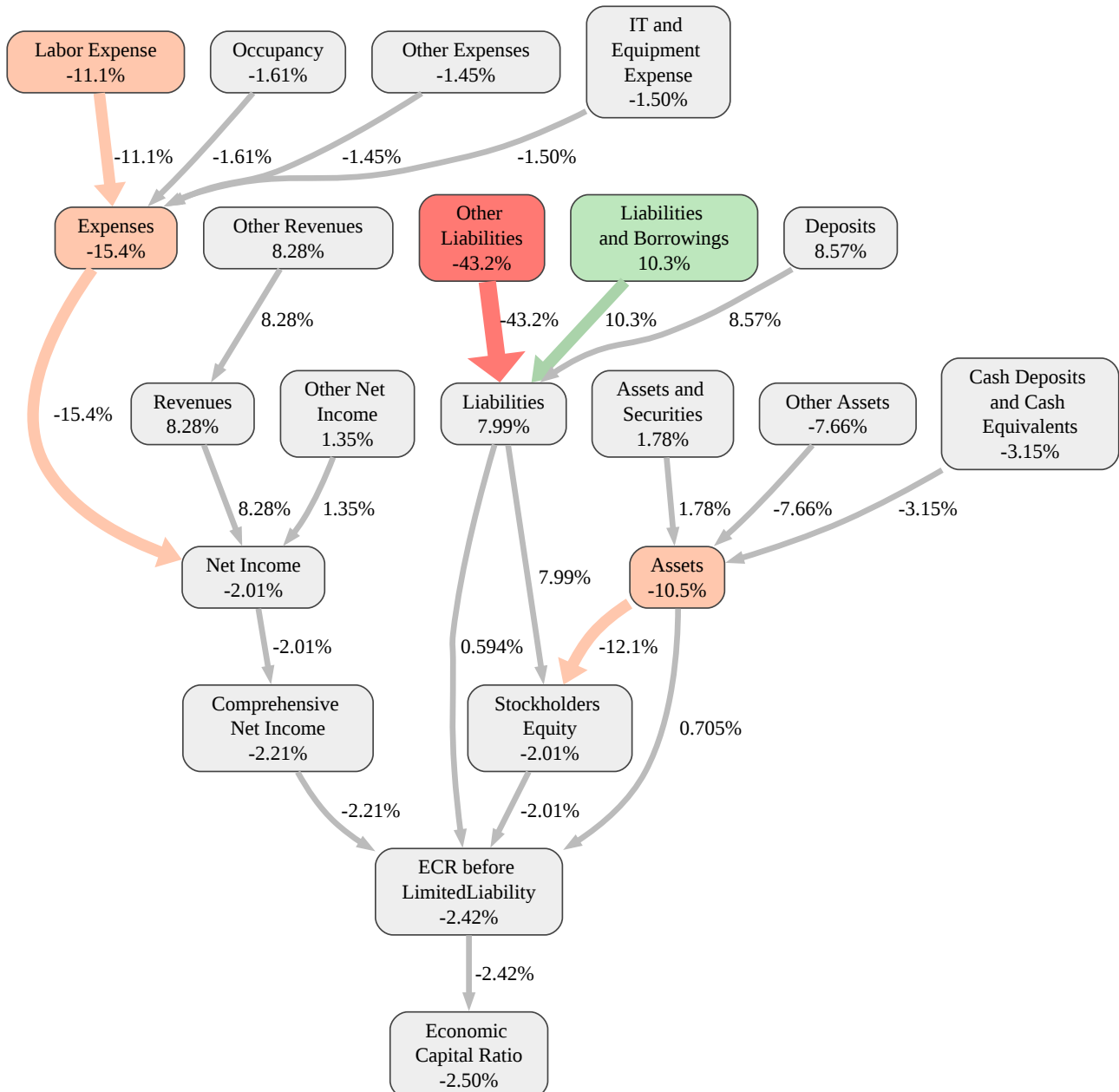




The relative strengths and weaknesses of Mechanics Bancorp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Mechanics Bancorp compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 10% points. The greatest weakness of Mechanics Bancorp is the variable Other Liabilities, reducing the Economic Capital Ratio by 43% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 2.5% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	1,118,048
Cash Deposits and Cash Equivalents	57,982
Deposits	5,051,408
Fees	7,162
Goodwill	22,564
IT and Equipment Expense	35,139
Labor Expense	250,798
Liabilities and Borrowings	19,000
Loans and Leases Receivable	5,075,371
Long-term Debt	125,462
Occupancy	38,304
Other Assets	673,455
Other Compr. Net Income	-14,155
Other Expenses	59,170
Other Liabilities	1,106,831
Other Net Income	199,479
Other Noninterest Expense	0
Other Revenues	236,959
Property, Plant and Equipment	94,801

Output Variable	Value in 1000 USD
Liabilities	6,302,701
Assets	7,042,221
Expenses	390,573
Revenues	236,959
Stockholders Equity	739,520
Net Income	45,865
Comprehensive Net Income	31,710
BaseVar	8,199,177
ECR before Limited Liability	10%
Economic Capital Ratio	10%