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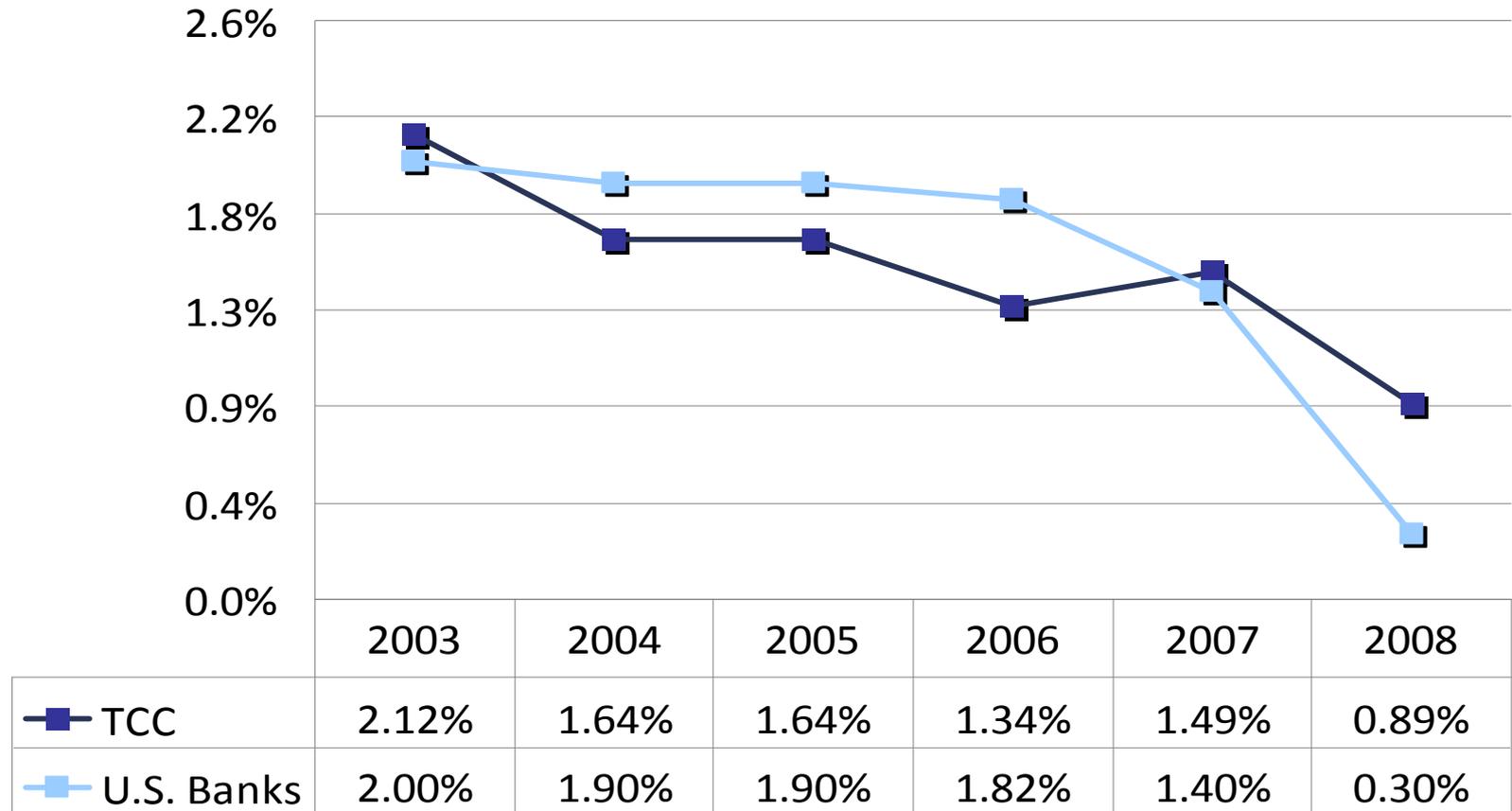
# TCC REVIEW

TRINITY CAPITAL CORPORATION 2009 ANNUAL MEETING

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# U.S. Bank Performance Declines Dramatically

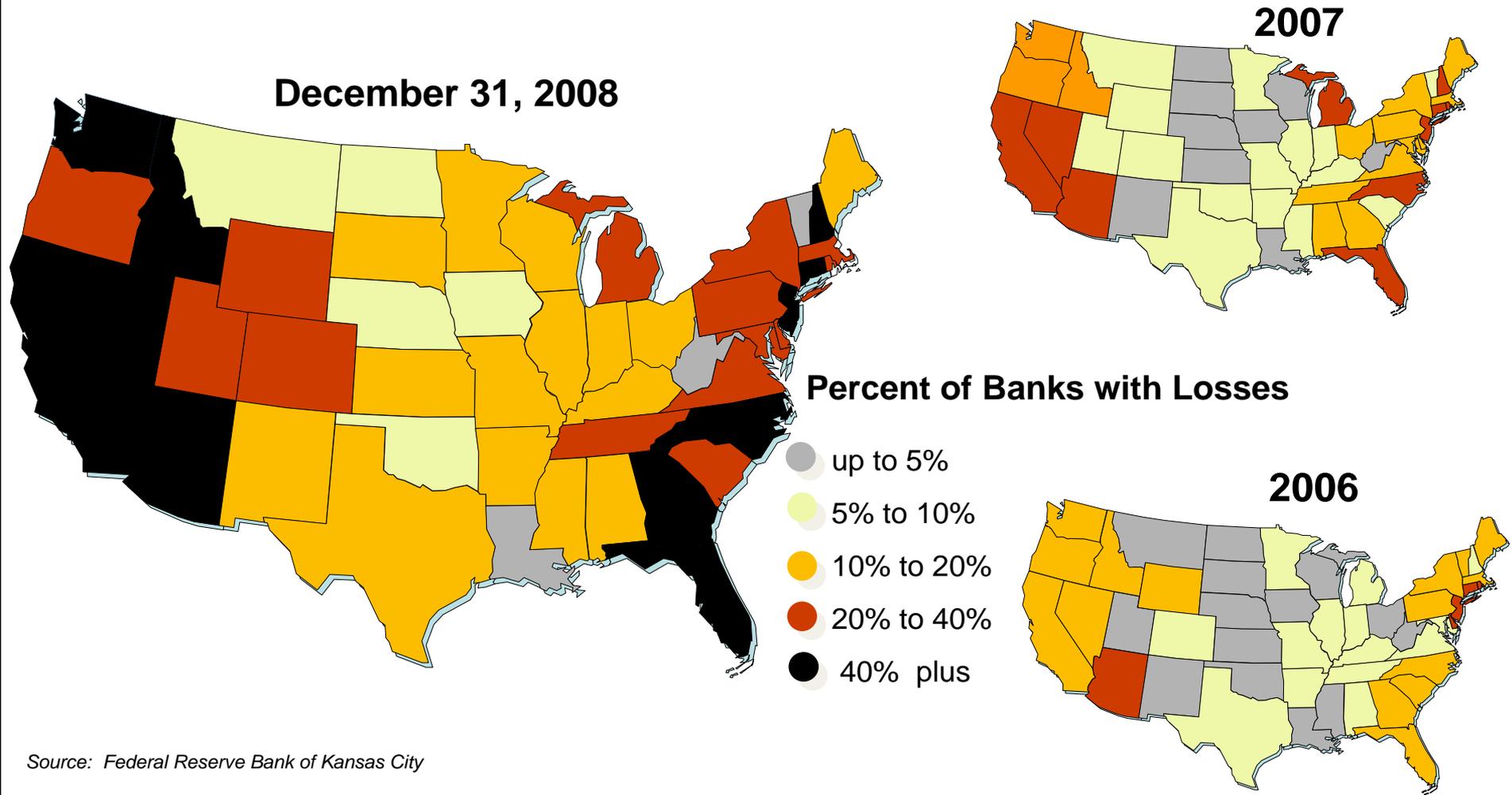
## Earnings at Lowest Level since 1985 (Net Operating Income Before Taxes)



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

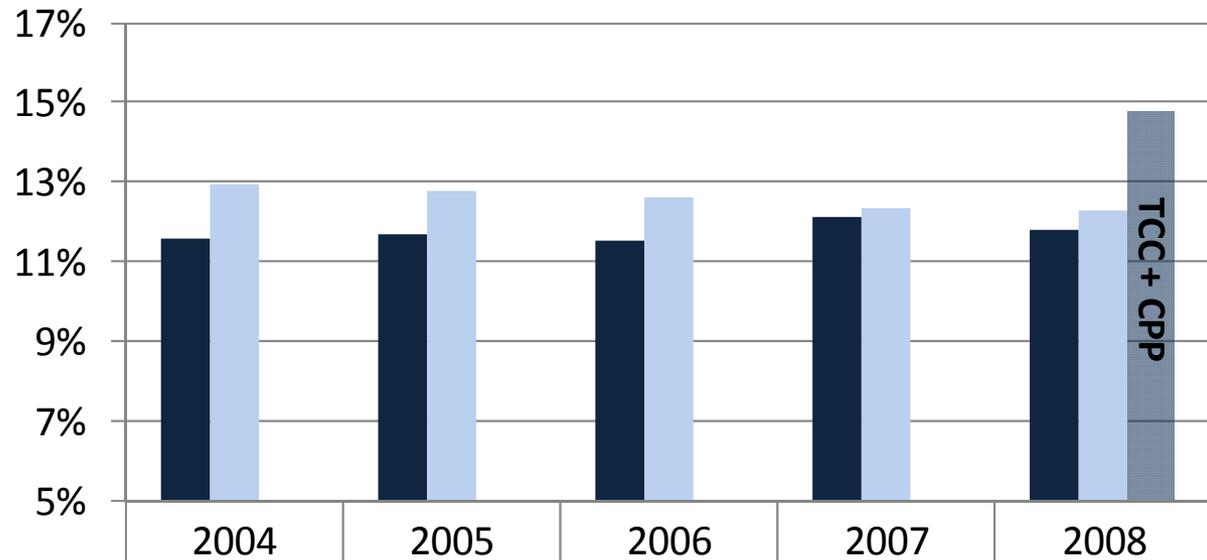
- TARP \$700B (Oct 2008)
- CPP \$250B (Healthy Banks)
- Capital Markets
- In-depth Analysis



