

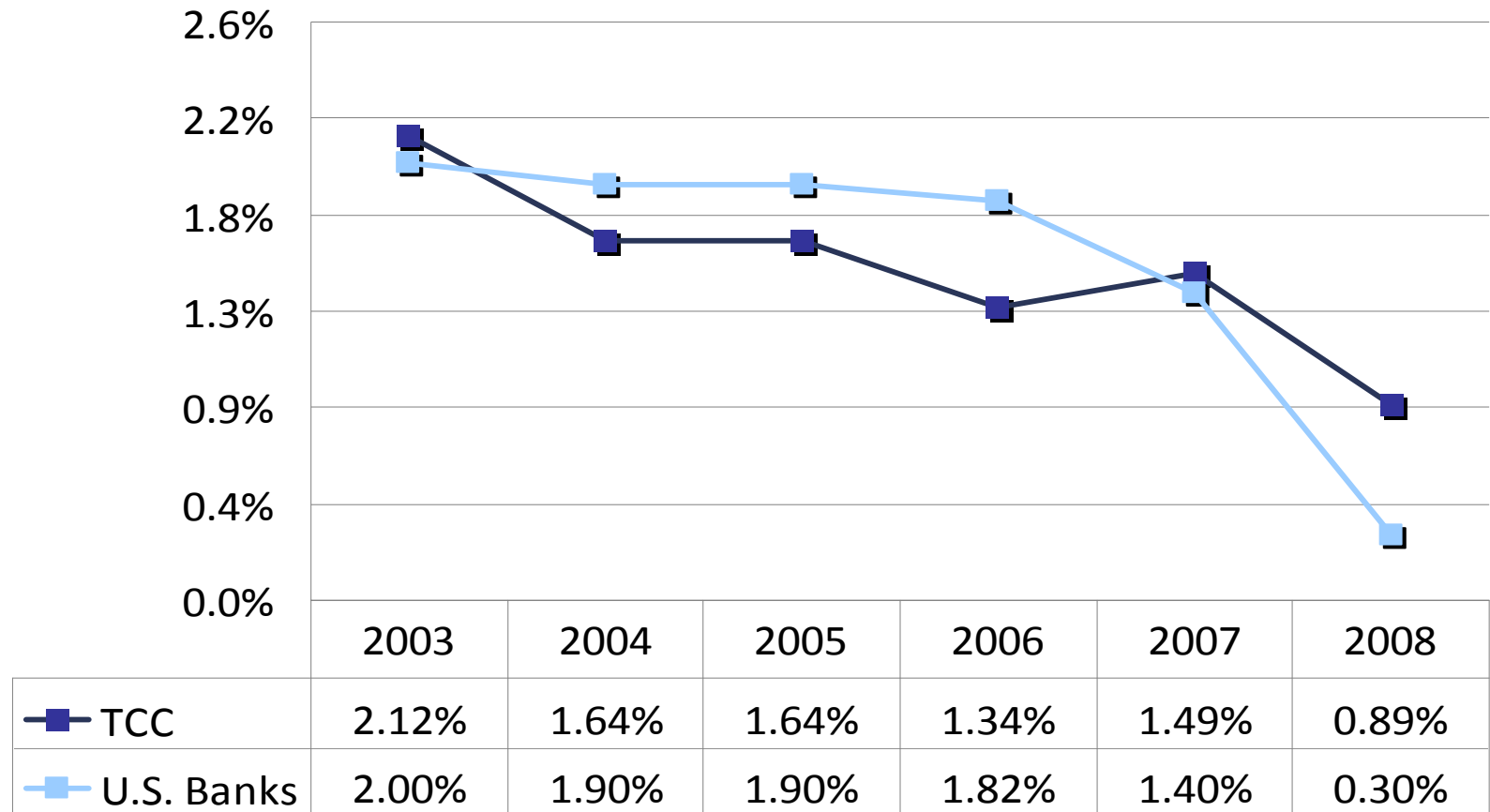


# TCC REVIEW

TRINITY CAPITAL CORPORATION 2009 ANNUAL MEETING

# U.S. Bank Performance Declines Dramatically

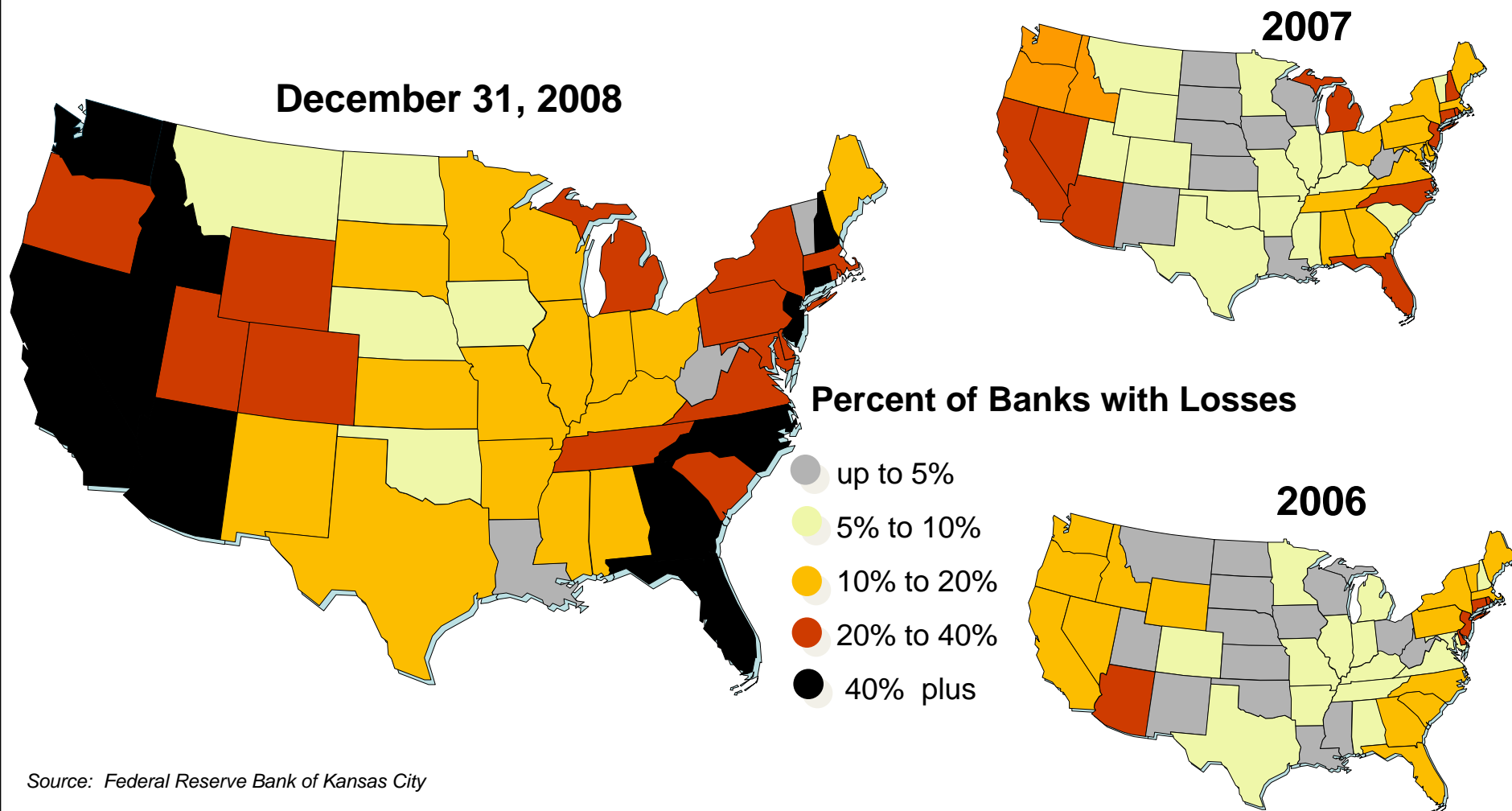
## Earnings at Lowest Level since 1985 (Net Operating Income Before Taxes)



Source: Federal Reserve Bank of Kansas City

# Performance Deterioration is Widespread

But Largest Losses Reflect Distressed Housing Markets



Source: Federal Reserve Bank of Kansas City



# Capital Purchase Program

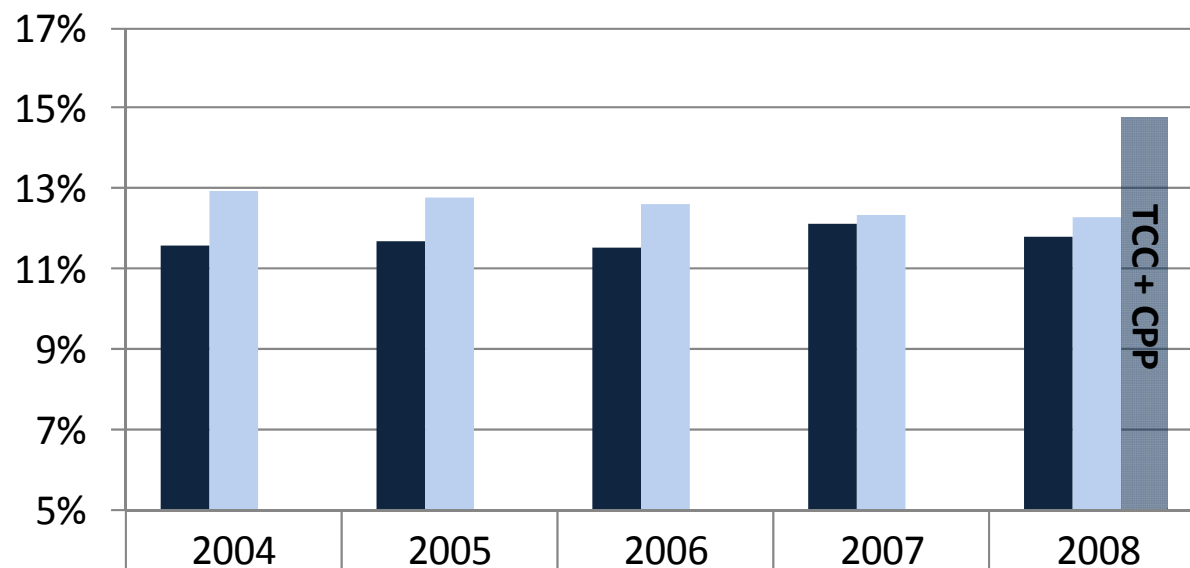
- TARP \$700B (Oct 2008)
- CPP \$250B (Healthy Banks)
- Capital Markets
- In-depth Analysis



# Benefits of CPP for TCC

- Economic Uncertainty
- Non-Voting, Non-Dilutive
- Competitive Landscape
- Regulatory Change
- Profit Projections
- Repayment

