



River City Bank

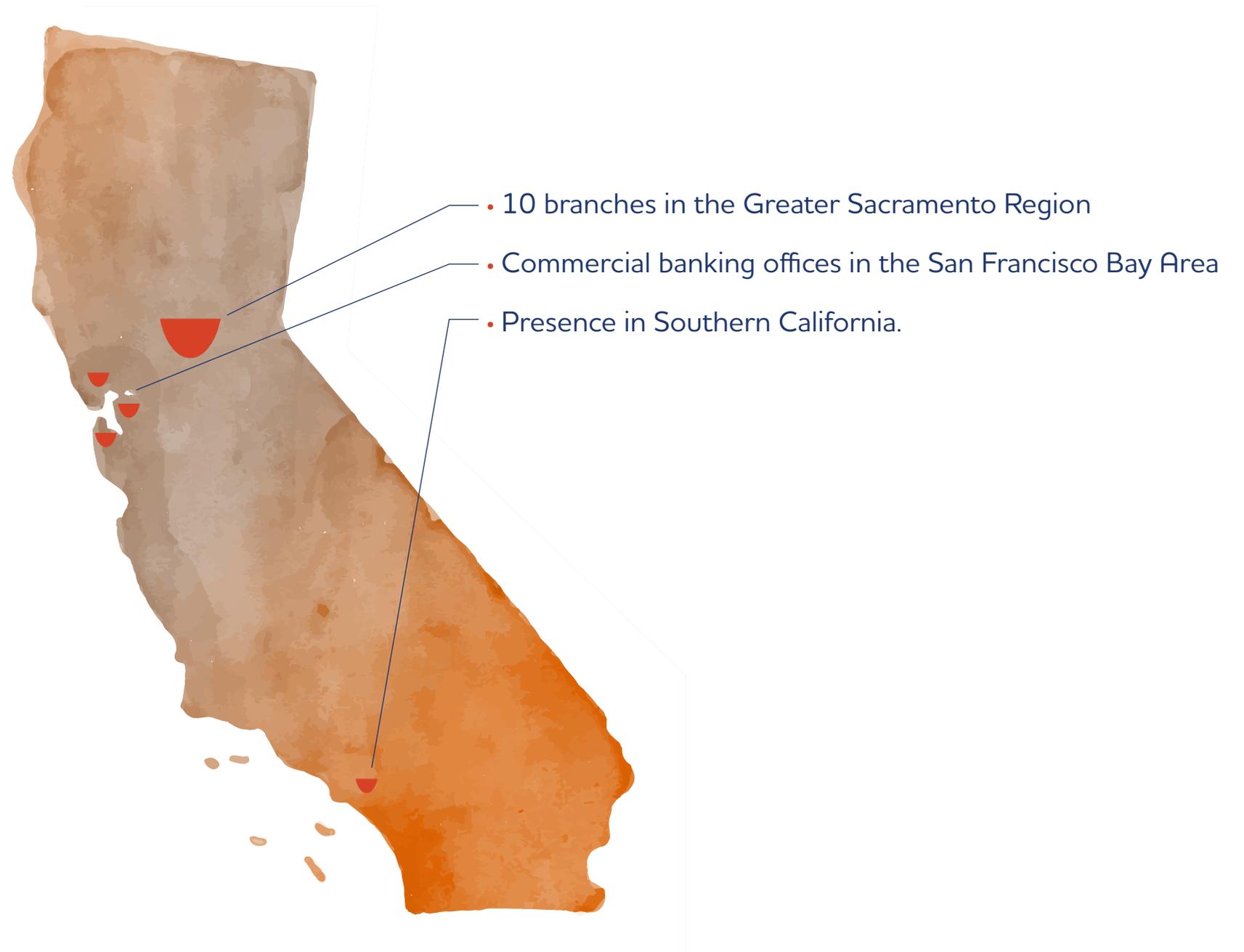
2020

Company Overview



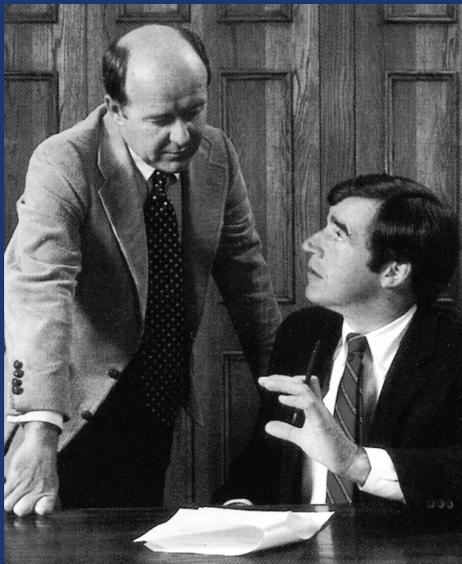
About River City Bank

**With assets of over \$3.2 billion,
our mission is to be recognized
and respected as the premier
commercial bank for successful
mid-sized businesses and affluent
individuals in California.**



Our History

THE STORY OF RIVER CITY BANK begins with a singular focus on redefining the banking experience and exceeding our customers' expectations. It's a theme that resonates throughout every chapter in our history.



