



## **Investor Presentation**

First 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 management's current expectations and beliefs concerning future developments and their potential effects on us. Such statements involve inherent risks and uncertainties, many of which are difficult to predict and are generally beyond our control. We 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: macroeconomic, geopolitical, and other challenges and uncertainties, including those related to actual or potential policies and actions from the U.S. administration, such as tariffs and reciprocal actions by other countries or regions and their ultimate impact on us, our customers, financial markets, and the overall U.S. and global economies; the uncertainty of rapidly evolving and changing U.S. trade policies and practices; inflation/deflation, interest rate, market and monetary fluctuations/volatility; increases in unemployment rates; slowing economic growth or recession in the U.S. and other countries or regions; the impact of any future federal government shutdown and uncertainty regarding the federal government's debt limit; the impact of changes in financial services industry policies, laws and regulations; regulatory restrictions or adverse regulatory findings affecting our ability to successfully market and price our products to consumers; systemic or non-systemic bank failures or crises and any related impact on depositor behavior or investor sentiment; the impacts of international hostilities, wars, terrorism or geopolitical events; risks related to the sufficiency of liquidity, including our ability to attract and maintain deposits; the risks related to the development, implementation, use and management of emerging technologies, including artificial intelligence and machine learning; extreme weather, natural disasters and other catastrophic events and their effects on our customers and the economic and business environments in which we operate; current and future economic and market conditions of the local economies in which we conduct operations; declines in housing and commercial real estate prices and changes in the financial performance and/or condition of our borrowers; the market value of our investment securities and possible other-than-temporary impairment of securities held by us due to changes in credit quality or rates; the availability of, and cost of, sources of funding and the demand for our products; the possibility that our recorded goodwill could become impaired, which may have an adverse impact on our earnings and capital; the costs or effects of mergers, acquisitions or dispositions, as well as whether we are able to obtain any required governmental approvals in connection with any such activities, or identify and complete favorable transactions in the future and/or realize the anticipated financial and business benefits; the volatility of the stock market and its impact on our stock price and our ability to conduct acquisitions; the regulatory and financial impacts associated with exceeding \$10 billion in total assets; the ability to execute our business plan in new markets; our future operating or financial performance, including our outlook for future growth and our ability to control expenses; changes in the level and direction of our nonperforming assets and charge-offs and the appropriateness of the allowance for credit losses; the effectiveness of us managing the mix of earning assets and in improving, resolving or liquidating lower-quality assets; changes in accounting standards and practices; changes in consumer spending, borrowing and savings habits; the effects of changes in the level or cost of checking or savings account deposits on our funding costs and net interest margin; the impact of alternative currencies such as stablecoin and other cryptocurrencies on our ability to attract deposits; increasing noninterest expense and its impact on our financial performance; competition and innovation with respect to financial products and services by banks, financial institutions and non-traditional competitors including retail businesses and technology companies; potential changes to loss allocations between financial institutions and customers, including for losses incurred from the use of our products and services, including electronic payments and payment of checks, that were authorized by the customer but induced by fraud; the challenges of attracting, integrating and retaining key employees; the impact of the 2023 cyber security ransomware incident, including the pending litigation, on our operations and reputation; the vulnerability of our operational or security systems or infrastructure, the systems of third- and fourth-party vendors or other service providers with whom we contract, and our customers to unauthorized access, computer viruses, phishing schemes, spam attacks, human error, natural disasters, power loss and data/security breaches and the cost to defend against and respond to such incidents; increased data security risks due to work from home arrangements and email vulnerability; failure to safeguard personal information, and any resulting litigation; the effect of a fall in stock market prices on our brokerage and wealth management businesses; the effectiveness of our risk management framework and quantitative models; the emergence or continuation of widespread health emergencies or pandemics; potential judgments, orders, settlements, penalties, fines and reputational damage resulting from pending or future litigation and regulatory investigations, proceedings and enforcement actions; and our ability to manage the risks involved in the foregoing. There can be no assurance that future developments affecting us will be the same as those anticipated by management. Additional factors that could cause results to differ materially from those described above can be found in our filings with the U.S. Securities and Exchange Commission, including without limitation the "Risk Factors" Section of TriCo's Annual Report on Form 10-K for the year ended December 31, 2024, Such filings are also available in the "Investor Relations" section of our website, <https://www.tcbk.com/investor-relations>. Annualized, pro forma, projections and estimates are not forecasts and may not reflect actual results. We undertake no obligation (and expressly disclaim any such obligation) to update or alter our forward-looking statements, whether as a result of new information, future events, or otherwise, except as required by 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 2.01% and 14.7%, respectively, for the quarter ended March 31, 2026, and 1.61% and 12.6%, respectively, for the same quarter in the prior year.
- Our efficiency ratio was 54.5% for the quarter ended March 31, 2025, compared to 54.7% for the trailing quarter end and 60.4% for the quarter ended March 31, 2025.

## Net Interest Income and Margin

- Net interest income (FTE) was \$91.5 million, a decrease of \$1.0 million or 1.1% over the trailing quarter, driven by the two fewer days in the quarter, but an increase of \$8.7 million or 10.5% from the same quarter of the prior year.
- Net interest margin (FTE) of 4.07% compared favorably to both 4.02% in the prior quarter and 3.73% from the quarter ended March 31, 2025.
- Average yield on earning assets (FTE) of 5.26% represented an increase of 3 basis points over the 5.23% in the quarter ended December 31, 2025, and 11 basis points improved over the quarter ended March 31, 2025.
- Cost of interest-bearing liabilities was 1.85%, 5 basis points lower than the trailing quarter, and a 33 basis point decrease from the 2.18% for the quarter ended March 31, 2025.
- The Company's average cost of total deposits of 1.26% was 3 basis points lower than the trailing quarter, and 17 basis points lower than the quarter ended March 31, 2025.

## Balance Sheet Management

- Year over year loan balances increased \$247.4 million or 3.6% and deposit balances increased \$198.3 million or 2.4% from March 31, 2025.
- Average total earning assets grew \$102.7 million or 1.2% from the same period in the prior year.
- Loan to deposit ratio was 84.1% for the current quarter, as compared to 86.0% 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 30.6% of average total deposits for the quarter, compared to 31.0% in the prior quarter, and 30.7% in the quarter ended March 31, 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 1.81% at March 31, 2026, an increase of 4 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
- As of March 31, 2026 and December 31, 2025, approximately 67.7% and 63.6%, respectively, of total non-accrual loans were paid current

## Capital Strategies

- All regulatory capital ratios remain well above required thresholds.
- Share repurchases in the quarter represented approximately 22.4% of the 2,000,000 shares authorized
- Tangible capital ratio of 10.5% at March 31, 2026, compared to 10.7% in prior quarter, and 9.9% at March 31, 2025.

# Company Overview

**\$9.95**

BILLION  
TOTAL ASSETS

**\$1.52**

BILLION  
MARKET CAP\*\*

**\$7.07**

BILLION  
TOTAL LOANS

**\$8.40**

BILLION  
TOTAL DEPOSITS

**4.07%**

NET INTEREST  
MARGIN (FTE)

**1.26%**

COST OF TOTAL  
DEPOSITS

**1.38%**

RETURN ON  
AVERAGE ASSETS

**54.6%**

EFFICIENCY  
RATIO

**10.5%**

TANGIBLE  
CAPITAL RATIO

**3.0%**

DIVIDEND  
YIELD

\*\* Based on March 31, 2026, closing stock price of \$47.54

## TCBK

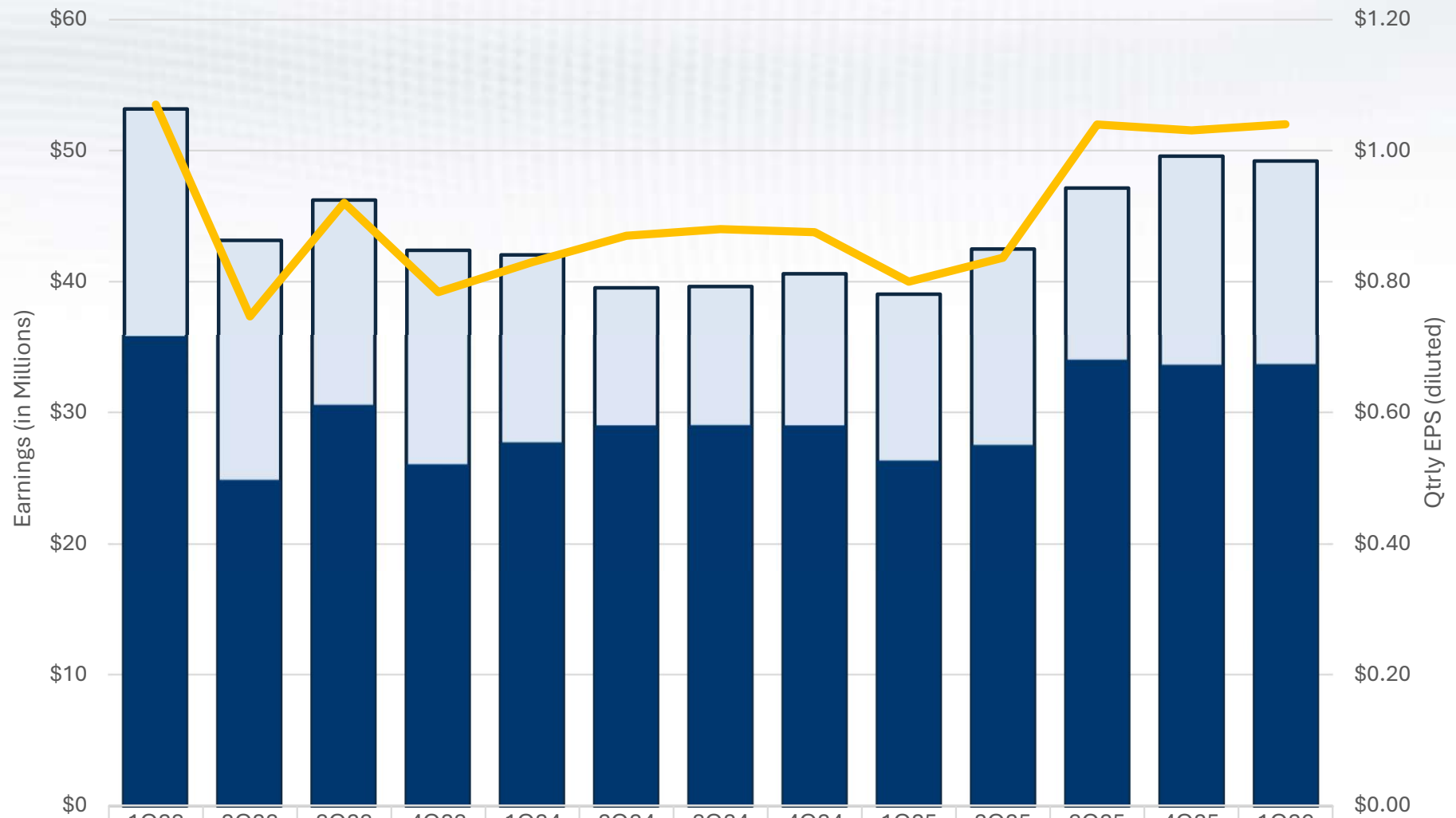
Headquarters: Chico, CA



## Recent Awards



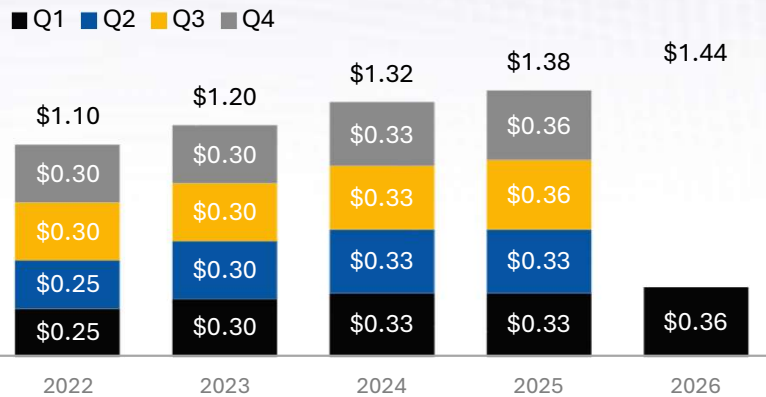
# Consistent Earnings Track Record



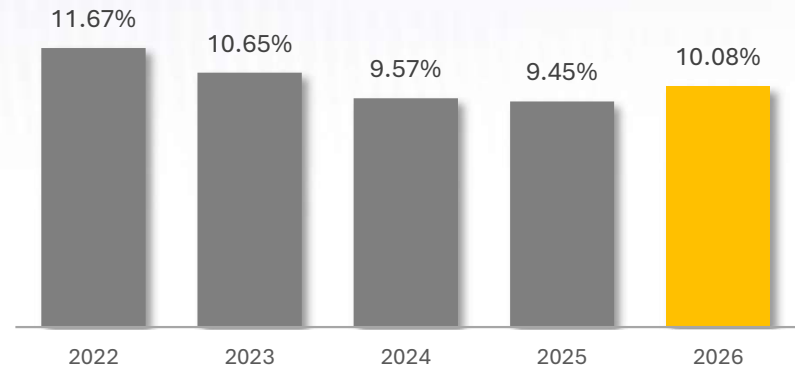
	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26
PPNR (\$MM)	\$53.2	\$43.1	\$46.2	\$42.4	\$42.0	\$39.5	\$39.6	\$40.6	\$39.0	\$42.5	\$47.1	\$49.6	\$49.2
Net Income (\$MM)	\$35.8	\$24.9	\$30.6	\$26.1	\$27.7	\$29.0	\$29.1	\$29.0	\$26.4	\$27.5	\$34.0	\$33.6	\$33.7
Qtrly Diluted EPS	\$1.07	\$0.75	\$0.92	\$0.78	\$0.83	\$0.87	\$0.88	\$0.88	\$0.80	\$0.84	\$1.04	\$1.03	\$1.04

