

# INVESTOR PRESENTATION

Fourth Quarter 2021



Richard P. Smith – President & Chief Executive Officer

John S. Fleshood – EVP & Chief Operating Officer

Peter G. 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 the Company. Such statements involve inherent risks and uncertainties, many of which are difficult to predict and are generally beyond our control. There can be no assurance that future developments affecting us will be the same as those anticipated by management. 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: the strength of the United States economy in general and the strength of the local economies in which we conduct operations; the effects of, and changes in, trade, monetary and fiscal policies and laws, including interest rate policies of the Board of Governors of the Federal Reserve System; inflation, interest rate, market and monetary fluctuations on the Company's business condition and financial operating results; the impact of changes in financial services policies, laws and regulations; technological changes; weather, natural disasters and other catastrophic events that may or may not be caused by climate change and their effects on economic and business environments in which the Company operates; the continuing adverse impact on the U.S. economy, including the markets in which we operate due to the COVID-19 global pandemic, and the impact of a slowing U.S. economy and increased unemployment on the performance of our loan portfolio, the market value of our investment securities, the availability of sources of funding and the demand for our products; adverse developments with respect to U.S. or global economic conditions and other uncertainties, including the impact of supply chain disruptions, inflationary pressures and labor shortages on the economic recovery and our business; the costs or effects of mergers, acquisitions or dispositions we may make, whether we are able to obtain any required governmental approvals in connection with any such mergers, acquisitions or dispositions, and/or our ability to realize the contemplated financial business benefits associated with any such activities; the ability to execute our business plan in new lending markets; the future operating or financial performance of the Company, including our outlook for future growth and changes in the level of our nonperforming assets and charge-offs; the appropriateness of the allowance for credit losses, including the timing and effects of the implementation of the current expected credit losses model; any deterioration in values of California real estate, both residential and commercial; the effect of changes in accounting standards and practices; possible other-than-temporary impairment of securities held by us; changes in consumer spending, borrowing and savings habits; our ability to attract and maintain deposits and other sources of liquidity; changes in the financial performance and/or condition of our borrowers; our noninterest expense and the efficiency ratio; competition and innovation with respect to financial products and services by banks, financial institutions and non-traditional providers including retail businesses and technology companies; the challenges of integrating and retaining key employees; the costs and effects of litigation and of unexpected or adverse outcomes in such litigation; a failure in or breach of our operational or security systems or infrastructure, or those of our third-party vendors or other service providers, including as a result of cyber-attacks and the cost to defend against such attacks; change to U.S. tax policies, including our effective income tax rate; the effect of a fall in stock market prices on our brokerage and wealth management businesses; the discontinuation of the London Interbank Offered Rate and other reference rates; and our ability to manage the risks involved in the foregoing. Additional factors that could cause results to differ materially from those described above can be found in our Annual Report on Form 10-K for the year ended December 31, 2020, which has been filed with the Securities and Exchange Commission (the "SEC") and are available in the "Investor Relations" section of our website, <https://www.tcbk.com/investor-relations> and in other documents we file with the SEC. 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.

# AGENDA

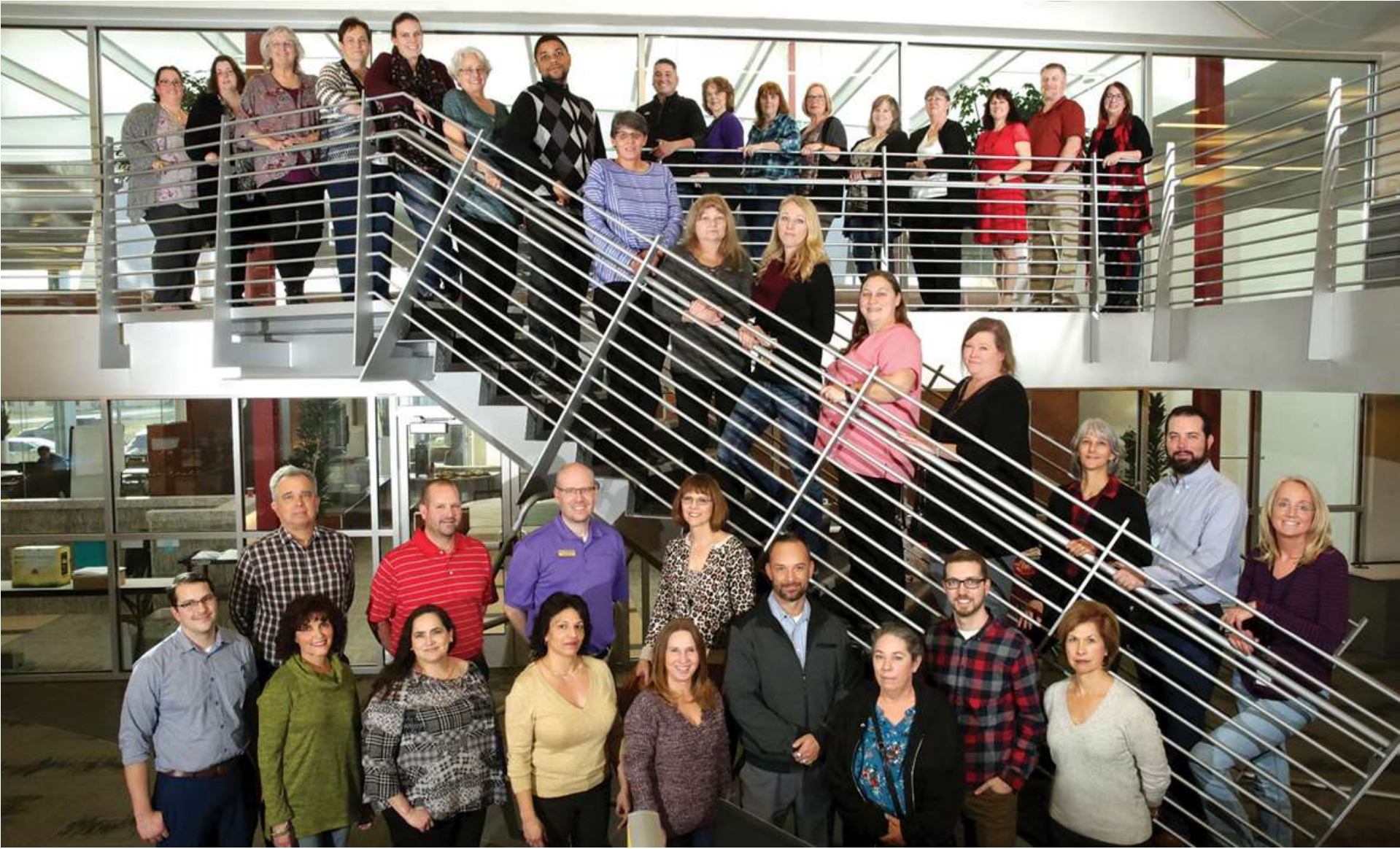
- Most Recent Quarter Recap
- Company Overview
- Lending Overview
- Deposit Overview
- Financials



# MOST RECENT QUARTER HIGHLIGHTS

<b>Consistent Profitability</b>	<ul style="list-style-type: none"> <li>• Pre-tax pre-provision ROAA and ROAE were 1.84% and 15.72%, respectively, for the quarter ended December 31, 2021, and 1.96% and 16.33%, respectively, for the same quarter in the prior year.</li> <li>• Total revenue and EPS growth totaled 4.0% and 19.0% during the fourth quarter of 2021 as compared to the same quarter in the prior year.</li> <li>• Our efficiency ratio was 53.2% during the 2021 year, compared to 58.4% during the prior year.</li> </ul>
<b>Growth to Drive Results</b>	<ul style="list-style-type: none"> <li>• Organic non-PPP net loan growth was \$119.4 million, a 10.1% annualized increase over the trailing quarter, non-PPP loan growth for the entire 2021 year was \$419.1 million or 9.4%.</li> <li>• Recently opened Southern California commercial banking centers contributed \$34.7 million and \$38.8 million in net loan growth for the three and six months ended December 31, 2021.</li> <li>• Management anticipates that final regulatory approval for the merger with Valley Republic Bancorp will be obtained during the first quarter of 2022.</li> <li>• Management is actively monitoring a variety of additional acquisition opportunities.</li> </ul>
<b>Net Interest Income and Margin</b>	<ul style="list-style-type: none"> <li>• Net interest margin (FTE) of 3.50% was consistent in the current and trailing quarterly periods compared to 3.71% during Q4-2020. While compression in NIM has been driven by growth in volume of the investment security portfolio, the yield these securities increased 5 basis points to 1.69% during the quarter.</li> <li>• Growth in non-interest-bearing deposits and further decreases in rates continued to drive improved funding costs where total cost of deposits was 0.04% in Q4 2021 compared to 0.07% Q4 2020.</li> </ul>
<b>Credit Quality</b>	<ul style="list-style-type: none"> <li>• Excluding PPP, loan loss reserves were 1.76% of total loans compared to 1.78% as of September 30, 2021 and 2.07% as of December 31, 2020.</li> <li>• Over 90% of all PPP loan originations have been forgiven by the SBA.</li> <li>• Further decreases in the volume of COVID related loan payment deferral modifications, the balance of past due loans, and a continued low ratio of classified loans to total loans.</li> </ul>
<b>Diverse Deposit Base</b>	<ul style="list-style-type: none"> <li>• Non-interest-bearing deposits comprise 40.4% of total deposits, and core deposits have grown 13.2% YOY</li> </ul>
<b>Capital Strategies</b>	<ul style="list-style-type: none"> <li>• Consistent quarterly dividend payments with a history of periodic increases.</li> <li>• Strength in core earnings is key to self-financed and self-funded growth.</li> <li>• Active share repurchase program with demonstrated utilization, albeit currently on hold as a result of the pending merger.</li> </ul>

# COMPANY OVERVIEW



# COMPANY OVERVIEW

Nasdaq:	<b>TCBK</b>
Headquarters:	<b>Chico, California</b>
Stock Price*:	<b>\$42.96</b>
Market Cap.:	<b>\$1.3 Billion</b>
Asset Size:	<b>\$8.6 Billion</b>
Loans:	<b>\$4.9 Billion</b>
Deposits:	<b>\$7.4 Billion</b>
Bank Branches:	<b>68</b>
ATMs:	<b>86 Bank ATMs, with access to over 37,000 network ATMs</b>
Market Area:	<b>TriCo currently serves 31 counties throughout California.</b>



