2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALAMEDA COUNTY (001), CA										
MSA 36084										
Inside AA 0011										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	2	200	0	0	2	800	1	100	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	1	150	1	500	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	149	1	300	0	0	0	0
Median Family Income 60-70%	0	0	1	150	1	650	1	650	0	0
Median Family Income 70-80%	1	20	0	0	0	0	1	20	0	0
Median Family Income 80-90%	5	295	1	250	2	1,083	6	878	0	0
Median Family Income 90-100%	17	1,258	6	892	4	1,800	10	670	0	0
Median Family Income 100-110%	2	120	0	0	0	0	1	20	0	0
Median Family Income 110-120%	3	220	2	400	0	0	1	45	0	0
Median Family Income >= 120%	10	712	4	825	3	1,600	10	837	0	0
Median Family Income Not Known	4	220	1	150	0	0	3	220	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	44	3,045	17	2,966	14	6,733	34	3,440	0	0
BUTTE COUNTY (007), CA										
MSA 17020										
Inside AA 0003										
Low Income	0	0	1	129	0	0	1	129	0	0
Moderate Income	4	240	6	1,145	1	300	4	385	0	0
Middle Income	10	640	2	350	0	0	9	640	0	0
Upper Income	7	298	3	503	0	0	6	243	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	21	1,178	12	2,127	1	300	20	1,397	0	0

2024 Institution Disclosure Statement - Table 1-1

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Small Business Loans - Originations

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CALAVERAS COUNTY (009), CA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	1,000	0	0	0	0
Middle Income	2	150	0	0	0	0	1	100	0	0
Upper Income	2	150	1	200	0	0	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	300	1	200	1	1,000	2	150	0	0
CONTRA COSTA COUNTY (013), CA										
MSA 36084										
Inside AA 0011										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	55	2	300	0	0	1	55	0	0
Median Family Income 40-50%	4	272	2	300	1	500	2	72	0	0
Median Family Income 50-60%	12	750	4	750	0	0	7	400	0	0
Median Family Income 60-70%	10	682	7	1,250	0	0	10	782	0	0
Median Family Income 70-80%	7	524	6	1,288	5	2,834	4	1,200	0	0
Median Family Income 80-90%	5	388	1	125	0	0	4	288	0	0
Median Family Income 90-100%	5	266	3	670	0	0	3	226	0	0
Median Family Income 100-110%	1	49	1	250	0	0	0	0	0	0
Median Family Income 110-120%	1	50	1	250	0	0	1	50	0	0
Median Family Income >= 120%	26	1,710	5	1,125	5	3,100	21	1,290	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	72	4,746	32	6,308	11	6,434	53	4,363	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
EL DORADO COUNTY (017), CA										
MSA 40900										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	15	1	200	0	0	1	15	0	0
Upper Income	4	279	1	150	0	0	2	90	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	294	2	350	0	0	3	105	0	0
FRESNO COUNTY (019), CA										
MSA 23420										
Inside AA 0005										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	30	0	0	0	0	1	30	0	0
Median Family Income 60-70%	2	135	1	200	0	0	1	35	0	0
Median Family Income 70-80%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	150	1	450	0	0	0	0
Median Family Income >= 120%	2	65	0	0	1	300	2	65	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	230	2	350	3	1,750	4	130	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
IMPERIAL COUNTY (025), CA										
MSA 20940										
Inside AA 0004										
Low Income	2	85	0	0	0	0	2	85	0	0
Moderate Income	7	439	2	300	2	625	6	379	0	0
Middle Income	3	179	1	200	0	0	1	54	0	0
Upper Income	12	627	2	350	2	1,400	9	447	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	24	1,330	5	850	4	2,025	18	965	0	0
KERN COUNTY (029), CA										
MSA 12540										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	1	150	0	0	0	0	0	0
Median Family Income 40-50%	2	180	1	250	0	0	2	180	0	0
Median Family Income 50-60%	1	50	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	50	0	0	0	0	1	50	0	0
Median Family Income 70-80%	2	105	0	0	2	1,350	1	30	0	0
Median Family Income 80-90%	1	25	0	0	0	0	1	25	0	0
Median Family Income 90-100%	0	0	0	0	1	600	0	0	0	0
Median Family Income 100-110%	1	50	1	150	0	0	1	50	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	12	685	7	1,235	6	2,700	7	260	0	0
Median Family Income Not Known	2	149	1	150	2	650	2	199	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	22	1,294	11	1,935	11	5,300	15	794	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KINGS COUNTY (031), CA										
MSA 25260										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	125	0	0	0	0	0	0
Middle Income	0	0	0	0	2	750	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	125	2	750	0	0	0	0
LOS ANGELES COUNTY (037), CA										
MSA 31084										
Inside AA 0006										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	50	1	150	0	0	1	50	0	0
Median Family Income 60-70%	1	50	0	0	0	0	1	50	0	0
Median Family Income 70-80%	1	100	1	200	5	2,524	3	1,124	0	0
Median Family Income 80-90%	1	50	2	400	0	0	0	0	0	0
Median Family Income 90-100%	2	119	0	0	1	750	2	119	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	250	0	0	0	0	0	0
Median Family Income >= 120%	4	359	5	1,000	4	3,000	4	1,659	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	728	10	2,000	10	6,274	11	3,002	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MADERA COUNTY (039), CA										
MSA 23420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	40	0	0	0	0	1	40	0	0
Upper Income	0	0	0	0	2	1,200	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	2	1,200	1	40	0	0
MARIN COUNTY (041), CA										
MSA 42034										
Inside AA 0011										
Low Income	0	0	1	250	0	0	0	0	0	0
Moderate Income	0	0	1	150	1	600	0	0	0	0
Middle Income	3	180	1	250	1	500	1	40	0	0
Upper Income	1	30	0	0	0	0	1	30	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	210	3	650	2	1,100	2	70	0	0
MERCED COUNTY (047), CA										
MSA 32900										
Inside AA 0011										
Low Income	1	75	0	0	0	0	1	75	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	554	7	1,250	4	2,300	6	354	0	0
Upper Income	2	85	0	0	2	1,700	2	85	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	714	7	1,250	6	4,000	9	514	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTEREY COUNTY (053), CA										
MSA 41500										
Inside AA 0009										
Low Income	1	50	1	250	0	0	1	50	0	0
Moderate Income	8	554	3	650	4	3,460	8	1,314	0	0
Middle Income	19	1,421	3	600	3	1,744	10	1,712	0	0
Upper Income	11	825	4	995	0	0	10	745	0	0
Income Not Known	1	50	0	0	0	0	1	50	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	40	2,900	11	2,495	7	5,204	30	3,871	0	0
NAPA COUNTY (055), CA										
MSA 34900										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	496	6	1,106	2	1,130	3	135	0	0
Upper Income	1	10	1	200	1	400	1	10	0	0
Income Not Known	0	0	0	0	1	400	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	506	7	1,306	4	1,930	4	145	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ORANGE COUNTY (059), CA										
MSA 11244										
Inside AA 0006										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	100	0	0	1	800	1	100	0	0
Median Family Income 50-60%	0	0	1	250	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	2	1,400	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	100	1	135	2	1,350	3	1,035	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	200	2	385	5	3,550	4	1,135	0	0
PLACER COUNTY (061), CA										
MSA 40900										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	182	2	375	1	300	3	182	0	0
Upper Income	1	78	0	0	0	0	1	78	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	260	2	375	1	300	4	260	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

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Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PLUMAS COUNTY (063), CA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0
RIVERSIDE COUNTY (065), CA										
MSA 40140										
Inside AA 0006										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	3	136	1	250	0	0	2	51	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	8	494	3	576	0	0	6	344	0	0
Median Family Income 60-70%	1	99	0	0	0	0	0	0	0	0
Median Family Income 70-80%	6	393	1	150	0	0	2	120	0	0
Median Family Income 80-90%	8	485	4	650	0	0	7	510	0	0
Median Family Income 90-100%	3	180	1	110	1	400	1	25	0	0
Median Family Income 100-110%	0	0	1	145	0	0	0	0	0	0
Median Family Income 110-120%	2	133	0	0	0	0	2	133	0	0
Median Family Income >= 120%	4	241	3	440	0	0	4	261	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	35	2,161	14	2,321	1	400	24	1,444	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Mechanics Bank

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Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SACRAMENTO COUNTY (067), CA										
MSA 40900										
Inside AA 0008										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	1	100	0	0	1	500	1	100	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	100	1	250	0	0	1	100	0	0
Median Family Income 60-70%	1	50	1	250	1	1,000	1	50	0	0
Median Family Income 70-80%	0	0	1	150	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	200	0	0	0	0	0	0
Median Family Income 90-100%	1	50	0	0	0	0	1	50	0	0
Median Family Income 100-110%	0	0	0	0	2	947	0	0	0	0
Median Family Income 110-120%	0	0	1	150	0	0	0	0	0	0
Median Family Income >= 120%	3	257	0	0	0	0	3	257	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	557	5	1,000	4	2,447	7	557	0	0
SAN BENITO COUNTY (069), CA										
MSA 41940										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	95	2	356	0	0	2	201	0	0
Middle Income	2	200	0	0	0	0	2	200	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	295	2	356	0	0	4	401	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN BERNARDINO COUNTY (071), CA										
MSA 40140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	40	0	0	0	0	1	40	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	42	0	0	0	0	1	42	0	0
Median Family Income >= 120%	1	100	0	0	0	0	1	100	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	182	0	0	0	0	3	182	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN DIEGO COUNTY (073), CA										
MSA 41740										
Inside AA 0010										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income 90-100%	0	0	1	250	1	500	0	0	0	0
Median Family Income 100-110%	1	100	0	0	0	0	1	100	0	0
Median Family Income 110-120%	0	0	1	143	0	0	0	0	0	0
Median Family Income >= 120%	1	91	1	120	3	1,975	1	91	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	191	3	513	5	3,475	2	191	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN FRANCISCO COUNTY (075), CA										
MSA 41884										
Inside AA 0011										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	1	250	1	350	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	45	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	30	0	0	0	0	1	30	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	4	168	2	375	1	400	3	108	0	0
Median Family Income Not Known	2	200	0	0	3	2,520	3	1,620	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	443	3	625	5	3,270	7	1,758	0	0

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: Mechanics Bank

Respondent ID: 0000001768
Agency: FDIC - 3
State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN JOAQUIN COUNTY (077), CA										
MSA 44700										
Inside AA 0011										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	2	35	0	0	0	0	2	35	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	50	0	0	0	0	1	50	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	3	199	0	0	2	1,250	3	199	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	284	0	0	2	1,250	6	284	0	0
SAN LUIS OBISPO COUNTY (079), CA										
MSA 42020										
Inside AA 0012										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	10	777	2	400	0	0	6	402	0	0
Middle Income	32	2,040	10	1,911	4	2,855	25	2,916	0	0
Upper Income	11	789	5	1,050	2	850	8	547	0	0
Income Not Known	1	100	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	54	3,706	17	3,361	6	3,705	39	3,865	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN MATEO COUNTY (081), CA										
MSA 41884										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	450	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	450	0	0	0	0
SANTA BARBARA COUNTY (083), CA										
MSA 42200										
Inside AA 0013										
Low Income	4	303	0	0	0	0	3	203	0	0
Moderate Income	13	809	2	355	5	2,419	9	729	0	0
Middle Income	14	785	2	255	2	1,250	11	565	0	0
Upper Income	19	1,334	3	550	2	919	13	847	0	0
Income Not Known	1	55	0	0	0	0	1	55	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	51	3,286	7	1,160	9	4,588	37	2,399	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SANTA CLARA COUNTY (085), CA										
MSA 41940										
Inside AA 0011										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	150	0	0	0	0	0	0
Median Family Income 70-80%	1	50	0	0	1	400	1	50	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	100	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	31	0	0	0	0	1	31	0	0
Median Family Income >= 120%	1	100	0	0	3	2,000	1	100	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	281	1	150	4	2,400	3	181	0	0
SANTA CRUZ COUNTY (087), CA										
MSA 42100										
Inside AA 0011										
Low Income	0	0	3	550	0	0	0	0	0	0
Moderate Income	2	80	0	0	0	0	1	30	0	0
Middle Income	1	90	0	0	0	0	1	90	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	170	3	550	0	0	2	120	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SHASTA COUNTY (089), CA										
MSA 39820										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
SISKIYOU COUNTY (093), CA										
MSA NA										
Inside AA 0015										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	13	699	4	827	1	500	12	676	0	0
Middle Income	4	180	1	107	1	650	4	212	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	879	5	934	2	1,150	16	888	0	0
SOLANO COUNTY (095), CA										
MSA 46700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	150	0	0	0	0	0	0
Middle Income	3	140	0	0	1	500	3	140	0	0
Upper Income	3	105	0	0	0	0	3	105	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	245	1	150	1	500	6	245	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SONOMA COUNTY (097), CA										
MSA 42220										
Inside AA 0014										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	65	3	590	0	0	2	215	0	0
Middle Income	2	110	2	275	1	500	3	260	0	0
Upper Income	0	0	1	150	0	0	1	150	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	175	6	1,015	1	500	6	625	0	0
STANISLAUS COUNTY (099), CA										
MSA 33700										
Inside AA 0011										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	84	0	0	0	0	1	84	0	0
Median Family Income 50-60%	1	87	1	200	1	460	1	460	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	2	199	1	150	0	0	1	99	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	500	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	500	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	370	2	350	3	1,460	3	643	0	0

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: Mechanics Bank

Respondent ID: 0000001768
Agency: FDIC - 3
State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUTTER COUNTY (101), CA										
MSA 49700										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	20	0	0	0	0	1	20	0	0
Middle Income	2	145	1	250	0	0	2	145	0	0
Upper Income	3	300	0	0	0	0	1	100	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	465	1	250	0	0	4	265	0	0
TEHAMA COUNTY (103), CA										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	8	442	1	120	0	0	8	442	0	0
Middle Income	2	90	0	0	0	0	1	40	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	532	1	120	0	0	9	482	0	0
TRINITY COUNTY (105), CA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	410	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	410	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TULARE COUNTY (107), CA										
MSA 47300										
Inside AA 0016										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	165	2	300	3	1,850	2	250	0	0
Middle Income	1	75	2	300	2	1,125	0	0	0	0
Upper Income	4	342	3	520	0	0	3	262	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	582	7	1,120	5	2,975	5	512	0	0
TUOLUMNE COUNTY (109), CA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	271	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	271	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VENTURA COUNTY (111), CA										
MSA 37100										
Inside AA 0006										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	3	225	1	250	0	0	1	50	0	0
Median Family Income 40-50%	0	0	1	130	0	0	0	0	0	0
Median Family Income 50-60%	3	192	3	616	0	0	2	92	0	0
Median Family Income 60-70%	1	100	0	0	2	900	0	0	0	0
Median Family Income 70-80%	7	341	2	380	1	500	6	241	0	0
Median Family Income 80-90%	2	175	1	229	1	500	1	75	0	0
Median Family Income 90-100%	3	210	3	520	1	1,000	2	210	0	0
Median Family Income 100-110%	4	235	3	478	0	0	3	285	0	0
Median Family Income 110-120%	2	70	0	0	1	775	2	800	0	0
Median Family Income >= 120%	14	970	3	649	3	1,765	5	337	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	39	2,518	17	3,252	9	5,440	22	2,090	0	0
YUBA COUNTY (115), CA										
MSA 49700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	200	0	0	0	0	0	0
Middle Income	1	100	1	150	0	0	0	0	0	0
Upper Income	1	50	0	0	0	0	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	150	2	350	0	0	1	50	0	0
TOTAL INSIDE AA IN STATE	536	34,880	219	40,749	139	79,981	410	37,096	0	0
TOTAL OUTSIDE AA IN STATE	13	717	3	500	5	2,560	11	517	0	0
STATE TOTAL	549	35,597	222	41,249	144	82,541	421	37,613	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WARREN COUNTY (227), KY										
MSA 14540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	25	0	0	0	0	1	25	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	25	0	0	0	0	1	25	0	0
STATE TOTAL	1	25	0	0	0	0	1	25	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

State: NEVADA (32)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HUMBOLDT COUNTY (013), NV										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	600	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	600	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	600	0	0	0	0
STATE TOTAL	0	0	0	0	1	600	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KLAMATH COUNTY (035), OR										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	250	0	0	0	0	0	0
STATE TOTAL	0	0	1	250	0	0	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	536	34,880	219	40,749	139	79,981	410	37,096	0	0
TOTAL OUTSIDE AA	14	742	4	750	6	3,160	12	542	0	0
TOTAL INSIDE & OUTSIDE	550	35,622	223	41,499	145	83,141	422	37,638	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: Mechanics Bank

Respondent ID: 0000001768
Agency: FDIC - 3
State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
YUMA COUNTY (027), AZ										
MSA 49740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	50	0	0	0	0	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	50	0	0	0	0	1	50	0	0
STATE TOTAL	1	50	0	0	0	0	1	50	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: Mechanics Bank

Respondent ID: 0000001768
Agency: FDIC - 3
State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CALAVERAS COUNTY (009), CA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	0	0	1	150	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	1	150	0	0
FRESNO COUNTY (019), CA										
MSA 23420										
Inside AA 0005										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	25	0	0	0	0	1	25	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: Mechanics Bank

Respondent ID: 0000001768
Agency: FDIC - 3
State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GLENN COUNTY (021), CA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	0	0	0	0
IMPERIAL COUNTY (025), CA										
MSA 20940										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	75	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	1	45	0	0	0	0	1	45	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	170	0	0	0	0	2	95	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: Mechanics Bank

Respondent ID: 0000001768
Agency: FDIC - 3
State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KERN COUNTY (029), CA										
MSA 12540										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	2	355	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	355	0	0	0	0	0	0
MADERA COUNTY (039), CA										
MSA 23420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	50	0	0	0	0	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: Mechanics Bank

Respondent ID: 0000001768
Agency: FDIC - 3
State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MERCED COUNTY (047), CA										
MSA 32900										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	60	0	0	0	0	1	60	0	0
Middle Income	2	110	0	0	0	0	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	170	0	0	0	0	2	110	0	0
MONTEREY COUNTY (053), CA										
MSA 41500										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	45	0	0	0	0	1	45	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	45	0	0	0	0	1	45	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: Mechanics Bank

Respondent ID: 0000001768
Agency: FDIC - 3
State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RIVERSIDE COUNTY (065), CA										
MSA 40140										
Inside AA 0006										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	250	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	0	0	0	0
SAN BENITO COUNTY (069), CA										
MSA 41940										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	1	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: Mechanics Bank

Respondent ID: 0000001768
Agency: FDIC - 3
State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN LUIS OBISPO COUNTY (079), CA										
MSA 42020										
Inside AA 0012										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	12	0	0	0	0	1	12	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	12	0	0	0	0	1	12	0	0
SANTA BARBARA COUNTY (083), CA										
MSA 42200										
Inside AA 0013										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	1	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0
SANTA CRUZ COUNTY (087), CA										
MSA 42100										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	0	0	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: Mechanics Bank

Respondent ID: 0000001768
Agency: FDIC - 3
State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SISKIYOU COUNTY (093), CA										
MSA NA										
Inside AA 0015										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	200	0	0	1	200	0	0
Middle Income	2	110	0	0	0	0	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	110	1	200	0	0	2	250	0	0
TULARE COUNTY (107), CA										
MSA 47300										
Inside AA 0016										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	0	0	1	150	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	1	150	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: Mechanics Bank