# Shareholder Returns

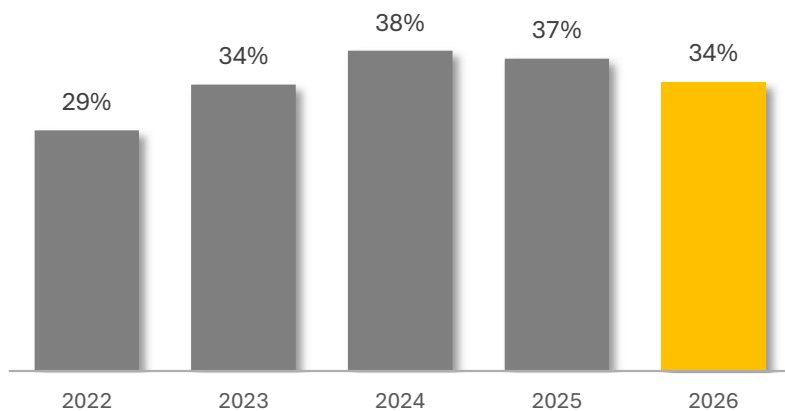
## Dividends per Share: 9% CAGR\*



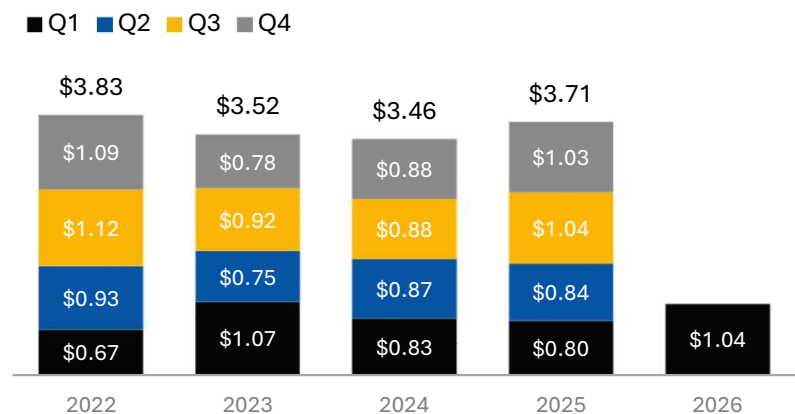
## Return on Avg. Shareholder Equity



## Dividends as % of Earnings



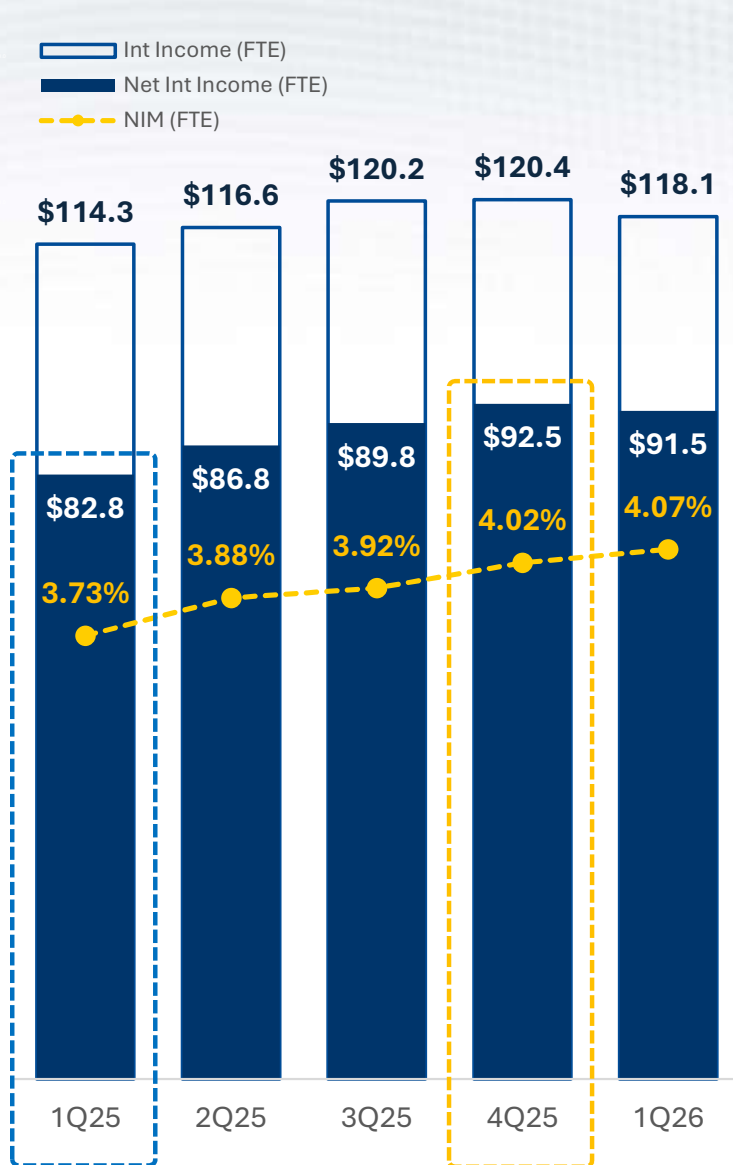
## Diluted EPS



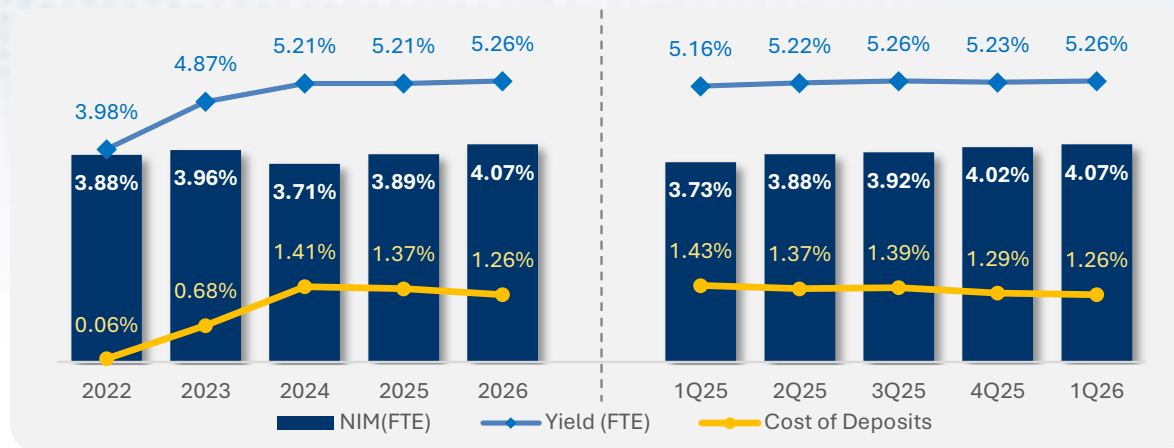
\*Compound Annual Growth Rate, 10 years

2026 values through the three months ended 3/31/2026

# Net Interest Income (NII) and Margin (NIM)



2026 values through the three months ended 3/31/2026



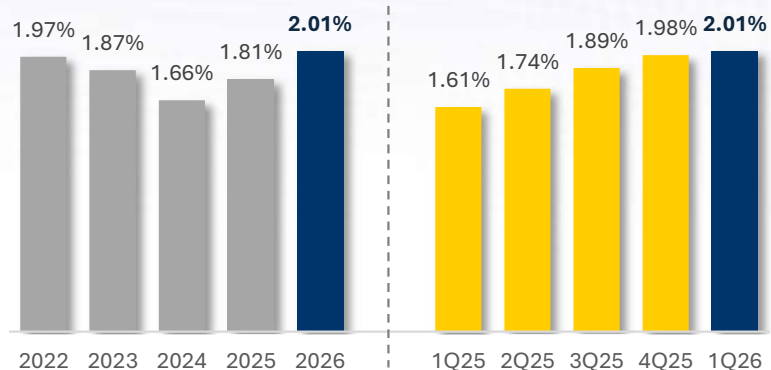
## Reported Net Interest Income (NII) & NIM Walk

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

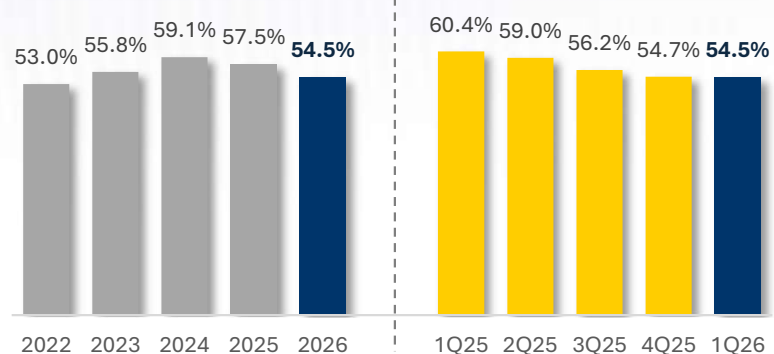
Prior Period	Compare to 4Q25		Compare to 1Q25	
	NII	NIM	NII	NIM
	\$92.5	4.02%	\$82.8	3.73%
Int-bearing cash balances	(0.7)	(3)	(0.1)	0
Securities portfolio	0.6	3	(1.1)	(4)
Loan yields	0.3	1	1.6	6
Loan balances & fees	0.1	0	3.4	13
Deposit rates	0.8	4	3.4	13
Deposit balances & mix	(0.1)	0	(0.4)	(2)
Borrowings	0.0	0	2.0	8
<b>Subtotal</b>	<b>\$93.5</b>		<b>\$91.5</b>	
Day Count	(2.0)		-	
<b>1Q26</b>	<b>\$91.5</b>	<b>4.07%</b>	<b>\$91.5</b>	<b>4.07%</b>

# Current Operating Metrics

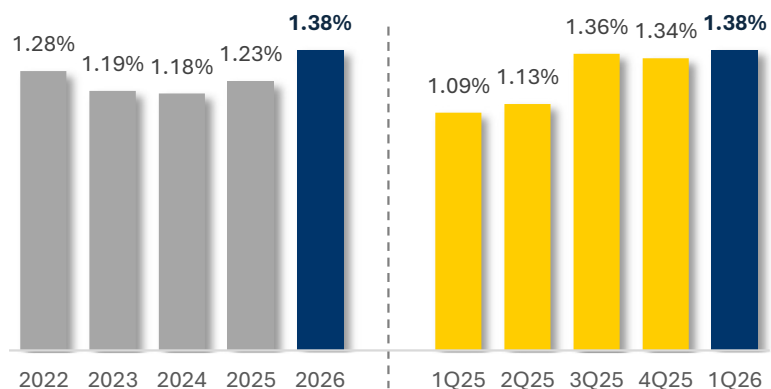
## PPNR as % of Average Assets



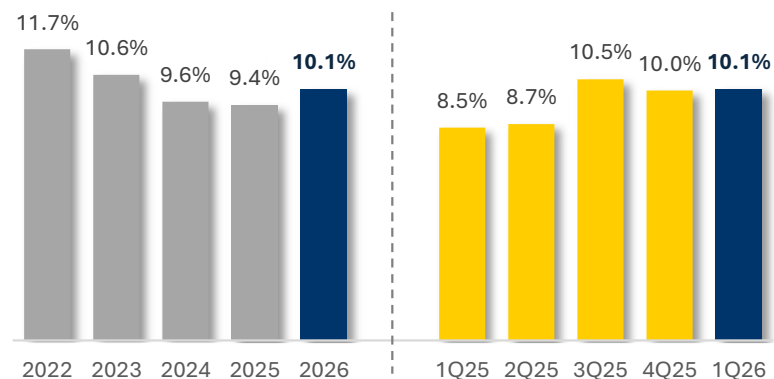
## Efficiency Ratio



## ROAA



## ROE



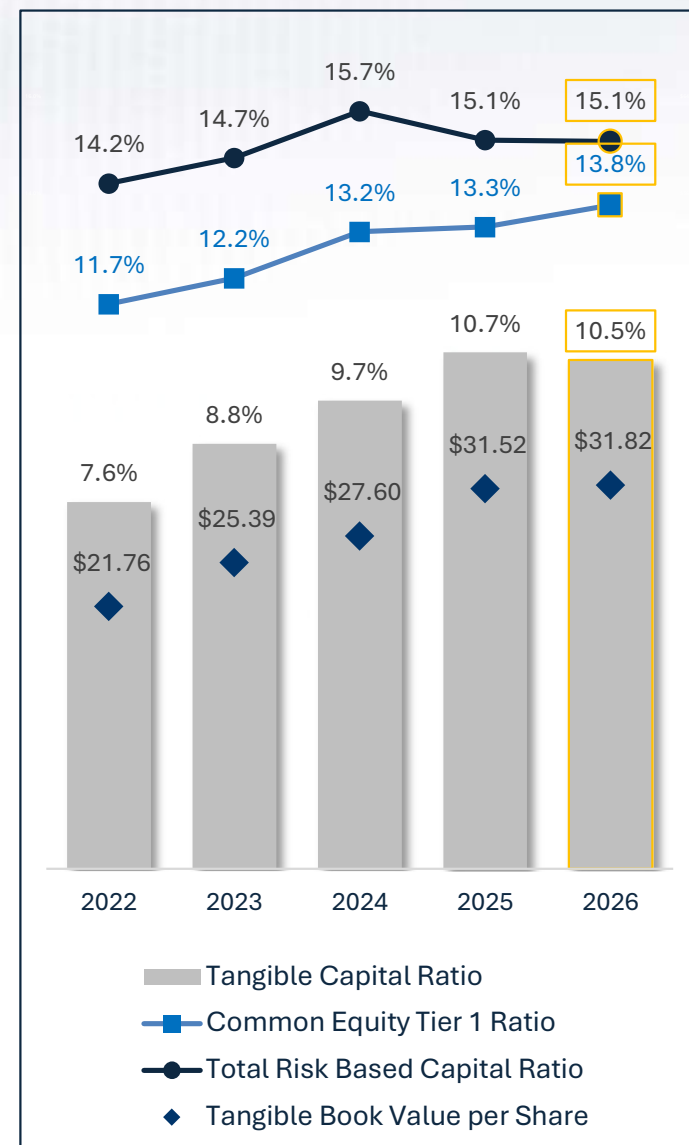
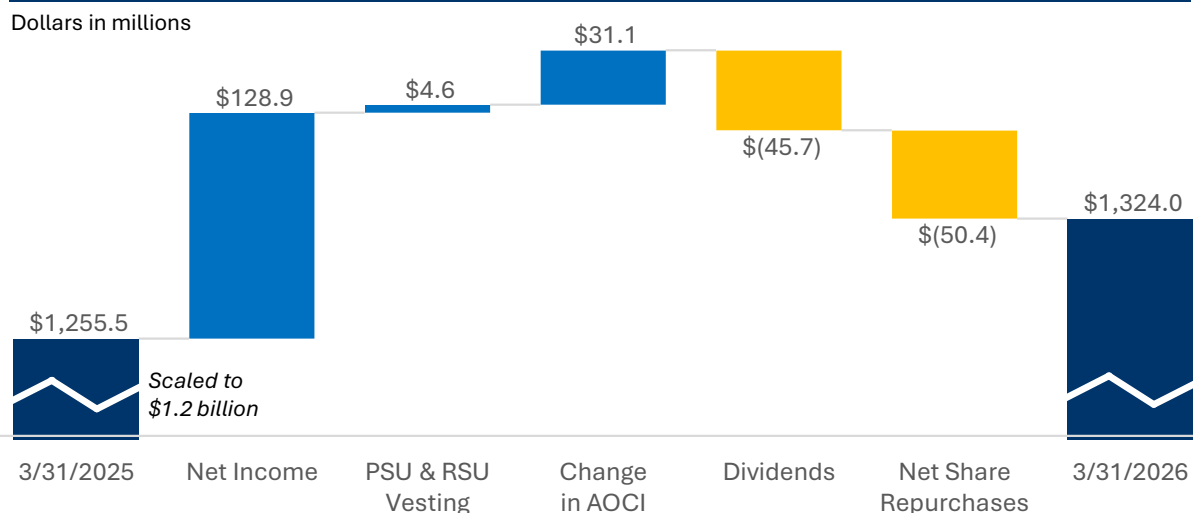
2026 values through the three months ended 3/31/2026

