

**CALIFORNIA STATE CHARTERED BANKS**  
**PEER GROUP COMPARISON**  
**as of December 31, 2025**  
**(Dollar Amounts in Millions)**

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More
Number of Banks	3	18	32	37
% of total	3.3	20.0	35.6	41.1
Loans & Leases (Net)*	159.5	3,692.6	24,341.9	236,806.4
Reserve for loans	8.3	51.7	365.4	3,106.5
Total Assets	232.9	5,063.3	33,777.9	339,714.7
% of total	0.1	1.3	8.9	89.7
Total Deposits	156.3	4,173.6	28,092.7	284,758.0
Total Equity Capital	73.3	661.4	4,290.9	38,759.4
Noncurrent Loans & Leases**	13.3	24.0	385.9	1,205.0
Total Past Due Loans & Leases***	13.3	40.5	574.0	1,943.7
Other Real Estate Owned	3.1	7.2	10.7	141.0
Interest Earned	14.0	291.4	1,766.2	16,982.4
Interest Expense	3.0	106.9	565.3	6,540.3
Net Interest Income	11.0	184.4	1,200.9	10,442.1
Noninterest Income	0.5	19.9	161.6	1,402.1
Loan Loss Provision	0.9	5.2	70.9	668.2
Noninterest Expense	12.1	159.3	864.1	6,288.4
Net Income	-2.6	28.9	293.8	3,551.6
Return on Assets#	-1.11	0.57	0.87	1.05
Return on Equity#	-3.53	4.37	6.85	9.16
Net Interest Margin#	4.73	3.64	3.56	3.07
Loans & Leases/Deposits	102.01	88.47	86.65	83.16
Loans & Leases/Assets	68.46	72.93	72.06	69.71
Equity Capital/Assets	31.46	13.06	12.70	11.41
Noncurrent Loans&Leases/Total Loans&Leases	8.34	0.65	1.59	0.51
Tot. Past Due Loans&Leases/Total Loans&Leases	8.36	1.10	2.36	0.82
Reserves for Loans/Noncurrent Loans & Leases	62.38	215.77	94.70	257.81

\* Net of unearned income.

\*\* Noncurrent loans & leases are loans & leases past due 90 days or more and nonaccruals.

\*\*\* Includes noncurrent loans & leases plus loans & leases 30-89 days delinquent.

# Aggregate, Annualized return