\* As of close of business December 31, 2021

# EXECUTIVE TEAM



**Rick Smith**  
President & CEO  
*TriCo since 1993*



**John Fleshood**  
EVP Chief Operating Officer  
*TriCo since 2016*



**Peter Wiese**  
EVP Chief Financial Officer  
*TriCo since 2018*



**Greg Gehlmann**  
SVP General Counsel  
*TriCo since 2017*



**Craig Carney**  
EVP Chief Credit Officer  
*TriCo since 1996*

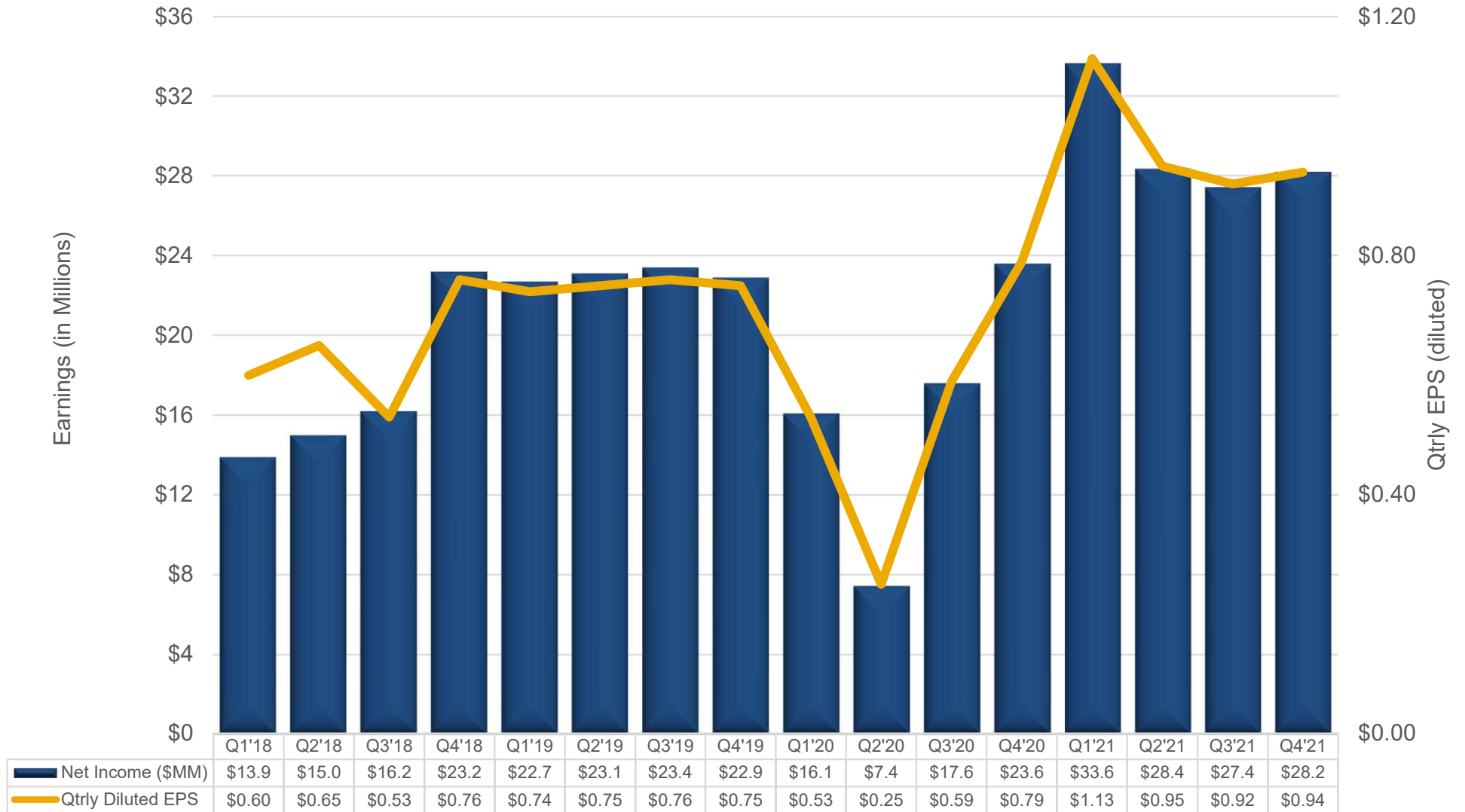


**Dan Bailey**  
EVP Chief Banking Officer  
*TriCo since 2007*



**Judi Giem**  
SVP Chief HR Officer  
*TriCo since 2020*

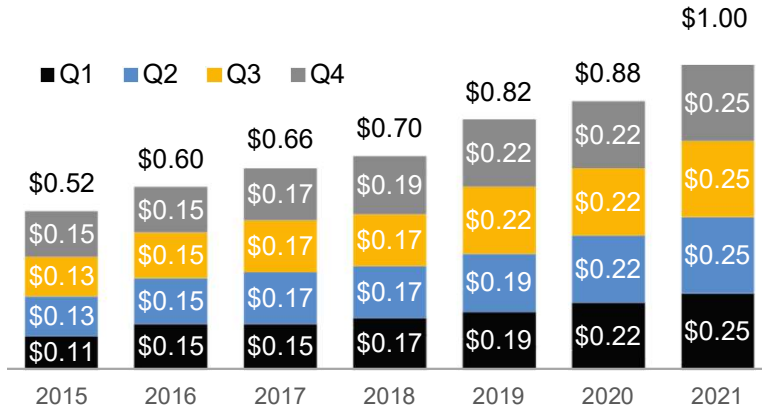
# POSITIVE EARNINGS TRACK RECORD



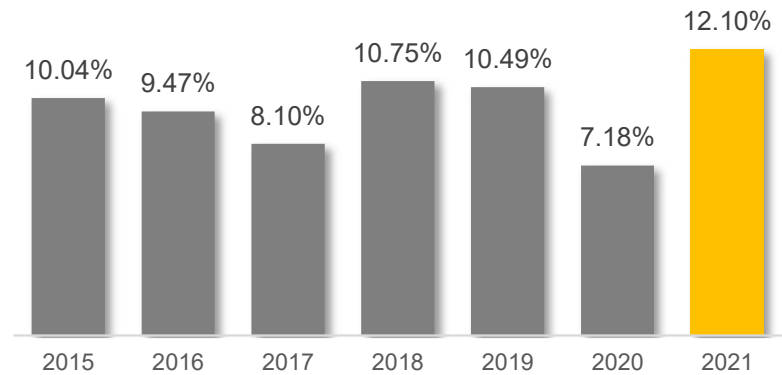


# SHAREHOLDER RETURNS

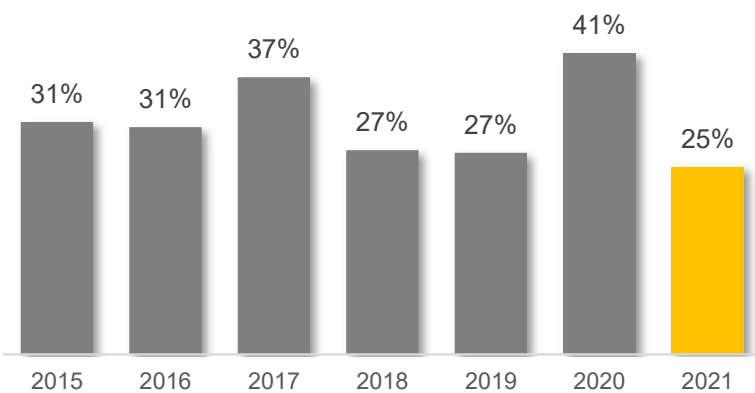
## Dividends per Share: 11.5% CAGR\*



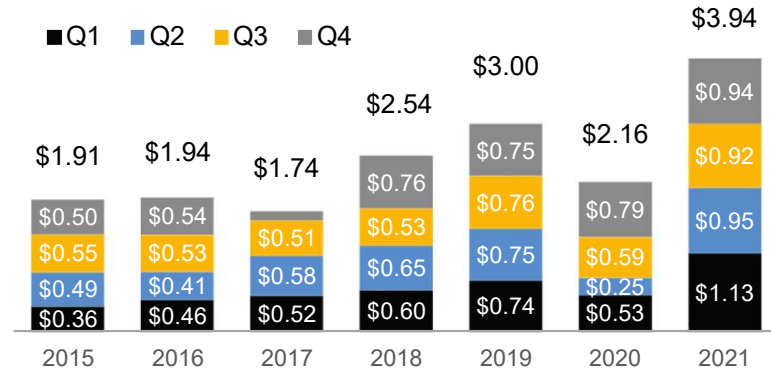
## Return on Avg. Shareholder Equity



## Dividends as % of Earnings



## Diluted EPS

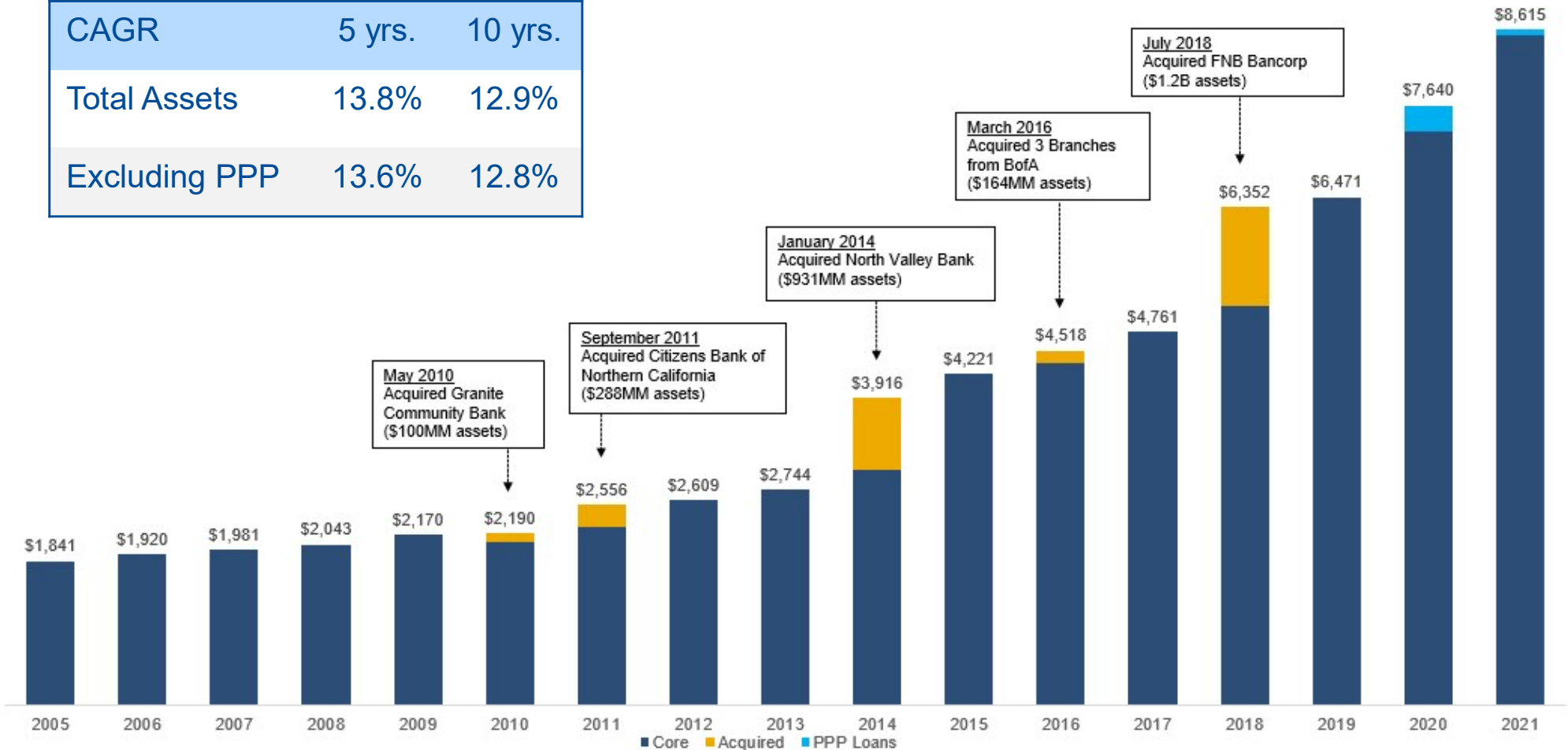


\* CAGR based upon 2015 full year to 2021 full year.

# CONSISTENT GROWTH

## Organic Growth and Disciplined Acquisitions

CAGR	5 yrs.	10 yrs.
Total Assets	13.8%	12.9%
Excluding PPP	13.6%	12.8%



# “TOP OF MIND”

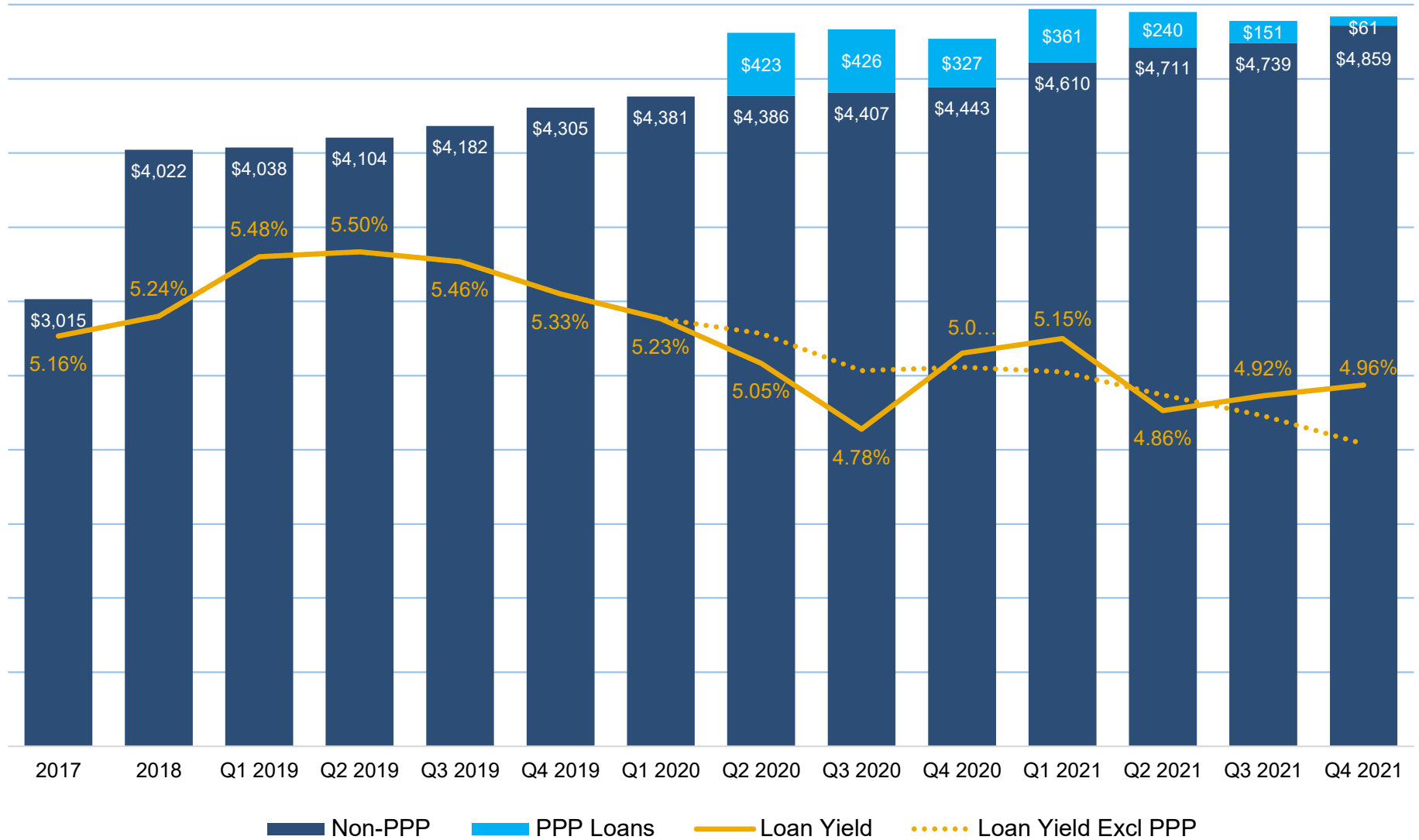
## Executive Management Themes and Topics

