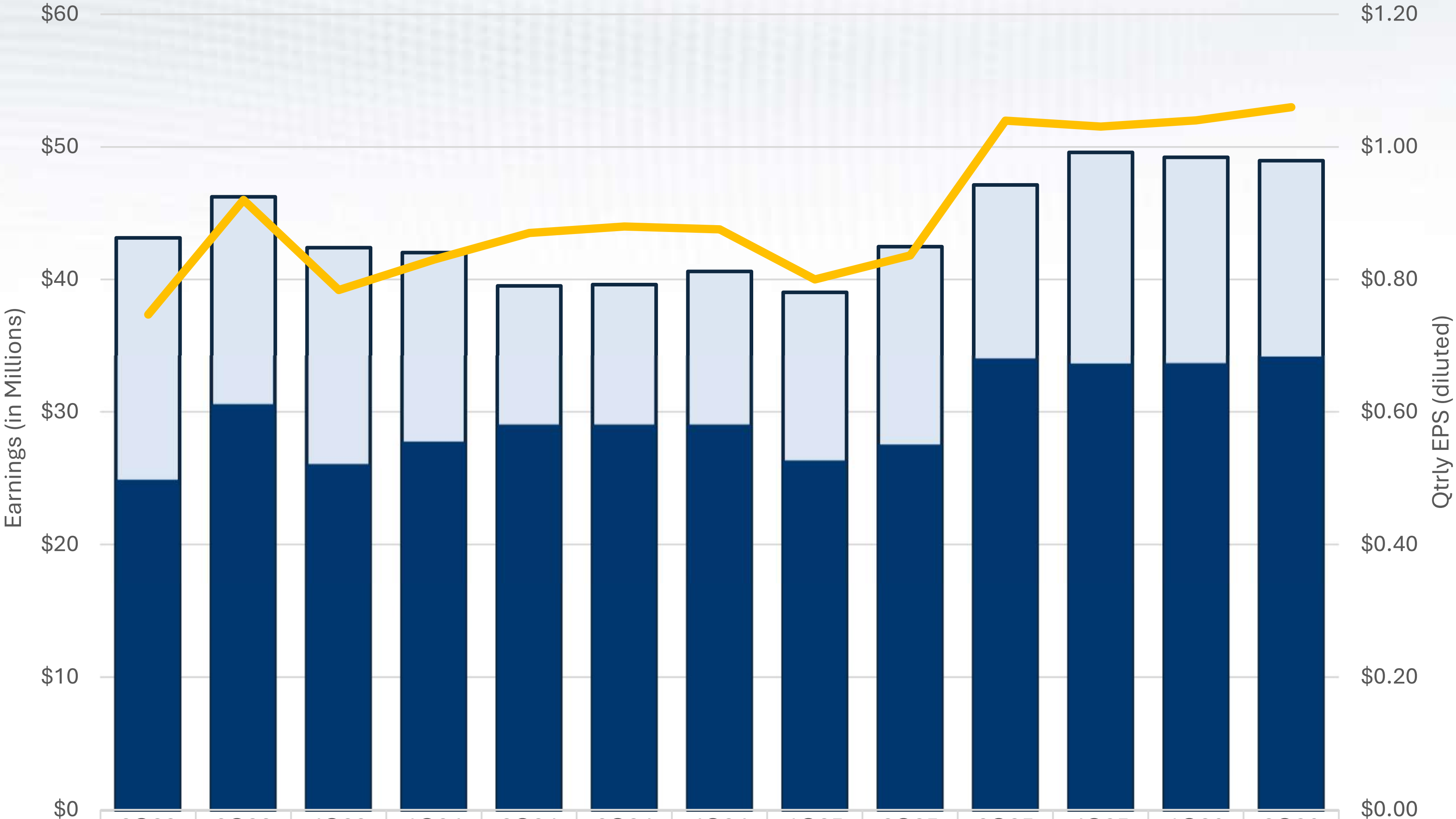
SACRAMENTO BUSINESS JOURNAL BPtW 2025 BEST PLACES TO WORK

Top 50 Community Banks $3B–$10B in assets S&P Global Market Intelligence

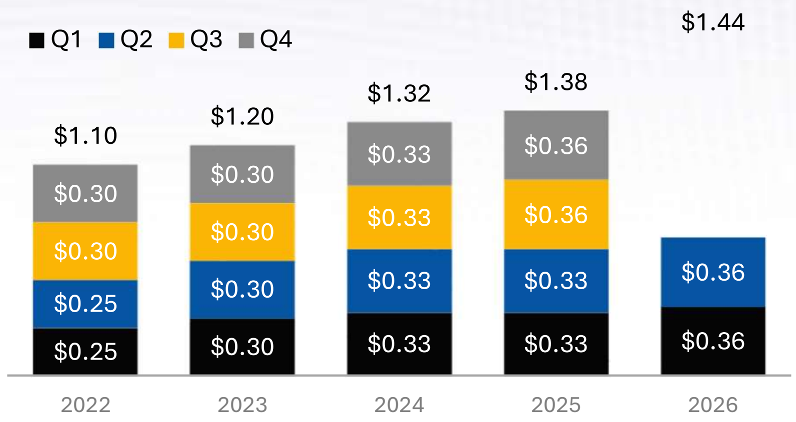
Consistent Earnings Track Record



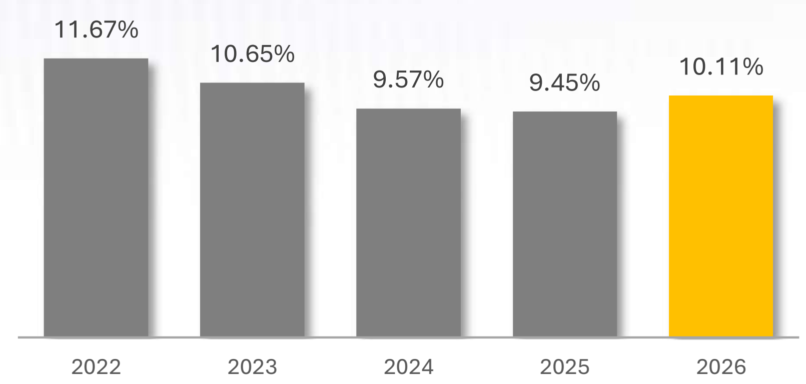
	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26
PPNR ($MM)	$43.1	$46.2	$42.4	$42.0	$39.5	$39.6	$40.6	$39.0	$42.5	$47.1	$49.6	$49.2	$49.0
Net Income ($MM)	$24.9	$30.6	$26.1	$27.7	$29.0	$29.1	$29.0	$26.4	$27.5	$34.0	$33.6	$33.7	$34.2
Qtrly Diluted EPS	$0.75	$0.92	$0.78	$0.83	$0.87	$0.88	$0.88	$0.80	$0.84	$1.04	$1.03	$1.04	$1.06

Shareholder Returns

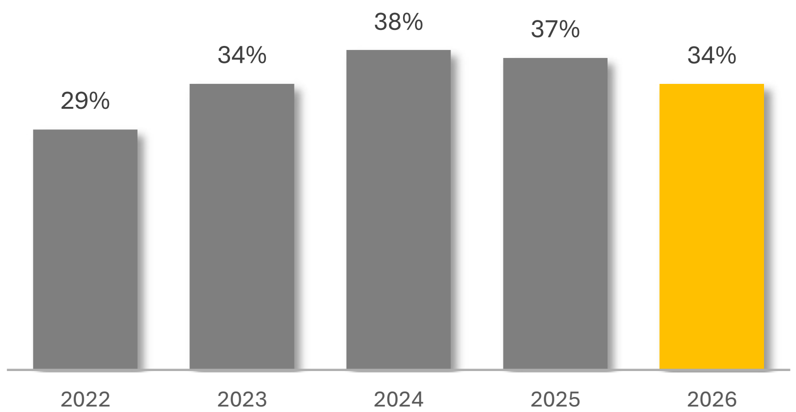
Dividends per Share: 9% CAGR*



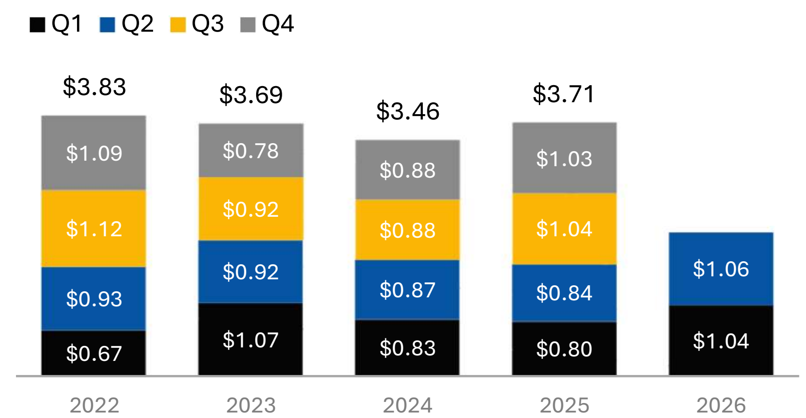
Return on Avg. Shareholder Equity



Dividends as % of Earnings



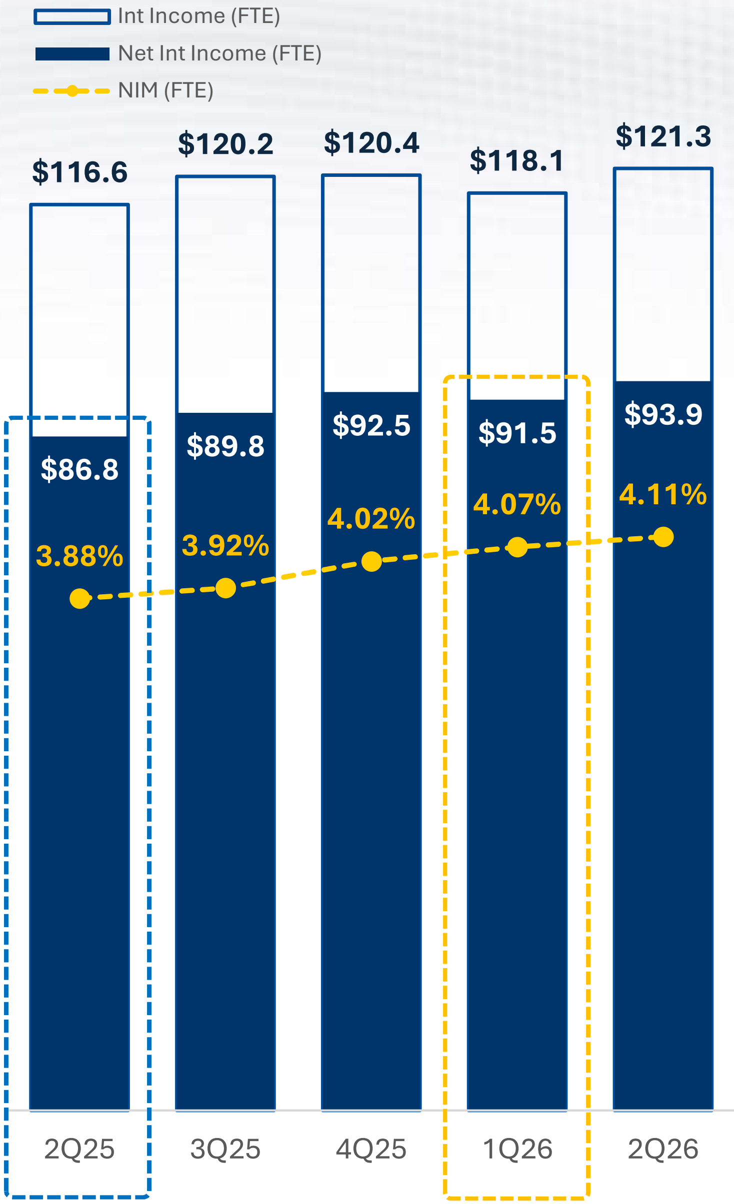
Diluted EPS



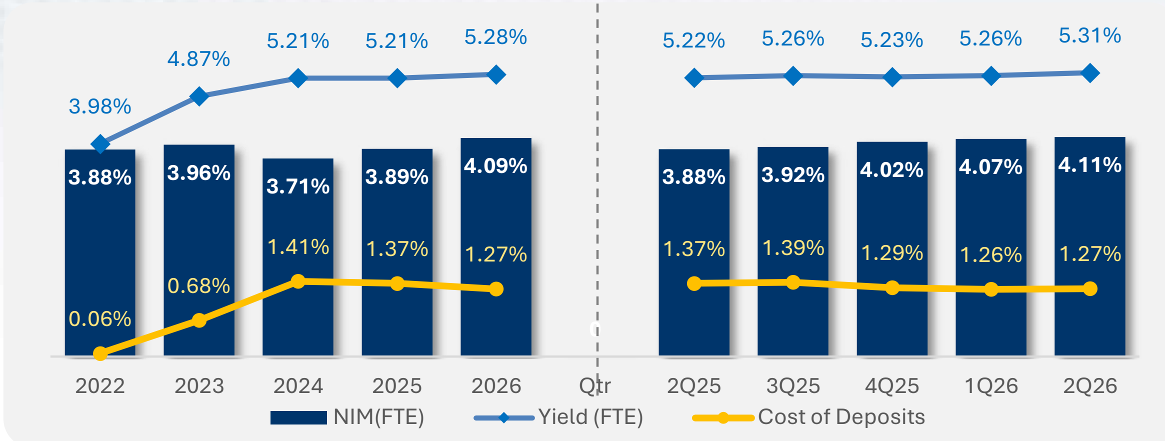
*Compound Annual Growth Rate, 10 years

2026 values through the six months ended 6/30/2026

Net Interest Income (NII) and Margin (NIM)



