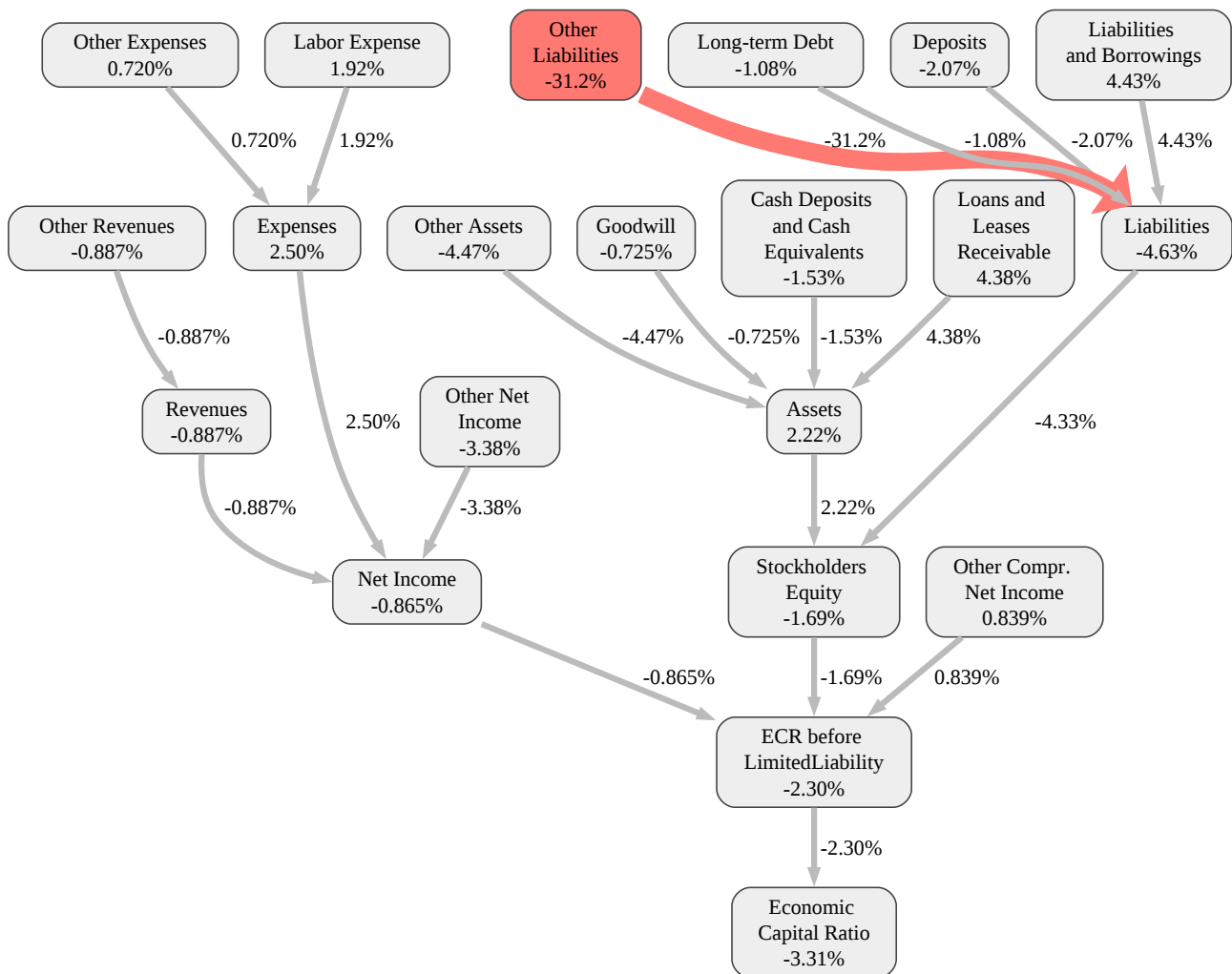




The relative strengths and weaknesses of Mechanics Bancorp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Mechanics Bancorp compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 4.4% points. The greatest weakness of Mechanics Bancorp is the variable Other Liabilities, reducing the Economic Capital Ratio by 31% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.4%, being 3.3% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	1,694,921
Cash Deposits and Cash Equivalents	72,828
Deposits	7,451,919
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	7,384,820
Long-term Debt	224,404
Occupancy	0
Other Assets	161,019
Other Compr. Net Income	-120,670
Other Expenses	18,120
Other Liabilities	1,126,290
Other Net Income	84,660
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	51,172

Output Variable	Value in 1000 USD
Liabilities	8,802,613
Assets	9,364,760
Expenses	18,120
Revenues	0
Stockholders Equity	562,147
Net Income	66,540
Comprehensive Net Income	-54,130
BaseVar	9,489,248
ECR before LimitedLiability	2.6%
Economic Capital Ratio	4.4%