

One of California's oldest and strongest banks.

A proud past. A promising future.



We took our name from our first clients – the hard-working laborers and mechanics of the railroads



"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 115 years, and will continue to lead us today and into the future.

OUTSTANDING FINANCIALS

\$17.2 BILLION
in assets¹

\$10.2 BILLION
in loans¹

\$14.5 BILLION
in deposits¹

\$8.0 BILLION
borrowing capacity
(FHLB and other resources)¹

22% of assets in cash
(& equivalents) &
unpledged securities²

72% loan to
deposit ratio²

RECOGNIZED EXCELLENCE

by Independent Rating Agencies

★★★★★
Superior

Bauer Financial Rating
December 31, 2019
(Highest Possible Rating)

**"WELL
CAPITALIZED"**

FDIC Capital Classification
Veribanc, February 28, 2020
(Highest Possible Rating)

★★★
GREEN

Veribanc Bank Safety Rating
February 28, 2020
(Highest Possible Rating)

"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

	To be considered "Well Capitalized" – FDIC	Mechanics Bank ²	US Bank ¹	First Republic ¹	Bank of America ¹
Total Risk-Based Capital	10% or greater	13.96%	12.25%	12.72%	13.42%
Tier 1 Capital	6% or greater	13.26%	10.20%	11.21%	12.46%
Leverage Ratio	5% or greater	8.71%	8.39%	8.39%	8.68%

¹ FDIC, Consolidated Reports of Conditions and Income, FFIEC 041, 1/30/2020

² Mechanics Bank ALCO Report, 2/29/20