



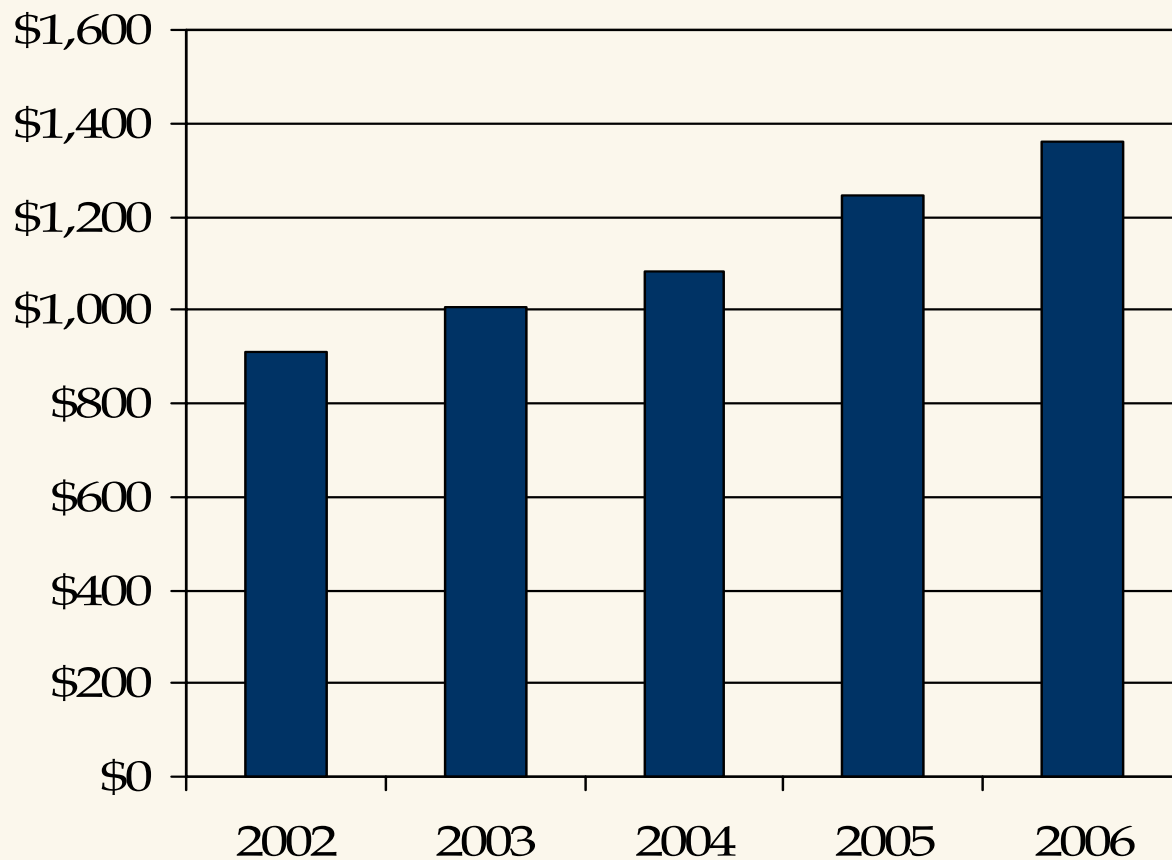
*the* EVOLUTION *of a better way*

| The 2007 TCC Annual Meeting

# Results

# TCC Total Assets

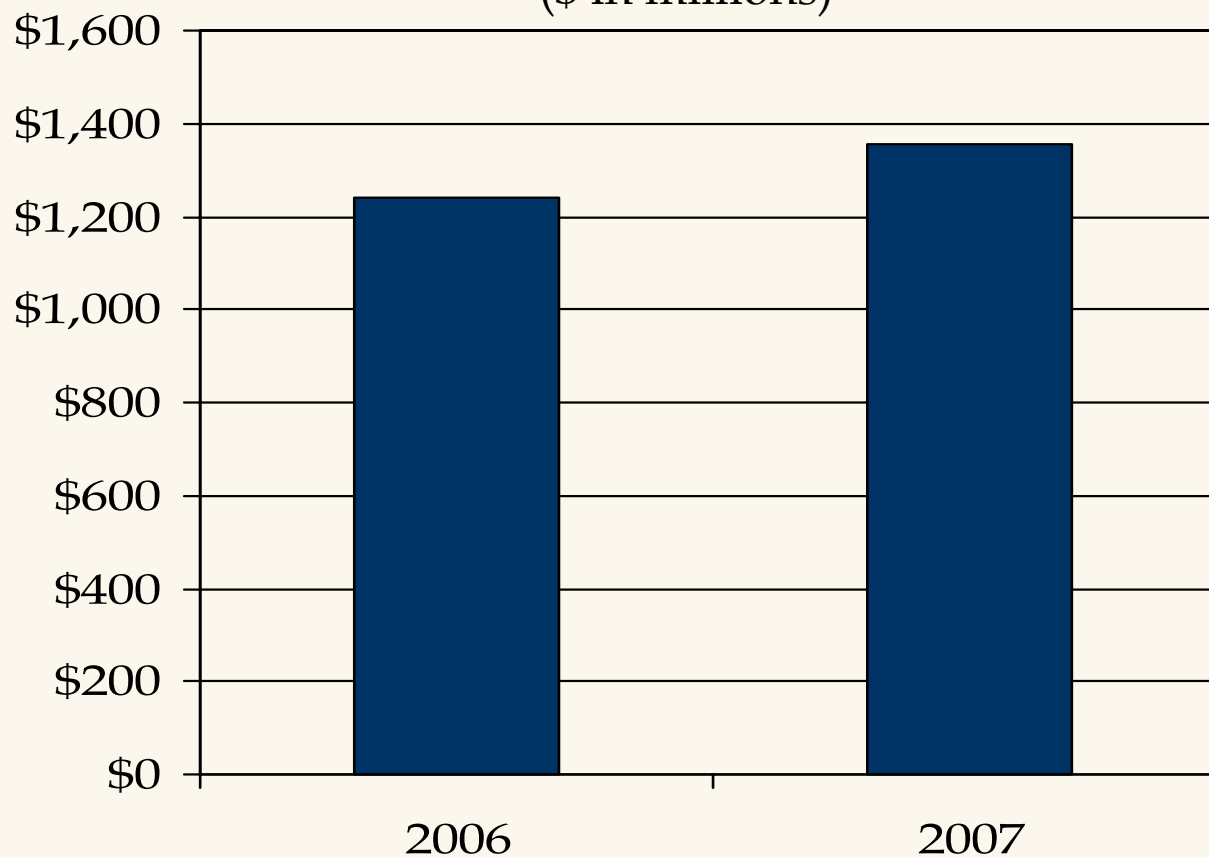
(\$ in millions)



# TCC Total Assets

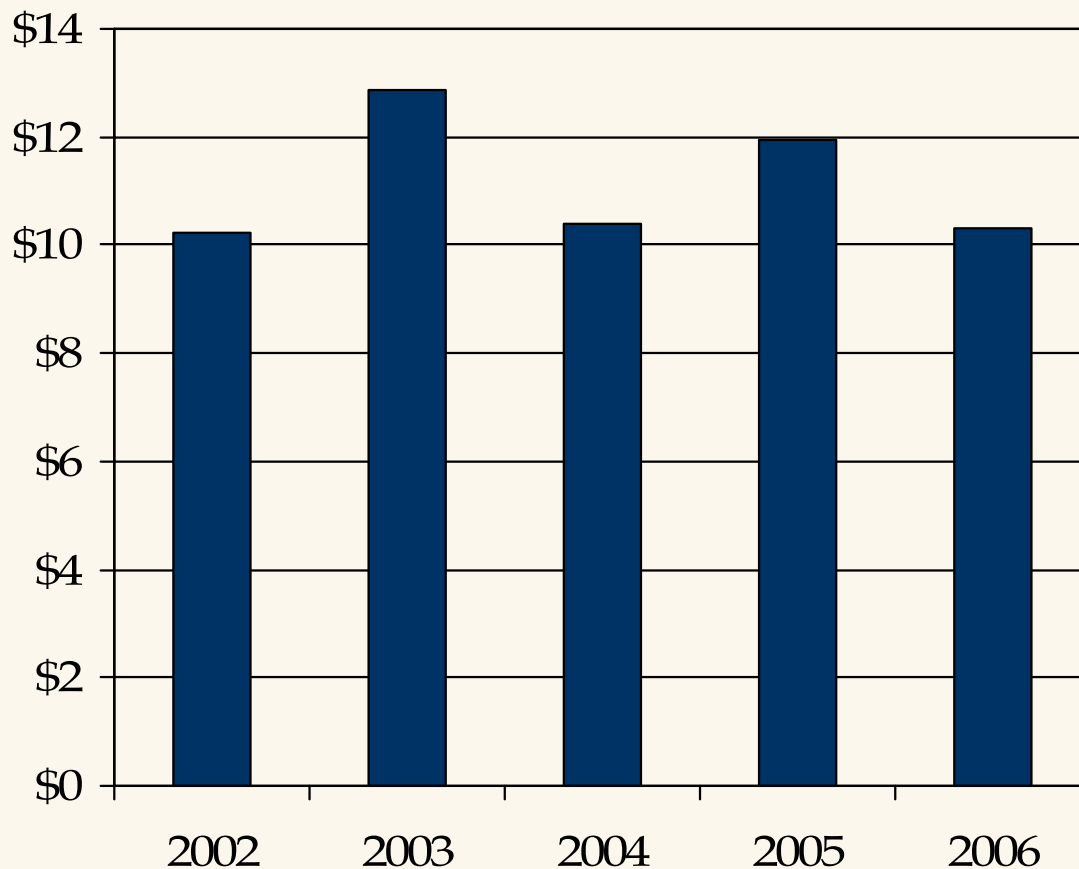
1<sup>st</sup> quarter 2006 vs. 2007

(\$ in millions)



