



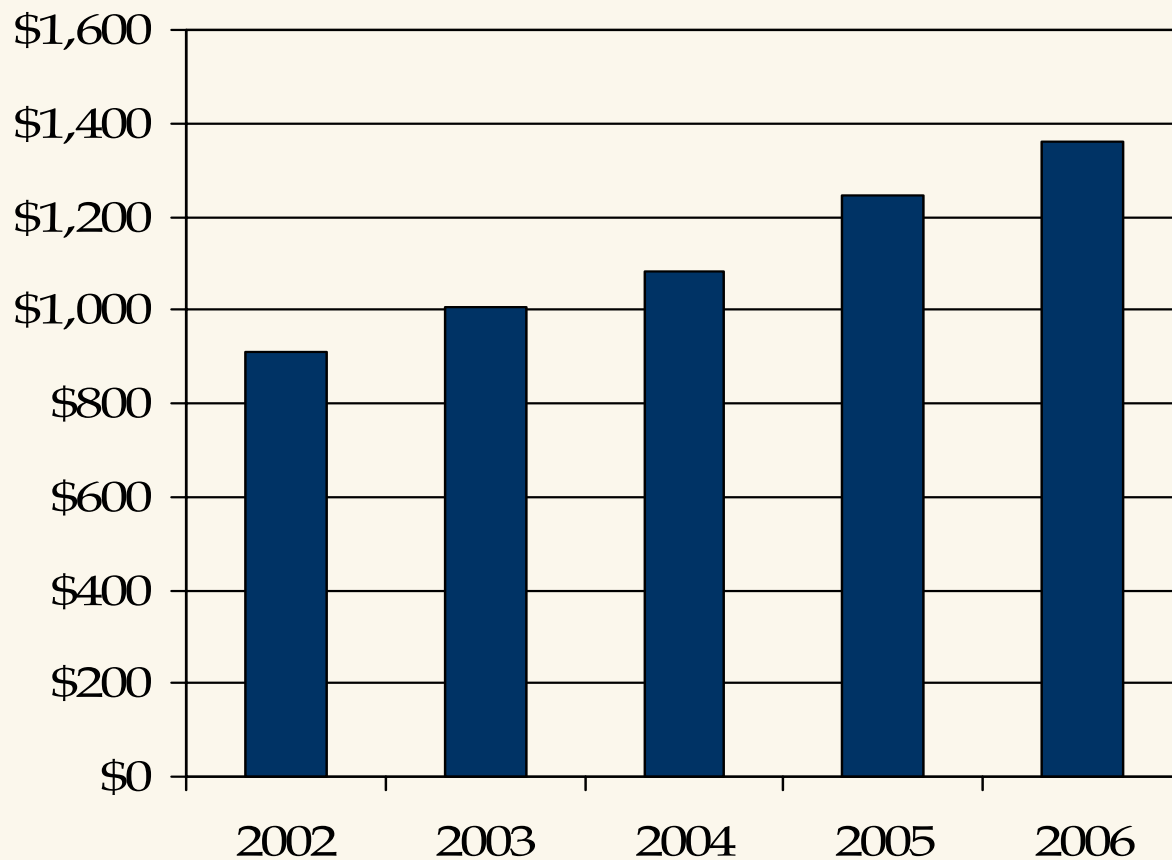
the EVOLUTION *of a better way*

| The 2007 TCC Annual Meeting

Results

TCC Total Assets

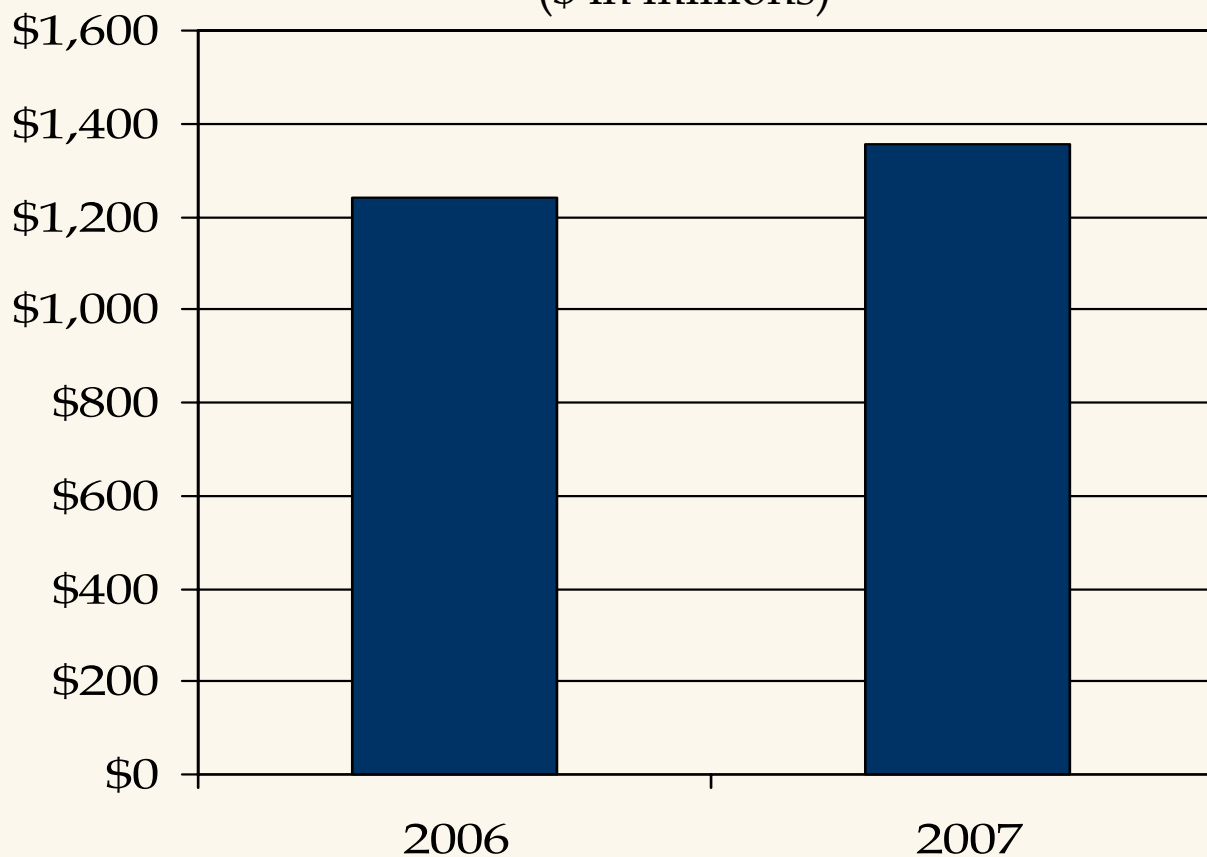
(\$ in millions)



TCC Total Assets

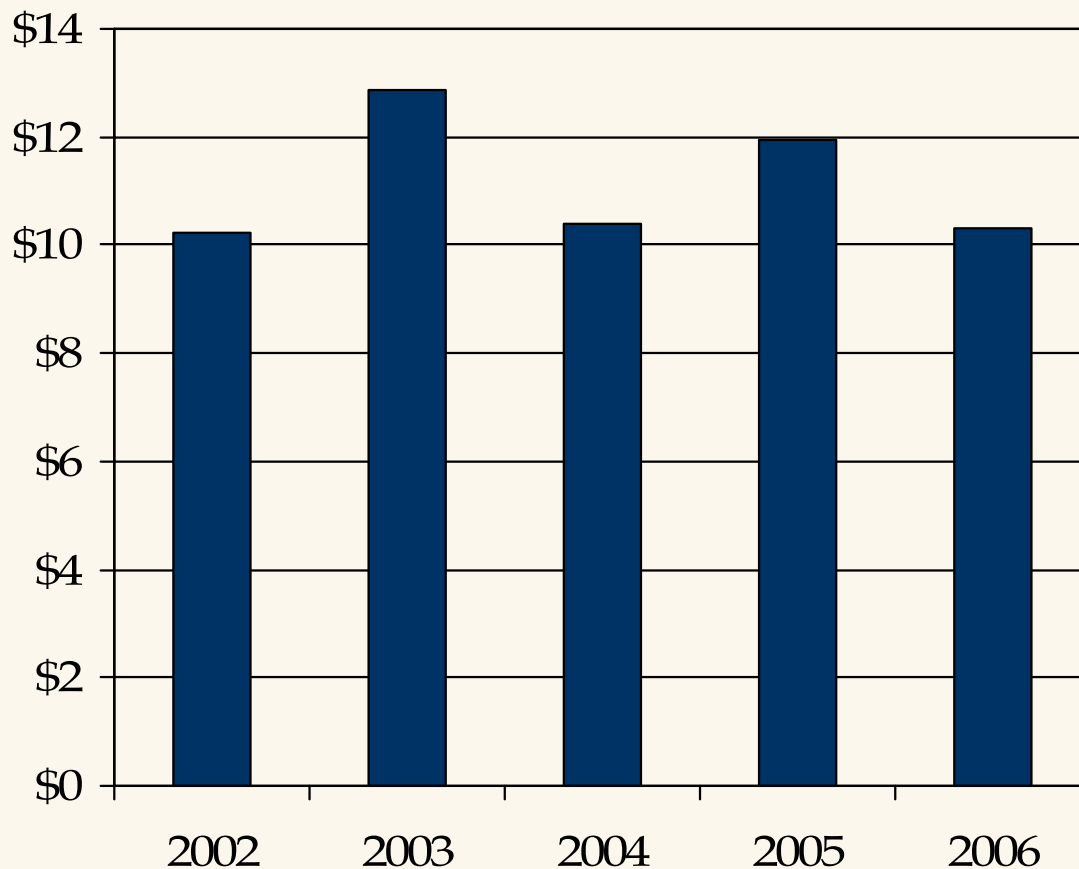
1st quarter 2006 vs. 2007

(\$ in millions)



