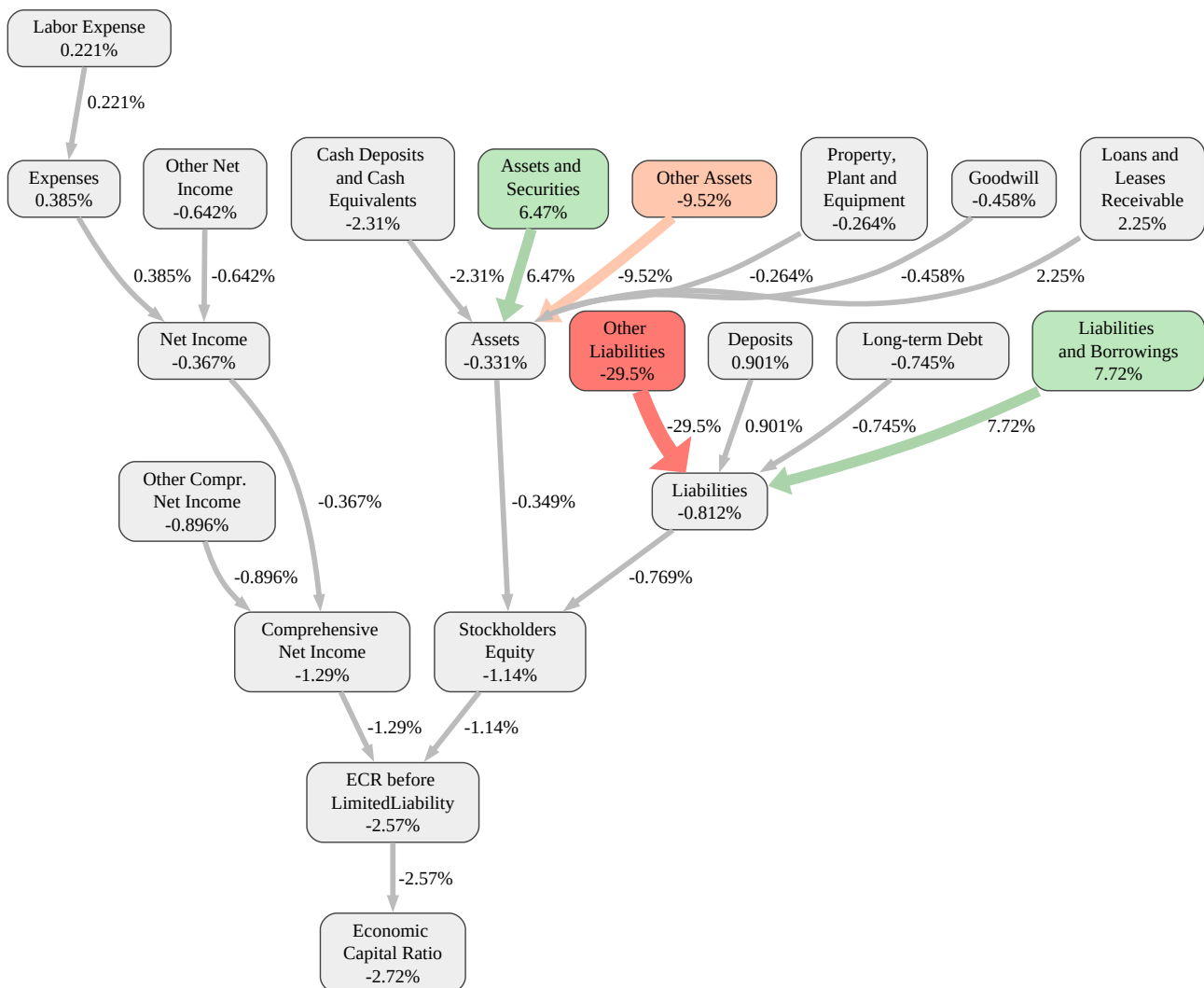




The relative strengths and weaknesses of Mechanics Bancorp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Mechanics Bancorp compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 7.7% points. The greatest weakness of Mechanics Bancorp is the variable Other Liabilities, reducing the Economic Capital Ratio by 30% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.7%, being 2.7% points below the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	621,055
Cash Deposits and Cash Equivalents	33,908
Deposits	2,210,821
Fees	0
Goodwill	12,063
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	1,871,813
Long-term Debt	64,811
Occupancy	0
Other Assets	490,603
Other Compr. Net Income	-21,184
Other Expenses	10,985
Other Liabilities	524,496
Other Net Income	34,794
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	36,612

Output Variable	Value in 1000 USD
Liabilities	2,800,128
Assets	3,066,054
Expenses	10,985
Revenues	0
Stockholders Equity	265,926
Net Income	23,809
Comprehensive Net Income	2,625
BaseVar	3,054,629
ECR before Limited Liability	7.3%
Economic Capital Ratio	7.7%