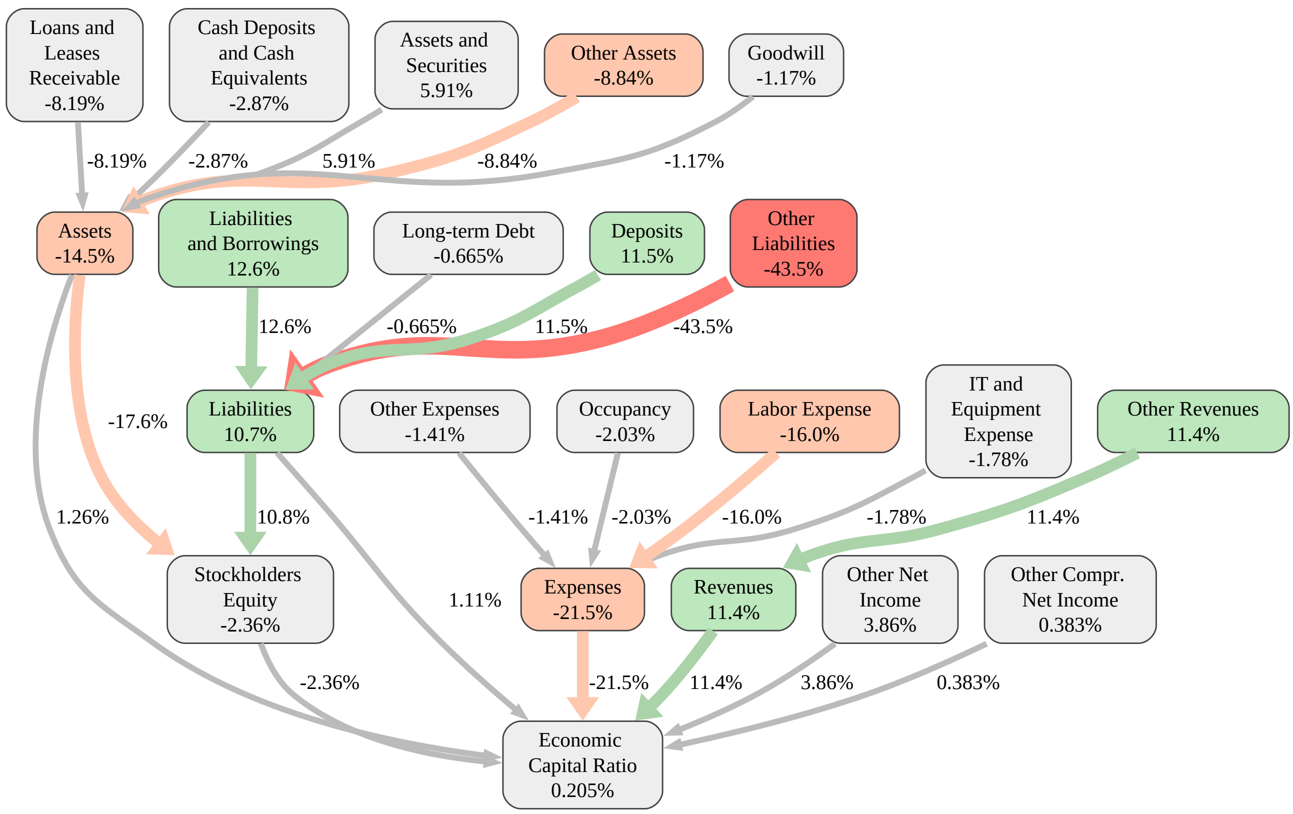
STATE BANKS 2018

Mechanics Bancorp
Rank 56 of 116



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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 13% points.The greatest weakness of Mechanics Bancorp is the variable Other Liabilities, reducing the Economic Capital Ratio by 44% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 0.21% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	1,092,781
Cash Deposits and Cash Equivalents	72,718
Deposits	4,760,952
Fees	6,746
Goodwill	22,564
IT and Equipment Expense	33,143
Labor Expense	293,870
Liabilities and Borrowings	0
Loans and Leases Receivable	4,506,466
Long-term Debt	125,274
Occupancy	38,268
Other Assets	942,858
Other Compr. Net Income	6,047
Other Expenses	67,626
Other Liabilities	1,151,435
Other Net Income	193,688
Other Noninterest Expense	0
Other Revenues	312,154
Property, Plant and Equipment	104,654

Output Variable	Value in 1000 USD
Liabilities	6,037,661
Assets	6,742,041
Expenses	439,653
Revenues	312,154
Stockholders Equity	704,380
Net Income	66,189
Comprehensive Net Income	72,236
BaseVar	8,116,900
ECR before LimitedLiability	13%
Economic Capital Ratio	13%