- Successfully Integrate And Leverage Synergies From The Merger With Valley Republic Bank
- Driving Loan and Non-Interest Income Growth / Diversification Through Organic And Acquisition Based Strategies
- Challenges To Growth Plans May Be Caused by Possible Current And Future Regulatory & Administrative Policy Making
- Learning and Leading Through An Actionable Data Strategy To Validate And Drive Growth and Expansion
- Industry Consolidation, Talent Acquisition And Proactive Succession Planning
- Irrational Competitor Reactions to Potential Higher Interest Rates
- Potential for Long-term Inflationary Pressures
- Operational Scaling and Automation To Drive Leverage While Maintaining Service Level Differentiation And Enhanced Customer Experiences

# LOANS AND CREDIT QUALITY



# CONSISTENT LOAN GROWTH



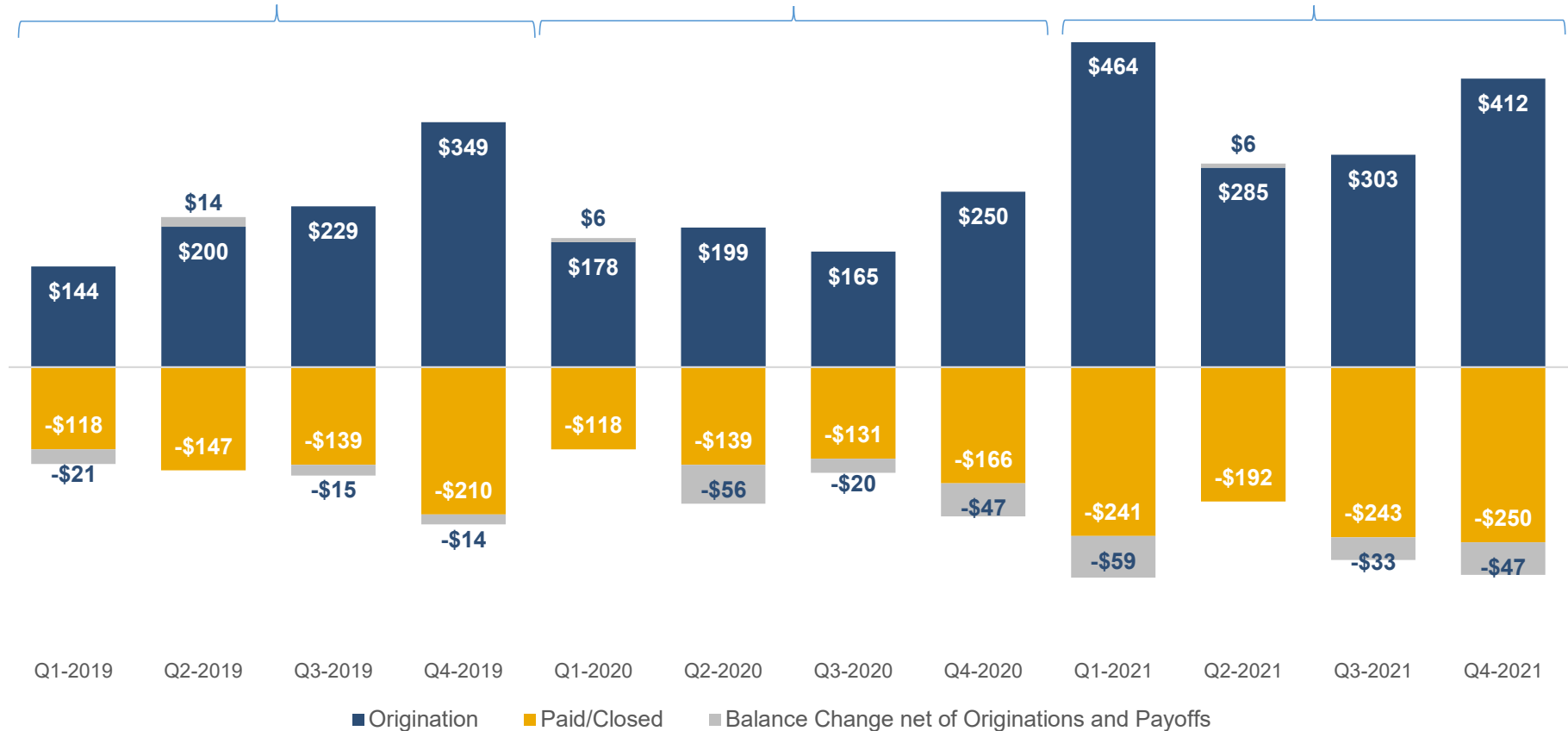
- 2018 includes acquisition of FNB Bancorp (Loan Yield was 5.04%); Q1 2021 increase includes \$98MM Jumbo Mortgage pool purchase
- End of period balances are presented net of fees and include LHFS. Yields based on average balance and annualized quarterly interest income.

# GROSS PRODUCTION VS PAYOFF

TCBK originated over \$0.9 billion in loans in 2019, while facing headwinds of outpacing payoffs in excess of \$0.6 billion.

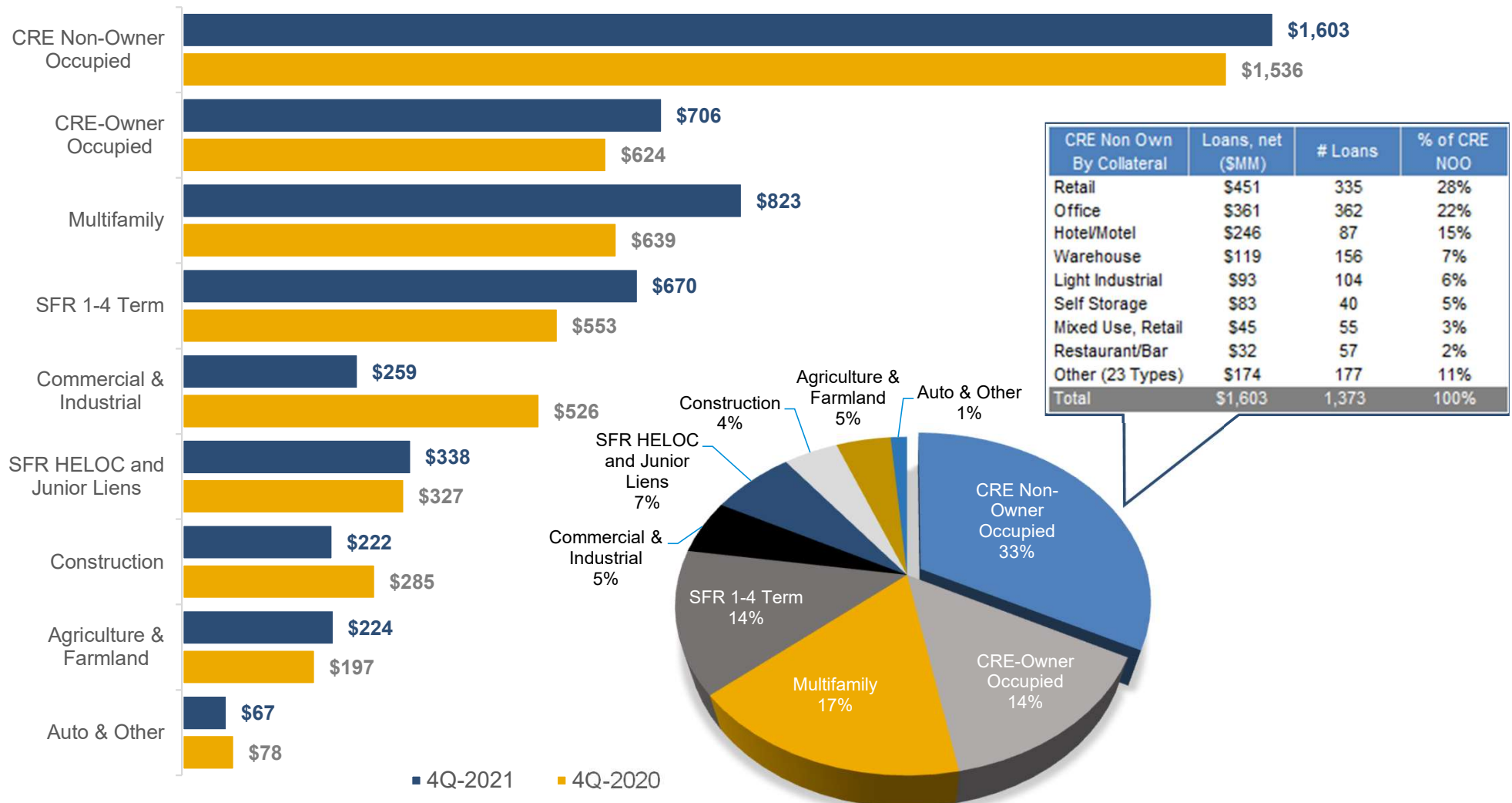
In addition to the nearly \$0.8 billion in non-PPP loan originations in 2020, TCBK originated over \$0.4 billion in PPP loans.

TCBK originated nearly \$1.5 billion in 2021, compared to nearly \$0.8 billion in 2020, while facing headwinds of an increased \$372 million in payoffs during 2021.