# Equity Capital: Well Capitalized, Well Managed

## Quarter-to-Date Change in Equity Capital

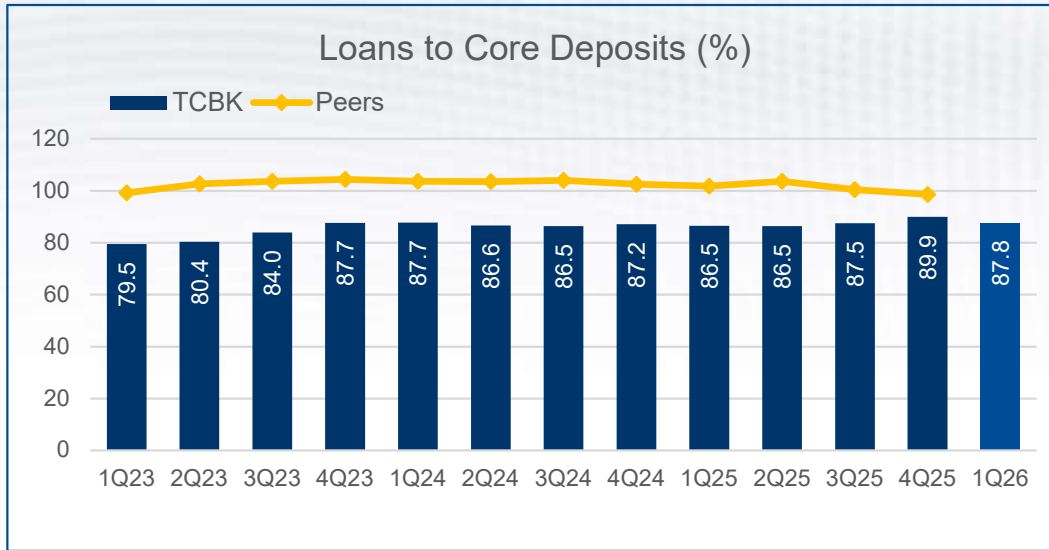


## Year-over-Year Change in Equity Capital

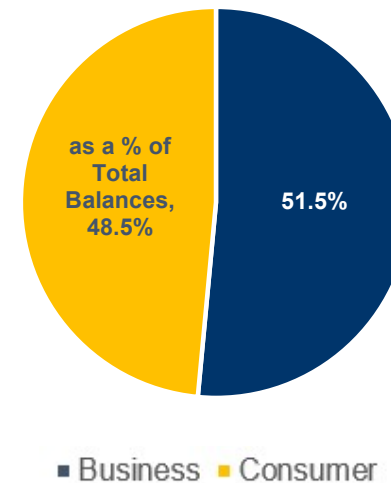
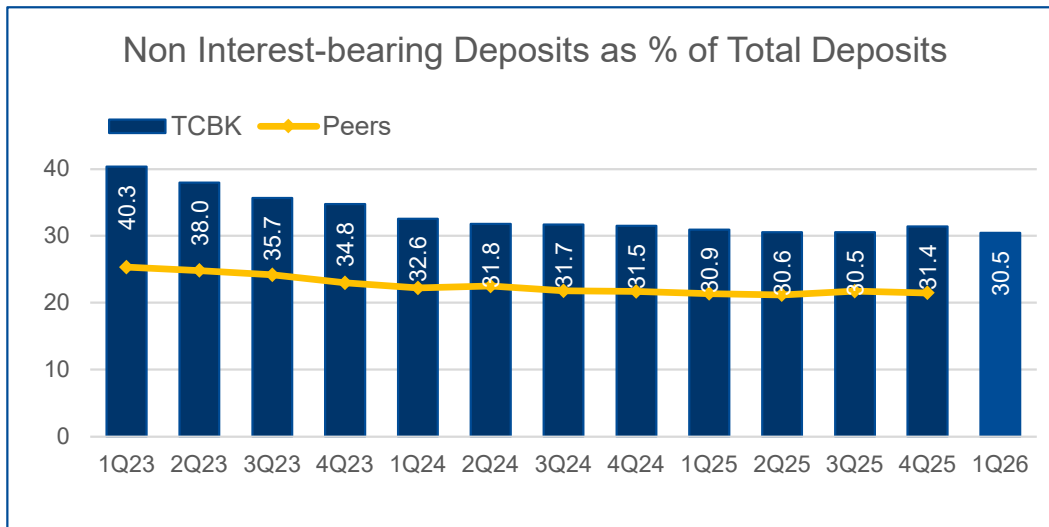
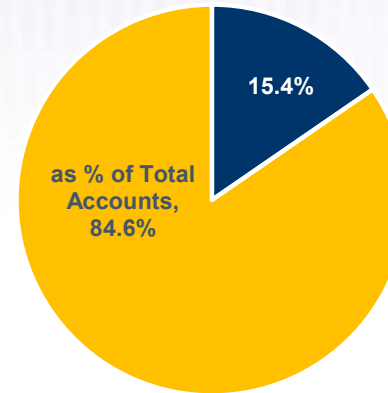


2026 values through the three months ended 3/31/2026

# DEPOSITS



## Mix of Demand & Savings Accounts



**\$8.40**

BILLION  
TOTAL DEPOSITS

**1.26%**

COST OF TOTAL  
DEPOSITS

**30.5%**

NON-INTEREST  
DEPOSITS

**87.8%**

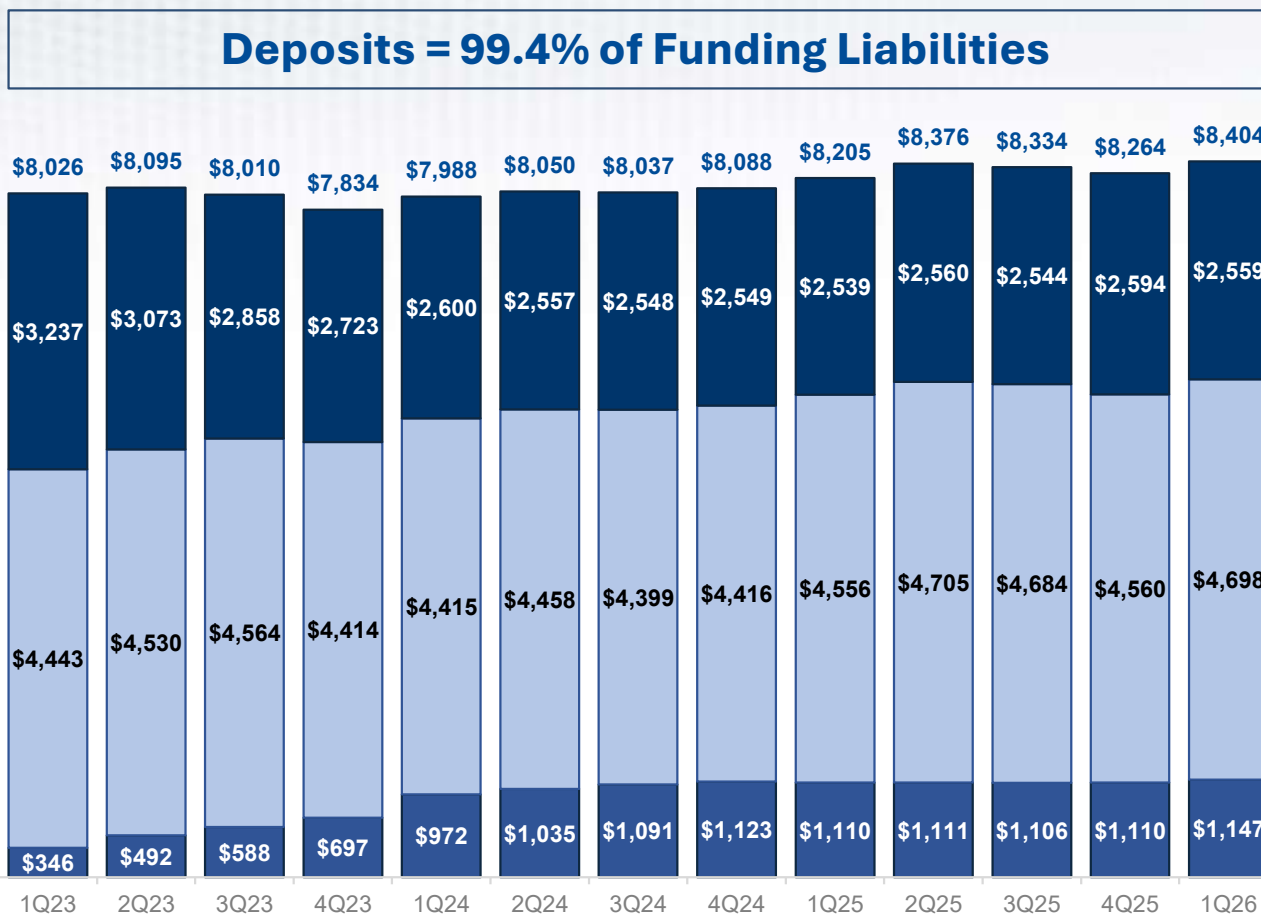
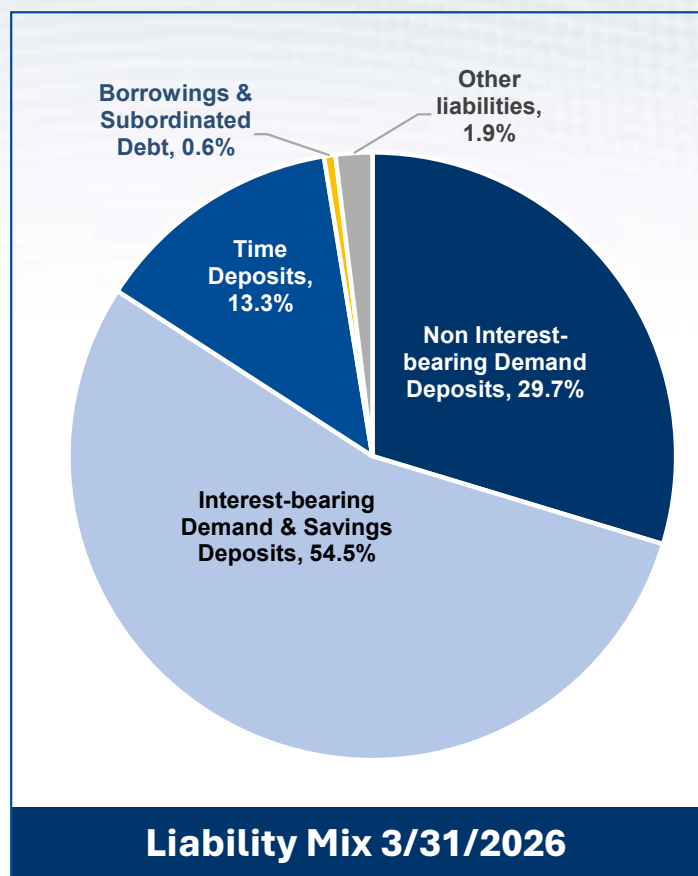
LOAN TO CORE  
DEPOSIT RATIO