# Total Capital/Risk-Weighted Assets



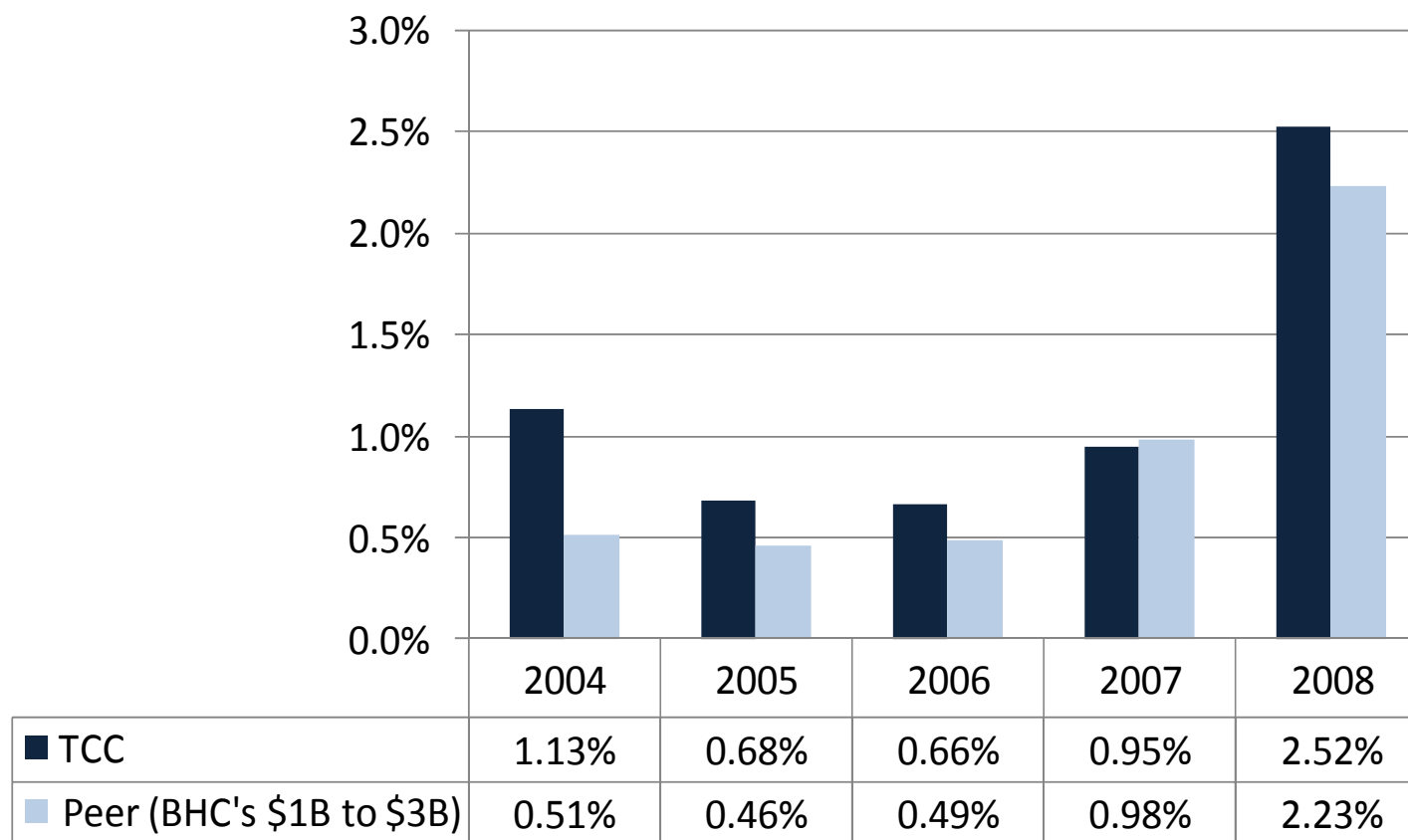
|                             |        |        |        |        |        |
|-----------------------------|--------|--------|--------|--------|--------|
| ■ TCC                       | 11.59% | 11.69% | 11.51% | 12.11% | 11.80% |
| ■ Peer (BHC's \$1B to \$3B) | 12.95% | 12.75% | 12.62% | 12.35% | 12.27% |
| ■ TCC with CPP Pro forma    | n/a    | n/a    | n/a    | n/a    | 14.80% |



# CPP Implications

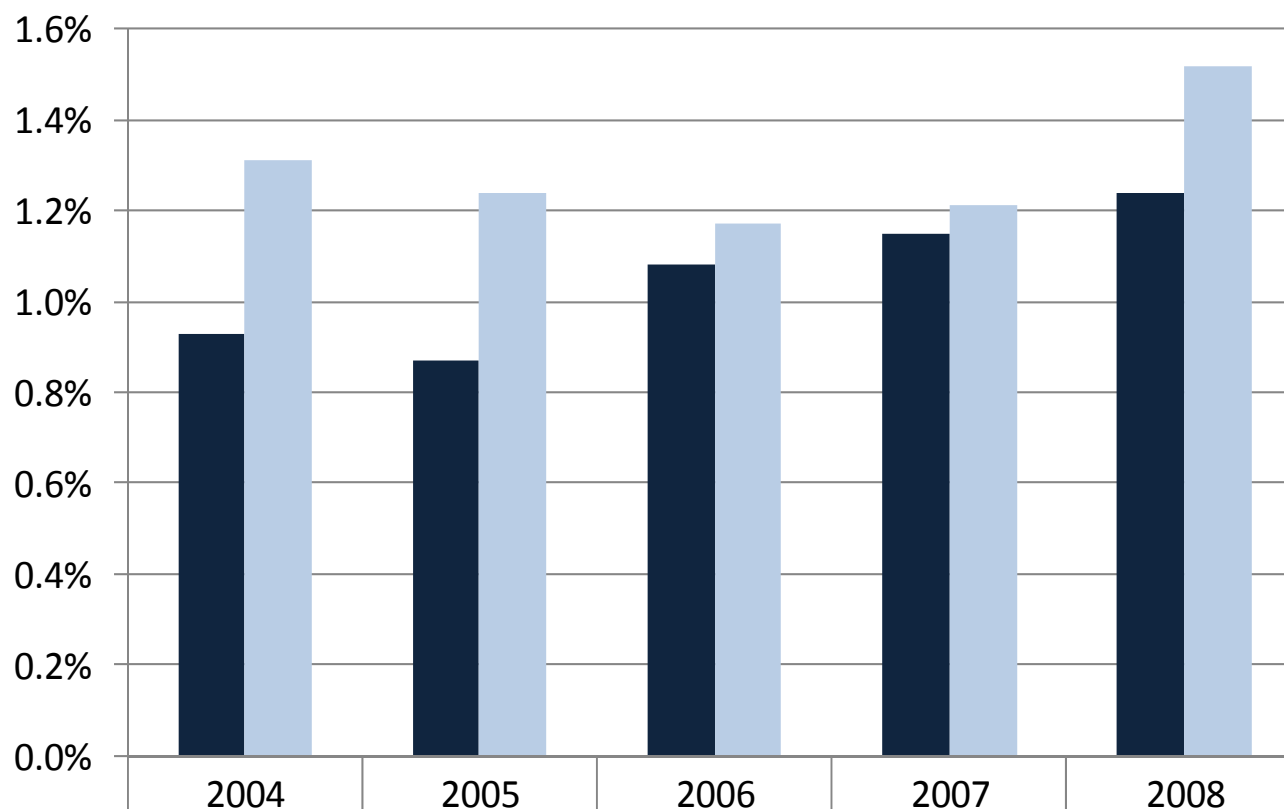
- Cost of Funds 5.67% (5 yrs), then 9.48%
- Loan Reporting
- Compensation
- Dividends

# Non-Performing Assets to Total Assets





# Loan Loss Reserve/Total Loans



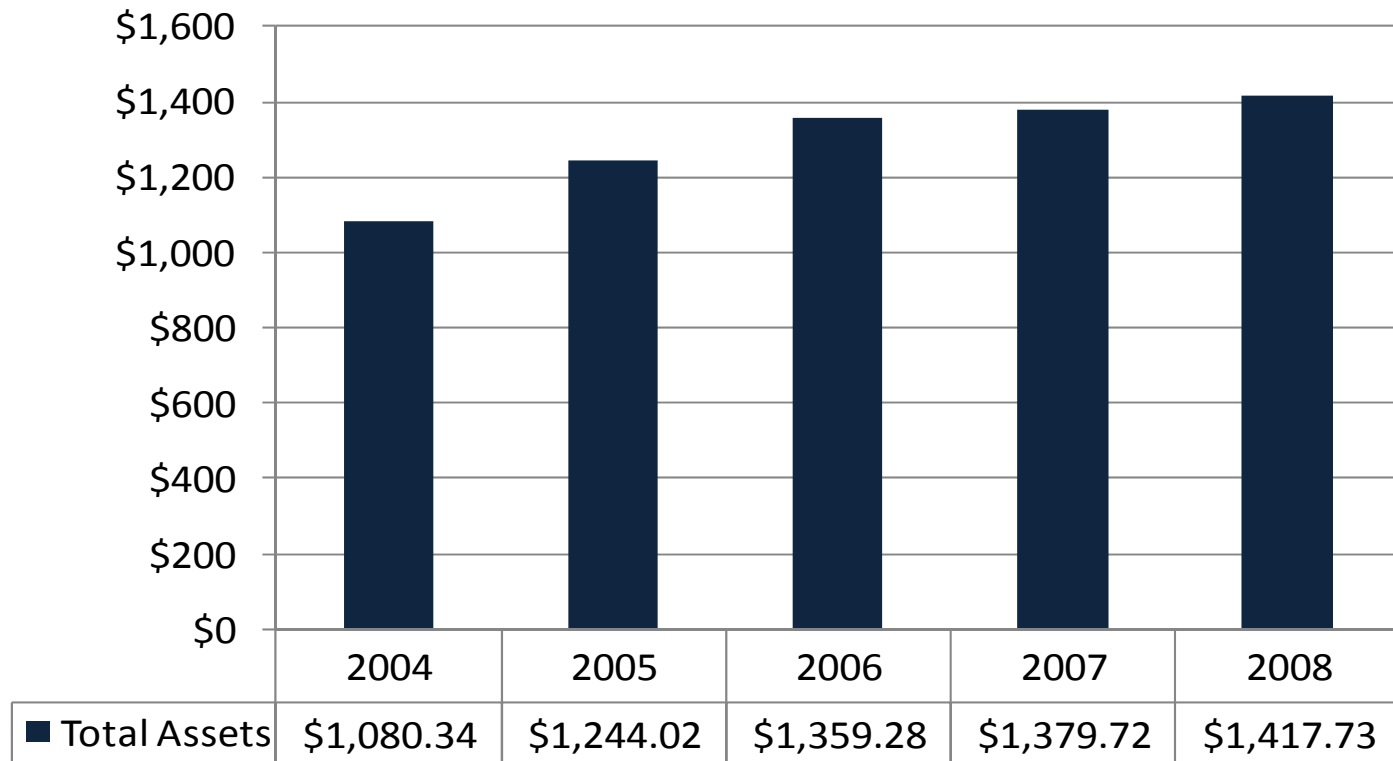
|                             |       |       |       |       |       |
|-----------------------------|-------|-------|-------|-------|-------|
| ■ TCC                       | 0.93% | 0.87% | 1.08% | 1.15% | 1.24% |
| ■ Peer (BHC's \$1B to \$3B) | 1.31% | 1.24% | 1.17% | 1.21% | 1.52% |