2026 values through the six months ended 6/30/2026



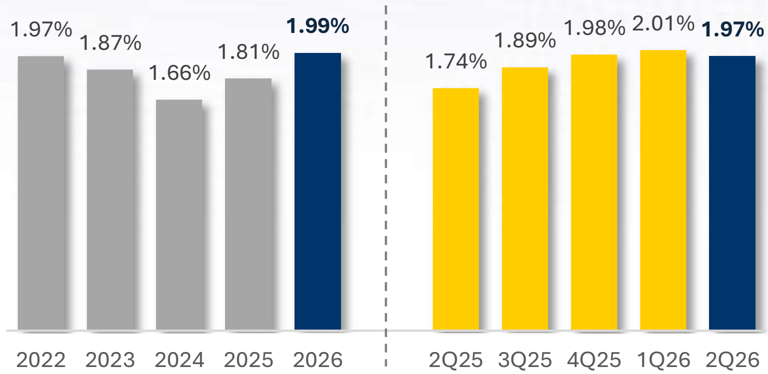
Reported Net Interest Income (NII) & NIM Walk

NII $ in millions, NIM change in bps, all full taxable equivalent (FTE)

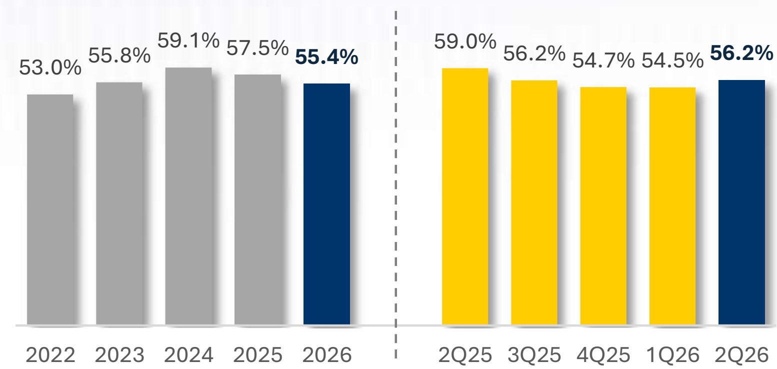
	Compare to 1Q26		Compare to 2Q25	
	NII	NIM	NII	NIM
Prior Period	$91.5	4.07%	$86.8	3.88%
Int-bearing cash balances	(0.7)	(2)	(0.6)	(2)
Securities portfolio	(0.5)	(2)	(0.6)	(2)
Loan yields	1.2	4	1.8	6
Loan balances & fees	1.8	6	4.1	13
Deposit rates	(0.2)	(1)	1.9	6
Deposit balances & mix	(0.2)	(1)	(0.6)	(2)
Borrowings	(0.0)	0	1.1	4
Subtotal	**$92.9**		**$93.9**	
Day Count	1.0		-	
2Q26	**$93.9**	**4.11%**	**$93.9**	**4.11%**

Current Operating Metrics

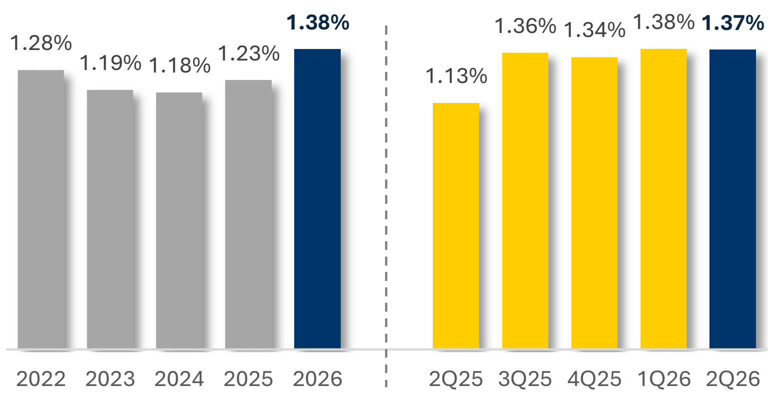
PPNR as % of Average Assets



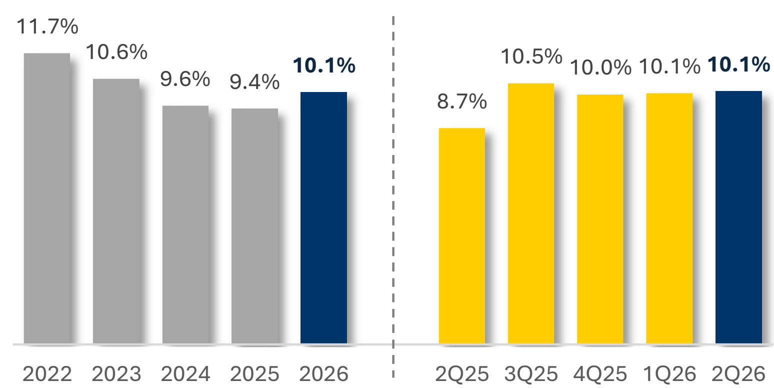
Efficiency Ratio



ROAA



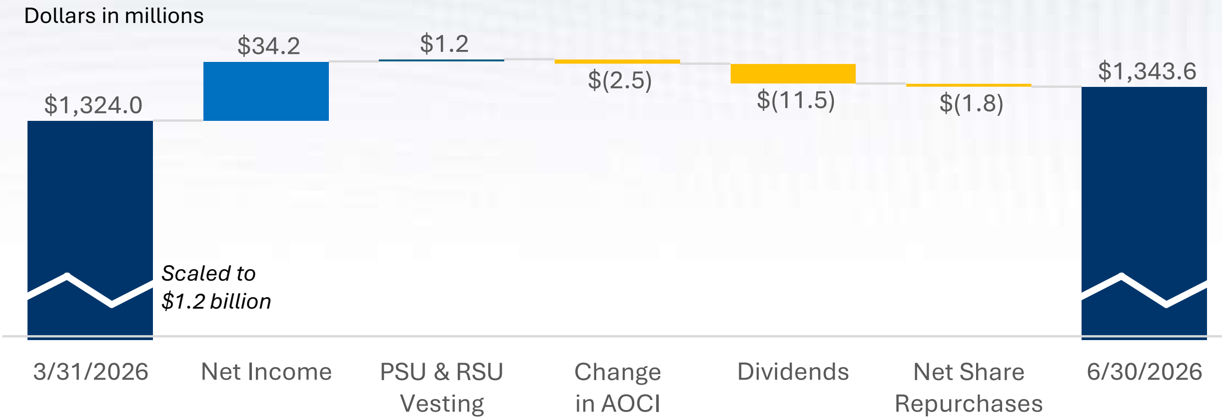
ROE



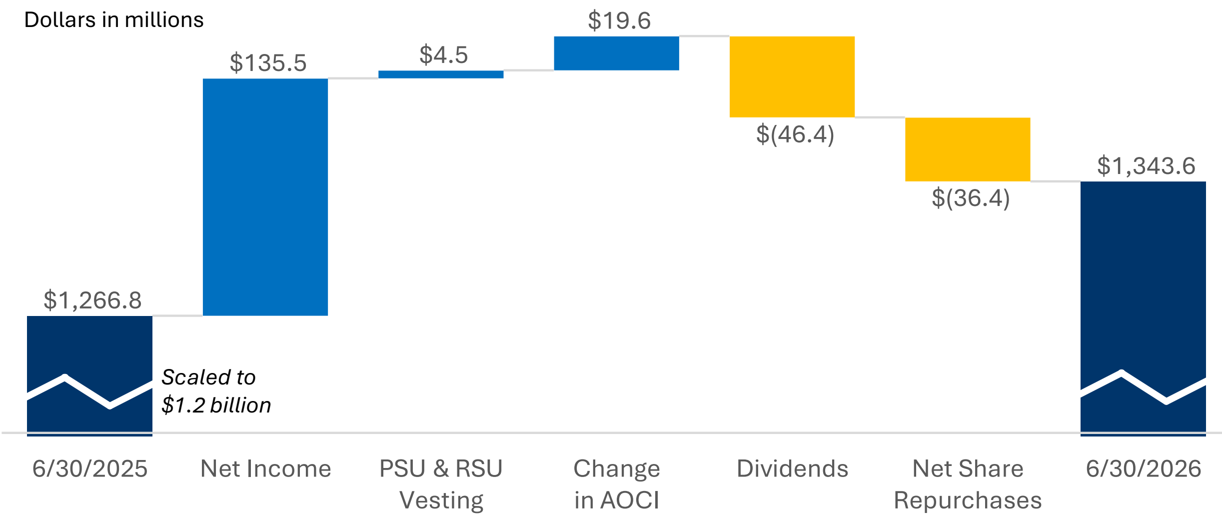
2026 values through the three months ended 6/30/2026

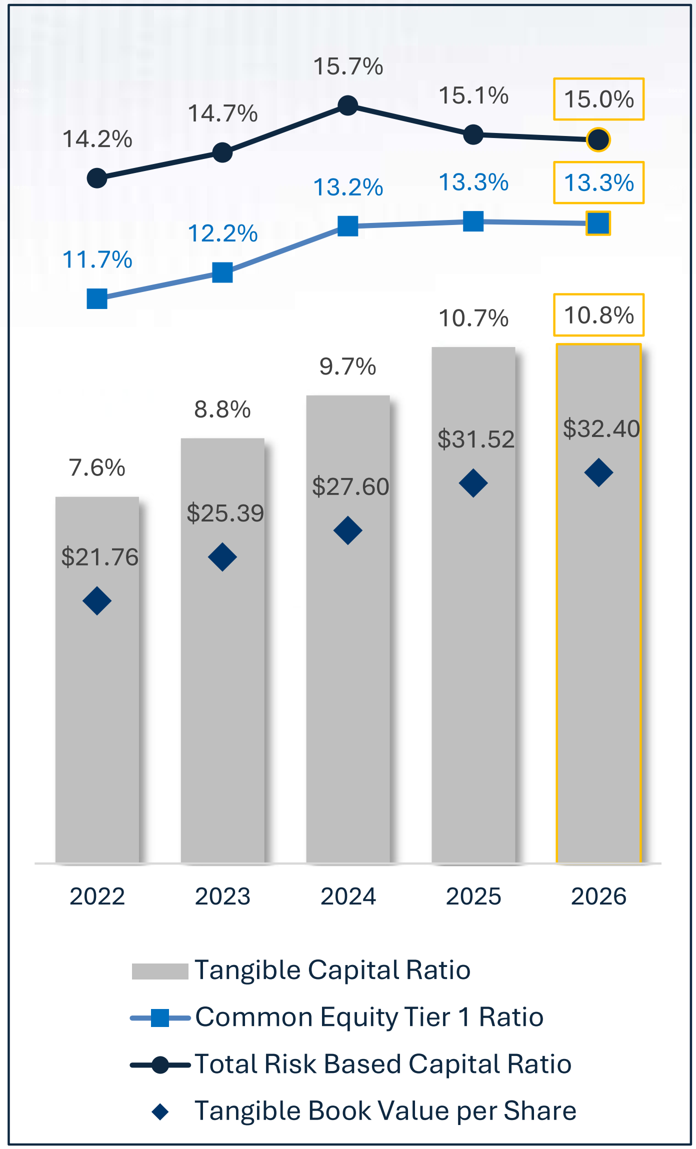
Equity Capital: Well Capitalized, Well Managed

Quarter-to-Date Change in Equity Capital



Year-over-Year Change in Equity Capital

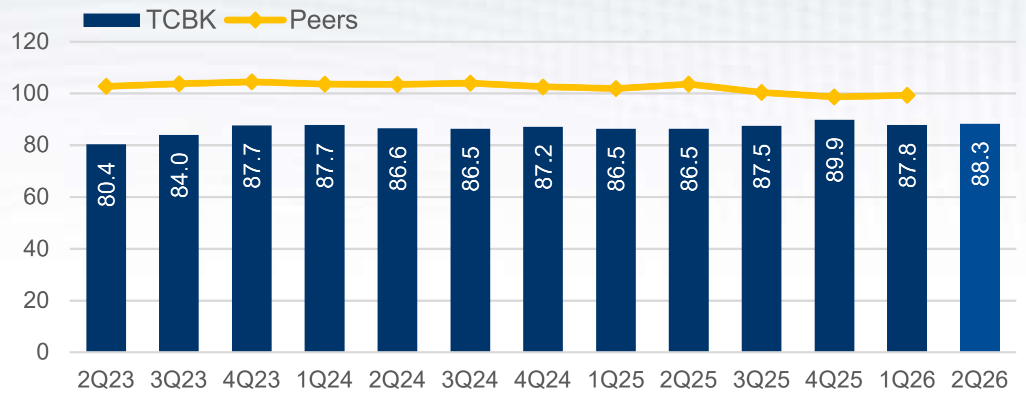




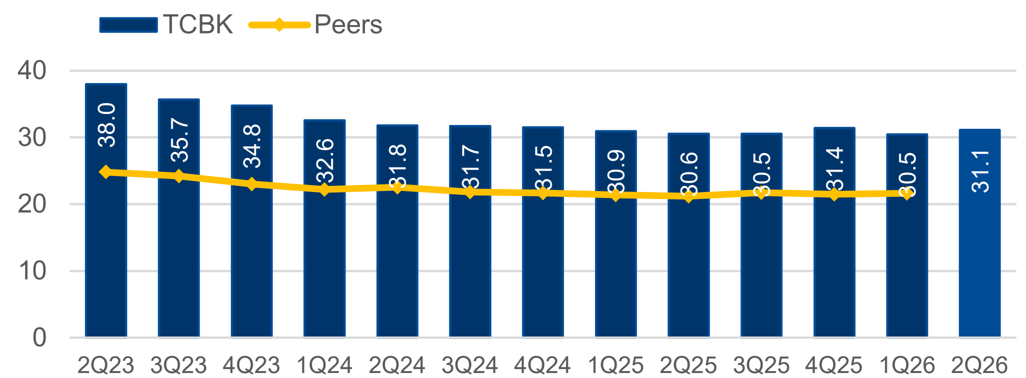
2026 values through the three months ended 6/30/2026