# Benefits of CPP for TCC

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

# Total Capital/Risk-Weighted Assets



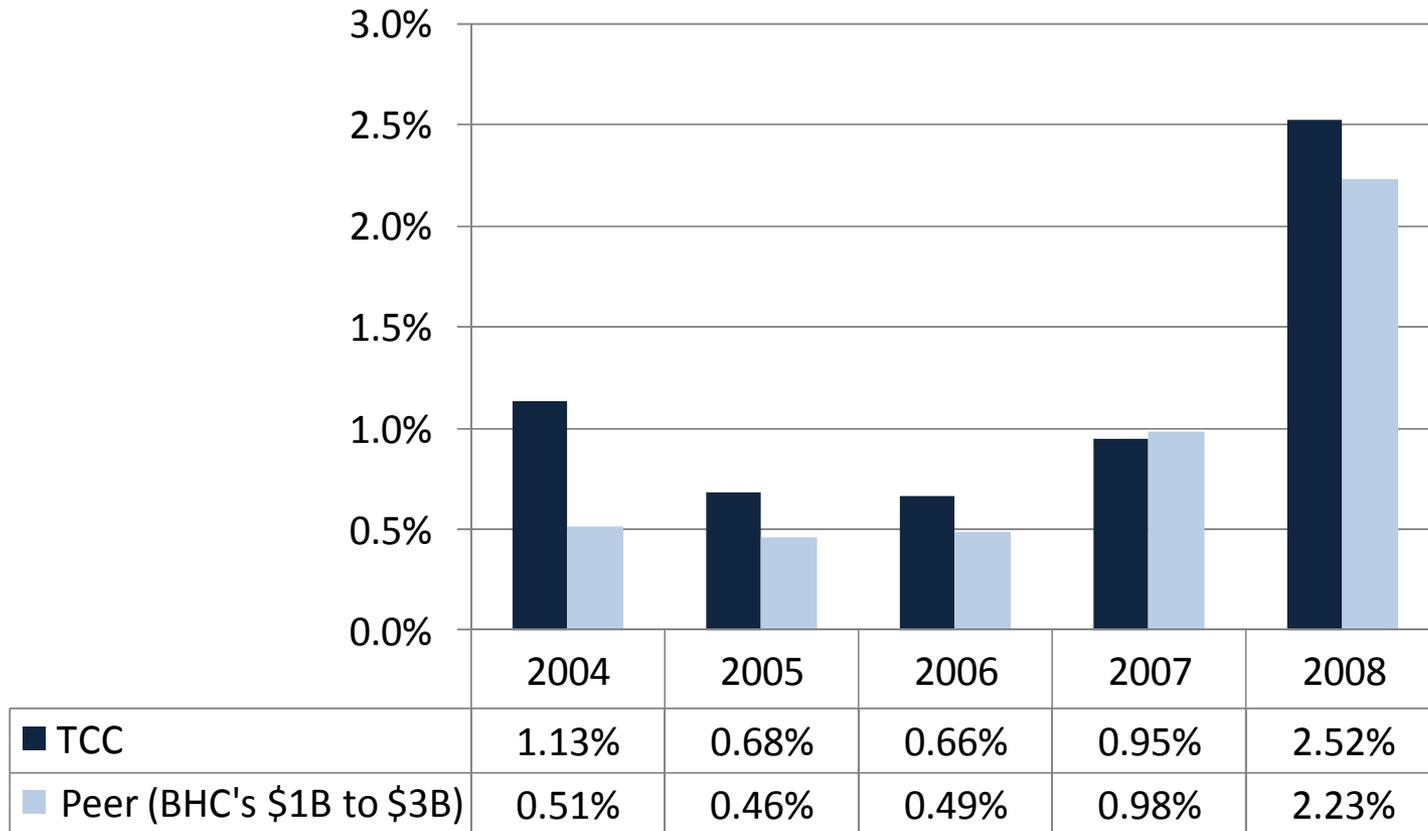
	2004	2005	2006	2007	2008
■ TCC	11.59%	11.69%	11.51%	12.11%	11.80%
■ Peer (BHC's \$1B to \$3B)	12.95%	12.75%	12.62%	12.35%	12.27%
■ TCC with CPP Pro forma	n/a	n/a	n/a	n/a	14.80%



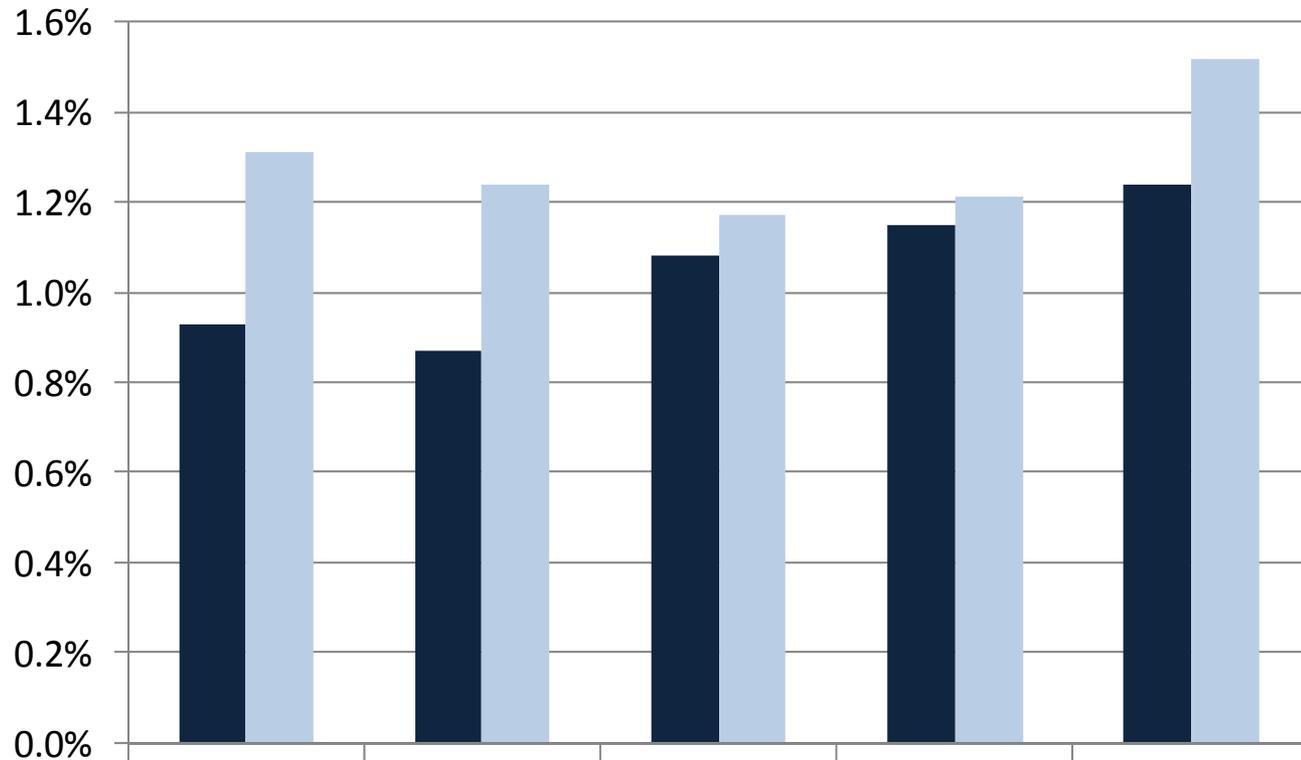
# CPP Implications

- 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



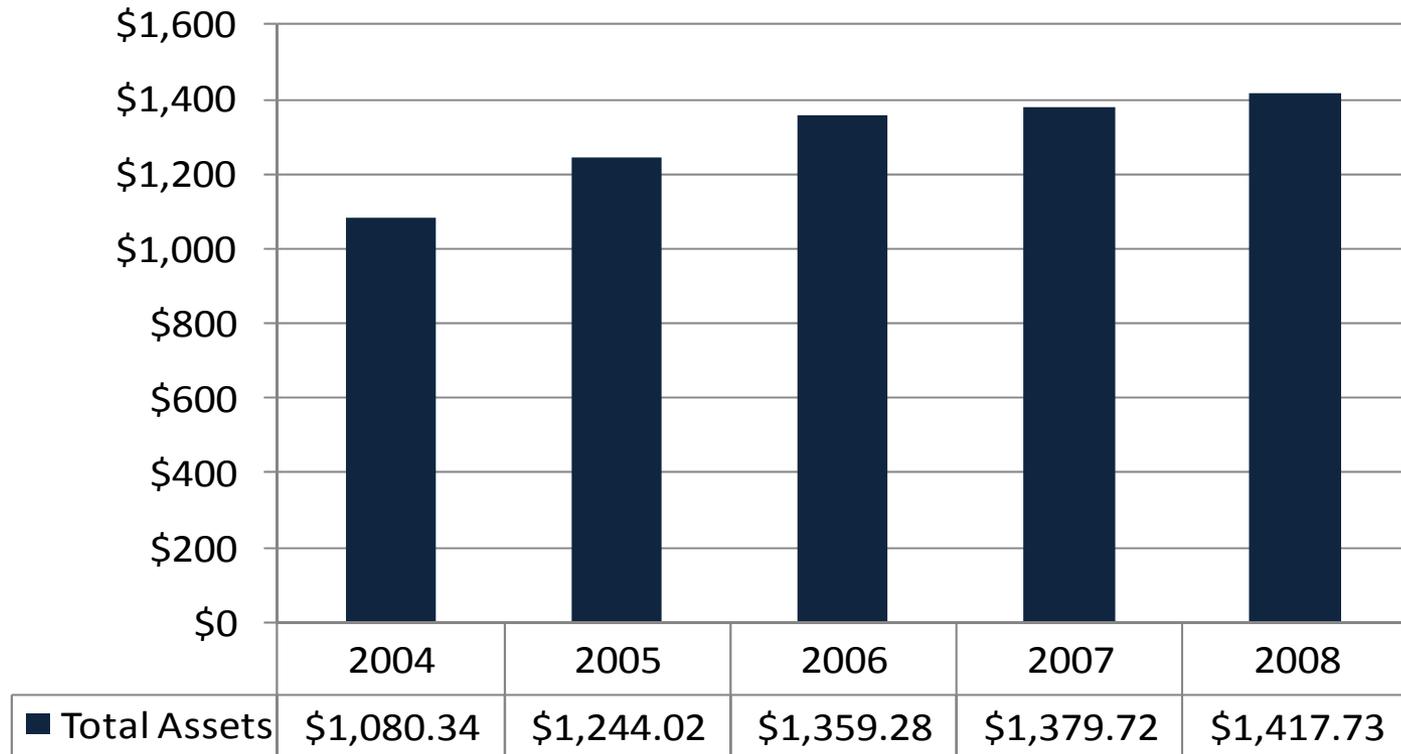
	2004	2005	2006	2007	2008
■ TCC	0.93%	0.87%	1.08%	1.15%	1.24%
■ Peer (BHC's \$1B to \$3B)	1.31%	1.24%	1.17%	1.21%	1.52%