# TCC Results

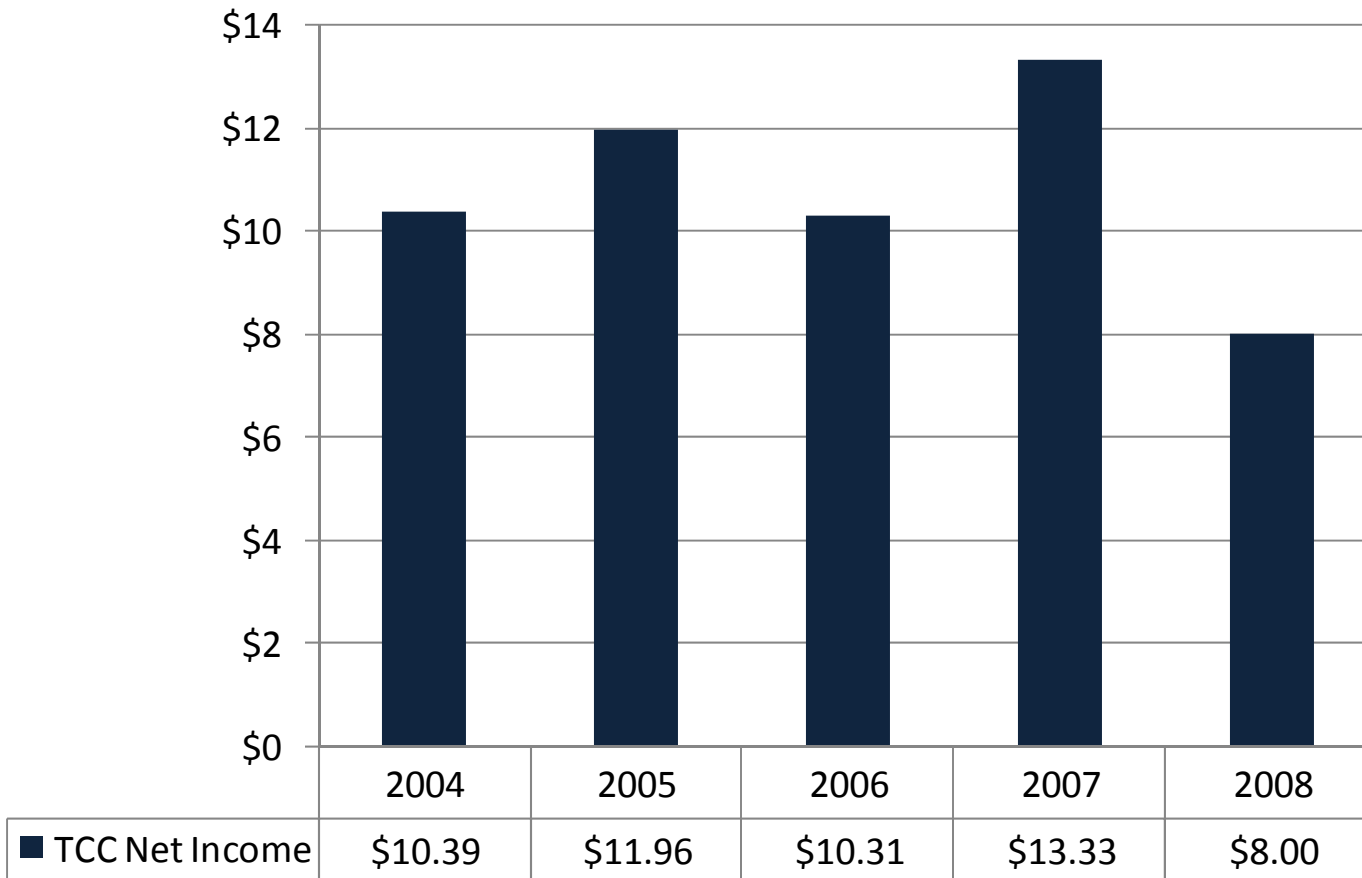
# TCC Total Assets

*In millions*



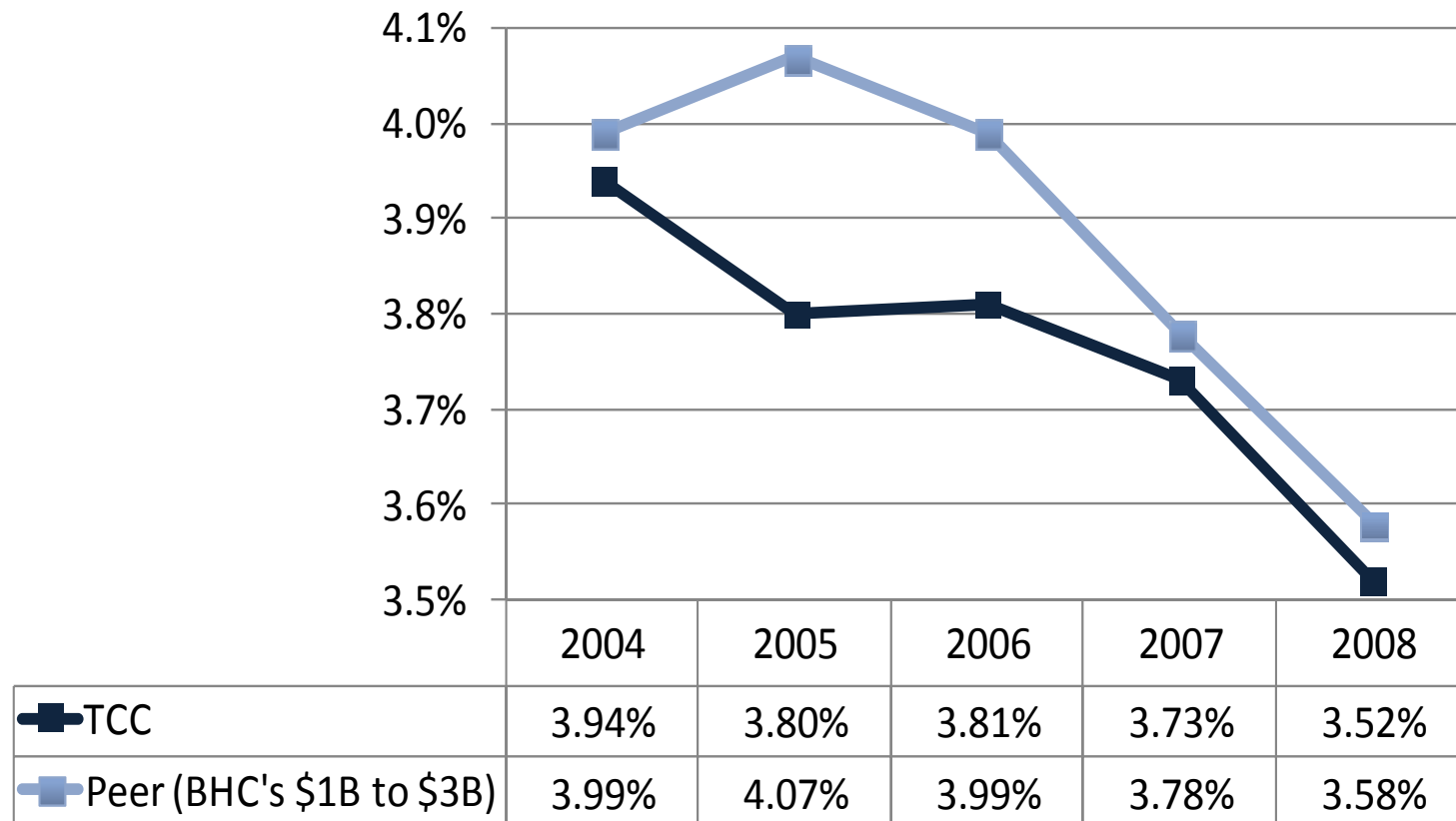
# TCC Net Income

*In millions*

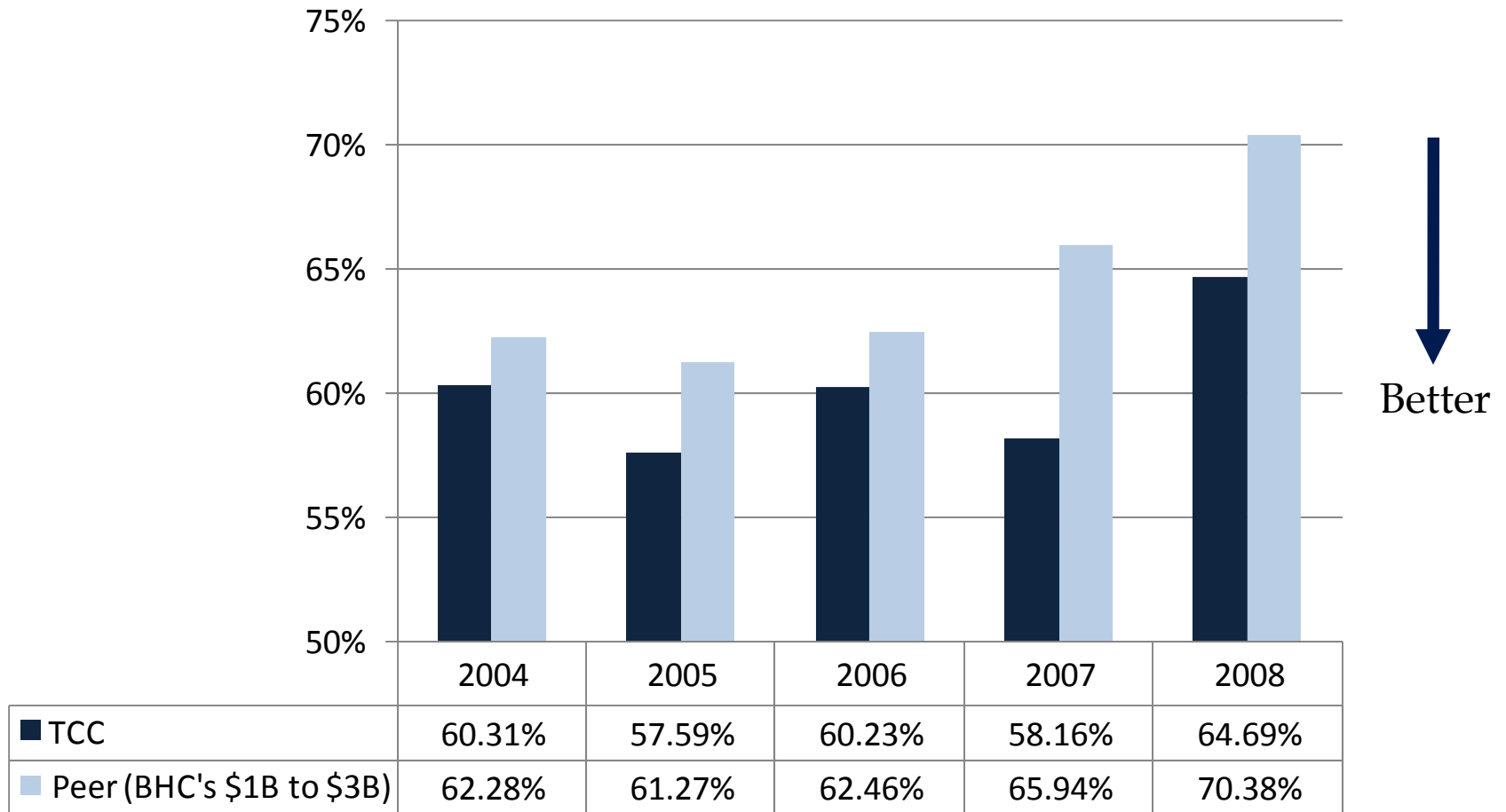


# Net Interest Margin

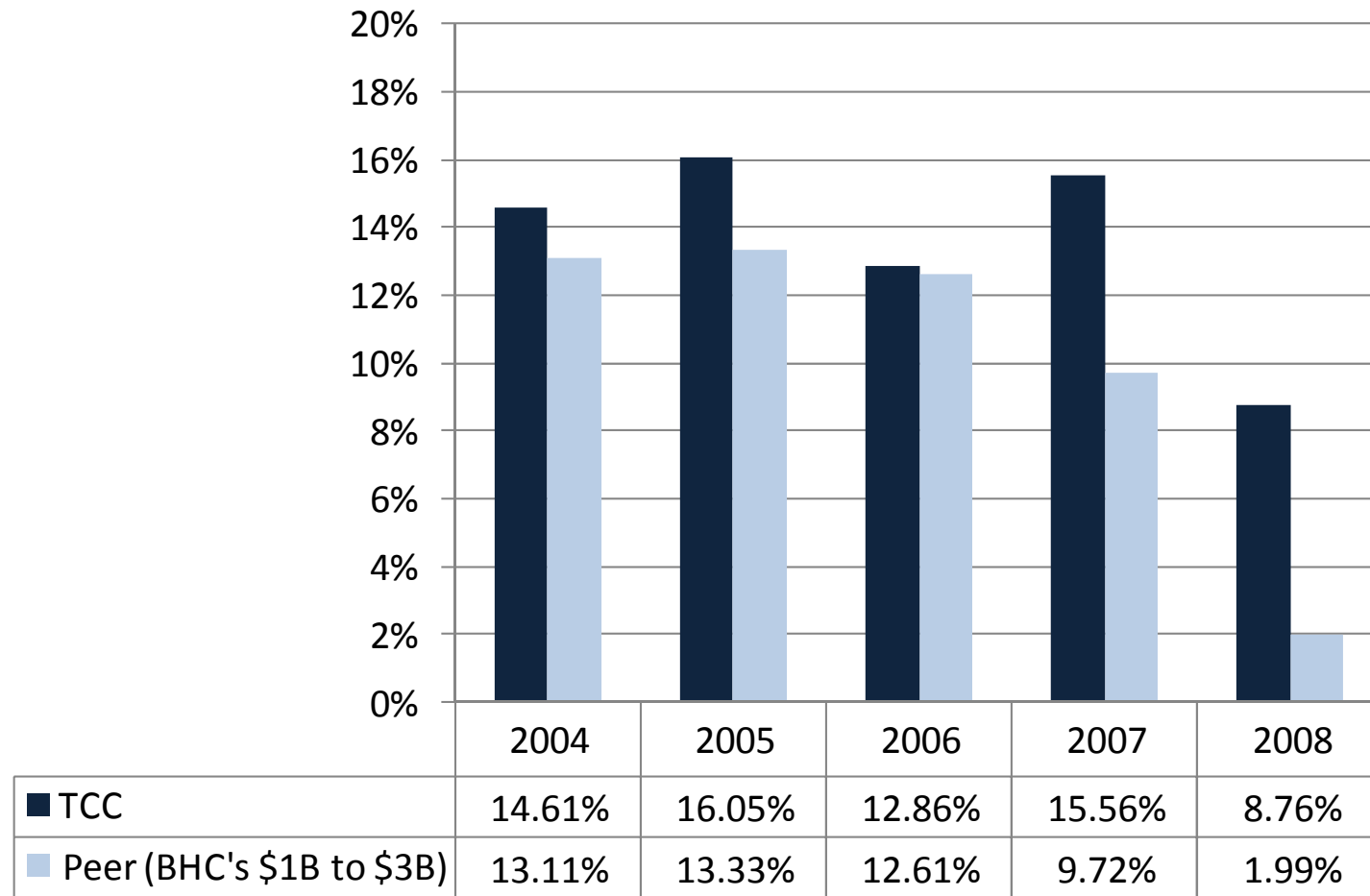
*On a fully tax-equivalent basis*



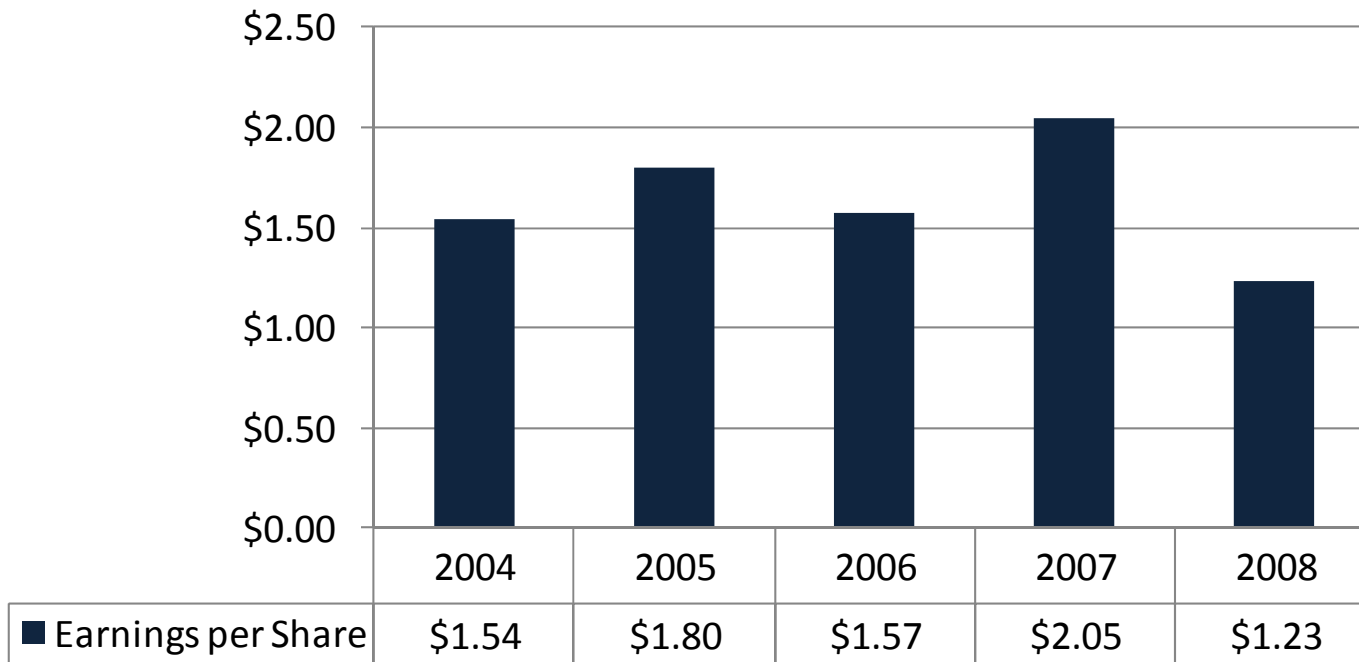
# Efficiency



# Return on Average Equity



# TCC Earnings Per Share



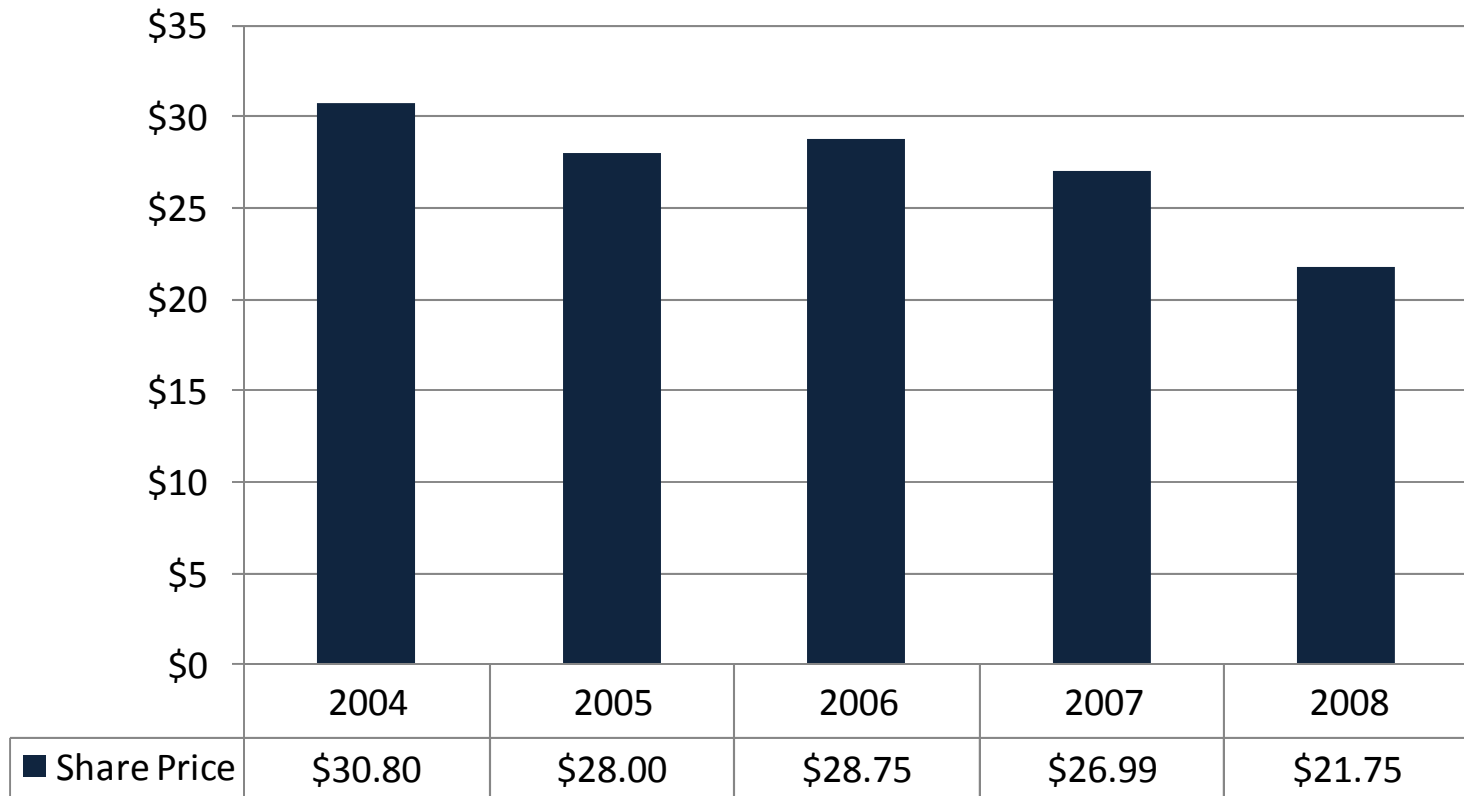


# TCC Common Dividends Declared Per Share

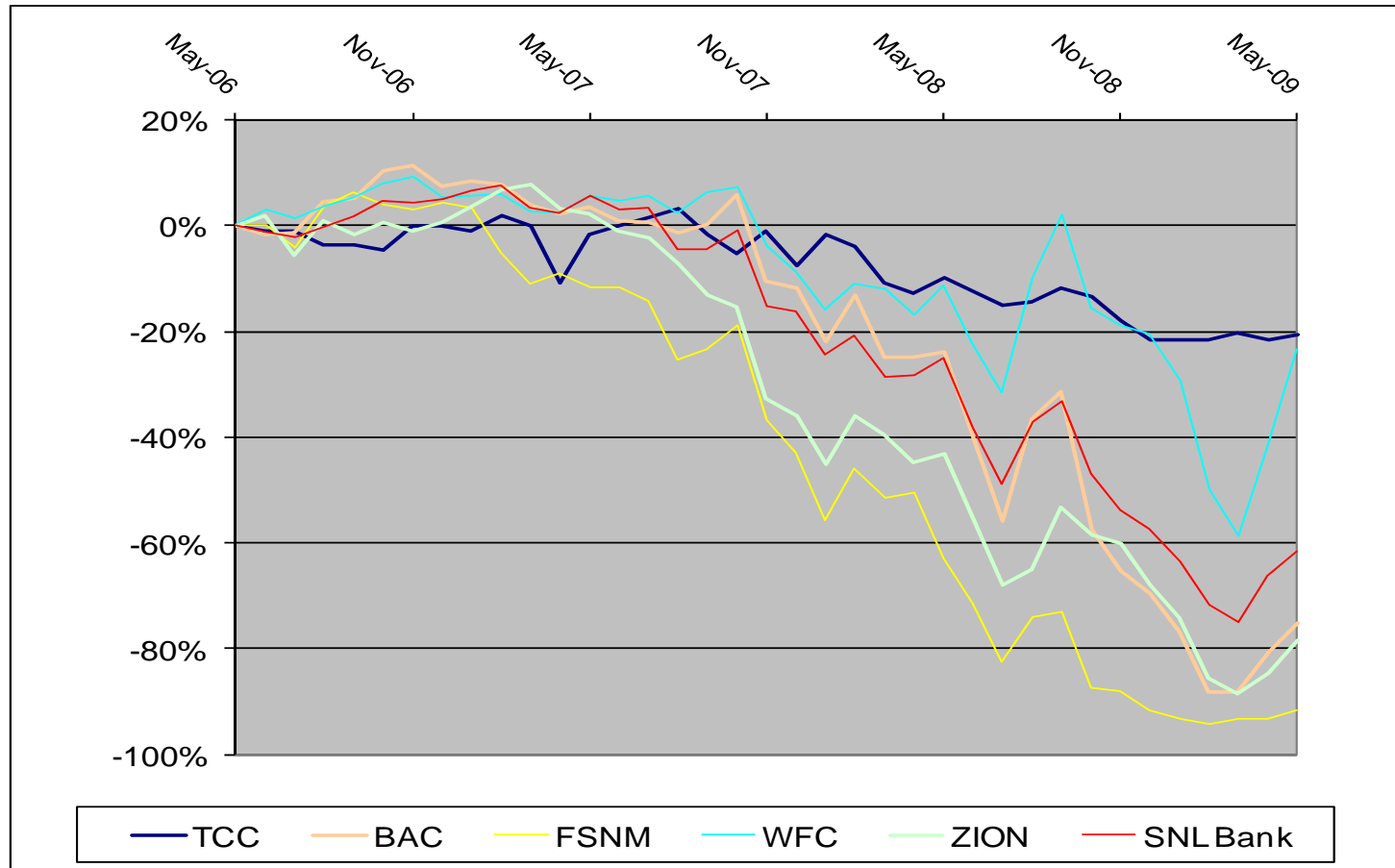