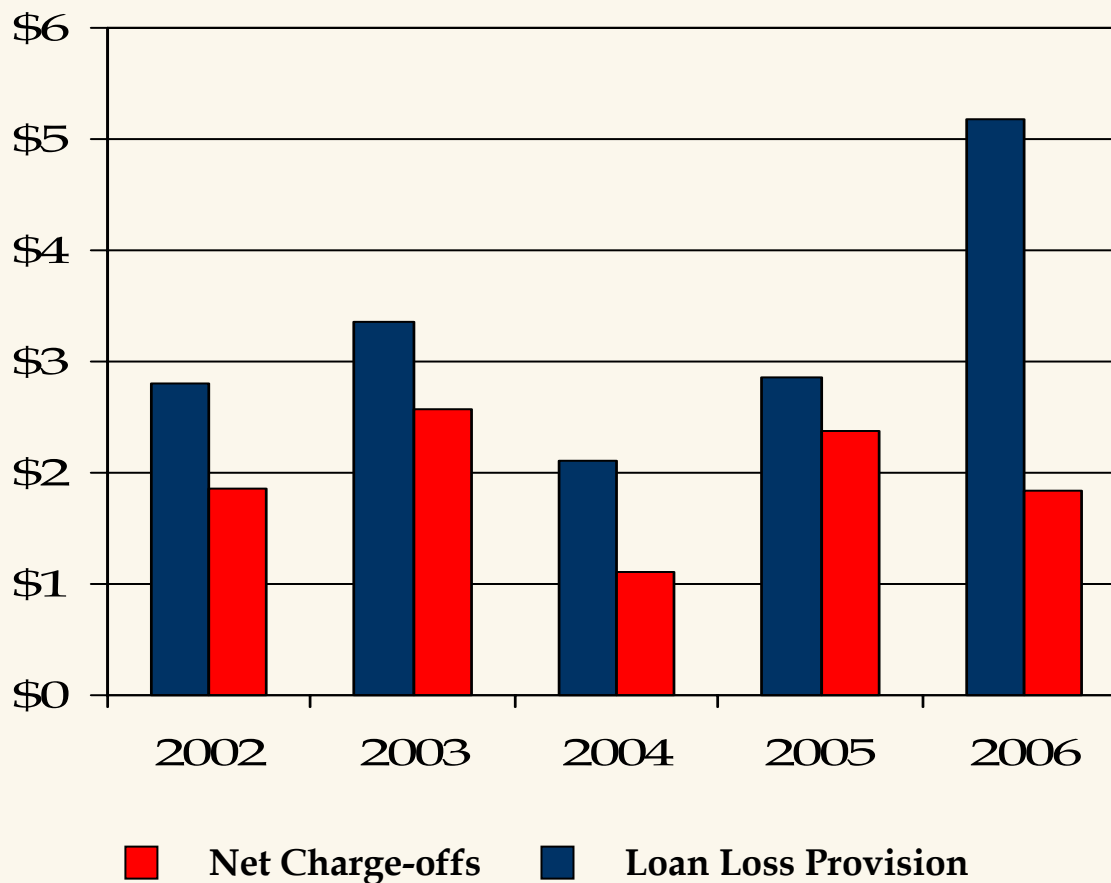
# TCC Net Income

(\$ in millions)



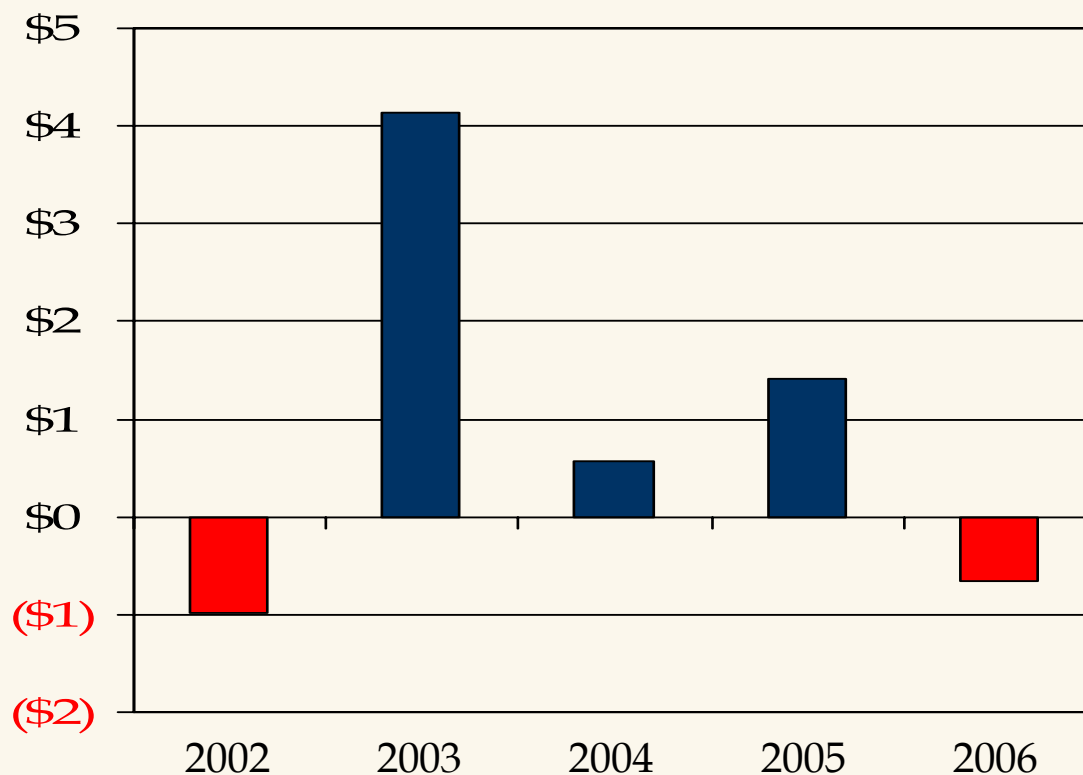
# Net Loan Charge-offs vs. Provision for Loan Losses

(\$ in millions)



# Net Mortgage Servicing Rights Income/ (Loss)

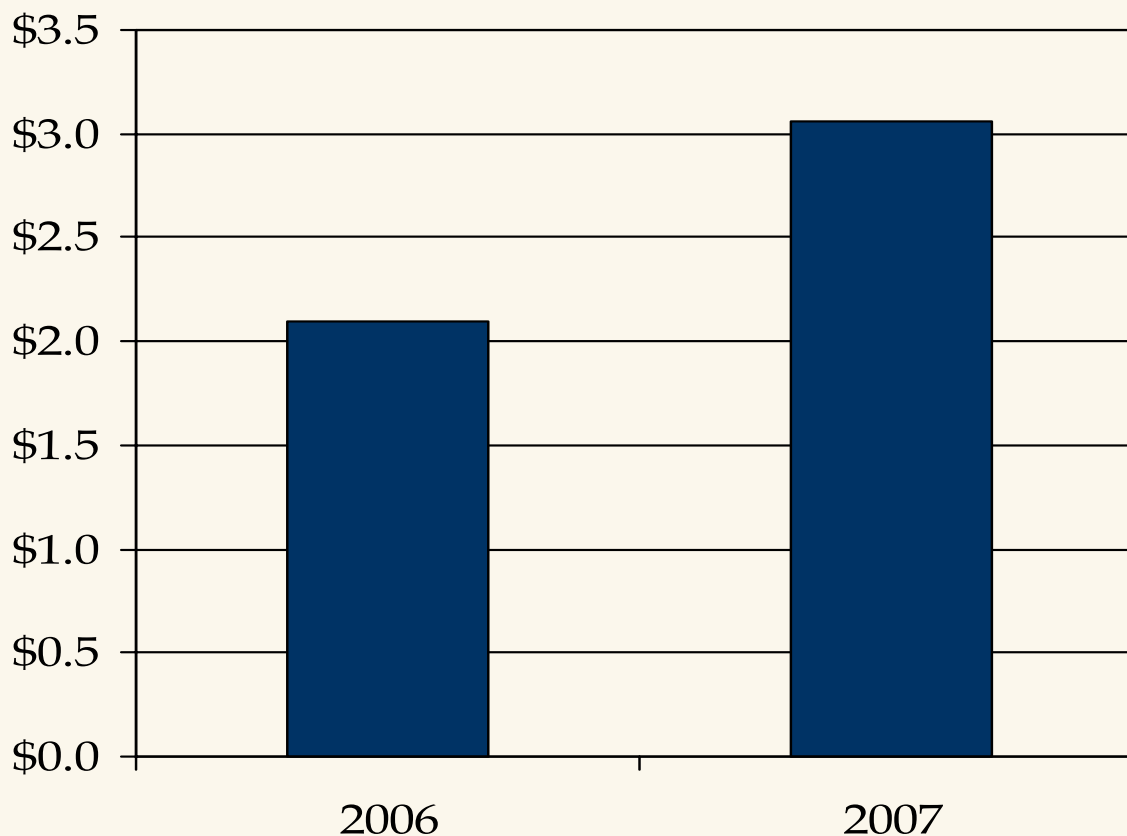
(\$ in millions)



# TCC Net Income

1<sup>st</sup> quarter 2006 vs. 2007

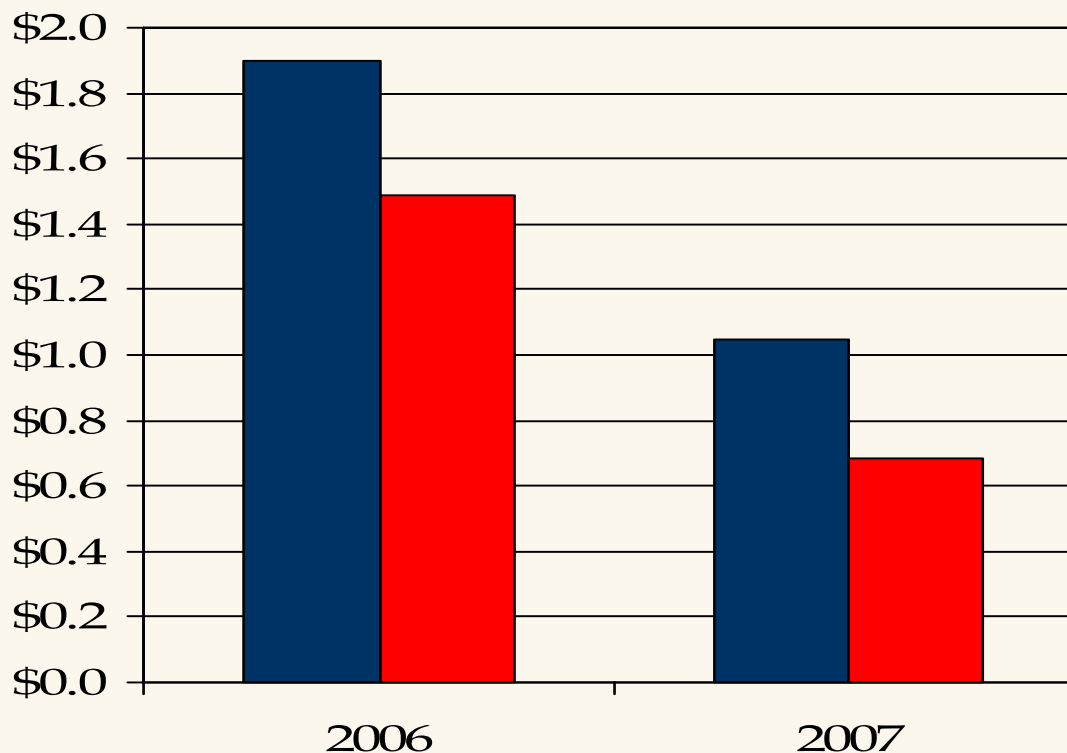
(\$ in millions)



