

CALIFORNIA STATE CHARTERED BANKS
PEER GROUP COMPARISON
as of June 30, 2009
(Dollar Amounts in Millions)

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More
Number of Banks	46	110	38	21
% of total	21.4	51.2	17.7	9.8
Loans & Leases (Net)*	2,189.6	18,720.0	27,654.5	119,595.9
Reserve for loans	43.3	384.3	698.7	2,838.3
Total Assets	3,104.8	25,412.2	38,612.6	171,459.2
% of total	1.3	10.7	16.2	71.9
Total Deposits	2,472.3	20,448.0	31,580.7	119,488.7
Total Equity Capital	537.5	3,250.5	3,794.4	20,227.9
Noncurrent Loans & Leases**	49.3	678.5	1,244.3	5,022.8
Total Past Due Loans & Leases***	68.9	923.6	1,679.5	6,715.9
Other Real Estate Owned****	13.6	158.3	348.5	536.7
Interest Earned	71.1	628.9	941.8	3,914.3
Interest Expense	20.8	183.5	283.6	1,335.5
Net Interest Income	50.3	445.3	658.2	2,578.9
Noninterest Income	3.8	88.7	92.9	545.5
Loan Loss Provision	18.7	175.1	422.6	2,365.4
Noninterest Expense	72.4	477.0	559.0	1,878.0
Net Income	(34.4)	(87.5)	(158.1)	(710.1)
Return on Assets#	-2.22	-0.69	-0.82	-0.83
Return on Equity#	-12.81	-5.39	-8.34	-7.02
Net Interest Margin#	3.24	3.50	3.41	3.01
Loans & Leases/Deposits	88.57	91.55	87.57	100.09
Loans & Leases/Assets	70.52	73.67	71.62	69.75
Equity Capital/Assets	17.31	12.79	9.83	11.80
Noncurrent Loans&Leases/Total Loans&Leases	2.25	3.62	4.50	4.20
Tot. Past Due Loans&Leases/Total Loans&Leases	3.14	4.93	6.07	5.62
Reserves for Loans/Noncurrent Loans & Leases	87.84	56.63	56.15	56.51

* 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