# TCC Results

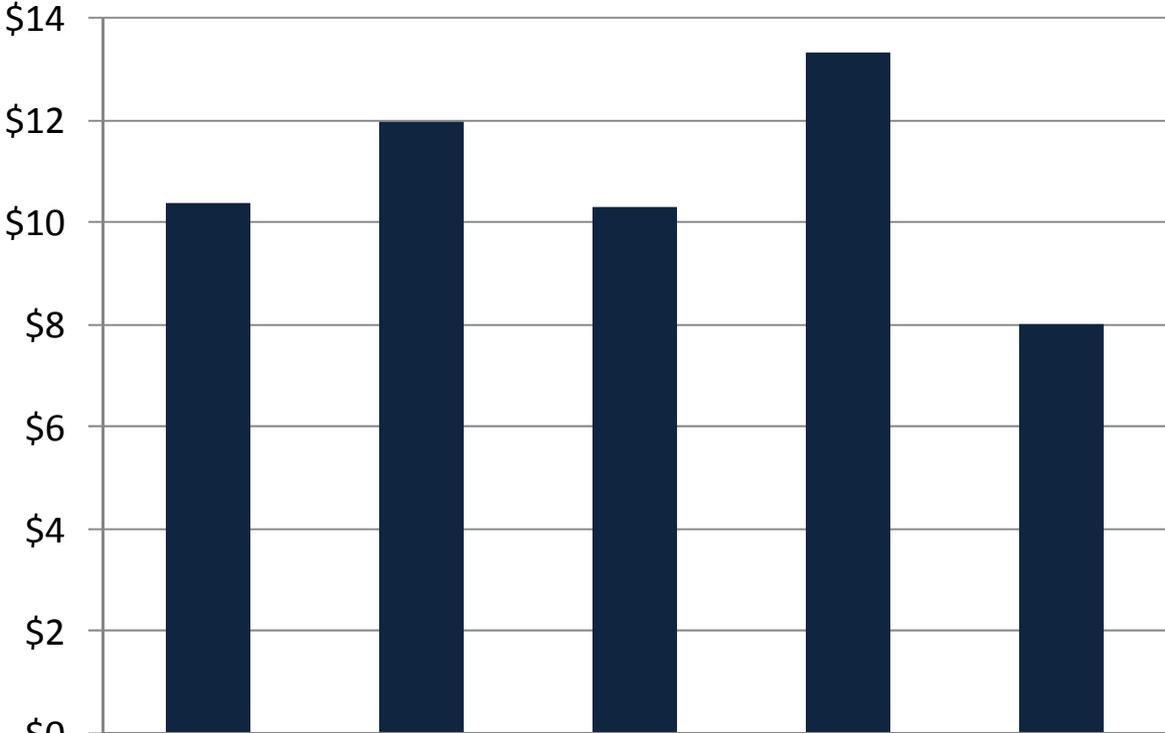
# TCC Total Assets

*In millions*



# TCC Net Income

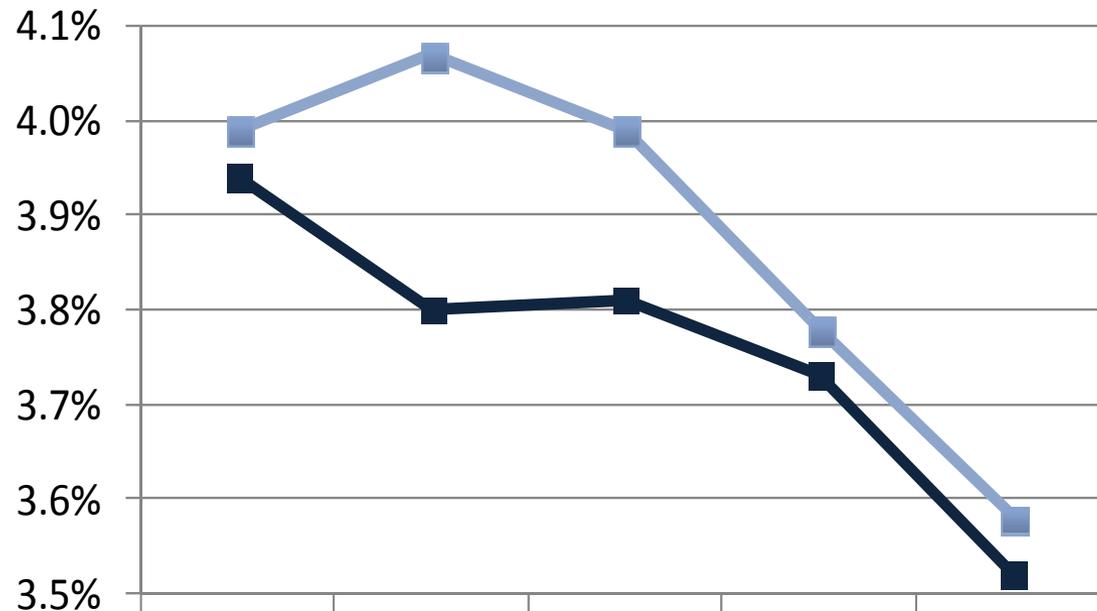
*In millions*



■ TCC Net Income	2004	2005	2006	2007	2008
	\$10.39	\$11.96	\$10.31	\$13.33	\$8.00