**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

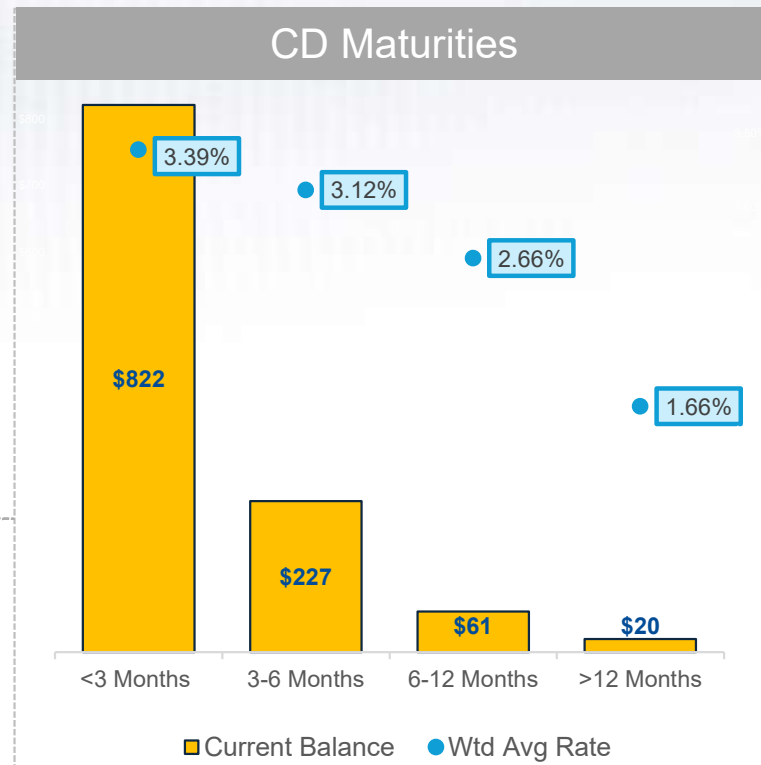
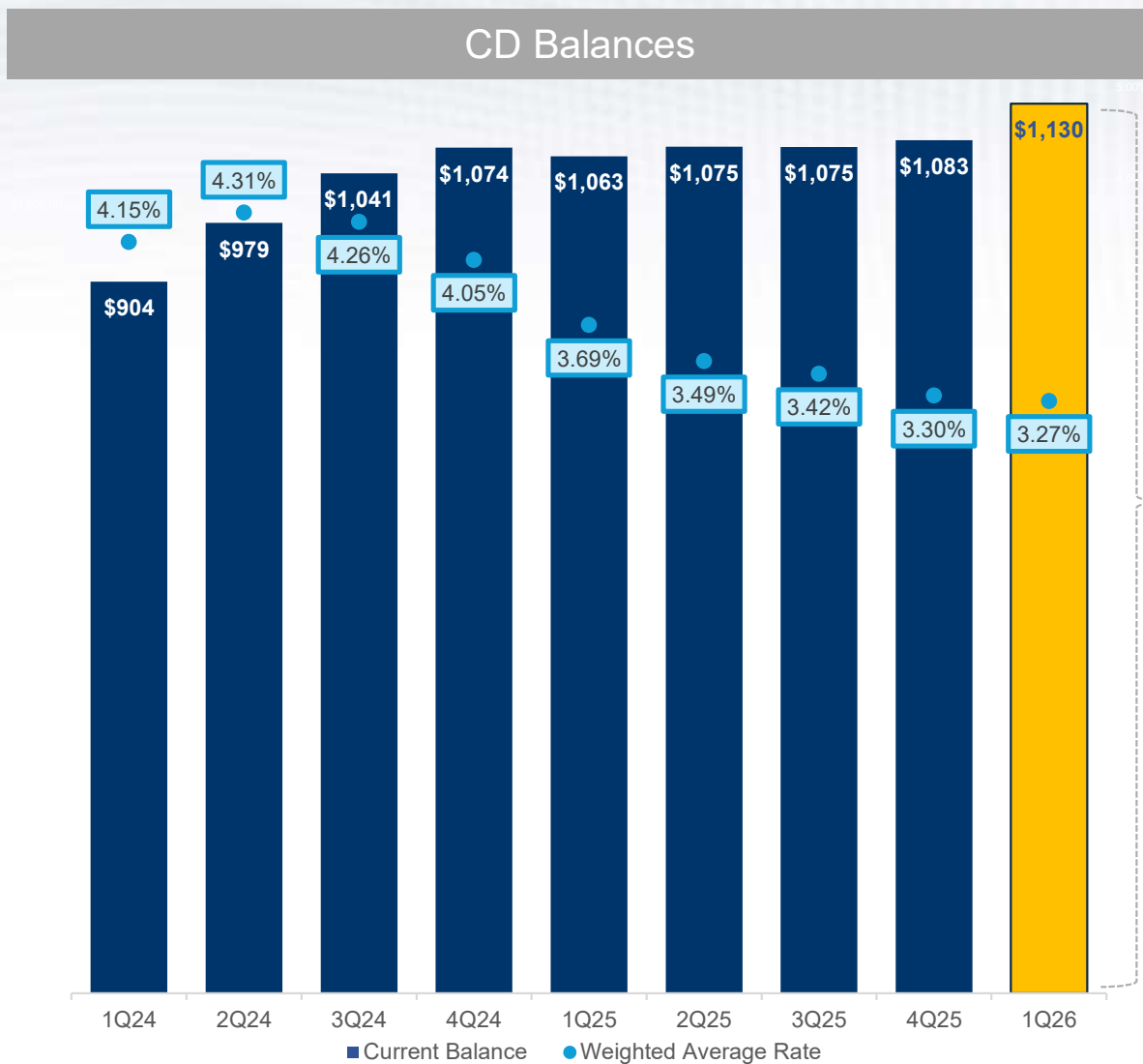
# DEPOSITS: Strengths in Mix and Cost of Funds



Cost of Deposits	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26
Noninterest-Bearing Demand	-	-	-	-	-	-	-	-	-	-	-	-	-
Int-Bearing Demand & Savings	0.39%	0.83%	1.17%	1.36%	1.46%	1.67%	1.74%	1.65%	1.64%	1.60%	1.65%	1.52%	1.46%
Time Deposits	0.89%	2.21%	2.92%	3.38%	3.81%	4.17%	4.28%	4.12%	3.78%	3.54%	3.43%	3.36%	3.30%
<b>Total Deposits</b>	<b>0.25%</b>	<b>0.58%</b>	<b>0.86%</b>	<b>1.05%</b>	<b>1.21%</b>	<b>1.45%</b>	<b>1.52%</b>	<b>1.46%</b>	<b>1.43%</b>	<b>1.37%</b>	<b>1.39%</b>	<b>1.29%</b>	<b>1.26%</b>
<i>Interest-bearing Deposits</i>	<i>0.43%</i>	<i>0.95%</i>	<i>1.36%</i>	<i>1.62%</i>	<i>1.83%</i>	<i>2.14%</i>	<i>2.23%</i>	<i>2.15%</i>	<i>2.06%</i>	<i>1.97%</i>	<i>1.99%</i>	<i>1.87%</i>	<i>1.82%</i>

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

# DEPOSITS: CD Balance and Maturity Composition



### 11-Month CD Limited-Time Offer\*

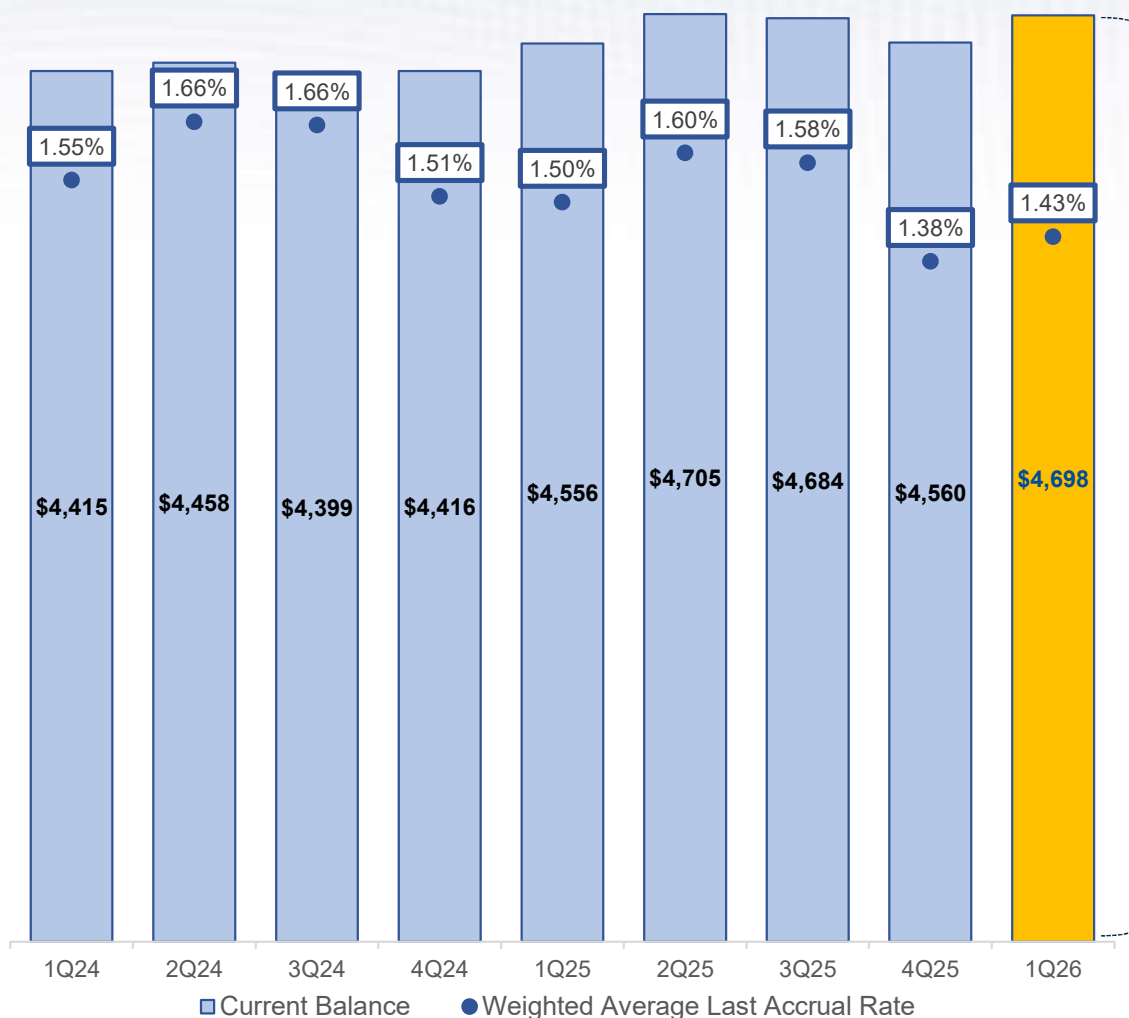
- 3.40% Annual Percentage Yield (APY)**  
\$100,000 Minimum
- 3.20% Annual Percentage Yield (APY)**  
\$25,000 Minimum
- 3.00% Annual Percentage Yield (APY)**  
\$1,000 Minimum

\* Note: Excludes CDARS; \$17MM balance at 3/31/2026  
Balances in \$ millions, balances and Wtd Avg Rates are as of period end

\* CD special as of Mar 31, 2026, subject to change

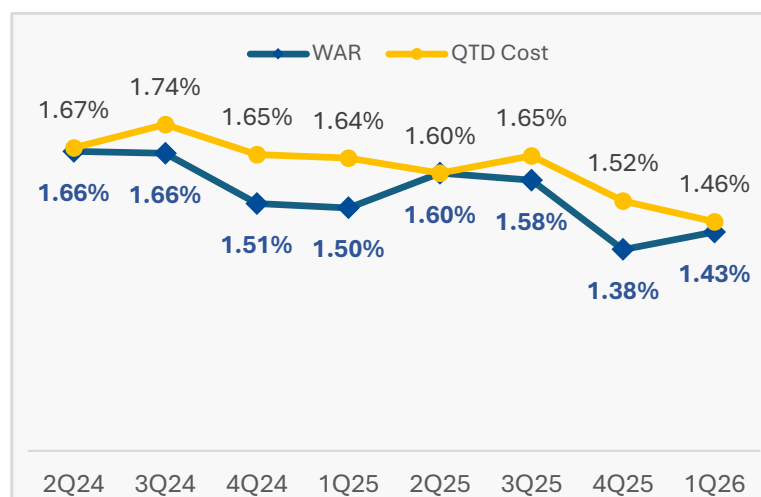
# DEPOSITS: Interest Bearing Demand and Savings