- Outstanding Principal in Millions, excludes PPP
- Includes Q1 2021 increase of \$98MM and Q4 2020 increase of \$40MM in Jumbo Mortgage pool purchases

# DIVERSIFIED LOAN PORTFOLIO

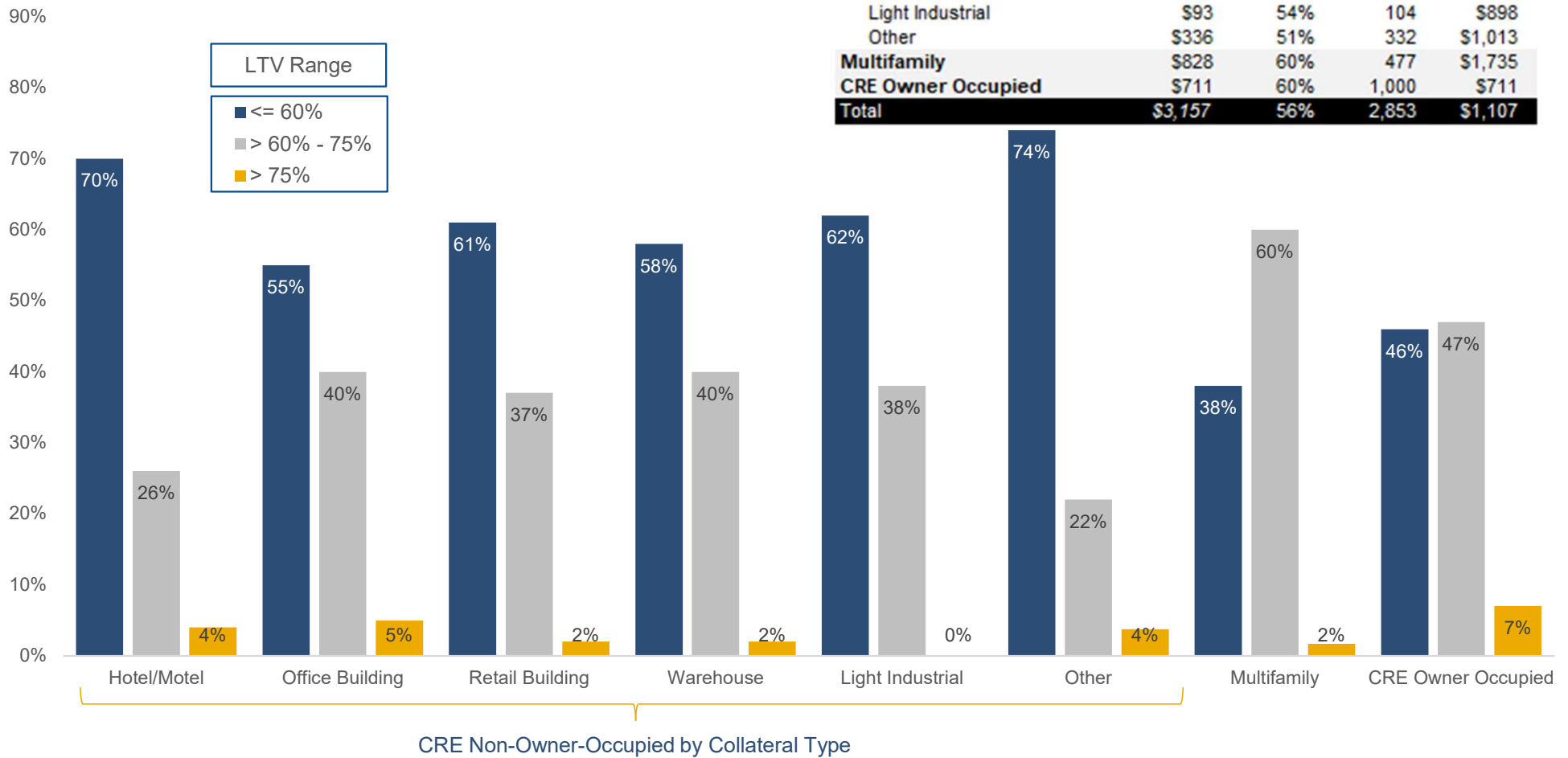


Note: Dollars in millions, Net Book Value at period end, excludes LHFS; Auto & other includes Leases. Commercial & Industrial includes two Municipality Loans for \$3.65 mln.

# CRE COLLATERAL VALUES

Loan Segment	Outstanding (\$MM)	LTV	# Loans	Avg Loan Size (000s)
<b>CRE Non Owner Occupied</b>	\$1,619	54%	1,376	\$1,176
Retail Building	\$455	54%	335	\$1,358
Office Building	\$363	57%	362	\$1,004
Hotel/Motel	\$250	52%	87	\$2,872
Warehouse	\$121	55%	156	\$776
Light Industrial	\$93	54%	104	\$898
Other	\$336	51%	332	\$1,013
<b>Multifamily</b>	\$828	60%	477	\$1,735
<b>CRE Owner Occupied</b>	\$711	60%	1,000	\$711
<b>Total</b>	<b>\$3,157</b>	<b>56%</b>	<b>2,853</b>	<b>\$1,107</b>

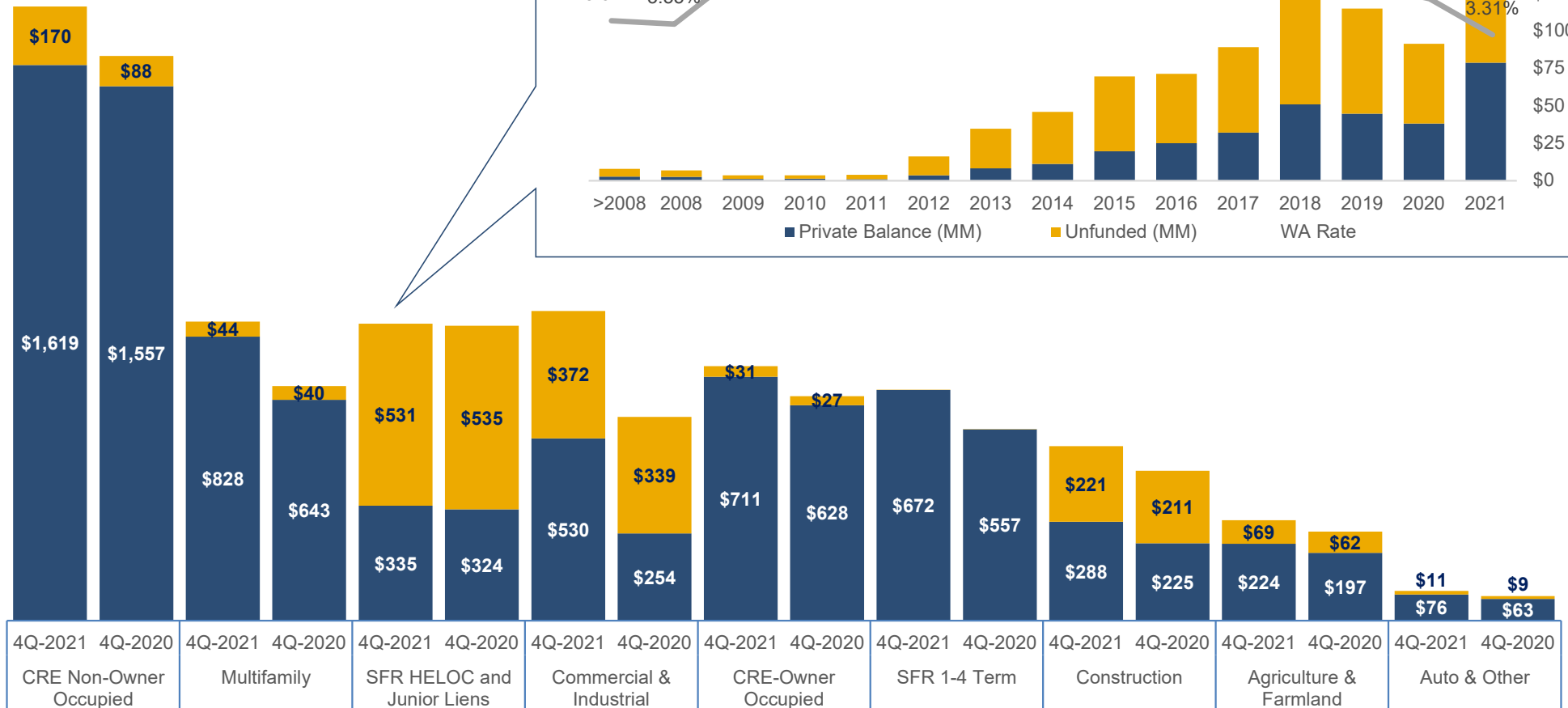
## DISTRIBUTION BY LTV





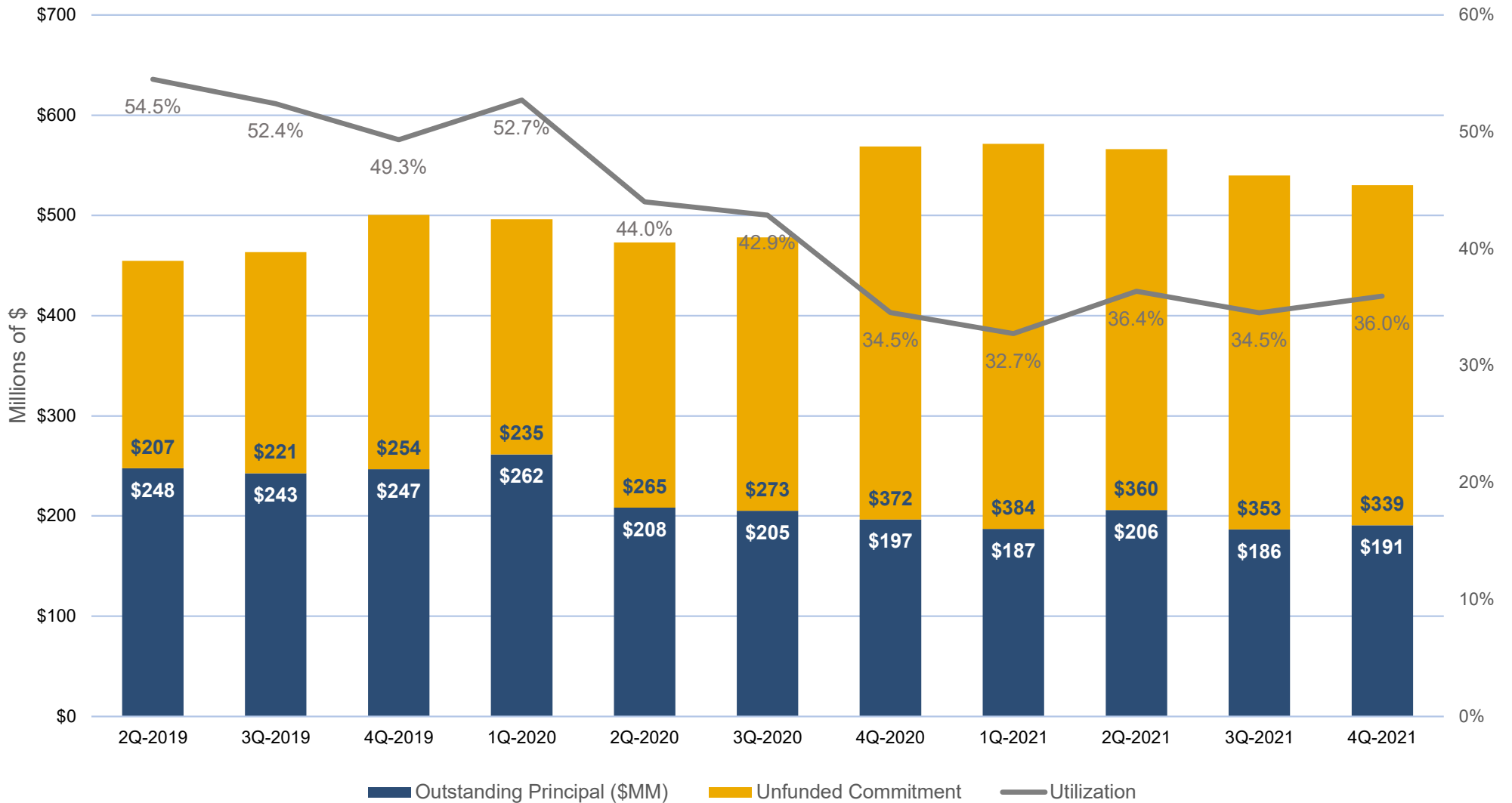
# UNFUNDED LOAN COMMITMENTS

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



- Outstanding Principal and Commitments exclude unearned fees and discounts/premiums, Leases, DDA Overdraft, and Credit Cards
- C&I includes PPP loans for \$63 million and \$334 million in Outstanding Principal Q4 2021 and Q4 2020, respectively.

# C&I UTILIZATION



Excludes PPP loans; Outstanding Principal excludes unearned fees and discounts/premiums (\$ millions)

# LOAN YIELD COMPOSITION

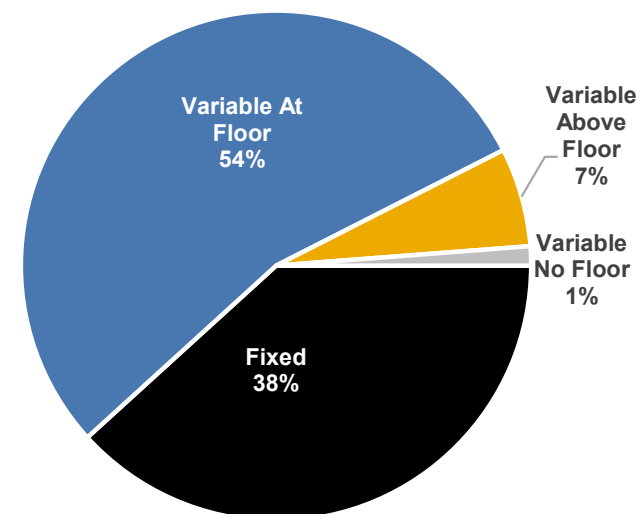
- Variable rate loans at their floor as a percentage of total variable loans has remained stable at 88% in Q4-2021.
- The most prominent index for the variable portfolio is 5 Year Treasury CMT.