# Net Loan Charge-offs vs. Provision for Loan Losses

1<sup>st</sup> quarter 2006 vs. 2007

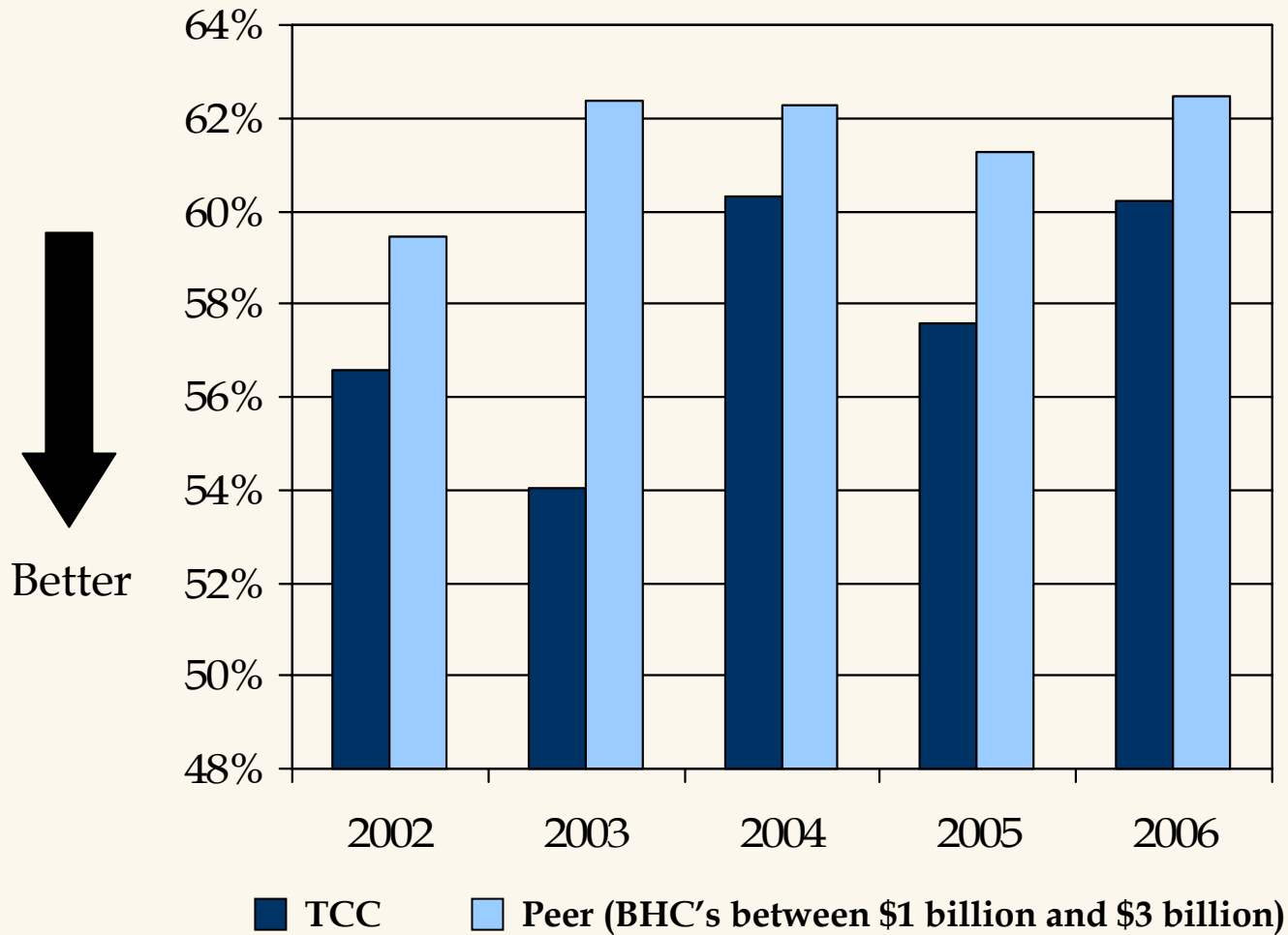
(\$ in millions)