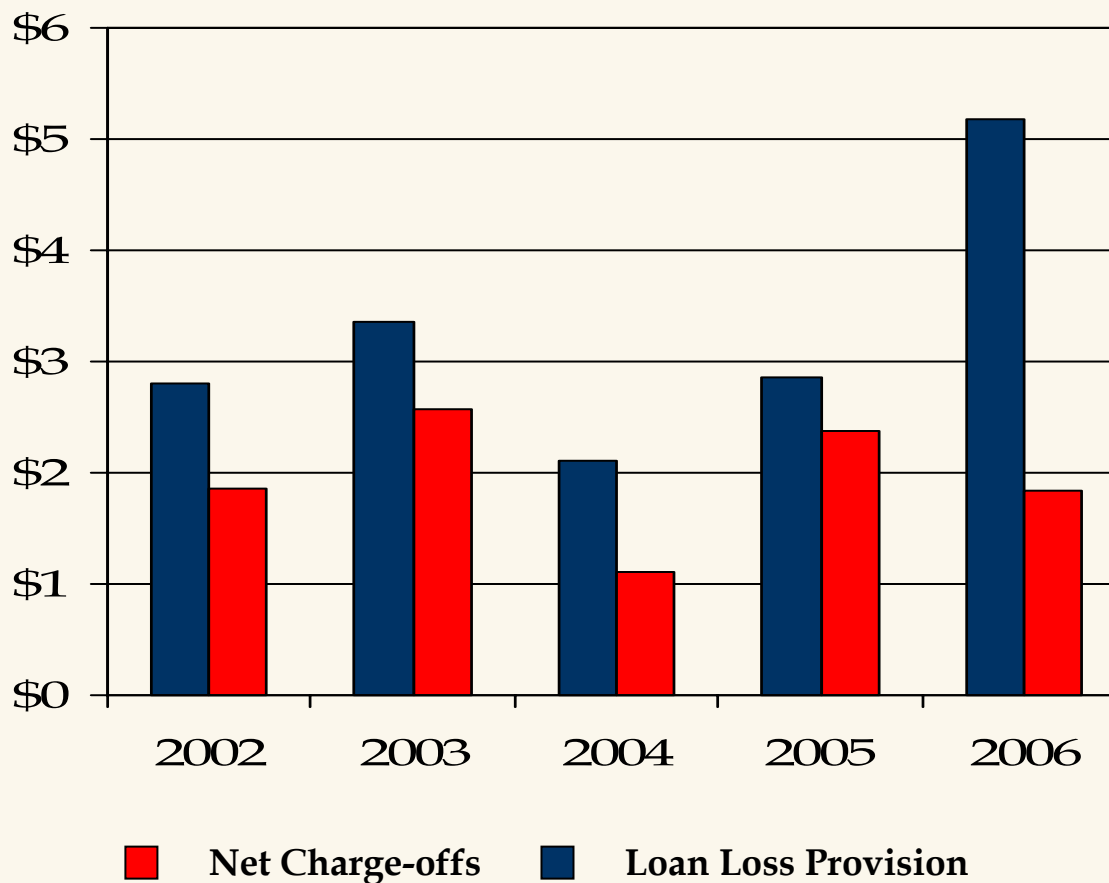
TCC Net Income

(\$ in millions)

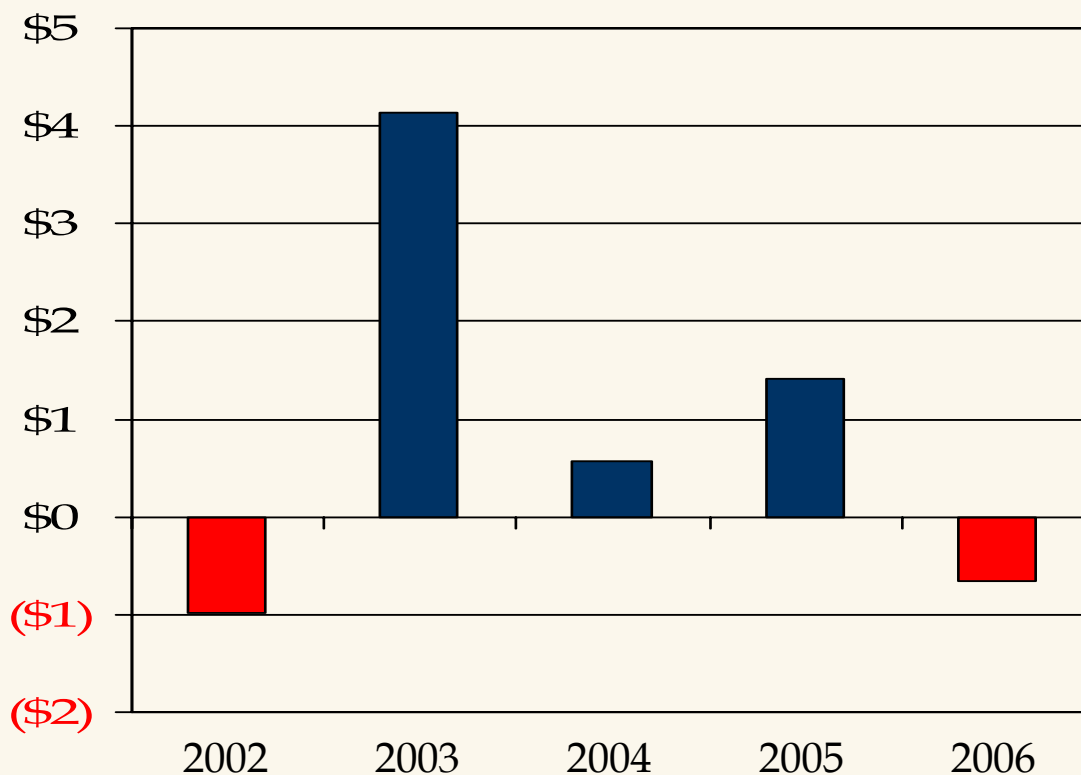


Net Loan Charge-offs vs. Provision for Loan Losses

(\$ in millions)



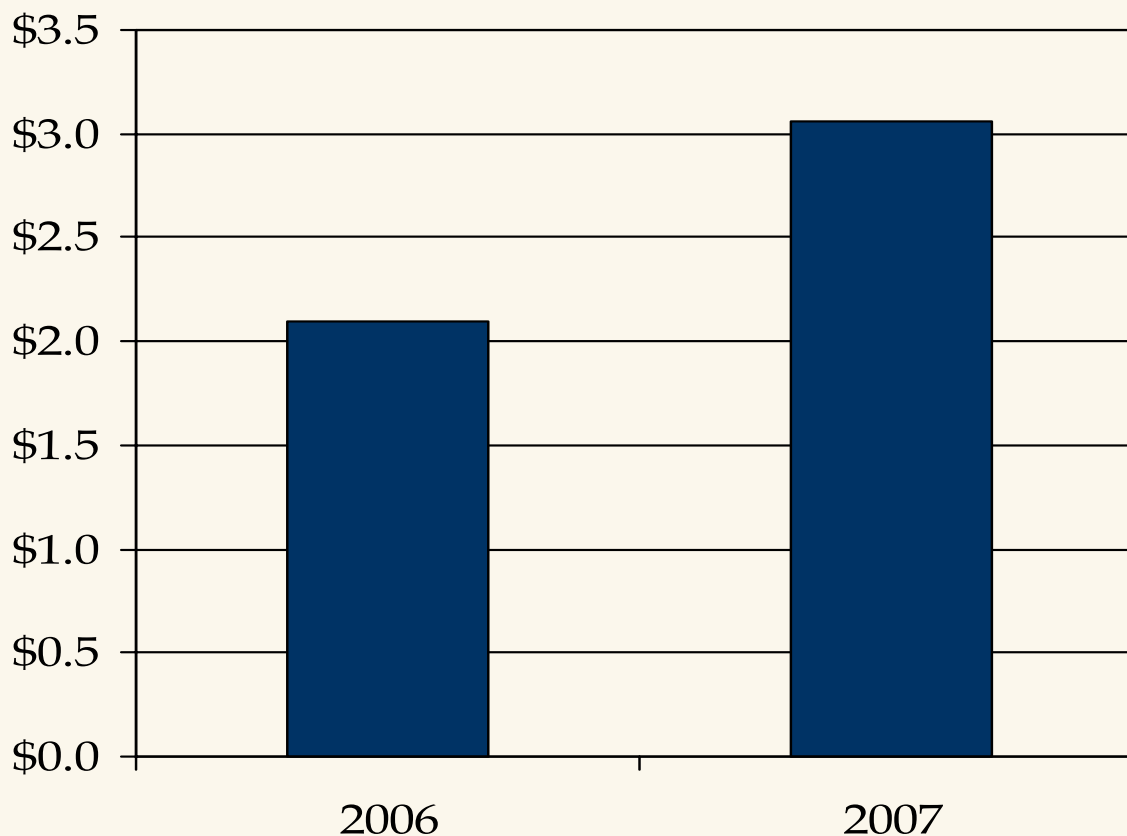
Net Mortgage Servicing Rights Income/ (Loss) (\$ in millions)