DEPOSITS

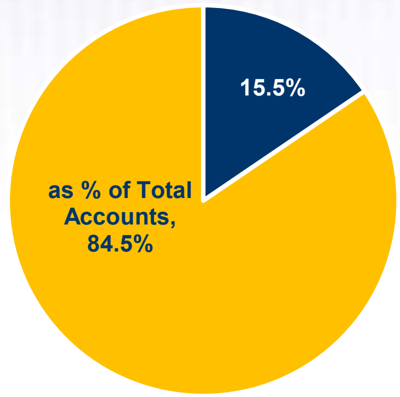
Loans to Core Deposits (%)

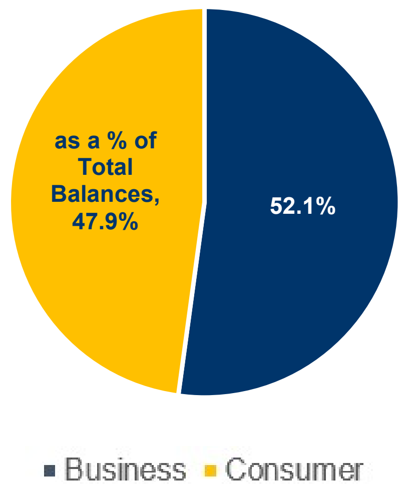


Non Interest-bearing Deposits as % of Total Deposits



Mix of Demand & Savings Accounts





$8.37
BILLION TOTAL DEPOSITS

1.27%
COST OF TOTAL DEPOSITS

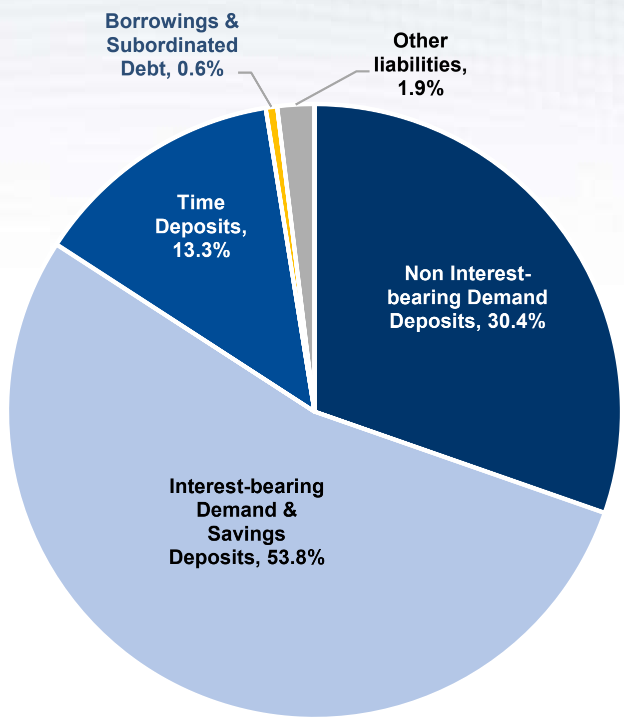
31.1%
NON-INTEREST DEPOSITS

88.3%
LOAN TO CORE DEPOSIT RATIO

99.4%
DEPOSITS AS % OF FUNDING LIABILITIES

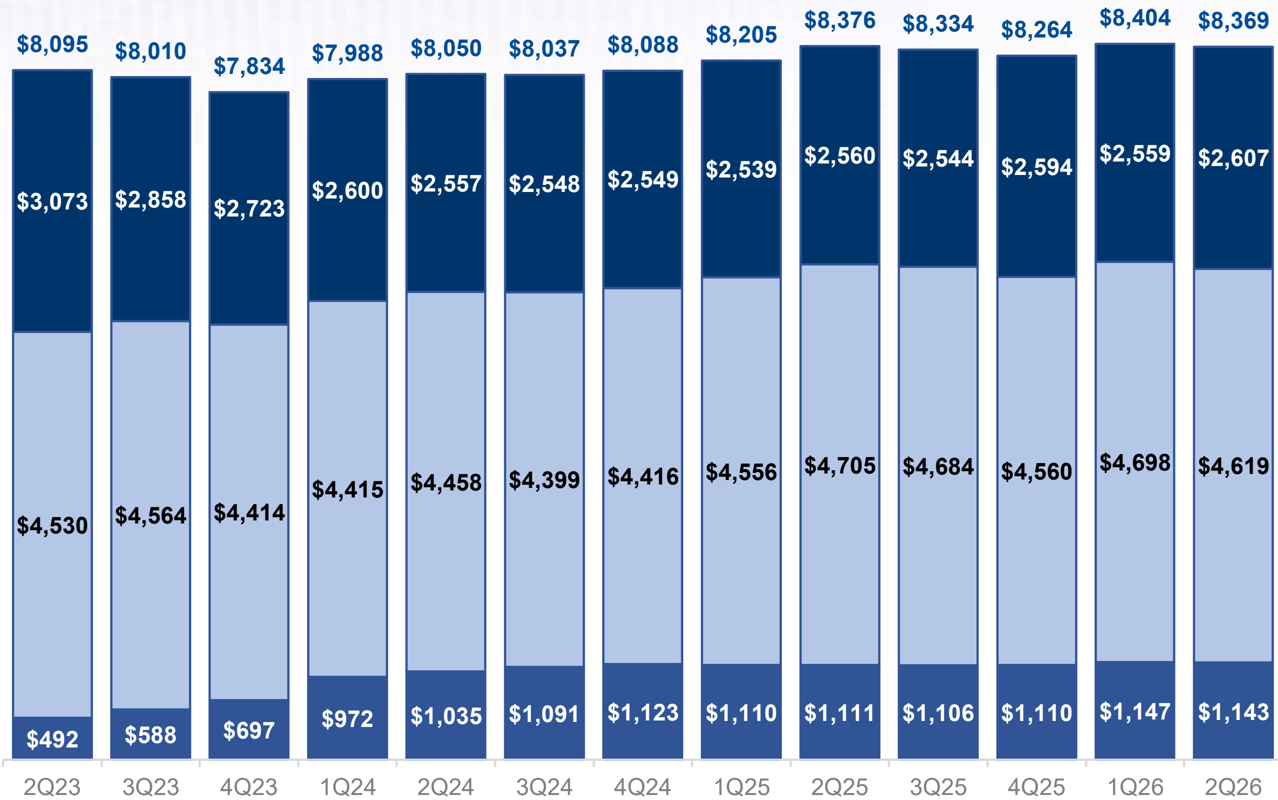
- Peer group consists of 99 closest peers in terms of total assets, range $6.3 to $13.3 Billion; source: BankRegData.com
- Net Loans includes LHFS and Allowance for Credit Loss; Core Deposits = Total Deposits less CDs > 250k and Brokered Deposits

DEPOSITS: Strengths in Mix and Cost of Funds



Liability Mix 6/30/2026

Deposits = 99.4% of Funding Liabilities

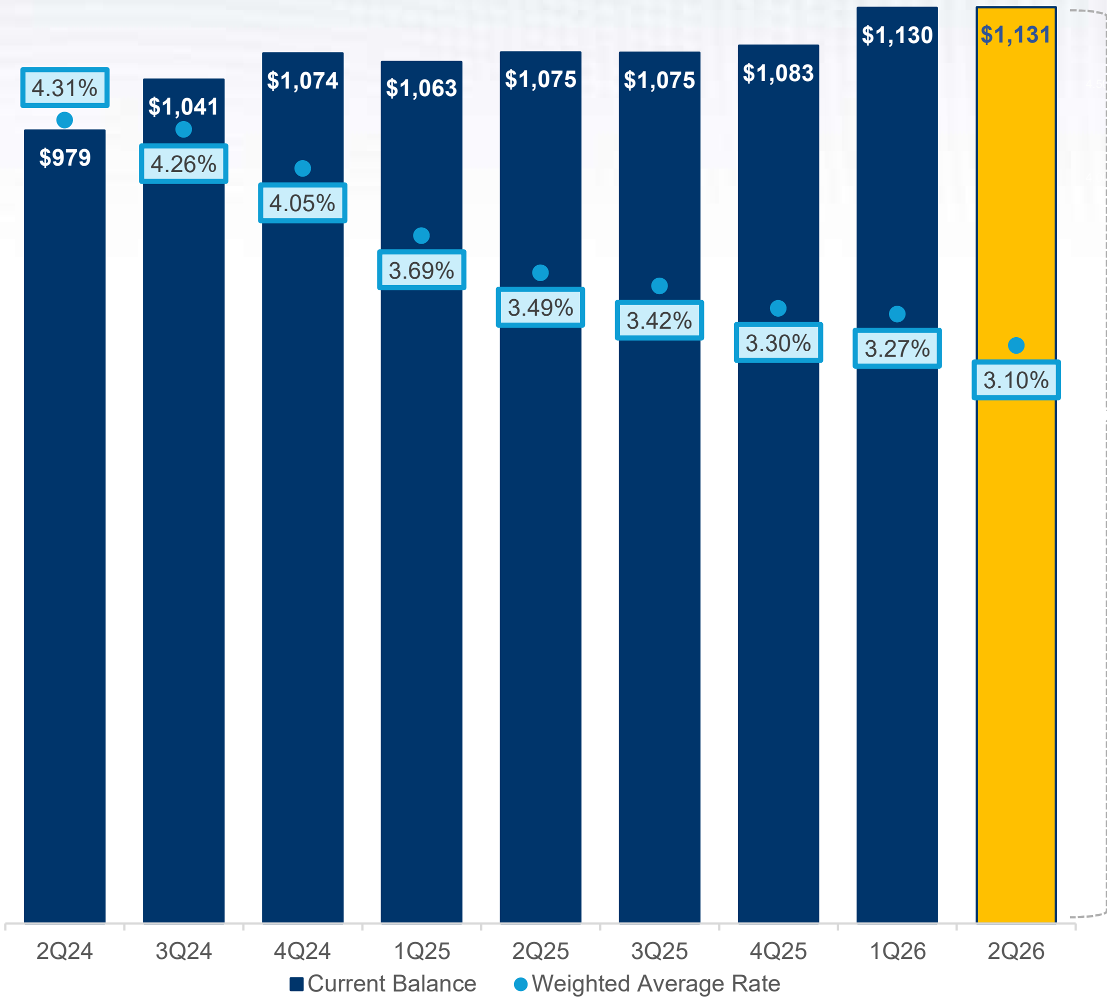


Cost of Deposits	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26
Noninterest-Bearing Demand	-	-	-	-	-	-	-	-	-	-	-	-	-
Int-Bearing Demand & Savings	0.83%	1.17%	1.36%	1.46%	1.67%	1.74%	1.65%	1.64%	1.60%	1.65%	1.52%	1.46%	1.50%
Time Deposits	2.21%	2.92%	3.38%	3.81%	4.17%	4.28%	4.12%	3.78%	3.54%	3.43%	3.36%	3.30%	3.20%
Total Deposits	**0.58%**	**0.86%**	**1.05%**	**1.21%**	**1.45%**	**1.52%**	**1.46%**	**1.43%**	**1.37%**	**1.39%**	**1.29%**	**1.26%**	**1.27%**
Interest-bearing Deposits	*0.95%*	*1.36%*	*1.62%*	*1.83%*	*2.14%*	*2.23%*	*2.15%*	*2.06%*	*1.97%*	*1.99%*	*1.87%*	*1.82%*	*1.84%*