# TCC Share Price

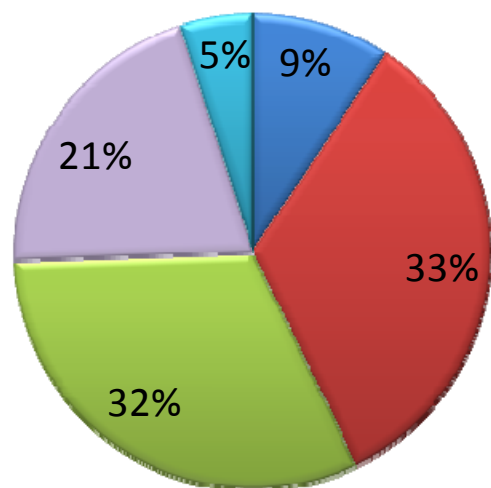
*As of December 31<sup>st</sup> each year*



# Three Year Stock Price Performance



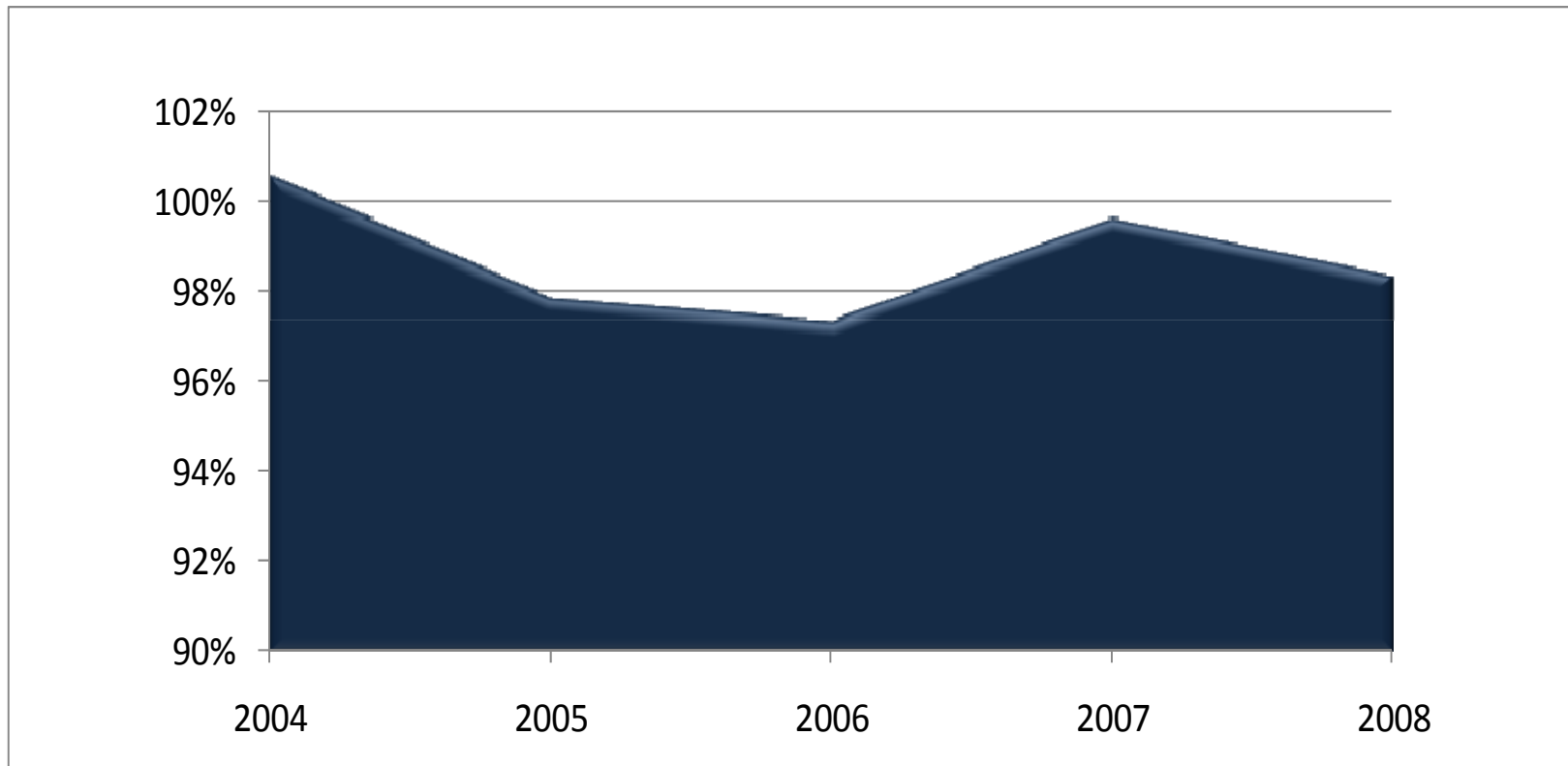
# 2008 Loan Mix



- Commercial
- Commercial real estate
- Residential real estate
- Construction real estate
- Installment and other

| Loan Type          | 2008 Loan Percentages | Amounts<br>(in thousands) |
|--------------------|-----------------------|---------------------------|
| Commercial         | 9.46%                 | \$116,588                 |
| Commercial RE      | 33.43%                | \$412,184                 |
| Residential RE     | 31.54%                | \$388,776                 |
| Construction RE    | 20.64%                | \$254,444                 |
| Installment /Other | 4.93%                 | \$60,746                  |
| Total              | 100%                  | \$1,232,738               |

# TCC Loan to Deposit Ratio



| Year                  | 2004    | 2005   | 2006   | 2007   | 2008   |
|-----------------------|---------|--------|--------|--------|--------|
| Loan to Deposit Ratio | 100.61% | 97.84% | 97.33% | 99.63% | 98.32% |