■ Net Charge-offs

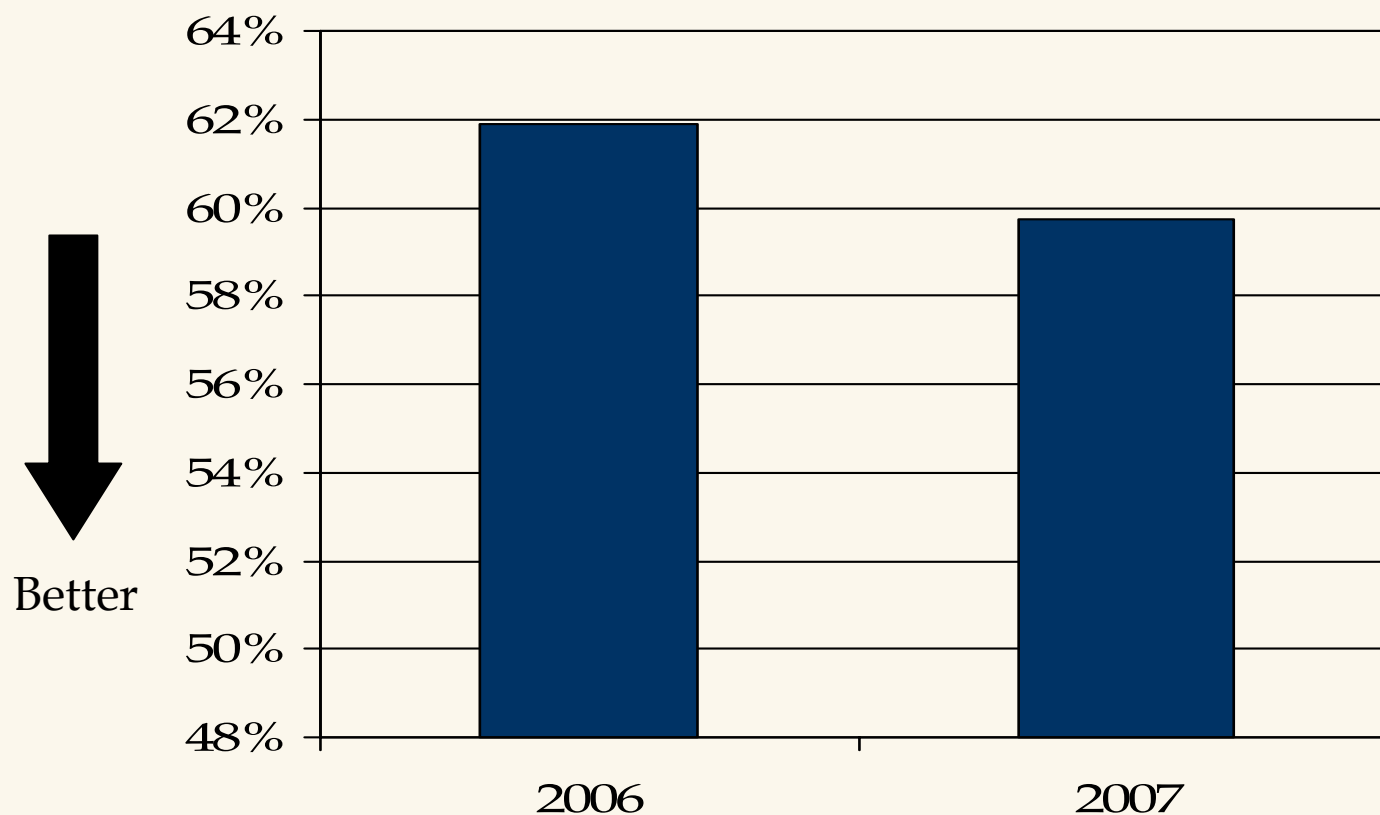
■ Loan Loss Provision

# TCC Efficiency Ratio

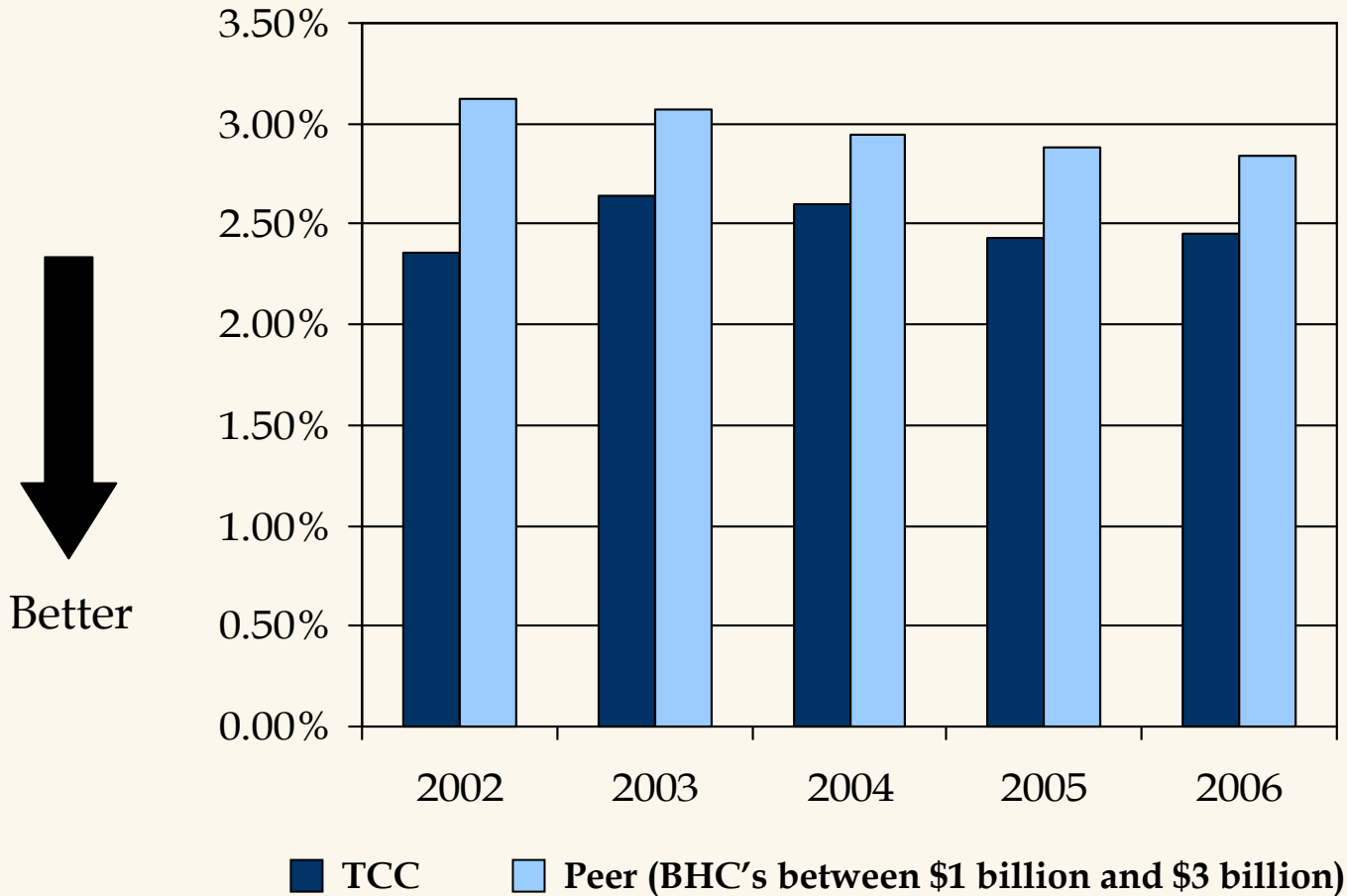


# TCC Efficiency Ratio

1<sup>st</sup> quarter 2006 vs. 2007

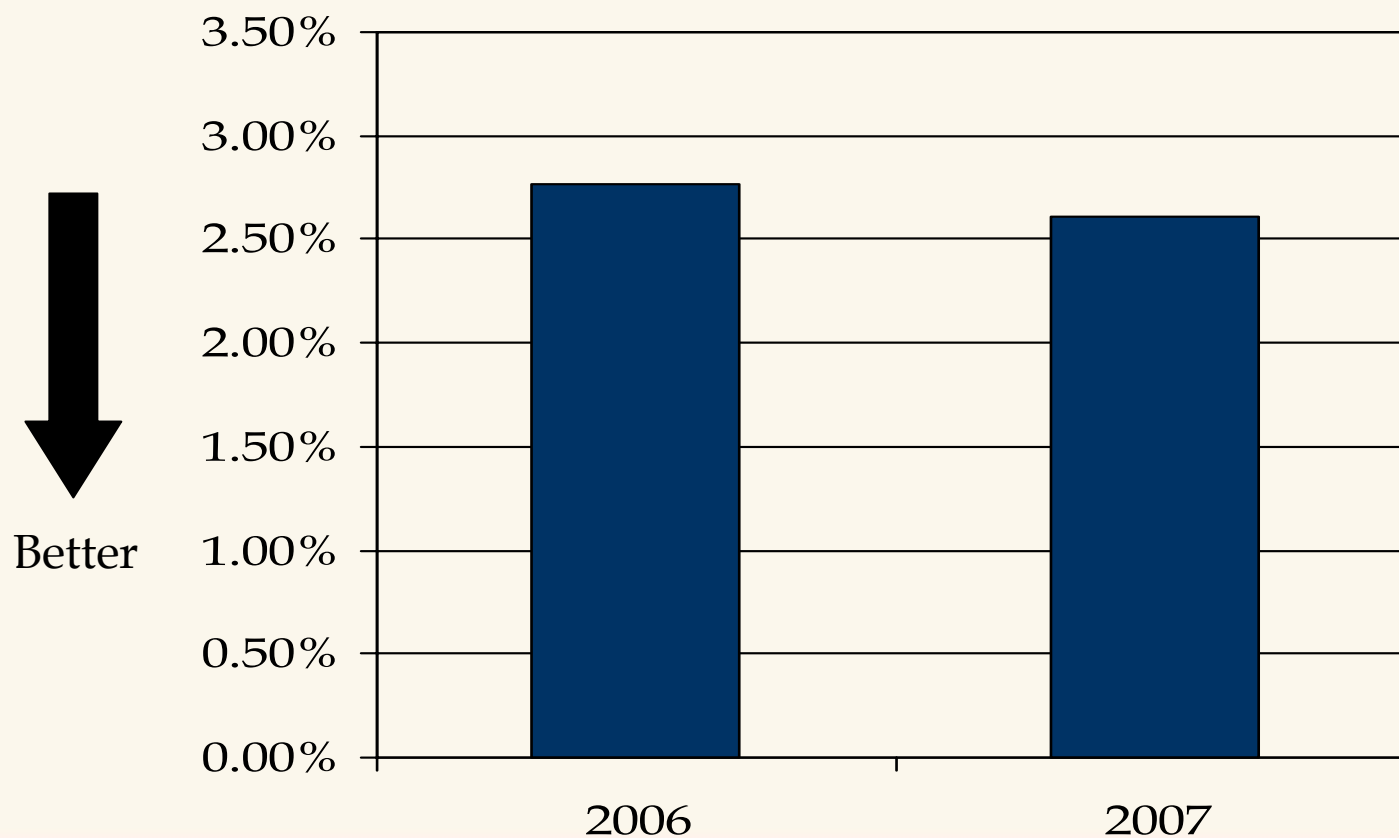


# TCC Overhead Expense (% of average assets)

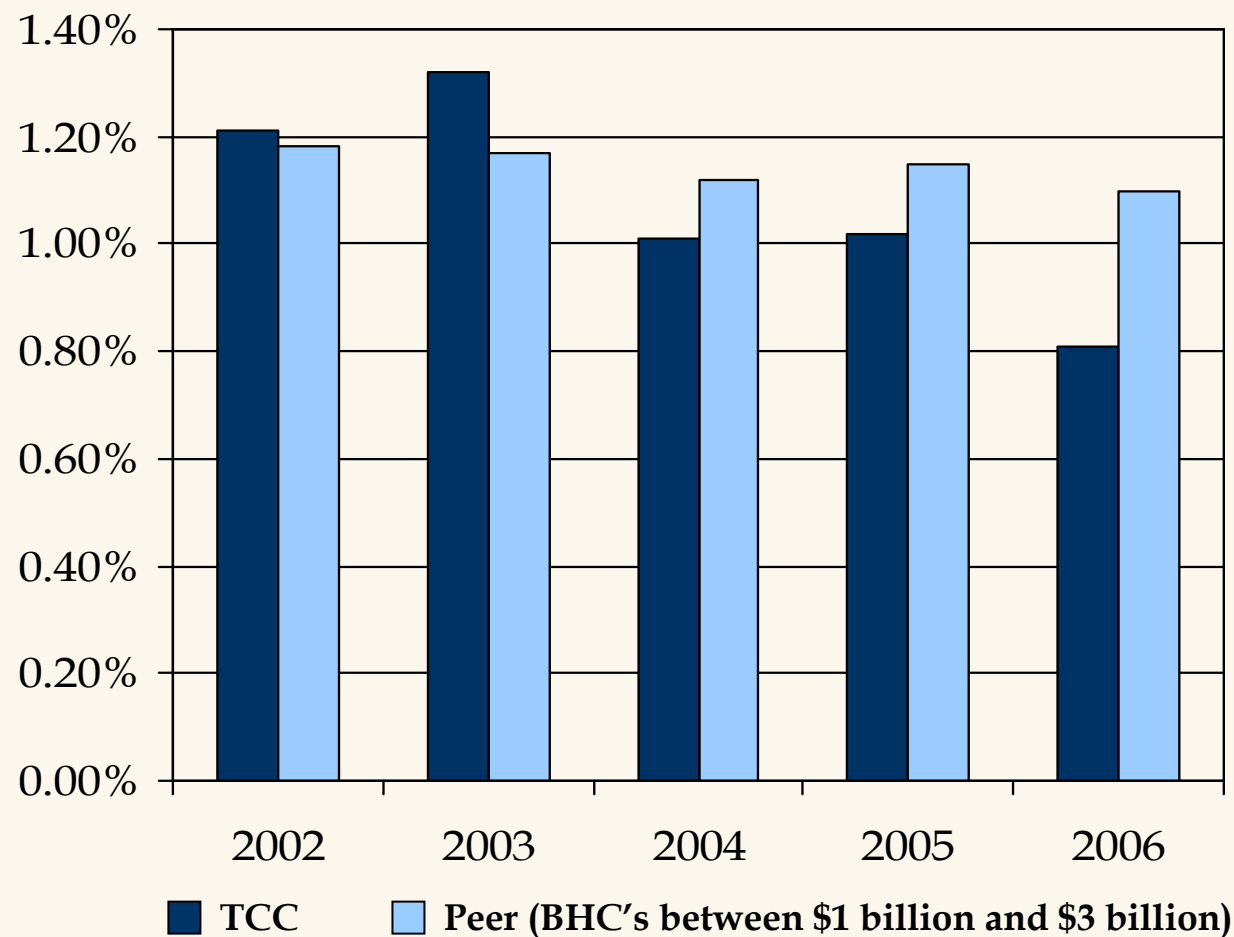


# TCC Overhead Expense

1<sup>st</sup> quarter 2006 vs. 2007  
(% of average assets)