* Balances in $ millions at period end, cost of deposits are quarter-to-date

DEPOSITS: CD Balance and Maturity Composition

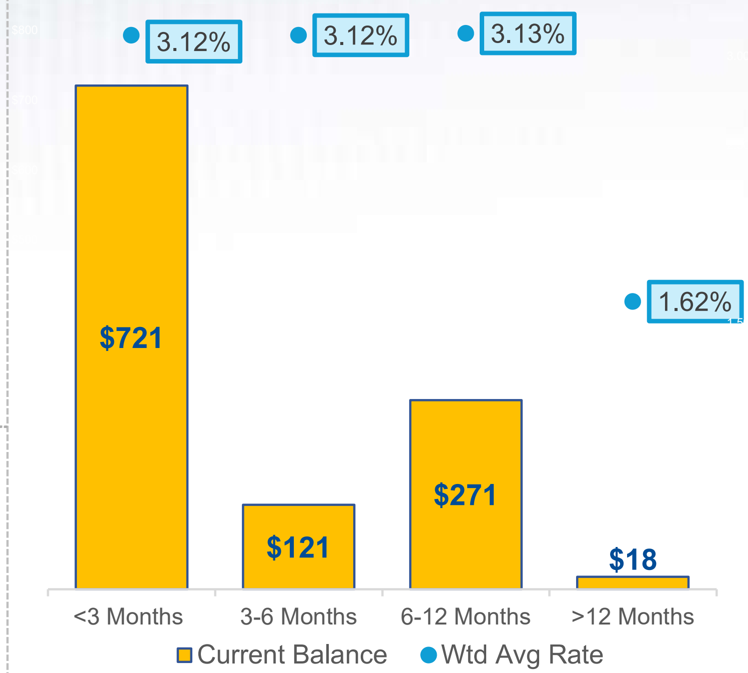
CD Balances



* Note: Excludes CDARS; $12MM balance at 6/30/2026

Balances in $ millions, balances and Wtd Avg Rates are as of period end

CD Maturities



11-Month CD Limited-Time Offer*

3.40% Annual Percentage Yield (APY)
$100,000 Minimum

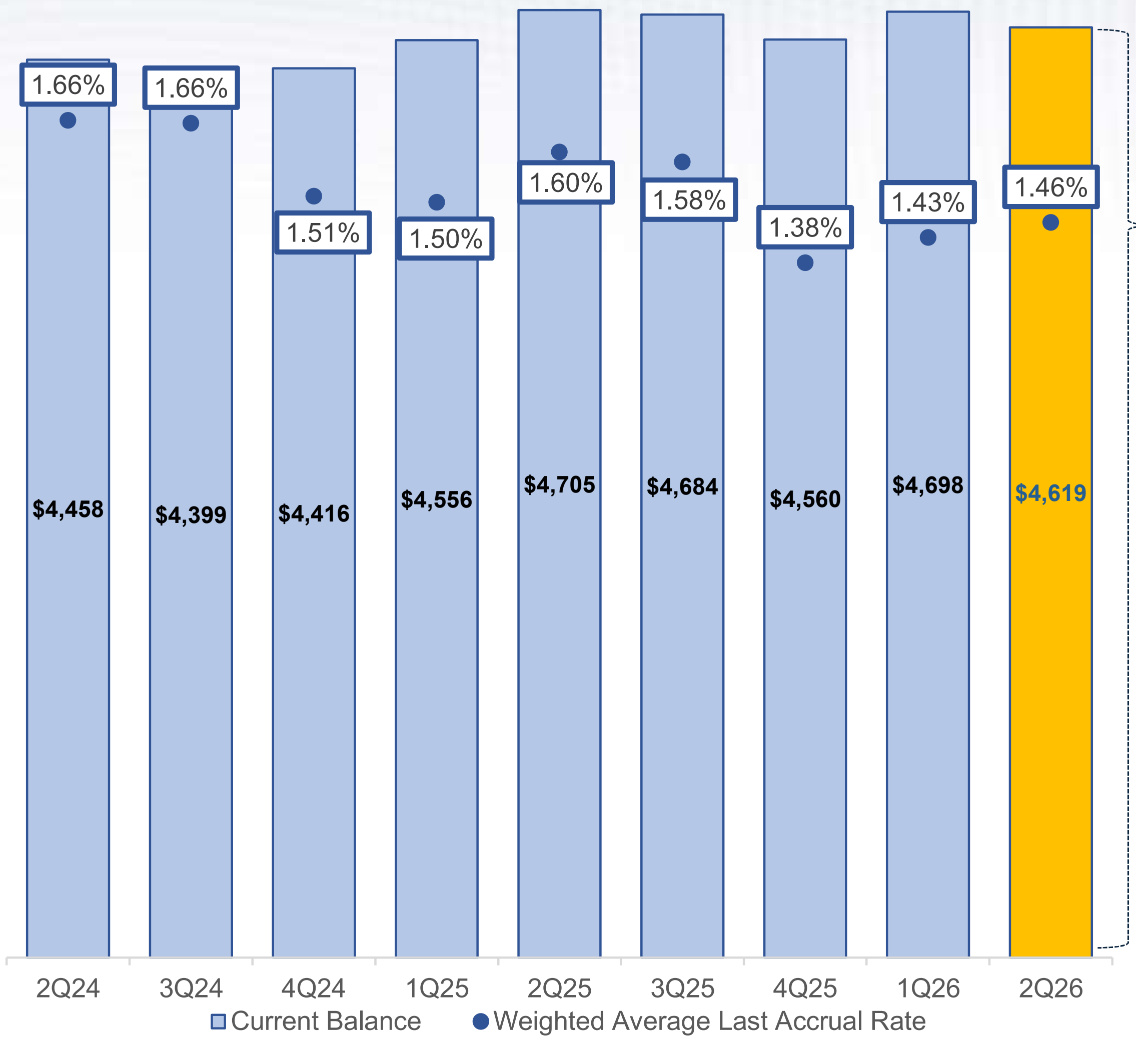
3.20% Annual Percentage Yield (APY)
$25,000 Minimum

3.00% Annual Percentage Yield (APY)
$1,000 Minimum

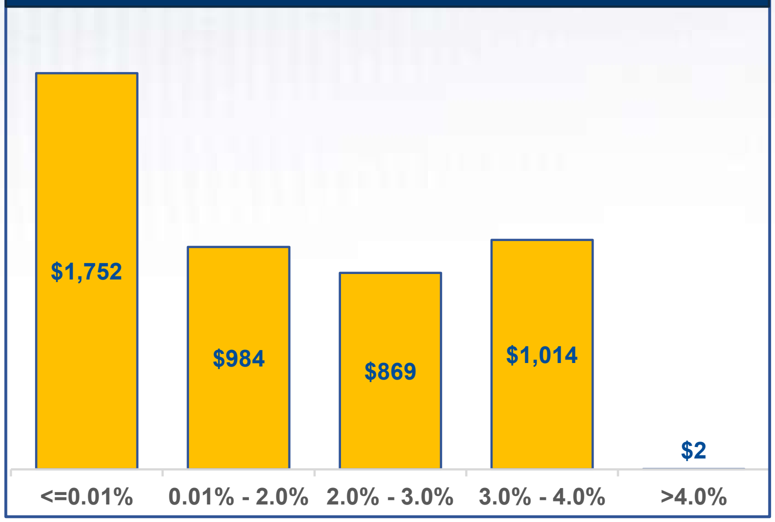
* CD special as of Jun 30, 2026, subject to change

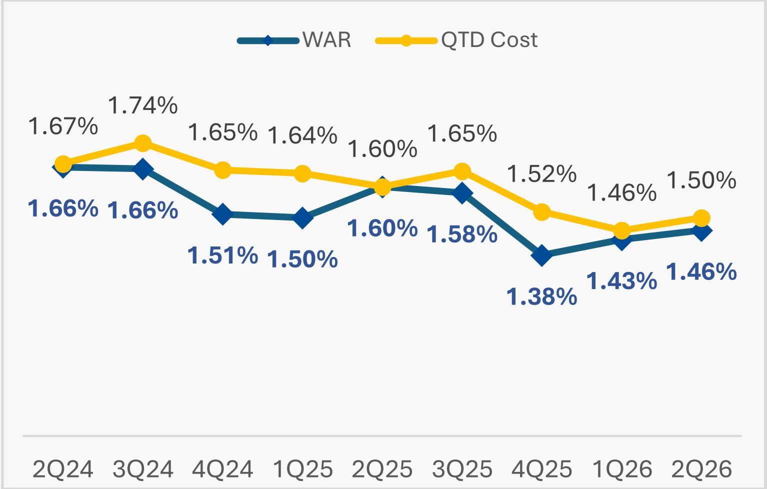
DEPOSITS: Interest Bearing Demand and Savings

Interest Bearing Demand and Savings by Quarter



Int-Bearing Demand & Savings by Wtd Avg Rate





Balances in $ millions, balances and Wtd Avg Rates are as of period end

LOANS

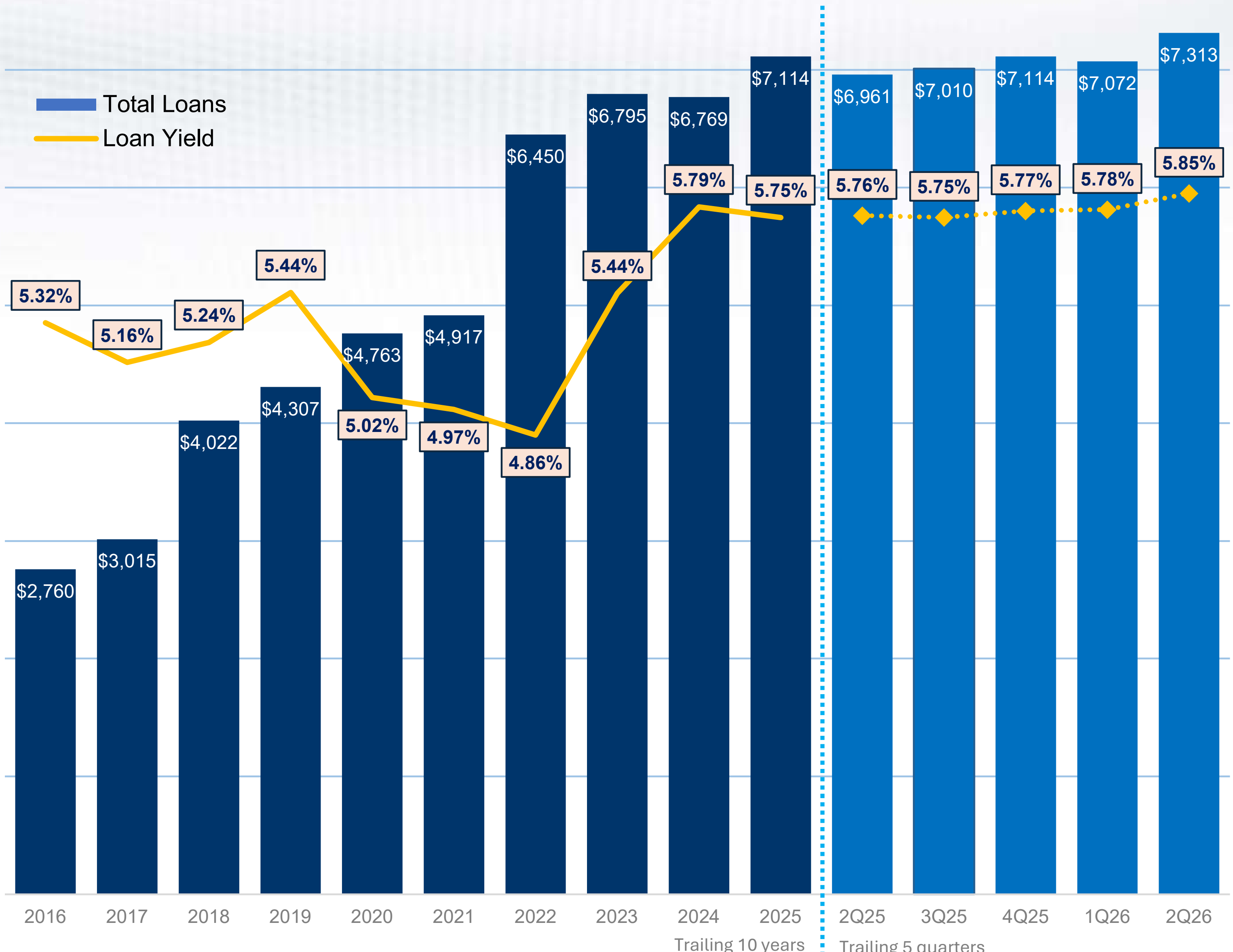
$7.31
BILLION
TOTAL LOANS

5.85%
LOAN
YIELD

1.78%
ACL
RATIO

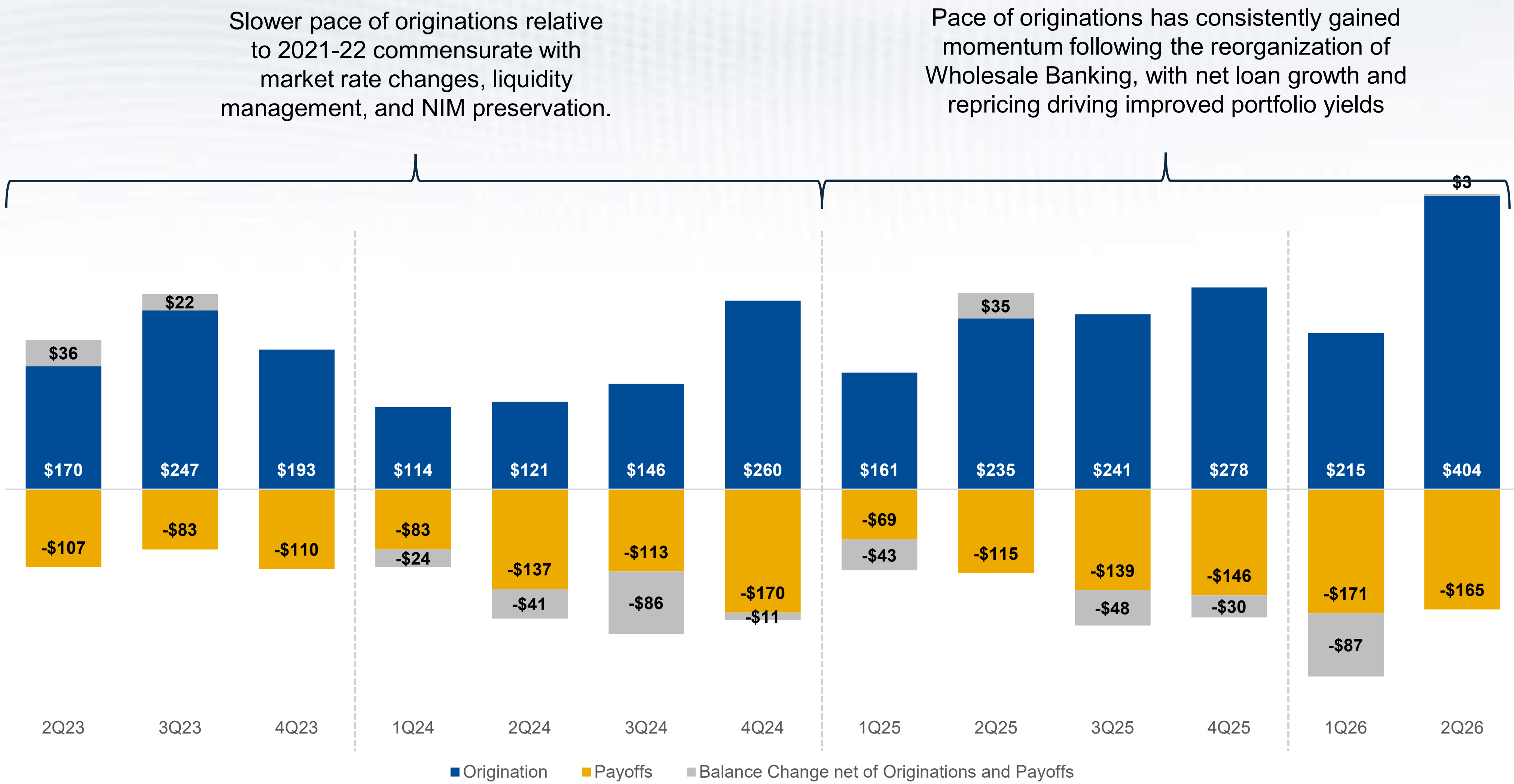
314%
CRE TO TOTAL
RBC RATIO

189%
ACL TO NPL
RATIO



- Acquired VRB Loans of $795MM upon 3/25/2022 with a WAR of 4.31%.
- Yield scaled to range of 3% to 6% in the visual
- End of period balances $ millions, net of fees, and include LHFS. Yields based on average balance and annualized interest income for quarterly periods.