TCC Net Income

1st quarter 2006 vs. 2007

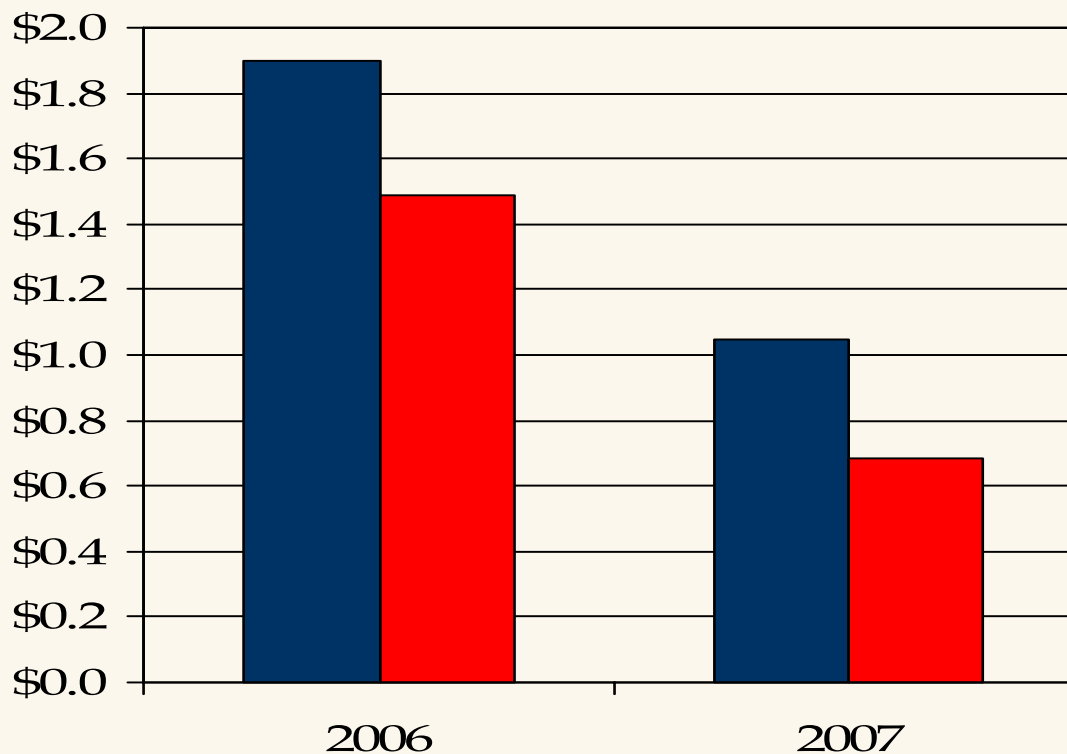
(\$ in millions)



Net Loan Charge-offs vs. Provision for Loan Losses

1st quarter 2006 vs. 2007

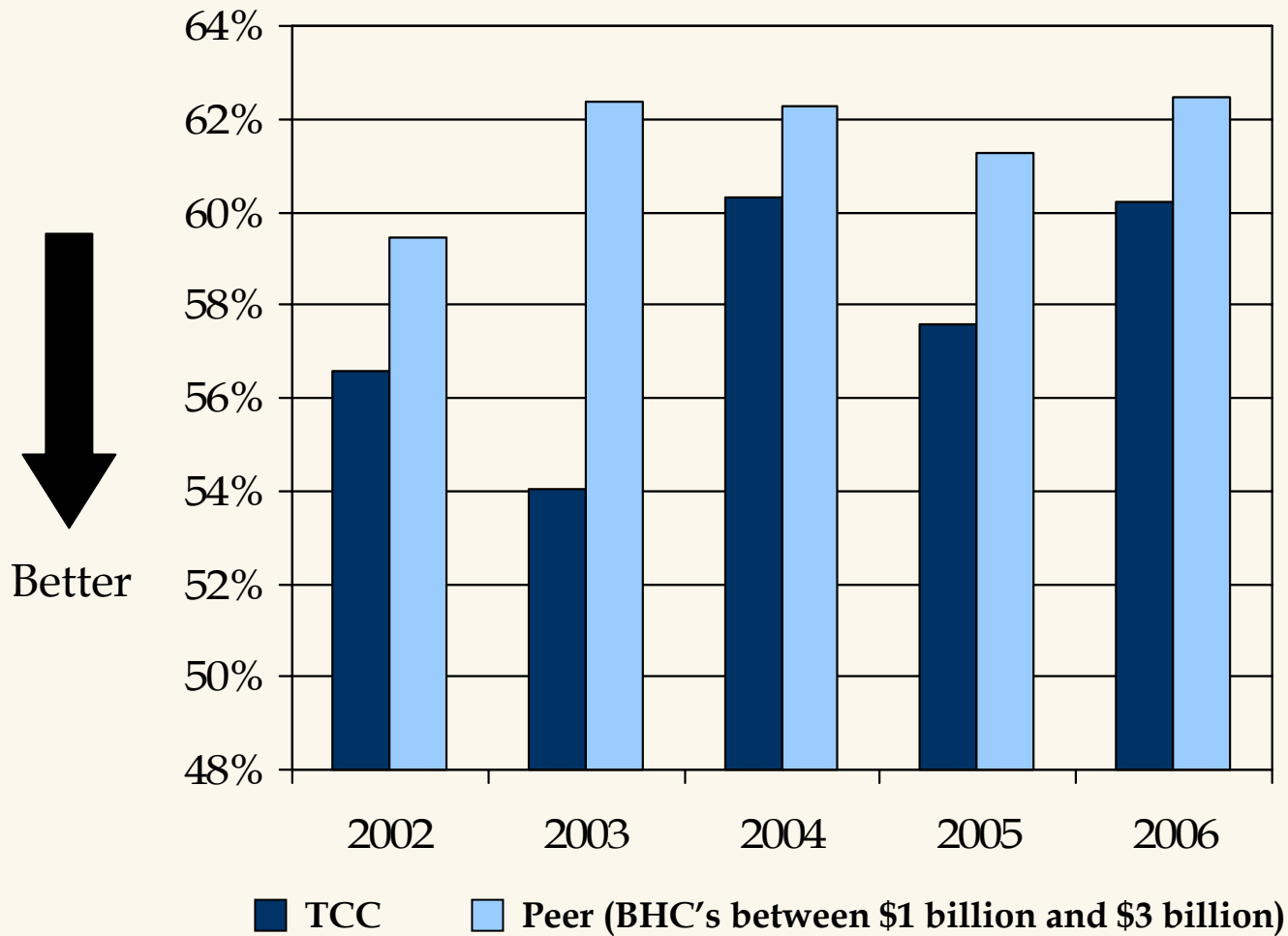
(\$ in millions)