Respondent ID: 0000001768
Agency: FDIC - 3
State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VENTURA COUNTY (111), CA										
MSA 37100										
Inside AA 0006										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	150	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	250	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	400	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	13	732	9	1,655	0	0	13	1,037	0	0
TOTAL OUTSIDE AA IN STATE	1	50	1	250	0	0	1	50	0	0
STATE TOTAL	14	782	10	1,905	0	0	14	1,087	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	13	732	9	1,655	0	0	13	1,037	0	0
TOTAL OUTSIDE AA	2	100	1	250	0	0	2	100	0	0
TOTAL INSIDE & OUTSIDE	15	832	10	1,905	0	0	15	1,137	0	0

2024 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: Mechanics Bank

Respondent ID: 0000001768
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= $1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CA - KERN COUNTY (029) - MSA 12540	44	8,529	15	794	0	0
CA - CALAVERAS COUNTY (009) - MSA NA	6	1,500	2	150	0	0
CA - TUOLUMNE COUNTY (109) - MSA NA	1	271	0	0	0	0
CA - BUTTE COUNTY (007) - MSA 17020	34	3,605	20	1,397	0	0
CA - IMPERIAL COUNTY (025) - MSA 20940	33	4,205	18	965	0	0
CA - FRESNO COUNTY (019) - MSA 23420	10	2,330	4	130	0	0
CA - KINGS COUNTY (031) - MSA 25260	3	875	0	0	0	0
CA - LOS ANGELES COUNTY (037) - MSA 31084	30	9,002	11	3,002	0	0
CA - ORANGE COUNTY (059) - MSA 11244	9	4,135	4	1,135	0	0
CA - RIVERSIDE COUNTY (065) - MSA 40140	50	4,882	24	1,444	0	0
CA - VENTURA COUNTY (111) - MSA 37100	65	11,210	22	2,090	0	0
CA - SHASTA COUNTY (089) - MSA 39820	1	50	1	50	0	0
CA - TEHAMA COUNTY (103) - MSA NA	11	652	9	482	0	0
CA - EL DORADO COUNTY (017) - MSA 40900	7	644	3	105	0	0
CA - PLACER COUNTY (061) - MSA 40900	7	935	4	260	0	0
CA - SACRAMENTO COUNTY (067) - MSA 40900	16	4,004	7	557	0	0
CA - SUTTER COUNTY (101) - MSA 49700	7	715	4	265	0	0
CA - MONTEREY COUNTY (053) - MSA 41500	58	10,599	30	3,871	0	0
CA - SAN DIEGO COUNTY (073) - MSA 41740	10	4,179	2	191	0	0
CA - ALAMEDA COUNTY (001) - MSA 36084	75	12,744	34	3,440	0	0
CA - CONTRA COSTA COUNTY (013) - MSA 36084	115	17,488	53	4,363	0	0
CA - MARIN COUNTY (041) - MSA 42034	9	1,960	2	70	0	0
CA - MERCED COUNTY (047) - MSA 32900	24	5,964	9	514	0	0

2024 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: Mechanics Bank

Respondent ID: 0000001768
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= $1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CA - NAPA COUNTY (055) - MSA 34900	19	3,742	4	145	0	0
CA - SAN BENITO COUNTY (069) - MSA 41940	5	651	4	401	0	0
CA - SAN FRANCISCO COUNTY (075) - MSA 41884	16	4,338	7	1,758	0	0
CA - SAN JOAQUIN COUNTY (077) - MSA 44700	8	1,534	6	284	0	0
CA - SANTA CLARA COUNTY (085) - MSA 41940	9	2,831	3	181	0	0
CA - SANTA CRUZ COUNTY (087) - MSA 42100	6	720	2	120	0	0
CA - STANISLAUS COUNTY (099) - MSA 33700	9	2,180	3	643	0	0
CA - SAN LUIS OBISPO COUNTY (079) - MSA 42020	77	10,772	39	3,865	0	0
CA - SANTA BARBARA COUNTY (083) - MSA 42200	67	9,034	37	2,399	0	0
CA - SONOMA COUNTY (097) - MSA 42220	10	1,690	6	625	0	0
CA - SISKIYOU COUNTY (093) - MSA NA	24	2,963	16	888	0	0
CA - TULARE COUNTY (107) - MSA 47300	19	4,677	5	512	0	0

2024 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: Mechanics Bank

Respondent ID: 0000001768
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms with <= $1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CA - KERN COUNTY (029) - MSA 12540	2	355	0	0	0	0
CA - CALAVERAS COUNTY (009) - MSA NA	1	150	1	150	0	0
CA - IMPERIAL COUNTY (025) - MSA 20940	3	170	2	95	0	0
CA - FRESNO COUNTY (019) - MSA 23420	1	25	1	25	0	0
CA - RIVERSIDE COUNTY (065) - MSA 40140	1	250	0	0	0	0
CA - VENTURA COUNTY (111) - MSA 37100	2	400	0	0	0	0
CA - MONTEREY COUNTY (053) - MSA 41500	1	45	1	45	0	0
CA - MERCED COUNTY (047) - MSA 32900	3	170	2	110	0	0
CA - SAN BENITO COUNTY (069) - MSA 41940	1	100	1	100	0	0
CA - SANTA CRUZ COUNTY (087) - MSA 42100	1	150	0	0	0	0
CA - SAN LUIS OBISPO COUNTY (079) - MSA 42020	1	12	1	12	0	0
CA - SANTA BARBARA COUNTY (083) - MSA 42200	1	100	1	100	0	0
CA - SISKIYOU COUNTY (093) - MSA NA	3	310	2	250	0	0
CA - TULARE COUNTY (107) - MSA 47300	1	150	1	150	0	0

2024 Institution Disclosure Statement - Table 5

Community Development/Consortium-Third Party Activity

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

			Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	44	92,558	0	0
Purchased	1	20,000	0	0
Total	45	112,558	0	0
Consortium/Third Party Loans (optional)				

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

ASSESSMENT AREA - 0001

KERN COUNTY (029), CA

MSA: 12540

Median Family Income 10-20%

0020.01*

Median Family Income 20-30%

0006.02*

Median Family Income 30-40%

0004.00* 0013.02 0024.03*

Median Family Income 40-50%

0001.03* 0011.01 0011.06* 0012.02* 0013.01* 0014.01* 0014.02* 0015.00* 0020.02* 0022.02* 0030.02*
0052.05 0064.04* 0064.06*

Median Family Income 50-60%

0011.04* 0021.00* 0022.01* 0023.05* 0025.01* 0025.02* 0026.00* 0028.24 0036.00* 0041.02* 0044.02*
0047.02* 0048.02* 0049.01* 0052.08* 0063.04*

Median Family Income 60-70%

0002.01* 0003.00* 0009.11* 0025.03* 0027.02* 0028.13* 0028.25* 0030.01* 0031.26* 0031.27 0043.03*
0044.04* 0047.03* 0047.04* 0048.01* 0052.03* 0062.01* 0063.01* 0063.03*

Median Family Income 70-80%

0009.02* 0009.07* 0010.03* 0011.07* 0018.01* 0018.04 0023.02* 0023.03 0023.04* 0028.14* 0028.15*
0028.23* 0031.37* 0033.03* 0034.00* 0043.04* 0045.00* 0046.06* 0050.03* 0050.05* 0051.03* 0052.06
0053.00* 0058.04* 0059.00* 0062.02* 0064.03* 0064.05* 0065.00* 0066.00*

Median Family Income 80-90%

0001.02* 0001.04* 0007.01* 0009.04* 0010.02* 0011.05* 0012.01* 0019.01* 0019.02* 0027.01* 0028.16*
0028.17* 0029.02* 0031.03* 0031.13* 0031.28 0031.36* 0033.05* 0041.01* 0049.03* 0054.05* 0054.10*
0055.11* 0058.03*

Median Family Income 90-100%

0001.05* 0002.02* 0005.04* 0008.00* 0009.06* 0009.12* 0029.01* 0031.29* 0031.32* 0032.07* 0032.08*
0032.15* 0032.22* 0033.07* 0033.08* 0035.00 0040.02* 0044.03* 0052.07* 0054.07* 0060.03* 0060.04*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

Median Family Income 100-110%

0001.06* 0024.01* 0031.12* 0031.25* 0031.31 0032.11* 0038.11* 0039.00* 0040.01* 0046.07* 0049.04*
0055.08* 0056.00* 0061.01*

Median Family Income 110-120%

0007.02* 0009.03* 0018.03* 0024.02* 0028.19* 0031.34* 0032.10* 0033.04* 0038.16* 0057.00*

Median Family Income >= 120%

0005.05* 0005.06 0005.07 0005.08* 0005.09* 0005.10* 0009.05* 0009.08* 0009.09* 0009.13 0009.14*
0010.01* 0017.00 0028.04 0028.06 0028.07* 0028.11* 0028.18* 0028.20* 0028.21* 0028.22 0031.24
0031.30* 0031.33* 0031.35* 0032.03* 0032.09* 0032.12 0032.13* 0032.16* 0032.17* 0032.18 0032.19*
0032.20* 0032.21 0038.06 0038.07* 0038.08* 0038.10* 0038.12 0038.14 0038.15* 0038.17* 0038.18*
0038.19 0038.20* 0038.21* 0038.22* 0038.23* 0038.24* 0038.25* 0038.26* 0038.27* 0043.05* 0046.05*
0050.06* 0051.04* 0054.02* 0054.06* 0054.08* 0054.09* 0055.09* 0055.10* 0055.12* 0055.13* 0055.14*
0058.05* 0058.06* 0060.06* 0060.09* 0060.10* 0060.11* 0060.12* 0061.02*

Median Family Income Not Known

0006.01* 0006.03* 0016.00 0032.14* 0043.02* 0046.01* 0046.03* 0060.02*

ASSESSMENT AREA - 0002

CALAVERAS COUNTY (009), CA

MSA: NA

Moderate Income

0003.01

Middle Income

0001.22 0003.02* 0004.00* 0005.05*

Upper Income

0001.21 0001.23* 0001.24 0002.20* 0002.21* 0002.22* 0005.01* 0005.04* 0005.06*

TUOLUMNE COUNTY (109), CA

MSA: NA

Moderate Income

0042.02

Middle Income

0012.00* 0021.01* 0021.02* 0022.02* 0031.01* 0031.02* 0032.00* 0041.02* 0042.01* 0051.01* 0052.01*

Upper Income

0011.00* 0022.01* 0031.03* 0041.01* 0051.02*

Income Not Known

9852.02*

ASSESSMENT AREA - 0003

BUTTE COUNTY (007), CA

MSA: 17020

Low Income

0005.02* 0006.04* 0028.00* 0030.01

Moderate Income

0003.00 0006.03* 0011.00* 0012.00 0013.00* 0017.04* 0021.00 0025.00* 0029.00* 0030.02* 0032.00
0037.00

Middle Income

0001.02* 0001.04* 0002.02* 0004.03* 0009.03* 0010.00* 0017.02* 0017.03 0018.00* 0019.00 0020.00
0022.00 0023.00 0024.01 0024.02 0026.01 0026.02 0027.00* 0033.00* 0034.00* 0035.01* 0035.02*
0036.00

Upper Income

0001.03 0002.01* 0004.01* 0004.04* 0005.01* 0006.01* 0007.00* 0008.00* 0009.01 0009.04* 0014.00*
0015.00 0016.01 0016.02 0031.00

ASSESSMENT AREA - 0004

IMPERIAL COUNTY (025), CA

MSA: 20940

Low Income

0104.01

Moderate Income

0101.02 0102.00 0104.02* 0107.00 0112.02* 0113.02 0114.00 0115.00 0116.00 0120.01* 0123.02*
9400.00*

Middle Income

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

0105.00 0109.00 0111.00 0113.01* 0113.03 0118.02* 0119.02* 0120.04* 0121.01* 0122.01* 0122.02*
0124.00*

Upper Income

0103.00 0106.00 0108.00 0110.01 0110.02 0112.01 0117.00 0118.01 0118.03* 0119.01 0119.03
0120.03* 0123.01*

Income Not Known

0101.01* 0121.02*

ASSESSMENT AREA - 0005

FRESNO COUNTY (019), CA

MSA: 23420

Median Family Income 30-40%

0006.01* 0007.01* 0009.02* 0024.00* 0048.02* 0054.03* 0071.02*

Median Family Income 40-50%

0001.00* 0004.00* 0005.01* 0007.02* 0010.00* 0013.04* 0014.07* 0020.00* 0026.01* 0027.02* 0029.03*
0032.02* 0047.04* 0054.08* 0065.01* 0065.02* 0078.02* 0083.01* 0084.04*

Median Family Income 50-60%

0003.00* 0005.02* 0009.01* 0013.01* 0013.03* 0023.00* 0025.01* 0027.01* 0028.00* 0033.02* 0034.01*
0037.02* 0053.04 0062.01* 0071.01* 0083.04* 0085.03* 0085.04*

Median Family Income 60-70%

0011.00* 0012.02* 0025.02* 0026.02* 0031.03* 0033.01* 0037.01* 0038.07* 0040.05* 0040.06* 0042.12*
0044.04* 0051.00* 0052.02* 0052.03* 0056.07* 0061.02* 0066.02 0066.06* 0082.00* 0083.03* 0084.02*
0084.05* 0085.01*

Median Family Income 70-80%

0002.00* 0012.01* 0014.15 0015.00* 0021.00* 0029.05* 0029.06* 0030.01* 0030.03* 0031.02* 0038.05*
0047.05* 0047.06* 0048.01* 0052.04* 0053.01* 0054.09* 0066.03* 0066.05* 0069.00* 0070.02* 0076.00*
0078.01* 0086.00*

Median Family Income 80-90%

0022.00* 0029.04* 0041.00* 0042.05* 0042.10* 0045.04* 0045.05* 0047.03* 0053.02* 0057.04* 0062.02*
0068.02* 0074.00* 0075.00* 0077.00* 0081.00* 0084.03*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

Median Family Income 90-100%

0030.04* 0031.04* 0032.01* 0034.02* 0035.00* 0038.09* 0042.17* 0049.01* 0056.08* 0070.03* 0070.04*
0079.03*

Median Family Income 100-110%

0014.11* 0016.00* 0038.10* 0044.09* 0049.02* 0050.00* 0056.02* 0060.02* 0067.00*

Median Family Income 110-120%

0018.00* 0038.04* 0038.08* 0039.00* 0040.04* 0042.11* 0042.15* 0053.05* 0054.06* 0054.10* 0058.01*
0063.01 0064.06* 0064.10* 0072.04 0073.00*

Median Family Income >= 120%

0014.08* 0014.09* 0014.12* 0014.13* 0014.16* 0014.17* 0014.18* 0017.00* 0036.00* 0038.11* 0038.12*
0040.03* 0042.08* 0042.13* 0042.14* 0042.16* 0042.18* 0043.01* 0043.02* 0043.03* 0044.05* 0044.06*
0044.10* 0044.11* 0045.03* 0045.06* 0046.01* 0046.02 0054.05* 0054.07* 0055.03* 0055.04* 0055.05*
0055.07* 0055.08* 0055.09* 0055.12* 0055.13* 0055.14* 0055.15* 0055.16* 0055.18* 0055.20* 0055.22*
0055.24* 0055.25* 0055.26* 0055.27* 0055.28* 0055.29* 0056.05* 0056.06* 0057.01* 0057.02* 0057.03*
0058.02* 0058.04* 0058.05* 0059.04* 0059.06* 0059.07* 0059.11* 0059.12* 0059.13* 0059.14* 0059.15*
0059.16* 0060.01* 0061.01* 0063.02 0064.05* 0064.07* 0064.08* 0064.09* 0064.11 0072.02* 0072.03*
0080.00*

Median Family Income Not Known

0006.02*

KINGS COUNTY (031), CA

MSA: 25260

Moderate Income

0009.01 0009.02* 0010.02* 0011.00* 0013.00* 0014.01* 0014.02* 0017.02* 0017.03*

Middle Income

0004.03* 0004.05* 0004.07* 0005.00 0007.02* 0008.00* 0010.03* 0012.00 0015.00* 0016.01* 9800.00*

Upper Income

0001.00* 0002.00* 0004.02* 0004.06* 0006.02* 0006.03* 0006.04* 0007.01* 0010.01*

Income Not Known

9801.00* 9818.00*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

ASSESSMENT AREA - 0006

LOS ANGELES COUNTY (037), CA

MSA: 31084

Median Family Income 20-30%

2243.20*	2244.20*	2421.00*	2426.00*

Median Family Income 30-40%

1012.22*	1200.20*	1201.03*	1902.01*	1917.10*	2051.20*	2071.02*	2089.02*	2089.04*	2091.03*	2091.05*
2092.02*	2094.03*	2095.10*	2098.10*	2100.10*	2121.02*	2214.01*	2240.20*	2260.01*	2289.00*	2311.00*
2318.00*	2362.05*	2375.00*	2422.02*	2431.00*	3022.01*	5716.00*	9104.05*			

Median Family Income 40-50%

1174.05*	1174.07*	1174.08*	1175.10*	1193.40*	1200.30*	1201.06*	1201.08*	1232.06*	1275.20*	1276.05*
1282.10*	1283.03*	1912.03*	1912.04*	1916.20*	1917.20*	1919.01*	1957.10*	1991.20*	1997.00*	2035.00*
2044.20*	2060.10*	2060.53*	2060.54*	2071.03*	2083.01*	2084.01*	2087.20*	2089.03*	2091.04*	2093.00*
2094.01*	2094.02*	2095.20*	2111.22*	2113.20*	2122.02*	2122.04*	2123.04*	2123.05*	2123.06*	2131.00*
2132.01*	2133.20*	2134.01*	2200.00*	2211.10*	2213.02*	2213.03*	2215.00*	2219.00*	2240.10*	2246.00*
2264.10*	2267.02*	2284.20*	2285.00*	2287.10*	2312.10*	2317.10*	2319.02*	2349.01*	2349.02*	2362.04*
2362.06*	2377.20*	2383.20*	2392.01*	2396.02*	2397.01*	2400.10*	2409.02*	2411.20*	2420.00*	2422.01*
2423.00*	2920.01*	2941.20*	2948.20*	2962.10*	2962.20*	3107.01*	4027.02*	4328.01*	4335.06*	4338.04*
4620.02*	4823.04*	5316.04*	5326.06*	5329.00*	5330.02*	5331.03*	5331.05*	5334.02*	5342.02*	5402.01*
5406.00*	5414.01*	5542.04*	5703.05*	5706.03*	5730.02*	5733.00*	5753.00*	5758.01*	5758.03*	5763.02*
5764.02*	5764.03*	5769.03*	6002.02*	6003.03*	6003.04*	6012.11*	6015.01*	6017.00*	6025.10*	6028.01*
6037.06*	9008.06*	9105.01*	9203.41*							