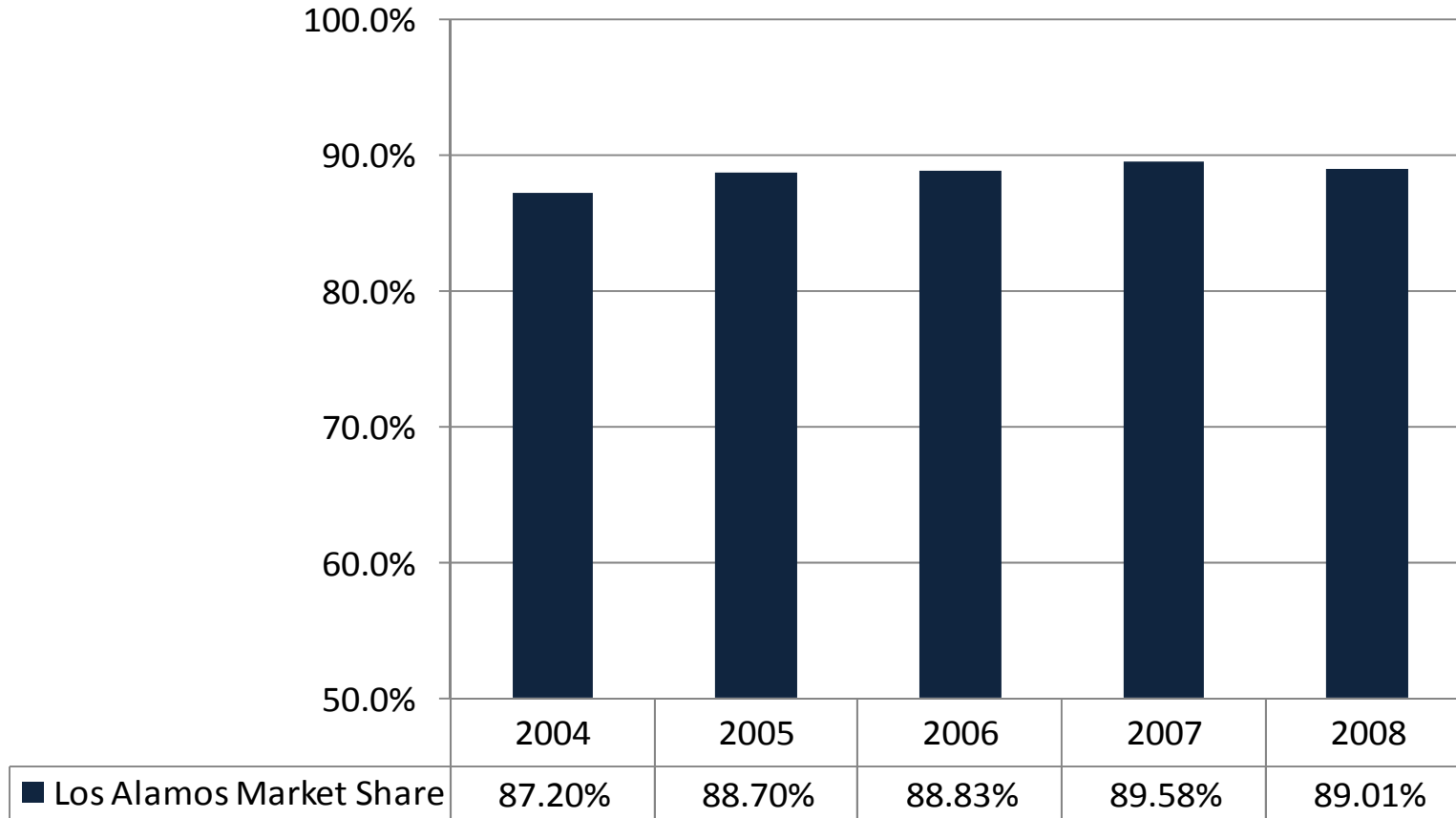
# 2009 Initiatives

- Asset Quality, Performance, Efficiency
- Cerrillos Office
- Virtualization
- Mobile Banking



# LANB Market Share – Los Alamos

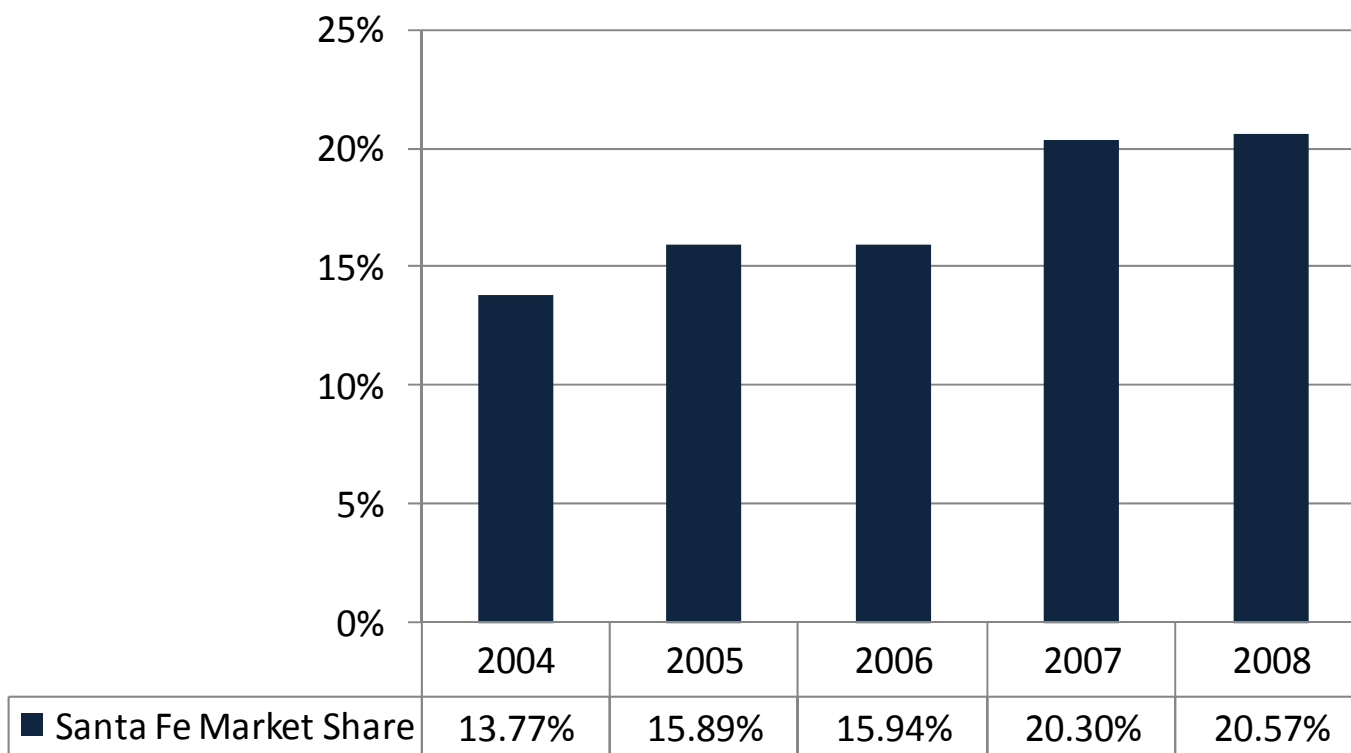
*As of June 30 of each year*



Source: FDIC Statement of Deposits Report June 30, 2008 (Includes banks only)

# LANB Market Share – Santa Fe

*As of June 30 of each year*



Source: FDIC Statement of Deposits Report June 30, 2008 (Includes banks only)



# Deposits by Market

*As of June 30, 2008*

| Market     | LANB Deposits<br>(in millions) | Total Deposits<br>(in millions) | Market<br>Share | Rank in<br>Market |
|------------|--------------------------------|---------------------------------|-----------------|-------------------|
| Los Alamos | 755.326                        | 846.626                         | 89.01%          | 1 <sup>st</sup>   |
| Santa Fe   | 438.468                        | 2,131.202                       | 20.57%          | 1 <sup>st</sup>   |
| New Mexico | 1,193.794                      | 22,304.346                      | 5.35%           | 4 <sup>th</sup>   |

Source: FDIC Statement of Deposits Report June 30, 2008 (Includes banks only)



# Outlook

- Mortgage Refinance
- Housing Market & Inventories
- Improving Consumer Confidence
- Regulatory Climate
- First Quarter Results



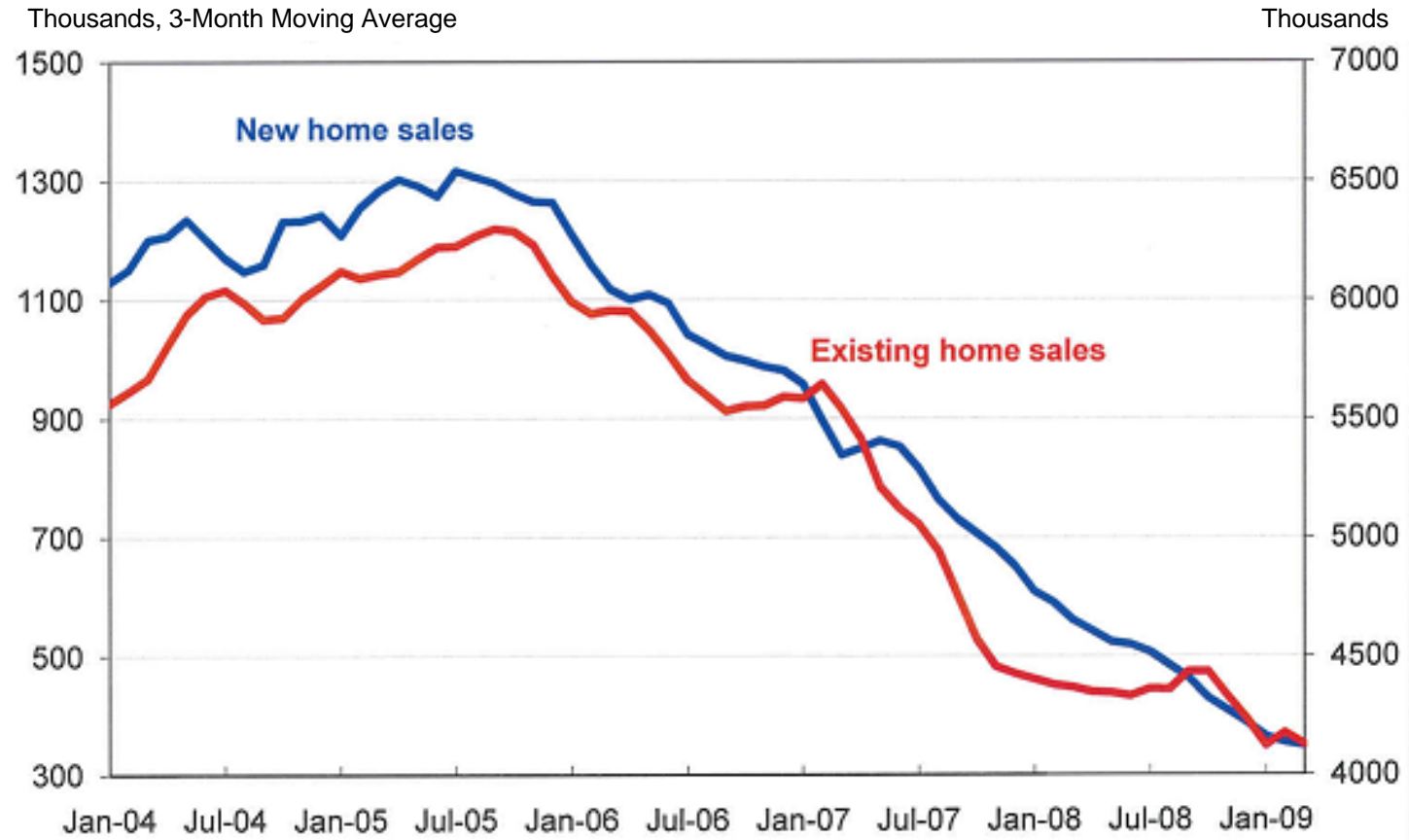
# National Economic Outlook

- We are in the midst of the worst economic downturn in 50 years and the most severe financial crisis since the 1930s.
- However, over the past month, many economic indicators have been better than expected.
- While the economy is still contracting, the pace of decline has diminished, and we appear closer to the end of the recession.
- Financial conditions have also improved, but we have further to go before conditions return to normal.
- While the recession could end as soon as June, financial stress is likely to remain elevated into next year.

