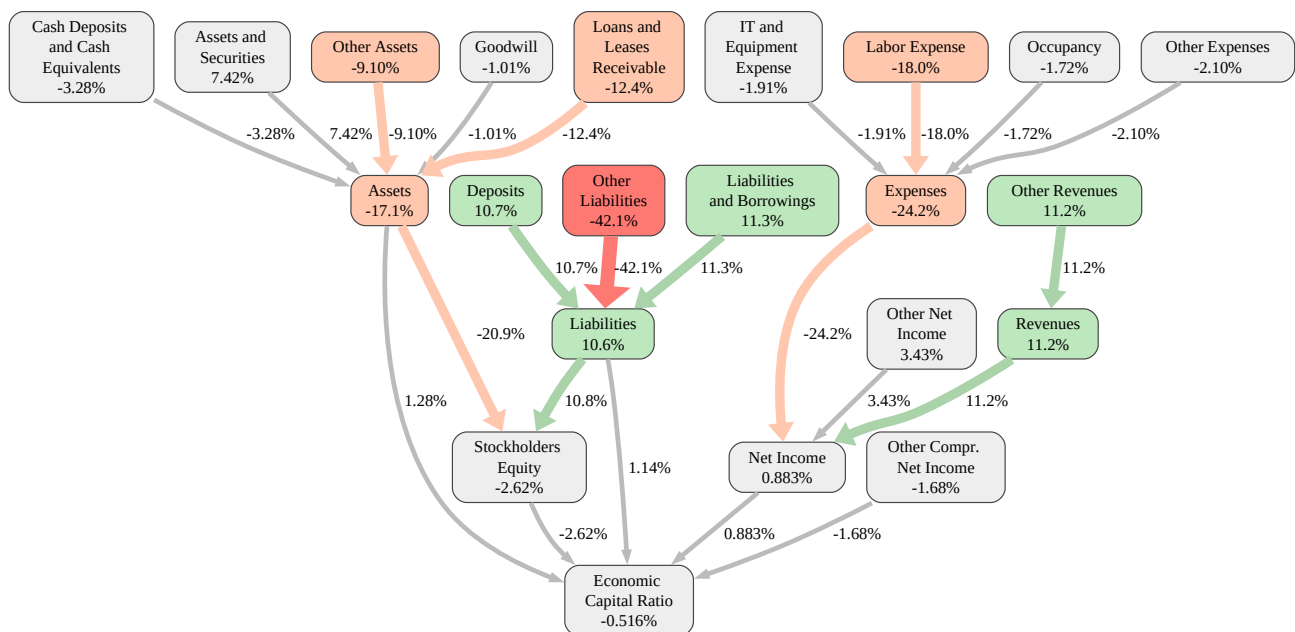




The relative strengths and weaknesses of Mechanics Bancorp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 42% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 0.52% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	1,264,921
Cash Deposits and Cash Equivalents	53,932
Deposits	4,429,701
Fees	8,372
Goodwill	22,175
IT and Equipment Expense	33,063
Labor Expense	303,354
Liabilities and Borrowings	0
Loans and Leases Receivable	3,819,027
Long-term Debt	125,147
Occupancy	30,530
Other Assets	1,006,009
Other Compr. Net Income	-40,589
Other Expenses	69,003
Other Liabilities	1,059,568
Other Net Income	175,949
Other Noninterest Expense	0
Other Revenues	359,150
Property, Plant and Equipment	77,636

Output Variable	Value in 1000 USD
Liabilities	5,614,416
Assets	6,243,700
Expenses	444,322
Revenues	359,150
Stockholders Equity	629,284
Net Income	90,777
Comprehensive Net Income	50,188
BaseVar	7,780,376
ECR before Limited Liability	11%
Economic Capital Ratio	11%