Median Family Income 50-60%

1042.03*	1047.01*	1047.04	1064.07*	1175.20*	1201.04*	1201.05*	1201.07*	1221.22*	1224.10*	1235.20*
1241.02*	1242.04*	1243.00*	1253.22*	1271.02*	1272.20*	1276.03	1279.10*	1281.02*	1282.20*	1283.02*
1343.05*	1345.20*	1347.10*	1395.05*	1838.20*	1864.01*	1901.02*	1902.02*	1905.20*	1909.01*	1911.20*
1914.10*	1916.10*	1918.10*	1926.10*	1926.20*	1977.00*	1994.00*	1998.01*	1998.02*	2031.00*	2037.20*
2038.00*	2042.00*	2048.10*	2049.10*	2051.10*	2062.01*	2080.02*	2083.02*	2085.02*	2088.01*	2091.06*
2098.20*	2112.02*	2118.02*	2118.04*	2119.21*	2119.22*	2122.03*	2124.10*	2124.20*	2132.02*	2134.02*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

2181.10*	2181.20*	2188.00*	2190.10*	2199.01*	2201.00*	2211.20*	2212.20*	2214.02*	2226.00*	2242.00*
2243.10*	2264.20*	2267.01*	2270.10*	2281.00*	2282.10*	2283.10*	2283.20*	2284.10*	2286.00*	2287.20*
2288.00*	2293.00*	2294.10*	2313.01*	2316.02*	2316.03*	2317.20*	2321.20*	2326.01*	2327.01*	2328.00*
2361.01*	2362.03*	2371.01*	2371.02*	2376.00*	2377.10*	2383.10*	2392.02*	2393.10*	2393.30*	2395.02*
2396.01*	2397.02*	2404.01*	2405.00*	2408.00*	2427.00*	2755.00*	2761.02*	2932.05*	2941.10*	2944.21*
2947.01*	2949.00*	2965.00*	2966.00*	2971.10*	3016.01*	3022.02*	3024.01*	3025.04*	3202.01*	4023.04*
4025.01*	4025.04*	4028.01*	4087.24*	4088.00*	4333.05*	4809.02*	4817.12*	4817.14*	4822.01*	4824.03*
5018.03*	5309.02*	5311.02*	5313.02*	5315.02*	5316.02*	5320.01*	5328.00*	5330.01*	5331.04*	5331.08*
5332.01*	5333.00*	5334.01*	5336.03*	5337.01*	5338.03*	5338.04*	5339.01*	5339.02*	5340.01*	5341.01*
5341.02*	5342.03*	5343.02*	5344.05*	5344.06*	5350.02*	5355.01*	5356.03*	5356.07*	5358.04*	5359.01*
5402.02*	5404.00*	5416.03*	5416.04*	5416.06*	5425.02*	5426.01*	5538.02*	5702.03*	5732.01*	5751.01*
5751.02*	5751.03*	5752.02*	5754.01*	5762.00*	5763.01*	5765.01*	5769.01*	6002.01*	6009.02*	6011.00*
6015.02*	6021.03*	6024.04*	6025.05*	9001.02*	9001.03*	9005.10*	9006.02*	9006.06*	9006.09*	9006.10*
9007.01*	9007.03*	9007.04*	9008.04*	9100.02*	9105.02*	9105.04*	9106.02*	9106.06*	9106.07*	9800.17*

Median Family Income 60-70%

1012.21*	1041.05*	1041.08*	1044.04*	1046.10*	1047.03*	1095.00*	1114.02*	1132.38*	1132.39*	1134.25*
1153.02*	1172.01*	1175.30*	1193.20*	1193.41*	1200.10*	1218.01*	1219.00*	1221.20*	1221.21*	1222.00*
1230.10*	1232.03*	1232.05*	1233.04*	1235.10*	1239.01*	1241.03*	1241.04*	1249.02*	1271.03*	1271.04*
1276.04*	1277.12*	1278.05*	1278.06*	1281.01*	1310.21*	1310.22*	1318.01*	1323.01*	1325.02	1343.06*
1345.21*	1345.22*	1903.03*	1904.01*	1905.10*	1912.01*	1913.02*	1925.20*	1927.00*	1956.00*	1990.01*
1992.01*	2012.00*	2014.02*	2015.03*	2032.00*	2033.00*	2036.01*	2036.02*	2044.10*	2046.00*	2048.20*
2060.50*	2086.10*	2086.20*	2088.02*	2111.24*	2112.01*	2113.10*	2117.03*	2119.10*	2123.03*	2125.01*
2125.02*	2126.20*	2182.10*	2187.02*	2190.20*	2193.00*	2198.00*	2212.10*	2213.04*	2216.01*	2216.02*
2217.10*	2218.20*	2220.02*	2221.00*	2222.00*	2244.10*	2270.20*	2282.20*	2294.20*	2312.20*	2321.10*
2324.01*	2324.02*	2327.02*	2340.02*	2372.01*	2372.02*	2382.00*	2393.20*	2395.01*	2398.02*	2400.20*
2402.00*	2404.02*	2406.00*	2407.00*	2410.01*	2412.01*	2412.02*	2413.00*	2414.00*	2430.01*	2673.00*
2696.02*	2772.00*	2774.00*	2912.10*	2932.03*	2932.06*	2933.07*	2944.10*	2945.20*	2946.20*	2948.10*
2948.30*	2969.01*	3015.02*	3020.02*	3021.04*	3023.02*	3025.03*	3025.05*	4023.03*	4024.05*	4025.03*
4026.01*	4028.03*	4028.04*	4043.01*	4050.02*	4062.01*	4077.01*	4090.00*	4328.02*	4333.02*	4333.04*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

4333.06*	4334.03*	4335.05*	4336.02*	4339.01*	4340.01*	4809.03*	4814.03*	4817.11*	4822.02*	4823.03*
4824.01*	5018.04*	5301.01*	5303.02*	5304.00*	5308.01*	5309.01*	5310.00*	5312.01*	5312.02*	5313.01*
5317.01*	5319.01*	5321.01*	5323.02*	5326.07*	5327.00*	5335.01*	5335.04*	5336.02*	5337.02*	5340.02*
5342.01*	5343.01*	5344.03*	5344.04*	5345.01*	5348.02*	5348.03*	5348.04*	5350.01*	5351.01*	5351.02*
5352.00*	5355.02*	5355.03*	5356.04*	5356.05*	5357.01*	5358.03*	5360.00*	5402.03*	5405.02*	5415.00*
5416.05*	5418.01*	5418.02*	5421.03*	5421.05*	5421.06*	5432.03*	5505.01*	5522.00*	5535.03*	5536.01*
5537.02*	5539.02*	5541.05*	5543.02*	5544.03*	5703.04*	5703.06*	5704.03*	5705.03*	5705.04*	5717.04*
5725.00*	5726.00*	5730.04*	5732.02*	5752.01*	5754.02*	5758.02*	5759.01*	5764.01*	5780.00*	6001.00*
6006.02*	6013.03*	6014.01*	6016.00*	6018.01*	6020.03*	6025.04*	6025.06*	6025.07*	6030.08*	6039.02*
9001.04*	9005.05*	9005.09*	9008.08*	9010.10*	9013.00*	9104.04*	9106.05*	9111.00*	9200.38*	9203.43*
9800.35*										

Median Family Income 70-80%

1012.20*	1042.04*	1043.21*	1048.21*	1048.22*	1064.08*	1154.03*	1204.00*	1224.20	1230.20*	1231.03*
1232.04*	1233.03*	1234.10*	1234.20*	1236.02*	1241.05*	1242.03*	1272.10	1278.03*	1278.04*	1279.20*
1321.01*	1349.06*	1393.02*	1393.03*	1395.04*	1835.20*	1838.10*	1853.20*	1863.01*	1864.04*	1899.04*
1904.02*	1909.02*	1910.00*	1911.10*	1925.10*	1957.20*	1992.02*	1999.00*	2014.01*	2015.04*	2016.01*
2016.02*	2037.10*	2041.20*	2043.00*	2049.20*	2071.01*	2084.02*	2114.10*	2117.04*	2118.03*	2126.10*
2129.00*	2133.10*	2145.05*	2184.00*	2187.01*	2189.00*	2197.00*	2225.00*	2260.02*	2291.00*	2313.02*
2314.00*	2322.00*	2325.00*	2326.02*	2345.02*	2348.00*	2352.02*	2374.01*	2378.00*	2398.01*	2411.10*
2430.02*	2696.01*	2702.00*	2943.02*	2945.10*	2969.02*	2972.01*	3018.01*	3019.02*	3020.03*	3021.03*
3025.06*	3105.01	4024.06*	4029.03*	4029.04*	4030.00*	4037.22*	4041.00*	4045.01*	4047.03*	4049.03*
4051.01*	4051.02*	4052.01*	4072.02*	4076.01*	4324.01*	4324.02*	4327.00*	4329.01*	4332.00*	4339.03*
4340.03*	4341.00*	4615.02*	4619.01*	4622.01*	4623.01*	4803.04*	4811.02*	4814.01*	4816.03*	4816.04*
4823.01*	5004.02*	5014.00*	5015.04*	5042.00	5302.03*	5303.01*	5305.00*	5311.01*	5315.03*	5315.04*
5316.03*	5318.00*	5320.02*	5322.00*	5323.03	5325.00*	5332.04*	5334.03*	5336.01*	5337.03*	5338.05*
5338.06*	5349.00*	5354.00*	5356.06*	5357.02*	5358.02*	5361.04*	5407.00*	5411.00*	5422.00*	5424.01*
5428.00*	5429.00*	5511.01*	5511.02*	5512.01*	5526.02*	5529.00*	5536.02*	5537.01*	5538.01*	5541.01*
5551.06*	5552.11*	5702.02*	5703.03*	5704.04*	5706.01*	5717.01*	5717.03*	5723.01*	5731.01*	5734.01*
5765.03*	5769.04*	6008.02*	6009.12*	6010.02*	6012.12*	6013.02*	6019.00*	6020.02*	6021.04*	6021.05*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

6024.03*	6025.11*	6025.13*	6029.00*	6030.05*	6038.01*	6041.01*	9003.01*	9005.04*	9006.07*	9006.08*
9007.05*	9008.07*	9106.01*	9106.08*	9107.07*	9107.14*	9107.15*	9200.47*	9200.50*	9203.42*	9800.16*

Median Family Income 80-90%

1021.03*	1043.22*	1044.01*	1044.03*	1045.00*	1061.14*	1064.05*	1065.20*	1066.04*	1066.48*	1096.03*
1113.04*	1152.04*	1154.01*	1154.04*	1193.10*	1193.42*	1198.02*	1210.20*	1211.01*	1211.02*	1212.22*
1242.01*	1253.21*	1254.04*	1276.06*	1277.11*	1286.01*	1310.23*	1317.02*	1325.01*	1331.01*	1331.02*
1340.01*	1340.02*	1341.01*	1341.04*	1833.00*	1834.01*	1837.01*	1852.03*	1864.03*	1871.02*	1881.00*
1892.01*	1898.02*	1907.01*	1908.02*	1913.01*	1915.00*	1924.20*	1958.02*	1959.01*	1959.03*	1972.00*
1974.20*	1976.00*	1991.10*	2015.01*	2017.00*	2039.00*	2041.10*	2047.00*	2085.01*	2087.10*	2111.21*
2114.20*	2121.01*	2127.01*	2172.00*	2185.00*	2186.00*	2199.02*	2292.00*	2316.01*	2347.00*	2361.02*
2379.00*	2381.00*	2409.01*	2410.02*	2675.03*	2676.00*	2699.03*	2751.02*	2911.10*	2912.20*	2946.10*
2976.01*	3012.03	3017.02*	3018.02*	3023.01*	3107.04*	3118.01*	3203.00*	4017.07*	4020.02*	4023.01*
4042.01*	4042.03*	4045.04*	4047.02*	4048.04*	4048.05*	4048.06*	4071.01*	4073.02*	4075.01*	4081.39*
4081.40*	4082.13*	4086.28*	4087.05*	4301.01*	4309.01*	4310.02*	4311.00*	4323.00*	4326.01*	4326.02*
4331.03*	4336.01*	4340.04*	4620.01*	4803.03*	4808.04*	4809.01*	4810.02*	4811.03*	4812.03*	4813.00*
4816.06*	4825.02*	4825.21*	4825.22	5005.00*	5007.00*	5015.03*	5020.03*	5020.05*	5023.03*	5024.01*
5025.00*	5026.02*	5031.04*	5031.05*	5041.01*	5300.06*	5301.02*	5306.03*	5307.00*	5308.02*	5317.02*
5323.04*	5326.05*	5347.00*	5353.00*	5361.02*	5362.02*	5400.00*	5401.02*	5405.01*	5409.01*	5410.03
5414.02*	5417.00*	5424.02*	5425.01*	5426.02*	5427.00*	5431.00*	5432.01*	5439.05*	5440.01*	5509.01*
5513.00*	5514.01*	5521.00*	5524.00*	5535.02*	5535.04*	5540.02*	5542.03*	5544.04*	5544.05*	5549.00*
5552.12*	5702.04*	5704.02*	5705.02*	5706.02*	5715.02*	5727.00*	5765.02*	5777.00*	6003.02*	6009.11*
6018.02*	6031.01*	6033.01*	6037.05*	6039.01*	6040.01*	6042.00*	6099.00*	6506.04*	7018.02*	9005.01*
9005.06*	9005.08*	9006.11*	9012.09*	9107.06*	9107.13*	9107.18*	9107.19*	9107.20*	9107.21*	9110.01*

Median Family Income 90-100%

1031.02*	1041.24*	1042.01*	1046.20*	1048.24*	1070.20*	1133.23*	1134.26*	1152.03	1199.00*	1203.00*
1216.00*	1233.01*	1253.10*	1274.00*	1313.00*	1323.02*	1327.00*	1341.03*	1395.06*	1433.01*	1832.20*
1834.02*	1836.20*	1852.02*	1853.10*	1872.00*	1899.05*	1899.06*	1899.07*	1903.02*	1914.20*	1918.20*
1958.03*	1975.00*	2011.20*	2013.01*	2128.00*	2164.02*	2182.20*	2220.01*	2323.00*	2343.02*	2352.01*
2374.02*	2380.00*	2722.01*	2722.02*	2766.05*	2766.06*	2911.20*	2911.30*	2942.00*	2971.20*	2972.02*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

3020.04*	3106.01*	3107.03*	3201.02*	4006.02*	4017.06*	4021.02*	4024.03*	4027.03*	4027.05*	4027.06*
4029.02*	4033.26*	4037.21*	4038.01*	4038.02*	4043.02*	4044.01	4044.02*	4045.03*	4047.01*	4049.01*
4050.01*	4052.02*	4052.03*	4053.01*	4053.02*	4055.00*	4059.00*	4061.03*	4070.01*	4071.02*	4072.01*
4073.01*	4077.02	4081.35*	4081.37*	4081.38*	4082.12*	4083.01*	4086.23*	4087.25*	4091.00*	4301.02*
4307.23*	4310.04*	4315.01*	4322.01*	4322.02*	4325.01*	4329.02*	4333.07*	4334.02*	4338.03*	4603.02*
4609.00*	4619.02*	4808.02*	4810.01*	4811.01*	4812.01*	4814.04*	4815.00*	4816.05*	4817.13*	4819.02*
4821.01*	4825.03*	5006.00*	5008.00*	5009.00*	5013.01*	5013.02*	5019.00*	5020.04*	5030.00*	5302.04*
5319.02*	5321.02*	5345.02*	5359.02*	5361.03*	5401.01*	5403.00*	5408.00*	5413.00*	5420.00*	5421.04*
5430.00*	5433.05*	5435.01*	5502.01*	5509.02*	5512.03*	5512.04*	5517.00*	5518.02*	5520.02*	5526.01*
5533.00*	5539.01*	5540.01*	5541.06*	5543.01*	5544.06*	5546.00*	5548.01*	5550.01*	5551.05*	5715.04*
5715.05*	5722.01*	5730.03*	5731.02*	5750.02*	5770.00*	6004.00*	6012.02*	6014.02*	6021.06*	6025.12*
6026.02*	6030.04*	6030.07*	6038.02*	6040.02*	6500.03*	7017.01*	7018.01*	9008.05*	9009.02*	9010.08*
9011.01*	9012.10*	9102.15*	9102.18*	9105.05*	9107.12*	9107.16*	9200.35*	9200.46*		

Median Family Income 100-110%

1011.10*	1021.07*	1043.10*	1048.23*	1060.20*	1070.10*	1113.02*	1132.34*	1133.24*	1152.02*	1171.02*
1190.01*	1194.00*	1218.02*	1220.00*	1231.04*	1236.01*	1237.00*	1239.02*	1246.00*	1249.03*	1273.00*
1288.01*	1314.00*	1316.00*	1317.01*	1318.02*	1320.02*	1321.02*	1329.00*	1330.00*	1342.01*	1347.20*
1348.02*	1351.15*	1371.03*	1394.01*	1411.01*	1413.03*	1831.01*	1835.10*	1836.10*	1953.00*	1990.02*
2011.10*	2060.20*	2111.23*	2183.00*	2315.00*	2346.00*	2373.00*	2655.21*	2674.03*	2675.02*	2699.09*
2701.02*	2717.02*	2718.01*	2718.03*	2723.02*	2933.04*	2943.01*	3012.06*	3016.02*	3017.01*	3019.01*
3112.00*	3116.01*	3118.02*	3201.01*	3202.02*	4011.01*	4011.02*	4021.01*	4022.00*	4049.02*	4057.02*
4060.00*	4066.02*	4069.03*	4070.02*	4076.02*	4079.02*	4080.06*	4081.41*	4084.01*	4086.31*	4319.00*
4325.02*	4615.01*	4622.02*	4623.02*	4628.00*	4820.02*	4824.04*	4826.00*	5010.01*	5016.00*	5018.02*
5021.00*	5022.00*	5024.02*	5027.00*	5031.03*	5031.06*	5033.02*	5035.01*	5037.01*	5300.07*	5302.02*
5362.01*	5409.02*	5433.06*	5435.03*	5438.01*	5438.03*	5440.02*	5502.02*	5503.01*	5506.01*	5508.01*
5508.02*	5514.02*	5515.01*	5519.00*	5523.01*	5523.02*	5527.00*	5528.00*	5531.00*	5534.00*	5547.00*
5701.00*	5750.01*	5759.02*	5768.01*	5768.02*	6007.04*	6013.01*	6026.01*	6028.02*	6030.06*	6031.02*
6033.02*	6036.00*	6701.02*	9009.01*	9010.07*	9010.09*	9104.01*	9107.09*	9200.41*	9203.22*	9800.25*
9800.36*										