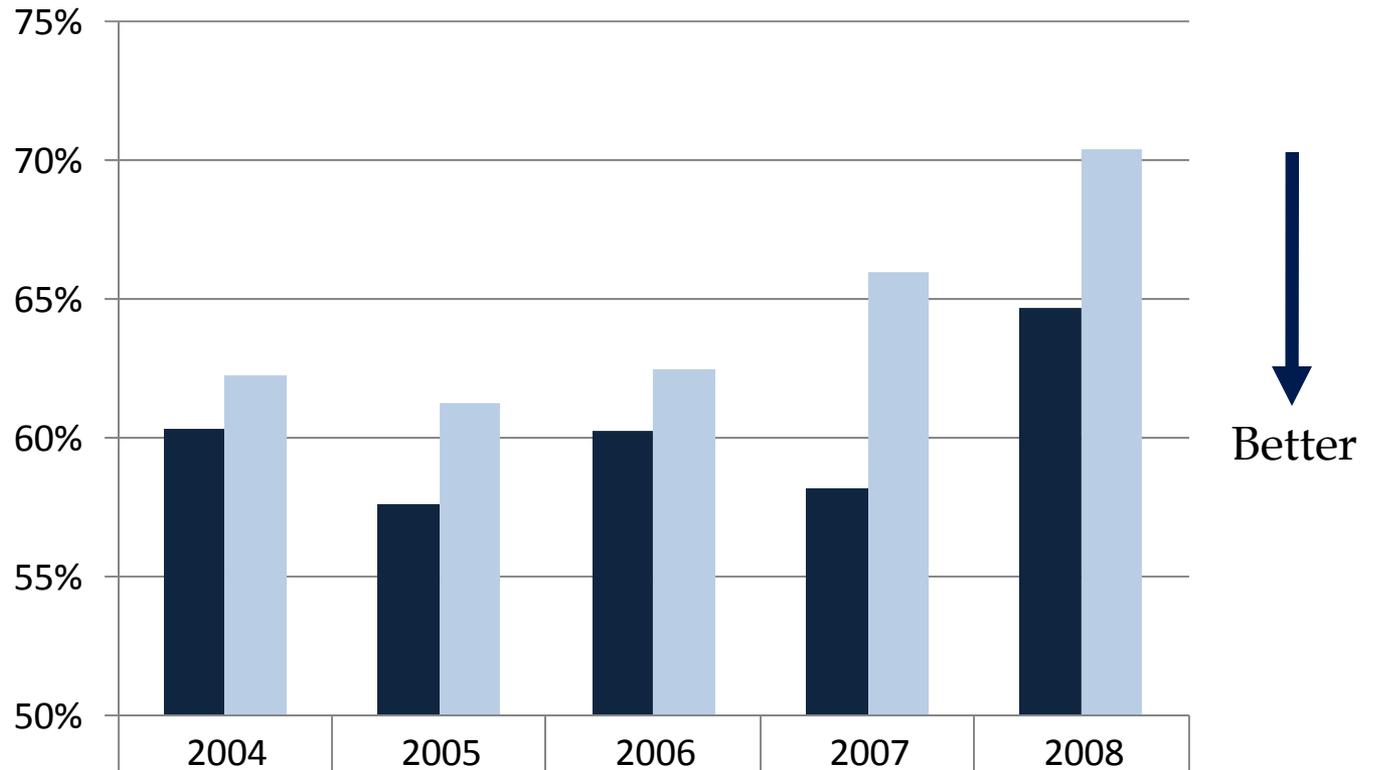
# Net Interest Margin

*On a fully tax-equivalent basis*



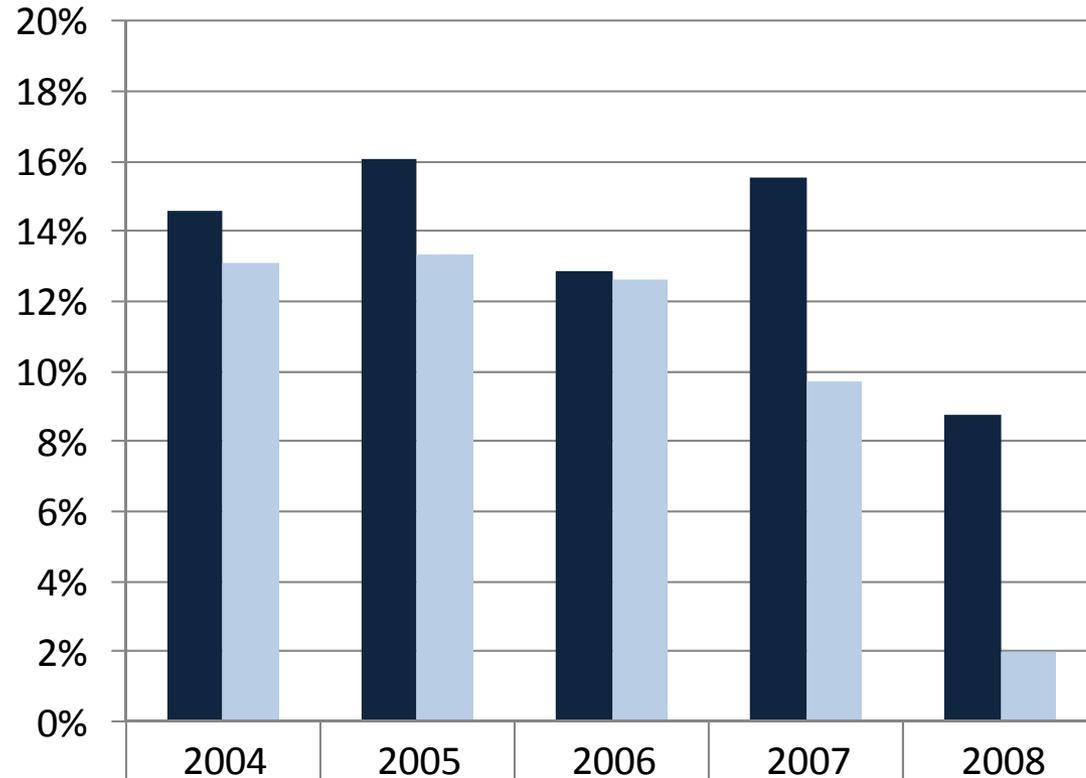
	2004	2005	2006	2007	2008
■ TCC	3.94%	3.80%	3.81%	3.73%	3.52%
■ Peer (BHC's \$1B to \$3B)	3.99%	4.07%	3.99%	3.78%	3.58%

# Efficiency



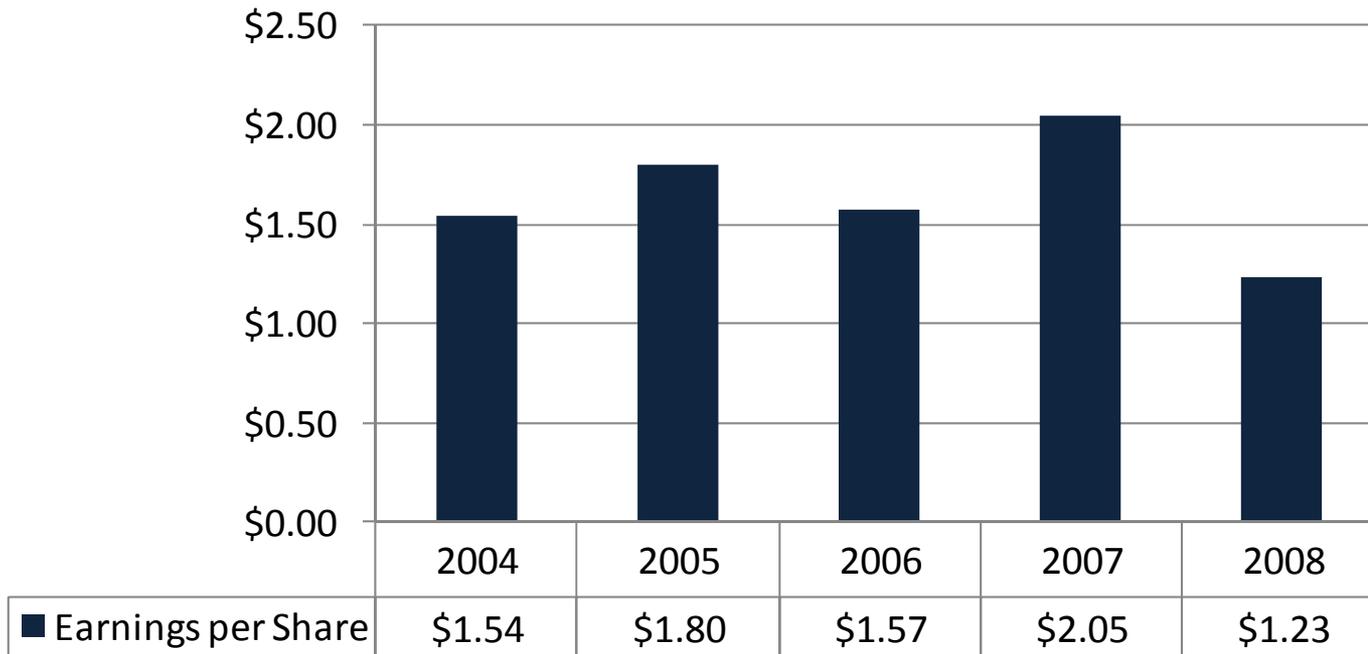
■ TCC	60.31%	57.59%	60.23%	58.16%	64.69%
■ Peer (BHC's \$1B to \$3B)	62.28%	61.27%	62.46%	65.94%	70.38%

# Return on Average Equity

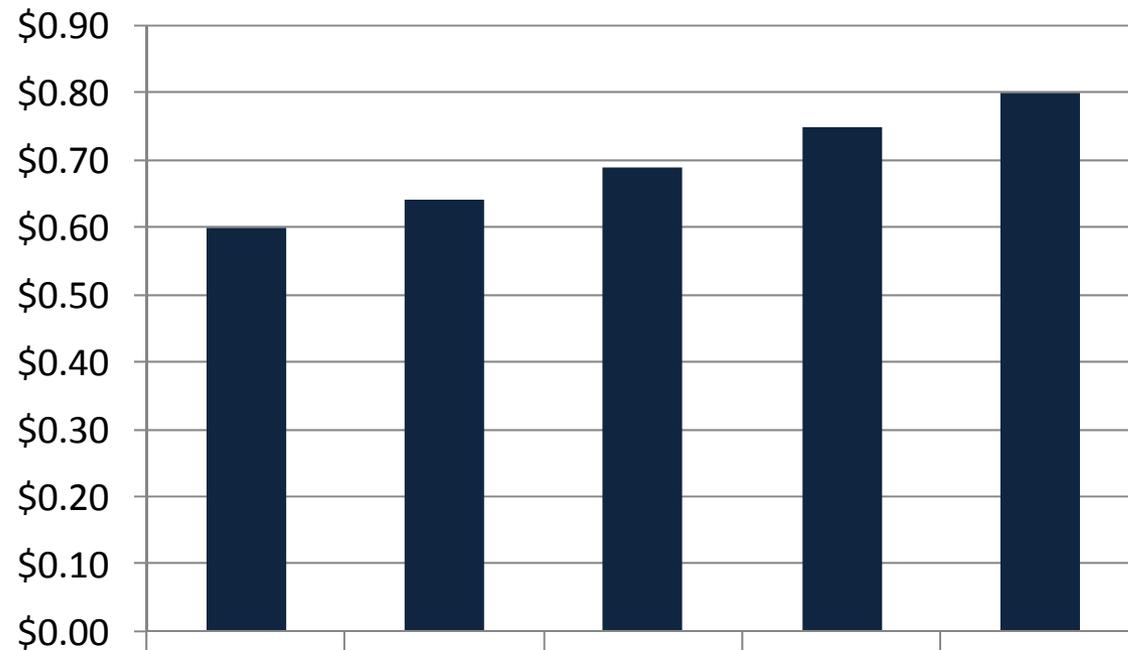


■ TCC	14.61%	16.05%	12.86%	15.56%	8.76%
■ Peer (BHC's \$1B to \$3B)	13.11%	13.33%	12.61%	9.72%	1.99%