LOANS: Production vs. Payoff

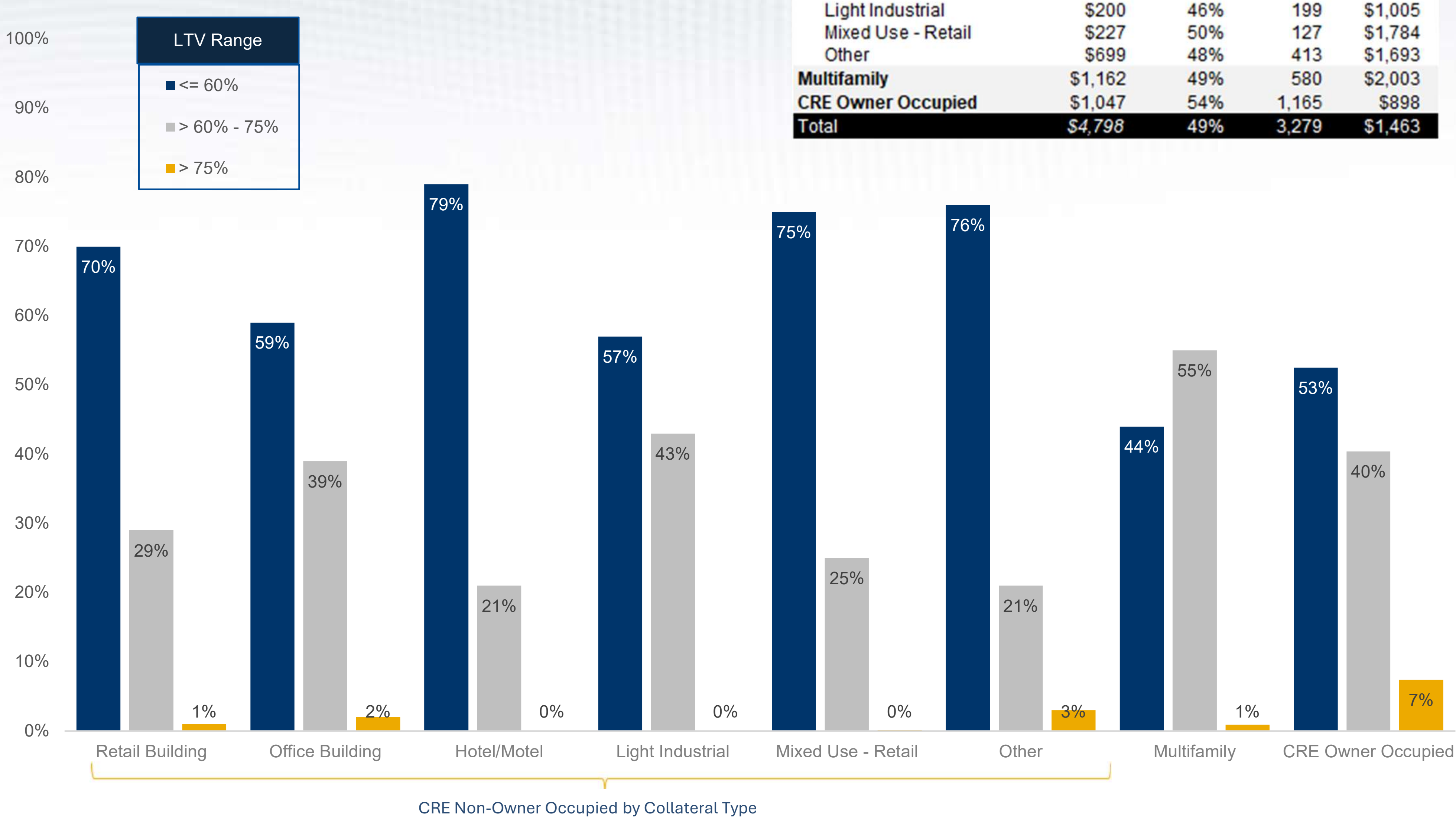


- Outstanding Principal in Millions, excludes Credit Card balances

LOANS: CRE Collateral Values

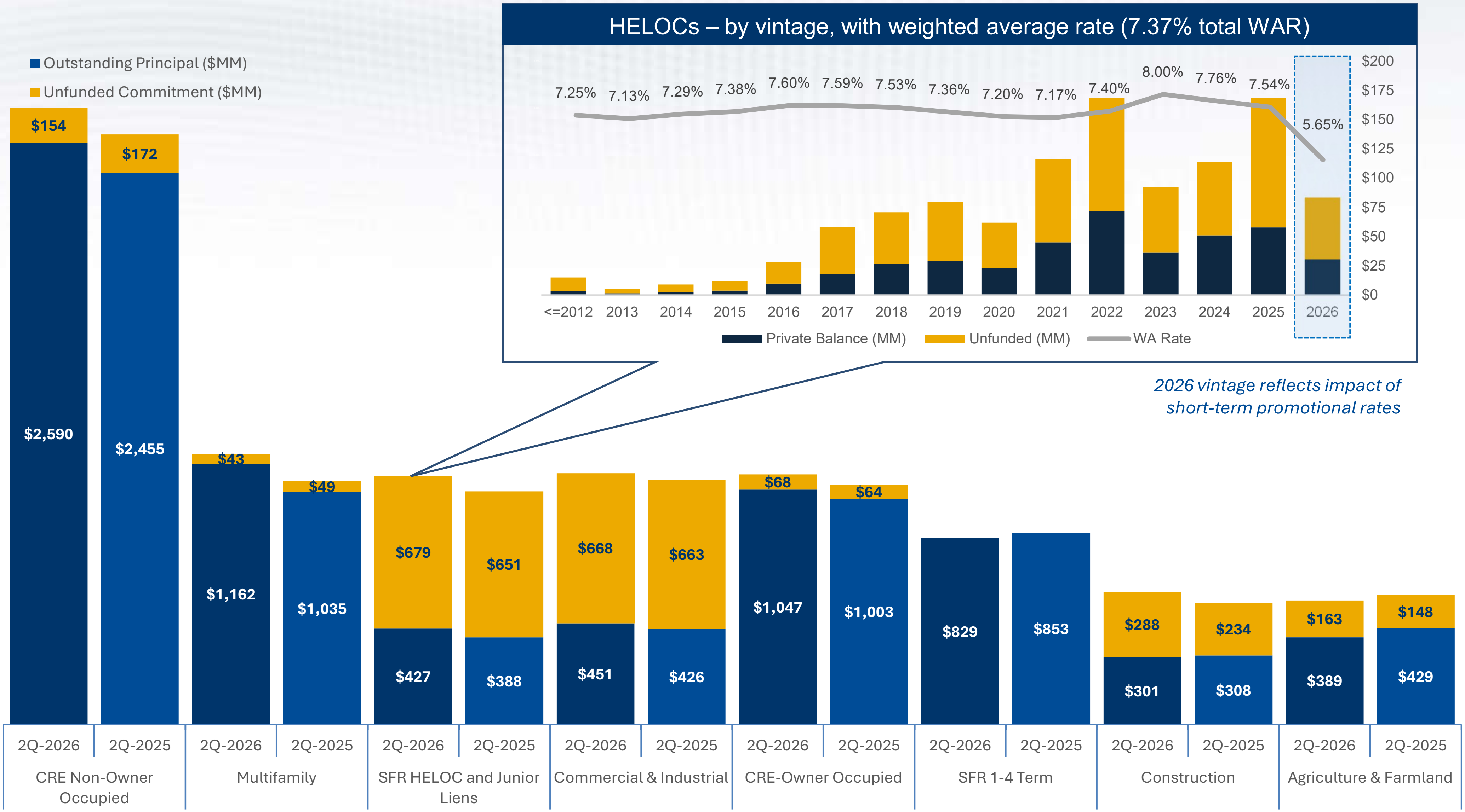
Loan Segment	Outstanding ($MM)	LTV	# Loans	Avg Loan Size
CRE Non Owner Occupied	$2,590	46%	1,534	$1,688
Retail Building	$623	44%	382	$1,631
Office Building	$470	48%	320	$1,468
Hotel/Motel	$371	46%	93	$3,988
Light Industrial	$200	46%	199	$1,005
Mixed Use - Retail	$227	50%	127	$1,784
Other	$699	48%	413	$1,693
Multifamily	$1,162	49%	580	$2,003
CRE Owner Occupied	$1,047	54%	1,165	$898
Total	$4,798	49%	3,279	$1,463

Distribution by LTV [1]



(1) LTV as of most recent origination or renewal date

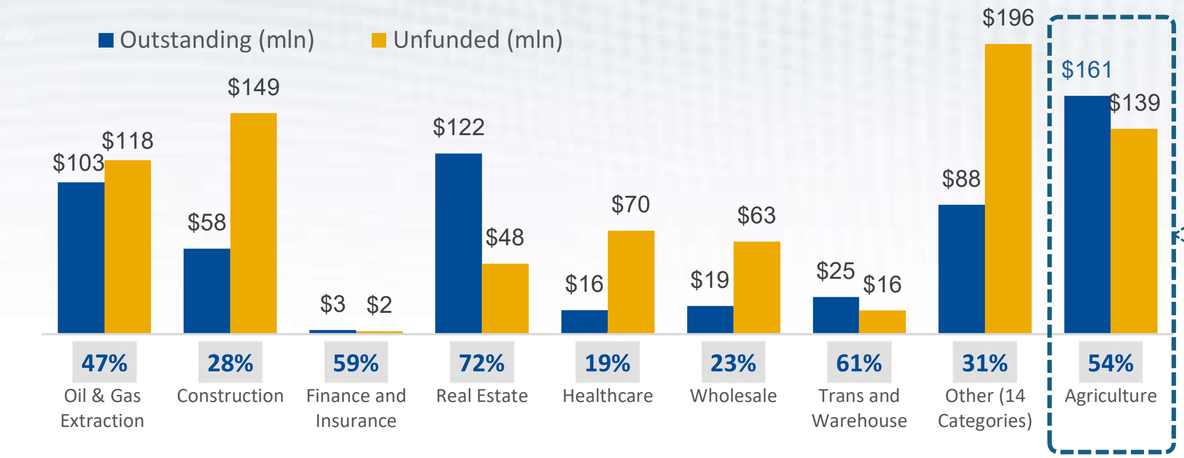
LOANS: Mix and Unfunded Commitments



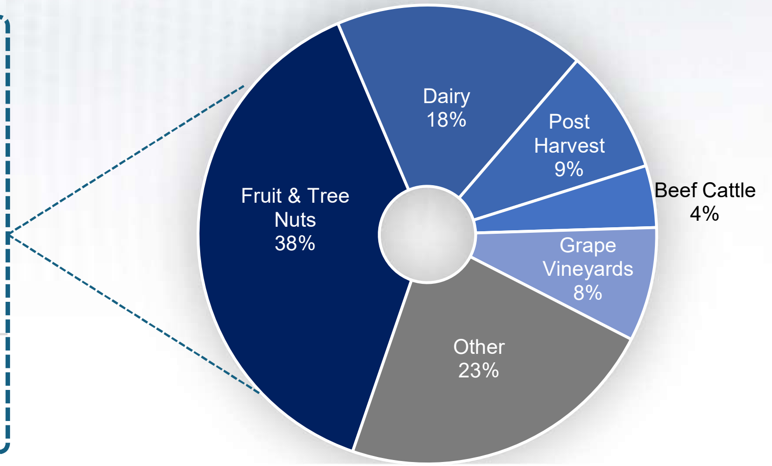
- Outstanding Principal and Commitments exclude unearned fees and discounts/premiums; segments exclude Leases, DDA Overdraft, Credit Cards, Auto, and other consumer.

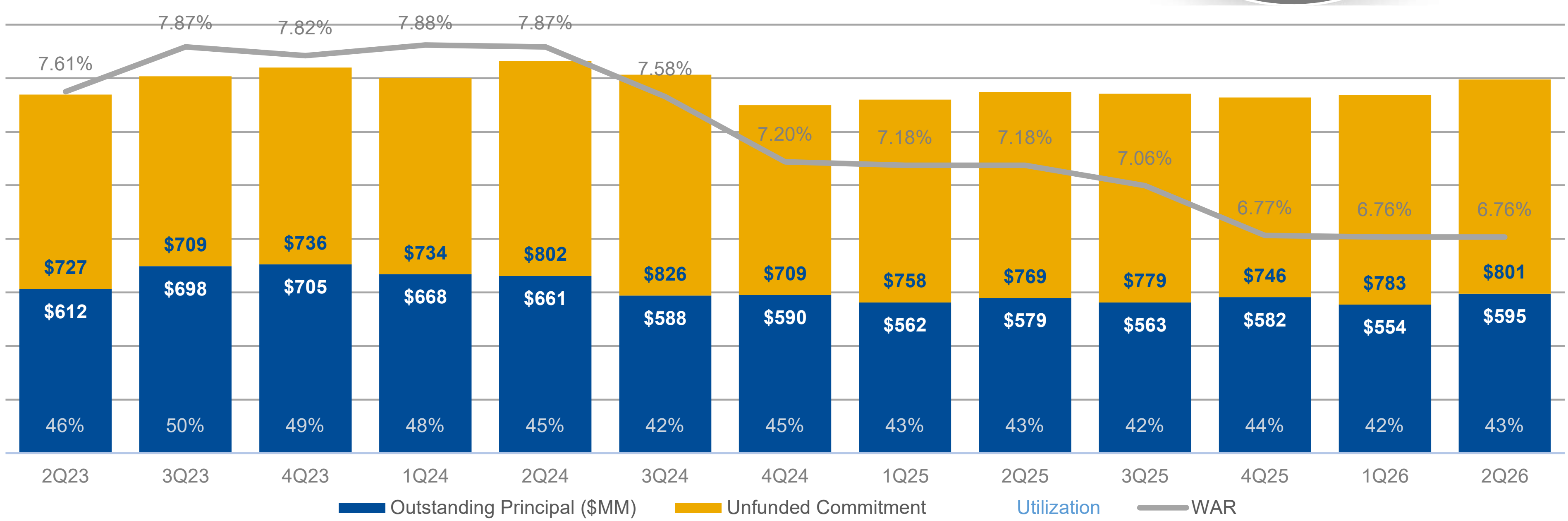
LOANS: C&I and Ag Production Utilization