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

Median Family Income 110-120%

1021.05*	1064.03*	1091.00*	1096.04*	1112.05*	1133.03*	1134.23*	1173.03*	1190.03*	1190.04*	1192.01*
1192.02*	1210.10*	1212.10*	1212.21*	1238.00*	1251.01*	1252.00*	1284.00*	1349.01*	1349.04*	1392.00*
1814.00*	1831.03*	1851.01*	1871.01*	1895.02*	1898.01*	1899.03*	1920.01*	2115.00*	2117.01*	2195.00*
2343.01*	2345.01*	2384.00*	2652.03*	2701.01*	2718.04*	2719.02*	2932.04*	2933.01*	2933.02*	2975.02*
3102.02*	4006.03*	4012.03*	4013.11*	4015.00*	4026.02*	4033.18*	4033.23*	4033.28*	4036.01*	4039.01*
4040.00*	4046.00*	4054.00*	4058.00*	4067.02	4074.00*	4075.02*	4078.02*	4080.04*	4081.33*	4085.04*
4086.26*	4307.24*	4308.01*	4308.03*	4309.02*	4315.02*	4320.02*	4616.00*	4621.00*	4800.12*	4801.01*
4803.02*	4806.01*	4821.02*	4827.01*	4828.01*	5004.03*	5004.04*	5028.01*	5032.02*	5037.02*	5038.01*
5412.00*	5436.01*	5436.03*	5436.06*	5437.05*	5438.04*	5439.03*	5506.02*	5510.01*	5515.02*	5518.01*
5520.01*	5530.00*	5542.01*	5545.21*	5548.02*	5550.02*	5551.07*	5553.00*	5712.02*	5722.02*	5749.02*
5766.01*	5766.02*	5779.00*	6005.01*	6006.01*	6007.03*	6022.02*	6024.02*	6027.00*	6032.00*	6034.00*
6035.00*	6041.02*	6506.03*	6506.06*	6511.02*	6700.01*	7004.00*	7028.02*	9010.11*	9011.02*	9012.14*
9102.17*	9103.02*	9107.17*	9200.29*	9200.31*	9200.48*	9201.06*	9203.40*			

Median Family Income >= 120%

1011.22*	1013.00*	1014.00*	1021.04*	1031.01*	1032.01*	1032.02*	1033.00*	1034.01*	1034.02*	1041.03*
1060.10*	1061.11*	1061.12*	1061.13*	1064.06*	1065.10*	1066.03*	1066.41*	1066.42*	1066.43*	1066.45*
1066.46*	1066.49*	1081.01*	1081.02*	1081.03*	1081.04*	1082.02*	1082.03*	1082.04*	1092.00*	1093.00*
1094.00*	1096.01*	1097.00*	1098.00*	1111.00*	1112.01*	1112.02	1112.04*	1112.06*	1113.03*	1114.01*
1131.01*	1131.02*	1132.11*	1132.12*	1132.13*	1132.31*	1132.32*	1132.35*	1132.37*	1133.01	1133.22*
1134.24*	1134.28*	1151.01*	1151.04*	1153.01*	1171.01*	1172.02*	1173.01*	1173.02*	1174.04*	1197.00*
1198.01*	1240.00*	1244.00*	1245.00*	1247.00	1251.02*	1254.02*	1254.03*	1255.01*	1255.02*	1256.00*
1285.00*	1286.02*	1287.03*	1287.04*	1288.02*	1289.10*	1310.24*	1311.00*	1312.00*	1319.00*	1320.01*
1343.02*	1343.03*	1343.04*	1344.21*	1344.22*	1344.23*	1344.24*	1348.01*	1349.05*	1349.07*	1351.02*
1351.11*	1351.13*	1352.01*	1352.02*	1352.04*	1352.05*	1370.00*	1371.04*	1372.02*	1372.03*	1373.01*
1373.02*	1374.01*	1374.02*	1375.01*	1375.02	1375.04*	1380.00*	1390.01*	1393.01*	1394.02*	1395.02*
1396.00*	1397.01*	1397.03*	1397.04*	1397.05*	1398.01*	1398.02*	1411.02*	1412.01*	1412.02*	1413.04*
1413.05*	1413.06*	1414.00*	1415.00*	1416.00*	1417.00*	1431.01*	1431.02*	1432.00*	1433.02*	1434.01*
1434.02*	1435.00*	1436.02*	1436.03*	1436.05*	1436.06*	1437.00*	1438.01*	1438.02*	1439.01*	1439.02*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

1810.00*	1813.00*	1815.00*	1816.00*	1831.04*	1832.21*	1832.22*	1837.02*	1851.02*	1852.04*	1861.00*
1862.01*	1862.02*	1862.03*	1863.02*	1873.00*	1882.01*	1882.02*	1883.00*	1891.01*	1891.02*	1892.02*
1893.00*	1894.00*	1895.01*	1896.00*	1897.03*	1897.04*	1901.01*	1920.02*	1923.00*	1924.10*	1941.01*
1941.02*	1942.00*	1943.00*	1944.01*	1944.02*	1945.00*	1951.00*	1952.01*	1952.02*	1954.00*	1955.00*
1959.02*	1973.00*	1974.10*	1993.00*	2013.02*	2060.51*	2060.52*	2073.04*	2073.05*	2074.00*	2075.01*
2077.11*	2079.01*	2079.02*	2092.01*	2110.00*	2127.02*	2140.00*	2141.00*	2144.00*	2145.01*	2145.03*
2145.04*	2146.00*	2147.00*	2148.00*	2149.02*	2149.03*	2149.04*	2151.02*	2161.00*	2162.01*	2162.02*
2163.01*	2163.02*	2167.00*	2168.00*	2169.01*	2169.02*	2170.01*	2170.02*	2171.02*	2247.01*	2340.01*
2342.00*	2351.00*	2360.01*	2364.00*	2611.02*	2611.03*	2611.04*	2612.00*	2621.00*	2622.00*	2623.01*
2623.02*	2623.03*	2624.00*	2625.01*	2626.01*	2626.04*	2627.04*	2627.06*	2628.02*	2640.00*	2641.02*
2641.03*	2643.03*	2643.04*	2643.05*	2643.06*	2651.00*	2652.01*	2653.07*	2654.10*	2654.20*	2655.22*
2655.23*	2655.24*	2656.01*	2656.02*	2657.01*	2657.02*	2671.01*	2671.02*	2672.01*	2672.02*	2674.04*
2674.05*	2674.06*	2675.04*	2677.00*	2678.00*	2679.01*	2679.02*	2690.00*	2691.00*	2693.00*	2695.00*
2697.00*	2698.00*	2699.05*	2699.06*	2699.07*	2699.08*	2703.00*	2711.00*	2712.00*	2713.00*	2714.00*
2715.00*	2716.00*	2717.03*	2717.04*	2719.01*	2721.00*	2723.01*	2731.00*	2732.00*	2734.03*	2735.02*
2736.00*	2737.00*	2738.00*	2739.02*	2741.00*	2742.02*	2751.01*	2752.00*	2753.11*	2753.12*	2754.00*
2756.03*	2756.04*	2756.05*	2760.00*	2761.01*	2764.00*	2765.00*	2766.01*	2766.07*	2766.08*	2770.00*
2771.00*	2780.01*	2781.02	2913.00*	2920.02*	2933.06*	2951.03*	2963.00*	2964.01*	2964.02*	2970.01*
2970.02*	2973.00*	2974.00*	2975.01*	2976.02*	3001.00*	3002.00*	3003.01*	3004.00*	3005.01*	3005.03*
3006.01*	3006.02*	3007.01*	3007.02*	3008.00*	3009.01*	3009.02*	3010.00*	3011.00*	3012.04*	3012.05*
3013.00*	3014.00*	3015.01*	3021.02*	3101.00*	3102.01	3103.00*	3104.00*	3106.02*	3108.00*	3109.00
3110.00*	3111.00*	3113.00*	3114.00*	3115.00*	3116.02*	3117.00*	4002.05*	4002.06*	4002.07*	4002.08*
4002.09*	4003.04*	4004.02*	4004.03*	4004.04*	4005.01*	4006.05*	4008.01*	4010.01*	4010.02*	4012.01*
4012.02*	4013.03*	4013.04*	4013.12*	4016.01*	4016.02*	4017.05*	4018.01*	4018.02*	4019.01*	4019.02*
4020.01*	4033.05*	4033.16*	4033.17*	4033.19*	4033.20*	4033.21*	4033.24*	4033.25*	4033.27*	4034.01*
4034.02*	4034.03*	4034.04*	4034.07*	4034.08*	4034.09*	4035.00*	4037.02*	4037.03*	4039.02*	4056.00*
4057.01*	4061.01*	4063.00*	4064.13*	4065.00*	4066.01*	4067.01*	4068.01*	4078.01*	4079.01*	4080.03*
4080.05*	4081.34*	4081.36*	4083.02*	4083.03*	4084.02*	4085.03*	4085.05*	4086.24*	4086.25*	4086.27*
4086.29*	4087.03*	4087.07*	4087.22*	4089.00*	4300.03*	4300.04*	4300.05*	4302.00*	4303.01*	4303.02*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

4304.00*	4305.01*	4305.02*	4306.00*	4307.01*	4307.21*	4308.02*	4310.03*	4312.00*	4313.00*	4314.00*
4316.00*	4317.01*	4318.00*	4320.01*	4321.01*	4321.02*	4600.01*	4600.02*	4601.01*	4602.00*	4603.01*
4604.01*	4605.01*	4605.02*	4606.01*	4607.00*	4608.00*	4610.00*	4611.00*	4612.00*	4613.00*	4614.00*
4617.00*	4624.00*	4625.00*	4626.00*	4627.00*	4629.00*	4630.00*	4631.03*	4632.00*	4633.00*	4634.00*
4635.00*	4636.01*	4636.02*	4637.00*	4638.00*	4639.00*	4640.00*	4641.01*	4641.02*	4642.00*	4800.02*
4800.11*	4801.02*	4802.01*	4802.02*	4804.00*	4805.00*	4806.02*	4807.02*	4807.03*	4807.04*	4808.03*
4818.00*	4819.01*	4820.01*	4827.02*	5001.00*	5002.02*	5002.03*	5002.04*	5003.00*	5010.02*	5012.00*
5015.01*	5017.00*	5026.03*	5026.04*	5029.01*	5032.01*	5033.01*	5034.01*	5034.02*	5035.02*	5036.01*
5036.02*	5037.04*	5037.05*	5038.02*	5039.01*	5039.02*	5040.01*	5040.02*	5300.05*	5433.04*	5433.21*
5433.22*	5434.00*	5435.02*	5436.05*	5436.07*	5437.01*	5437.03*	5437.04*	5501.01*	5505.02*	5507.00*
5510.02*	5532.01*	5532.02*	5545.11*	5545.12*	5545.13*	5545.14*	5545.15*	5545.16*	5545.17*	5545.18*
5545.19*	5545.22*	5552.02*	5700.01*	5700.02*	5700.03*	5707.01*	5707.03*	5708.00*	5709.01*	5709.02*
5710.00*	5711.01*	5711.02*	5712.01*	5713.00*	5714.00*	5718.00*	5719.00*	5720.01*	5734.02*	5734.03*
5736.01*	5737.00*	5738.00*	5739.02*	5740.00*	5741.00*	5742.01*	5742.02*	5743.00*	5744.00*	5745.00*
5746.02*	5748.00*	5749.01*	5760.01	5767.00*	5771.00*	5772.00*	5773.00*	5774.00*	5775.01*	5775.04
5776.02*	5776.04*	5776.05*	5776.06*	5778.00*	5990.00*	6007.02*	6008.01*	6010.01*	6022.01*	6023.01*
6023.02*	6037.02*	6037.03*	6200.01*	6200.02*	6201.01*	6201.02	6202.01*	6203.01*	6203.03*	6203.05*
6204.00	6205.01*	6205.21*	6205.22*	6206.01*	6206.02*	6207.01*	6207.03*	6207.04*	6208.01*	6208.02*
6209.01*	6209.04*	6210.01*	6210.05*	6211.02*	6211.04*	6212.01*	6212.04*	6213.01*	6213.24*	6213.26*
6214.00*	6500.01*	6500.04*	6501.01*	6501.02*	6502.00*	6503.00*	6504.01*	6505.01*	6505.02*	6506.05*
6506.07*	6507.01*	6507.02*	6508.01*	6508.02*	6509.01*	6509.03*	6509.04*	6510.01*	6510.02*	6511.01*
6512.01*	6512.21*	6512.22*	6513.02*	6513.04*	6514.01*	6514.02*	6700.02*	6700.03*	6701.01*	6702.01*
6702.02*	6703.24*	6703.26*	6703.28	6704.05*	6704.06*	6704.07*	6704.13*	6704.16*	6704.17*	6704.18*
6705.00*	6706.03*	6706.04*	6707.01*	6707.02*	7001.01*	7003.00*	7005.01*	7005.02*	7006.00*	7007.00*
7008.01*	7008.02*	7009.01*	7009.02*	7010.00*	7012.01*	7012.02*	7013.02*	7013.04*	7014.02*	7015.01*
7015.02*	7016.01*	7016.02*	7019.02	7020.02*	7021.02*	7022.01*	7022.02*	7023.00*	7024.00*	7025.01*
7025.02*	7026.00*	7027.00*	7028.01*	7028.03*	7029.00*	7030.02*	7030.03*	7031.00*	7032.00*	8001.01*
8001.03*	8001.04*	8002.02*	8002.04*	8002.05*	8002.06*	8003.24*	8003.25*	8003.28*	8003.33*	8003.34*
8003.35*	8003.36*	8003.37*	8003.38*	8004.06*	8004.10*	8004.11*	8004.12*	8005.04*	8005.06*	9010.12*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

9010.13* 9010.14* 9012.15* 9012.16* 9012.17* 9012.18* 9102.10* 9102.11* 9102.12* 9102.13* 9102.14*
9102.16* 9103.01* 9108.04* 9108.07* 9108.08* 9108.09* 9108.10* 9108.14* 9108.15* 9200.13* 9200.15*
9200.16* 9200.17* 9200.18* 9200.20* 9200.28* 9200.30* 9200.34* 9200.39* 9200.40* 9200.42* 9200.43*
9200.44* 9200.45* 9200.49* 9201.02* 9201.04* 9201.09* 9201.10* 9201.11* 9201.12* 9201.14* 9201.15*
9201.16* 9201.18* 9201.19* 9201.20* 9201.21* 9203.03* 9203.12* 9203.13* 9203.14* 9203.26* 9203.28*
9203.29* 9203.30* 9203.31* 9203.32* 9203.34* 9203.38* 9203.39* 9304.00* 9800.19* 9800.24*

Median Family Income Not Known

1134.27* 1151.03* 1351.16* 1897.02* 1907.02* 1908.01* 1919.02* 1958.04* 2062.02* 2063.01* 2063.02*
2063.03* 2073.03* 2073.06* 2073.07* 2073.08* 2075.02* 2077.12* 2080.01* 2151.01* 2164.01* 2171.01*
2218.10* 2227.00* 2247.02* 2319.01* 2403.01* 2403.02* 2652.04* 2653.01* 2653.03* 2653.04* 2653.06*
2733.00* 2734.04* 2753.13* 3107.05* 4024.04* 5781.00* 5991.00* 7001.02* 7002.00* 7017.02* 9010.03*
9202.00* 9800.01* 9800.02* 9800.03* 9800.04* 9800.05* 9800.06* 9800.07* 9800.08* 9800.09* 9800.10*
9800.11* 9800.12* 9800.13* 9800.14* 9800.15* 9800.18* 9800.20* 9800.21* 9800.22* 9800.23* 9800.26*
9800.28* 9800.30* 9800.31* 9800.33* 9800.34* 9800.37* 9800.38* 9800.39* 9901.00* 9902.00* 9903.00*

ORANGE COUNTY (059), CA

MSA: 11244

Median Family Income 30-40%

0117.20* 0745.01* 0750.02* 0750.03* 0998.02*

Median Family Income 40-50%

0116.01* 0636.05 0744.03 0744.05* 0744.07* 0748.05* 0749.02* 0750.04* 0869.01* 0871.06* 0873.01*
0874.05* 0875.04* 0996.01*

Median Family Income 50-60%

0014.04* 0018.01* 0018.02* 0115.04* 0116.02* 0423.40* 0525.34* 0626.11* 0626.22* 0637.01* 0637.02*
0638.08* 0744.08* 0745.02* 0746.02* 0748.01* 0748.02* 0748.06* 0749.01* 0752.01* 0755.14* 0865.02*
0866.01* 0866.02* 0867.02* 0871.01* 0874.03* 0874.04* 0875.03* 0875.05* 0876.01* 0878.03* 0878.06*
0881.07* 0882.01* 0884.02* 0888.01* 0888.02* 0889.04* 0889.05* 0891.04* 0891.05* 0891.06* 0992.49*
0995.09* 0995.10* 0997.01* 0998.03* 0999.04* 1105.00* 1106.03 1106.06*

Median Family Income 60-70%

0012.01* 0013.04* 0114.03* 0117.11* 0626.25* 0626.27* 0626.46* 0626.48* 0636.04* 0638.07* 0740.06*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000001768

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: Mechanics Bank

0741.06* 0744.06 0747.01* 0751.00* 0755.17* 0759.02* 0760.01* 0761.02* 0761.03* 0762.04 0864.05*
0864.06* 0865.01* 0868.03* 0869.03* 0870.01* 0871.02* 0871.05* 0873.02* 0878.05* 0883.01* 0885.02*
0887.01* 0889.01* 0889.03* 0890.01* 0890.03* 0890.04* 0992.02* 0992.12* 0992.22* 0992.23* 0992.47*
0992.48* 0994.02* 0994.10* 0994.11* 0995.02* 0997.02* 0998.01* 0999.03* 1102.01* 1102.02* 1106.07*

Median Family Income 70-80%

0011.03* 0012.02* 0013.03* 0014.01* 0015.04* 0110.00* 0115.02* 0117.12* 0117.14* 0320.14* 0423.13*
0525.05* 0525.35* 0626.26* 0626.47* 0626.49* 0740.05* 0741.08* 0741.09* 0742.00* 0743.00* 0748.03*
0753.01* 0753.02* 0754.03* 0754.05* 0755.13* 0758.11* 0758.12* 0863.01* 0863.04* 0863.06* 0864.04*
0864.07* 0870.02* 0871.03* 0876.02* 0877.03* 0878.01* 0878.02* 0879.01* 0880.01* 0880.02* 0881.01*
0881.04* 0881.06* 0884.03* 0885.01* 0886.01* 0886.02* 0889.02* 0992.04* 0992.24* 0995.08* 1101.10*

Median Family Income 80-90%

0011.02* 0013.01* 0014.02* 0019.02* 0117.08* 0117.21* 0218.26* 0320.22* 0421.07* 0421.08* 0421.09*
0421.15* 0423.31* 0525.18* 0525.19* 0639.04* 0639.06* 0639.08* 0740.03* 0740.04* 0741.02* 0741.10*
0747.02* 0752.02* 0755.05* 0755.07* 0755.12* 0755.16* 0758.06* 0761.05* 0863.03* 0867.01* 0868.01*
0868.02* 0869.02* 0872.00* 0877.04* 0879.02* 0881.05* 0882.03* 0887.02* 0891.02* 0992.03* 0992.27*
0992.29* 0992.41* 0992.51* 0993.05* 0999.02* 1100.14* 1101.04*

Median Family Income 90-100%

0011.01* 0015.03* 0015.06* 0017.05* 0019.01* 0019.03* 0111.01* 0113.00* 0115.03* 0117.07* 0218.21*
0219.13* 0320.13* 0320.28* 0320.51* 0423.12* 0423.20* 0423.34* 0524.25* 0524.33* 0524.35* 0525.21*
0754.01* 0754.04* 0758.05* 0758.15* 0758.16* 0761.04* 0762.02* 0762.05* 0762.06* 0864.02* 0877.01*
0882.02* 0883.02* 0884.01* 0891.07* 0992.14* 0992.34* 0992.40* 0992.42* 0993.06* 0994.06* 0994.12*
0997.03* 0999.05* 1101.11* 1101.15* 1103.03* 1104.02* 1106.04*
0626.05* 0626.28* 0626.52* 0631.01* 0632.01* 0639.05* 0639.09* 0741.03* 0741.07* 0741.11* 0746.01*