■ Net Charge-offs

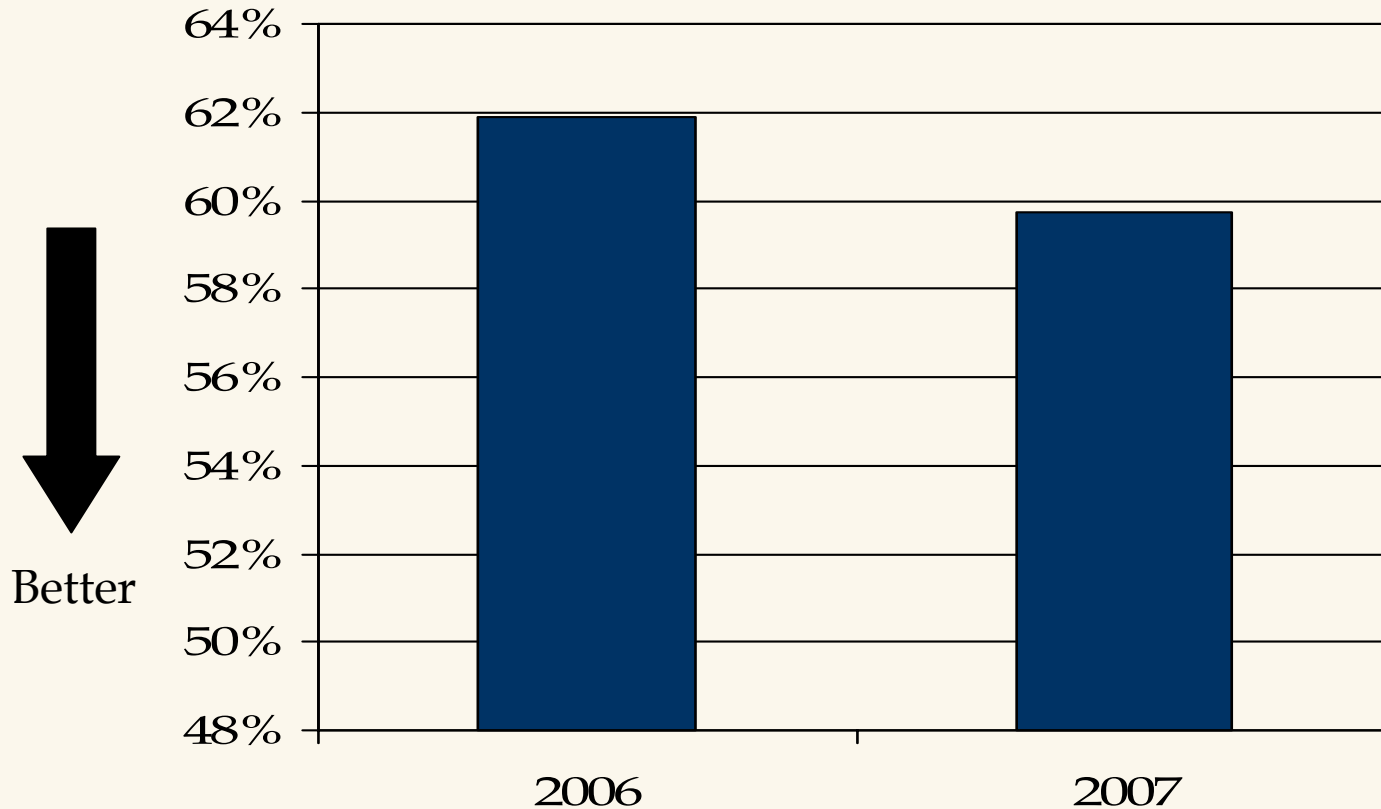
■ Loan Loss Provision

TCC Efficiency Ratio

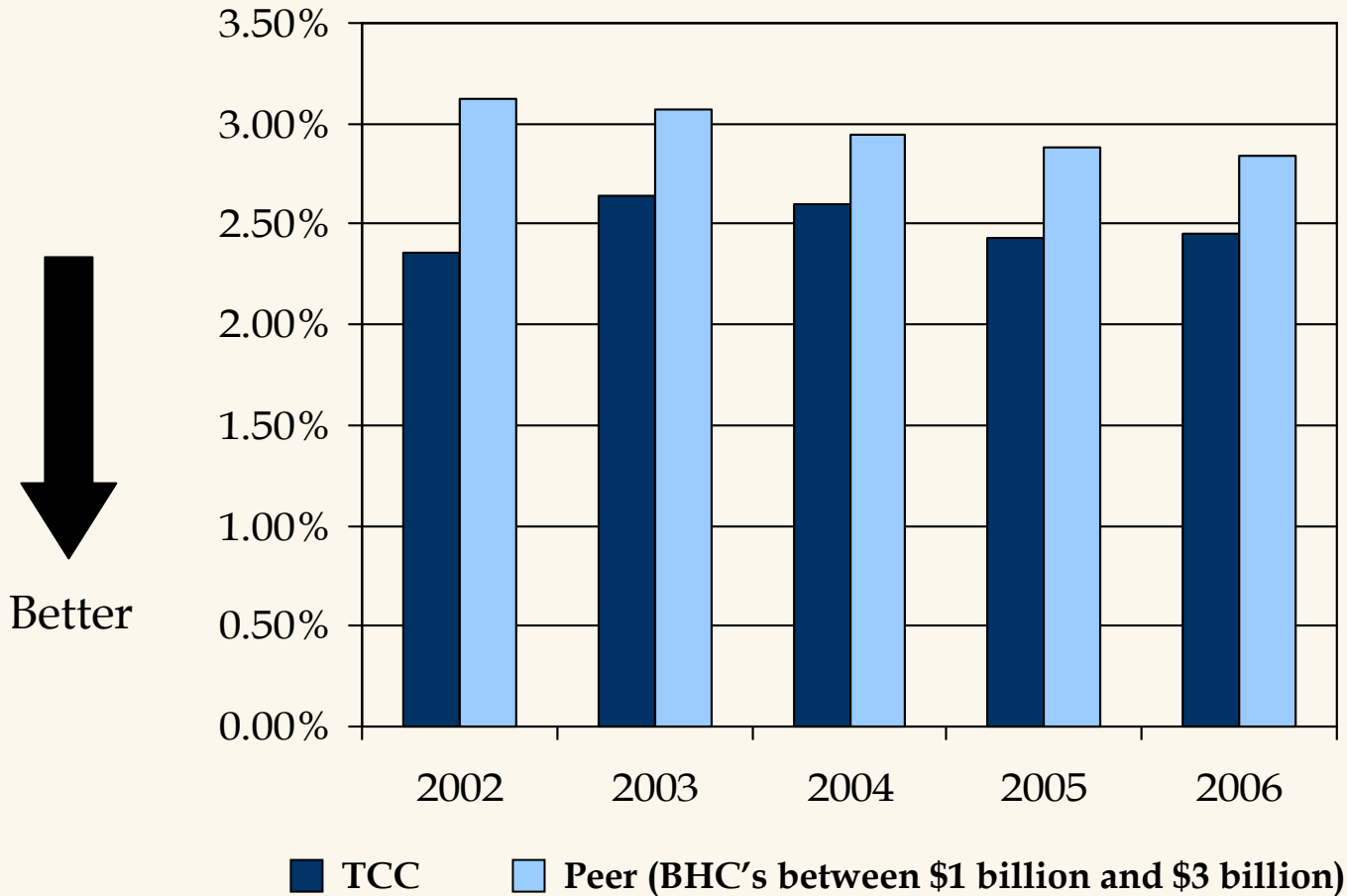


TCC Efficiency Ratio

1st quarter 2006 vs. 2007

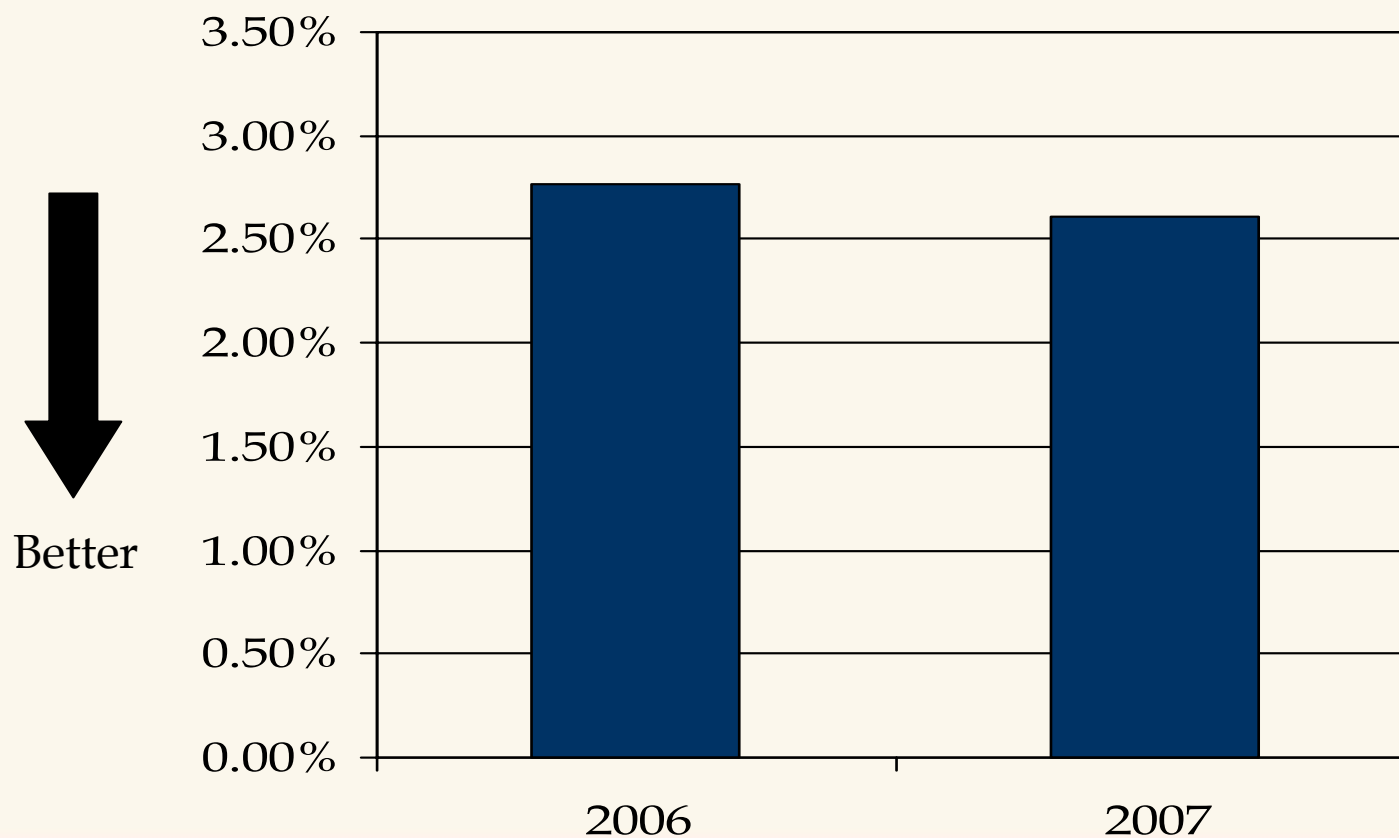


TCC Overhead Expense (% of average assets)

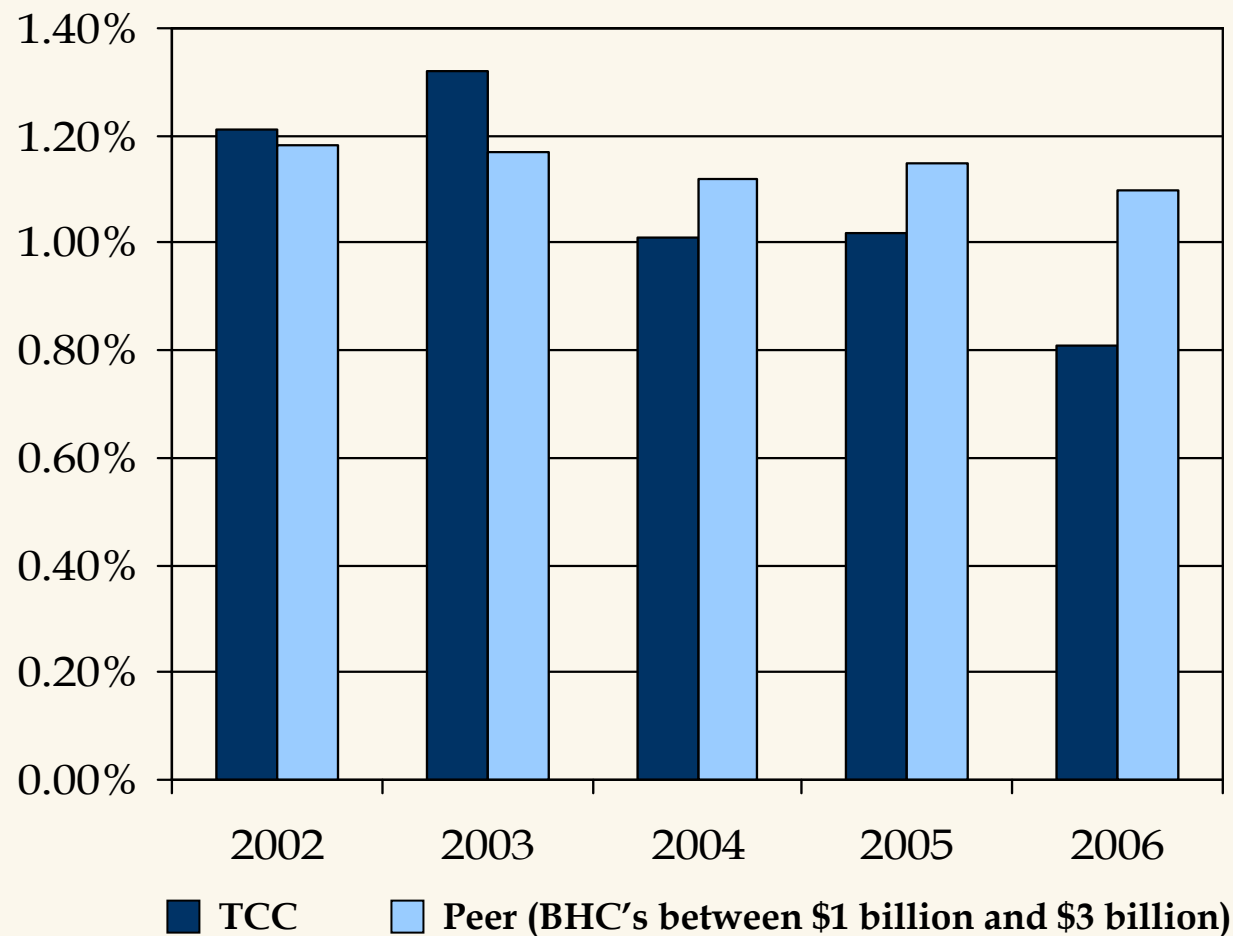


TCC Overhead Expense

1st quarter 2006 vs. 2007
(% of average assets)