*Source: Federal Reserve Bank of Kansas City*

# National Economic Outlook

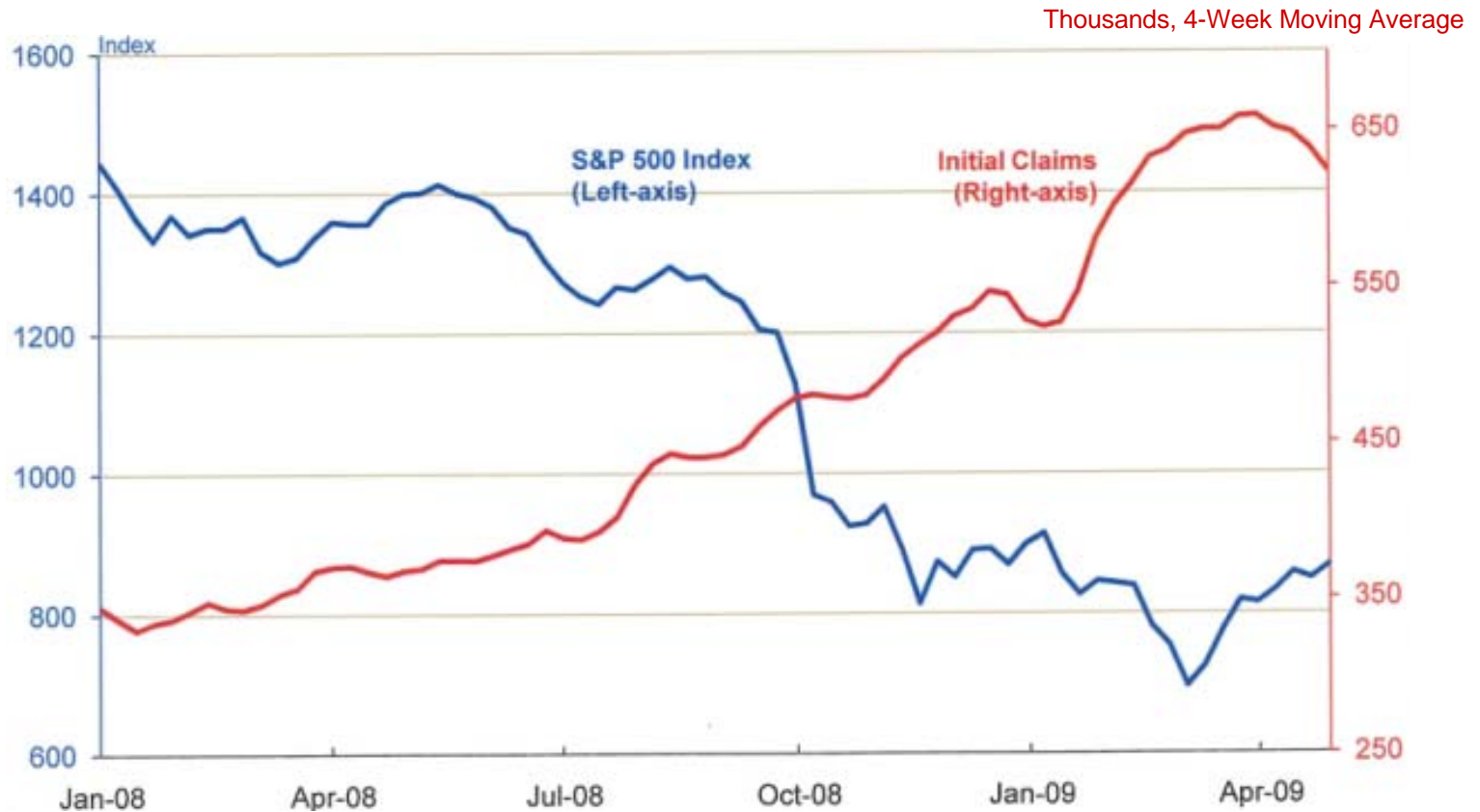
Home Sales Appear to be Stabilizing  
New and Existing Home Sales



Source: Federal Reserve Bank of Kansas City

# National Economic Outlook

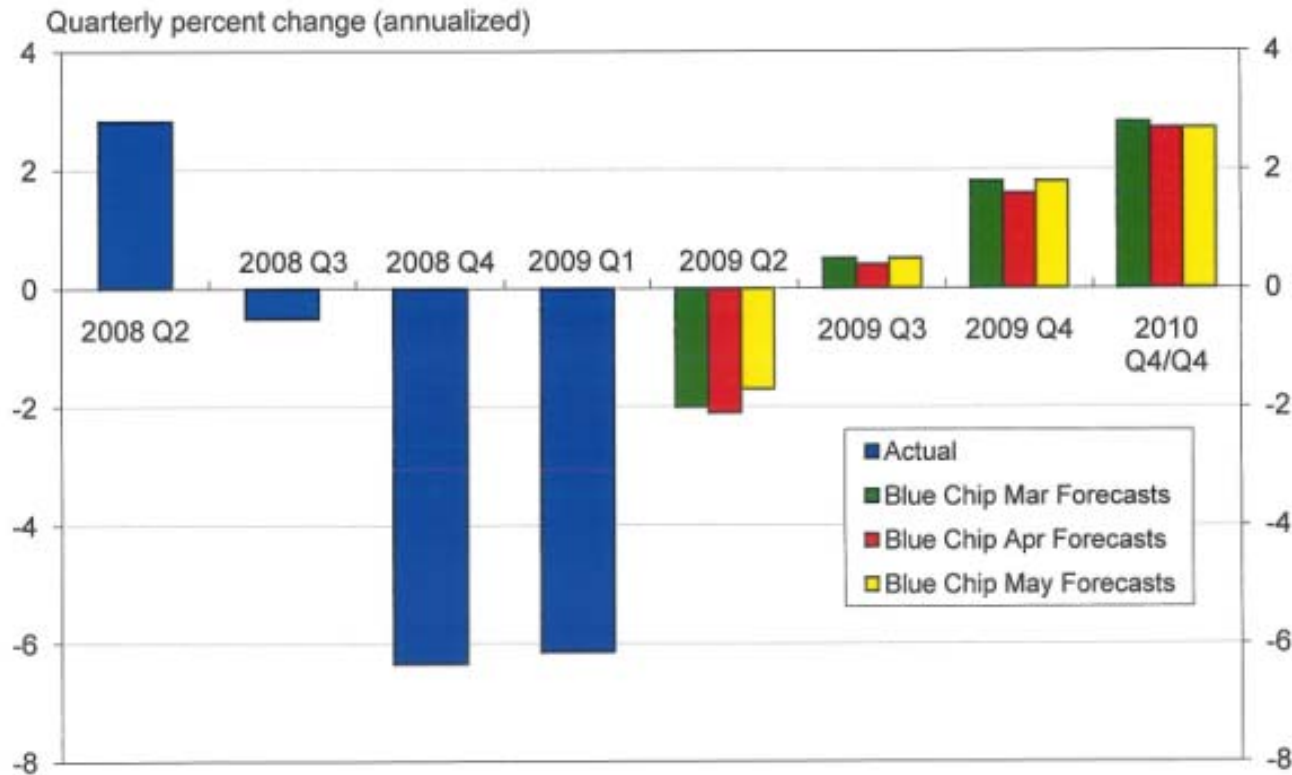
There are Increasing Signs of Possible Recovery  
S&P 500 Index and Initial Unemployment Claims



Source: Federal Reserve Bank of Kansas City

# National Economic Outlook

Forecasters Have Raised Growth Estimates Slightly  
Real Gross Domestic Product (GDP) Growth