Loans, Fixed vs. Variable	Outstanding (\$MM)	Wtd Avg Rate
<b>Fixed excl PPP</b>	<b>\$1,863</b>	<b>4.17%</b>
<b>Variable</b>	<b>\$3,008</b>	<b>4.41%</b>
Variable At Floor	2,643	4.36%
Variable Above Floor	305	4.77%
Variable No Floor	60	4.73%
<b>Total excl PPP</b>	<b>\$4,871</b>	<b>4.32%</b>

PPP Loans	63	1.00%
<b>Total TCBK</b>	<b>\$4,934</b>	<b>4.28%</b>

Variable Rate Loan Floors			
Index Rate Decline Required to Reach Floor	Balance 09/30/2021	% of Variable Loans	Cumulative % of Variable Loans
Floor Reached	\$ 2,643	87.9%	87.9%
0-25 bps to Reach Floor	161	5.3%	93.2%
26-50 bps to Reach Floor	57	1.9%	95.1%
51-75 bps to Reach Floor	24	0.8%	95.9%
76-100 bps to Reach Floor	20	0.7%	96.6%
101-125 bps to Reach Floor	16	0.5%	97.1%
126-150 bps to Reach Floor	4	0.1%	97.2%
>150 bps to Reach Floor	24	0.8%	98.0%
No Floor	60	2.0%	100.0%
	<b>\$ 3,008</b>	<b>100%</b>	

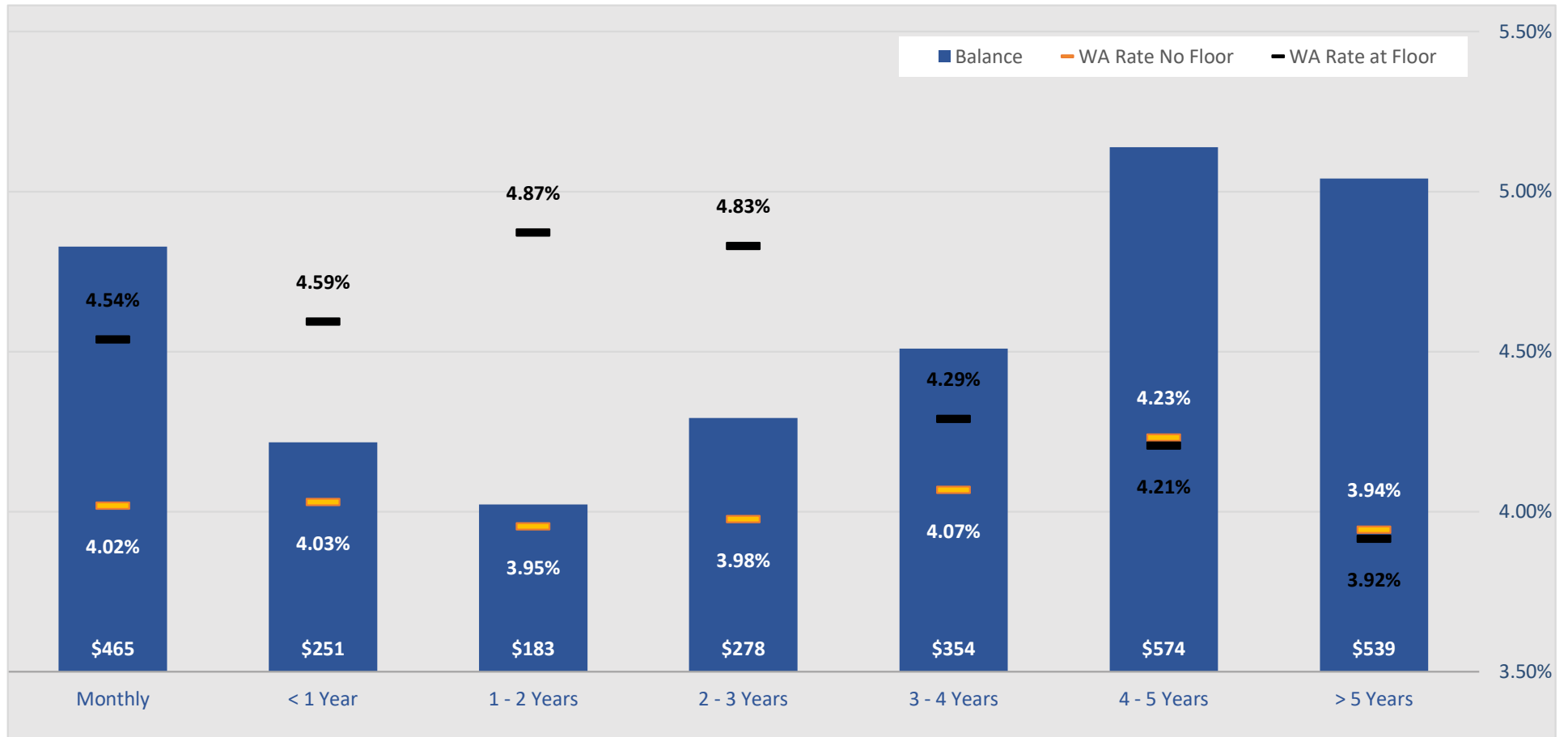
Fixed vs. Variable, Total Loans (ex-PPP)



▪ Dollars in millions, Wtd Avg Rate (weighted average rate) as of 12/31/2021 and based upon outstanding principal; excludes unearned fees and accretion/amortization therein

# LOAN YIELD COMPOSITION

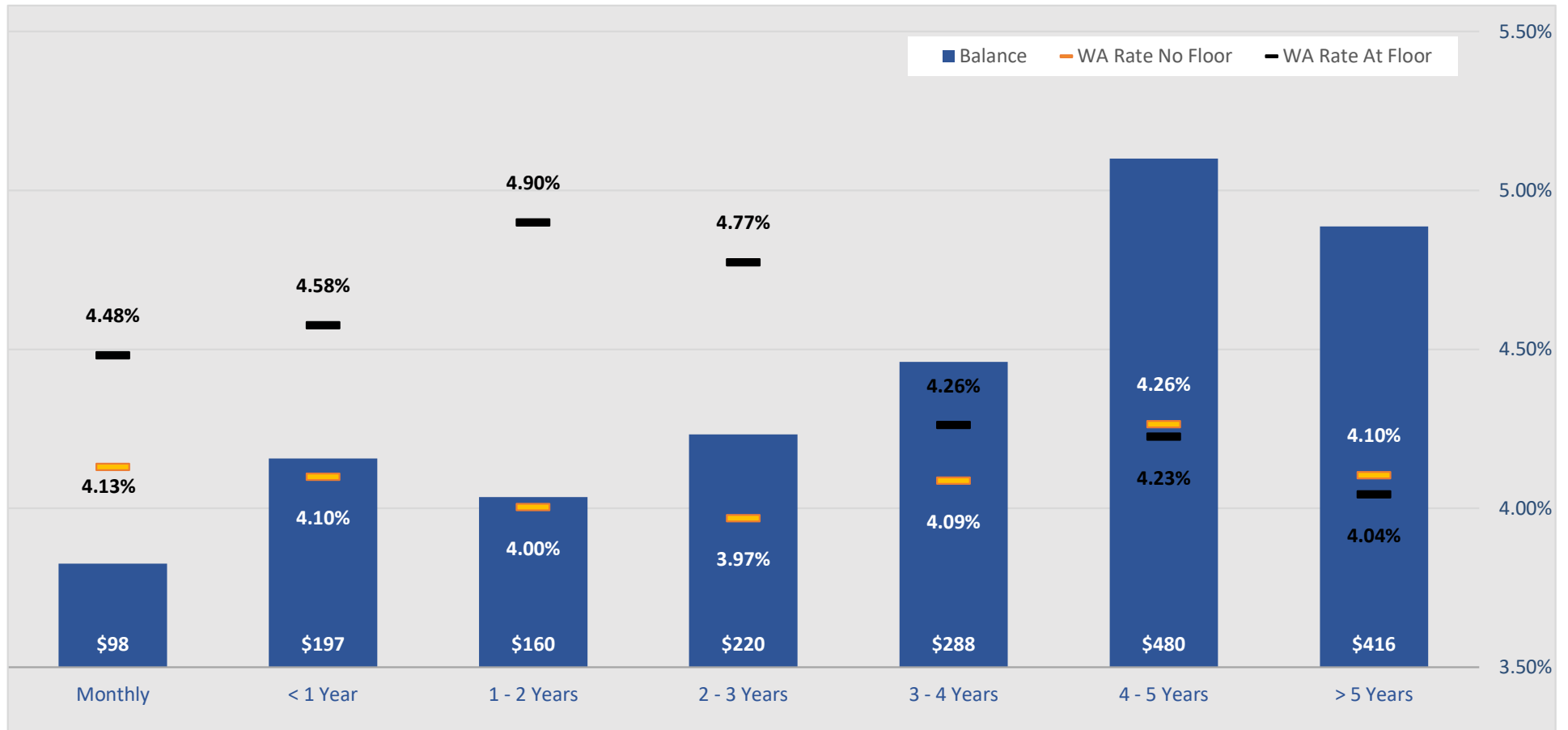
## Loans at Floor by Year of Next Reprice



- Dollars in millions, WA Rate (weighted average rate) as of 12/31/2021 and based upon outstanding principal; excludes PPP as well as unearned fees and accretion/amortization therein
- Next Reprice signifies either the next scheduled reprice date or maturity. When reprice date is blank, index is prime and monthly frequency indicator is applied, loan is classified as Monthly.

# LOAN YIELD COMPOSITION

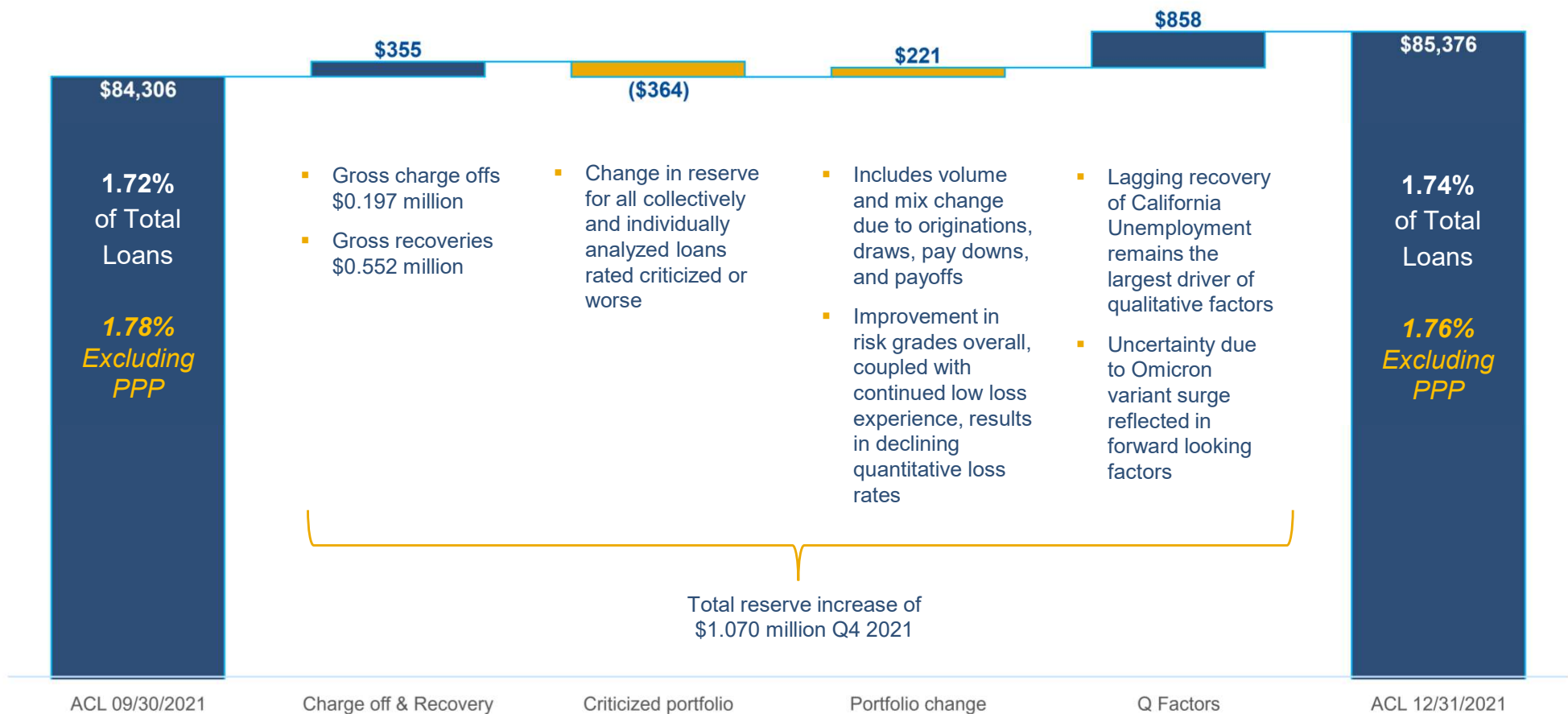
## Loans at Floor by Year of Next Reprice – Commercial Real Estate & Multifamily



- Dollars in millions, WA Rate (weighted average rate) as of 12/31/2021 and based upon outstanding principal; excludes PPP as well as unearned fees and accretion/amortization therein
- Next Reprice signifies either the next scheduled reprice date or maturity. When reprice date is blank, index is prime and monthly frequency indicator is applied, loan is classified as Monthly.