# TCC Earnings Per Share



# TCC Common Dividends Declared Per Share

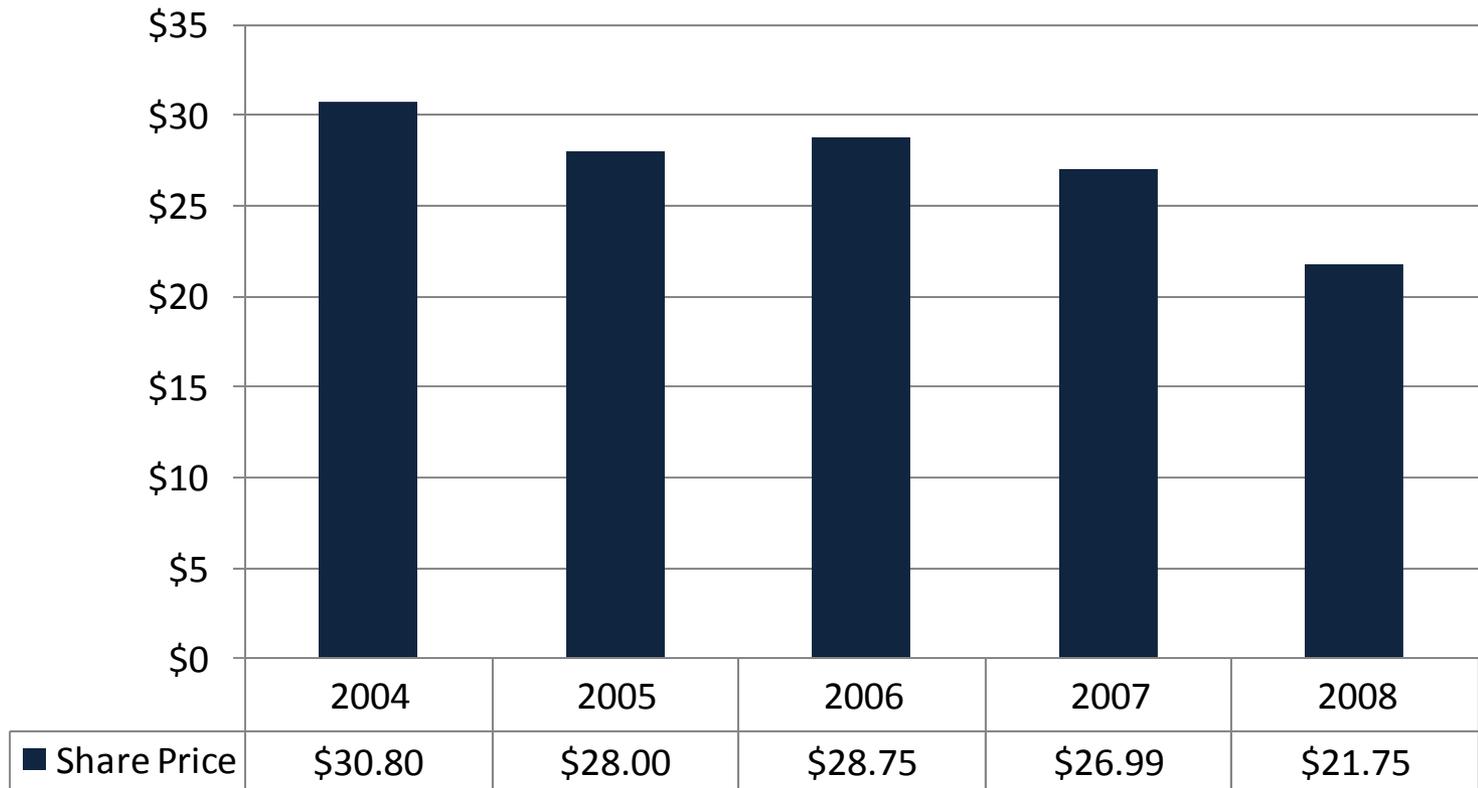


■ Common dividends declared per share

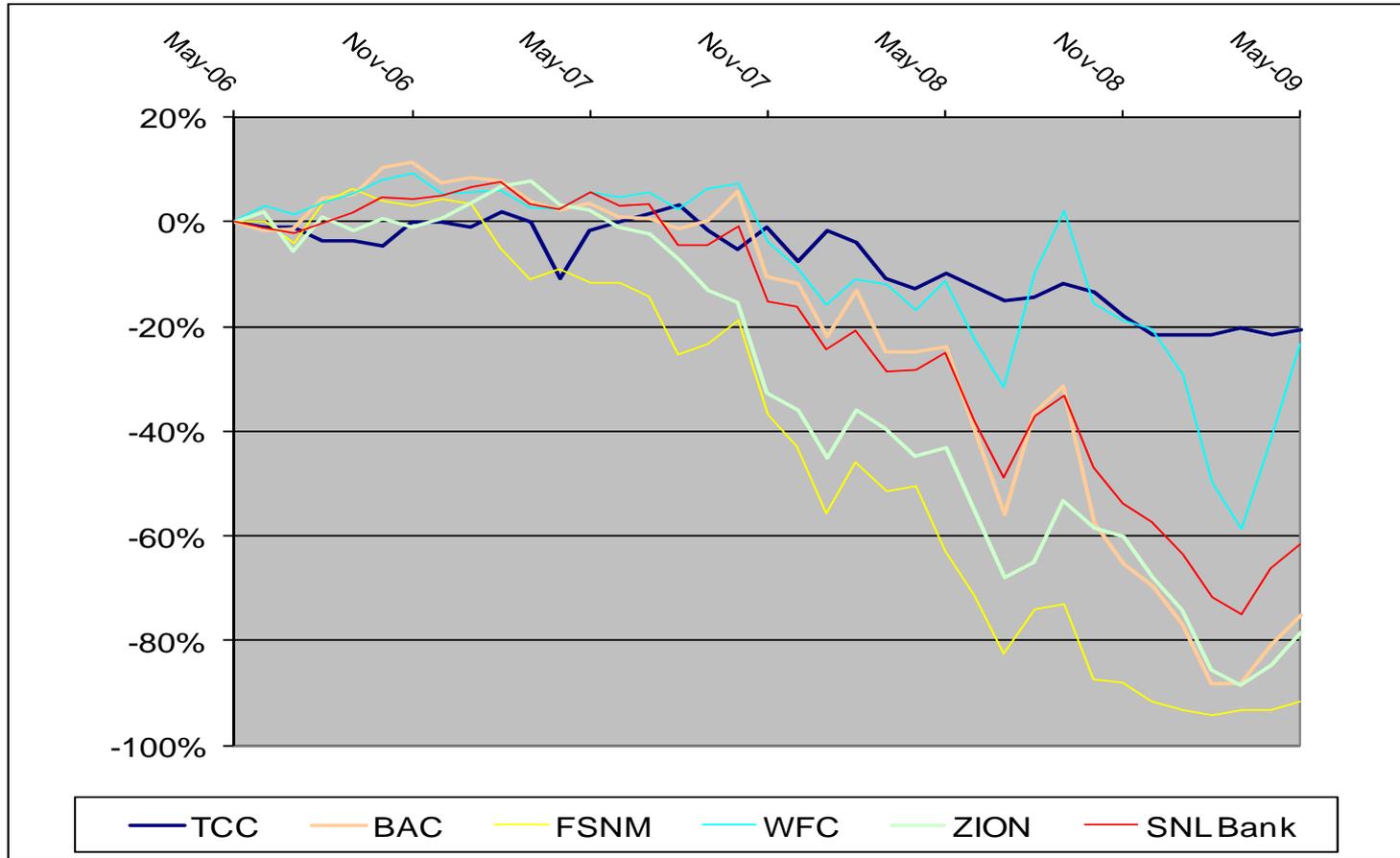
2004	2005	2006	2007	2008
\$0.60	\$0.64	\$0.69	\$0.75	\$0.80

# TCC Share Price

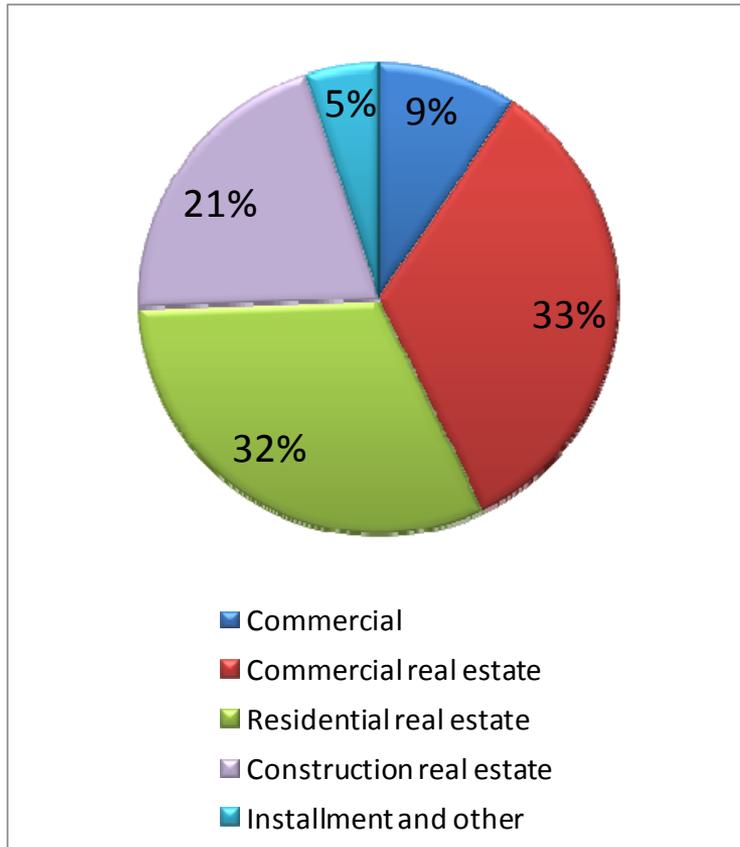
*As of December 31<sup>st</sup> each year*