Median Family Income 100-110%

0015.07* 0017.08* 0117.22* 0218.07* 0218.17* 0219.03* 0320.11* 0320.47* 0320.54* 0422.01* 0423.27*
0423.30* 0423.41* 0524.24* 0626.30* 0626.36* 0626.37* 0626.40* 0631.02* 0633.01* 0636.03* 0638.03*
0638.06* 0755.04* 0759.01* 0762.08* 0863.05* 0992.25* 0992.30* 0992.35* 0992.43* 0992.50* 0994.05*
0994.16* 0994.17* 0994.18* 0996.02* 0996.04* 1100.05* 1101.06* 1101.08* 1101.13* 1101.14* 1101.17*
1102.03* 1103.01* 1103.02* 1104.01*

Median Family Income 110-120%

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

0015.01*	0111.02*	0112.00*	0114.01*	0114.02*	0117.15*	0117.17*	0218.10*	0218.16*	0218.25*	0219.14*
0320.27*	0320.29*	0320.30*	0320.33*	0320.55*	0421.14*	0423.07*	0423.11*	0423.15*	0423.29*	0423.39*
0524.10*	0524.11*	0524.16*	0524.29*	0524.39*	0525.02*	0525.14*	0525.20*	0525.23*	0525.24*	0525.26*
0525.30*	0525.32*	0626.38*	0626.41*	0635.00*	0636.01*	0638.02*	0639.02*	0639.03*	0639.10*	0755.06*
0755.18*	0874.01*	0992.16*	0992.20*	0992.26*	0992.32*	0993.07*	1101.09*	1103.04*	1106.05*	

Median Family Income >= 120%

0014.03*	0015.05*	0016.02*	0016.03*	0016.04*	0017.04*	0017.06*	0017.09*	0017.10*	0117.09*	0117.10*
0117.16*	0117.18*	0218.02*	0218.09*	0218.12*	0218.14*	0218.20*	0218.22*	0218.23*	0218.24*	0218.27*
0218.28*	0218.29*	0218.30*	0218.31*	0218.32*	0219.05*	0219.12*	0219.15*	0219.16*	0219.17*	0219.18*
0219.19*	0219.20*	0219.21*	0219.22*	0219.23*	0219.24*	0320.02*	0320.03*	0320.12*	0320.15*	0320.20*
0320.31*	0320.32*	0320.34*	0320.35*	0320.36*	0320.37*	0320.38*	0320.39*	0320.40*	0320.41*	0320.42*
0320.43*	0320.44*	0320.45*	0320.46*	0320.48*	0320.49*	0320.50*	0320.53*	0320.57*	0320.58*	0320.59*
0320.61*	0320.62*	0320.63*	0320.64*	0320.65*	0320.66*	0421.06*	0421.11*	0421.12*	0421.13*	0421.16*
0422.03*	0422.05*	0422.06*	0423.05*	0423.17*	0423.19*	0423.23*	0423.24*	0423.25*	0423.26*	0423.28*
0423.32*	0423.33*	0423.35*	0423.36*	0423.37*	0423.38*	0524.08*	0524.15*	0524.17*	0524.19*	0524.21*
0524.22*	0524.23*	0524.27*	0524.28*	0524.30*	0524.31*	0524.32*	0524.34*	0524.36*	0524.37*	0524.38*
0525.06*	0525.11*	0525.13*	0525.22*	0525.27*	0525.28*	0525.29*	0525.31*	0525.33*	0626.10	0626.14*
0626.19*	0626.20*	0626.29*	0626.31*	0626.32*	0626.33*	0626.34*	0626.35*	0626.39*	0626.42*	0626.43*
0626.45	0626.50*	0626.51*	0626.53*	0626.54*	0626.55*	0626.56*	0626.57*	0626.58*	0627.01*	0627.02*
0628.00*	0629.00*	0630.04*	0630.05*	0630.06*	0630.07*	0630.08*	0630.09*	0630.10*	0631.03*	0632.02*
0633.02*	0634.00	0638.05*	0753.03*	0756.03*	0756.04*	0756.05*	0756.06*	0756.07*	0757.01*	0757.02*
0757.03*	0758.07*	0758.08*	0758.09*	0758.10*	0758.13*	0758.14*	0760.02*	0762.01*	0992.15*	0992.17*
0992.31*	0992.33*	0992.37*	0992.38*	0992.39*	0992.44*	0992.45*	0992.46*	0993.08*	0993.09*	0993.11*
0994.04*	0994.07*	0994.08*	0994.15*	0994.19*	0995.04*	0995.06*	0995.11*	0995.12*	0995.13*	0995.14*
0996.03*	0996.05*	0999.06*	1100.01*	1100.03*	1100.04*	1100.06*	1100.07*	1100.08*	1100.10*	1100.11*
1100.12*	1100.15*	1101.02*	1101.16*	1101.18*						

Median Family Income Not Known

0218.13*	0993.10*	9800.00*	9901.00*

RIVERSIDE COUNTY (065), CA

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

MSA: 40140

Median Family Income 20-30%

0495.02

Median Family Income 30-40%

0435.21* 0456.12* 0456.18* 0456.19* 0457.04* 0461.02*

Median Family Income 40-50%

0305.03* 0402.03* 0411.01* 0416.01* 0424.05* 0433.08* 0434.05* 0435.05* 0445.15* 0449.07* 0449.34*
0457.08*

Median Family Income 50-60%

0402.04* 0403.04* 0422.09* 0425.05* 0425.16* 0425.19* 0427.11* 0433.09* 0433.13* 0434.01* 0434.03*
0434.04* 0435.03* 0435.19* 0435.23* 0436.01* 0436.02* 0440.00* 0441.02* 0442.00* 0445.07* 0445.10*
0445.21* 0445.23* 0446.05* 0447.02* 0449.33* 0452.07 0453.03 0455.02 0456.10* 0456.11* 0457.03
0457.06* 0457.09* 0462.00 0465.02* 0467.00* 0469.00 0470.00 0472.01*

Median Family Income 60-70%

0305.02* 0316.01* 0406.05* 0417.03* 0422.10* 0425.10* 0425.11* 0425.14* 0425.15* 0425.21* 0427.50*
0428.02* 0429.08* 0430.06* 0433.10* 0433.14* 0435.13* 0441.01* 0441.03* 0443.00* 0445.09* 0445.24*
0447.01* 0449.26* 0451.18* 0451.26* 0452.09 0455.01* 0457.07* 0472.02*

Median Family Income 70-80%

0303.00* 0304.00* 0305.01* 0313.00* 0314.01* 0316.02* 0403.05* 0408.14* 0409.03* 0414.07* 0414.08*
0414.10* 0414.11* 0415.00 0416.02* 0417.04* 0419.05* 0420.10* 0424.04* 0425.08* 0425.09* 0425.12*
0425.18* 0425.20* 0425.23* 0426.28* 0426.31* 0427.19* 0427.20* 0427.40* 0429.02* 0429.03* 0429.06*
0430.01* 0430.03* 0432.20* 0433.06* 0433.07* 0433.16* 0435.18* 0435.22* 0437.03* 0445.16* 0449.16*
0449.19* 0451.20 0451.27 0452.17 0453.02* 0464.02* 0489.02* 0513.01* 0514.02* 9401.00* 9404.00*
9410.01* 9411.00*

Median Family Income 80-90%

0301.01* 0309.00* 0310.02* 0314.02* 0402.02* 0405.03* 0406.06* 0410.01* 0410.04* 0411.02* 0412.02*
0413.02* 0414.05* 0423.00* 0424.07* 0425.13* 0425.17* 0426.32* 0427.09* 0427.17* 0427.23* 0427.30*
0427.41* 0427.45* 0427.47* 0428.01* 0429.05* 0429.07* 0430.05* 0433.11* 0433.12* 0433.19* 0435.06*
0435.09* 0437.01* 0437.02* 0438.12* 0438.13* 0445.05 0445.18* 0445.20 0449.11* 0449.24 0449.30
0450.00 0451.17* 0452.12* 0464.03* 0489.01* 0491.01* 0513.02* 9414.00* 9415.00*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

Median Family Income 90-100%

0307.00*	0311.00*	0315.04*	0317.01*	0317.02*	0404.03*	0408.08*	0408.09*	0408.21*	0412.03*	0413.01*
0414.06*	0414.12*	0418.09*	0418.13*	0419.06*	0422.06*	0422.12*	0424.02*	0424.09*	0424.11*	0425.22*
0426.26*	0426.29*	0427.46*	0427.51*	0427.52*	0432.10*	0432.16*	0432.29*	0432.66*	0435.12*	0435.17*
0438.07*	0438.24*	0439.00*	0444.03*	0448.04	0449.31*	0451.10*	0451.19*	0452.13*	0452.22*	0456.15
0459.00*	0461.01*	0464.04*	0468.00*	0488.00*	0494.00	0495.01*	0498.00*	0505.01*	0512.00*	9407.00*
9413.00*										

Median Family Income 100-110%

0301.03*	0302.00*	0308.00*	0310.01*	0315.01*	0317.03*	0317.04*	0401.01*	0401.02*	0402.01*	0403.03*
0404.02*	0405.01*	0405.02*	0410.02*	0417.02*	0420.09*	0424.06*	0424.10*	0425.07*	0426.21*	0426.25*
0426.27*	0427.08*	0427.31*	0430.10*	0432.28*	0432.79*	0433.04*	0438.21*	0441.04*	0448.06*	0448.07*
0449.25*	0449.29*	0451.16*	0452.16*	0452.24*	0452.26*	0452.33	0453.06*	0464.01*	0464.05*	0504.02*
0511.00*										

Median Family Income 110-120%

0301.04*	0312.00*	0409.01*	0412.01*	0414.04*	0418.05*	0426.23*	0426.24*	0426.30*	0427.32*	0427.42*
0430.08*	0432.06*	0432.07*	0432.56*	0432.71*	0432.74*	0433.15*	0435.20*	0438.02*	0438.18*	0444.05*
0444.06*	0444.07*	0445.17*	0446.04*	0448.05*	0449.27*	0451.09*	0452.28*	0461.03	0491.02*	0503.01*
0509.01*	0514.01*	9409.00*								

Median Family Income >= 120%

0306.02*	0306.03*	0306.04*	0306.05*	0315.03*	0403.02*	0404.04*	0404.05*	0406.03*	0406.04*	0406.09*
0406.11*	0406.16*	0406.17*	0406.18*	0406.19*	0406.20*	0406.21*	0406.22*	0407.01*	0407.02*	0407.03*
0408.06*	0408.07*	0408.12*	0408.13*	0408.15*	0408.16*	0409.02*	0409.04*	0410.03*	0414.03*	0414.13*
0414.14*	0418.03*	0418.04*	0418.06*	0418.07*	0418.08*	0418.10*	0418.12*	0419.04*	0419.09*	0419.10*
0419.12*	0419.13*	0419.14*	0419.15*	0420.03*	0420.04*	0420.05*	0420.07*	0420.08*	0420.12*	0420.15*
0420.16*	0420.17*	0420.18*	0422.07*	0422.08*	0422.13*	0422.14*	0422.17*	0424.01*	0424.03*	0424.08*
0424.12*	0426.22*	0427.14*	0427.16*	0427.24*	0427.26*	0427.28*	0427.33*	0427.37*	0427.38*	0427.39*
0427.43*	0427.44*	0427.48*	0427.49*	0430.07*	0430.09*	0432.01*	0432.02*	0432.03*	0432.04*	0432.05*
0432.08*	0432.09*	0432.11*	0432.17*	0432.18*	0432.22*	0432.27*	0432.35*	0432.46*	0432.48*	0432.52*
0432.54*	0432.62*	0432.64*	0432.65*	0432.67*	0432.70*	0432.72*	0432.76*	0432.78*	0432.92*	0432.93*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

0432.94* 0432.95* 0432.96* 0432.97* 0432.98* 0433.18* 0435.24* 0438.09* 0438.10* 0438.20* 0438.22*
0438.23* 0444.04* 0446.02* 0446.06* 0449.04* 0449.17 0449.18* 0449.21 0449.22 0449.23* 0449.28
0449.32* 0451.03* 0451.14* 0451.15* 0451.22* 0451.23* 0451.24* 0451.25* 0451.28* 0452.14* 0452.34
0452.35* 0453.05* 0456.06* 0456.13* 0456.14* 0456.17 0466.01* 0466.02* 0479.01* 0479.02* 0481.00*
0482.00* 0483.00* 0487.00* 0490.01* 0490.02* 0496.00* 0497.01* 0497.02* 0503.02* 0504.01* 0505.02*
0505.03* 0506.00* 0507.01* 0507.02* 0509.02* 9405.00* 9406.00* 9408.00* 9410.02* 9412.00*

Median Family Income Not Known

0414.15* 0451.29* 0456.16* 0465.01* 9800.04* 9810.00*

VENTURA COUNTY (111), CA

MSA: 37100

Median Family Income 30-40%

0006.00 0023.02* 0045.08* 0091.00

Median Family Income 40-50%

0032.01* 0038.01* 0045.07* 0050.02 0050.05*

Median Family Income 50-60%

0022.00 0023.01* 0024.00 0030.11* 0038.02* 0039.01* 0039.02* 0044.00* 0046.00* 0086.02 0087.00

Median Family Income 60-70%

0003.04* 0004.00* 0005.00 0007.01* 0013.02* 0015.09* 0015.11* 0033.02* 0040.00* 0041.01* 0045.03*
0045.05* 0047.04* 0047.15* 0049.02 0050.06* 0080.02* 0086.01*

Median Family Income 70-80%

0003.02* 0010.02 0012.01* 0012.04 0015.08 0030.10* 0033.01* 0043.04* 0043.05* 0045.04* 0047.10*
0047.11* 0047.17* 0054.03* 0055.02 0078.00* 0097.00*

Median Family Income 80-90%

0003.03* 0008.00* 0015.10* 0025.00* 0026.00* 0027.00* 0028.00 0036.08* 0036.13* 0037.00* 0047.16*
0061.02 0069.00* 0071.00* 0076.11* 0088.00 0089.00* 0092.00*

Median Family Income 90-100%

0007.02* 0015.06 0021.02 0030.13* 0031.01* 0036.14* 0036.17* 0042.00 0049.01* 0050.04 0053.04*
0065.00* 0070.00* 0075.05* 0075.08* 0075.12* 0076.12* 0077.00 0079.01* 0080.04* 0080.05* 0083.03*

Median Family Income 100-110%

2024 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: Mechanics Bank

Respondent ID: 0000001768
Agency: FDIC - 3

0011.01 0013.03* 0014.01* 0015.07* 0019.01* 0029.01* 0052.02* 0054.01* 0055.03* 0055.04 0057.00*
0064.00 0079.04* 0080.01* 0081.01* 0082.01 0083.02 0085.01* 0085.02* 0094.00* 0095.00*

Median Family Income 110-120%

0009.03* 0011.02* 0016.02* 0052.05 0053.07* 0054.04* 0056.02 0059.11* 0063.01* 0075.13* 0075.16*
0076.14* 0082.02* 0083.04* 0083.07* 0084.01*

Median Family Income >= 120%

0009.01 0009.02 0012.02* 0013.04* 0014.02 0018.01* 0020.00* 0029.05* 0031.02* 0036.15* 0036.16*
0052.03* 0052.04* 0053.05* 0053.06* 0053.08 0056.01* 0058.01* 0058.03* 0058.04* 0059.01* 0059.06
0059.07* 0059.08* 0059.09* 0059.10* 0060.00* 0061.01* 0062.00* 0063.02* 0066.00* 0067.00* 0068.00*
0072.01* 0072.02 0073.00* 0074.02 0074.03* 0074.05* 0074.06* 0075.06* 0075.07* 0075.09* 0075.10*
0075.11* 0075.15* 0076.07 0076.09* 0076.10* 0076.13* 0079.03* 0083.08* 0084.02* 0093.00 0096.00*

Median Family Income Not Known

0036.18* 9800.00* 9901.00*

ASSESSMENT AREA - 0007

SHASTA COUNTY (089), CA

MSA: 39820

Moderate Income

0107.04* 0108.06* 0109.00* 0112.09* 0117.02* 0117.03* 0120.00* 0125.00* 0126.06*

Middle Income

0101.00* 0102.00* 0103.00* 0104.00* 0105.00* 0106.02* 0107.03* 0108.03* 0108.04* 0108.05* 0110.02
0113.00* 0114.01* 0114.02* 0115.02* 0116.00* 0117.01* 0118.01* 0118.03* 0121.01* 0121.02* 0122.00*
0123.01* 0123.02* 0126.03* 0126.04* 0127.01* 0127.02*

Upper Income

0106.01* 0106.03* 0107.02* 0108.07* 0110.01* 0111.00* 0114.03* 0115.01* 0118.02* 0119.00* 0123.03*
0124.00* 0126.05*

TEHAMA COUNTY (103), CA

MSA: NA

Moderate Income

0002.02* 0003.00 0006.00* 0007.01* 0007.02* 0008.00 0010.00 0011.01*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

Middle Income

0001.00* 0005.00* 0009.00* 0011.02

Upper Income

0002.01* 0004.00*

ASSESSMENT AREA - 0008

EL DORADO COUNTY (017), CA

MSA: 40900

Moderate Income

0302.01* 0303.01* 0304.02* 0305.06* 0306.05* 0308.11* 0313.02* 0314.07* 0315.04* 0316.01*

Middle Income

0302.02* 0303.02* 0306.01* 0306.03* 0306.06* 0308.04 0308.09* 0308.10* 0308.12* 0309.01* 0310.00*
0311.00* 0312.00* 0313.01* 0314.04* 0314.05* 0314.06* 0314.09* 0315.03 0315.06* 0316.02* 0320.01*
0320.02*

Upper Income

0304.03* 0304.04* 0305.02* 0305.04* 0305.07* 0307.01* 0307.06* 0307.09* 0307.10* 0307.11 0307.12*
0308.01 0308.07* 0308.08* 0309.02 0314.08* 0315.05* 0317.00* 0318.00* 0319.00*

Income Not Known

0306.04* 9900.00*

PLACER COUNTY (061), CA

MSA: 40900

Low Income

0201.07*

Moderate Income

0203.00* 0204.01* 0207.12* 0209.01* 0210.45* 0211.30* 0214.03* 0237.00*

Middle Income

0201.04* 0201.06* 0202.00* 0207.13* 0207.14* 0207.15* 0208.05 0208.06* 0209.08* 0210.39* 0210.40*
0210.46* 0211.03* 0211.06* 0211.08* 0211.28* 0211.29* 0211.31 0212.03 0212.04* 0214.01* 0215.01*
0215.02* 0216.03* 0218.02 0219.01* 0219.02* 0220.02* 0220.13* 0221.00* 0223.00* 0229.00 0234.00*
0236.00 0238.00* 0239.00*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