# ALLOWANCE FOR CREDIT LOSSES

## Drivers of Change under CECL

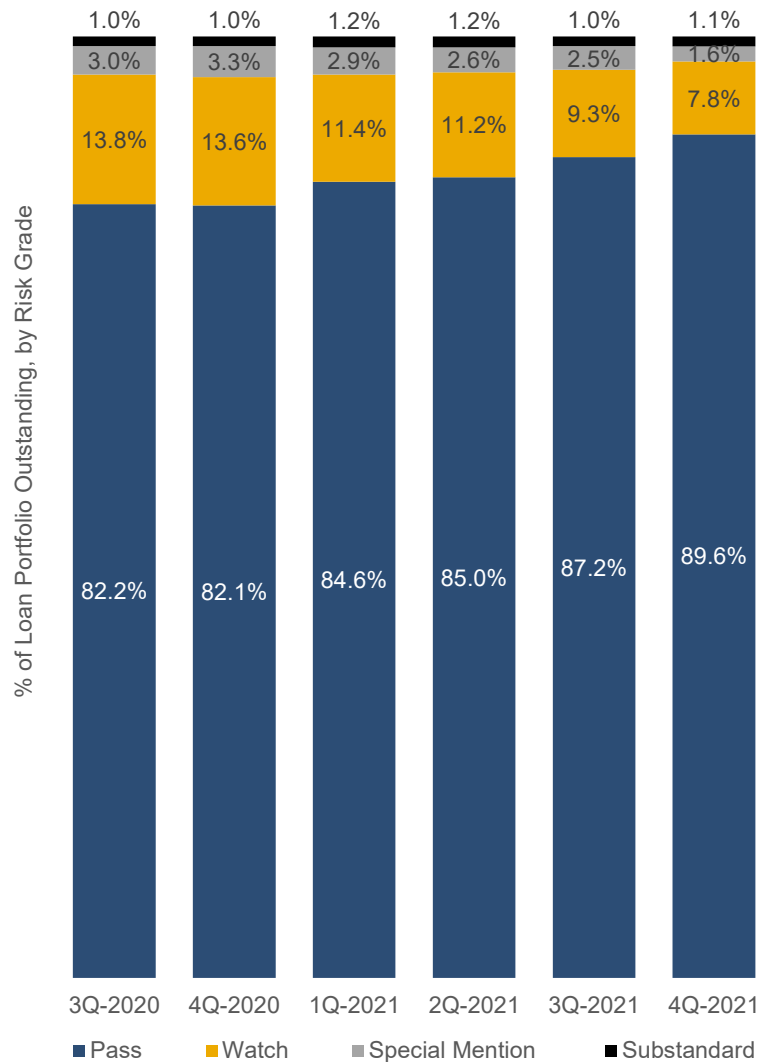


# ALLOWANCE FOR CREDIT LOSSES

## Allocation of Allowance by Segment

Allowance for Credit Losses	June 30, 2021			September 30, 2021			December 31, 2021		
	Amount	% of Credit Outstanding	% of Credit excluding PPP Loans	Amount	% of Credit Outstanding	% of Credit excluding PPP Loans	Amount	% of Credit Outstanding	% of Credit excluding PPP Loans
<b>Commercial real estate:</b>									
CRE non-owner occupied	\$ 26,028	1.70%	1.70%	\$ 25,221	1.65%	1.65%	\$ 25,739	1.61%	1.61%
CRE owner occupied	10,463	1.59%	1.59%	10,730	1.53%	1.53%	10,691	1.51%	1.51%
Multifamily	13,196	1.59%	1.59%	12,876	1.55%	1.55%	12,395	1.51%	1.51%
Farmland	1,950	1.13%	1.13%	1,902	1.15%	1.15%	2,315	1.34%	1.34%
<b>Total commercial real estate loans</b>	<b>\$ 51,637</b>	<b>1.62%</b>	<b>1.62%</b>	<b>\$ 50,729</b>	<b>1.57%</b>	<b>1.57%</b>	<b>\$ 51,140</b>	<b>1.55%</b>	<b>1.55%</b>
<b>Consumer:</b>									
SFR 1-4 1st DT	\$ 10,629	1.61%	1.61%	\$ 10,618	1.60%	1.60%	\$ 10,723	1.60%	1.60%
SFR HELOCs and junior liens	10,701	3.29%	3.29%	10,431	3.23%	3.23%	10,510	3.11%	3.11%
Other	2,620	3.73%	3.73%	2,442	3.59%	3.59%	2,241	3.34%	3.34%
<b>Total consumer loans</b>	<b>\$ 23,950</b>	<b>2.27%</b>	<b>2.27%</b>	<b>\$ 23,491</b>	<b>2.22%</b>	<b>2.22%</b>	<b>\$ 23,474</b>	<b>2.19%</b>	<b>2.19%</b>
Commercial and industrial	\$ 4,511	1.00%	2.15%	\$ 3,427	0.99%	1.77%	\$ 3,862	1.49%	1.95%
Construction	4,951	2.47%	2.47%	5,528	2.55%	2.55%	5,667	2.55%	2.55%
Agriculture production	1,007	2.40%	2.40%	1,119	2.52%	2.52%	1,215	2.39%	2.39%
Leases	6	0.12%	0.12%	12	0.24%	0.24%	18	0.27%	0.27%
<b>Allowance for Loan and Lease Losses</b>	<b>\$ 86,062</b>	<b>1.74%</b>	<b>1.83%</b>	<b>\$ 84,306</b>	<b>1.72%</b>	<b>1.78%</b>	<b>\$ 85,376</b>	<b>1.74%</b>	<b>1.76%</b>
Reserve for Unfunded Loan Commitments	3,465			3,525			3,790		
<b>Allowance for Credit Losses</b>	<b>\$ 89,527</b>	<b>1.81%</b>	<b>1.90%</b>	<b>\$ 87,831</b>	<b>1.80%</b>	<b>1.85%</b>	<b>\$ 89,166</b>	<b>1.81%</b>	<b>1.84%</b>
Discounts on Acquired Loans	20,087			17,984			16,107		
<b>Total ACL Plus Discounts</b>	<b>\$ 109,614</b>	<b>2.22%</b>	<b>2.33%</b>	<b>\$ 105,815</b>	<b>2.16%</b>	<b>2.23%</b>	<b>\$ 105,273</b>	<b>2.14%</b>	<b>2.17%</b>

# RISK GRADE MIGRATION



Special Mention (NBV)								
Pool	Q4-2020			Q4-2021			Diff	
	%	(mln)	# Loans	%	(mln)	# Loans	(mln)	# Loans
CRE Non-Owner Occupied	4.6%	\$71.4	32	2.2%	\$35.5	24	-\$35.8	-8
Multifamily	7.0%	\$44.8	10	0.0%	\$0.0	0	-\$44.8	-10
CRE-Owner Occupied	2.7%	\$16.8	21	3.2%	\$22.6	14	\$5.8	-7
Agriculture & Farmland	4.9%	\$9.7	10	2.4%	\$5.4	6	-\$4.3	-4
SFR HELOC and Junior Liens	1.6%	\$5.4	98	1.3%	\$4.5	86	-\$0.9	-12
SFR 1-4 Term	0.9%	\$5.0	27	0.9%	\$5.8	25	\$0.9	-2
Construction	0.7%	\$2.1	3	0.0%	\$0.0	0	-\$2.1	-3
Commercial & Industrial	0.3%	\$1.4	43	1.1%	\$2.9	27	\$1.5	-16
Auto & Other	0.8%	\$0.7	157	1.0%	\$0.7	137	\$0.0	-20
<b>Grand Total</b>	<b>3.3%</b>	<b>\$157.2</b>	<b>401</b>	<b>1.6%</b>	<b>\$77.5</b>	<b>319</b>	<b>-\$79.7</b>	<b>-82</b>

Substandard/Doubtful/Loss (NBV)								
Pool	Q4-2020			Q4-2021			Diff	
	%	(mln)	# Loans	%	(mln)	# Loans	(mln)	# Loans
CRE Non-Owner Occupied	0.4%	\$6.5	14	0.9%	\$14.3	17	\$7.8	3
CRE-Owner Occupied	1.0%	\$6.4	16	1.0%	\$6.8	14	\$0.3	-2
Multifamily	0.7%	\$4.4	1	0.5%	\$4.5	2	\$0.1	1
SFR 1-4 Term	1.7%	\$9.3	112	1.2%	\$7.7	38	-\$1.6	-74
Commercial & Industrial	0.8%	\$4.1	71	1.4%	\$3.5	61	-\$0.5	-10
SFR HELOC and Junior Liens	2.6%	\$8.5	130	1.6%	\$5.2	79	-\$3.3	-51
Construction	1.7%	\$4.8	4	1.5%	\$3.3	32	-\$1.5	28
Agriculture & Farmland	2.3%	\$4.5	15	2.8%	\$6.4	13	\$1.8	-2
Auto & Other	0.8%	\$0.6	34	0.6%	\$0.4	35	-\$0.2	1
<b>Grand Total</b>	<b>1.0%</b>	<b>\$49.1</b>	<b>397</b>	<b>1.1%</b>	<b>\$52.1</b>	<b>291</b>	<b>\$3.0</b>	<b>-106</b>

