



## One of California's oldest and strongest banks

"Safety and soundness" is a term we've taken seriously and spoken of genuinely since 1905. It points to the very foundation of the Mechanics Bank business model that puts safeguarding your money first. For some, business is strictly about profits and losses. For us, it's about people and mutually beneficial relationships that endure. Understanding that every decision we make today affects our clients, our employees and our shareholders. We know that, together, we're stronger.



There's also exceptional strength in our numbers, which far exceed banking industry norms and minimum requirements. Well capitalized and highly liquid, we maintain a transparent and simple balance sheet free of the hedges, derivatives or swaps that can weigh down the nation's larger banks in times of stress. We value core banking and lending principles that have allowed us to withstand challenging times over the past century, and will continue to lead us today and into the future.



COMMITTED TO CALIFORNIA'S  
BUSINESSES, FAMILIES & COMMUNITIES

118 YEARS &  
COUNTING

### "NO TARP"

Mechanics Bank was one of the first banks in the nation to turn down the Treasury Department's "Troubled Asset Relief Program" assistance during the 2008 financial crisis.

### ONE OF CALIFORNIA'S MOST "WELL-CAPITALIZED" BANKS

Built to withstand business cycles without straining our financial condition and structure

| Criteria                 | To be considered "Well Capitalized" – FDIC | Mechanics Bank <sup>1</sup> | US Bank <sup>1</sup> | PNC <sup>1</sup> | Bank of the West <sup>1</sup> |
|--------------------------|--|-----------------------------|----------------------|------------------|-------------------------------|
| Total Risk-Based Capital | 10% or greater                             | 13.56%                      | 12.99%               | 11.79%           | 12.12%                        |
| Tier 1 Capital Ratio     | 6% or greater                              | 12.37%                      | 10.79%               | 10.16%           | 11.25%                        |
| Leverage Ratio           | 5% or greater                              | 8.40%                       | 8.05%                | 8.00%            | 8.72%                         |

www.MechanicsBank.com



The Official East Bay Bank of the Oakland A's

MKT2006/031323

## RECOGNIZED EXCELLENCE

by Independent Rating Agencies

★★★★★  
**Superior**

Bauer Financial Rating  
February 24, 2023  
(Highest Possible Rating)

"WELL CAPITALIZED"

FDIC Capital Classification  
Veribanc, December 31, 2022  
(Highest Possible Rating)

★★★  
**GREEN**

Veribanc Bank Safety Rating  
December 31, 2022  
(Highest Possible Rating)

**Super Premier**

Performing Banks –  
The Findley Reports, 2022

## OUTSTANDING FINANCIALS<sup>1</sup>

**\$18.1** BILLION  
in assets

**\$15.5** BILLION  
in deposits

**\$12.0** BILLION  
in loans

**77%** loan to deposit ratio

<sup>1</sup>) FDIC, Consolidated Reports of Conditions and Income, FFIEC, 12/31/22