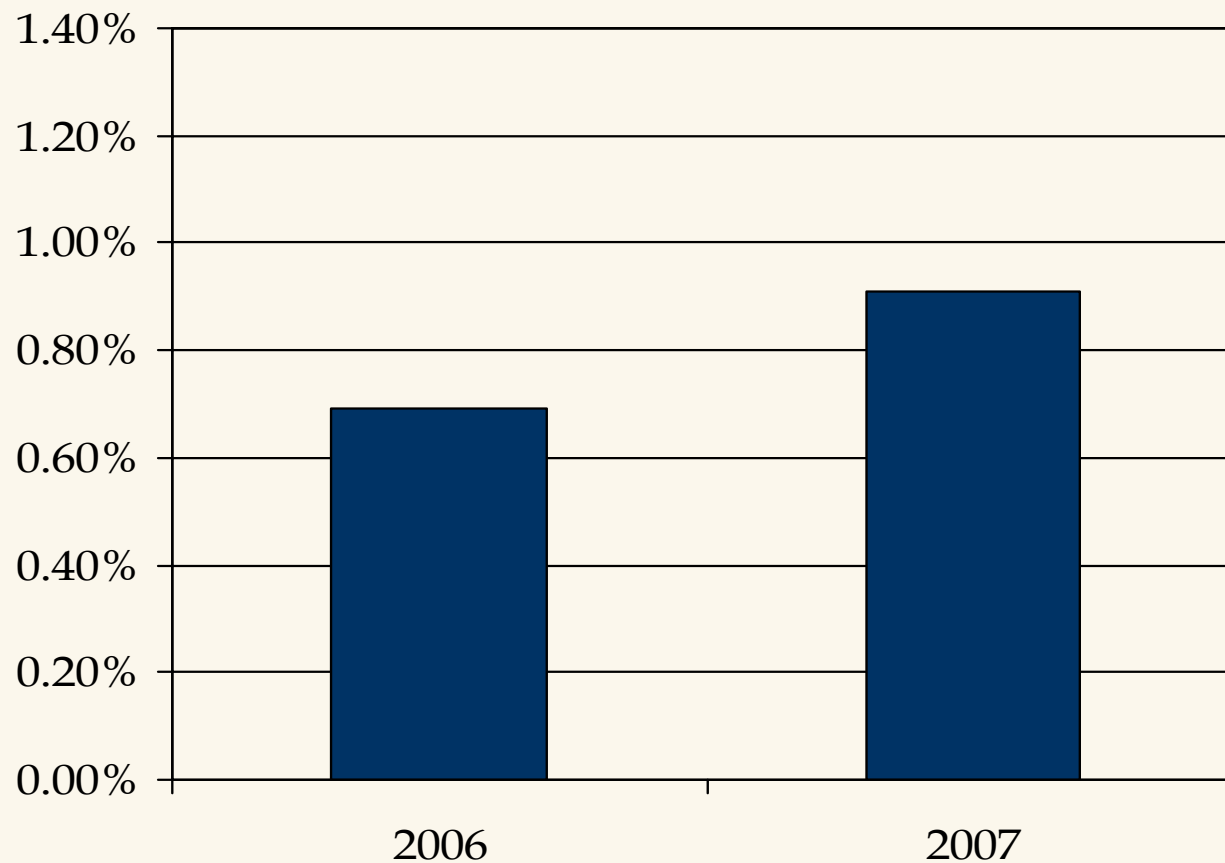


# TCC Return on Average Assets

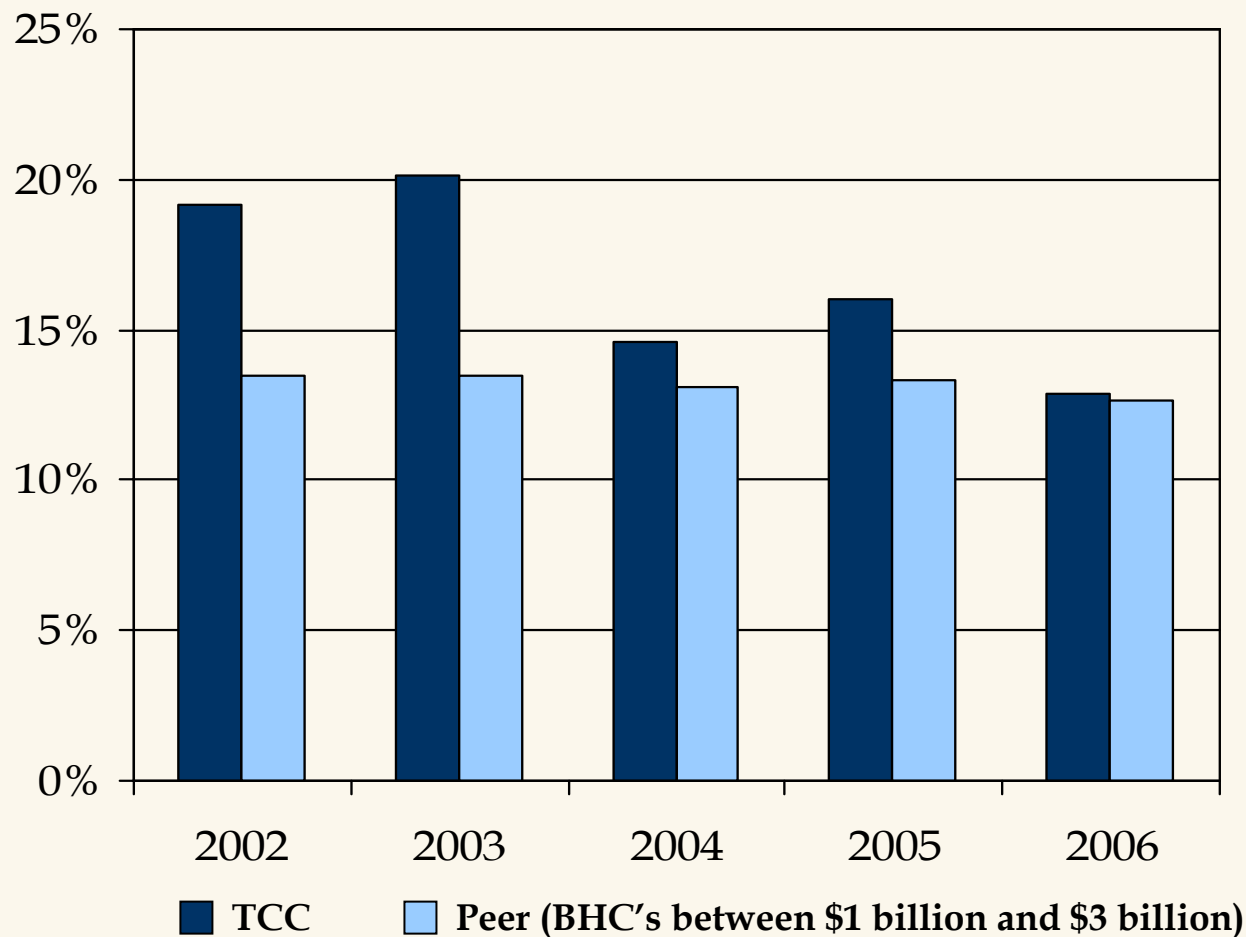


# TCC Return on Average Assets

## 1<sup>st</sup> quarter 2006 vs. 2007

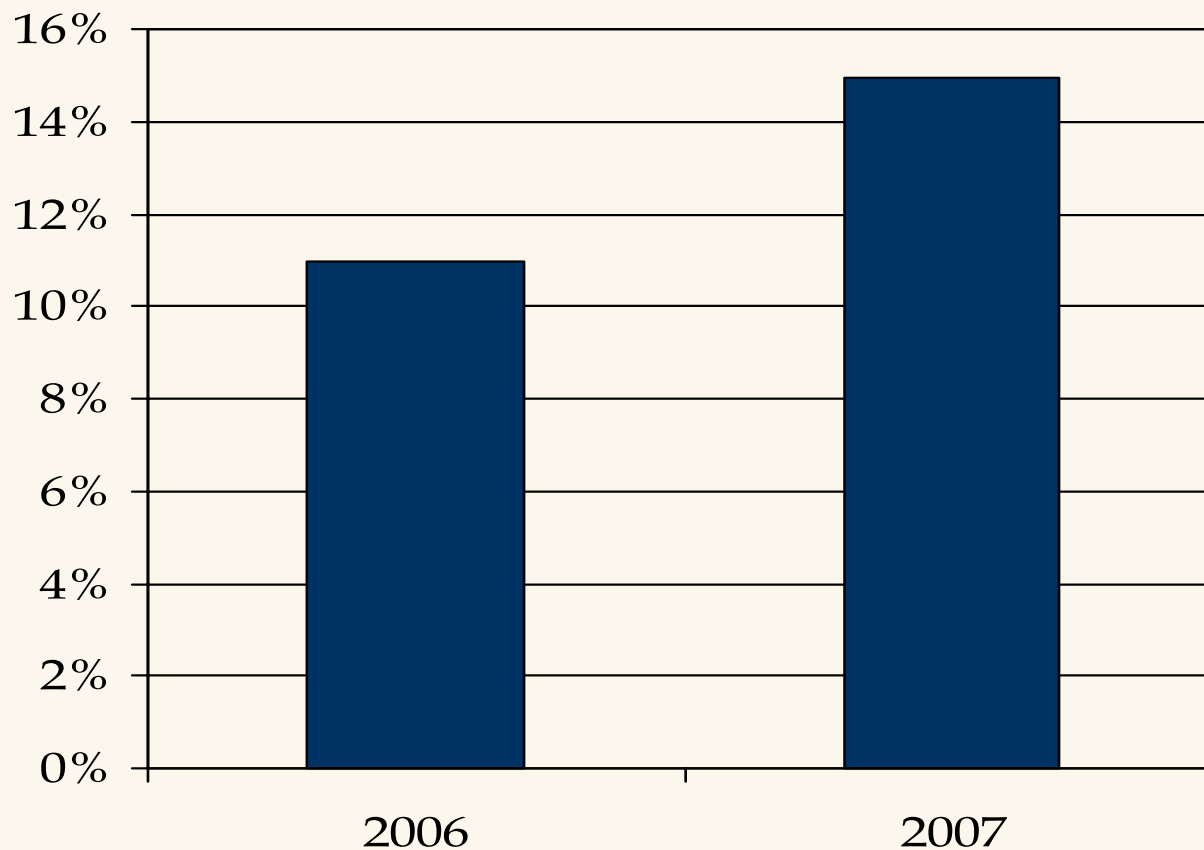


# TCC Return Average on Equity



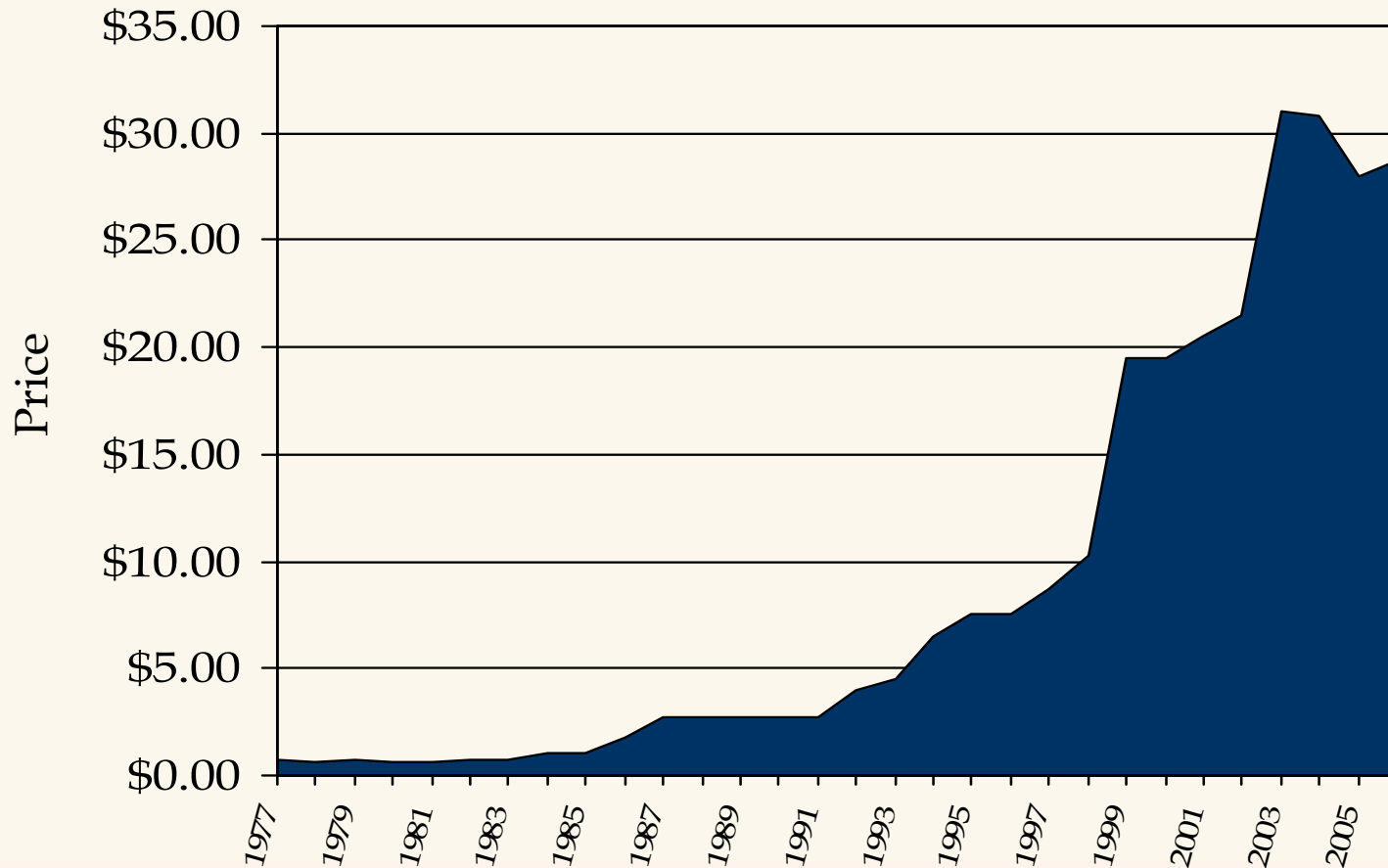