Source: Federal Reserve Bank of Kansas City



# NM Economic Outlook

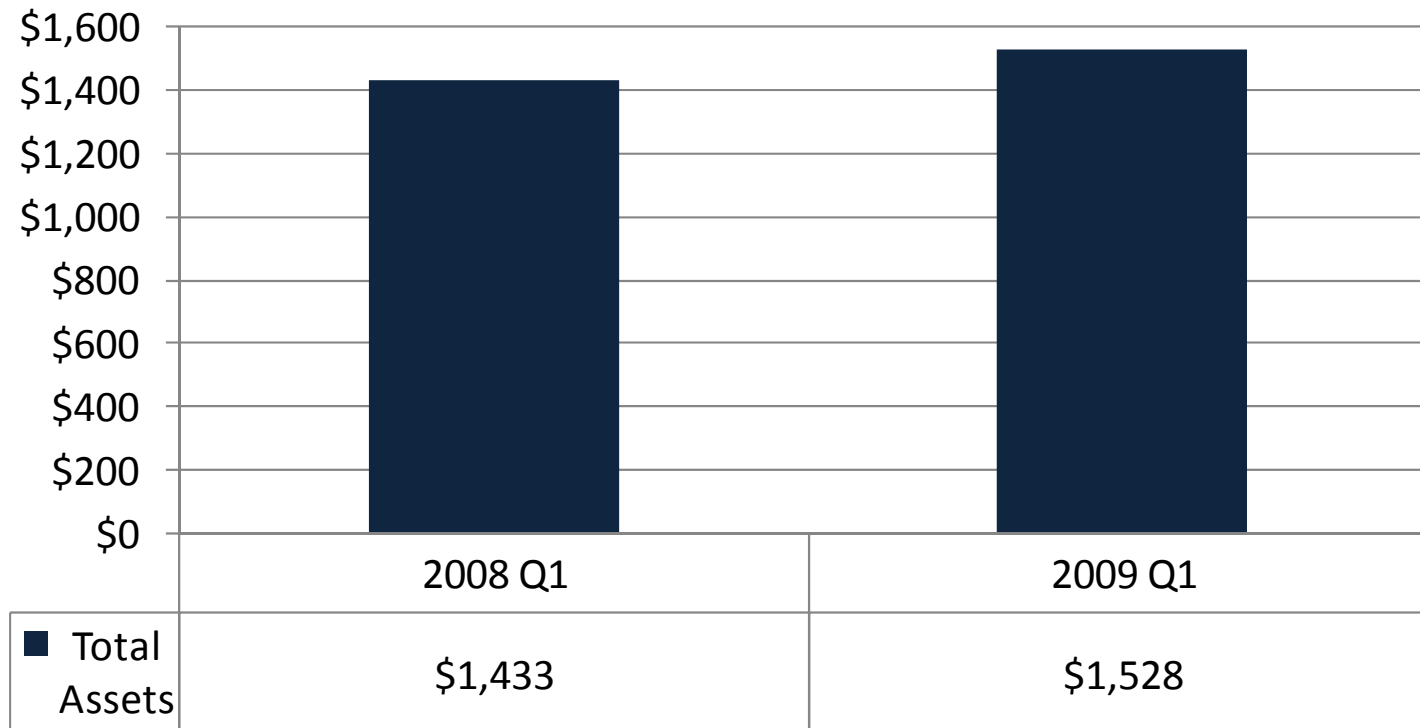
- New Mexico
- Los Alamos
- Santa Fe



# TCC Total Assets

Q1 2008 compared to Q1 2009

*In millions*

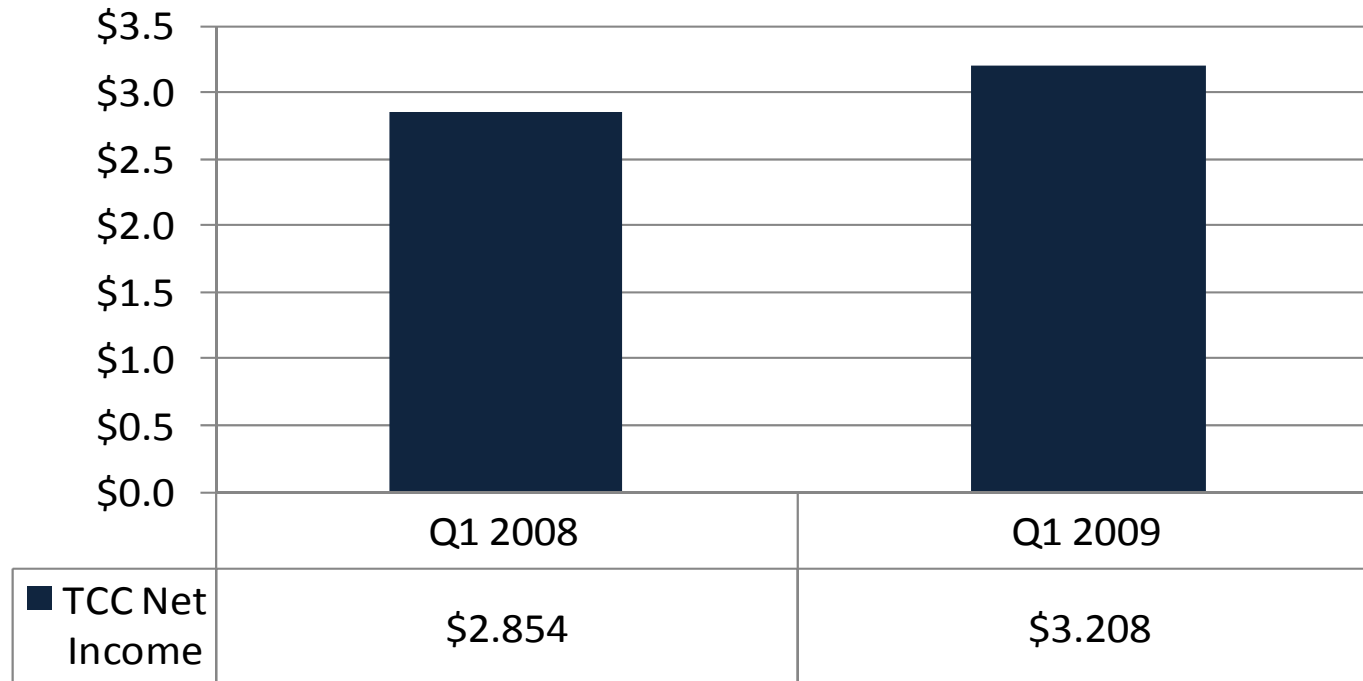




# TCC Net Income

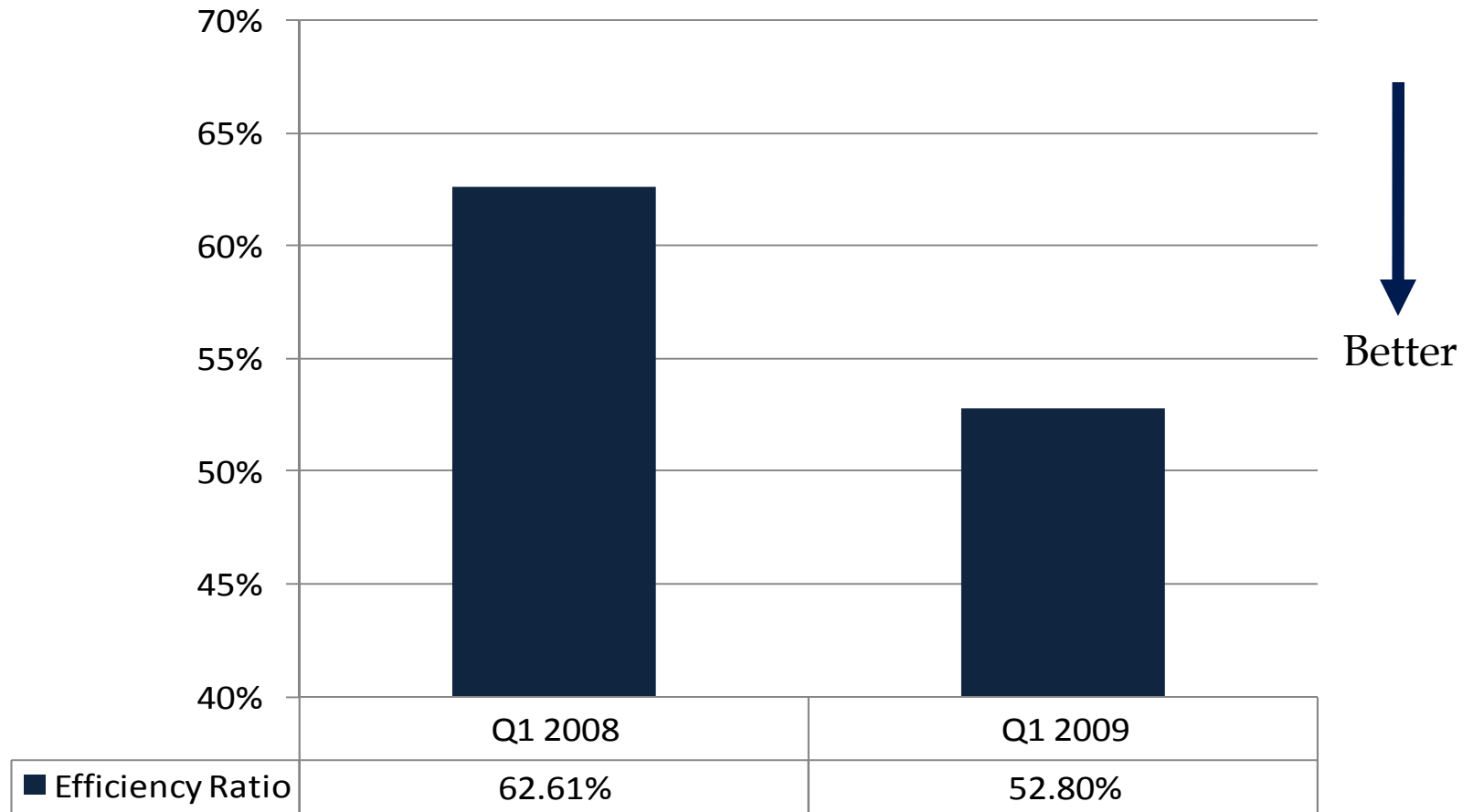
Q1 2008 compared to Q1 2009

*In millions*



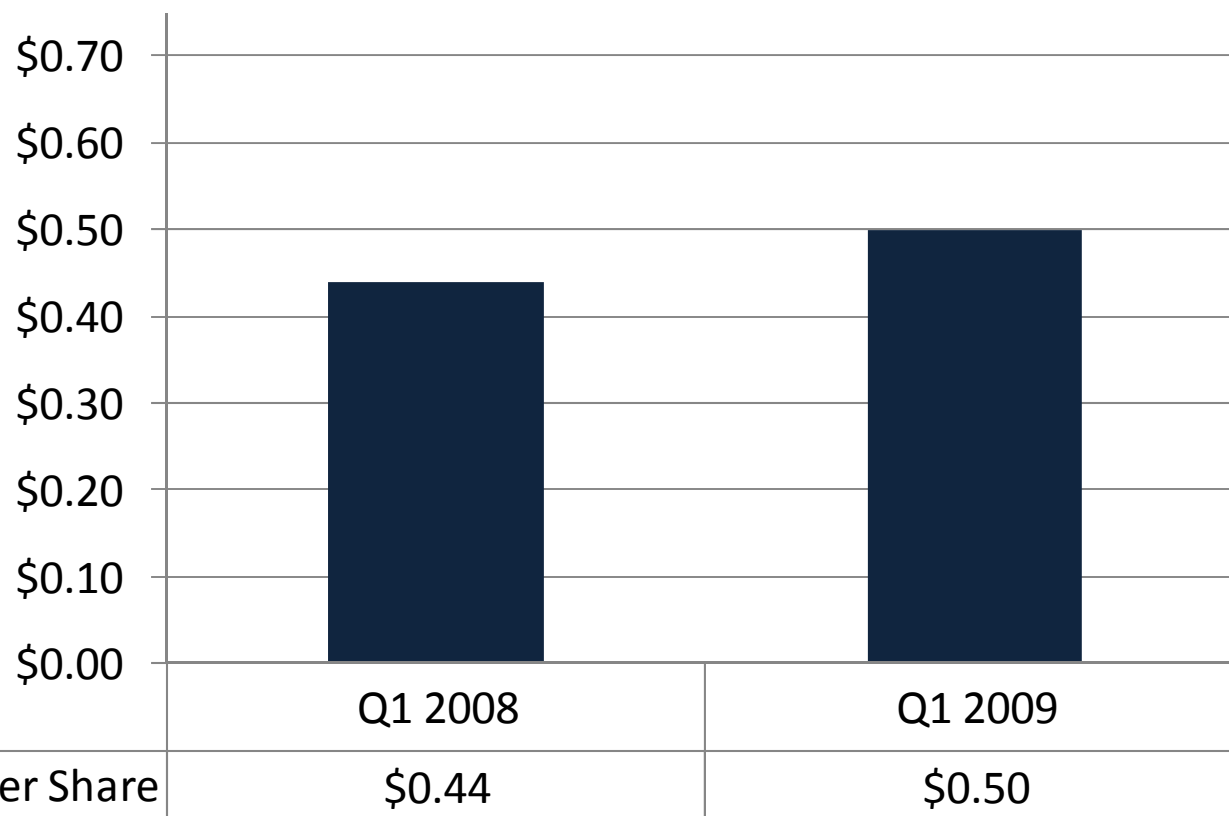
# Efficiency

Q1 2008 compared to Q1 2009



# TCC Earnings Per Share

Q1 2008 compared to Q1 2009





---

# Questions & Answers

---