Upper Income

0201.05* 0204.02* 0205.01* 0205.02* 0206.01* 0206.04* 0206.05* 0206.06* 0206.07* 0206.08* 0207.10*
0207.11* 0207.17* 0210.03* 0210.34* 0210.37* 0210.38* 0210.43* 0210.44* 0210.47* 0210.48* 0211.09*
0211.22* 0211.23* 0213.04* 0213.23* 0213.24* 0213.25* 0213.26* 0213.27* 0213.28* 0216.04* 0218.01*
0220.11* 0220.14* 0222.00* 0224.00* 0225.00* 0226.00 0228.00* 0230.00* 0231.00* 0232.00* 0233.00*
0235.01* 0235.02*

Income Not Known

9900.00*

SACRAMENTO COUNTY (067), CA

MSA: 40900

Median Family Income 20-30%

0007.00 0052.01* 0053.01* 0055.10* 0065.01* 0068.02* 0070.19*

Median Family Income 30-40%

0005.01* 0040.20* 0046.02* 0049.07* 0062.03* 0069.02* 0074.23* 0074.35* 0091.10*

Median Family Income 40-50%

0030.01* 0032.03* 0032.04* 0044.02* 0045.01* 0045.02* 0046.03* 0046.04* 0047.01* 0050.02* 0055.05*
0055.06* 0055.08* 0055.09* 0059.03* 0061.01* 0062.02* 0067.05* 0073.01* 0074.13* 0074.24* 0077.01*
0090.07* 0096.34* 0096.41*

Median Family Income 50-60%

0032.02* 0037.00* 0042.02* 0042.03* 0043.02* 0044.01* 0047.02* 0048.01* 0051.01* 0052.05 0055.02*
0056.01* 0060.02* 0061.02* 0063.00* 0064.00* 0066.00* 0067.03* 0070.01* 0070.21* 0070.24* 0074.29*
0081.33* 0081.39* 0089.11* 0095.03*

Median Family Income 60-70%

0013.00* 0018.00* 0021.00* 0022.00* 0028.00* 0031.01* 0036.00* 0040.14* 0041.00* 0043.01* 0048.02*
0049.04* 0049.06* 0049.08* 0049.09* 0050.03* 0050.04* 0054.02* 0056.05* 0060.03* 0062.04* 0067.06*
0068.01* 0070.11* 0074.02* 0074.16* 0074.34* 0074.38* 0075.01* 0076.03* 0081.41* 0089.07* 0089.13*
0090.05 0090.06* 0090.08* 0091.05* 0093.18* 0093.19* 0093.20* 0095.04* 0096.01 0096.33* 0098.00*
0099.00*

Median Family Income 70-80%

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000001768

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: Mechanics Bank

0008.00*	0012.01*	0027.00*	0031.02*	0035.02*	0042.01*	0051.02*	0065.02*	0070.12*	0070.22*	0070.23*
0072.02*	0072.04*	0074.03*	0074.14*	0074.15*	0074.22*	0074.26*	0074.27*	0075.03*	0076.04*	0081.13*
0081.20*	0081.27*	0081.28*	0081.29*	0081.34*	0081.42*	0089.08*	0089.10*	0091.12	0093.16*	0093.29*
0095.01*	0096.09*	0096.40*	0096.42*							

Median Family Income 80-90%

0012.02*	0017.01*	0029.00*	0038.00*	0067.04*	0070.07*	0070.13*	0070.27*	0072.07*	0072.08*	0074.28*
0076.02*	0079.06*	0081.11*	0081.17*	0081.30*	0081.31*	0081.35*	0081.36*	0081.38*	0081.43*	0082.03*
0082.08*	0086.02*	0090.04*	0090.10	0091.06*	0091.07*	0091.11*	0093.10*	0093.12*	0093.32*	0093.35*
0096.08*	0096.39*	0096.47*								

Median Family Income 90-100%

0006.00*	0017.02*	0019.00*	0035.01*	0040.06*	0040.13*	0040.19*	0049.10*	0052.04*	0056.06*	0059.01*
0070.16*	0070.28*	0071.05*	0072.06*	0072.09*	0074.17*	0074.30*	0074.31*	0074.32*	0074.36	0075.04*
0081.19*	0081.24*	0081.32*	0081.37*	0081.45*	0082.06*	0084.04*	0089.05*	0091.03*	0093.08*	0093.11*
0093.21*	0094.03*	0096.10*	0096.11*	0096.12*	0096.16*	0096.48*				

Median Family Income 100-110%

0004.00*	0030.02*	0039.00*	0040.05*	0040.15*	0059.04*	0070.10*	0071.09*	0074.39*	0078.01*	0079.03*
0079.04*	0081.25*	0081.44*	0082.04*	0082.07*	0082.11*	0089.09*	0089.12*	0091.08*	0091.09*	0092.01
0093.07*	0093.14*	0093.17*	0094.10*	0095.02*	0096.18*					

Median Family Income 110-120%

0005.02*	0020.00*	0034.00*	0040.08*	0040.17*	0054.03*	0070.17*	0071.03*	0074.37*	0080.07	0080.10*
0081.40*	0085.06*	0093.09*	0093.34*	0096.14*	0096.43*	0096.51*	0096.53*			

Median Family Income >= 120%

0001.00*	0002.00*	0003.00*	0011.02*	0014.00*	0015.00*	0016.01*	0016.02*	0023.00*	0024.00*	0025.00*
0026.00*	0033.00*	0040.11*	0040.12*	0040.16*	0040.18*	0052.02*	0054.04	0057.01*	0057.02*	0058.01*
0058.03*	0058.04*	0060.04*	0070.20*	0070.25	0070.26*	0071.01*	0071.06*	0071.07*	0071.08*	0071.10*
0071.11*	0077.02*	0078.02*	0079.05*	0080.05*	0080.06*	0080.08*	0080.09*	0081.22*	0082.09*	0082.10*
0084.02*	0084.03*	0085.01*	0085.04	0085.05*	0085.07*	0085.08*	0085.09*	0085.10*	0085.12*	0085.13*
0086.01*	0087.02*	0087.03*	0087.04*	0087.06*	0087.07*	0087.08*	0088.02*	0088.03*	0090.11*	0093.23*
0093.26*	0093.28*	0093.30*	0093.31*	0093.33*	0093.36*	0094.04*	0094.06*	0094.08*	0094.09*	0096.17*

2024 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: Mechanics Bank

Respondent ID: 0000001768
Agency: FDIC - 3

0096.22* 0096.32* 0096.35* 0096.37* 0096.44* 0096.45* 0096.46* 0096.49* 0096.50* 0096.52*

Median Family Income Not Known

0011.03* 0068.03* 0069.01* 9883.00*

SUTTER COUNTY (101), CA

MSA: 49700

Moderate Income

0501.02 0502.01* 0502.02* 0503.01* 0503.02*

Middle Income

0501.01* 0504.01* 0505.01 0505.04 0507.01* 0507.02* 0509.00*

Upper Income

0504.02* 0504.03* 0505.03* 0506.01 0506.03 0506.04 0508.00* 0510.00* 0511.00*

ASSESSMENT AREA - 0009

MONTEREY COUNTY (053), CA

MSA: 41500

Low Income

0005.01 0007.02* 0009.00* 0113.02

Moderate Income

0001.03* 0002.00* 0004.00 0005.02* 0006.00* 0007.01* 0008.00 0013.00 0101.01 0105.04* 0105.06
0106.07* 0108.04 0111.01* 0111.03 0111.05* 0112.03* 0112.04* 0113.03 0113.05* 0113.06* 0115.02*
0136.00* 0137.00* 0140.00 0141.02*

Middle Income

0001.04* 0001.06* 0003.00 0015.00* 0017.00 0018.01* 0018.02* 0102.02* 0103.06 0104.00 0105.01
0105.05* 0106.04* 0106.05* 0106.06 0106.08* 0111.04* 0112.02* 0114.00* 0123.02 0125.04* 0126.01*
0130.00 0131.00* 0135.00* 0138.00* 0141.05* 0141.08* 0141.09* 0142.01* 0142.02 0145.00 0146.01
0148.00

Upper Income

0001.01* 0001.05* 0012.00 0014.00* 0016.00* 0101.02* 0103.05 0106.03* 0107.02* 0110.01* 0110.02*
0111.06* 0116.04 0116.05* 0116.06 0117.00* 0118.01* 0118.02* 0119.01* 0119.02* 0120.00 0121.00*
0122.00* 0124.01 0124.02* 0125.03* 0127.00 0128.00 0132.00* 0133.00 0134.00* 0139.00* 0141.10*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

0143.01 0143.02* 0147.00*

Income Not Known

0109.00* 0141.04* 9800.00 9900.00*

ASSESSMENT AREA - 0010

SAN DIEGO COUNTY (073), CA

MSA: 41740

Median Family Income 30-40%

0023.02* 0024.02* 0026.01* 0027.07* 0027.08* 0027.09* 0033.03* 0118.01* 0125.01* 0157.01* 0157.06*
0159.01* 0186.16* 0202.14*

Median Family Income 40-50%

0018.01* 0022.01* 0023.01* 0033.04* 0034.03* 0035.01* 0035.02* 0039.01* 0039.02* 0048.00* 0083.05*
0100.05* 0100.10* 0116.01* 0120.02* 0123.02* 0132.03* 0144.00* 0157.05* 0158.01* 0163.01* 0163.02*
0200.28* 0200.36* 0202.02* 0202.07* 0202.13* 0203.08* 0207.07* 0211.02* 0219.00* 0220.00*

Median Family Income 50-60%

0202.09* 0202.10* 0208.12* 0210.01*
0016.00* 0022.02* 0024.01* 0025.01* 0026.02* 0027.12* 0030.04* 0033.01* 0033.05* 0034.04* 0036.01*
0036.02* 0036.03* 0040.00* 0049.00* 0050.00* 0051.01* 0066.00* 0079.07* 0086.00* 0091.02* 0094.00*
0101.03* 0101.06* 0101.10* 0101.11* 0101.12* 0104.01* 0104.02* 0105.02* 0117.00* 0118.02* 0121.02*
0124.01* 0124.02* 0125.02* 0132.05* 0132.06* 0139.07* 0146.01* 0150.02* 0154.07* 0157.04* 0158.02*
0164.04* 0165.04* 0185.09* 0186.15* 0187.00* 0189.03* 0189.04* 0195.01* 0195.02* 0200.29* 0200.37*

Median Family Income 60-70%

0012.01* 0025.02* 0027.05* 0027.10* 0027.11* 0028.03* 0031.01* 0031.11* 0034.01* 0046.00* 0047.00*
0052.01* 0068.01* 0079.08* 0083.59* 0083.63* 0085.10* 0089.01* 0092.01* 0095.10* 0096.03* 0100.09*
0100.12* 0100.13* 0116.02* 0122.00* 0126.00* 0127.00* 0131.02* 0131.03* 0131.04* 0132.04* 0133.03*
0136.07* 0138.02* 0148.03* 0148.06* 0159.02* 0165.02* 0166.17* 0167.05* 0185.12* 0185.19* 0186.13*
0186.18* 0186.22* 0189.05* 0189.06* 0192.10* 0200.17* 0202.06* 0202.11* 0205.00* 0206.01* 0206.02*
0209.03*

Median Family Income 70-80%

0010.00* 0012.02* 0027.03* 0029.05* 0031.03* 0031.05* 0032.02* 0032.08* 0032.14* 0041.02* 0045.01*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

0065.00*	0083.43*	0083.60*	0088.00*	0093.07*	0095.09*	0095.11*	0100.04*	0101.07*	0102.02*	0103.00*
0119.02*	0120.03*	0128.00*	0130.00*	0133.08*	0135.03*	0135.06*	0139.06*	0139.08*	0139.09*	0140.01*
0143.00*	0150.01*	0166.19*	0168.04*	0168.06*	0170.50*	0181.01*	0182.02*	0183.02*	0184.00*	0185.10*
0185.17*	0185.20*	0192.06*	0194.04*	0195.03*	0201.08*	0201.09*	0208.06*			

Median Family Income 80-90%

0003.02*	0013.02*	0017.00*	0027.02*	0029.02*	0029.03*	0030.01*	0030.03*	0031.12*	0031.15*	0032.01*
0032.09*	0032.11*	0041.01*	0043.00*	0053.01	0074.01*	0074.02*	0075.02*	0079.10*	0079.11*	0091.08*
0100.01*	0100.03*	0101.04*	0121.01*	0133.07*	0133.12*	0135.05*	0136.08*	0137.02*	0138.01*	0141.01*
0141.02*	0145.00*	0149.02*	0151.00*	0153.01*	0162.02*	0166.10*	0166.13*	0168.09*	0170.14*	0170.18*
0170.48*	0179.01*	0179.02*	0182.01*	0185.04*	0185.11*	0186.09*	0190.01*	0191.08*	0192.05*	0194.05*
0194.06*	0196.02*	0197.01*	0198.05*	0200.21*	0200.25*	0202.08*	0209.04*	0216.00*		

Median Family Income 90-100%

0003.01*	0004.00*	0008.00*	0009.01*	0009.02*	0013.01*	0029.04*	0031.07*	0031.08*	0031.13*	0031.14*
0032.04*	0052.02*	0068.02*	0079.12*	0083.52*	0085.07*	0087.01*	0087.02*	0089.02	0090.00*	0091.07*
0093.01*	0095.07*	0100.11*	0100.18*	0101.09*	0123.03*	0129.00*	0133.01*	0133.06*	0133.24*	0133.25*
0134.18*	0136.01*	0139.03*	0140.02*	0142.00*	0147.02*	0148.05*	0149.01*	0156.01*	0164.03*	0165.03*
0166.16*	0166.18*	0174.05*	0176.06*	0185.16*	0185.21*	0185.23*	0186.21*	0191.09*	0191.11*	0193.04*
0194.03*	0197.02*	0198.10*	0199.02*	0199.03*	0199.04*	0200.41*	0201.05*	0201.06*	0201.07*	0203.11*
0203.12*	0204.04*	0207.08*	0208.05*	0208.13*	0212.02*	0212.05*	0214.01			

Median Family Income 100-110%

0002.02*	0007.00*	0011.00	0021.00*	0032.12*	0044.00*	0051.02*	0073.04*	0076.02*	0078.00*	0083.39*
0083.48*	0083.53*	0083.56*	0083.57*	0083.58*	0083.64*	0085.05*	0085.06*	0091.01*	0093.06*	0096.04*
0098.02*	0102.01*	0105.01*	0123.04*	0133.02*	0134.01*	0134.09*	0134.16*	0134.20*	0134.21*	0136.04*
0146.02*	0147.01*	0154.08*	0155.01*	0155.02*	0160.00*	0161.00*	0166.09*	0166.14*	0166.20*	0167.03*
0167.06*	0168.07*	0168.13*	0170.09*	0170.59*	0178.01*	0185.18*	0186.01*	0186.20*	0188.01*	0188.03*
0190.02*	0191.03*	0191.07*	0193.05*	0196.01*	0198.03*	0199.05*	0200.19*	0200.24*	0200.33*	0203.09*
0203.13*	0204.03*	0209.02*								

Median Family Income 110-120%

0014.00*	0019.00*	0031.09*	0032.13*	0056.01*	0075.01*	0076.01*	0077.01*	0079.05*	0083.45*	0083.50*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

0083.51*	0083.55*	0083.61*	0083.80*	0083.81*	0085.03*	0085.13*	0091.04*	0093.05*	0097.03*	0100.17*
0100.19*	0108.00*	0110.00*	0133.09*	0134.12*	0137.01*	0139.05*	0148.04*	0154.05*	0166.07*	0166.21*
0168.11*	0168.12*	0169.01*	0169.02*	0170.35*	0170.52*	0170.56	0173.08*	0185.15*	0185.24*	0186.17*
0191.10*	0192.03*	0198.08*	0200.23*	0200.39*	0203.05*	0203.10*	0207.12*	0211.01*	0213.02*	0213.05*

Median Family Income >= 120%

0001.00*	0002.01*	0005.00*	0006.00*	0015.00*	0020.01*	0020.02	0028.01*	0028.04*	0032.07*	0042.00*
0053.02*	0054.01*	0054.02*	0054.03*	0056.02*	0058.01*	0058.02*	0059.00*	0060.00*	0061.00*	0069.00*
0070.02*	0071.00*	0072.00*	0073.02*	0073.03*	0077.02*	0080.02*	0080.03*	0080.06*	0081.01*	0081.02*
0082.01*	0082.02*	0083.01*	0083.03*	0083.06*	0083.07*	0083.10*	0083.11*	0083.12*	0083.13*	0083.24*
0083.27*	0083.28	0083.30*	0083.31*	0083.36*	0083.37*	0083.44*	0083.46*	0083.47*	0083.49*	0083.62*
0083.65*	0083.66*	0083.67*	0083.68*	0083.69*	0083.70*	0083.71*	0083.72*	0083.73*	0083.74*	0083.75*
0083.76*	0083.77*	0083.79*	0085.01*	0085.02*	0085.04*	0085.09*	0085.11	0085.12*	0091.03*	0092.03*
0092.04*	0093.08*	0095.02*	0095.04*	0095.05*	0095.06*	0096.02*	0097.04*	0097.05*	0097.06*	0098.01*
0098.04*	0098.05*	0100.15*	0106.01*	0109.00*	0111.00*	0113.00*	0133.15*	0133.16*	0133.17*	0133.18*
0133.19*	0133.20*	0133.21*	0133.23*	0133.26*	0133.27*	0134.11*	0134.14*	0134.15*	0134.17*	0134.22*
0134.23*	0134.24*	0134.25*	0135.04*	0136.05*	0152.00*	0153.02*	0154.03*	0154.06*	0156.02*	0162.01*
0164.01*	0166.06*	0166.08*	0166.15*	0167.04*	0168.10*	0170.06*	0170.10*	0170.20*	0170.21*	0170.22*
0170.31*	0170.33*	0170.34*	0170.36*	0170.37*	0170.39*	0170.40*	0170.41*	0170.43*	0170.44*	0170.45*
0170.46*	0170.47*	0170.49*	0170.51*	0170.53*	0170.54*	0170.55*	0170.57*	0170.58*	0170.60*	0170.61
0170.62*	0170.63*	0170.64*	0170.65*	0170.66*	0170.67*	0170.68*	0170.69*	0170.70*	0170.71*	0171.04*
0171.06*	0171.07*	0171.08*	0171.09*	0171.11*	0171.12*	0171.13*	0172.01*	0172.02*	0173.03*	0173.05*
0173.06*	0173.07*	0174.03*	0174.06*	0174.07*	0174.08*	0175.01*	0175.02*	0176.01*	0176.03*	0176.05*
0177.01*	0177.02*	0178.08*	0178.09*	0178.10*	0178.11*	0178.13*	0180.00*	0181.02*	0183.01*	0185.22*
0185.25*	0186.08*	0186.12*	0186.19*	0188.04*	0188.05*	0191.05*	0192.08*	0192.09*	0193.01*	0193.03*
0198.04*	0198.09*	0198.11*	0200.15*	0200.26*	0200.30*	0200.31	0200.32*	0200.34*	0200.35*	0200.38*
0200.40*	0200.42*	0200.43*	0200.44*	0201.10*	0201.11*	0203.04*	0204.01*	0204.05*	0207.05*	0207.06*
0207.10*	0207.11*	0208.01*	0208.07*	0208.10*	0208.11*	0210.02*	0212.04*	0212.06*	0213.04*	0213.06*
0214.02*	0215.01*	0215.02*	0218.00*	0221.01*	0221.02*					