Interest Bearing Demand and Savings by Quarter



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

Int-Bearing Demand & Savings by Wtd Avg Rate



# LOANS

**\$7.07**

BILLION  
TOTAL LOANS

**5.78%**

LOAN  
YIELD

**1.81%**

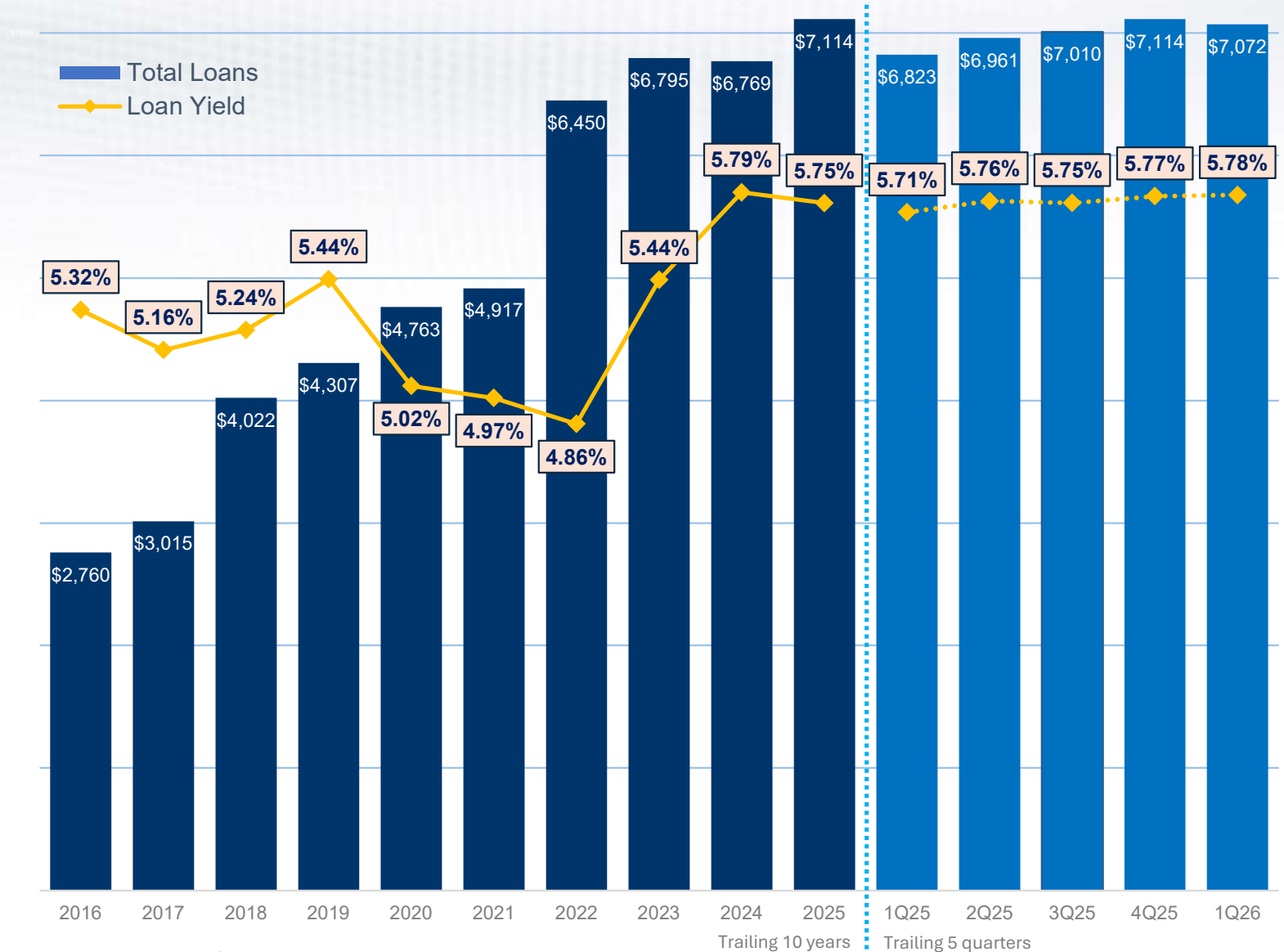
ACL  
RATIO

**311%**

CRE TO TOTAL  
RBC RATIO

**184%**

ACL TO NPL  
RATIO

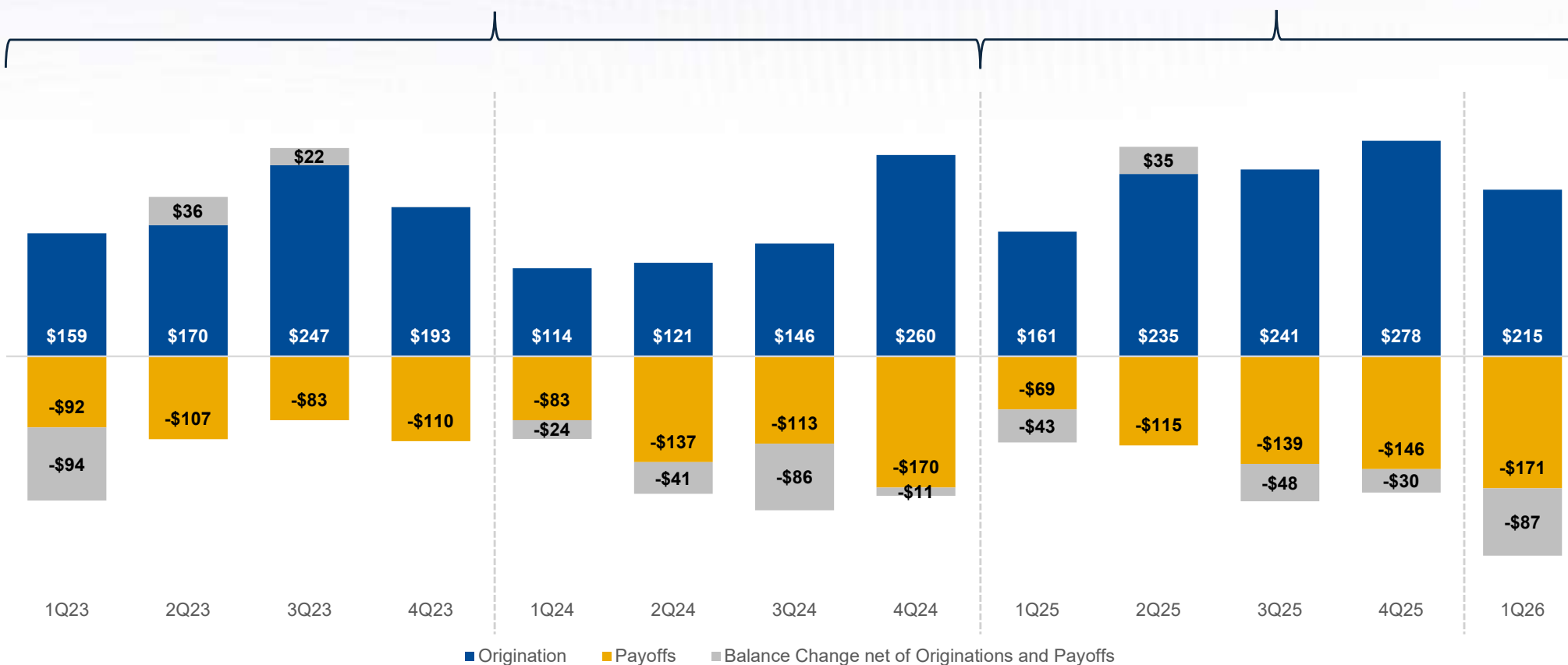


- Acquired VRB Loans of \$795MM upon 3/25/2022 with a WAR of 4.31%.
- Yield scaled to range of 3% to 6% in the visual
- End of period balances \$ millions, net of fees, and include LHFS. Yields based on average balance and annualized interest income for quarterly periods.

# LOANS: Production vs. Payoff

Slower pace of originations relative to 2021-22 commensurate with market rate changes, liquidity management, and NIM preservation.

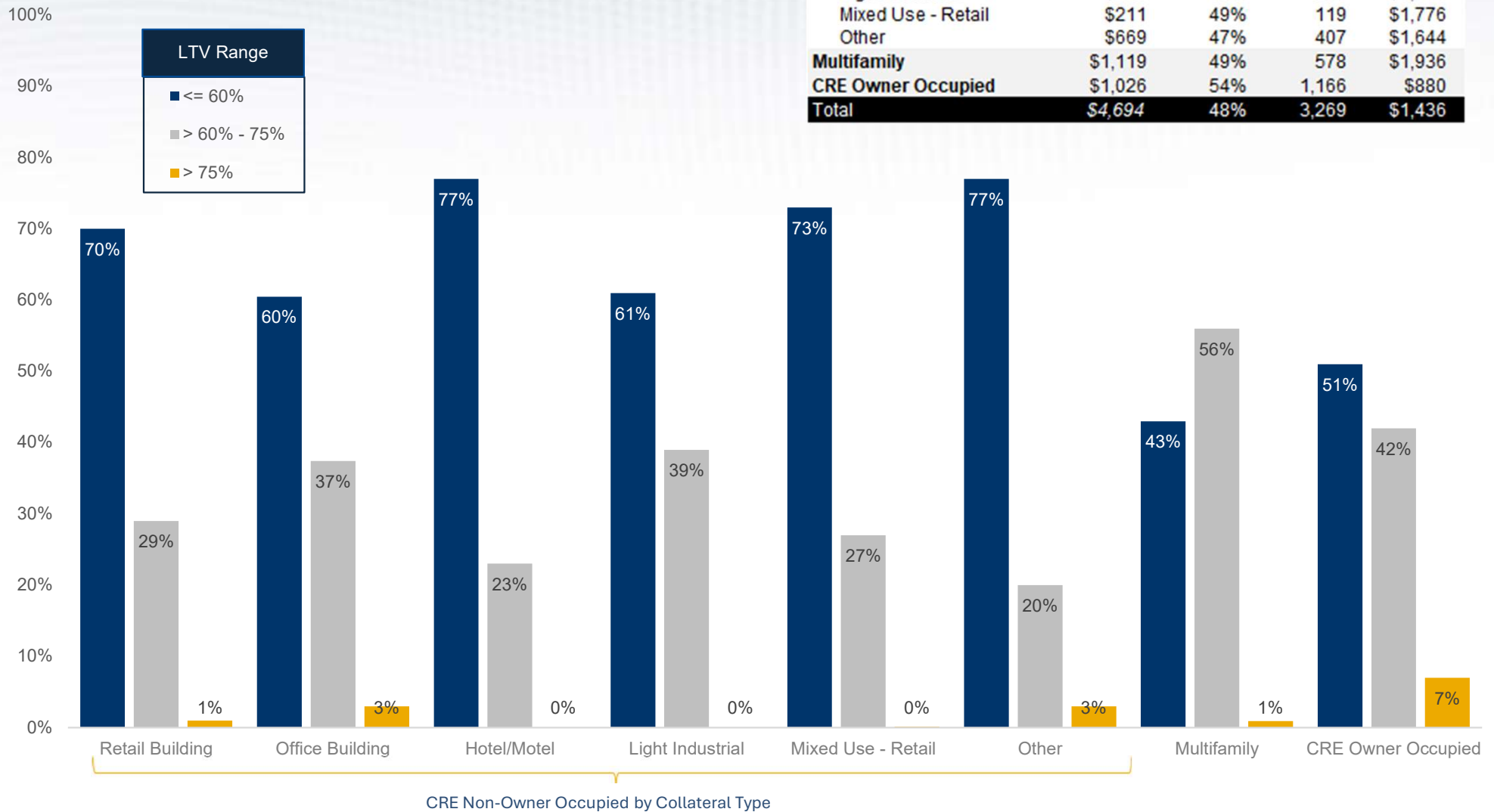
Pace of originations has consistently gained momentum following the reorganization of Wholesale Banking, with net loan growth and repricing driving improved portfolio yields



▪ Outstanding Principal in Millions, excludes Credit Card balances

# LOANS: CRE Collateral Values

## Distribution by LTV <sup>(1)</sup>

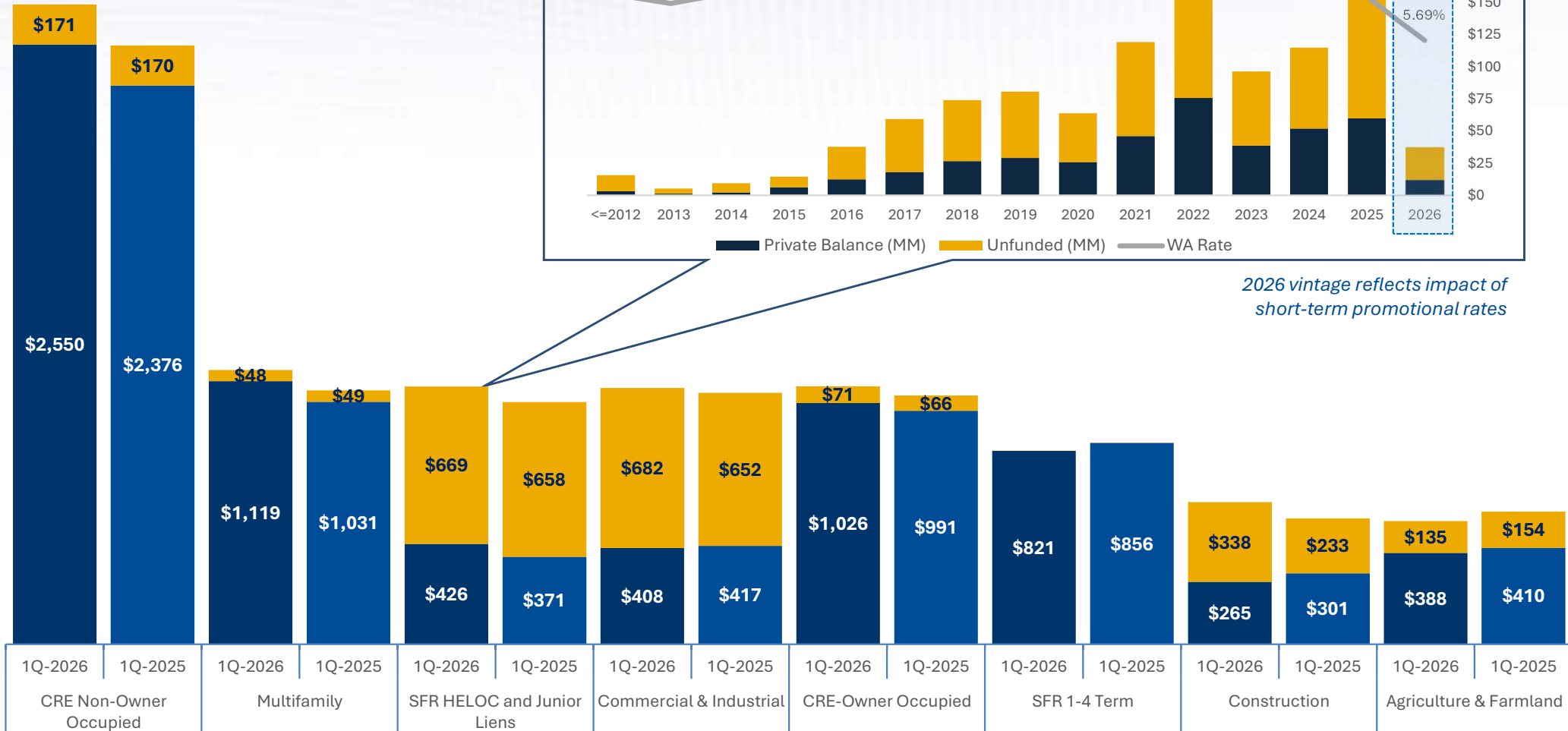


Loan Segment	Outstanding (\$MM)	LTV	# Loans	Avg Loan Size
<b>CRE Non Owner Occupied</b>	\$2,550	46%	1,525	\$1,672
Retail Building	\$614	44%	379	\$1,619
Office Building	\$468	48%	327	\$1,430
Hotel/Motel	\$364	45%	92	\$3,958
Light Industrial	\$224	45%	201	\$1,114
Mixed Use - Retail	\$211	49%	119	\$1,776
Other	\$669	47%	407	\$1,644
<b>Multifamily</b>	\$1,119	49%	578	\$1,936
<b>CRE Owner Occupied</b>	\$1,026	54%	1,166	\$880
<b>Total</b>	<b>\$4,694</b>	<b>48%</b>	<b>3,269</b>	<b>\$1,436</b>

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

# LOANS: Mix and Unfunded Commitments

■ Outstanding Principal (\$MM)  
 ■ Unfunded Commitment (\$MM)