C&I and Ag Production Utilization by NAICS Industry: 2Q-2026



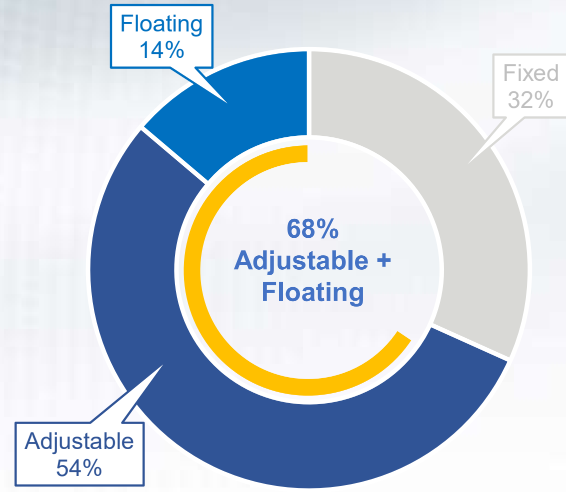
Agriculture NAICS Segments

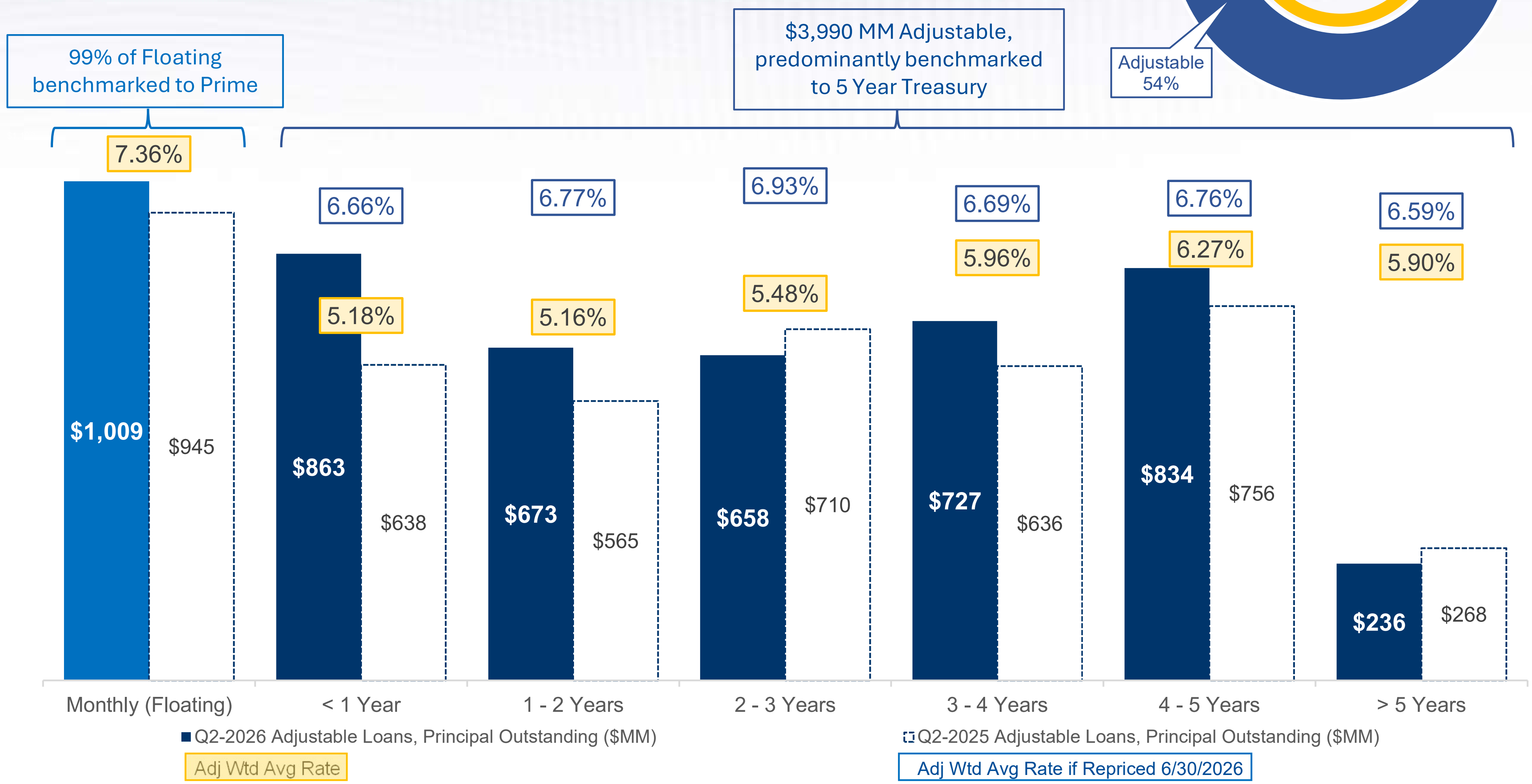




- Outstanding Principal excludes unearned fees and discounts/premiums ($ millions)
- As of 06/30/2026, 31% of combined C&I and Ag loans are variable rate and tied to prime; another 27% are adjustable, primarily tied to SOFR, and repricing monthly

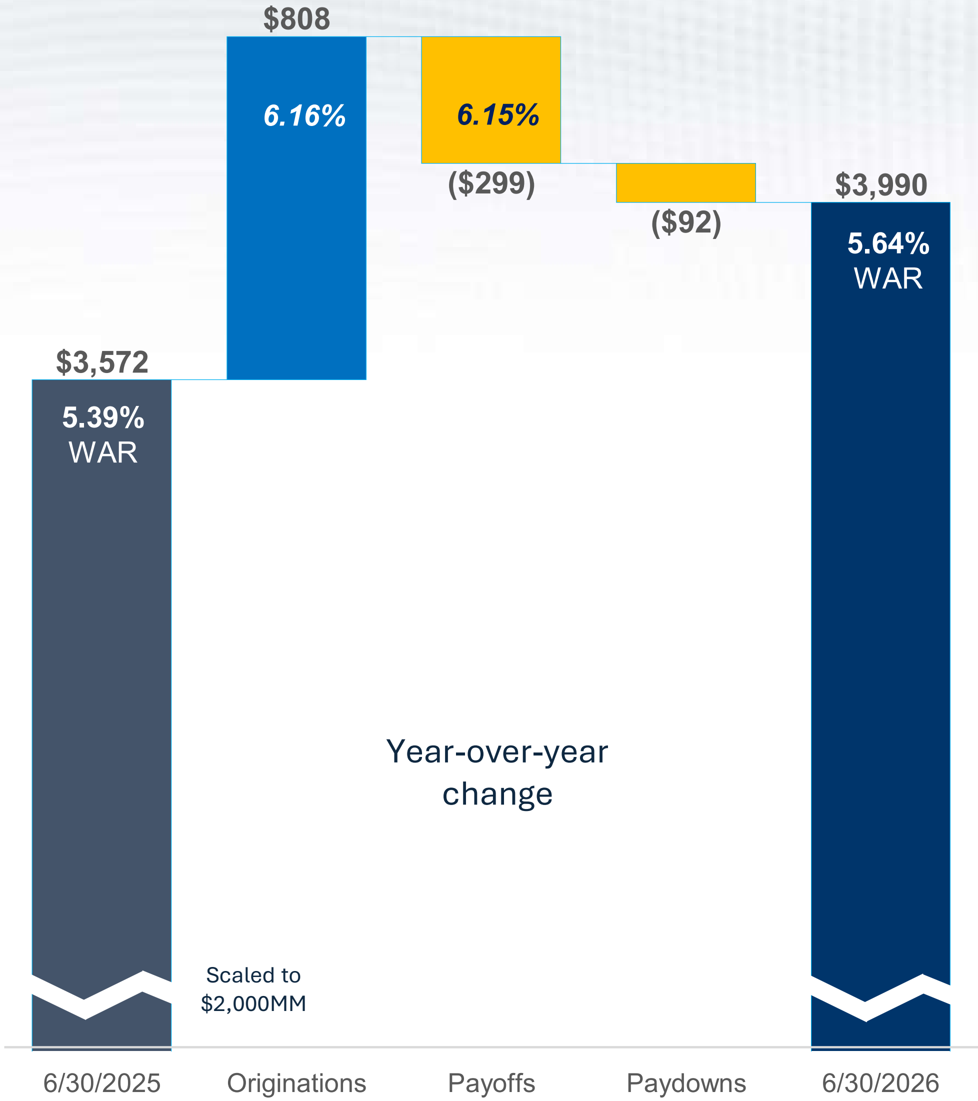
Loan Yield Composition: Adjustable and Floating Rate

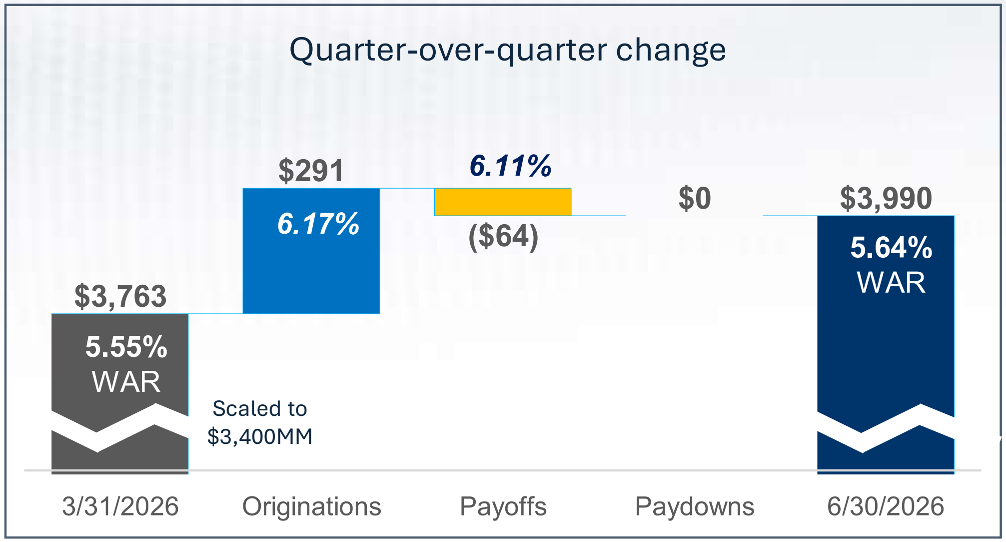


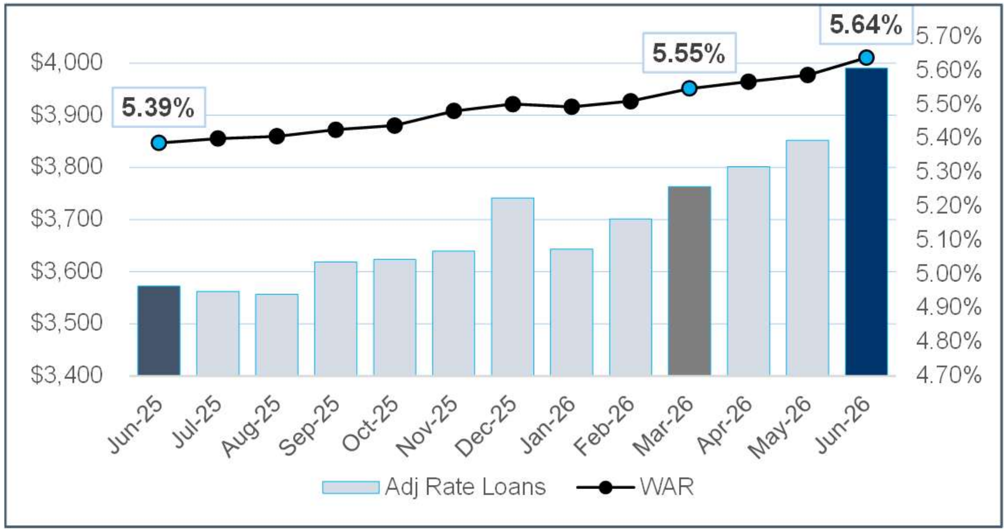


- Dollars in millions, excludes unearned fees and accretion/amortization therein.
- Wtd Avg Rate (weighted average rate) as of 6/30/2026 and based upon outstanding principal; Next Reprice signifies either the next scheduled reprice date or maturity.