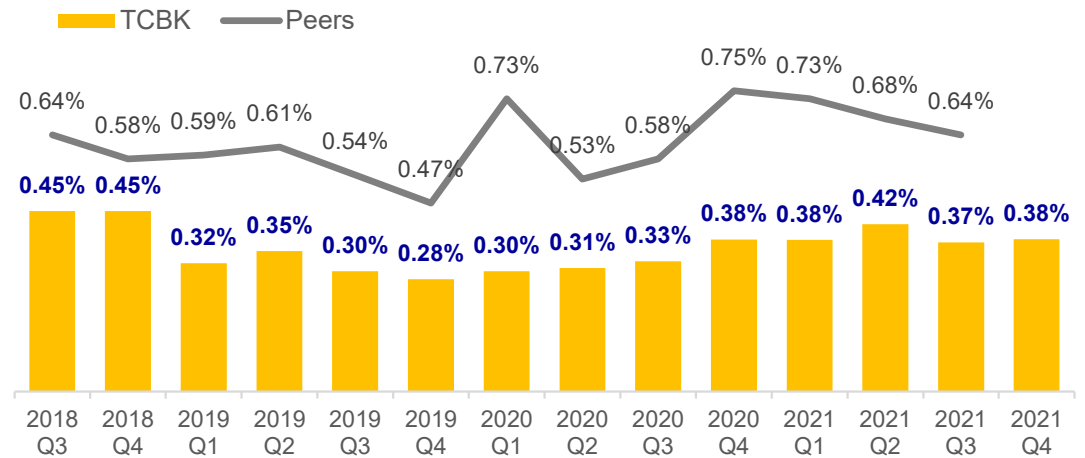
■ Zero balance in Doubtful and Loss



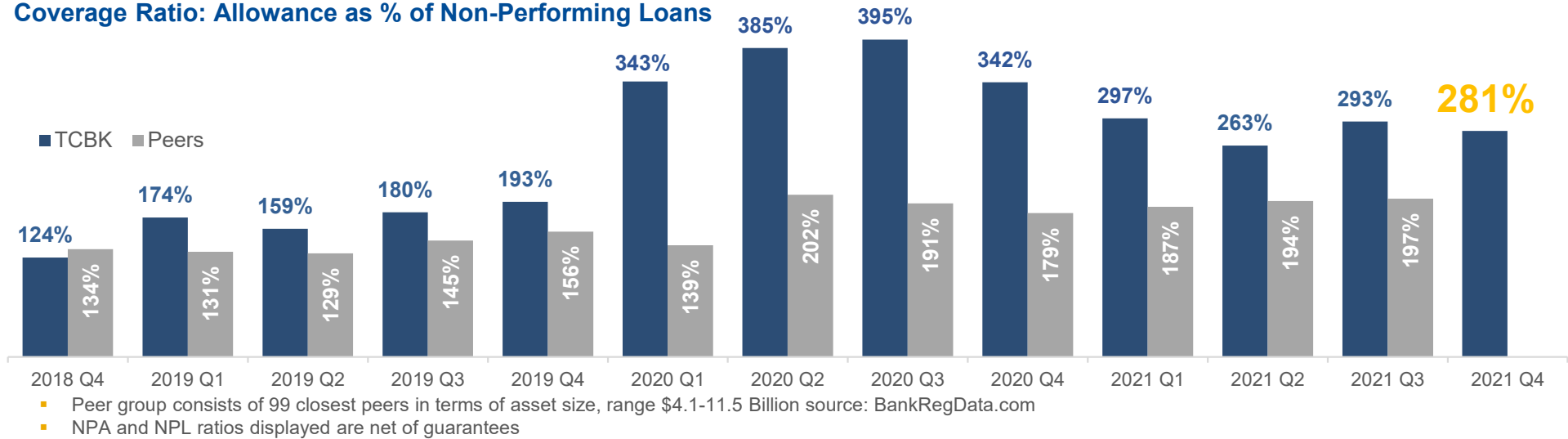
# ASSET QUALITY

NPAs have remained below peers while loss coverage has expanded, first with the adoption of CECL, then through the on-going concerns of the pandemic; resulting in an increase in the coverage ratio throughout 2020. Subsequently, moderate releases have been recorded while Q4 2021 saw an increase which was generally commensurate with the loan portfolio growth.

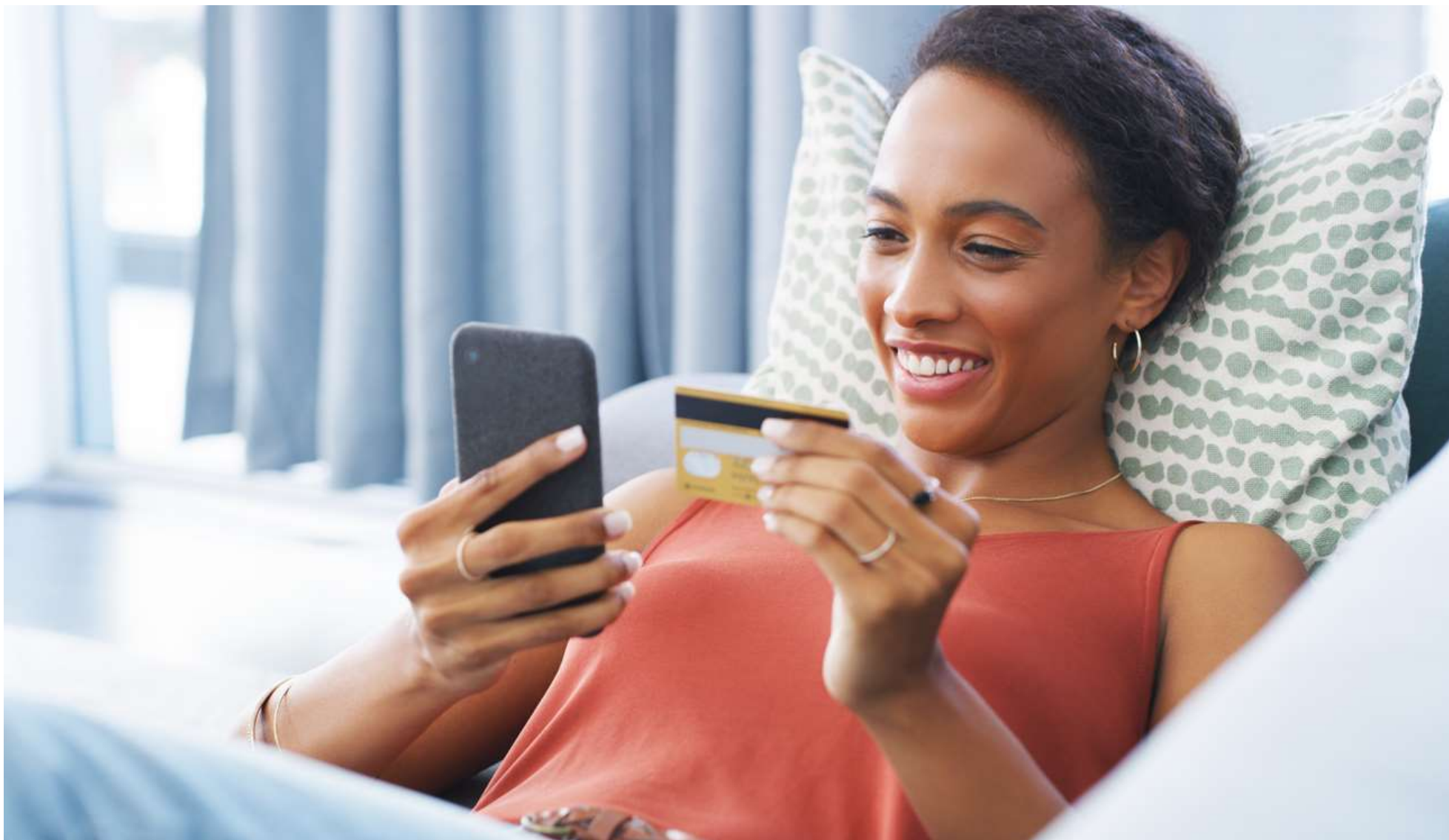
**Non-Performing Assets as a % of Total Assets**



