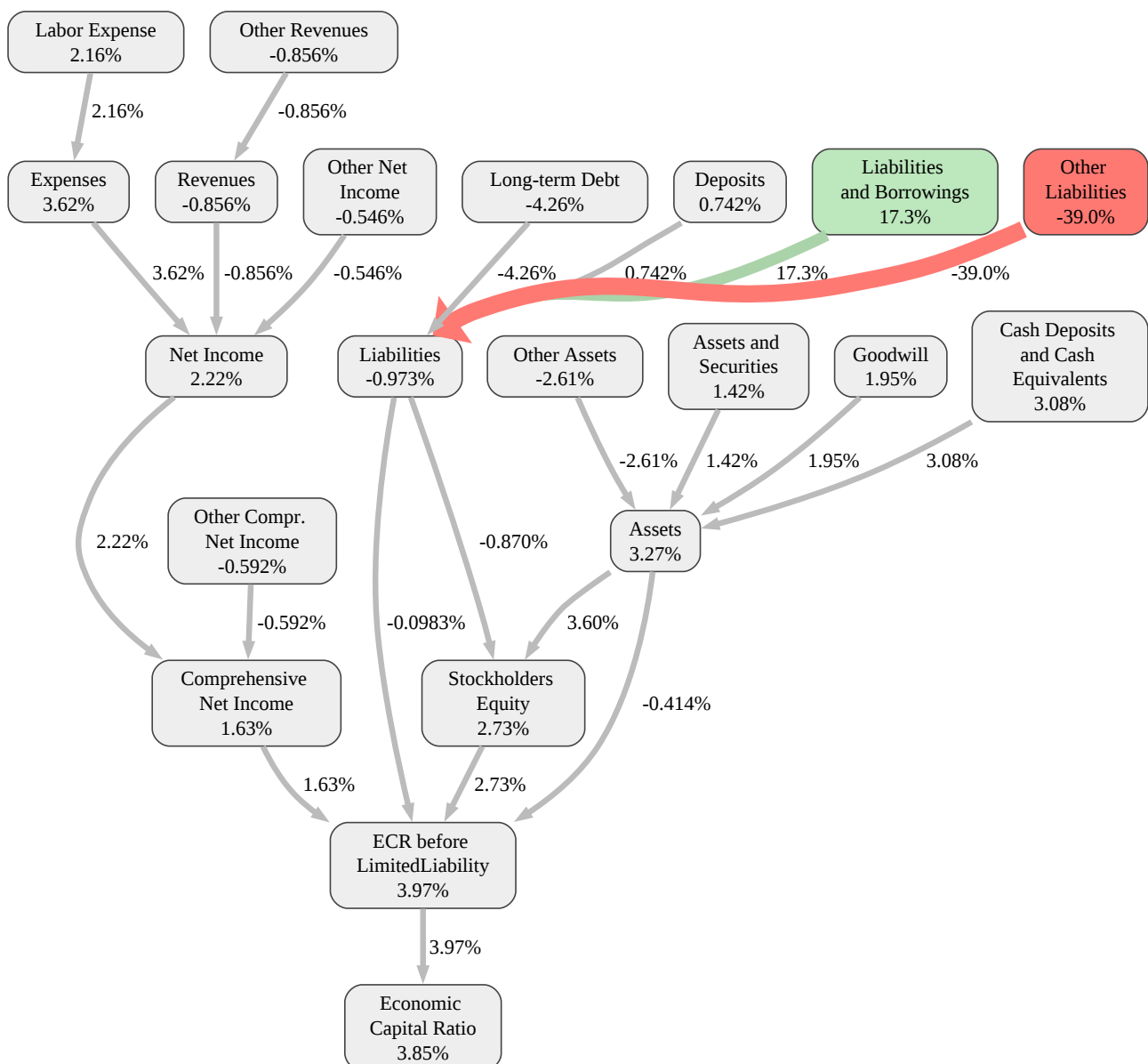




The relative strengths and weaknesses of M T BANK CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of M T BANK CORP compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 17% points. The greatest weakness of M T BANK CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 39% points.

The company's Economic Capital Ratio, given in the ranking table, is 17%, being 3.8% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	36,649,000
Cash Deposits and Cash Equivalents	18,769,000
Deposits	166,909,000
Fees	0
Goodwill	8,465,000
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	4,364,000
Loans and Leases Receivable	136,586,000
Long-term Debt	10,911,000
Occupancy	0
Other Assets	11,412,000
Other Compr. Net Income	441,000
Other Expenses	841,000
Other Liabilities	2,149,000
Other Net Income	3,692,000
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	1,629,000

Output Variable	Value in 1000 USD
Liabilities	184,333,000
Assets	213,510,000
Expenses	841,000
Revenues	0
Stockholders Equity	29,177,000
Net Income	2,851,000
Comprehensive Net Income	3,292,000
BaseVar	207,949,310
ECR before Limited Liability	17%
Economic Capital Ratio	17%