

# One of California's Oldest & Strongest Banks

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

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



With branches spanning everywhere from the Imperial Valley to the Cascades, and from the coastal cities and towns to the Sierra Nevada foothills, we serve California.

## OUTSTANDING FINANCIALS

**\$16.5** BILLION  
*in assets*

**\$13.9** BILLION  
*in deposits*

**\$9.6** BILLION  
*in loans*

**69%** *loan to deposit ratio*

FDIC, FFIEC Consolidated Reports of Conditions and Income, 12/31/2024

"NO TARP"

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

## One of California's Most "Well-Capitalized" Banks

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

Criteria	To be considered "Well Capitalized" – FDIC	Mechanics Bank <sup>1</sup>	Umpqua Bank <sup>1</sup>	PNC <sup>1</sup>	BMO <sup>1</sup>
Total Risk-Based Capital	10% or greater	<b>17.14%</b>	12.42%	13.36%	14.76%
Tier 1 Capital Ratio	6% or greater	<b>16.14%</b>	11.37%	11.85%	13.27%
Leverage Ratio	5% or greater	<b>9.66%</b>	8.97%	8.94%	9.85%

(Right) Mechanics Bank got its name from its first clients, the hard-working mechanics and laborers of Contra Costa County in Northern California.

## Recognized Excellence

by Independent Rating Agencies

### "WELL CAPITALIZED"

FDIC Capital Classification  
December 31, 2024  
(Highest Possible Rating)

### ★ ★ ★ GREEN

Veribanc Bank Safety Rating  
December 31, 2024  
(Highest Possible Rating)

### ★ ★ ★ ★ ★ Superior

Bauer Financial Rating  
December 31, 2024  
(Highest Possible Rating)

