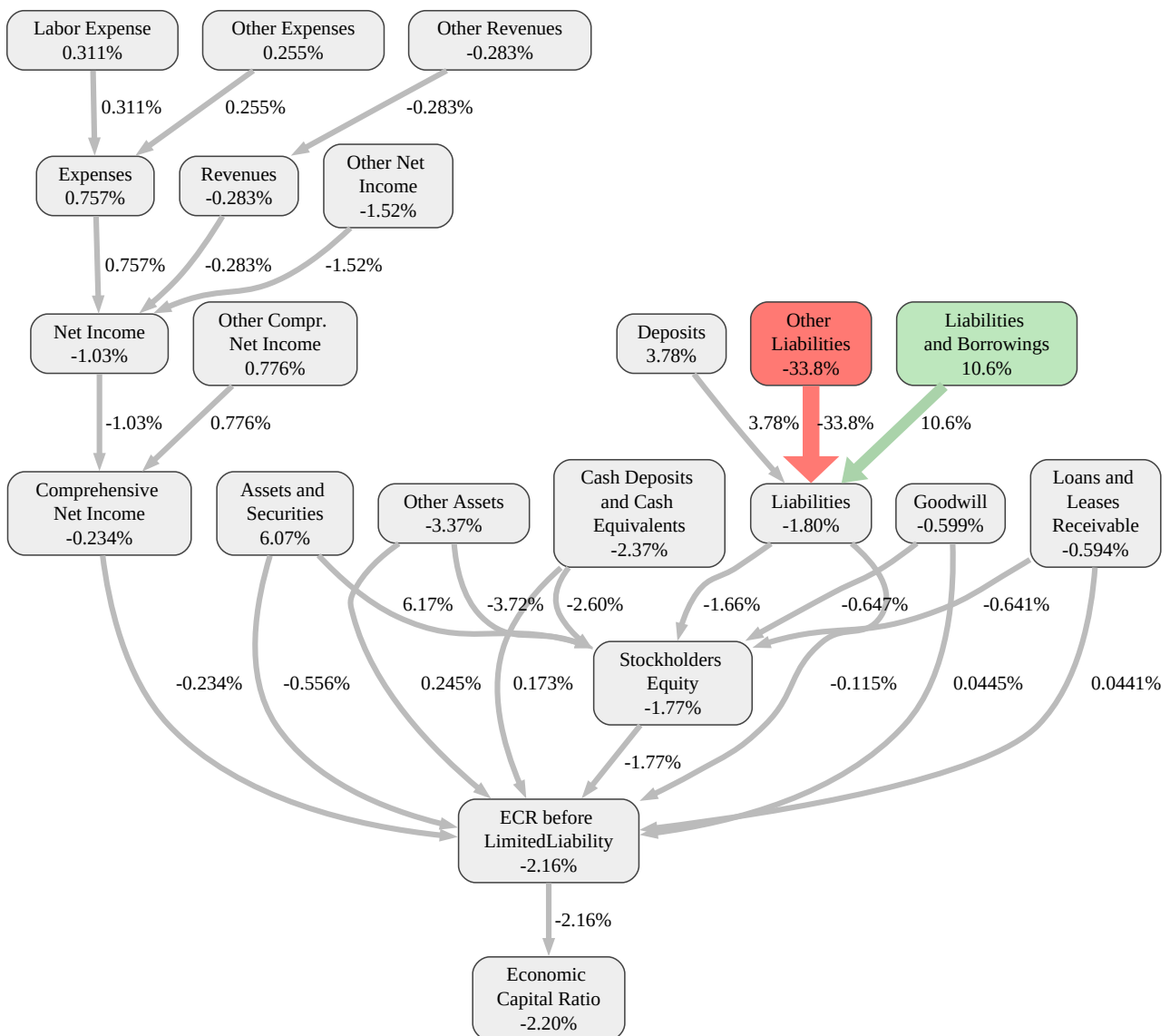




The relative strengths and weaknesses of Mechanics Bancorp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Mechanics Bancorp compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 11% points. The greatest weakness of Mechanics Bancorp is the variable Other Liabilities, reducing the Economic Capital Ratio by 34% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 2.2% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	560,341
Cash Deposits and Cash Equivalents	30,502
Deposits	2,445,430
Fees	0
Goodwill	11,945
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	50,000
Loans and Leases Receivable	2,099,129
Long-term Debt	61,857
Occupancy	0
Other Assets	787,922
Other Compr. Net Income	13,540
Other Expenses	11,056
Other Liabilities	675,565
Other Net Income	33,315
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	45,251

Output Variable	Value in 1000 USD
Liabilities	3,232,852
Assets	3,535,090
Expenses	11,056
Revenues	0
Stockholders Equity	302,238
Net Income	22,259
Comprehensive Net Income	35,799
BaseVar	3,489,079
ECR before Limited Liability	11%
Economic Capital Ratio	11%