# TCC Return on Equity

1<sup>st</sup> quarter 2006 vs. 2007



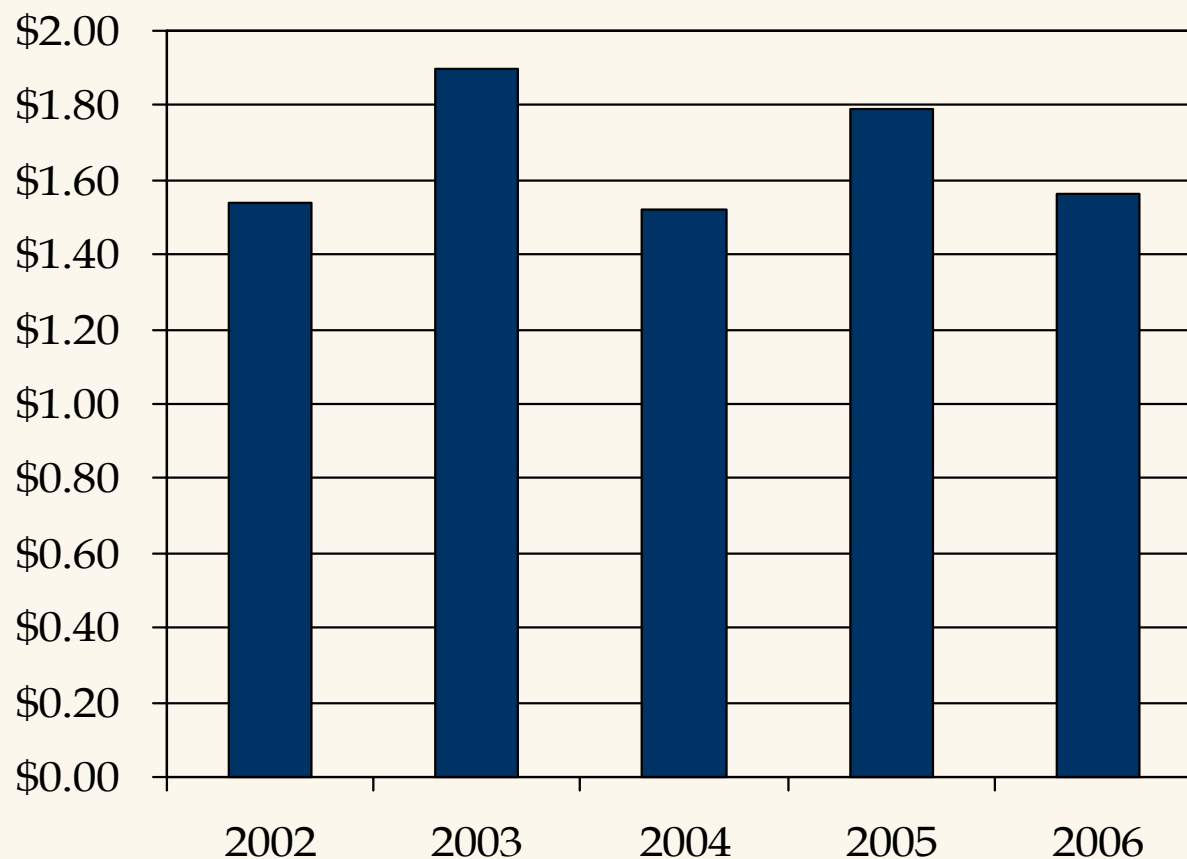
# TCC Stock Price Since 1977

(Adjusted Retroactively for Stock Splits)



# TCC Earnings Per Share

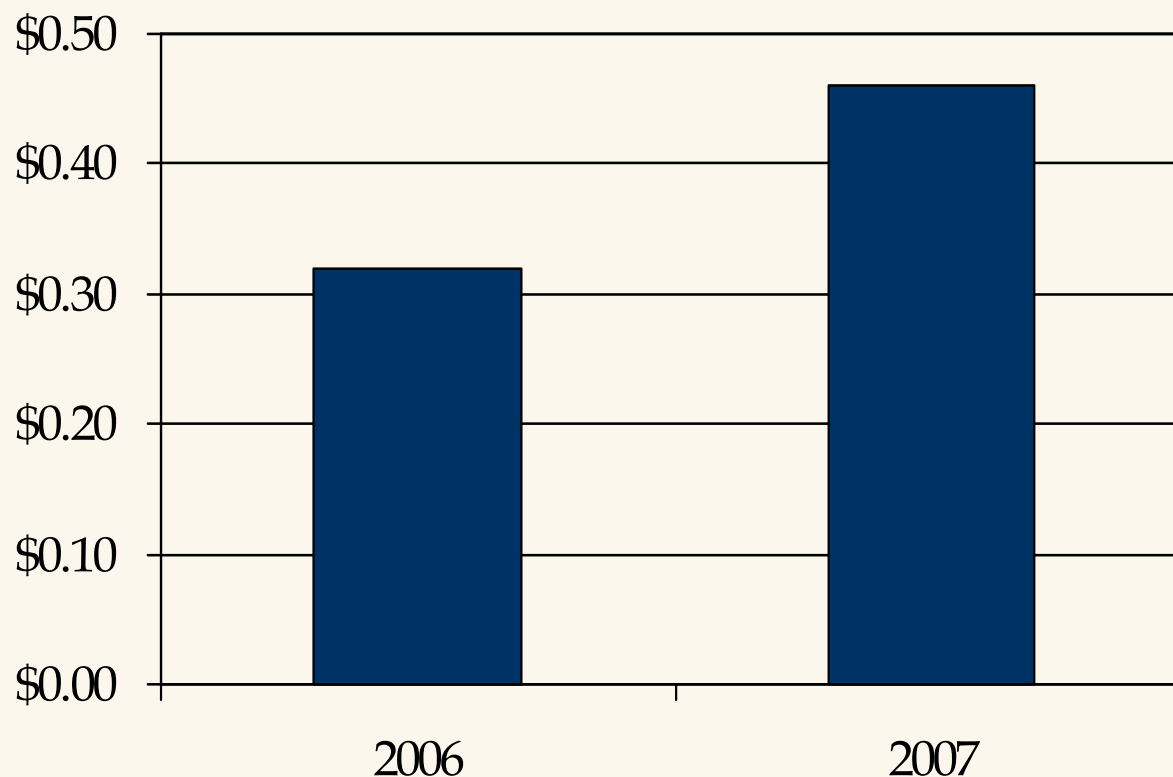
(Fully Diluted; Adjusted Retroactively for Stock Splits)