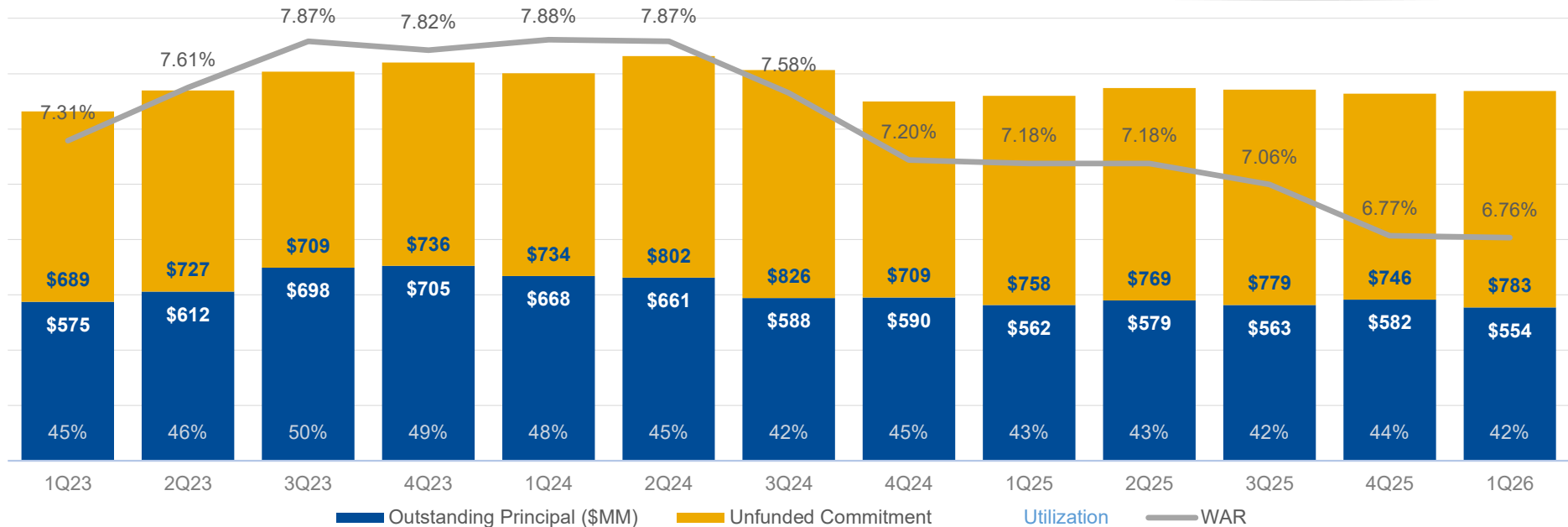
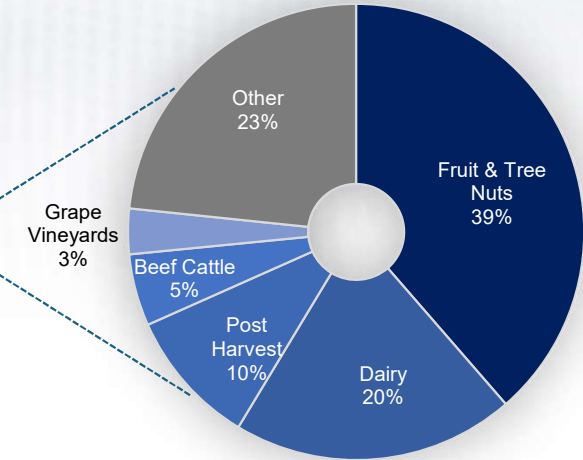
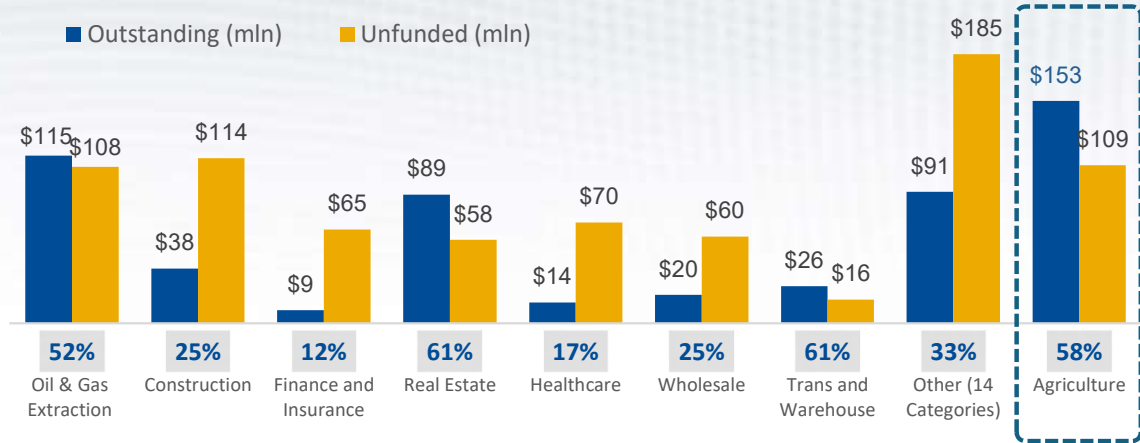


■ Outstanding Principal and Commitments exclude unearned fees and discounts/premiums; segments exclude Leases, DDA Overdraft, Credit Cards, Auto, and other consumer.

# LOANS: C&I and Ag Production Utilization

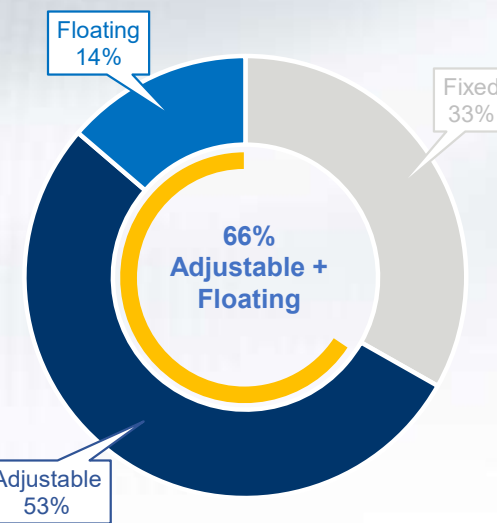
C&I and Ag Production Utilization by NAICS Industry: 1Q-2026

Agriculture NAICS Segments



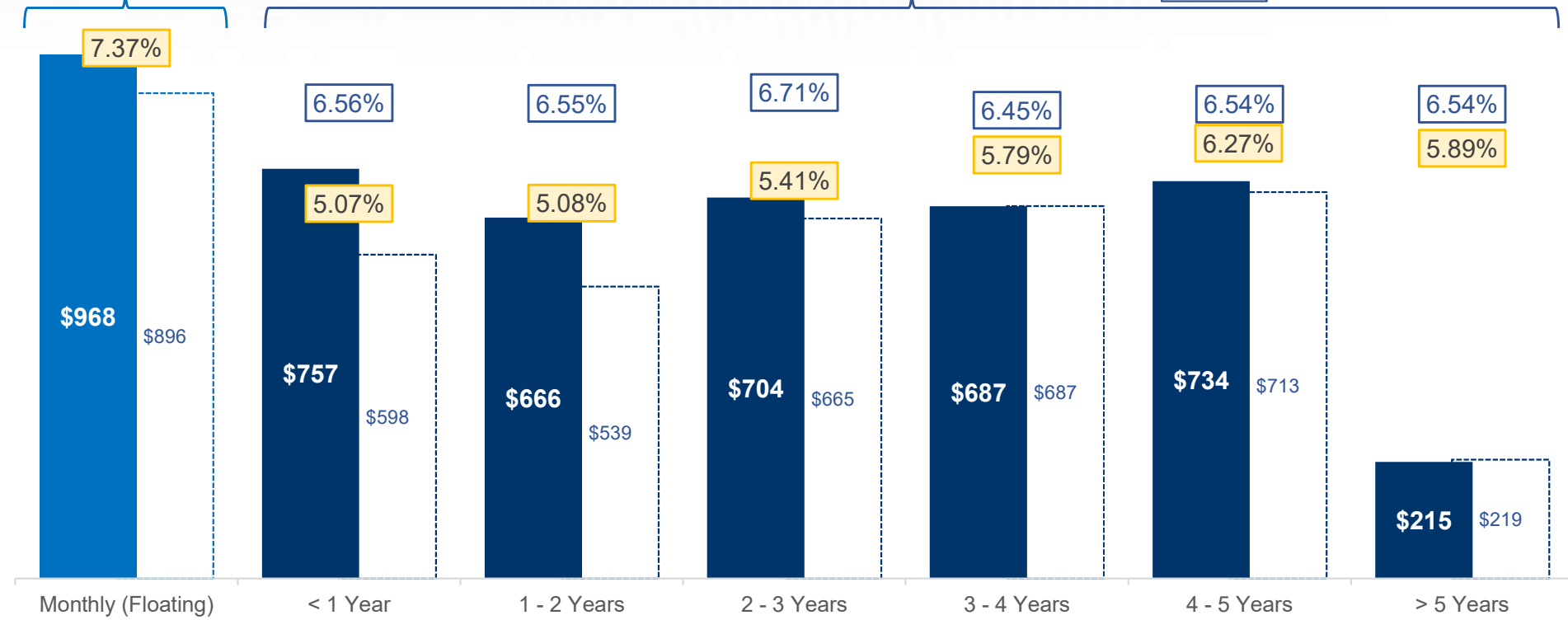
- Outstanding Principal excludes unearned fees and discounts/premiums (\$ millions)
- As of 12/31/2025, 35% of combined C&I and Ag loans are variable rate and tied to prime; another 25% are adjustable, tied to SOFR, and repricing monthly

# Loan Yield Composition: Adjustable and Floating Rate



\$3,763MM Adjustable, predominantly benchmarked to 5 Year Treasury

99% of Floating benchmarked to Prime



■ Q1-2026 Adjustable Loans, Principal Outstanding (\$MM)

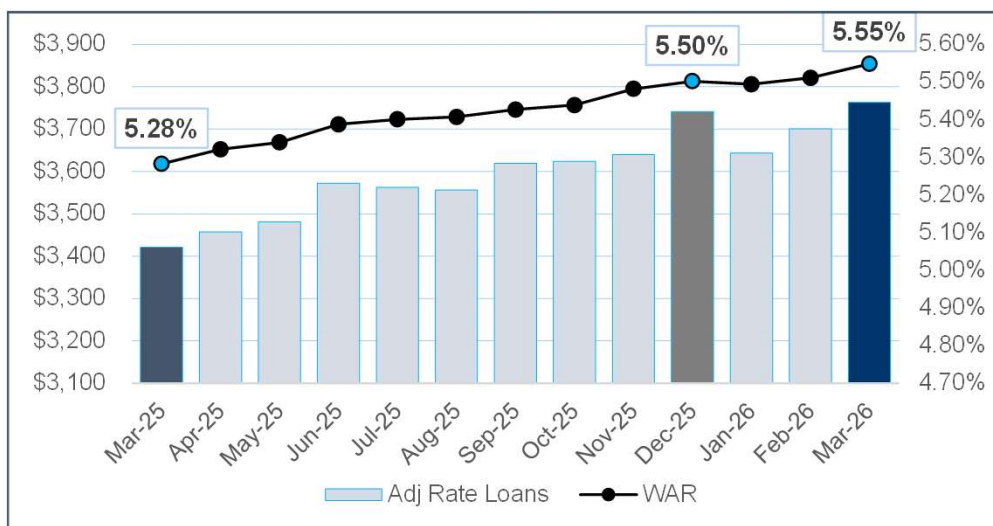
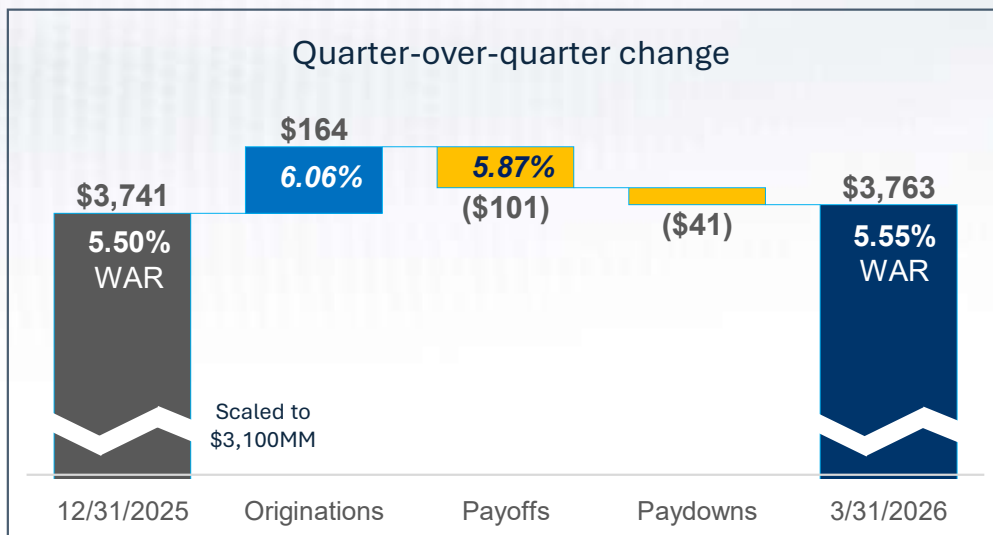
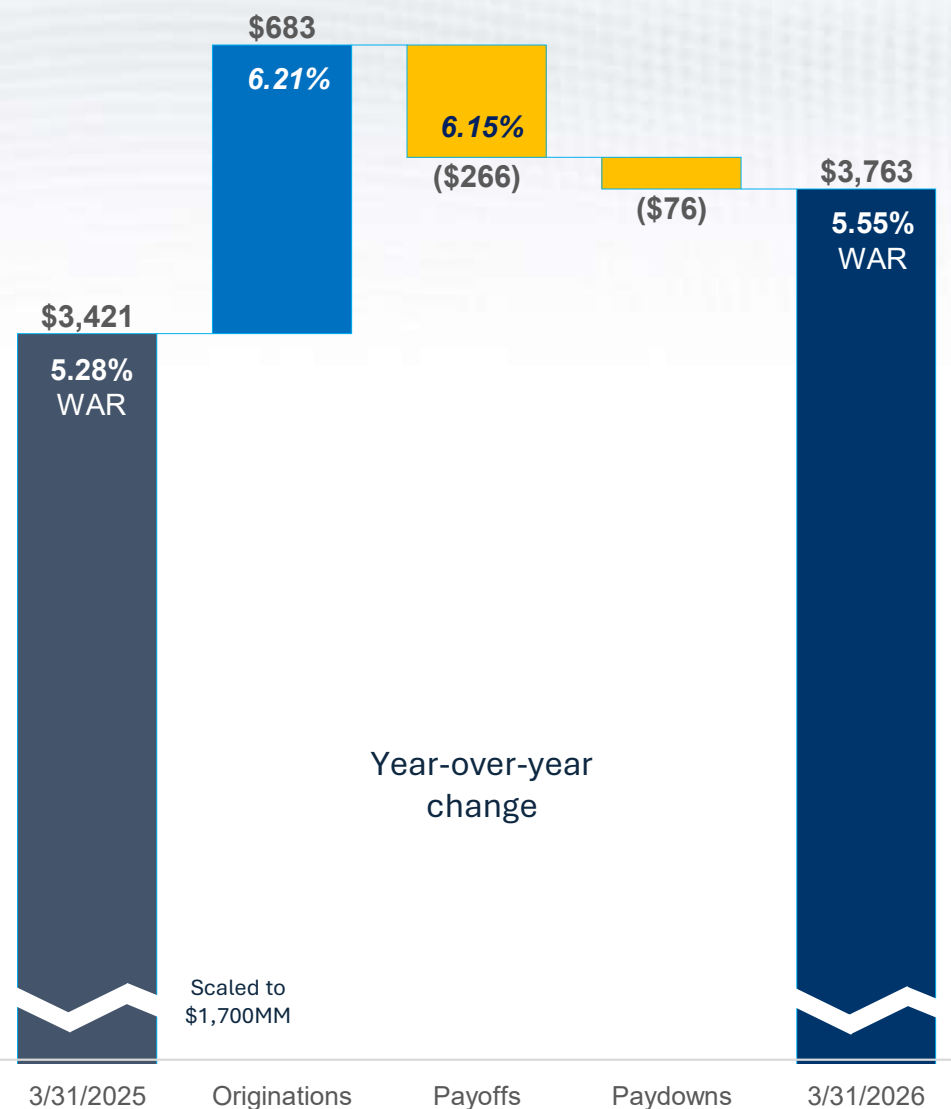
■ Adj Wtd Avg Rate