Adjustable Rate Loans

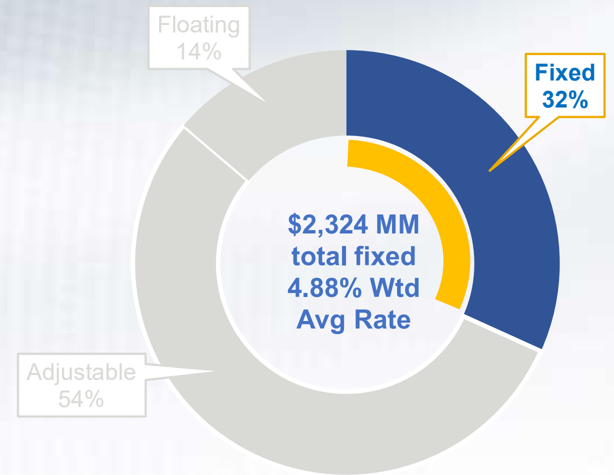


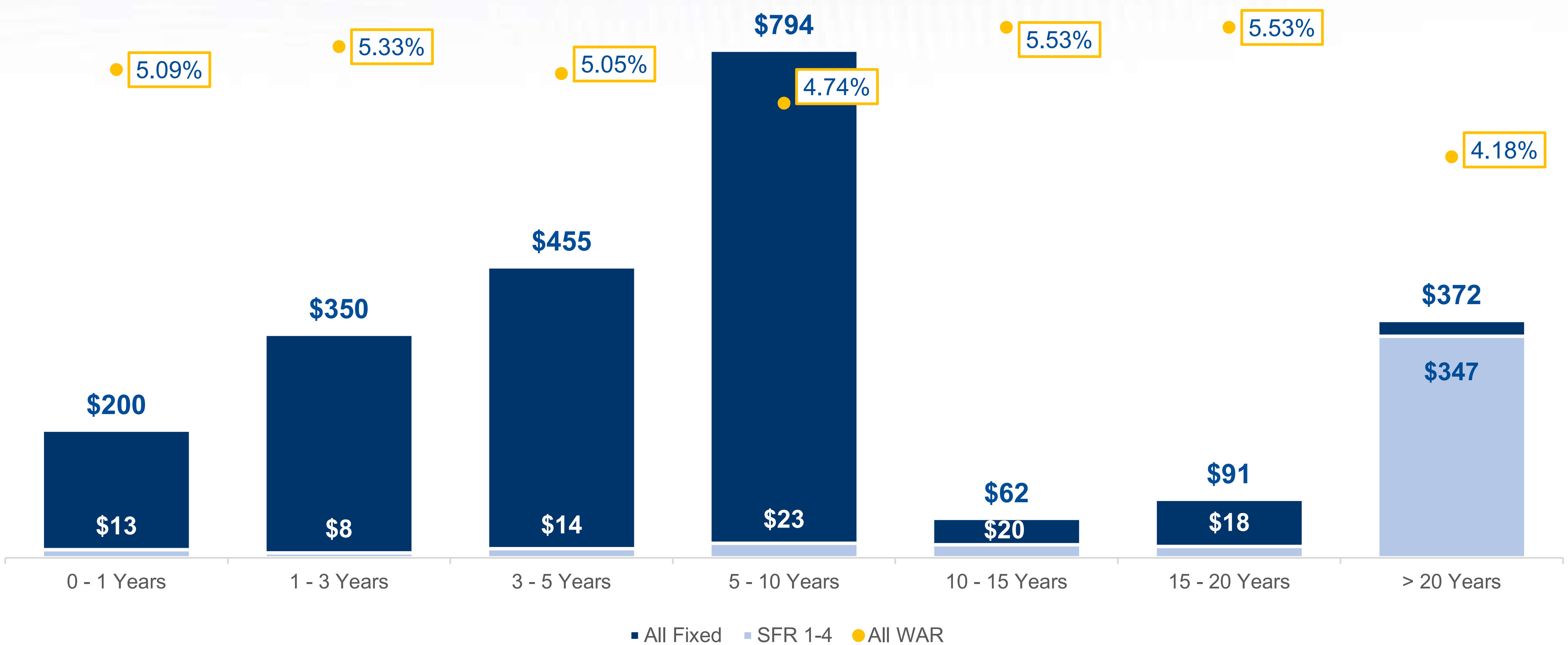




- Dollars in millions, principal outstanding, excludes unearned fees; Paydowns are net of Draws on existing loans
- WAR (weighted average rate) based upon outstanding principal, excludes unearned fees

Loan Yield Composition: Fixed Rate Loans

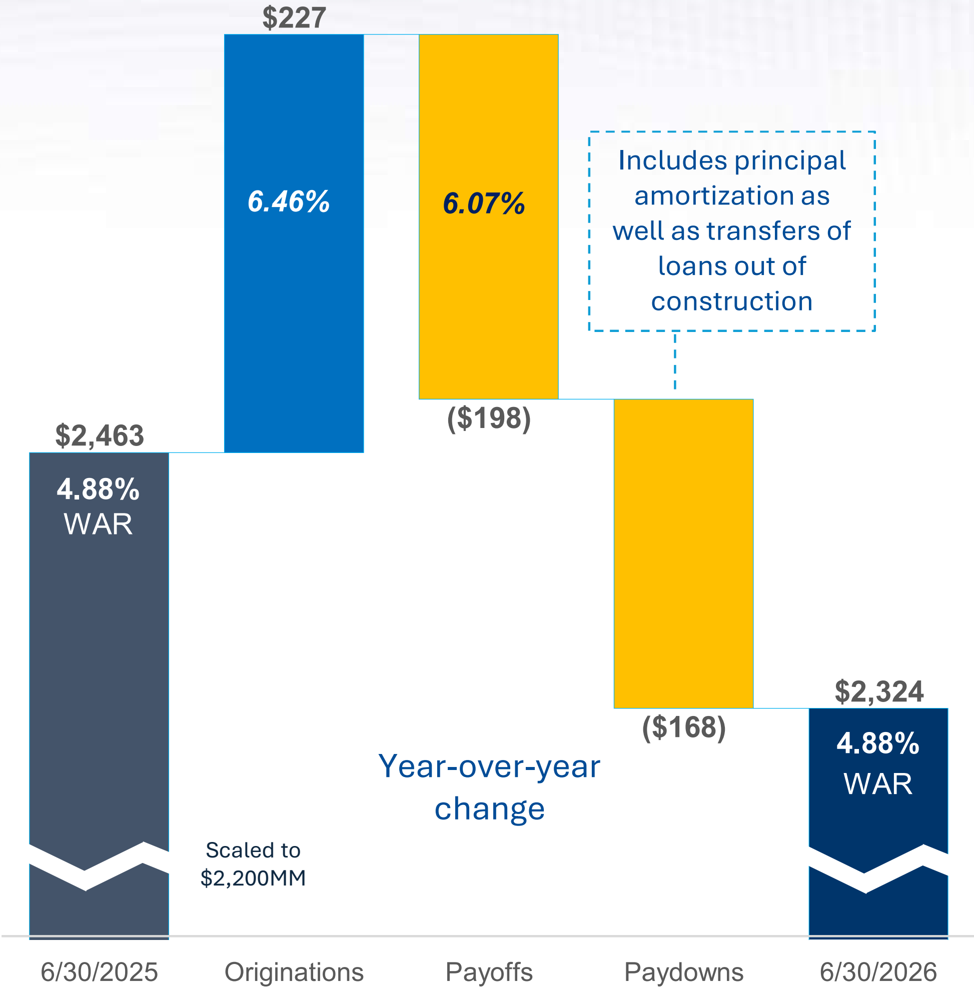


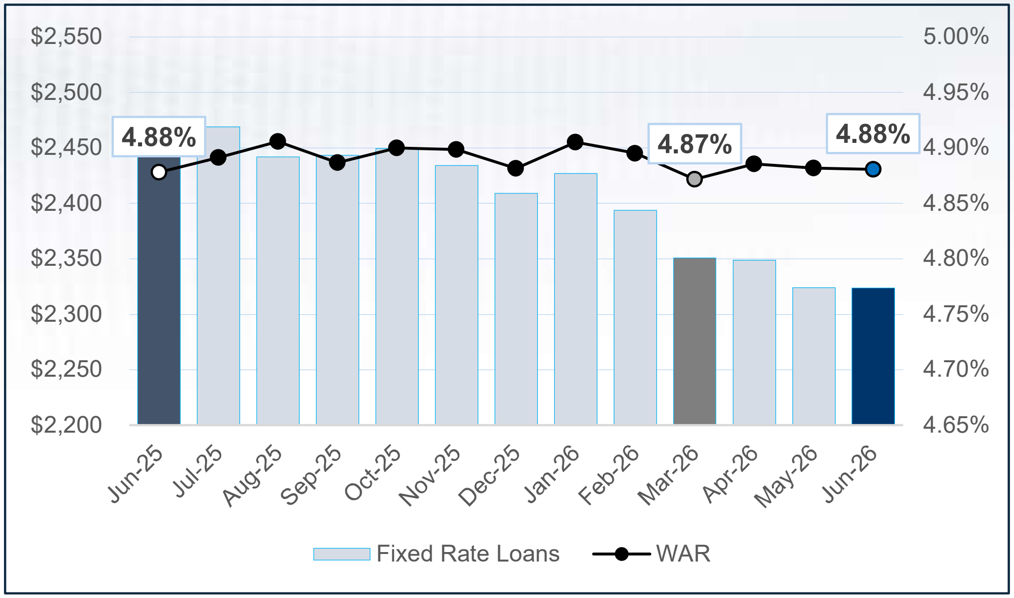


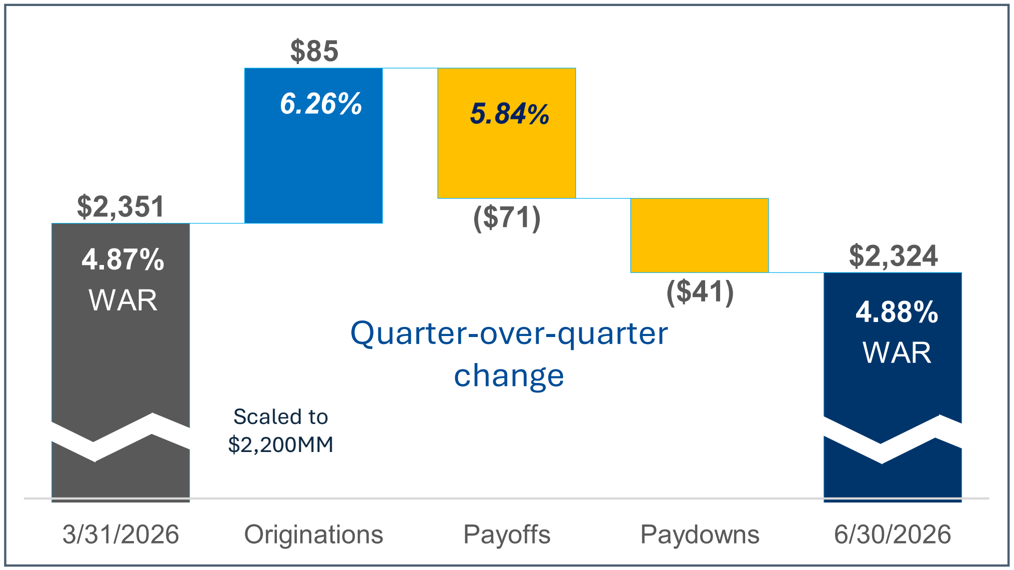
- Dollars in millions, excludes unearned fees and accretion/amortization therein.
- Wtd Avg Rate (weighted average rate, or WAR) as of 6/30/2026 and based upon outstanding principal

Fixed Rate Loans

Appetite for fixed rate loans faces headwinds as clients anticipate future rate reductions



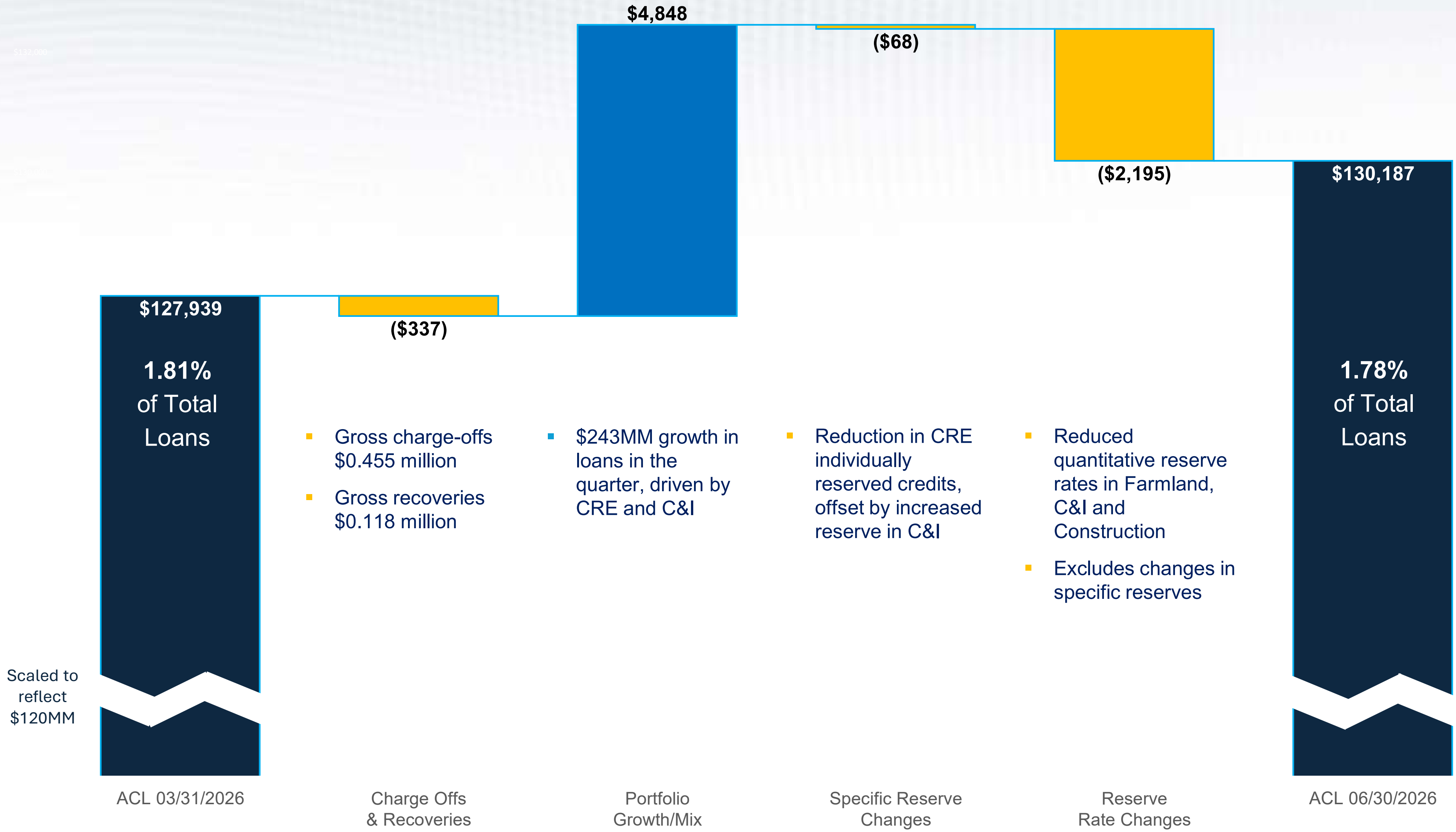




- Dollars in millions, principal outstanding, excludes unearned fees; Paydowns are net of draws on existing loans within period
- WAR (weighted average rate) based upon outstanding principal, excludes unearned fees