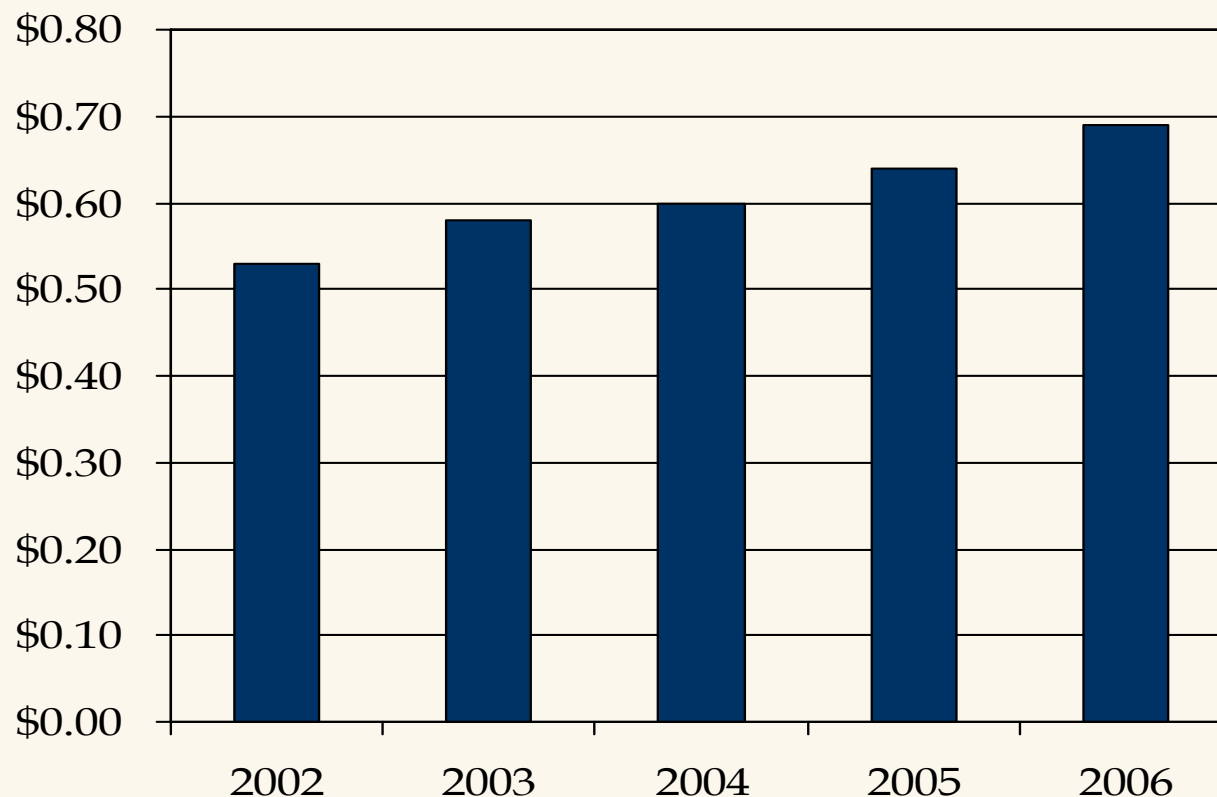
# TCC Earnings Per Share

1<sup>st</sup> quarter 2006 vs. 2007

(Fully Diluted; Adjusted Retroactively for Stock Splits)



# TCC Dividends Declared Per Share (Fully Diluted; Adjusted Retroactively for Stock Splits)

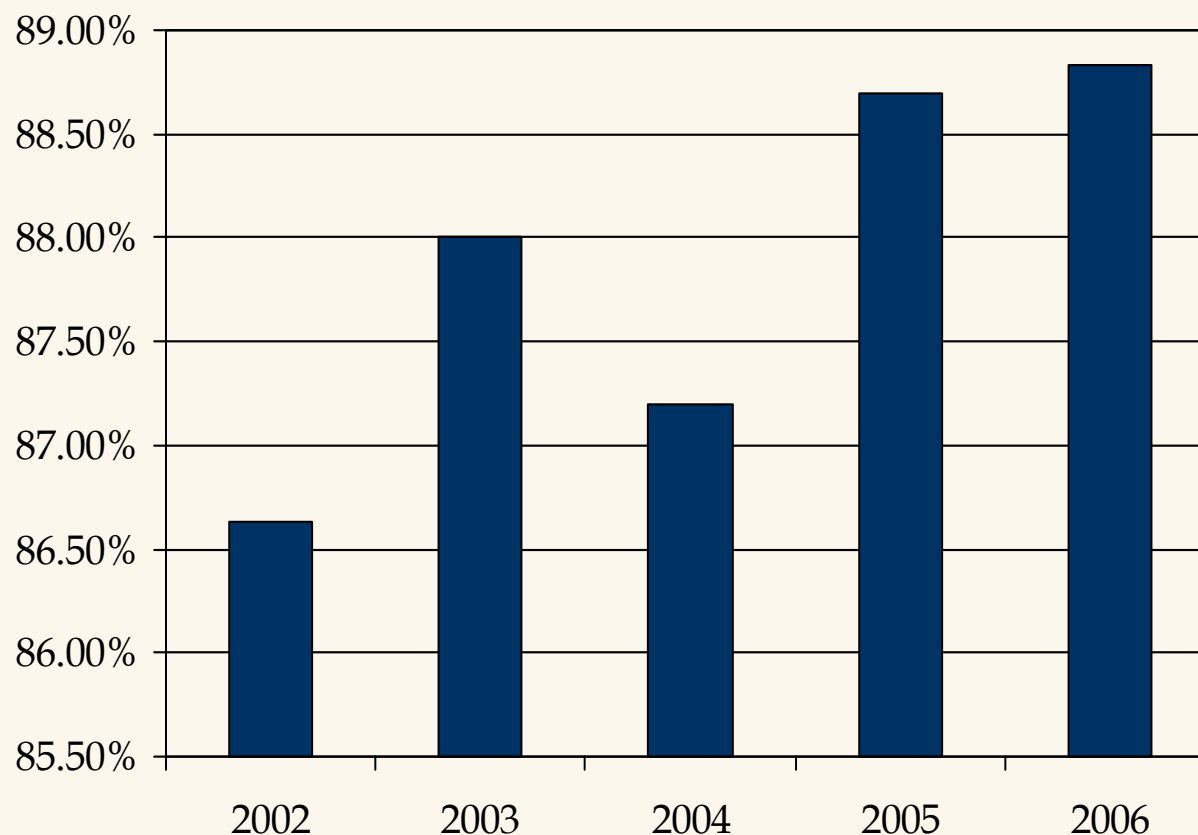


# Economic Factors

- National and Local Mortgage Trends
- Lab Budget
- Local Economy

# Markets & Initiatives

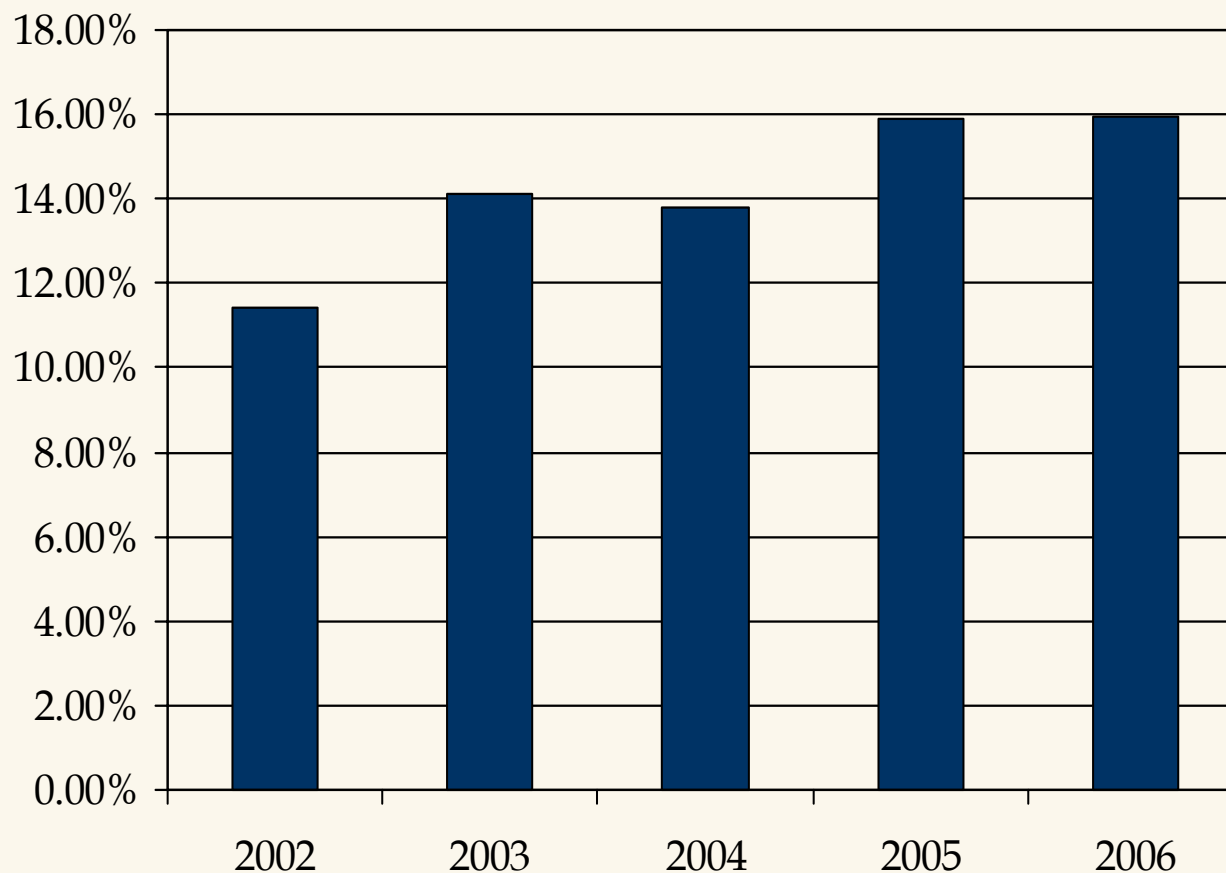
# Bank Market Share in Los Alamos County



