



## 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

119 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>	Comerica Bank <sup>1</sup>	PNC <sup>1</sup>	BMO (Bank of the West) <sup>1</sup>
Total Risk-Based Capital	10% or greater	16.17%	12.35%	12.94%	13.33%
Tier 1 Capital Ratio	6% or greater	14.83%	10.56%	11.30%	11.93%
Leverage Ratio	5% or greater	9.32%	9.16%	8.56%	9.17%

www.MechanicsBank.com

MKT2006/020724

## RECOGNIZED EXCELLENCE

by Independent Rating Agencies

★★★★★  
**Superior**

Bauer Financial Rating  
September 30, 2023  
(Highest Possible Rating)

"WELL CAPITALIZED"

FDIC Capital Classification  
Veribanc, September 30, 2023  
(Highest Possible Rating)

★★★  
**GREEN**

Veribanc Bank Safety Rating  
September 30, 2023  
(Highest Possible Rating)

**Super Premier**

Performing Banks –  
The Findley Reports, 2023

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

**\$17.5** BILLION  
in assets

**\$14.3** BILLION  
in deposits

**\$10.8** BILLION  
in loans

**75%** loan to deposit ratio

**4.3%** amount of current loan portfolio concentration in CRE Investor Office segment

<sup>1</sup>) FDIC, FFIEC Consolidated Reports of Conditions and Income, 12/31/23