Median Family Income Not Known

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

0018.02* 0038.00* 0051.03* 0055.00* 0057.00* 0062.00* 0063.00* 0083.78* 0091.09* 0099.01* 0099.02*
0100.16* 0133.22* 9901.00*

ASSESSMENT AREA - 0011

ALAMEDA COUNTY (001), CA

MSA: 36084

Median Family Income 10-20%

4029.00

Median Family Income 20-30%

4024.00* 4030.00* 4033.01* 4075.00* 4105.00*

Median Family Income 30-40%

4014.00* 4025.00* 4026.00* 4034.02* 4059.02* 4060.00 4062.02* 4063.00* 4071.01* 4087.00* 4088.00*
4089.00* 4094.00* 4095.00* 4204.02

Median Family Income 40-50%

4016.00* 4022.00* 4054.01* 4054.02* 4059.01* 4062.01* 4065.00* 4072.00* 4086.00* 4092.00* 4093.00*
4096.00* 4097.00* 4103.00* 4204.01* 4331.04* 4339.00* 4340.00* 4362.00*

Median Family Income 50-60%

4034.01* 4058.00* 4061.00* 4066.01* 4066.02* 4070.00 4071.02* 4073.00* 4085.00* 4090.00 4091.00*
4101.00* 4102.00* 4224.00* 4229.01* 4231.00* 4332.00* 4338.01* 4365.00* 4377.01* 4377.02*

Median Family Income 60-70%

4015.00 4018.00* 4036.00* 4053.01* 4056.00* 4057.00* 4074.00* 4076.00* 4084.00* 4235.00* 4276.00*
4309.00* 4324.00* 4325.01* 4325.02* 4331.03* 4336.00* 4353.00* 4355.00 4356.01* 4356.02* 4366.01*
4366.02* 4367.00* 4369.00* 4373.00* 4375.00* 4382.01* 4402.00*

Median Family Income 70-80%

4007.00* 4008.00* 4009.00* 4013.00 4040.00* 4055.00* 4064.00* 4082.00* 4104.00* 4221.00* 4284.00*
4305.00* 4310.00* 4326.02* 4330.00* 4333.00* 4337.00* 4354.00* 4357.00* 4360.00* 4363.02* 4371.02*
4372.00* 4374.00* 4379.00* 4382.04* 4384.00* 4403.06* 4444.00* 4514.04*

Median Family Income 80-90%

4010.00 4027.00* 4035.01* 4098.00 4225.00* 4240.01 4240.02 4251.04 4272.00* 4280.00* 4308.00*
4311.00* 4312.00* 4331.02* 4335.00* 4351.04* 4359.00* 4363.01* 4368.00* 4370.00* 4371.01* 4376.00*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

4383.00* 4401.00* 4403.07* 4403.31* 4419.26* 4425.02* 4445.00* 4502.00* 4515.06*

Median Family Income 90-100%

4006.00* 4031.00* 4035.02* 4037.01* 4053.02* 4077.00* 4078.00* 4203.02* 4220.00 4230.00* 4232.00
4234.00* 4273.00 4277.00* 4282.00* 4285.00* 4307.00* 4338.02* 4352.00* 4358.00* 4361.00* 4364.03*
4380.00* 4403.01* 4403.04* 4403.08* 4423.02* 4425.01* 4426.02* 4430.01* 4430.02* 4512.01* 4514.01*

Median Family Income 100-110%

4005.00* 4011.00* 4012.00* 4017.00* 4041.02 4052.00* 4068.00 4069.00* 4083.00* 4100.00* 4202.00*
4203.01* 4205.00* 4222.00* 4251.01* 4278.00* 4279.00* 4286.00* 4306.00* 4322.00* 4323.00* 4351.02*
4378.00* 4381.00* 4382.03* 4403.33* 4403.34* 4403.36* 4413.01* 4415.25* 4416.02* 4417.02* 4419.23*
4419.27* 4419.28* 4423.01* 4433.21* 4443.04* 4503.00* 4507.50*

Median Family Income 110-120%

4067.00* 4079.00 4219.00 4233.00* 4236.01 4239.01* 4251.02* 4281.00* 4287.00* 4327.00* 4328.00*
4334.00* 4364.02* 4364.04* 4414.01* 4419.21* 4424.00* 4429.00* 4441.00* 4442.00* 4443.01* 4501.02*
4504.00 4507.41* 4512.02* 4513.00* 4514.03* 4515.04*

Median Family Income >= 120%

4001.00 4002.00* 4003.00 4004.00* 4033.02 4037.02* 4038.00* 4039.00* 4041.01* 4042.00* 4043.00*
4044.00* 4045.01* 4045.02* 4046.00 4047.00* 4048.00* 4049.00* 4050.00* 4051.00* 4080.00* 4081.00*
4099.00* 4201.00 4206.00 4211.00* 4212.00* 4213.00 4214.00* 4215.00 4216.00* 4217.00* 4218.00*
4223.00* 4227.00* 4237.00* 4238.00* 4239.02 4251.03 4261.00* 4262.00* 4271.00* 4283.01* 4283.02*
4301.01* 4301.02* 4302.00* 4303.00* 4304.00* 4321.00* 4351.03* 4403.05* 4403.32* 4403.37* 4403.38*
4411.00* 4412.00* 4413.02* 4414.02* 4415.01* 4415.03* 4415.21* 4415.22* 4415.23* 4415.24* 4416.01*
4417.01* 4418.00* 4419.24* 4419.29* 4420.00* 4421.00* 4422.00 4426.01* 4427.00* 4428.00* 4431.02*
4431.03* 4431.04* 4431.05* 4432.00* 4433.01* 4433.22* 4446.01* 4446.02* 4501.01* 4505.01* 4505.02*
4506.01* 4506.03* 4506.04* 4506.05* 4506.06* 4506.07 4506.08* 4506.09* 4507.01* 4507.42* 4507.43*
4507.44* 4507.45* 4507.46* 4507.51* 4507.52* 4511.02* 4511.03 4511.04* 4515.01* 4515.03* 4515.05*
4516.01* 4516.02* 4517.01* 4517.03* 4517.04* 9832.00

Median Family Income Not Known

4028.01* 4028.02* 4228.00* 4229.02 4236.02* 4326.01* 4443.03* 9819.00* 9820.00* 9821.00* 9900.00*

CONTRA COSTA COUNTY (013), CA

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

MSA: 36084

Median Family Income 20-30%

3072.02*

Median Family Income 30-40%

3050.00 3072.05* 3131.04* 3160.00 3800.02

Median Family Income 40-50%

3072.01* 3120.00* 3141.05* 3142.00* 3361.03* 3361.04* 3362.02* 3511.05* 3650.02 3660.02* 3760.00*
3770.00* 3790.00 3820.00

Median Family Income 50-60%

3060.02* 3071.02* 3090.00* 3100.00 3110.00 3131.05 3132.06* 3141.02* 3141.03* 3141.06* 3280.00
3580.00 3671.00* 3680.01 3680.02* 3690.01 3720.00* 3730.00 3750.00* 3810.00 3860.00

Median Family Income 60-70%

3040.02* 3060.03* 3060.04 3072.04* 3080.01* 3131.02* 3132.04* 3270.01 3361.01* 3372.01* 3372.02*
3381.01* 3390.01 3591.04* 3630.00 3650.03 3660.01* 3672.00* 3690.02 3710.00 3740.00 3892.00*

Median Family Income 70-80%

3020.05* 3020.07* 3020.11* 3031.05* 3031.06* 3032.07* 3071.01* 3132.05* 3150.00 3170.00* 3200.01
3212.00 3240.03 3290.00* 3310.00 3340.07 3362.01* 3400.01 3511.03* 3511.04* 3551.10* 3551.20*
3830.00* 3870.00* 3922.01 3922.02*

Median Family Income 80-90%

3010.00* 3020.06* 3031.07* 3032.10* 3180.00* 3190.02 3270.02* 3340.01* 3511.01* 3551.09* 3553.10
3570.00* 3591.02 3602.00* 3610.00* 3640.02* 3700.00*

Median Family Income 90-100%

3020.09 3032.04* 3032.08* 3032.09* 3040.04* 3080.02* 3131.07 3132.03* 3300.00* 3320.00* 3331.01*
3331.02* 3340.08* 3350.00* 3390.03 3552.02* 3560.01* 3591.03 3592.02* 3592.03* 3891.00*

Median Family Income 100-110%

3020.13* 3020.14* 3032.06* 3040.03* 3040.07* 3131.06* 3200.04 3211.01* 3230.00* 3240.02* 3332.00*
3371.00* 3382.04* 3551.07* 3551.11* 3551.18* 3592.04* 3601.01* 3601.02* 3620.00* 3800.01* 3852.00*
3880.00*

Median Family Income 110-120%

3031.04* 3032.11* 3200.03* 3211.02* 3211.03* 3250.00 3260.00* 3340.06* 3373.00* 3430.01 3452.06*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

3551.19* 3552.01* 3553.07* 3591.05*

Median Family Income >= 120%

3020.12* 3032.02 3040.01* 3040.06* 3190.01* 3220.00 3240.04* 3342.00* 3381.02* 3382.01* 3382.03*
3383.01* 3383.02* 3390.04 3400.03* 3400.04* 3410.00 3430.02 3430.03* 3451.01* 3451.02* 3451.03*
3451.05* 3451.11* 3451.12* 3451.13* 3451.14* 3451.15* 3451.16* 3451.17* 3451.18 3452.03 3452.04*
3452.05* 3461.01* 3461.02* 3462.03* 3462.04* 3462.05* 3462.06 3470.00* 3480.00 3490.00 3500.00
3512.00* 3521.01* 3521.02* 3522.01 3522.02* 3530.01* 3530.02 3540.01 3540.02 3551.12* 3551.13*
3551.15* 3551.21* 3551.22* 3551.23* 3551.24* 3551.25* 3551.26* 3553.02* 3553.06* 3553.08* 3553.09*
3560.02* 3780.00 3840.00 3851.00 3901.00* 3902.00* 3910.00 3920.00 3923.00

Median Family Income Not Known

9800.00* 9900.00*

MARIN COUNTY (041), CA

MSA: 42034

Low Income

1082.01* 1122.02 1122.03* 1122.04* 1290.00*

Moderate Income

1022.03* 1041.02* 1042.00* 1050.01* 1081.00* 1110.01* 1121.00 1141.00* 1192.01* 1322.00*

Middle Income

1012.00* 1021.00* 1022.02* 1031.00* 1032.00* 1041.03* 1041.04* 1043.00* 1050.02* 1060.01 1060.02*
1070.00* 1082.02* 1090.01* 1090.02* 1101.00 1110.02* 1130.00* 1142.00* 1170.00* 1200.01* 1211.00
1212.00 1262.00* 1302.03* 1302.04 1311.00* 1321.00* 1330.00*

Upper Income

1011.00 1102.00* 1150.00* 1160.00* 1181.00* 1191.00* 1192.02* 1200.02* 1230.00* 1241.00* 1242.00*
1250.00* 1261.00* 1270.00* 1281.00* 1282.00* 1302.01*

Income Not Known

1220.00* 9901.00*

MERCED COUNTY (047), CA

MSA: 32900

Low Income

0013.02

Moderate Income

0006.01* 0007.01* 0010.03* 0010.05* 0015.02* 0015.03* 0016.01* 0016.03* 0017.00* 0024.01

Middle Income

0002.02* 0002.05* 0003.01* 0003.05 0003.06* 0004.01* 0004.03* 0004.04* 0005.03 0005.04* 0005.05
0006.02 0008.01* 0008.02 0009.01* 0009.03* 0010.04 0010.06 0012.00* 0013.01* 0014.01* 0014.02*
0015.01 0016.04* 0019.01* 0019.02* 0020.01 0020.02* 0021.00 0022.01 0022.03* 0022.04* 0023.03*
0023.04* 0023.05* 0024.04*

Upper Income

0002.01* 0002.04 0003.03* 0006.03* 0007.02 0009.04* 0010.07* 0010.08* 0011.01* 0018.01* 0023.01
0023.06* 0025.00* 0026.01* 0026.02*

Income Not Known

0024.03*

NAPA COUNTY (055), CA

MSA: 34900

Moderate Income

2002.01* 2002.02* 2002.03* 2005.01* 2005.03* 2007.04* 2013.00* 2018.00*

Middle Income

2003.01 2003.02* 2004.00 2005.04* 2005.05* 2006.01 2006.02 2007.05* 2007.06* 2007.07* 2008.02
2008.04* 2010.04* 2010.05 2010.06* 2010.07* 2011.02 2012.00* 2016.01* 2017.00 2019.00* 2020.00*

Upper Income

2007.03* 2008.03* 2010.03* 2011.01* 2014.01 2014.02* 2014.03* 2015.00* 2016.02

Income Not Known

2009.00

SAN BENITO COUNTY (069), CA

MSA: 41940

Low Income

0004.00* 0006.02* 0007.01*

Moderate Income

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

0002.00* 0003.00 0005.01 0005.02* 0006.01* 0007.02* 0008.02

Middle Income

0001.00 0008.01*

SAN FRANCISCO COUNTY (075), CA

MSA: 41884

Median Family Income < 10%

0122.03*

Median Family Income 10-20%

0101.02* 0107.01* 0125.04* 0161.01* 0611.02* 9805.01*

Median Family Income 20-30%

0118.00* 0124.04* 0161.02* 0179.03* 0231.03* 0605.02* 0611.01

Median Family Income 30-40%

0123.01* 0125.02*

Median Family Income 40-50%

0106.00* 0113.00* 0123.02* 0124.03* 0125.03* 0229.01* 0233.00* 0234.00

Median Family Income 50-60%

0101.01 0158.01* 0202.02* 0208.01* 0228.02* 0229.03* 0263.01* 0264.01* 0264.03* 0264.04* 0314.01*
0332.04* 0479.04* 0604.00* 0610.00* 0612.00*

Median Family Income 60-70%

0111.02* 0159.00* 0209.00* 0230.01* 0232.00* 0260.01* 0262.01* 0263.02* 0263.03* 0302.01* 0312.01*
0312.02* 0313.02*

Median Family Income 70-80%

0119.02* 0120.02* 0157.01* 0176.03* 0208.02* 0228.03* 0256.00* 0257.01* 0257.02* 0258.00* 0260.03*
0260.04* 0262.02* 0264.02* 0302.02* 0328.01* 0329.02* 0332.03* 0352.01* 0352.02* 0427.00*

Median Family Income 80-90%

0160.00* 0177.00* 0228.01* 0229.02* 0230.03* 0259.00* 0260.02* 0261.00* 0313.01* 0314.02* 0330.01*
0332.01* 0354.00* 0426.01* 0477.01* 0478.02*

Median Family Income 90-100%

0109.02* 0119.01* 0124.05* 0153.00* 0156.00* 0201.02* 0254.03* 0255.01* 0326.01* 0328.02* 0329.01*
0351.01* 0353.00* 0401.00* 0478.01* 9806.00*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

Median Family Income 100-110%

0163.00* 0166.02* 0168.02* 0206.02* 0253.00* 0301.01* 0304.00* 0305.00* 0326.02* 0327.00* 0331.00*
0351.02* 0452.02* 0477.02* 0479.03*

Median Family Income 110-120%

0103.00* 0104.01* 0121.00* 0130.01* 0155.00* 0178.04* 0201.01* 0207.02* 0254.01* 0254.02* 0310.00*
0330.02* 0476.00* 0479.02*

Median Family Income >= 120%

0102.01* 0102.02* 0104.02* 0105.00* 0108.00* 0109.01* 0111.01* 0112.00* 0126.01* 0126.02* 0127.00*
0128.01* 0128.02* 0129.01* 0129.02* 0130.02* 0131.01* 0131.02* 0132.00* 0133.00* 0134.01* 0134.02*
0135.00* 0151.00* 0152.02* 0154.02* 0157.02* 0158.02* 0162.00* 0164.00* 0165.00* 0166.01* 0167.00*
0168.01* 0169.00* 0170.00* 0171.01* 0171.02* 0180.00* 0202.01* 0203.00* 0204.01* 0204.02* 0205.00*
0206.01* 0207.01 0210.00* 0211.00* 0212.00* 0213.00* 0214.00* 0215.00* 0216.00* 0217.00* 0218.00*
0226.00* 0227.02 0227.04* 0252.00* 0301.02* 0303.01* 0303.02* 0306.00* 0307.00* 0308.00* 0309.00*
0311.00* 0402.00* 0426.02* 0428.00* 0451.00* 0452.01 0601.00* 0607.01* 0607.03* 0614.02* 0615.01*
0615.02* 0615.03* 0615.04* 0615.05* 0615.06* 0615.08* 9809.00

Median Family Income Not Known

0107.02* 0110.01* 0110.02* 0117.00 0120.01* 0122.02* 0122.04* 0124.06* 0152.01* 0154.01* 0176.02*
0176.04* 0178.01* 0178.03* 0231.02* 0251.00* 0255.02* 0607.02* 0614.01* 0615.07 9802.00* 9803.00*
9804.01* 9901.00* 9902.00*

SAN JOAQUIN COUNTY (077), CA

MSA: 44700

Median Family Income 30-40%

0001.02* 0003.00* 0005.00* 0006.00* 0022.01* 0033.12*

Median Family Income 40-50%

0004.02* 0007.00* 0017.00* 0019.00* 0022.02* 0034.06* 0034.09* 0044.04* 0045.02*

Median Family Income 50-60%

0009.00* 0015.02* 0016.00* 0020.00* 0024.01* 0024.02* 0025.03* 0027.01* 0032.17* 0033.07* 0033.08*
0044.03* 0051.32*

Median Family Income 60-70%

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

0001.01* 0013.00* 0021.00* 0023.00* 0027.02* 0033.10* 0033.11* 0033.13* 0034.04* 0034.07* 0036.02*
0040.01* 0043.08* 0053.11*

Median Family Income 70-80%

0008.02* 0011.02* 0014.00* 0018.00* 0028.00* 0031.10* 0031.11* 0033.06* 0037.00* 0039.00* 0041.07*
0042.03* 0042.05* 0045.01* 0051.08* 0051.09* 0051.38* 0051.41* 0053.03*

Median Family Income 80-90%

0010.00* 0031.15* 0034.05* 0034.10* 0038.04* 0043.02 0049.05* 0051.24* 0051.29* 0051.40* 0054.06*

Median Family Income 90-100%

0004.01* 0011.01* 0025.04* 0031.06* 0031.08* 0031.09* 0032.13* 0032.15* 0032.18* 0033.05* 0034.03*
0042.04* 0044.02* 0051.25* 0051.26* 0053.07* 0055.03*

Median Family Income 100-110%

0008.03* 0015.01* 0032.05 0032.10* 0036.01* 0038.05* 0038.06* 0042.06* 0043.07* 0043.09* 0051.30*
0051.31* 0051.34* 0053.08*

Median Family Income 110-120%

0031.12* 0032.03* 0032.16* 0038.03* 0038.07* 0038.08* 0047.04* 0050.01* 0051.23* 0051.33* 0052.14*
0052.20* 0053.09* 0053.10* 0053.12*