Source: Los Alamos County Summary of Deposits Report



# Bank Market Share in Santa Fe County

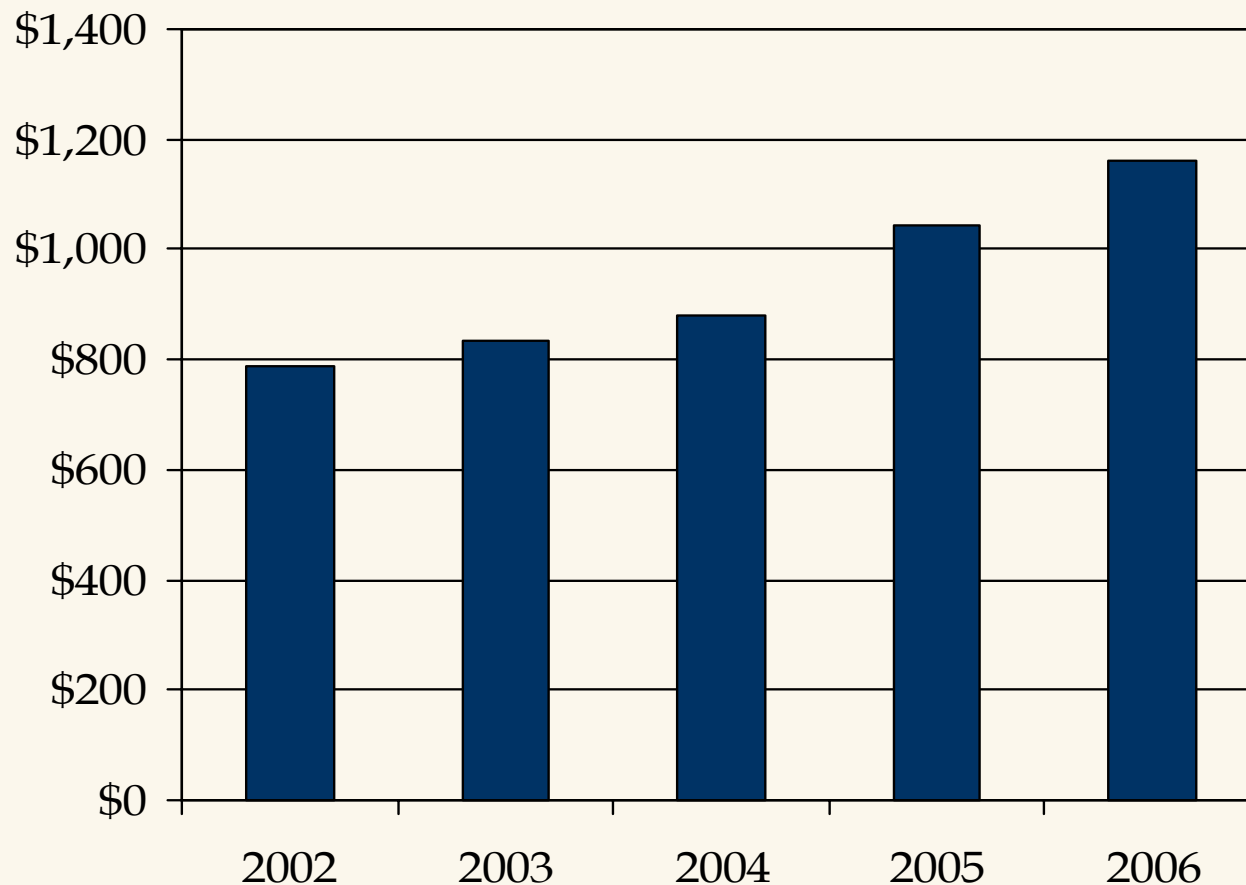


Source: Santa Fe County Summary of Deposits Report



# TCC Total Deposits

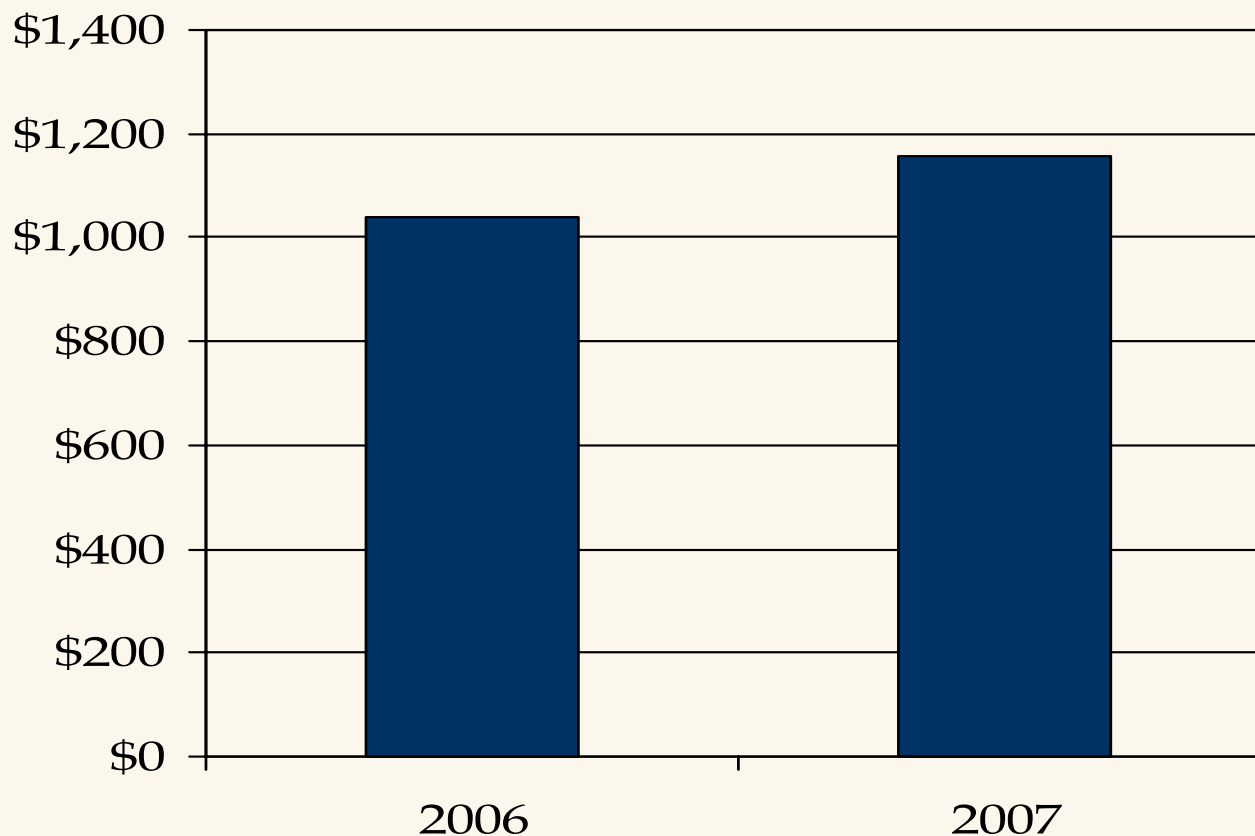
(\$ in millions)



# TCC Total Deposits

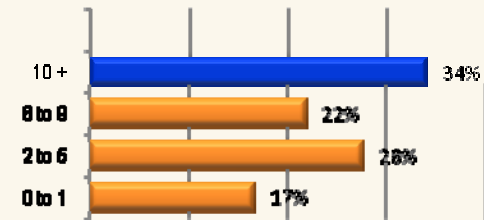
1<sup>st</sup> quarter 2006 vs. 2007

(\$ in millions)



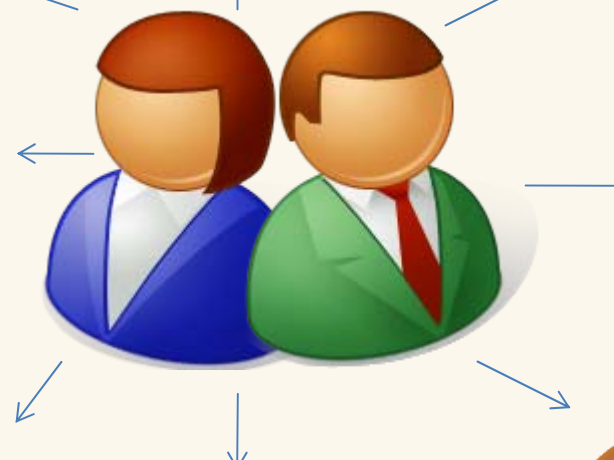
# The LANB Customer

## Length of Relationship

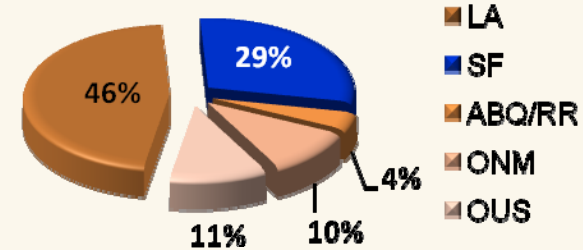


## Total Customers

68,392

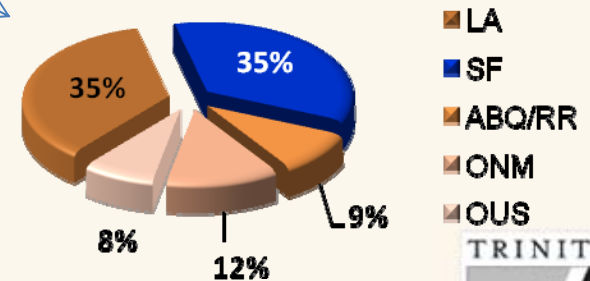


## Deposit Markets



Relationships Per	4.04
Deposit Average	\$11,331
Loan Average	\$41,135
Mortgage Average	\$153,069

## Loan Markets



**Bank Online**

19 %

**Accounts Online**

65 %

Deposit Segmentation	Count	\$ (000's)	% of Deposits
Individuals	62,469	\$707,787	68.3%
Commercial	5,842	\$202,668	19.6%
Government	81	\$125,214	12.1%

Loan Segmentation	Count	\$ (000's)	% of Loans
Individuals	21,259	\$1,566,462	73.2%
Commercial	1,896	\$570,844	26.7%
Government	14	\$126	0.1%

## 2006 Initiatives

- Enhanced Online Security
- *Creating a better way*
- TCC Appraisal Services
- Loan Production Office in Albuquerque
- EcoSmart Program
- Locals Care
- Saturday Hours

# 2007 Initiatives



- Cerrillos Road Office
- Expanded Investment Services
- Treasury Services/Remote Capture
- Online/Self Service
- Continuous Improvement

# Questions?



*the* EVOLUTION *of a better way*

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