**Coverage Ratio: Allowance as % of Non-Performing Loans**

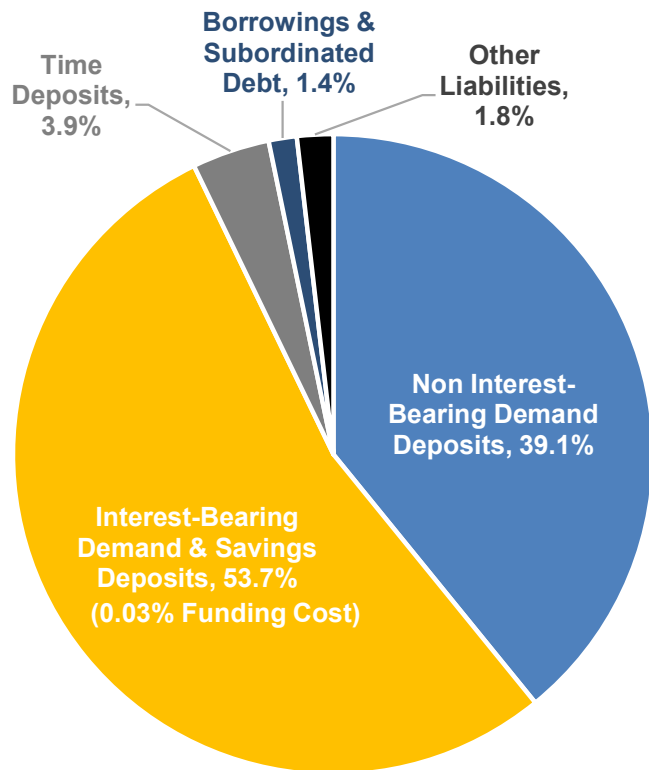


# DEPOSITS



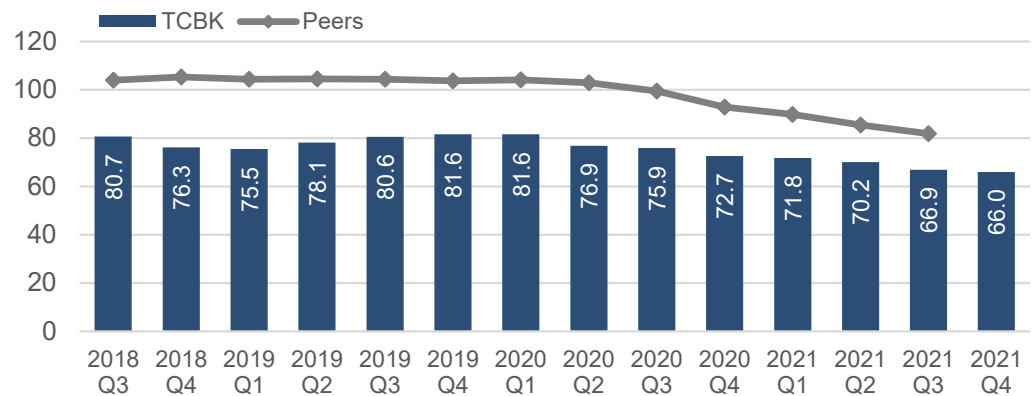
# DEPOSITS: STRENGTH IN FUNDING

## Liability Mix 12/31/2021

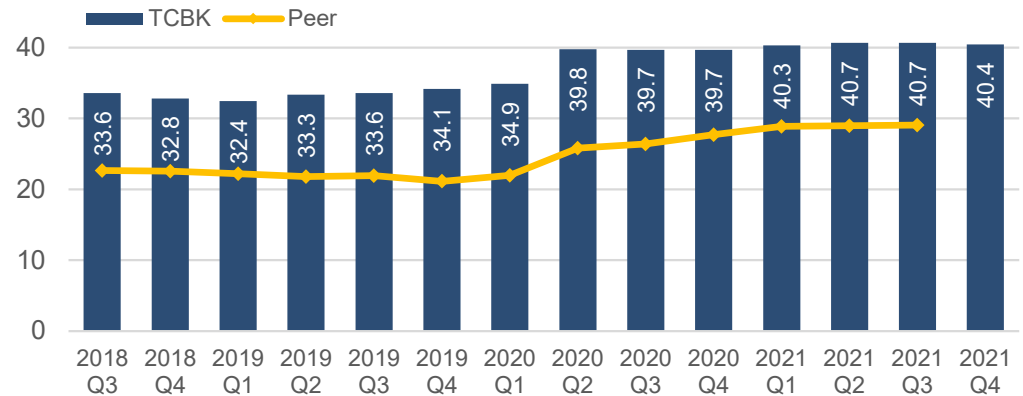


**Total Deposits = \$7.37 billion**  
**98.6% of Funding Liabilities**

## Loans to Core Deposits (%)



## Non Interest-bearing Deposits as % of Total Deposits

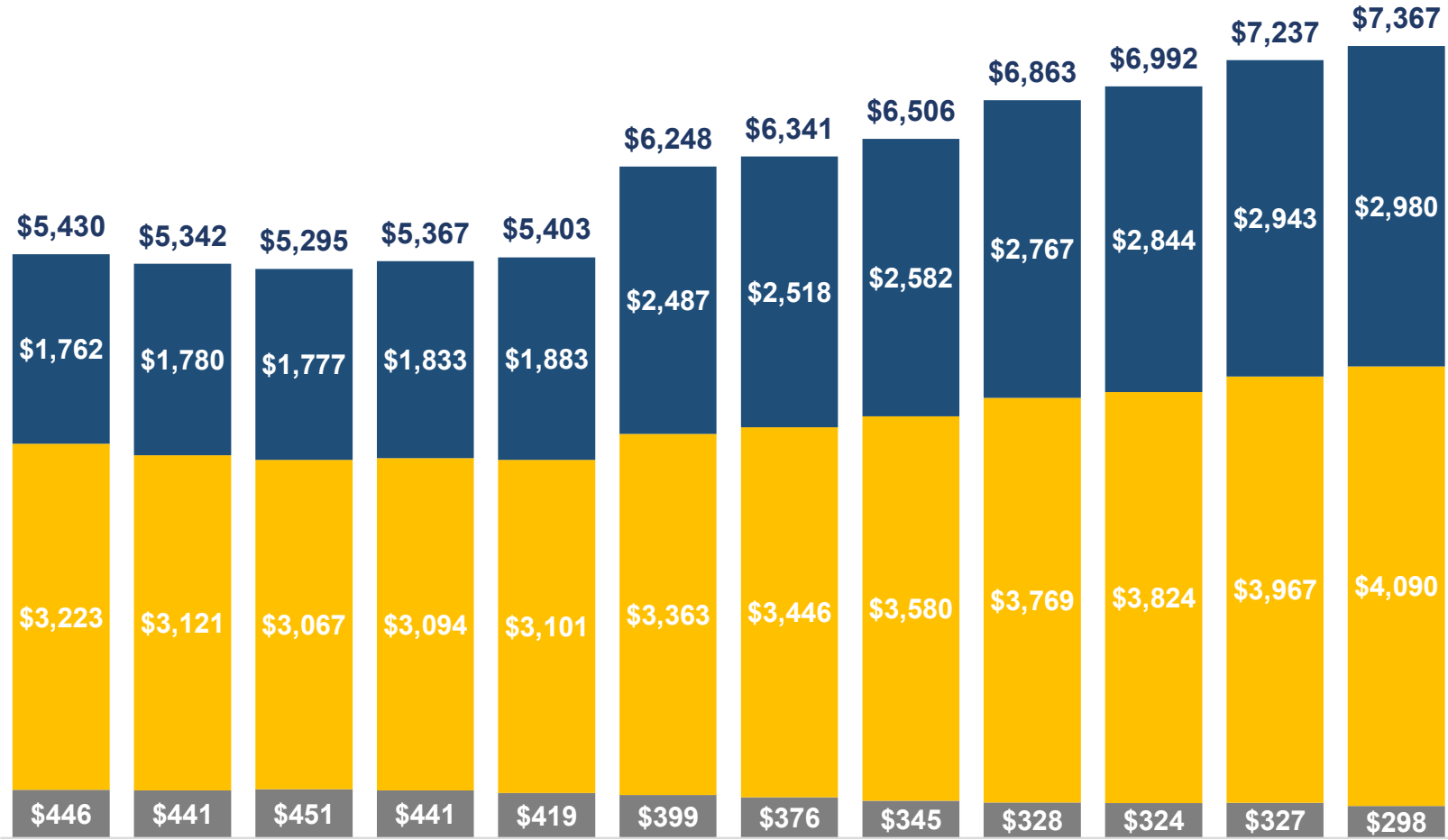


- Peer group consists of 99 closest peers in terms of asset size, range \$4.7-11.5 Billion; source: BankRegData.com
- Net Loans includes LHFS and Allowance for Credit Loss; Core Deposits = Total Deposits less CDs > 250k and Brokered Deposits

# DEPOSITS: STRENGTH IN COST OF FUNDS

➤ Continued growth in the volume of noninterest-bearing deposits both in terms of dollars and as a percent of total deposits.

➤ Industry leading cost of total deposits, driven by better than peer mix of non-interest-bearing deposits.



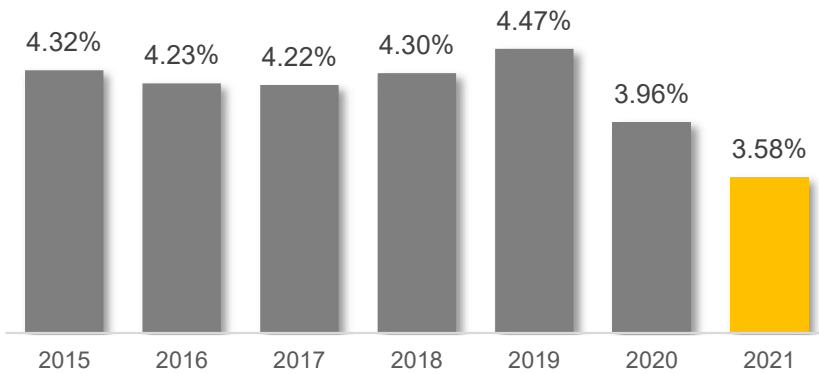
Cost of Deposits	Q1'19	Q2'19	Q3'19	Q4'19	Q1'20	Q2'20	Q3'20	Q4'20	Q1'21	Q2'21	Q3'21	Q4'21
Non Int-Bearing Demand	-	-	-	-	-	-	-	-	-	-	-	-
Int-Bearing Demand & Sav	0.18%	0.20%	0.19%	0.19%	0.16%	0.09%	0.06%	0.05%	0.04%	0.04%	0.05%	0.03%
Time Deposits	1.18%	1.28%	1.39%	1.27%	1.23%	1.09%	0.89%	0.68%	0.64%	0.55%	0.52%	0.45%
<b>Total Deposits</b>	<b>0.20%</b>	<b>0.22%</b>	<b>0.23%</b>	<b>0.22%</b>	<b>0.19%</b>	<b>0.12%</b>	<b>0.09%</b>	<b>0.07%</b>	<b>0.06%</b>	<b>0.05%</b>	<b>0.05%</b>	<b>0.04%</b>
<i>Interest-bearing Deposits</i>	<i>0.30%</i>	<i>0.33%</i>	<i>0.34%</i>	<i>0.33%</i>	<i>0.29%</i>	<i>0.20%</i>	<i>0.15%</i>	<i>0.12%</i>	<i>0.10%</i>	<i>0.08%</i>	<i>0.08%</i>	<i>0.06%</i>

# FINANCIALS

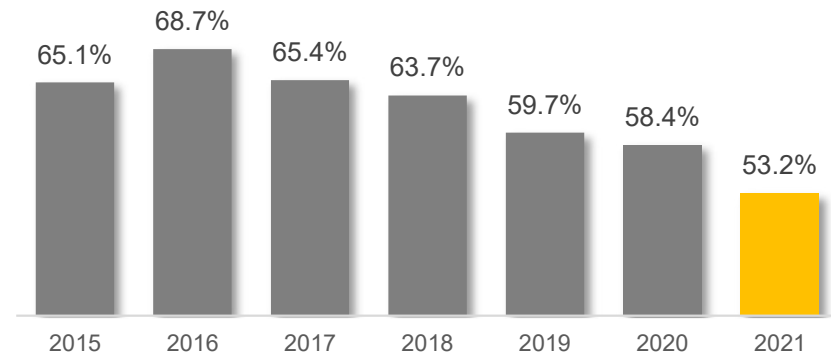


# CONSISTENT OPERATING METRICS

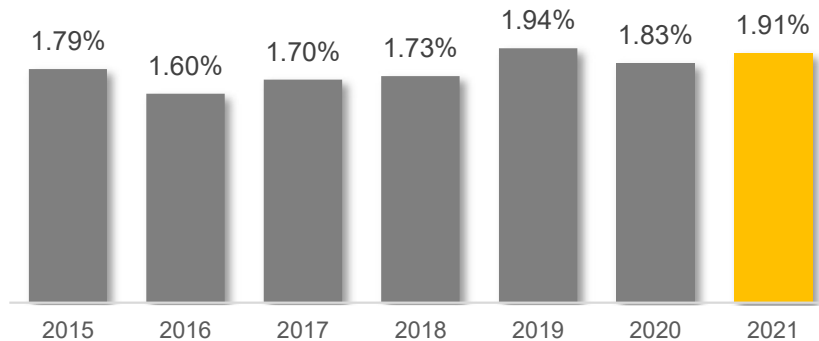
Net Interest Margin (FTE)



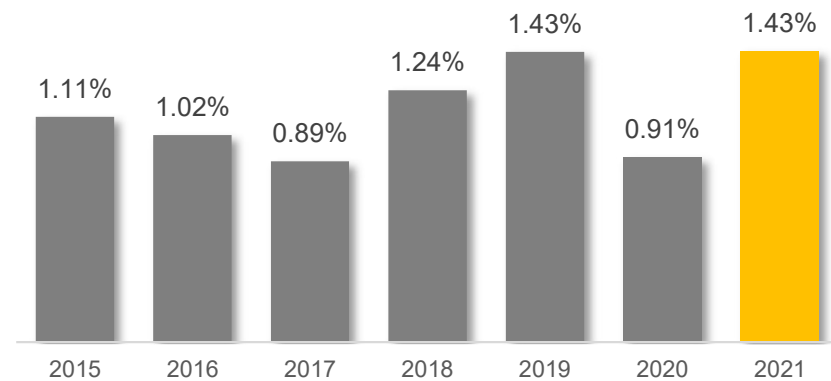
Efficiency Ratio



PPNR as % of Average Assets

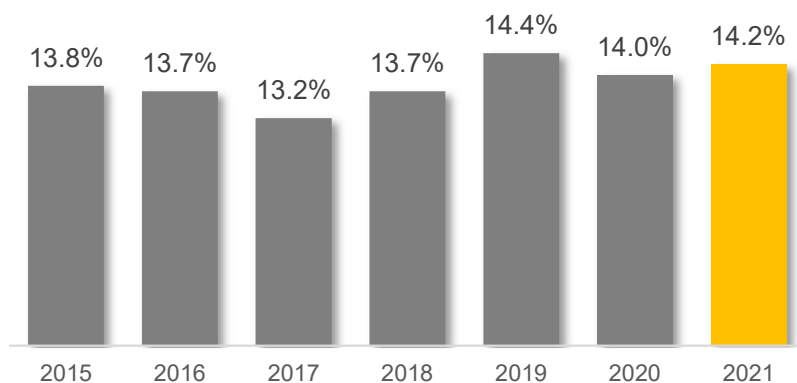


ROAA

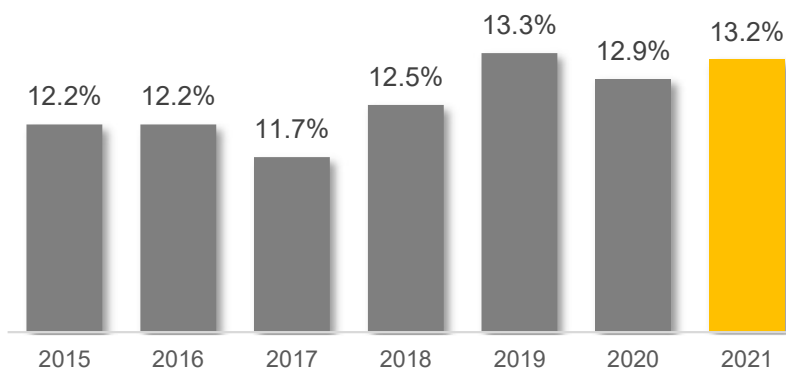


# WELL CAPITALIZED

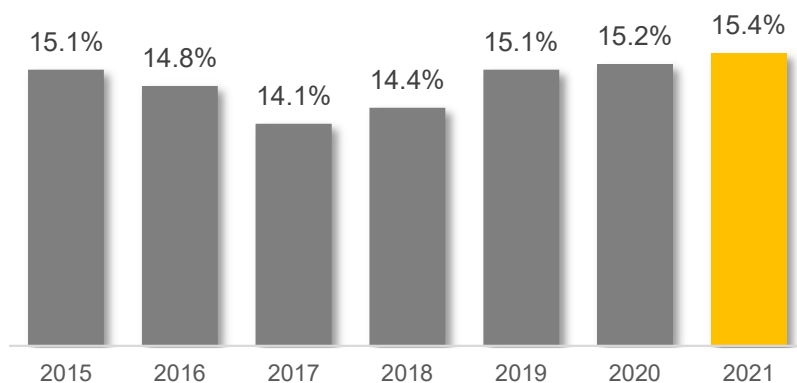
## Tier 1 Capital Ratio



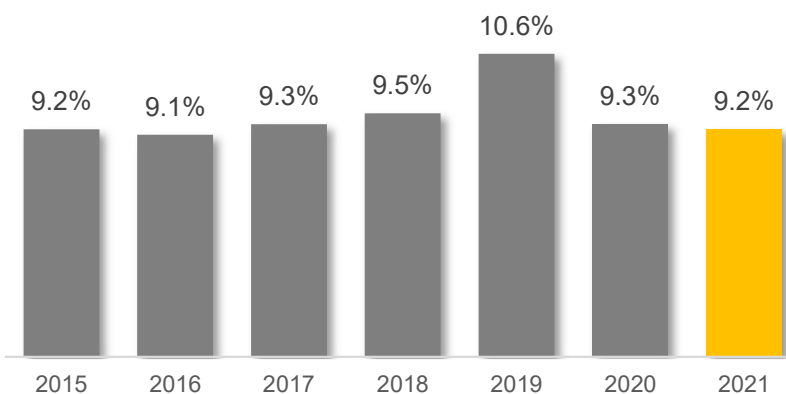
## CET1 Ratio



## Total Risk Based Capital



## Tangible Common Equity Ratio





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