# Three Year Stock Price Performance

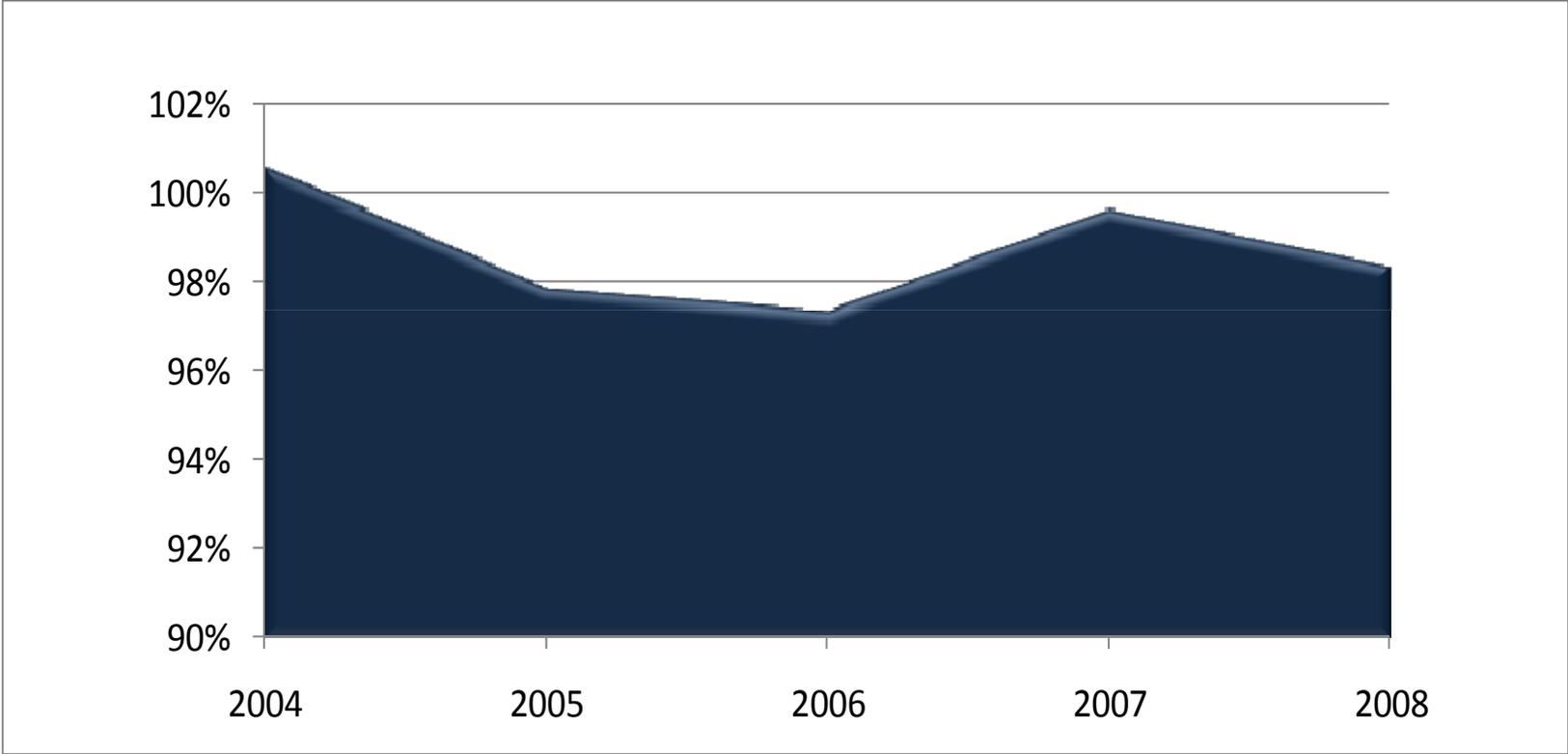


# 2008 Loan Mix



Loan Type	2008 Loan Percentages	Amounts (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%



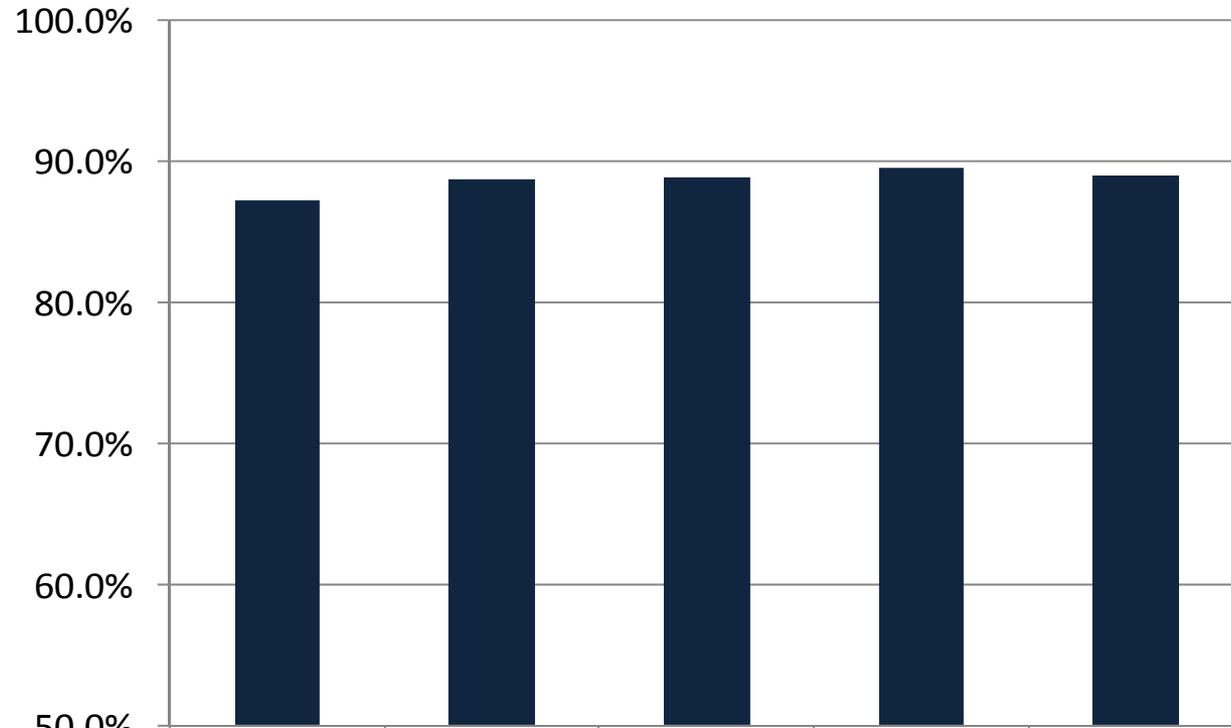
# 2009 Initiatives

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



# LANB Market Share – Los Alamos

*As of June 30 of each year*

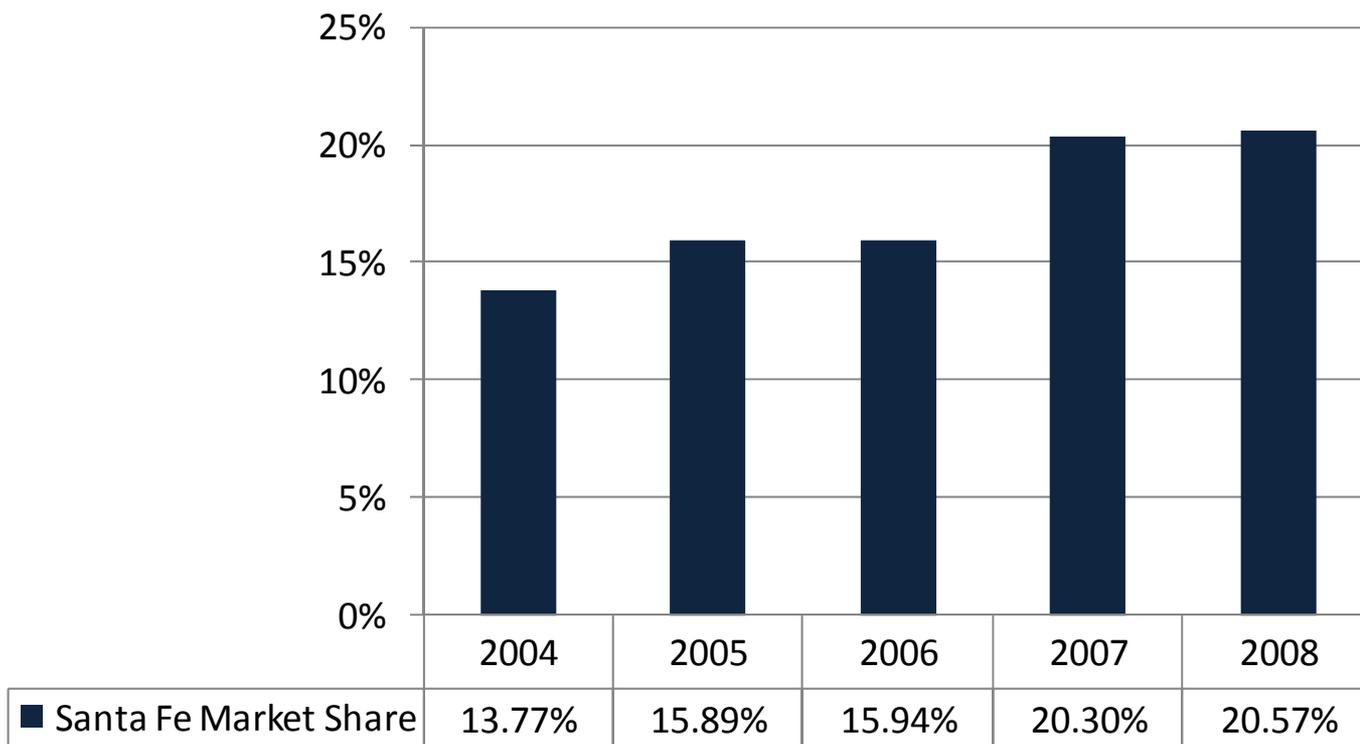


■ Los Alamos Market Share	2004	2005	2006	2007	2008
	87.20%	88.70%	88.83%	89.58%	89.01%

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*

<b>Market</b>	<b>LANB Deposits (in millions)</b>	<b>Total Deposits (in millions)</b>	<b>Market Share</b>	<b>Rank in Market</b>
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



