

# One of the West Coast'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 affects our clients, our employees and our shareholders. We know that, together, we’re stronger.



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

## 4th Largest Community Bank Based on the West Coast<sup>2</sup>

Since we’ve completed the merger with HomeStreet Bank in September 2025, the combined bank now features 166 locations that offer full-service banking throughout California, Washington, Oregon and Hawaii.

2) Includes banks headquartered in California, Oregon and Washington with less than \$250bn in total assets. Source: S&P Global Market Intelligence. Financial data as of December 31, 2025.



## Recognized Excellence

by Independent Rating Agencies



**Superior**

Bauer Financial Rating  
September, 2025  
(Highest Possible Rating)

**“WELL CAPITALIZED”**

FDIC Capital Classification  
September 30, 2025  
(Highest Possible Rating)



**GREEN**

Veribanc Bank Safety Rating  
September 30, 2025  
(Highest Possible Rating)

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