When legendary radio and television entrepreneur *Jon S. Kelly* perceived the need for a strong and locally-owned bank to serve the Sacramento region - he created one. With passion, persistence, and purpose, *River City Bank was open for business in 1973*. Kelly's entrepreneurial vision and keen appreciation of unmet bank customer needs led to numerous innovations, including the introduction of Saturday banking and a branch office with eight drive-through lanes to speed service—the largest of its kind in the state. Virtually every innovation was met with brilliant success and growth. That passion, vision, and growth continues today.

Proven



CONFIDENT.

Named by the **Sacramento Business Journal** as one of the 50 Fastest Growing Companies for the past 4 consecutive years.



LOCALLY- FAMILY OWNED.

River City Bank is the largest, locally owned and managed bank; serving the Sacramento business community for **almost 50 years**.

50 YEARS



SAFE AND SOUND.

River City Bank is well capitalized and has earned the “**Highest Rating**” from two leading independent bank-rating firms.

- **BauerFinancial: Five Star “Superior”** (*Highest Rating*)
- **Veribanc: Green Three out of Three** (*Highest Rating*)



STRONG.

River City Bank has a total asset size of **over \$3.2 billion**, the largest of Sacramento based banks.

\$3.2 BILLION

Fast, Local Decision Making

Our industry experts are well versed in the complexities of your industry and are empowered to meet your dynamic financial needs



Clean Energy
Commercial Real Estate
Healthcare
Professional Services
Manufacturing & Distribution
Agribusiness
Construction
Property Management

“

In the business world today, it's often non-personal and to have a local bank that has somebody right here that I can sit down face to face with is very important to us. The ability to have personalized service through the bankers at River City Bank has allowed us to make the decisions we need to make in a timely manner and achieve the goals that we're reaching for.

— DALE CARLSEN

CEO | Bunker Wilson, LLC and Ticket to Dream Foundation

Products & Services

Your business, your dreams, your success. We can help your business succeed.



DEPOSIT SERVICES.

Essential resources to help your business succeed.



COMMERCIAL LENDING.

Personalized service. We're giving you more than just a loan or line of credit.



COMMERCIAL REAL ESTATE LENDING.

Offering very competitive interest rates and a breadth of experience.



PREMIER BANKING.

Concierge service reimagined for high net worth individuals and business executives.

RIVER CITY BANK'S CUSTOMIZED SOLUTIONS:

- Custom Business Checking Accounts
- Money Market and/or Savings Account
- Commercial Cash Management Platform
- Check and ACH Positive Pay
- Automated Clearing House (ACH) Origination
- Online Wire Transfers
- Remote Deposit
- Revolving Business Line of Credit

“

I have worked with River City Bank for more than a decade. I have always been satisfied with their work. I believe that this is because they do their homework. They communicate regularly and always give us the feeling that they want to and do understand our business. They want to succeed. They feel more like a partner rather than a banker.

— CAROL BURGER

President | Burger Rehabilitation Systems, Inc.

Serving the Community

River City Bank is devoted to the communities where our clients and employees live and work. We have a vested interest in the economic health of our local communities. We continually offer financial knowledge and training to community leaders, and our support of local non-profit organizations is an essential value within our corporate culture.

In addition, River City Bank provides funding to a myriad of non-profit organizations through the **Kelly Foundation**, a non-profit organization that was started by River City Bank's founder, Jon S. Kelly. Today the Kelly Foundation is the 6th largest foundation in the Sacramento region. The Foundation provides grants to various charitable organizations in the community with an emphasis on organizations that benefit children.



Leadership



Steve Fleming
President & CEO

Since September '08, Steve has been President & Chief Executive Officer of River City Bank, the largest and most profitable bank based in Sacramento. Under his leadership, the Bank has nearly quadrupled in size from \$800 million to almost \$3.2 billion in total assets.

He has over 35 years of banking experience, including over 20 years with Bank of America in Sacramento and London, England. While with Bank of America, he

held a variety of progressively more senior positions, including serving as the head of Capital Raising and a member of the Executive Committee for the Bank's Europe, Middle East, and Africa Division.

Immediately prior to joining River City Bank, he was the Founder and CEO of Presidio Bank in San Francisco. He was also the President & CEO of National Bank of the Redwoods in Santa Rosa.

Steve has been involved in a variety of charitable activities over the years, including currently serving as a board member for the Kelly Foundation. He is also on the board of the Greater Sacramento Area Economic Council, a member of the Sacramento Host Committee, President of the Sacramento chapter of Lambda Alpha, the honorary society for the advancement of land economics, and President of the Capital Region Family Business Center.

Steve received a BA in Economics from the University of California at Davis and was awarded membership in the Phi Beta Kappa honor society. He also completed his MBA at the University of California at Berkeley.