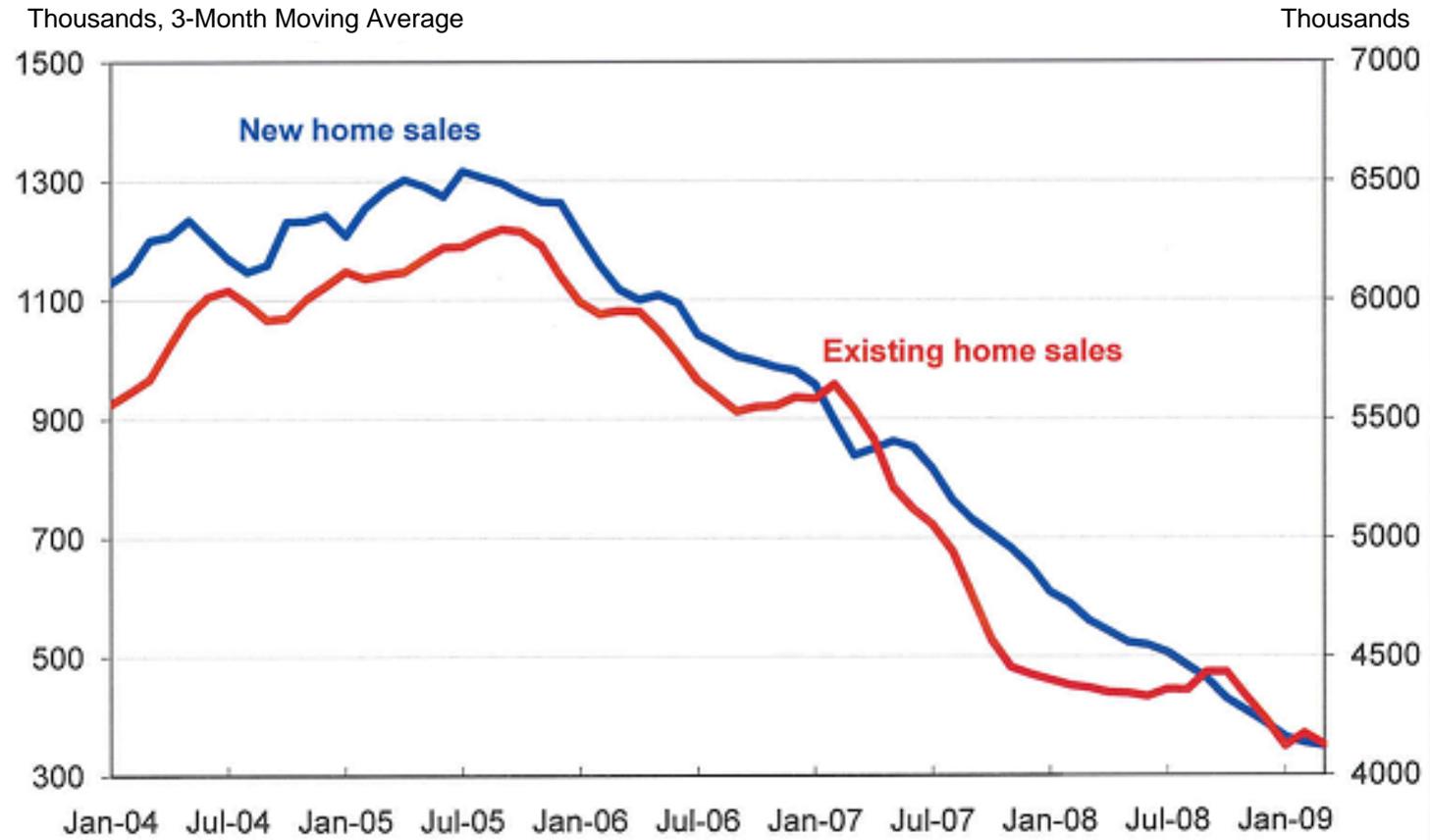
# National Economic Outlook

- 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

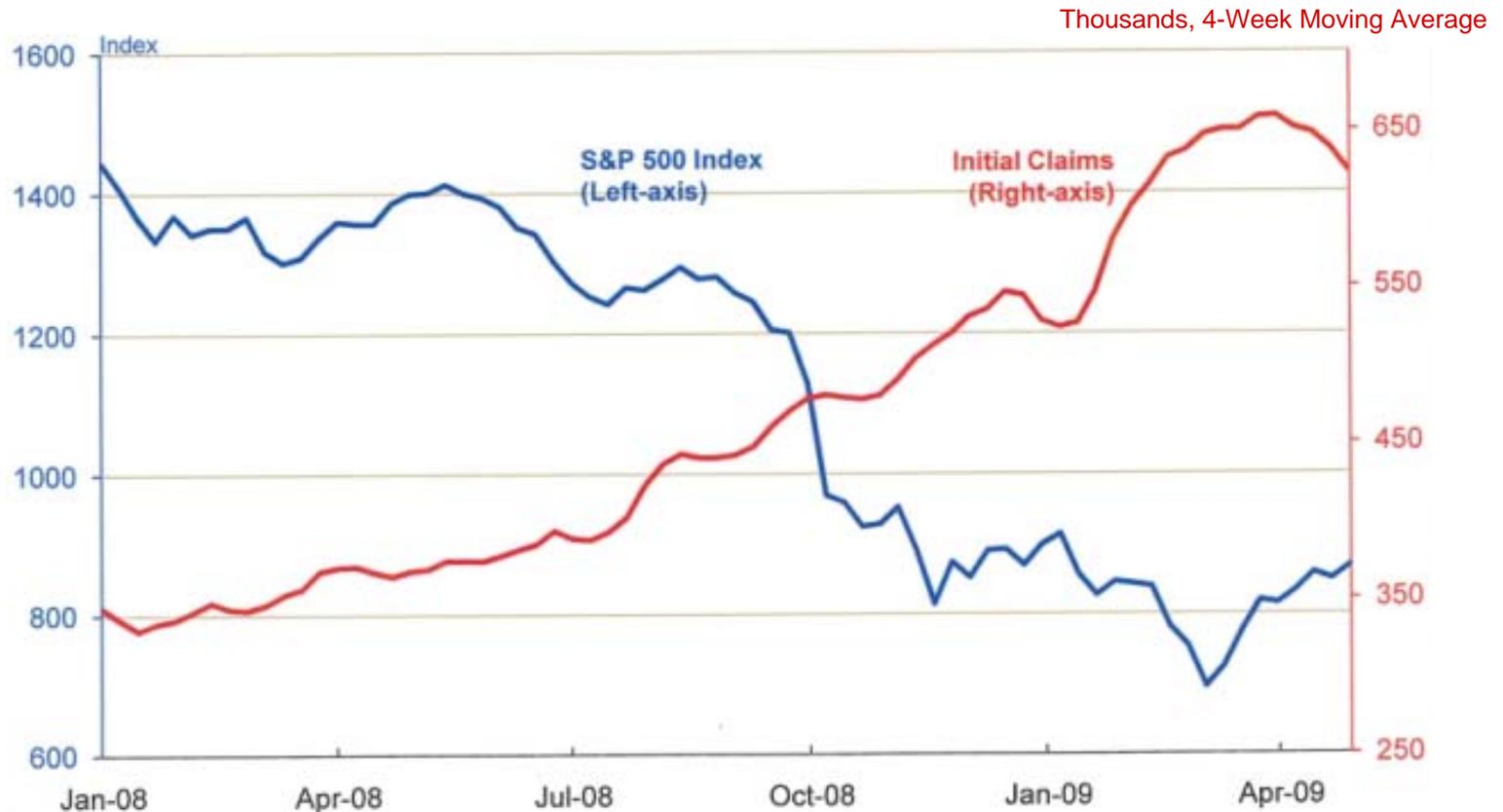
Home Sales Appear to be Stabilizing  
New and Existing Home Sales



Source: Federal Reserve Bank of Kansas City

# National Economic Outlook

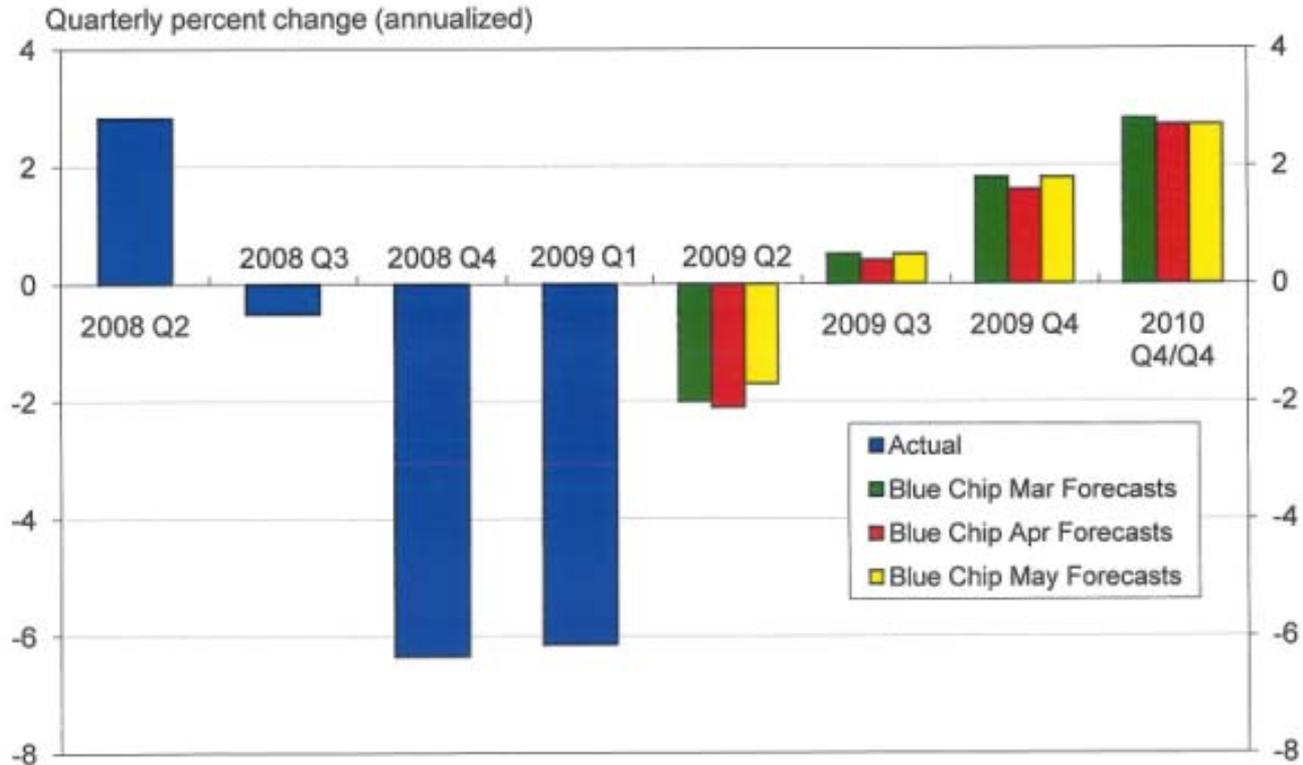
There are Increasing Signs of Possible Recovery  
S&P 500 Index and Initial Unemployment Claims



