

**CALIFORNIA STATE CHARTERED BANKS**  
**PEER GROUP COMPARISON**  
**as of June 30, 2008**  
**(Dollar Amounts in Millions)**

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More
Number of Banks	56	97	41	22
% of total	25.9	44.9	19.0	10.2
Loans & Leases (Net)*	2,438.1	16,583.0	29,627.5	119,182.6
Reserve for loans	39.2	242.0	527.1	1,703.5
Total Assets	3,369.6	22,195.0	39,630.6	165,297.7
% of total	1.5	9.6	17.2	71.7
Total Deposits	2,496.3	17,358.3	30,441.1	108,451.1
Total Equity Capital	729.4	3,008.6	3,972.3	19,224.6
Noncurrent Loans & Leases**	24.23	281.22	946.04	2071.20
Total Past Due Loans & Leases***	49.13	453.08	1306.65	3208.60
Other Real Estate Owned****	1.8	40.5	93.4	119.6
Interest Earned	92.5	653.4	1,175.4	4,523.1
Interest Expense	30.7	234.0	435.6	1,846.3
Net Interest Income	61.8	419.4	739.8	2,676.8
Noninterest Income	6.0	112.8	150.5	607.0
Loan Loss Provision	12.3	70.8	268.6	822.0
Noninterest Expense	84.2	422.0	595.3	2,573.7
Net Income	(29.45)	29.71	(9.1)	(397.9)
Return on Assets#	-1.75	0.27	-0.05	-0.48
Return on Equity#	-8.07	1.98	-0.46	-4.14
Net Interest Margin#	3.67	3.78	3.73	3.24
Loans & Leases/Deposits	97.67	95.53	97.33	109.90
Loans & Leases/Assets	72.36	74.71	74.76	72.10
Equity Capital/Assets	21.65	13.56	10.02	11.63
Noncurrent Loans&Leases/Total Loans&Leases	0.99	1.70	3.19	1.74
Tot. Past Due Loans&Leases/Total Loans&Leases	2.02	2.73	4.41	2.69
Reserves for Loans/Noncurrent Loans & Leases	161.75	86.06	55.72	82.25

\* 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