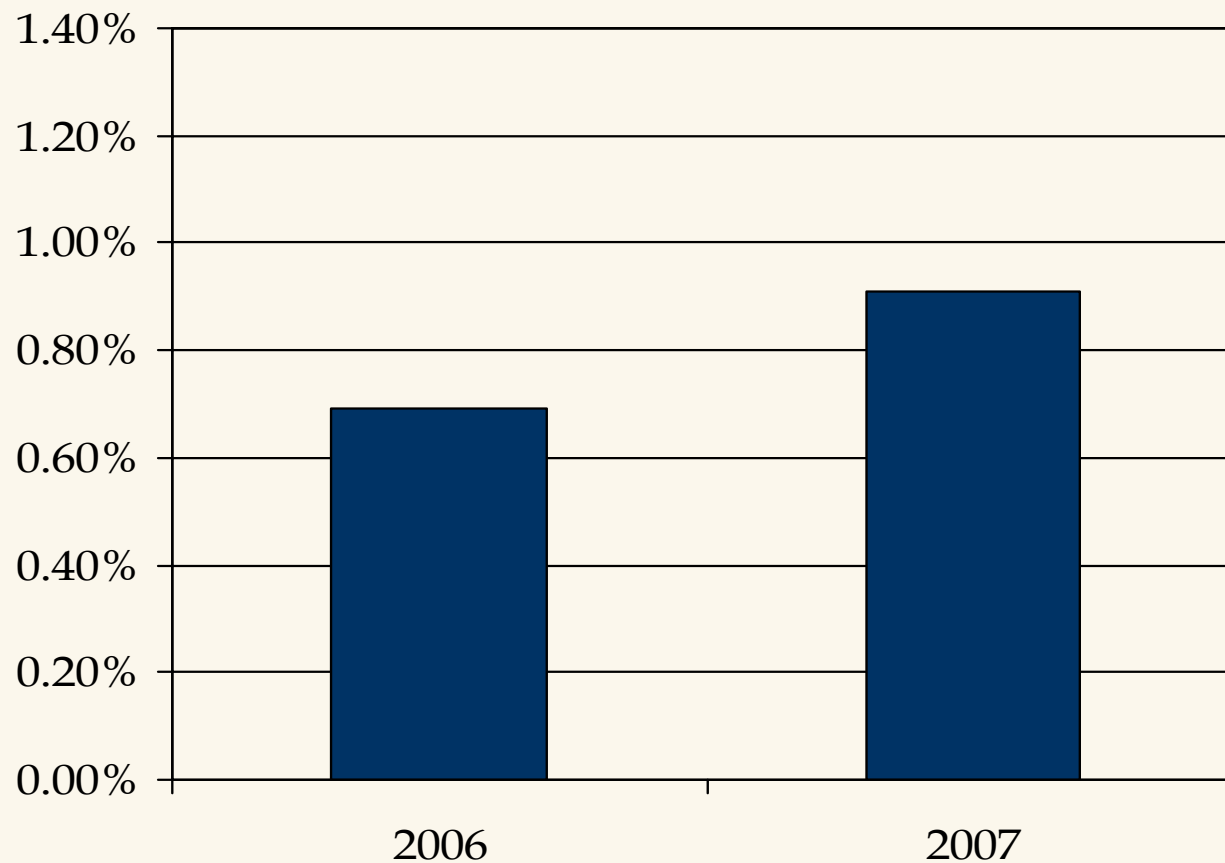


TCC Return on Average Assets

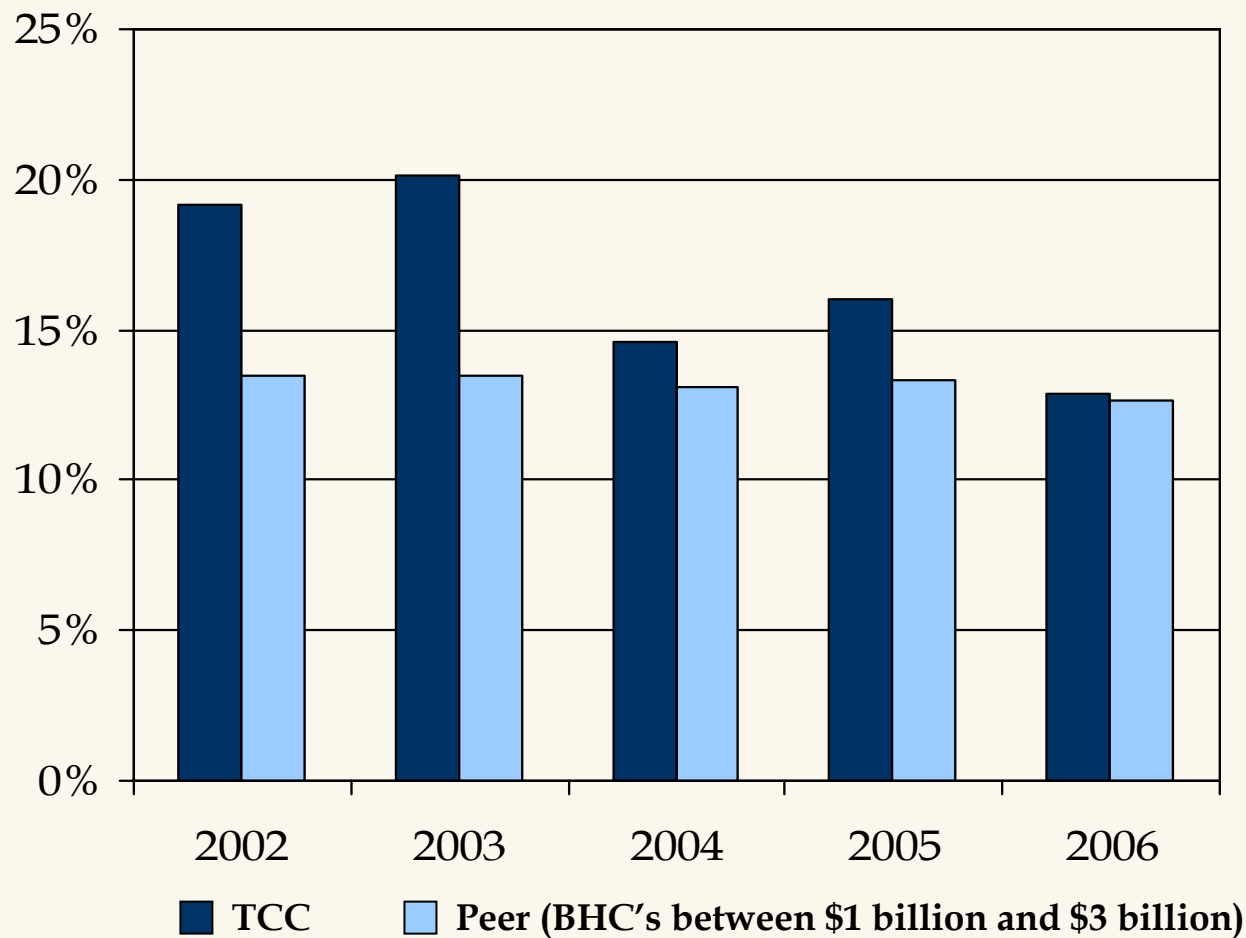


TCC Return on Average Assets

1st quarter 2006 vs. 2007

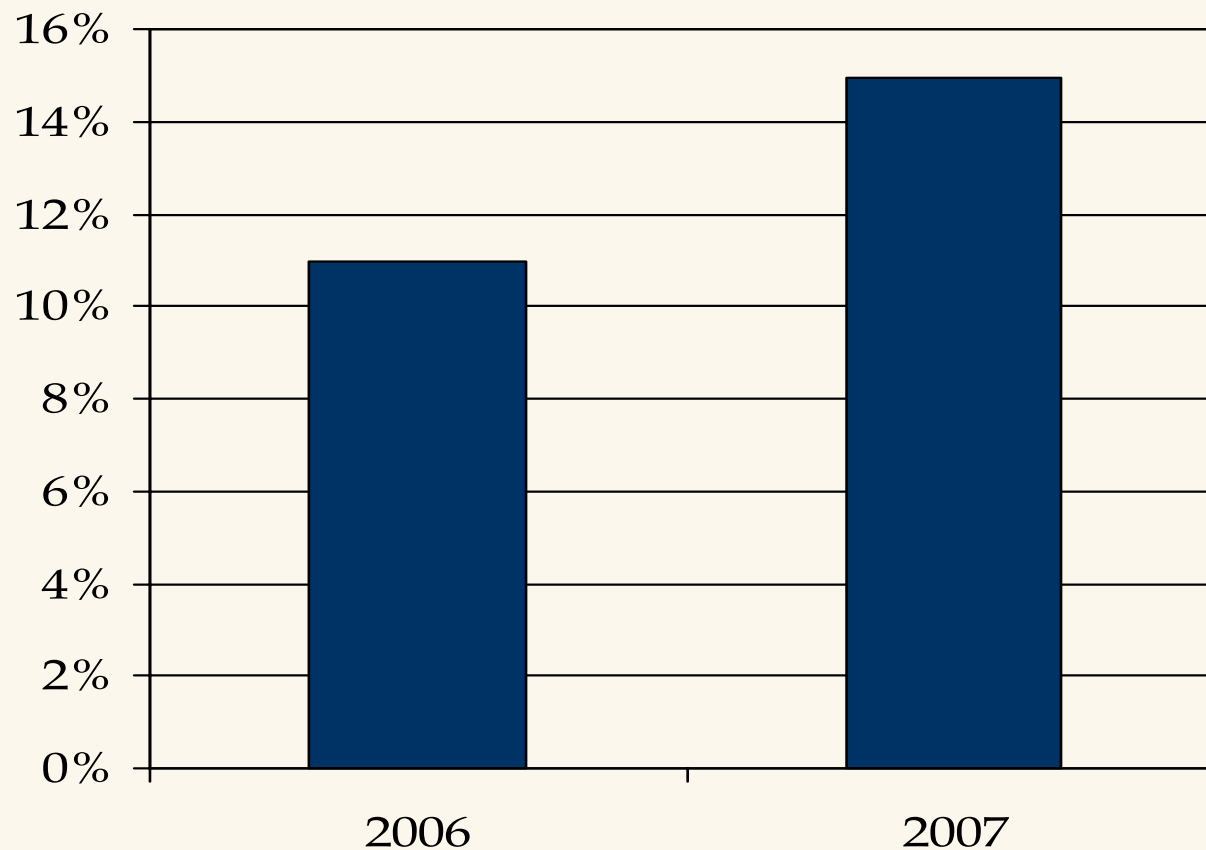


TCC Return Average on Equity



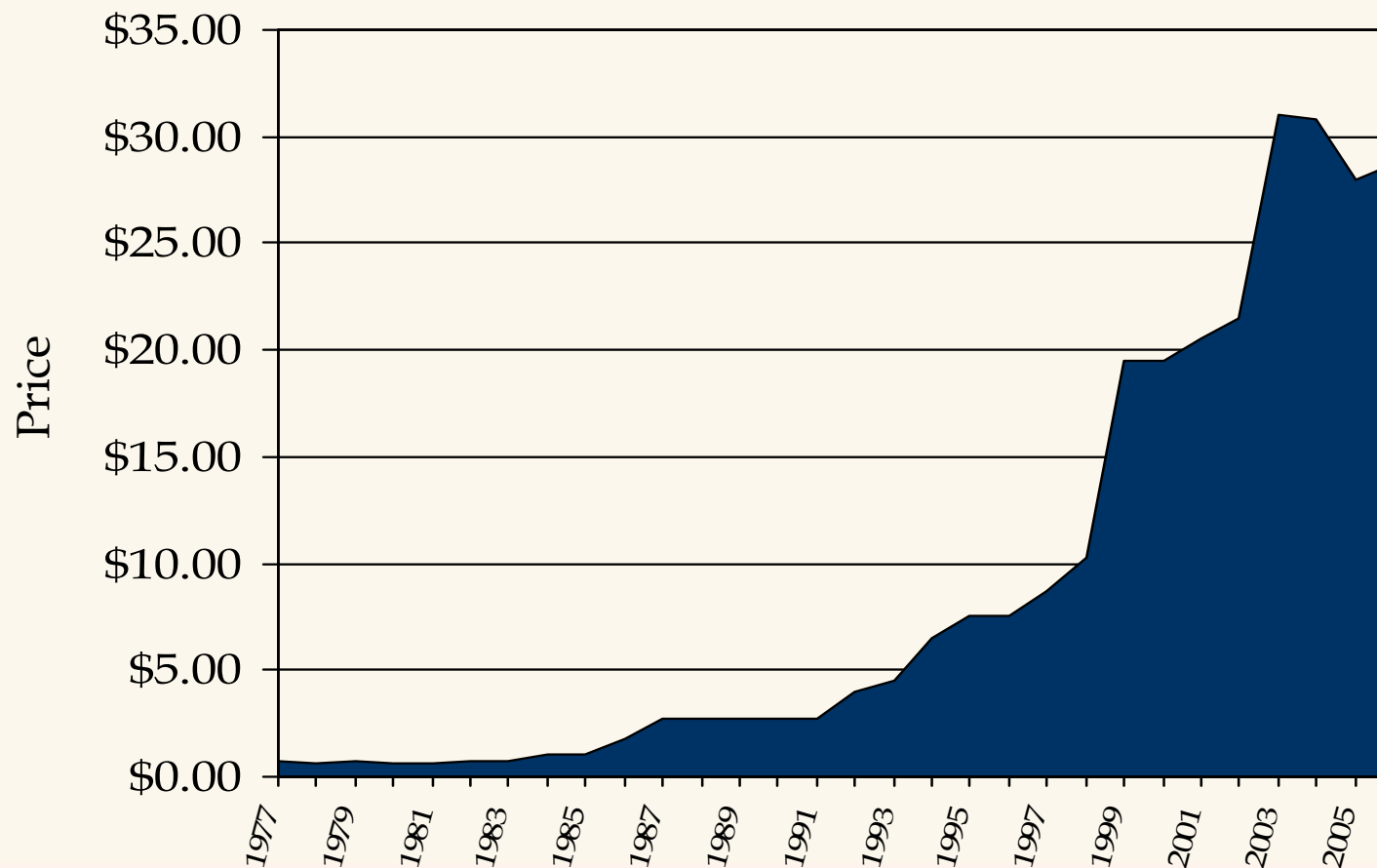