Source: Federal Reserve Bank of Kansas City

# National Economic Outlook

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

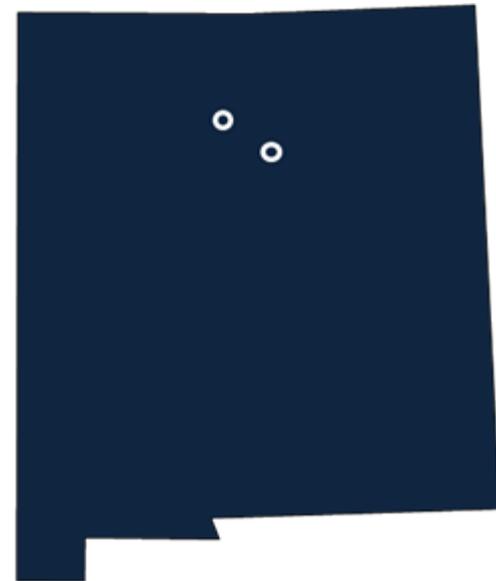


Source: Federal Reserve Bank of Kansas City



# NM Economic Outlook

- New Mexico
- Los Alamos
- Santa Fe



# TCC Total Assets

Q1 2008 compared to Q1 2009

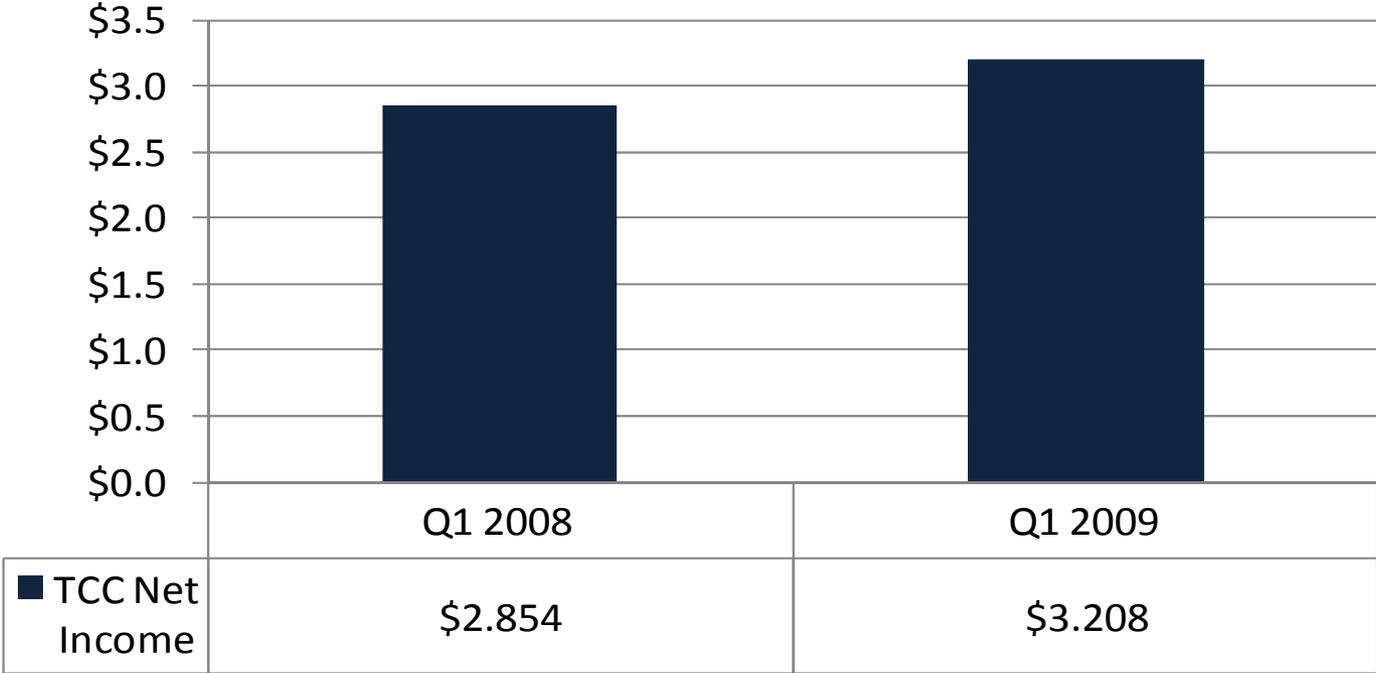
*In millions*



# TCC Net Income

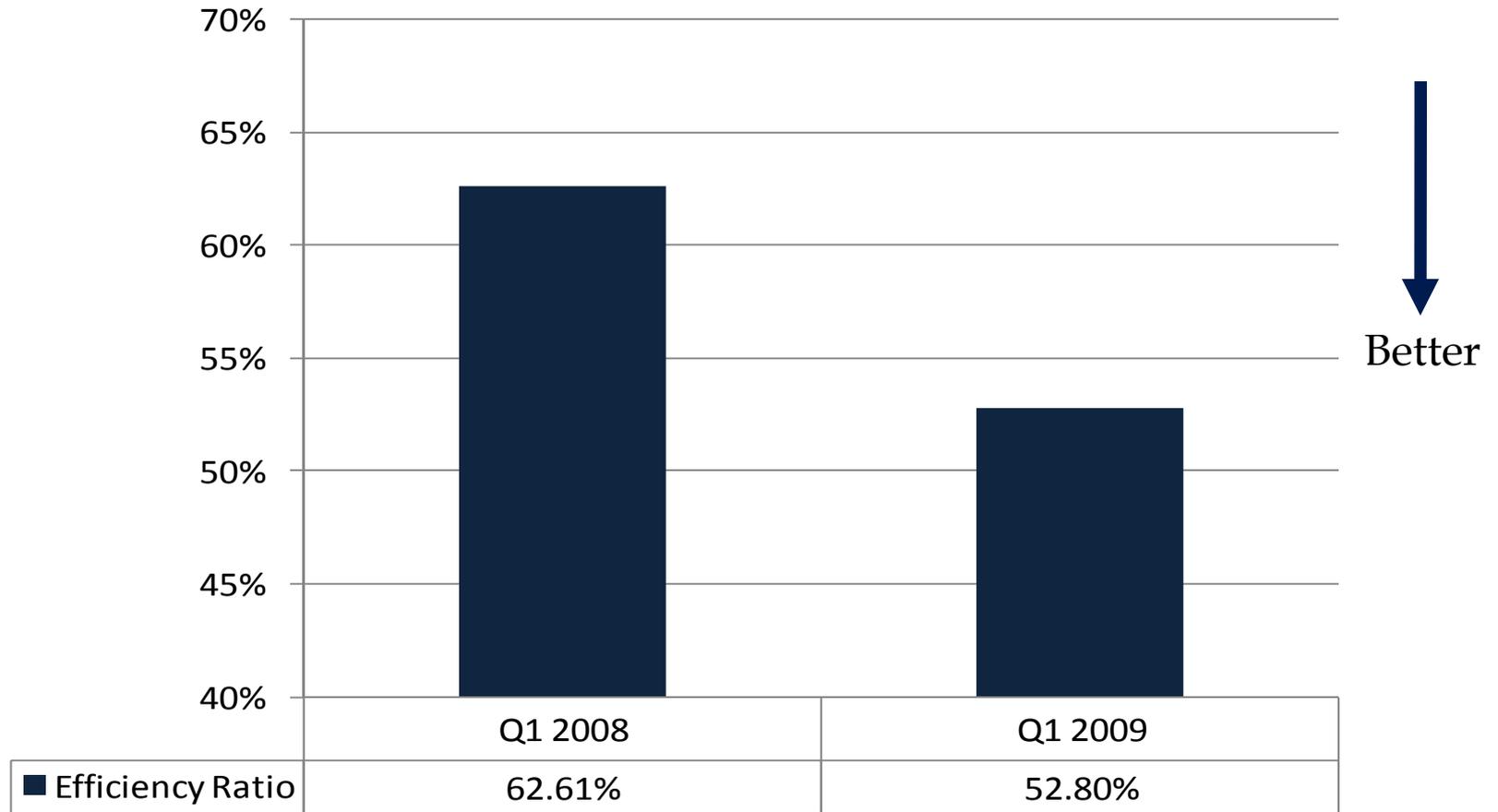
Q1 2008 compared to Q1 2009

*In millions*



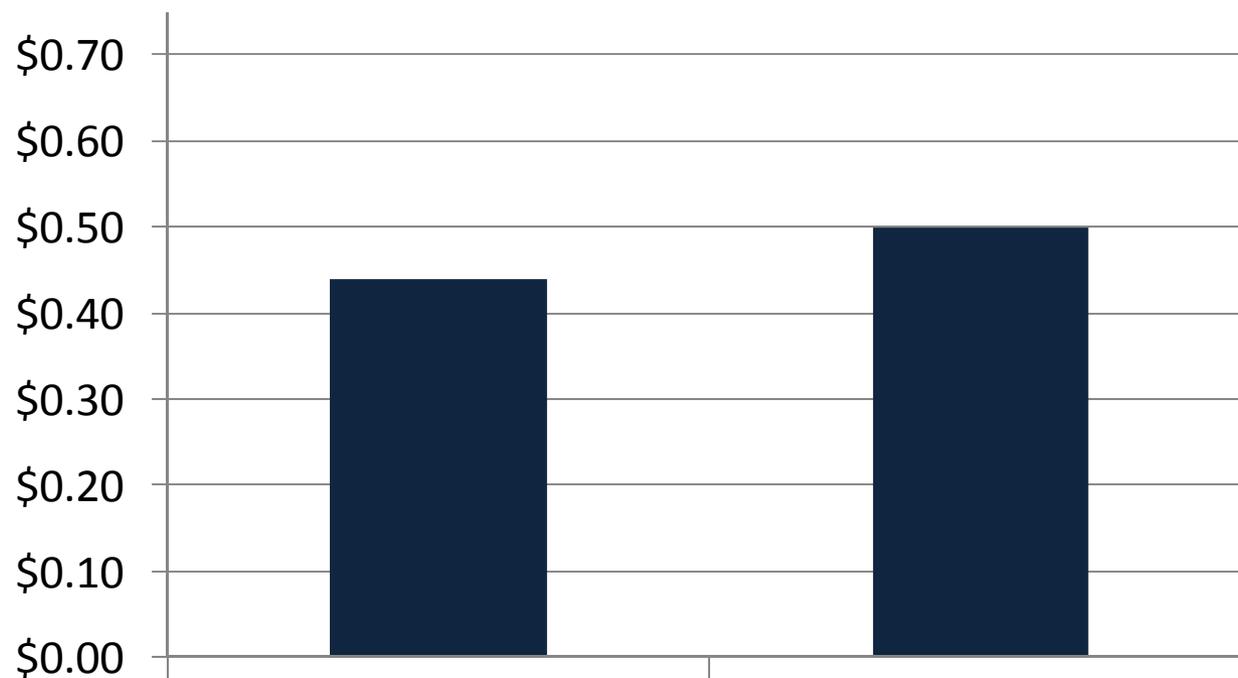
# Efficiency

Q1 2008 compared to Q1 2009



# TCC Earnings Per Share

Q1 2008 compared to Q1 2009



■ Earnings per Share	Q1 2008	Q1 2009
	\$0.44	\$0.50



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# Questions & Answers

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