

CALIFORNIA STATE CHARTERED BANKS
PEER GROUP COMPARISON
as of March 31, 2009
(Dollar Amounts in Millions)

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More
Number of Banks	50	109	37	22
% of total	22.9	50.0	17.0	10.1
Loans & Leases (Net)*	2,296.6	18,893.9	27,297.6	121,727.7
Reserve for loans	44.1	379.5	604.8	2,490.2
Total Assets	3,264.0	25,726.7	37,197.7	177,363.9
% of total	1.3	10.6	15.3	72.8
Total Deposits	2,501.5	20,374.1	30,046.3	119,621.2
Total Equity Capital	652.4	3,280.5	3,563.8	20,999.5
Noncurrent Loans & Leases**	65.9	648.4	1,063.3	4,272.2
Total Past Due Loans & Leases***	99.8	943.6	1,540.2	6,577.6
Other Real Estate Owned****	11.7	130.1	254.7	446.5
Interest Earned	37.7	321.6	468.1	1,997.5
Interest Expense	11.7	100.5	152.3	703.4
Net Interest Income	26.0	221.1	315.8	1,294.1
Noninterest Income	1.8	42.0	50.8	255.5
Loan Loss Provision	10.5	77.6	165.3	889.6
Noninterest Expense	41.6	234.1	257.3	913.9
Net Income	(23.2)	(36.4)	(37.5)	(78.1)
Return on Assets#	-2.84	-0.57	-0.40	-0.18
Return on Equity#	-14.20	-4.44	-4.20	-1.49
Net Interest Margin#	3.19	3.44	3.40	2.92
Loans & Leases/Deposits	91.81	92.73	90.85	101.76
Loans & Leases/Assets	70.36	73.44	73.39	68.63
Equity Capital/Assets	19.99	12.75	9.58	11.84
Noncurrent Loans&Leases/Total Loans&Leases	2.87	3.43	3.90	3.51
Tot. Past Due Loans&Leases/Total Loans&Leases	4.35	4.99	5.64	5.40
Reserves for Loans/Noncurrent Loans & Leases	66.91	58.53	56.88	58.29

* 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.

**** Other Real Estate Owned (ORE) is Total ORE less direct and indirect investments in real estate ventures

Aggregate, Annualized return

N/A Not Available