TCC Return on Equity

1st quarter 2006 vs. 2007



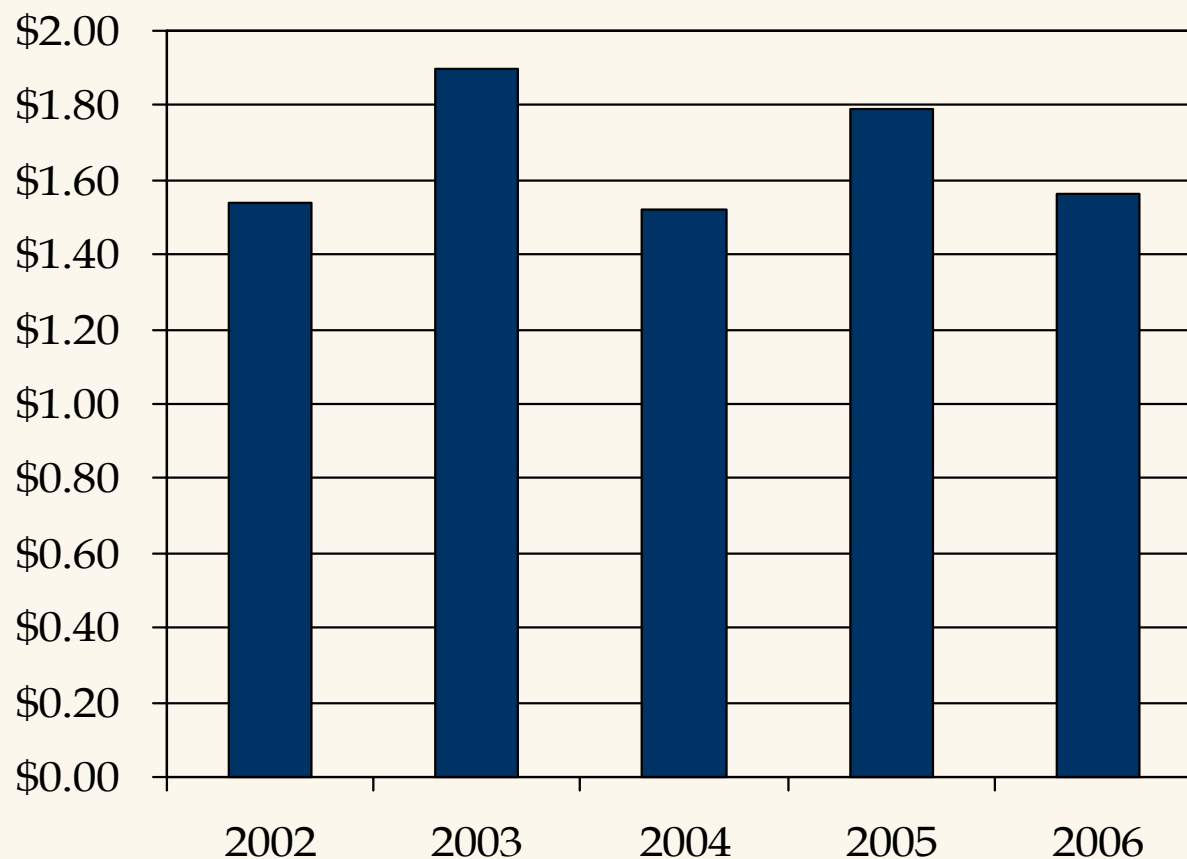
TCC Stock Price Since 1977

(Adjusted Retroactively for Stock Splits)



TCC Earnings Per Share

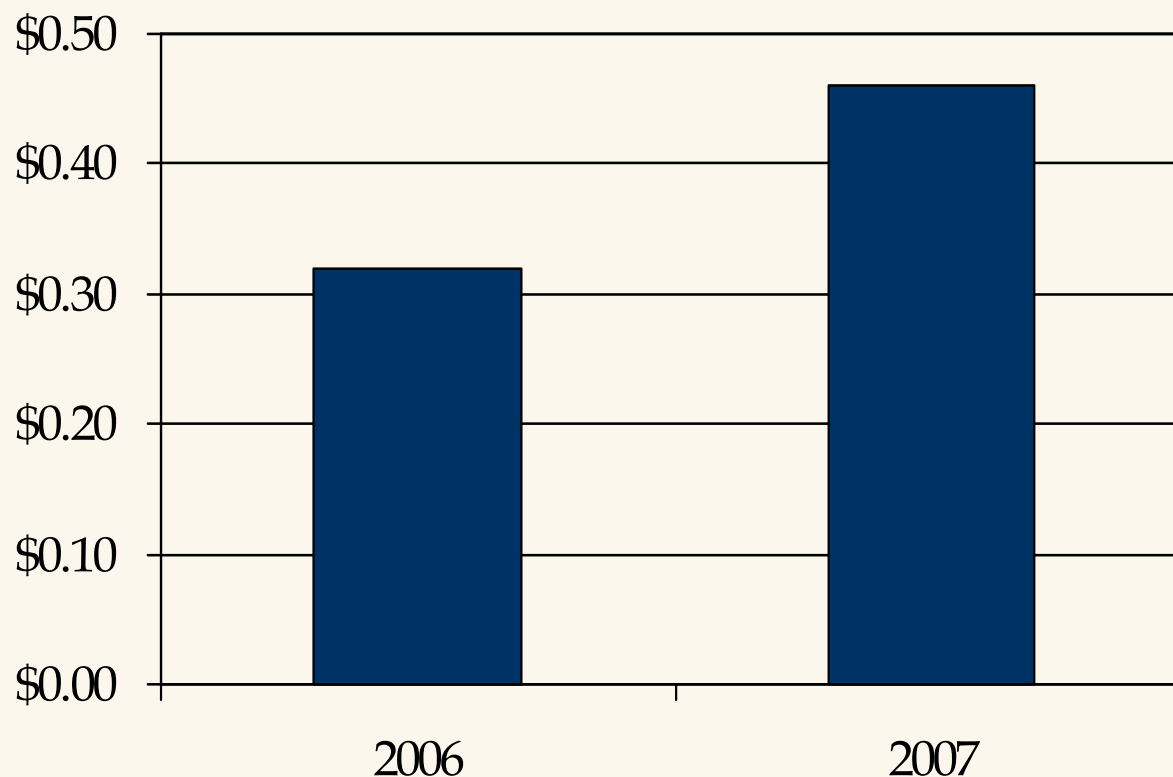
(Fully Diluted; Adjusted Retroactively for Stock Splits)