Pat Lewis
Chief Operating Officer

As Executive Vice President, Chief Operating Officer, Pat utilizes her over 25 years of financial-services experience to

manage the bank's operations, ensuring compliance with policies and procedures and maintaining the premier level of client services upon which River City Bank has established its reputation. Pat has almost 20 years of experience with River City Bank having held such positions as Senior Vice President, Commercial Banking Director and Vice President, Cash Management Director. Pat has built a highly successful career based on hard work, great people skills and the overwhelming desire to provide exceptional customer service.

Pat holds a Bachelor of Science degree from Texas A&M University and a Master of Business Administration from Baylor University. Raised in Texas, California is home. Pat is active in the community and is currently serving on the Programs Committee of the Capital Region Family Business Center, performs volunteer work benefitting U.S. veterans, and is a youth sports advocate. When she is not busy at work, she and her husband enjoy spending quality time with their son.



Pat McHone
Chief Credit Officer

As Chief Credit Officer, Pat McHone has been an integral member of

River City Bank's executive team since 2008. In his role, Pat is responsible for all aspects of overseeing loan production and credit quality for the Bank's portfolio of consumer, business banking and commercial real estate loans.

To maintain River City Bank's solid loan portfolio, Pat places a strong emphasis on knowing our borrowers inside and out, including every aspect of their financial position.

With more than 30 years of experience, his banking career includes 16 years as Senior Vice President and Sacramento Valley Region Manager at Mechanics Bank and seven years at Security Pacific Bank. Pat received a B.S. in Business Administration from Menlo College, School of Business Administration.

Leadership



Anker Christensen
Chief Financial Officer

Anker has been with River City Bank for 15 years and manages all financial reporting, asset liability management and budgeting for the Bank. He is also the Executive lead for the ALCO Committee and a

member of the Risk Management Committee.

Prior to River City Bank, Anker was a Senior Manager with KPMG LLP US, where he spent 14 years providing audit services, merger and acquisition consulting, Sox404 compliance consulting, and SEC reporting services to clients in the financial services industry. Other industries served included biotech, manufacturing and government.

Anker attended California State University, Fullerton earning a Bachelor's degree in Business Administration with an emphasis in Accounting. Married with three sons and residing in Roseville, Anker is a Special Olympics Coach and involved with various activities associated with Bayside Church. In addition, Anker serves the community as an active board member for the Sacramento Region Community Foundation (Executive Committee, Finance Committee Chair, Investment Committee), Warmline Inc. (Treasurer), and the Kelly Foundation.



James Kimball
North Bay Market President

Jim Kimball is an experienced financial services executive with over 30 years of experience building and leading commercial banking teams. Jim has recently joined River City Bank as Executive Vice President and Market President for the North Bay, where

he will expand the bank's commercial banking presence by establishing a footprint and hiring a team to serve its clients and the community.

Prior to joining River City, Jim was Executive Vice President and Chief Operating Officer at Bank of Marin, where he was responsible for Commercial Banking, Retail Banking, Wealth Management and Marketing. Prior to Bank of Marin, he spent 9 years at Wells Fargo, where he served as Senior Vice President and Region Head for the North Coast Regional Commercial Banking Office and Wine Industry Specialty Group. Prior to Wells Fargo, Jim spent 24 years at Bank of America where he served in various roles, but most notably served as the Senior Vice President and Market Executive for the commercial banking Bay Area Region, a territory spanning from San Jose to the Oregon border.

Jim earned his MBA and Bachelor of Science degree in Finance from California State University, Sacramento. He has been involved in a number of community organizations including the San Francisco Chamber of Commerce, the Wine Business Institute at Sonoma State University, Petaluma Educational Foundation and the North Bay Leadership Council. Jim and his family reside in Petaluma, CA.



Dan Franklin
Commercial Banking
Director

Dan Franklin is responsible for managing River City Bank's commercial banking team in the San Francisco Bay

Area and leading the bank's expansion efforts in the region. Dan joined River City Bank in 2008 and has also held the positions of Relationship Manager and Business Development Officer. With a heavy focus on customer service, strong analytical skills, and an in depth understanding of the bank's culture, Dan has been instrumental to the bank's rapid growth over the past several years and was the top producer in 4 out of the 5 years preceding his promotion to Bay Area Commercial Banking Director. Prior to joining River City Bank, Dan was a Relationship Credit Manager at Presidio Bank in San Francisco.

Dan received both his undergraduate and MBA degrees from the University of California at Davis and is a recipient of the Chartered Financial Analyst designation.

Offices



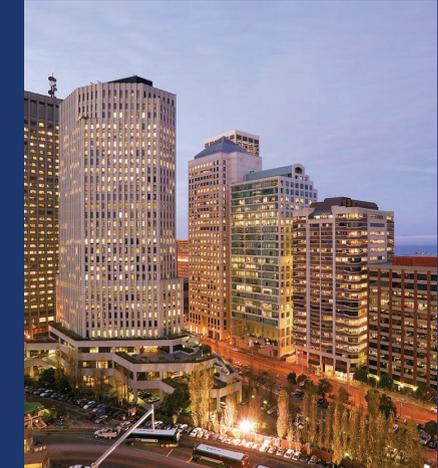
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QUESTIONS?

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River City Bank

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