□ Q1-2025 Adjustable Loans, Principal Outstanding (\$MM)

□ Adj Wtd Avg Rate if Repriced 3/31/2026

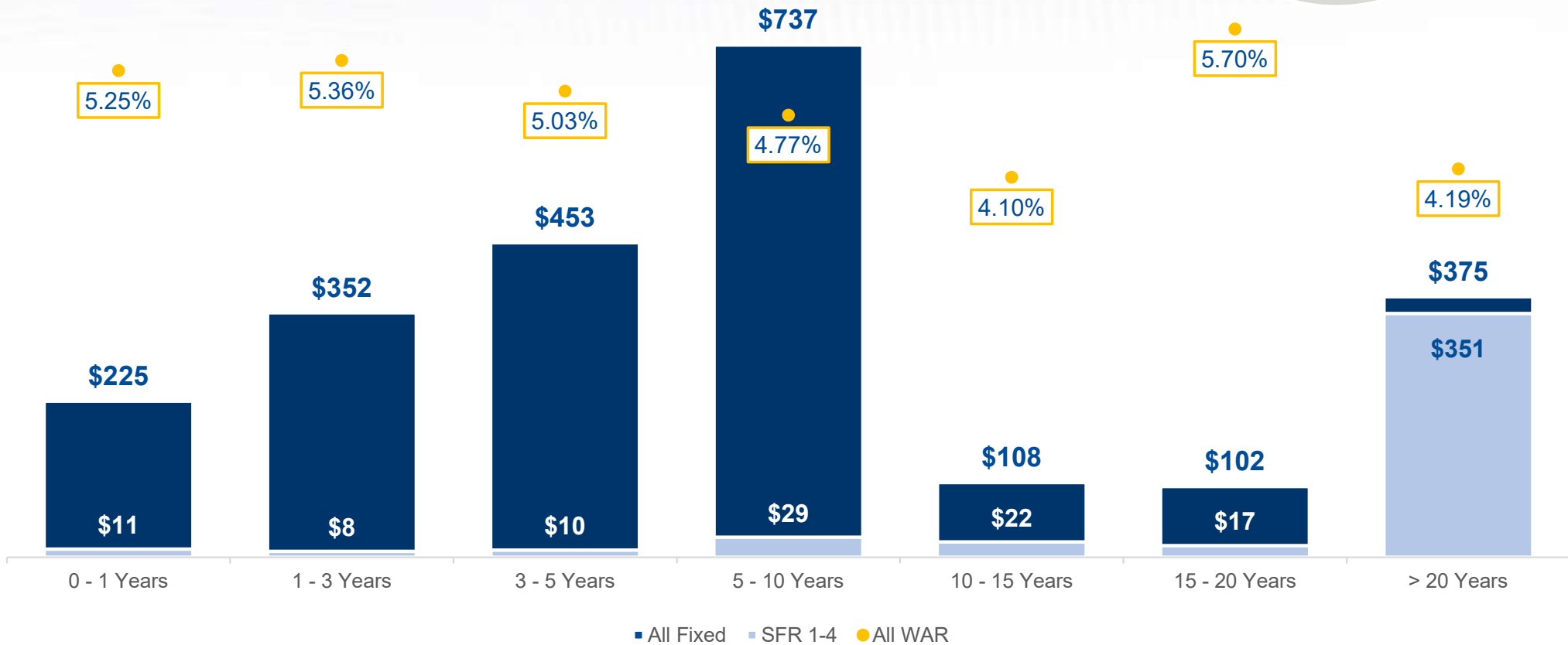
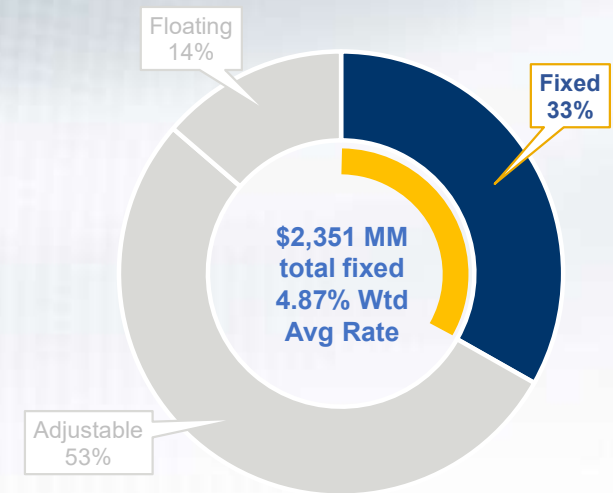
- Dollars in millions, excludes unearned fees and accretion/amortization therein.
- Wtd Avg Rate (weighted average rate) as of 3/31/2026 and based upon outstanding principal; Next Reprice signifies either the next scheduled reprice date or maturity.

# 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

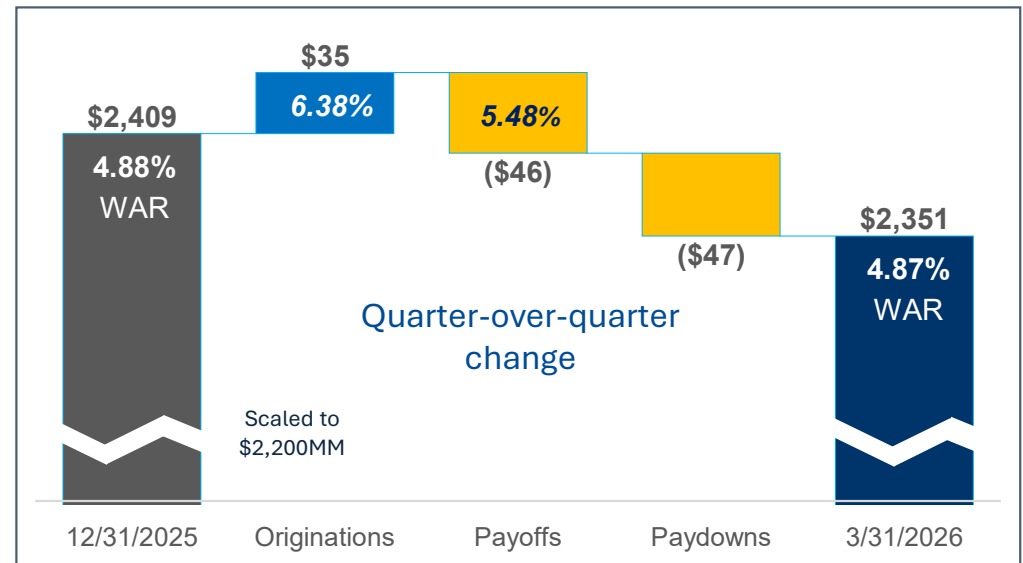
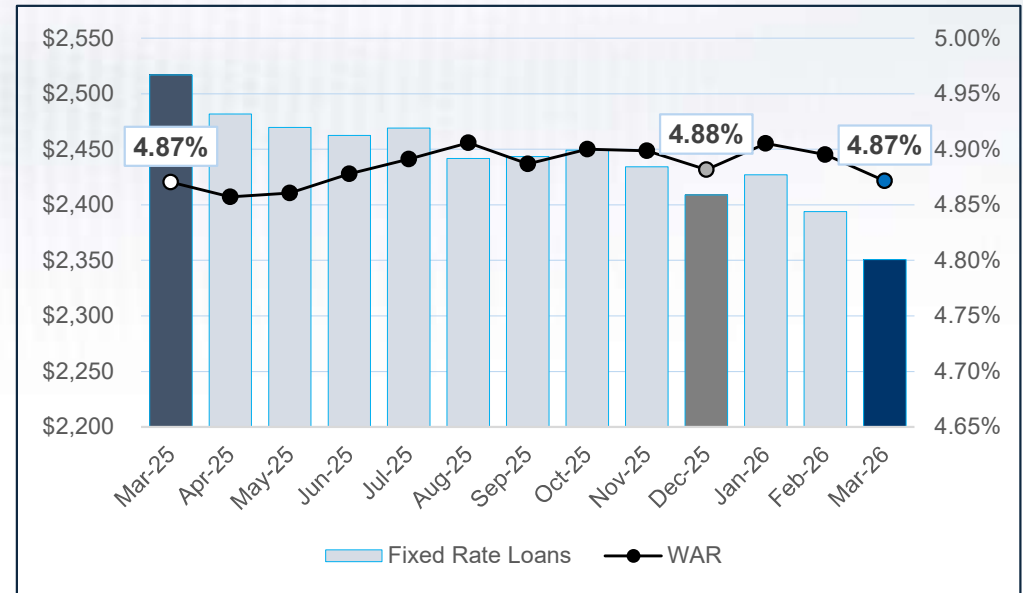
# Loan Yield Composition: Fixed Rate Loans



- Dollars in millions, excludes unearned fees and accretion/amortization therein.
- Wtd Avg Rate (weighted average rate, or WAR) as of 3/31/2026 and based upon outstanding principal

# Fixed Rate Loans

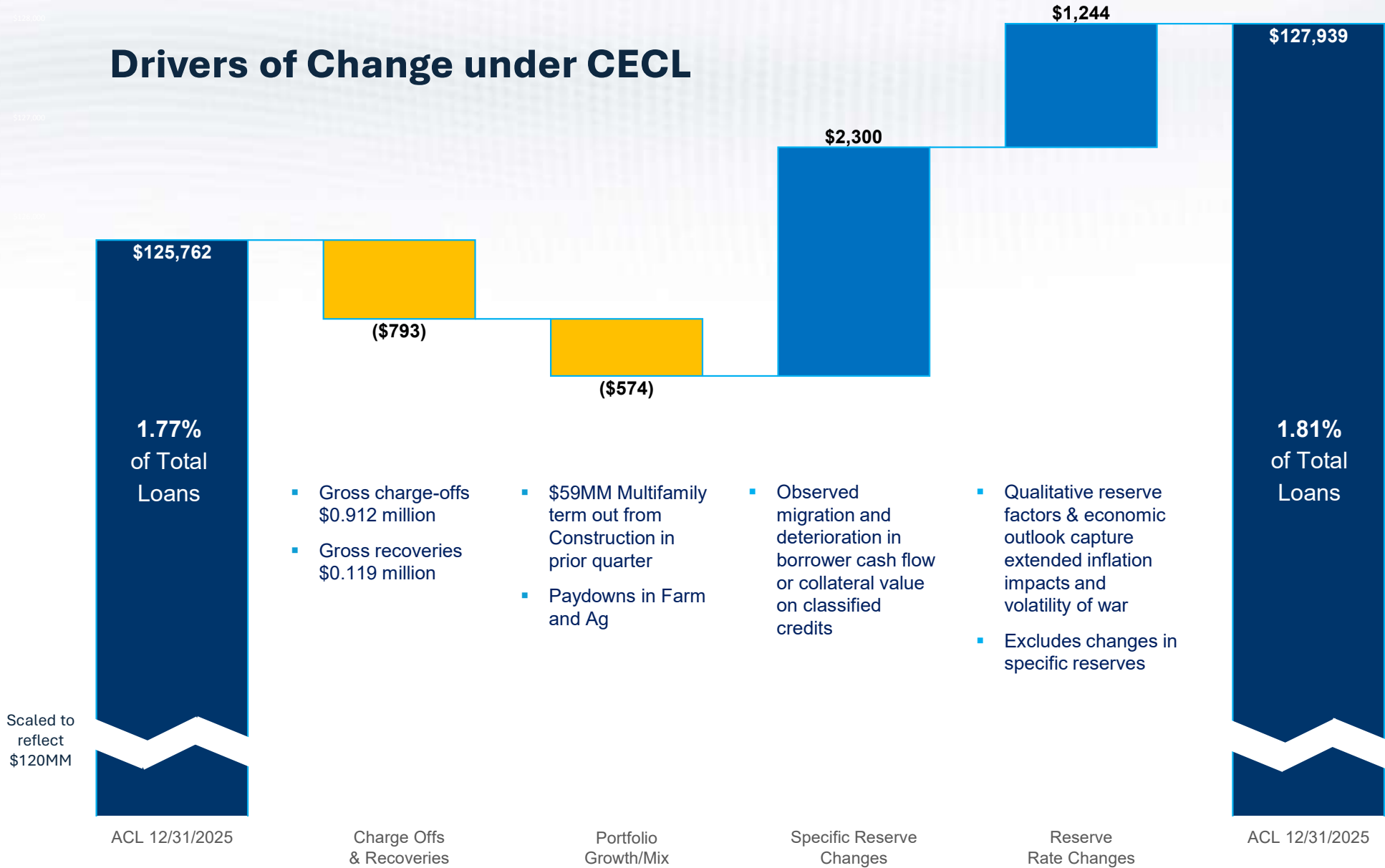
Appetite for fixed rate loans faces headwinds as clients anticipate future rate reductions



