

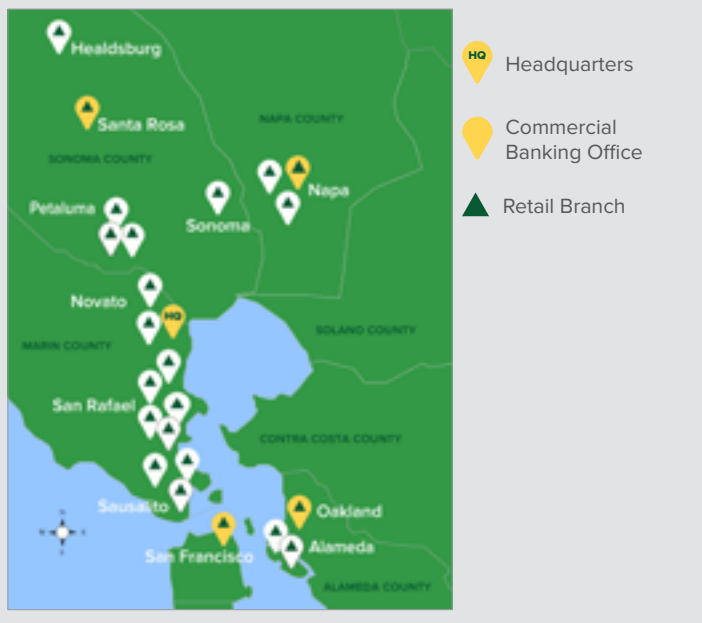


# Committed to Your Business & Our Community

## Bank of Marin Bancorp

Founded in 1989 with two Marin branches, we're now 23 branches and 313 employees strong.

- Headquartered in Novato, CA
- Assets of \$2.47 B as of 12/31/17
- Market capitalization \$471 M as of 12/31/17
- BMRC (NASDAQ Capital Markets)



At Bank of Marin we take the time to understand our customers and develop trusted relationships. Our experienced team provides ongoing guidance and financing solutions for businesses of any size.

- Business Banking
- Commercial Lending
- Cash Management
- Merchant Services
- Personal Banking
- Fraud Prevention Resources
- Wealth Management & Trust Services

## Customer Testimonials

*“Our relationships with our bankers are integral for us. We have to have a solid relationship and that is predicated on the people.”*

**CYRIL CHAPPELLET**, Chairman of the Board  
Chappellet Winery, St. Helena, CA

*“In an extremely tight real estate market, we needed to move quickly to make a competitive offer and close on a tight time schedule. Our loan team at Bank of Marin was extremely responsive from start to finish, and helped us achieve our strategic goal of purchasing a small residential unit to house transition-age foster youth.”*

**MARY DENTON**, Chief Executive Officer  
Sunny Hills Services, San Anselmo, CA

*“We started with a commercial loan that worked very, very well. More importantly, they now help us with the day-to-day deposits. Bank of Marin really met our needs.”*

**ALLAN PALECEK**, Founder & Chairman  
Palecek, Richmond, CA

## Recent Awards



2000 - 2017



SINCE 2003



SINCE 2005



## Making a Difference Together

Community is at the heart of Bank of Marin. We volunteer over 8,500 hours a year, and are proud to support hundreds of nonprofits, schools, and civic groups, including:

- Aircraft Carrier Hornet Foundation
- Boys and Girls Club of Napa Valley
- Homeward Bound of Marin
- Hospice by the Bay
- Marin Community Clinics
- Petaluma Educational Foundation
- Petaluma People Services
- SchoolsRule-Marín
- Sunny Hills Services
- The Oakland Public Education Fund
- United Cerebral Palsy of the North Bay
- Volunteer Center of Sonoma County
- Whistlestop

## Company Highlights

**Closing Price: \$68.00**  
**52 Week Range: \$59.05 - \$77.90**  
**Shares Outstanding: 6,921,542**  
 As of December 31, 2017

- Disciplined growth focused on business banking.
- Strong Capital position and sustained profitability.
- 10+ years growing dividend payments.
- Skilled management team with local market experience.
- Diligent credit management with 25 year track record.

BANK CAPITAL RATIO	FDIC WELL CAPITALIZED THRESHOLD	12/31/2017 ACTUAL
Common Equity Tier-one Risk-based Capital	6.5%	13.9%
Total Tier-one Risk-based Capital	8.0%	13.9%
Total Risk-based Capital	10.0%	14.7%
Tier-one Leverage Bank	5.0%	12.0%

## Financial Highlights

### Excellent Credit Quality Q4 2017

- Non-accrual loans as a percentage of total loans - 0.02%

### Strong Liquidity Q4 2017

- 47% non-interest bearing deposits
- Investment securities portfolio concentrated in high quality liquid assets

### Growing Investor Support Q4 2017

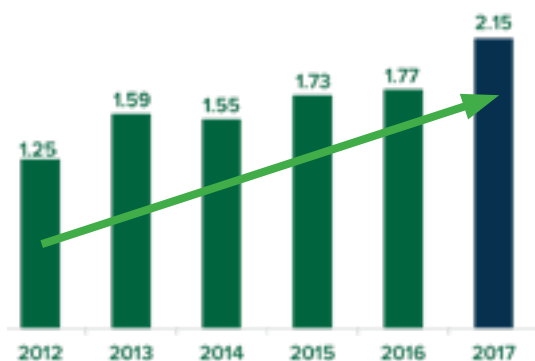
- Over 40% Institutional Ownership

### Sustained Profitability 2017

- Consistent net income and EPS growth
- Strong financial performance
  - 2017 ROA - 0.75%
  - 2017 ROE - 6.49%
  - 2017 Tax equivalent net interest margin - 3.80%
  - Efficiency ratio - 64.70%

### Deposit Growth

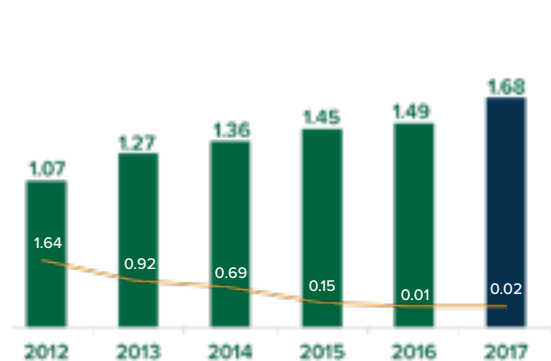
5 year Compound Annual Growth Rate - 11%  
 47% of deposits in non-interest bearing accounts.



Dollars in billions. Compound annual growth rate through December 31, 2017.

### Consistent Loan Growth

5 year Compound Annual Growth Rate - 9%  
 — Non-accrual loans as part of the percentage of total loans



Dollars in billions. Compound annual growth rate through December 31, 2017.