TCC Earnings Per Share

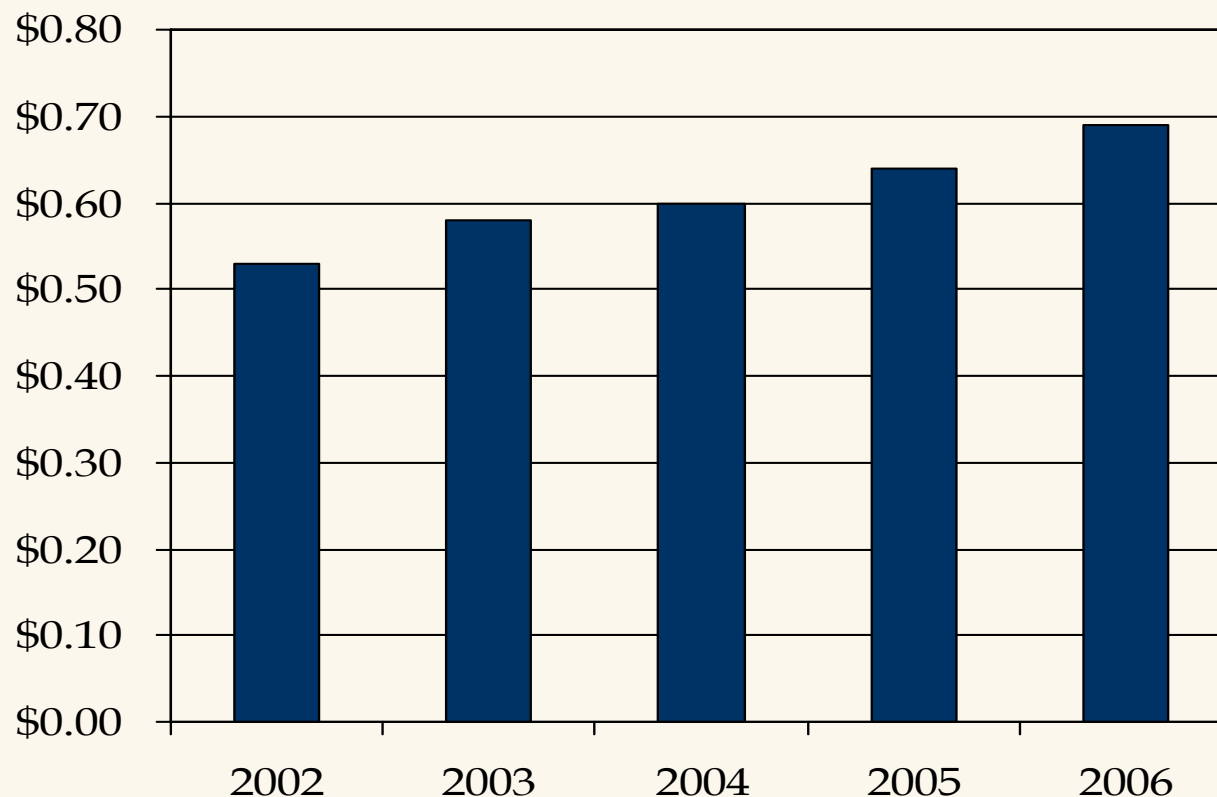
1st quarter 2006 vs. 2007

(Fully Diluted; Adjusted Retroactively for Stock Splits)



TCC Dividends Declared Per Share

(Fully Diluted; Adjusted Retroactively for Stock Splits)