- 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			December 31, 2025			March 31, 2026		
	Loans (Excl LHFS)	ACL Amount	ACL % of Loans	Loans (Excl LHFS)	ACL Amount	ACL % of Loans	Loans (Excl LHFS)	ACL Amount	ACL % of Loans
<b>Allowance for Credit Losses</b>									
<b>Commercial real estate:</b>									
CRE non-owner occupied	\$ 2,323,036	\$ 37,229	1.60%	\$ 2,495,849	\$ 40,300	1.61%	\$ 2,533,542	\$ 41,647	1.64%
CRE owner occupied	961,415	15,747	1.64%	1,020,770	12,712	1.25%	1,020,740	16,286	1.60%
Multifamily	1,028,035	15,913	1.55%	1,085,698	17,327	1.60%	1,114,059	16,384	1.47%
Farmland	265,146	3,960	1.49%	251,445	5,193	2.07%	239,888	5,593	2.33%
<b>Total commercial real estate loans</b>	<b>\$ 4,577,632</b>	<b>\$ 72,849</b>	<b>1.59%</b>	<b>\$ 4,853,762</b>	<b>\$ 75,532</b>	<b>1.56%</b>	<b>\$ 4,908,229</b>	<b>\$ 79,910</b>	<b>1.63%</b>
<b>Consumer:</b>									
SFR 1-4 1st DT	\$ 859,660	\$ 14,227	1.65%	\$ 842,170	\$ 11,045	1.31%	\$ 816,577	\$ 9,929	1.22%
SFR HELOCs and junior liens	363,420	10,411	2.86%	431,772	13,264	3.07%	429,362	12,297	2.86%
Other	57,977	2,825	4.87%	40,668	1,974	4.85%	36,242	1,560	4.30%
<b>Total consumer loans</b>	<b>\$ 1,281,057</b>	<b>\$ 27,463</b>	<b>2.14%</b>	<b>\$ 1,314,610</b>	<b>\$ 26,283</b>	<b>2.00%</b>	<b>\$ 1,282,181</b>	<b>\$ 23,786</b>	<b>1.86%</b>
Commercial and industrial	\$ 471,271	\$ 14,397	3.05%	\$ 464,428	\$ 11,430	2.46%	\$ 465,081	\$ 12,435	2.67%
Construction	279,933	7,224	2.58%	301,045	8,231	2.73%	262,872	8,239	3.13%
Agriculture production	151,822	3,403	2.24%	172,494	4,265	2.47%	145,463	3,548	2.44%
Leases	6,806	30	0.44%	4,748	21	0.44%	4,372	21	0.48%
<b>Total Loans and ACL</b>	<b>\$ 6,768,523</b>	<b>\$ 125,366</b>	<b>1.85%</b>	<b>\$ 7,111,087</b>	<b>\$ 125,762</b>	<b>1.77%</b>	<b>\$ 7,068,198</b>	<b>\$ 127,939</b>	<b>1.81%</b>
Reserve for Unfunded Loan Commitments		6,000			7,745			8,100	
<b>Allowance for Credit Losses</b>	<b>\$ 6,768,523</b>	<b>\$ 131,366</b>	<b>1.94%</b>	<b>\$ 7,111,087</b>	<b>\$ 133,507</b>	<b>1.88%</b>	<b>\$ 7,068,198</b>	<b>\$ 136,039</b>	<b>1.92%</b>
Discounts on Acquired Loans		20,307			14,920			13,543	
<b>Total ACL Plus Discounts</b>	<b>\$ 6,768,523</b>	<b>\$ 151,674</b>	<b>2.24%</b>	<b>\$ 7,111,087</b>	<b>\$ 148,427</b>	<b>2.09%</b>	<b>\$ 7,068,198</b>	<b>\$ 149,582</b>	<b>2.12%</b>

# LOANS: Risk Grade Migration

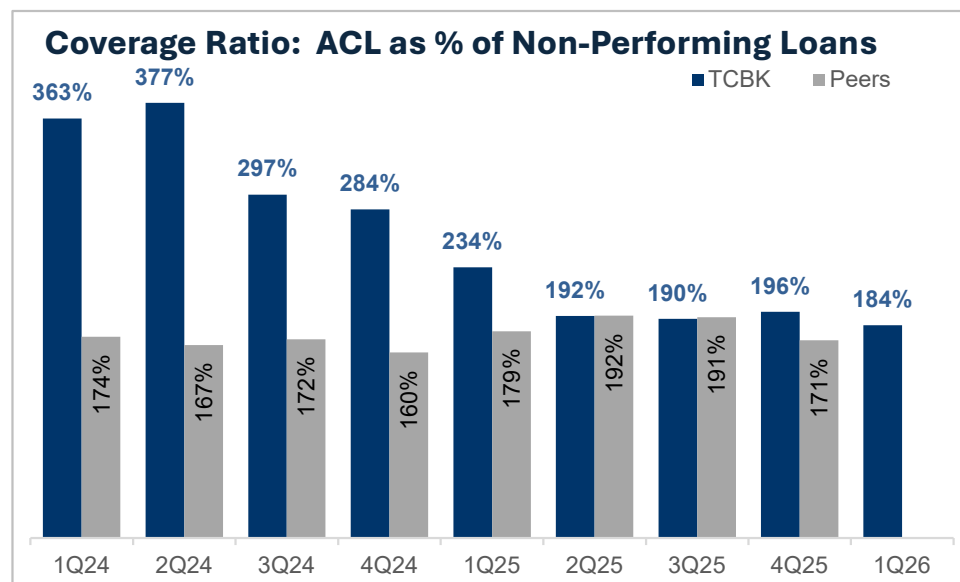
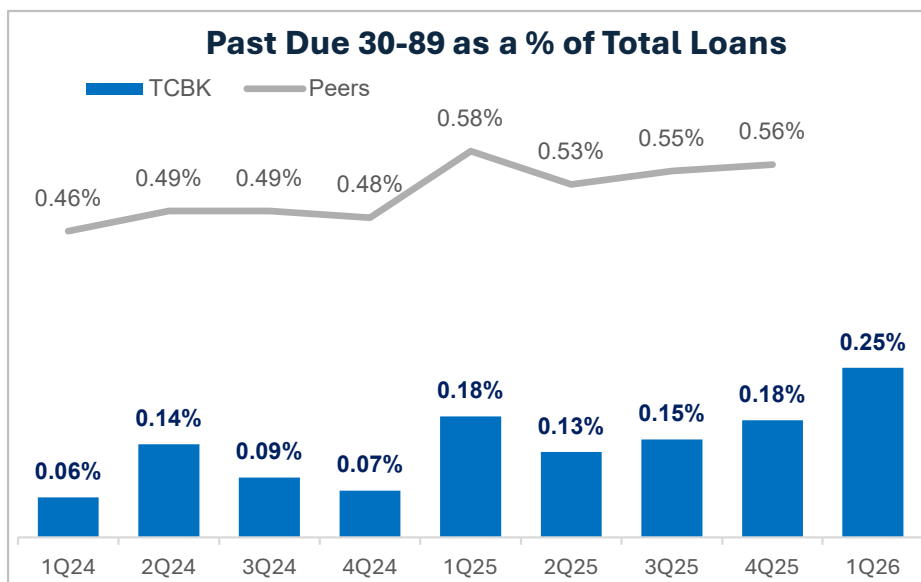
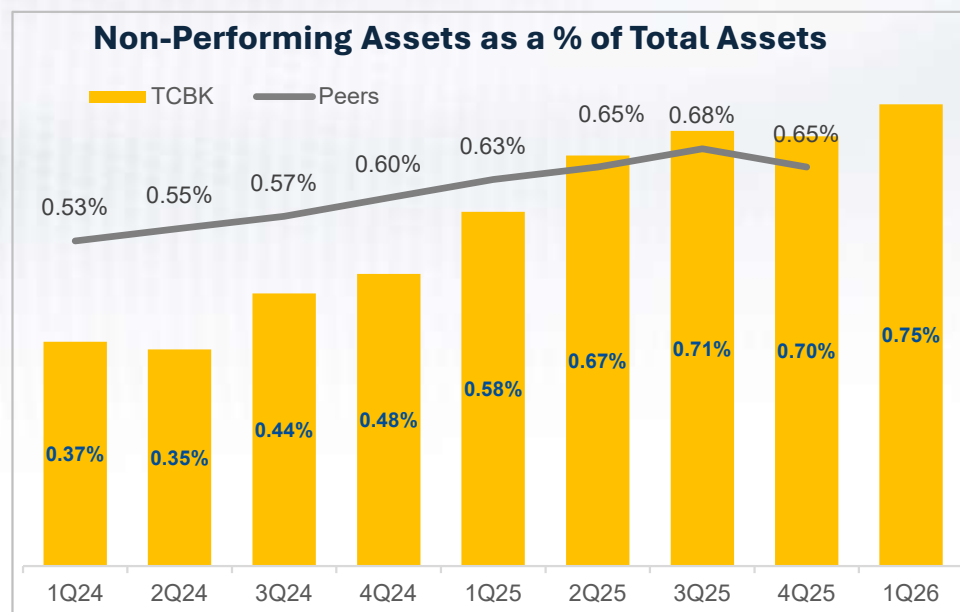
Special Mention (NBV)													
Pool	Q1-2025			Q4-2025			Q1-2026			QvQ Diff		YOY Diff	
	%	(mln)	# Loans	%	(mln)	# Loans	%	(mln)	# Loans	(mln)	# Loans	(mln)	# Loans
CRE Non-Owner Occupied	1.0%	\$24.6	9	0.9%	\$23.0	12	1.1%	\$27.0	17	\$4.0	5	\$2.4	8
CRE-Owner Occupied	1.8%	\$18.0	13	2.0%	\$20.7	21	2.2%	\$22.1	23	\$1.4	2	\$4.1	10
Multifamily	1.5%	\$15.5	3	0.3%	\$3.7	3	0.1%	\$0.6	2	-\$3.0	-1	-\$14.9	-1
Agriculture & Farmland	7.7%	\$31.2	24	7.5%	\$31.7	17	8.4%	\$32.5	15	\$0.8	-2	\$1.3	-9
SFR 1-4 Term	0.2%	\$1.9	10	1.0%	\$8.6	24	1.1%	\$9.3	26	\$0.7	2	\$7.4	16
SFR HELOC and Junior Liens	1.7%	\$6.4	76	2.3%	\$9.9	108	2.4%	\$10.2	112	\$0.4	4	\$3.8	36
Commercial & Industrial	1.8%	\$8.0	50	2.0%	\$9.2	70	2.3%	\$10.6	89	\$1.4	19	\$2.6	39
Construction	0.0%	\$0.0	0	0.7%	\$2.2	2	0.3%	\$0.8	2	-\$1.5	0	\$0.8	2
Auto & Other	1.1%	\$0.6	56	1.9%	\$0.7	62	1.9%	\$0.7	63	-\$0.1	1	\$0.1	7
Leases	0.0%	\$0.0	1	0.0%	\$0.0	2	0.0%	\$0.0	2	\$0.0	0	\$0.0	1
<b>Grand Total</b>	<b>1.6%</b>	<b>\$106.2</b>	<b>242</b>	<b>1.5%</b>	<b>\$109.8</b>	<b>321</b>	<b>1.6%</b>	<b>\$113.8</b>	<b>351</b>	<b>\$4.0</b>	<b>30</b>	<b>\$7.5</b>	<b>109</b>

Substandard/Doubtful/Loss (NBV)													
Pool	Q1-2025			Q4-2025			Q1-2026			QvQ Diff		YOY Diff	
	%	(mln)	# Loans	%	(mln)	# Loans	%	(mln)	# Loans	(mln)	# Loans	(mln)	# Loans
CRE Non-Owner Occupied	0.7%	\$16.5	16	0.7%	\$16.8	16	0.7%	\$17.8	17	\$1.0	1	\$1.3	1
CRE-Owner Occupied	2.5%	\$24.2	27	1.4%	\$14.7	18	2.8%	\$28.4	26	\$13.7	8	\$4.2	-1
Multifamily	0.1%	\$1.5	4	1.2%	\$13.1	2	1.4%	\$16.1	3	\$3.0	1	\$14.6	-1
Agriculture & Farmland	14.3%	\$58.4	37	13.6%	\$57.7	32	14.4%	\$55.5	30	-\$2.1	-2	-\$2.8	-7
SFR 1-4 Term	1.1%	\$9.7	44	1.2%	\$10.0	44	1.2%	\$9.5	41	-\$0.5	-3	-\$0.3	-3
SFR HELOC and Junior Liens	1.6%	\$5.8	88	1.4%	\$5.9	93	1.3%	\$5.5	80	-\$0.5	-13	-\$0.4	-8
Commercial & Industrial	3.3%	\$14.6	75	1.5%	\$6.9	61	1.7%	\$7.6	57	\$0.7	-4	-\$6.9	-18
Construction	0.2%	\$0.6	2	0.2%	\$0.7	3	0.0%	\$0.1	2	-\$0.5	-1	-\$0.5	0
Auto & Other	1.8%	\$0.9	26	2.8%	\$1.1	32	2.3%	\$0.8	28	-\$0.3	-4	-\$0.1	2
Leases	0.0%	\$0.0	6	0.0%	\$0.0	3	0.0%	\$0.0	3	\$0.0	0	\$0.0	-3
<b>Grand Total</b>	<b>1.9%</b>	<b>\$132.2</b>	<b>325</b>	<b>1.8%</b>	<b>\$126.8</b>	<b>304</b>	<b>2.0%</b>	<b>\$141.3</b>	<b>287</b>	<b>\$14.6</b>	<b>-17</b>	<b>\$9.1</b>	<b>-38</b>

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

- T**rust
- R**espect
- I**ntegrity
- C**ommunication
- O**ppportunity

## Team Ethos

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