LOANS: Allowance for Credit Losses

Drivers of Change under CECL



LOANS: Allowance for Credit Losses

Allocation of Allowance by Segment

($ Thousands)	December 31, 2024			March 31, 2026			June 30, 2026		
Allowance for Credit Losses	**Loans (Excl LHFS)**	**ACL Amount**	**ACL % of Loans**	**Loans (Excl LHFS)**	**ACL Amount**	**ACL % of Loans**	**Loans (Excl LHFS)**	**ACL Amount**	**ACL % of Loans**
Commercial real estate:									
CRE non-owner occupied	$ 2,323,036	$ 37,229	1.60%	$ 2,533,542	$ 41,647	1.64%	$ 2,575,598	$ 42,183	1.64%
CRE owner occupied	961,415	15,747	1.64%	1,020,740	16,286	1.60%	1,041,498	16,048	1.54%
Multifamily	1,028,035	15,913	1.55%	1,114,059	16,384	1.47%	1,156,848	16,688	1.44%
Farmland	265,146	3,960	1.49%	239,888	5,593	2.33%	239,936	4,741	1.98%
Total commercial real estate loans	$ 4,577,632	$ 72,849	1.59%	$ 4,908,229	$ 79,910	1.63%	$ 5,013,880	$ 79,660	1.59%
Consumer:									
SFR 1-4 1st DT	$ 859,660	$ 14,227	1.65%	$ 816,577	$ 9,929	1.22%	$ 826,812	$ 10,451	1.26%
SFR HELOCs and junior liens	363,420	10,411	2.86%	429,362	12,297	2.86%	429,632	$ 12,872	3.00%
Other	57,977	2,825	4.87%	36,242	1,560	4.30%	32,529	$ 1,646	5.06%
Total consumer loans	$ 1,281,057	$ 27,463	2.14%	$ 1,282,181	$ 23,786	1.86%	$ 1,288,973	$ 24,969	1.94%
Commercial and industrial	$ 471,271	$ 14,397	3.05%	$ 465,081	$ 12,435	2.67%	$ 559,886	$ 13,487	2.41%
Construction	279,933	7,224	2.58%	262,872	8,239	3.13%	298,388	8,451	2.83%
Agriculture production	151,822	3,403	2.24%	145,463	3,548	2.44%	146,190	3,602	2.46%
Leases	6,806	30	0.44%	4,372	21	0.48%	3,773	18	0.48%
Total Loans and ACL	**$ 6,768,523**	**$ 125,366**	**1.85%**	**$ 7,068,198**	**$ 127,939**	**1.81%**	**$ 7,311,090**	**$ 130,187**	**1.78%**
Reserve for Unfunded Loan Commitments		6,000			8,100			8,170	
Allowance for Credit Losses	**$ 6,768,523**	**$ 131,366**	**1.94%**	**$ 7,068,198**	**$ 136,039**	**1.92%**	**$ 7,311,090**	**$ 138,357**	**1.89%**
Discounts on Acquired Loans		20,307			13,543			12,545	
Total ACL Plus Discounts	**$ 6,768,523**	**$ 151,674**	**2.24%**	**$ 7,068,198**	**$ 149,582**	**2.12%**	**$ 7,311,090**	**$ 150,901**	**2.06%**

LOANS: Risk Grade Migration

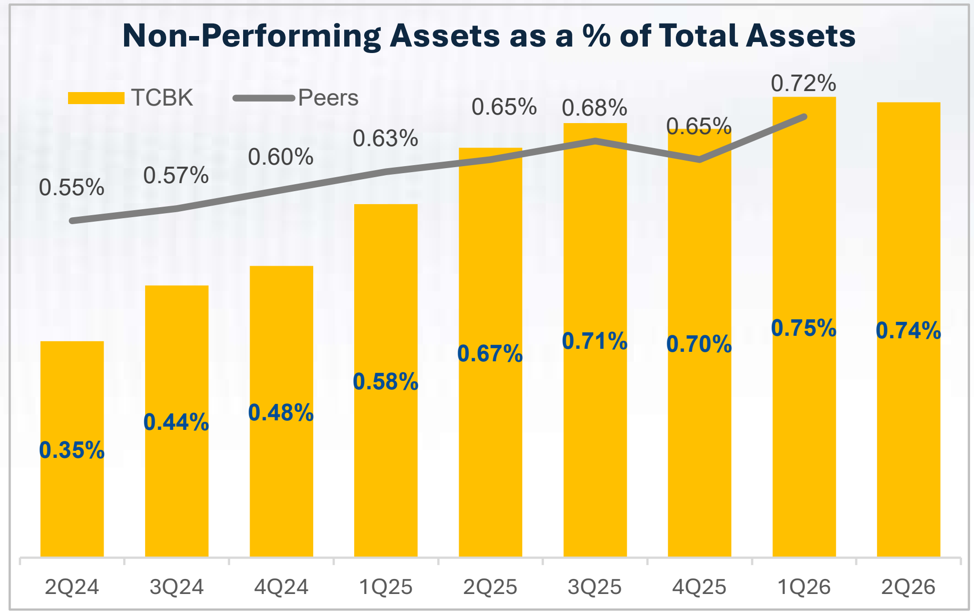
Special Mention (NBV)													
	Q2-2025			Q1-2026			Q2-2026			QvQ Diff		YOY Diff	
Pool	%	(mln)	# Loans	%	(mln)	# Loans	%	(mln)	# Loans	(mln)	# Loans	(mln)	# Loans
CRE Non-Owner Occupied	1.2%	$30.0	11	1.1%	$27.0	17	1.7%	$42.9	21	$15.9	4	$12.9	10
CRE-Owner Occupied	0.7%	$7.0	15	2.2%	$22.1	23	2.1%	$21.8	22	-$0.3	-1	$14.8	7
Multifamily	0.3%	$3.6	2	0.1%	$0.6	2	0.1%	$1.3	4	$0.6	2	-$2.3	2
Agriculture & Farmland	3.5%	$15.1	20	8.4%	$32.5	15	8.0%	$30.8	16	-$1.7	1	$15.7	-4
SFR 1-4 Term	0.4%	$3.2	15	1.1%	$9.3	26	0.9%	$7.6	20	-$1.8	-6	$4.4	5
SFR HELOC and Junior Liens	1.9%	$7.3	95	2.4%	$10.2	112	0.9%	$3.7	52	-$6.5	-60	-$3.6	-43
Commercial & Industrial	1.3%	$6.1	69	2.3%	$10.6	89	1.9%	$10.3	95	-$0.3	6	$4.2	26
Construction	0.0%	$0.0	0	0.3%	$0.8	2	0.2%	$0.7	2	$0.0	0	$0.7	2
Auto & Other	1.8%	$0.8	64	1.9%	$0.7	63	1.5%	$0.5	35	-$0.2	-28	-$0.4	-29
Leases	0.0%	$0.0	3	0.0%	$0.0	2	0.0%	$0.0	1	$0.0	-1	$0.0	-2
Grand Total	**1.0%**	**$73.2**	**294**	**1.6%**	**$113.8**	**351**	**1.6%**	**$119.6**	**268**	**$5.8**	**-83**	**$46.4**	**-26**

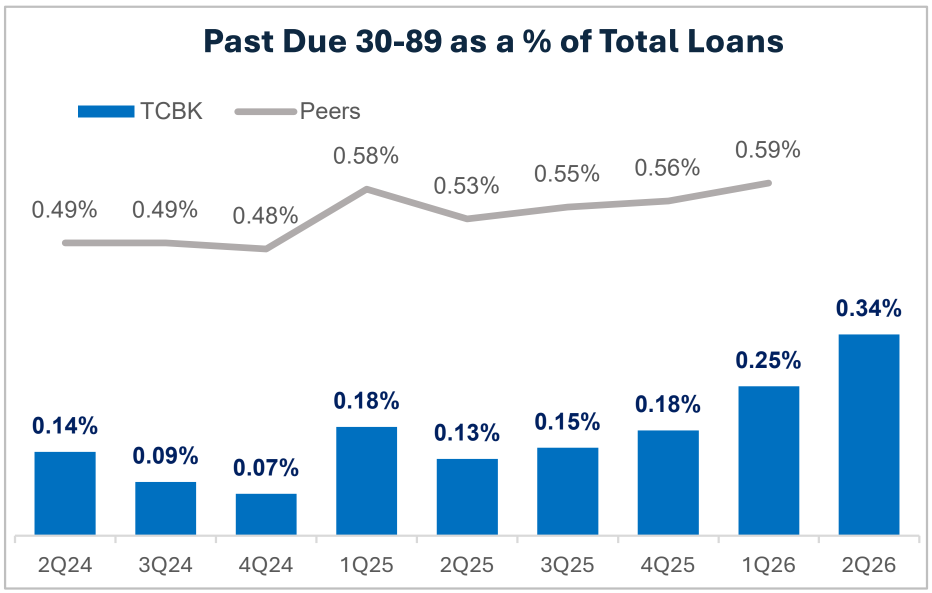
Substandard/Doubtful/Loss (NBV)													
	Q2-2025			Q1-2026			Q2-2026			QvQ Diff		YOY Diff	
Pool	%	(mln)	# Loans	%	(mln)	# Loans	%	(mln)	# Loans	(mln)	# Loans	(mln)	# Loans
CRE Non-Owner Occupied	0.7%	$17.0	16	0.7%	$17.8	17	0.6%	$16.4	15	-$1.5	-2	-$0.6	-1
CRE-Owner Occupied	2.0%	$20.2	21	2.8%	$28.4	26	2.8%	$29.2	28	$0.8	2	$8.9	7
Multifamily	0.1%	$1.4	4	1.4%	$16.1	3	1.4%	$16.6	4	$0.5	1	$15.1	0
Agriculture & Farmland	16.8%	$71.5	39	14.4%	$55.5	30	14.5%	$56.0	29	$0.4	-1	-$15.5	-10
SFR 1-4 Term	1.2%	$10.0	41	1.2%	$9.5	41	1.2%	$9.8	41	$0.3	0	-$0.2	0
SFR HELOC and Junior Liens	1.4%	$5.5	83	1.3%	$5.5	80	1.3%	$5.5	77	$0.0	-3	$0.0	-6
Commercial & Industrial	3.2%	$14.6	69	1.7%	$7.6	57	1.2%	$6.6	64	-$1.0	7	-$8.0	-5
Construction	0.6%	$1.9	4	0.0%	$0.1	2	0.0%	$0.1	2	$0.0	0	-$1.8	-2
Auto & Other	2.2%	$1.0	31	2.3%	$0.8	28	2.3%	$0.7	24	-$0.1	-4	-$0.3	-7
Leases	0.0%	$0.0	4	0.0%	$0.0	3	0.0%	$0.0	4	$0.0	1	$0.0	0
Grand Total	**2.1%**	**$143.2**	**312**	**2.0%**	**$141.3**	**287**	**1.9%**	**$140.8**	**288**	**-$0.5**	**1**	**-$2.4**	**-24**

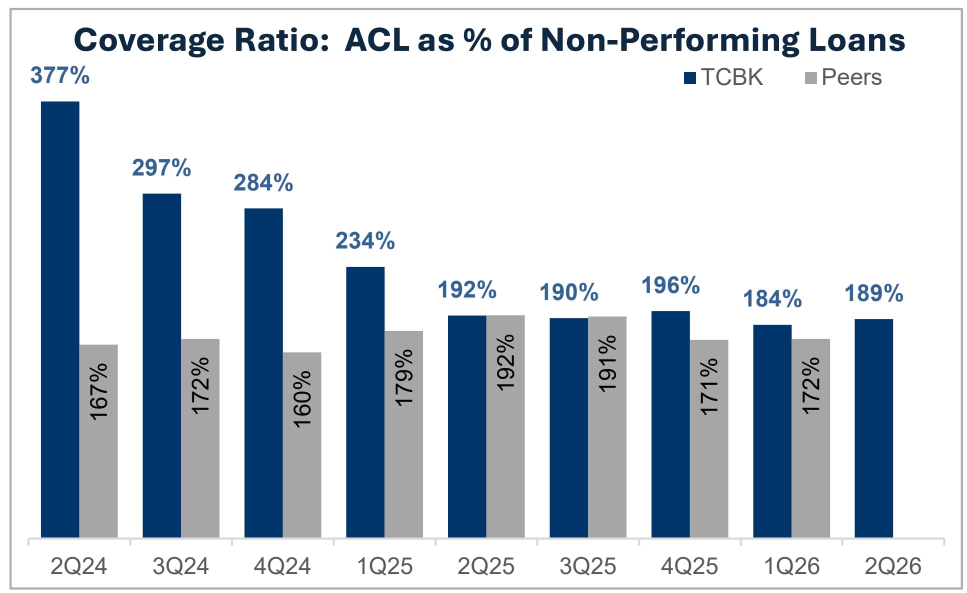
Zero balance in Doubtful and Loss

LOANS: Asset Quality

- The Bank continues to actively and aggressively address potential credit issues with short resolution timelines.
- Despite increase in non-performing assets over the past several quarters, current levels remain well below historical norms for both the Company and the community banking industry.







- Peer group consists of 99 closest peers in terms of asset size, range $6.3-13.3 Billion, source: BankRegData.com
- Past due 30-89 accruing loans exclude non-accrual; NPAs as presented are net of guarantees; NPLs as presented are not adjusted for guarantees.

Our Mission

Tri Counties Bank exists for just one purpose: to improve the financial success and well-being of our shareholders, customers, communities and employees.

Core Values

Trust

Respect

Integrity

Communication

Opportunity

Team Ethos

We are one team, aligned, customer-focused and collaborative to achieve next-level performance.