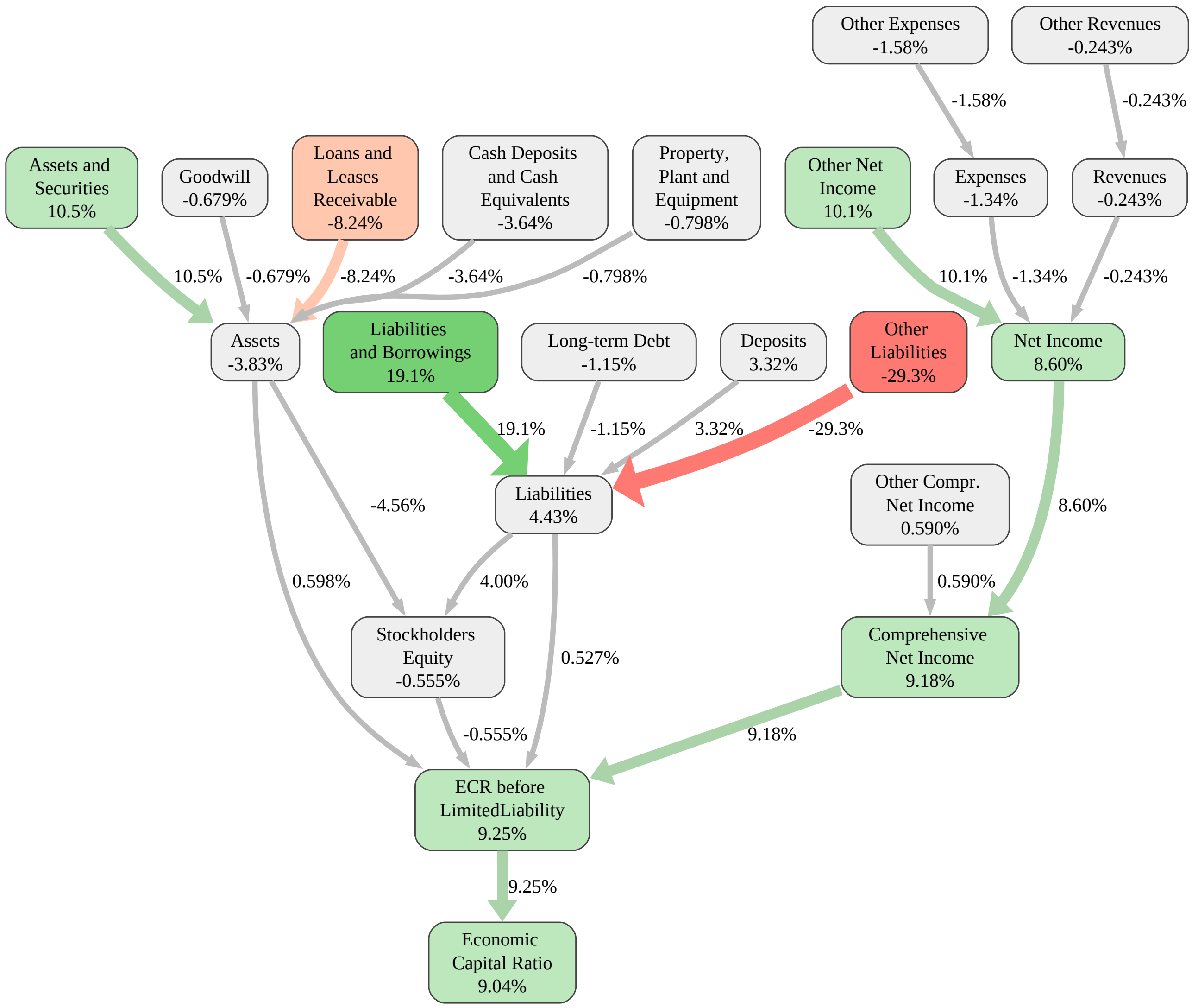
STATE BANKS 2013

Mechanics Bancorp
Rank 1 of 85



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The relative strengths and weaknesses of Mechanics Bancorp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Mechanics Bancorp compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 19% points.The greatest weakness of Mechanics Bancorp is the variable Other Liabilities, reducing the Economic Capital Ratio by 29% points.

The company's Economic Capital Ratio, given in the ranking table, is 21%, being 9.0% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	505,139
Cash Deposits and Cash Equivalents	25,285
Deposits	1,976,835
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	1,308,974
Long-term Debt	61,857
Occupancy	0
Other Assets	776,600
Other Compr. Net Income	5,071
Other Expenses	21,546
Other Liabilities	328,776
Other Net Income	103,672
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	15,232

Output Variable	Value in 1000 USD
Liabilities	2,367,468
Assets	2,631,230
Expenses	21,546
Revenues	0
Stockholders Equity	263,762
Net Income	82,126
Comprehensive Net Income	87,197
BaseVar	2,735,824
ECR before LimitedLiability	21%
Economic Capital Ratio	21%