Median Family Income >= 120%

0012.00* 0031.17* 0031.18* 0031.19* 0032.09* 0032.14* 0032.19* 0035.01* 0035.02* 0035.03* 0035.04
0040.03* 0040.04 0041.04* 0041.05* 0041.06* 0041.08* 0042.02* 0043.05* 0043.10* 0046.00* 0047.01*
0047.03* 0048.00* 0049.03* 0049.04 0050.03* 0050.04* 0051.06* 0051.19 0051.22* 0051.27* 0051.35*
0051.36* 0051.37* 0051.39* 0052.08* 0052.11* 0052.12* 0052.13* 0052.15* 0052.16* 0052.17* 0052.18*
0052.19* 0052.21* 0052.22* 0052.23* 0052.24* 0052.25* 0054.03* 0054.05* 0055.02*

Median Family Income Not Known

0031.16* 0049.06* 9800.00*

SANTA CLARA COUNTY (085), CA

MSA: 41940

Median Family Income 20-30%

5009.02* 5016.02* 5037.09* 5116.08*

Median Family Income 30-40%

5010.00* 5014.01* 5017.00* 5031.21* 5032.19* 5037.10* 5037.13* 5120.43*

Median Family Income 40-50%

5015.01* 5015.02* 5022.04* 5031.05* 5031.10* 5031.12* 5031.17* 5031.22* 5031.23* 5032.13* 5032.18*
5032.22* 5034.02* 5036.01* 5036.02* 5037.12* 5126.03*

Median Family Income 50-60%

5020.02* 5031.13* 5031.18* 5032.17* 5032.20* 5032.21* 5033.04* 5034.01* 5035.10* 5037.03* 5037.11*
5040.01* 5046.01* 5063.05* 5065.04* 5120.23* 5125.12* 5126.04*

Median Family Income 60-70%

5012.00* 5014.02* 5016.01* 5021.03* 5031.24 5032.10* 5032.11* 5033.05* 5033.06* 5035.04* 5035.06*
5035.08* 5035.11* 5037.07* 5037.08* 5038.03* 5039.02* 5040.02* 5041.01* 5041.02* 5043.22* 5046.02*
5048.06* 5051.00* 5052.02* 5059.02* 5083.05* 5119.15* 5120.22* 5120.42* 5121.00* 5123.10* 5123.14*
5125.05* 5125.13* 5130.00*

Median Family Income 70-80%

5004.00* 5011.01* 5011.02* 5026.04* 5029.09* 5031.11* 5032.07* 5032.12* 5033.22* 5033.37* 5038.04*
5039.03* 5044.12* 5044.22* 5045.10* 5047.00* 5048.02* 5050.07* 5050.14* 5053.03* 5055.00* 5064.02*
5065.03* 5065.05* 5066.05* 5088.00* 5090.01* 5090.02* 5120.26* 5120.38* 5120.39* 5120.54* 5123.13*
5125.14 5126.02*

Median Family Income 80-90%

5001.00* 5022.02* 5023.02* 5027.01* 5029.06* 5031.16* 5033.32* 5033.36* 5035.07* 5035.09* 5038.02*
5043.07* 5043.18* 5043.19* 5043.23* 5044.10* 5044.18* 5045.07* 5048.05* 5062.03* 5063.01* 5064.01*
5065.02* 5066.06* 5085.10* 5089.00* 5094.03* 5120.21* 5120.24* 5120.27* 5120.32* 5120.52* 5120.56*
5120.58* 5120.59* 5124.01* 5125.11* 5135.00*

Median Family Income 90-100%

5003.00 5009.01* 5019.02* 5020.01* 5021.01* 5029.10* 5031.25* 5031.27* 5032.08* 5033.12* 5033.15*
5033.21* 5033.23* 5033.27* 5043.14* 5043.16* 5043.17* 5044.23* 5045.06* 5053.01* 5054.01* 5056.00*
5061.01* 5063.04* 5067.03* 5085.09* 5087.06* 5087.07* 5091.07* 5095.00* 5113.02* 5116.09* 5120.19*
5120.55* 5123.09* 5123.11* 5124.02* 5125.10* 5125.16*

Median Family Income 100-110%

5005.00* 5008.00* 5013.00* 5018.00* 5029.08* 5030.03* 5033.25* 5033.31* 5043.08* 5043.15* 5043.20*
5043.21* 5044.11* 5044.16* 5044.21* 5044.24* 5045.05* 5049.03* 5050.11* 5050.12* 5050.13* 5050.15*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

5053.02* 5059.01* 5060.00* 5066.01* 5067.02* 5085.08* 5087.05* 5091.06* 5091.11* 5094.04* 5120.05*
5120.29* 5120.35* 5120.36* 5120.37* 5120.45* 5120.53* 5123.07* 5125.09*

Median Family Income 110-120%

5002.00* 5022.03* 5027.03* 5029.01* 5029.02* 5029.07* 5030.02* 5033.24* 5033.33* 5042.01* 5042.02*
5044.13* 5045.08* 5045.09* 5048.08* 5050.10* 5054.02* 5054.03* 5057.00* 5058.00* 5061.03* 5062.02*
5063.02* 5067.01* 5068.02* 5078.06* 5079.05* 5080.03* 5080.04* 5082.05 5085.03* 5085.07* 5086.02*
5091.08* 5093.02* 5093.03* 5093.04* 5094.01* 5119.11* 5120.30* 5120.31* 5120.34* 5120.47* 5120.57*
5122.00* 5123.05* 5123.12*

Median Family Income >= 120%

5006.00 5019.01* 5023.01* 5024.00* 5025.00* 5026.01* 5026.03* 5027.04* 5028.00* 5029.03* 5030.01*
5031.26* 5033.13* 5033.26* 5033.29* 5033.30* 5033.38* 5033.39* 5043.11* 5044.14* 5044.15* 5048.07*
5049.02* 5050.06* 5052.03* 5053.04* 5053.05* 5061.02* 5062.04* 5066.03* 5066.04* 5068.01* 5068.03*
5068.04 5069.00* 5070.02* 5070.03* 5070.04* 5071.00* 5072.03* 5072.05* 5072.06* 5073.01* 5073.02*
5074.01* 5074.02* 5075.00* 5076.00* 5077.01* 5077.02* 5077.04* 5077.05* 5078.05* 5078.07* 5078.08*
5079.03* 5079.04* 5079.06* 5080.05* 5080.06* 5081.01* 5081.02* 5082.03* 5082.04* 5082.06* 5083.01*
5083.03* 5083.06* 5084.01* 5084.03* 5084.04* 5085.05* 5086.01* 5087.08* 5091.02* 5091.09* 5091.10*
5092.01* 5092.02* 5096.00* 5097.00* 5098.01* 5098.02* 5099.01* 5099.02* 5100.01* 5100.02* 5101.00*
5102.00* 5103.00* 5104.00* 5105.00* 5106.00* 5107.00* 5108.01* 5108.02* 5108.03* 5109.00* 5110.00*
5111.00* 5112.00* 5113.01* 5114.00* 5115.01* 5115.02* 5117.01* 5117.02* 5117.04* 5117.05* 5117.07*
5118.00* 5119.05* 5119.07* 5119.10* 5119.12* 5119.13* 5119.14* 5119.16* 5119.17* 5119.18* 5120.01
5120.25* 5123.08* 5125.15*

Median Family Income Not Known

5021.04*

SANTA CRUZ COUNTY (087), CA

MSA: 42100

Low Income

1004.00* 1010.02* 1104.01 1105.03* 1105.05*

Moderate Income

1008.01* 1010.01* 1101.02 1102.02* 1103.01* 1103.02* 1105.04* 1105.06* 1106.01 1106.02* 1215.02*

2024 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: Mechanics Bank

Respondent ID: 0000001768
Agency: FDIC - 3

1218.01*

Middle Income

1001.00* 1007.00* 1008.02* 1009.00* 1012.00* 1101.01* 1102.01* 1104.02* 1107.00 1202.00* 1203.01*
1203.02* 1204.00* 1206.00* 1213.00* 1214.01* 1214.02* 1214.03* 1216.02* 1217.01* 1217.02* 1218.02*
1220.01* 1220.04* 1220.05* 1221.00* 1223.00 1225.00* 1231.00*

Upper Income

1002.00* 1003.00* 1005.00* 1006.00* 1011.00* 1205.00* 1207.00* 1208.00* 1209.01* 1209.02* 1210.00*
1211.00* 1212.00* 1215.01* 1216.01* 1220.02* 1222.02* 1222.03* 1222.04* 1222.05* 1224.01* 1224.02*
1233.00*

Income Not Known

9901.00*

STANISLAUS COUNTY (099), CA

MSA: 33700

Median Family Income 30-40%

0023.04*

Median Family Income 40-50%

0016.04* 0021.00* 0039.06 0039.08*

Median Family Income 50-60%

0016.01* 0017.00 0018.00 0022.00* 0023.02 0024.02* 0031.00* 0038.02*

Median Family Income 60-70%

0025.03* 0026.04* 0032.04* 0038.04*

Median Family Income 70-80%

0009.08* 0011.00* 0016.03* 0020.04* 0024.01* 0026.02* 0027.02* 0030.02* 0032.01* 0037.00*

Median Family Income 80-90%

0003.01* 0003.04* 0004.04* 0004.05* 0008.03* 0008.05* 0008.06* 0009.10 0014.00* 0020.02* 0020.05*
0023.03* 0025.06* 0028.02* 0034.00* 0035.02 0036.09* 0036.10* 0038.03* 0039.04*

Median Family Income 90-100%

0002.04* 0003.02* 0003.03* 0005.06* 0008.01* 0009.09* 0010.02* 0012.00* 0015.00* 0026.05* 0027.01*
0028.03* 0030.04* 0036.03*

Median Family Income 100-110%

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

0005.03* 0005.05* 0009.05* 0009.06* 0019.00* 0025.05* 0029.03* 0033.00 0035.01* 0039.09*

Median Family Income 110-120%

0002.05* 0005.14* 0006.01* 0008.07* 0010.01* 0025.04* 0026.03* 0028.01* 0029.01* 0038.05*

Median Family Income >= 120%

0001.01* 0001.02* 0002.01* 0002.02* 0004.03* 0004.06* 0004.07* 0005.01 0005.11* 0005.12* 0005.13*
0006.02* 0009.07* 0009.11* 0009.13* 0009.14* 0009.15* 0013.00* 0020.06* 0029.04* 0030.03* 0032.03*
0032.05* 0032.06* 0036.07* 0036.08* 0036.11* 0036.12* 0039.05* 0039.07* 0040.00*

ASSESSMENT AREA - 0012

SAN LUIS OBISPO COUNTY (079), CA

MSA: 42020

Moderate Income

0100.16 0101.03 0102.02 0104.04* 0115.01* 0117.05* 0121.02 0122.02*

Middle Income

0100.17* 0101.01 0102.04 0102.05* 0102.06 0102.07 0103.01* 0103.03 0104.03 0105.04 0105.05*
0105.06* 0106.02* 0106.03 0107.01 0107.03 0107.07 0110.01* 0111.01 0111.03 0111.04 0111.05*
0112.01* 0113.00* 0117.04 0119.01 0119.04* 0120.01* 0120.02* 0122.01* 0123.05* 0124.03* 0124.04
0124.05* 0124.06 0125.02* 0125.03 0125.05 0126.01* 0126.02 0127.05 0130.00 0131.00

Upper Income

0103.02 0110.02 0112.02* 0115.05* 0116.00 0117.06 0118.00 0119.03* 0123.02 0123.06 0127.06*
0127.07

Income Not Known

0101.04* 0109.02 0109.03* 0109.04* 0114.00* 0127.08* 9900.00*

ASSESSMENT AREA - 0013

SANTA BARBARA COUNTY (083), CA

MSA: 42200

Low Income

0022.06* 0024.06* 0024.08 0027.09 0027.10 0029.24* 0029.26

Moderate Income

0008.06 0010.01* 0010.02* 0011.01* 0011.02* 0012.06 0018.00* 0020.15 0021.01 0021.03 0022.05*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

0022.09 0023.04 0023.08* 0023.10* 0024.05* 0024.07* 0024.09 0024.10 0025.03* 0025.04* 0027.03
0027.05* 0027.06* 0027.08* 0029.36* 0030.01 9802.00*

Middle Income

0001.01* 0001.02* 0002.02 0003.01* 0003.02 0008.01* 0013.07 0016.01* 0016.04* 0017.04* 0019.10
0019.11 0020.08 0020.09 0020.11 0020.12 0020.14* 0021.02* 0022.10* 0022.11* 0023.03* 0023.07*
0023.09* 0027.07* 0028.02 0028.06* 0028.08 0028.09* 0029.37* 0031.02*

Upper Income

0001.03* 0002.01* 0004.00* 0005.01* 0005.02* 0006.00* 0007.00* 0008.05 0009.00 0012.03* 0012.08*
0013.06* 0013.08* 0014.03* 0014.04* 0015.00* 0017.06* 0019.05 0019.07* 0019.08 0019.09* 0019.12
0020.05 0020.06 0020.10 0020.13 0029.06* 0029.07* 0029.09* 0029.13* 0029.14* 0029.32* 0029.33*
0029.34* 0029.35* 0030.04* 0030.05* 0030.07

Income Not Known

9800.00 9801.00* 9803.00* 9804.00* 9805.00* 9900.00*

ASSESSMENT AREA - 0014

SONOMA COUNTY (097), CA

MSA: 42220

Low Income

1514.05*

Moderate Income

1503.05* 1512.06* 1513.01* 1513.05* 1514.04* 1514.06* 1520.00 1526.02* 1528.03* 1528.04* 1529.03*
1530.01 1530.03* 1531.02* 1531.03* 1531.04* 1532.02 1533.02* 1537.08* 1537.10* 1542.01* 1543.07*
1543.08*

Middle Income

1502.03* 1502.04 1503.03* 1503.04* 1503.06* 1506.01* 1506.02* 1506.09* 1506.11* 1507.01* 1509.01
1510.00* 1511.00* 1512.03* 1512.04* 1512.05 1513.06* 1513.07* 1513.08* 1513.09* 1513.10* 1514.03*
1515.04* 1515.05* 1515.06* 1516.01* 1517.01* 1517.02* 1518.00* 1519.00* 1521.00 1522.01* 1522.03*
1522.04* 1525.01* 1525.02* 1527.01* 1527.02* 1528.01* 1529.04* 1529.06* 1530.02 1530.06* 1532.01*
1533.01* 1534.03* 1534.04* 1534.06* 1535.01* 1535.02* 1536.01* 1537.05* 1537.07* 1537.11* 1537.12*
1538.06* 1538.08* 1538.09* 1539.02* 1539.04* 1539.05* 1542.02* 1543.04* 1543.05*

2024 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: Mechanics Bank

Respondent ID: 0000001768
Agency: FDIC - 3

Upper Income

1501.00* 1502.05* 1505.01* 1505.02* 1506.03* 1506.07* 1506.10* 1506.12* 1507.02* 1508.00* 1509.02*
1513.11* 1515.03* 1516.02* 1522.05* 1523.00* 1524.01* 1524.02* 1526.01 1529.05* 1530.05* 1534.05*
1536.02* 1537.09* 1538.04* 1538.07* 1538.10* 1538.11* 1539.03* 1540.00* 1541.00* 1543.06*

Income Not Known

1502.06* 9901.00*

ASSESSMENT AREA - 0015

SISKIYOU COUNTY (093), CA

MSA: NA

Moderate Income

0001.00* 0002.00* 0003.00 0006.00 0007.02 0007.03 0010.03 0011.00 0013.00*

Middle Income

0007.01 0008.00 0009.01 0009.02 0010.01 0010.02* 0012.00*

ASSESSMENT AREA - 0016

TULARE COUNTY (107), CA

MSA: 47300

Low Income

0028.00* 0038.02*

Moderate Income

0002.02* 0002.04* 0003.02 0003.04* 0005.01 0006.00* 0007.01* 0008.01* 0010.10* 0011.01* 0011.02
0012.00 0013.03* 0016.01 0016.02* 0017.01* 0020.08* 0022.02* 0026.01* 0026.02* 0030.01* 0032.02*
0033.01 0034.01* 0035.04* 0037.00* 0038.01* 0039.02* 0039.04* 0041.03* 0041.04* 0042.00* 0043.01*
0044.02*

Middle Income

0002.03* 0004.01* 0004.02* 0005.02* 0007.02* 0009.01* 0009.02 0010.09* 0013.05 0015.01* 0015.02
0020.02* 0020.03* 0021.00 0022.03* 0022.04* 0023.02* 0023.04* 0024.02* 0025.00* 0027.01* 0029.01
0029.03* 0029.04* 0030.02* 0031.00* 0032.01* 0033.02* 0034.02* 0036.01* 0036.02* 0041.02* 0043.02*
0044.01* 0045.00*

Upper Income

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

0001.01* 0001.02* 0003.03 0008.02* 0010.05 0010.06 0010.07 0010.08 0010.11* 0010.12* 0013.04*
0013.06* 0014.00 0017.03* 0017.05* 0017.06* 0018.00* 0019.01* 0019.02* 0020.04* 0020.06* 0020.09*
0020.10* 0020.11* 0023.03* 0024.01 0024.03* 0027.02* 0035.01* 0035.03* 0039.03*

Income Not Known

0040.00*

OUTSIDE ASSESSMENT AREA

YUMA COUNTY (027), AZ

MSA: 49740

Upper Income

0111.07

GLENN COUNTY (021), CA

MSA: NA

Middle Income

0102.00

MADERA COUNTY (039), CA

MSA: 23420

Middle Income

0002.03

Upper Income

0005.12 0005.17 0011.00

PLUMAS COUNTY (063), CA

MSA: NA

Middle Income

0004.00

SAN BERNARDINO COUNTY (071), CA

MSA: 40140

Median Family Income 60-70%

0063.04

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

Median Family Income 110-120%

0104.30

Median Family Income >= 120%

0087.11

SAN MATEO COUNTY (081), CA

MSA: 41884

Median Family Income 110-120%

6136.00

SOLANO COUNTY (095), CA

MSA: 46700

Moderate Income

2507.01

Middle Income

2520.00 2522.06 2523.17 2532.07

Upper Income

2521.04 2521.06 2521.08

TRINITY COUNTY (105), CA

MSA: NA

Moderate Income

0001.02

YUBA COUNTY (115), CA

MSA: 49700

Moderate Income

0404.00

Middle Income

0411.01

Upper Income

0403.05

WARREN COUNTY (227), KY

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

MSA: 14540

Moderate Income

0113.00

HUMBOLDT COUNTY (013), NV

MSA: NA

Upper Income

0107.02

KLAMATH COUNTY (035), OR

MSA: NA

Middle Income

9703.00

2024 Institution Disclosure Statement - Table E-1

Error Status Information

Institution: Mechanics Bank

Respondent ID: 0000001768

Agency: FDIC - 3

Record Identifier: [11]	Total Composite Records on File	Total Composite Records Without Errors	Total Validity Errors [10]	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	567	567	0	0.00%
Small Farm Loans	24	24	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	8,101	8,101	0	0.00%
Total	8,694	8,694	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.