

CALIFORNIA STATE CHARTERED BANKS
PEER GROUP COMPARISON
as of March 31, 2011
(Dollar Amounts in Millions)

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More
Number of Banks	25	107	38	18
% of total	13.3	56.9	20.2	9.6
Loans & Leases (Net)*	1,361.2	17,076.0	23,783.2	123,735.3
Reserve for loans	36.5	440.7	681.9	2,704.7
Total Assets	1,870.4	24,987.9	38,949.7	184,060.1
% of total	0.7	10.0	15.6	73.7
Total Deposits	1,537.2	20,630.7	32,081.0	142,354.0
Total Equity Capital	271.6	3,315.7	4,928.9	24,055.8
Noncurrent Loans & Leases**	33.8	655.1	929.7	3,986.3
Total Past Due Loans & Leases***	47.9	865.7	1,211.0	5,265.6
Other Real Estate Owned	12.7	221.3	329.8	708.5
Interest Earned	23.6	279.6	408.5	1,950.5
Interest Expense	3.4	42.9	53.2	262.7
Net Interest Income	20.2	236.7	355.2	1,687.8
Noninterest Income	2.6	90.1	100.3	318.6
Loan Loss Provision	1.1	31.1	63.3	213.8
Noninterest Expense	21.1	254.0	301.6	1,119.0
Net Income	0.3	31.7	59.7	406.1
Return on Assets#	0.06	0.51	0.61	0.88
Return on Equity#	0.43	3.83	4.84	6.75
Net Interest Margin#	4.33	3.79	3.65	3.67
Loans & Leases/Deposits	88.55	82.77	74.13	86.92
Loans & Leases/Assets	72.77	68.34	61.06	67.23
Equity Capital/Assets	14.52	13.27	12.65	13.07
Noncurrent Loans&Leases/Total Loans&Leases	2.48	3.84	3.91	3.22
Tot. Past Due Loans&Leases/Total Loans&Leases	3.52	5.07	5.09	4.26
Reserves for Loans/Noncurrent Loans & Leases	107.93	67.27	73.35	67.85

* 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

N/A Not Available