RealRate Inc., 2040 Martin Ave., Santa Clara, CA 95050

RealRate

July 15, 2026

To the CEO
Trico Bancshares
TRICO BANCSHARES
63 CONSTITUTION DRIVE
CHICO, CA 95973
USA

Trico Bancshares TOP Rated in the US State Banks Ranking

Dear Sir or Madam,

at RealRate we have just published the 2026 US State Banks ranking. I am happy to inform you that Trico Bancshares has been TOP Rated at rank 9 out of 87.

Overall, 87 US companies were analyzed with respect to their financial strength. The complete rating is published at https://www.realrate.ai/rankings. Your individual rating report, showing your strengths compared to your competitors is attached.

TOP RATED 2026 RealRate

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RealRate is an international rating agency based in Santa Clara and Berlin. We use artificial intelligence to create fair and explainable company ratings. Customers highly appreciate the RealRate rating seal: only the strongest companies are able to offer highly attractive and innovative products with top customer services. Billion dollar companies rely on our rating and build trust with their customers.

You too can acquire the RealRate seal and advertise with it. We only reach out to the top-rated companies, like yours and only those may subscribe for our seal. Save a lot of money and effort compared to traditional rating agencies: get a RealRate seal for just $9,900. Simply sign the attached order form and send it back via email.

Please feel free to book a short video call with me: https://calendly.com/holger-bartel

Sincerely,

Dr. Holger Bartel, CEO

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RealRate Seal Subscription

RealRate Inc.
2040 Martin Ave., Santa Clara, California 95050, USA
Via email to: holger.bartel@realrate.ai

We subscribe to the State Banks RealRate rating for Trico Bancshares. The subscription comprises the annual rating update. The invoice will be sent annually, provided that a TOP rating is achieved again. The subscription can be cancelled by written letter, effective for the following year.

RealRate provides the rating seal as a scalable vector graphic. It can be used without any restrictions by Trico Bancshares (Customer) for all promotional purposes, i.e. in product brochures, presentations, websites and broadcasting.

Item	**2026 US State Banks RealRate rating seal for Trico Bancshares**
Amount	**USD 9,900**
Order no.	2026-0000356171

Amounts payable by Customer are exclusive of taxes. Customer is responsible for all his taxes and will pay such amounts invoiced by RealRate.

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The electronic RealRate rating seal and the invoice will be sent to

Delivery email

Trico Bancshares

Date, location, name

STATE BANKS 2026

Trico Bancshares
Rank 9 of 87

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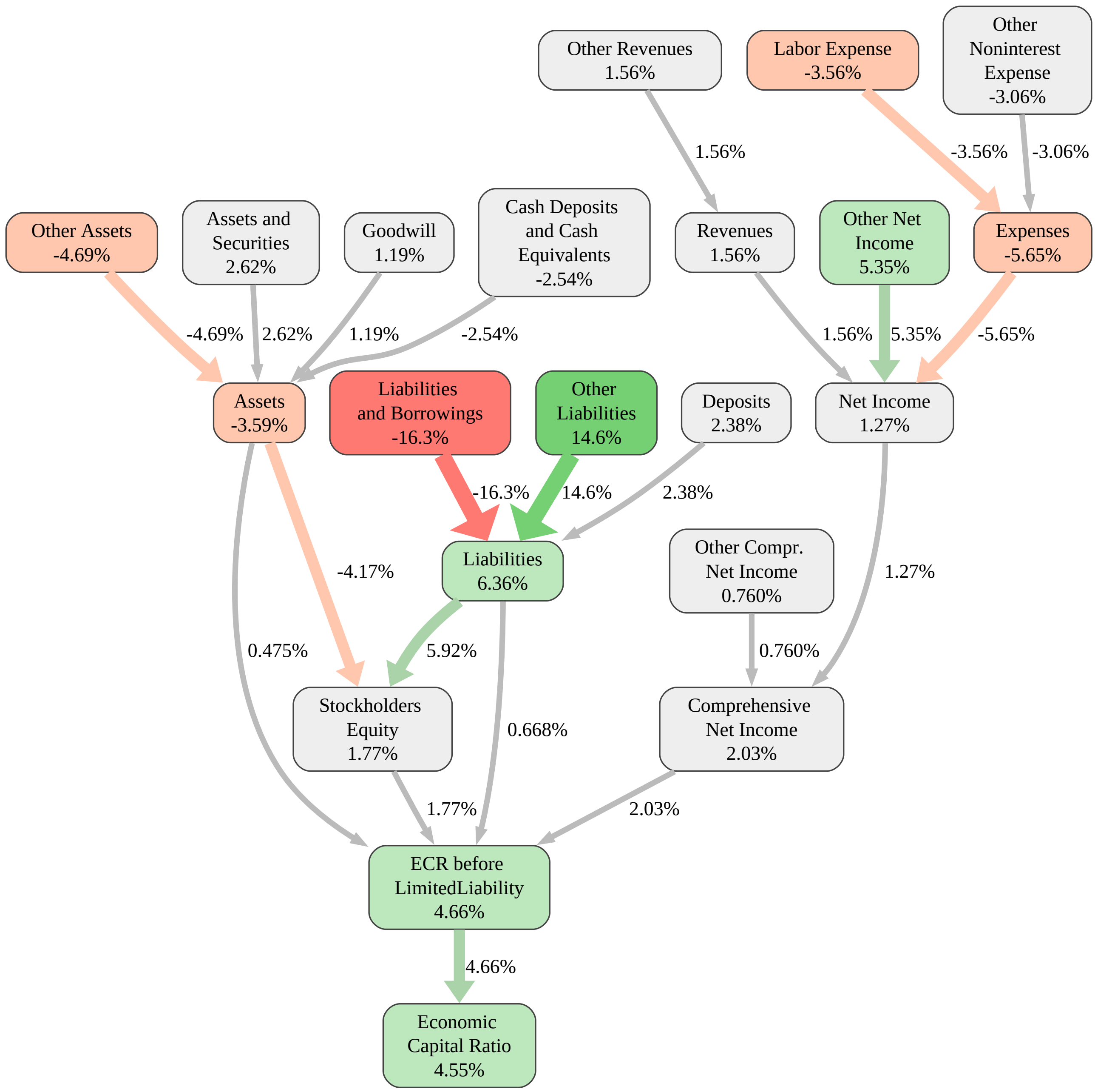

STATE BANKS 2026

Trico Bancshares
Rank 9 of 87

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The relative strengths and weaknesses of Trico Bancshares are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Trico Bancshares compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 15% points.The greatest weakness of Trico Bancshares is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 18%, being 4.5% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	1,991,496
Cash Deposits and Cash Equivalents	157,014
Deposits	8,263,901
Fees	0
Goodwill	304,442
IT and Equipment Expense	0
Labor Expense	149,771
Liabilities and Borrowings	5,822,719
Loans and Leases Receivable	6,985,325
Long-term Debt	0
Occupancy	0
Other Assets	314,062
Other Compr. Net Income	57,857
Other Expenses	44,601
Other Liabilities	-5,592,558
Other Net Income	337,139
Other Noninterest Expense	91,188
Other Revenues	62,954
Property, Plant and Equipment	69,724

Output Variable	Value in 1000 USD
Liabilities	8,494,062
Assets	9,822,063
Expenses	285,560
Revenues	62,954
Stockholders Equity	1,328,001
Net Income	114,533
Comprehensive Net Income	172,390
BaseVar	10,507,533
ECR before LimitedLiability	18%
Economic Capital Ratio	18%