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Tri Counties Bank Releases Small Business Cybersecurity Study

CHICO, CA – August 4, 2026 — Tri Counties Bank has released new research examining how small business owners view cyber threats, prepare for attacks, and assess the potential impact on their operations. The research was conducted through a survey administered by The Harris Poll, a leading global market research firm. The study gathered perspectives from more than 300 small business owners representing a diverse range of industries across the United States.

"Helping businesses navigate changing conditions has always been central to Tri Counties Bank's mission," said Rick Smith, President and CEO of Tri Counties Bank. "This research provides valuable insight into how small businesses are addressing cybersecurity challenges and where additional support may be needed. As *California's Local Bank*, we remain committed to supporting businesses with trusted expertise, innovative solutions, and strong local relationships."

Key findings from the study include:

- Cyberattacks are a significant concern for small business owners, who cite potential financial losses and damage to customer relationships as major risks.
- Four in five owners believe small businesses are likely targets for cybercriminals.
- About 15% report experiencing a cyberattack within the past three years.
- Malware is the leading cybersecurity concern, identified by 72% of respondents.
- Nearly three-quarters (73%) have a cyberattack response plan in place.
- Business owners view cybersecurity as a shared responsibility among businesses, technology providers, and internet service providers.
- External partners, including technology vendors and cybersecurity firms, are seen as important contributors to cyber protection efforts.

View the full report at: tcbk.com/reports-and-resources

About Tri Counties Bank
Established in 1975, Tri Counties Bank is a wholly-owned subsidiary of TriCo Bancshares (NASDAQ: TCBK), headquartered in Chico, California with corporate offices in Roseville, South San Francisco, and Bakersfield, with assets of nearly $10 billion and 50 years of financial stability. Tri Counties Bank is dedicated to providing exceptional service for individuals and businesses throughout California with more than 75 locations, advanced mobile and online banking, and access to approximately 40,000 surcharge-free ATMs nationwide. As *California's Local Bank*, Tri Counties Bank prioritizes serving clients with local bankers and local decision-making, backed by corporate philanthropy, community engagement, employee volunteerism and investments. Recognized by various publications as among the Top Workplaces and Best Banks, Tri Counties Bank recruits and retains diverse and talented team members. Visit TriCountiesBank.com to learn more. Member FDIC. Equal Housing Lender. NMLS #458732.

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