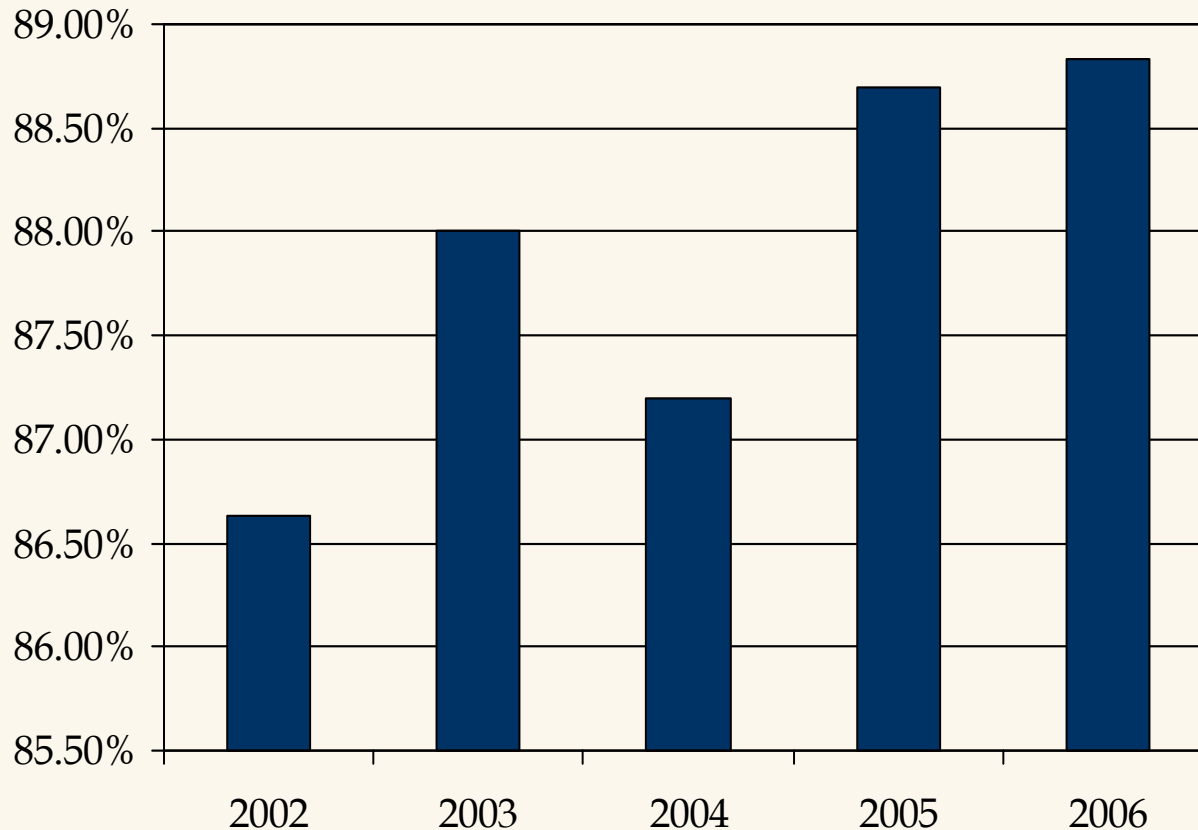


Economic Factors

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

Markets & Initiatives

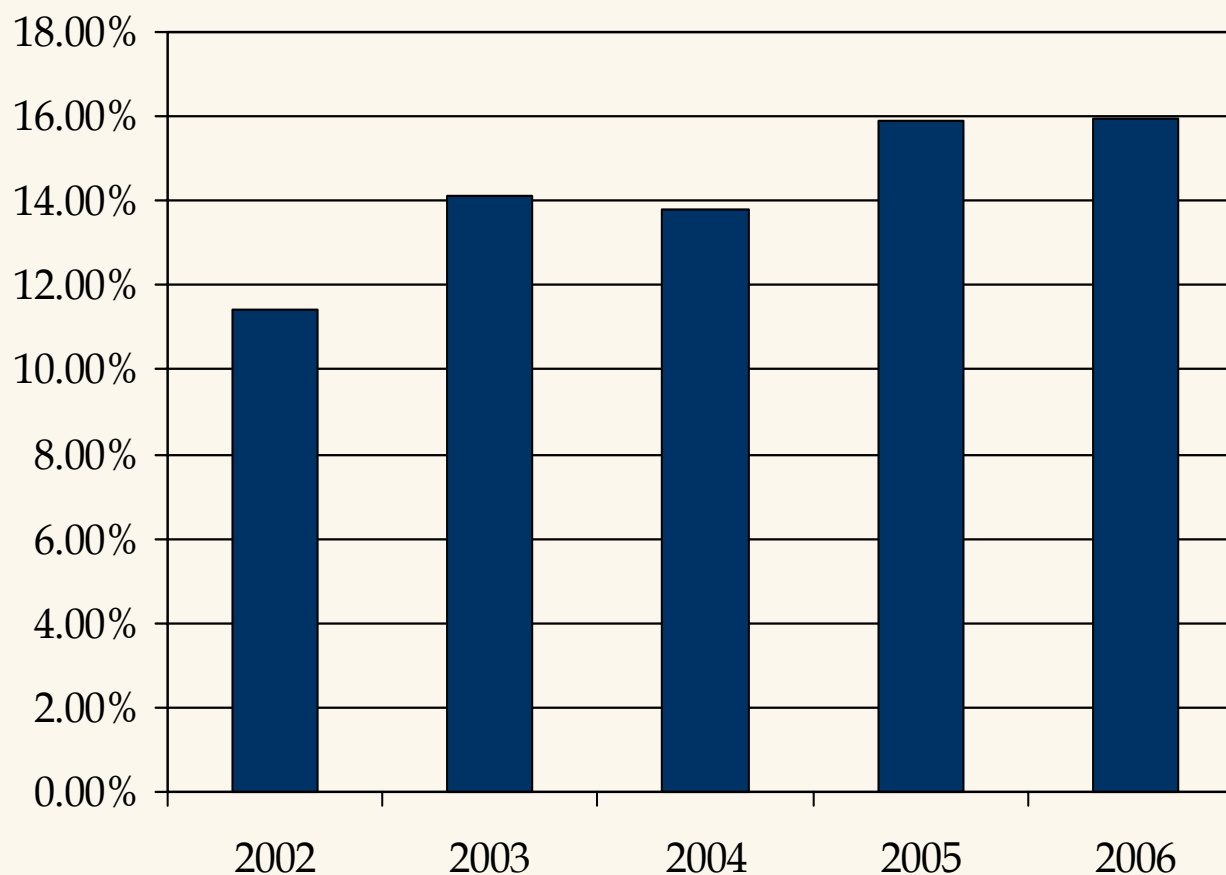
Bank Market Share in Los Alamos County



Source: Los Alamos County Summary of Deposits Report



Bank Market Share in Santa Fe County

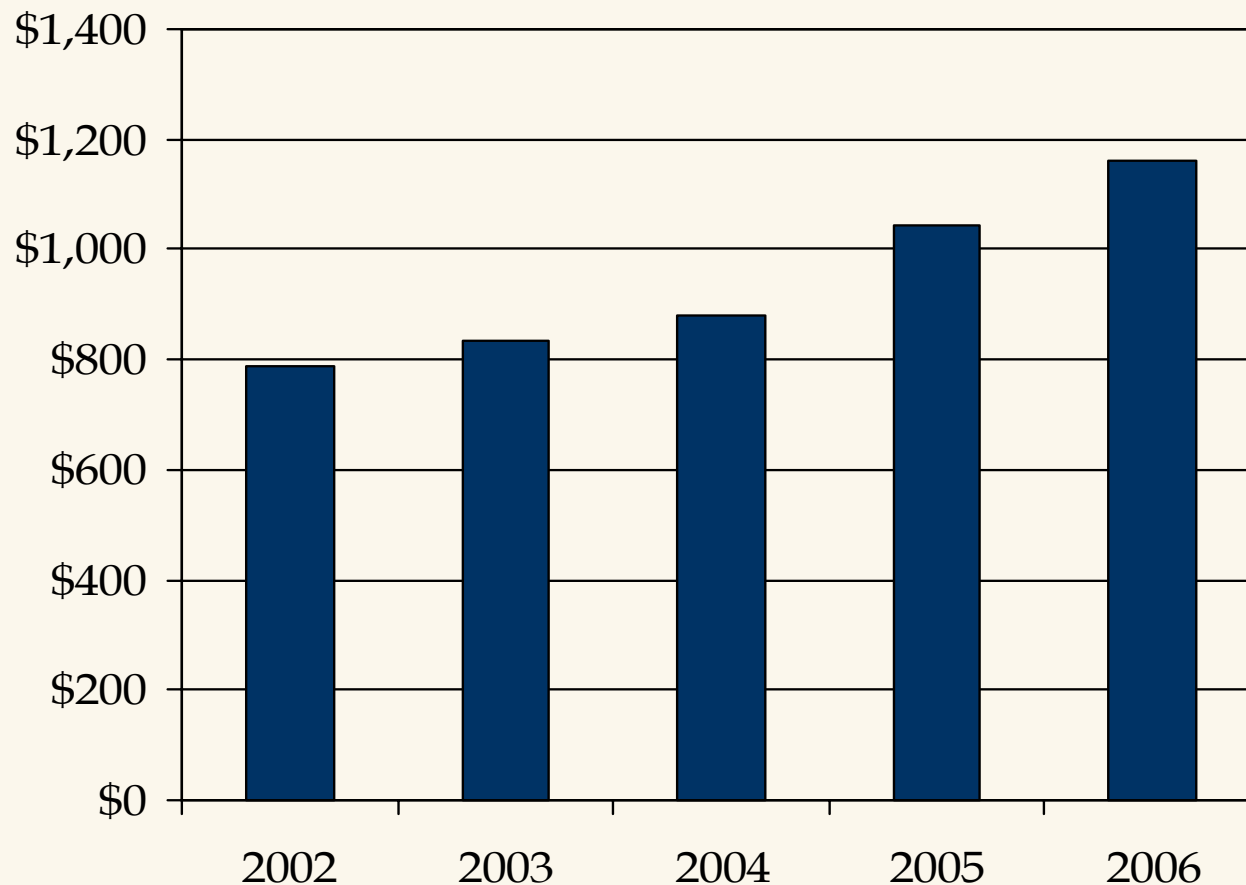


Source: Santa Fe County Summary of Deposits Report



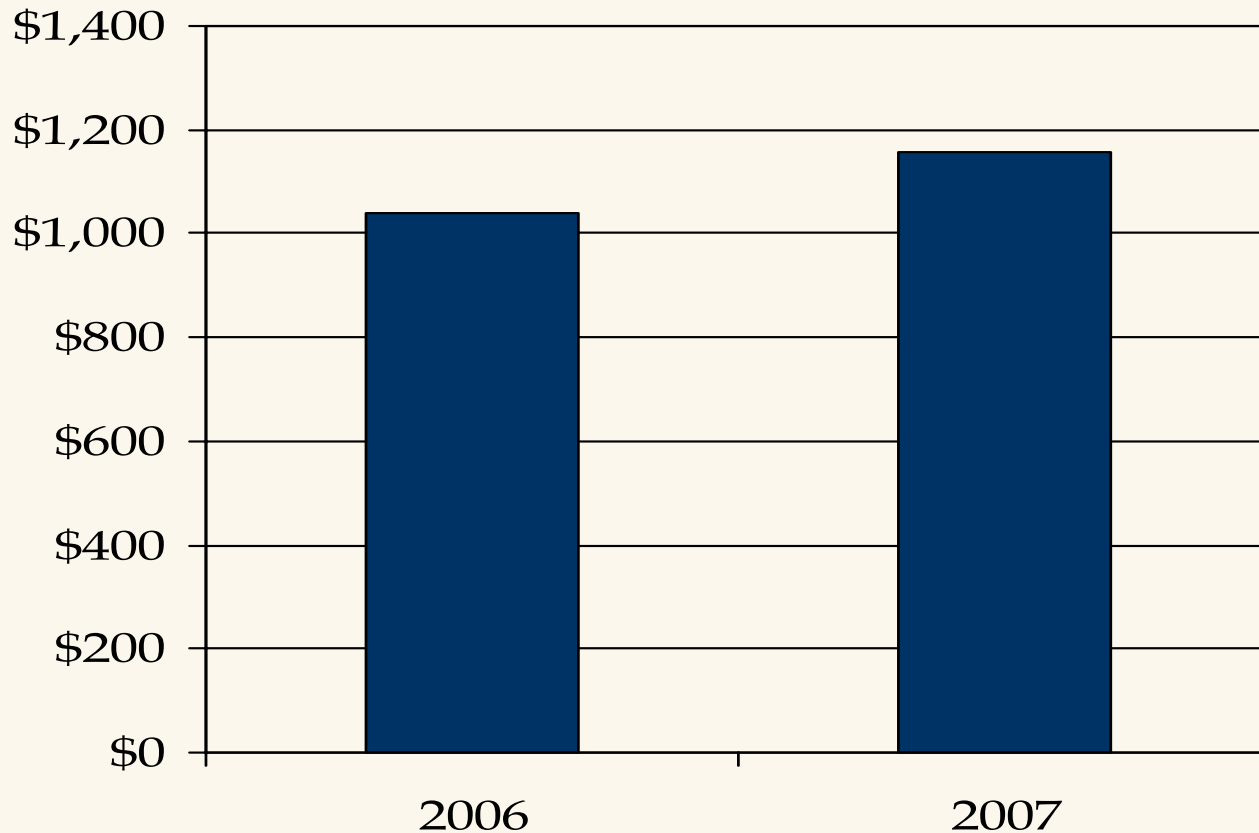
TCC Total Deposits

(\$ in millions)



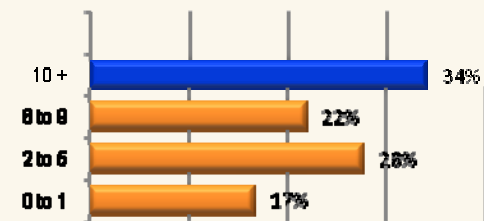
TCC Total Deposits

1st quarter 2006 vs. 2007
(\$ in millions)



The LANB Customer

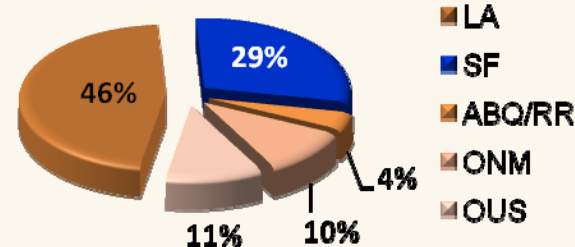
Length of Relationship



Total Customers
68,392

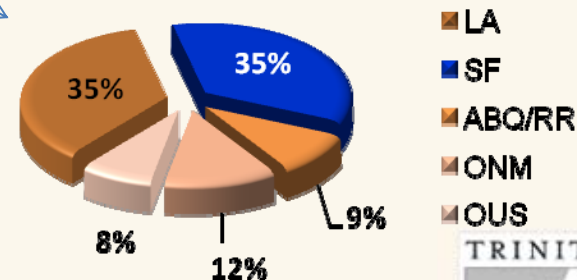


Deposit Markets



| | |
|-------------------|-----------|
| 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?



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