

CALIFORNIA STATE CHARTERED BANKS
PEER GROUP COMPARISON
as of December 31, 2008
(Dollar Amounts in Millions)

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More
Number of Banks	53	103	40	22
% of total	24.3	47.2	18.3	10.1
Loans & Leases (Net)*	2,391.3	17,899.1	30,008.7	121,422.3
Reserve for loans	41.6	309.3	603.3	2,125.8
Total Assets	3,435.4	23,893.2	40,315.5	174,881.9
% of total	1.4	9.9	16.6	72.1
Total Deposits	2,566.2	18,562.6	31,614.5	114,383.9
Total Equity Capital	700.9	3,102.0	3,718.7	20,567.9
Noncurrent Loans & Leases**	53.4	457.1	1,202.2	2,911.0
Total Past Due Loans & Leases***	87.0	671.6	1,677.8	4,743.9
Other Real Estate Owned****	11.1	89.3	215.5	309.1
Interest Earned	160.6	1,312.9	2,264.9	8,903.5
Interest Expense	51.9	453.4	819.6	3,491.7
Net Interest Income	108.7	859.6	1,445.3	5,411.8
Noninterest Income	9.7	225.4	252.6	1,192.8
Loan Loss Provision	28.0	251.7	844.7	2,037.3
Noninterest Expense	158.4	914.7	1,202.7	4,257.5
Net Income	(70.0)	(90.8)	(384.6)	(361.2)
Return on Assets#	-2.04	-0.38	-0.95	-0.21
Return on Equity#	-9.99	-2.93	-10.34	-1.76
Net Interest Margin#	3.16	3.60	3.59	3.09
Loans & Leases/Deposits	93.18	96.43	94.92	106.15
Loans & Leases/Assets	69.61	74.91	74.43	69.43
Equity Capital/Assets	20.40	12.98	9.22	11.76
Noncurrent Loans&Leases/Total Loans&Leases	2.23	2.55	4.01	2.40
Tot. Past Due Loans&Leases/Total Loans&Leases	3.64	3.75	5.59	3.91
Reserves for Loans/Noncurrent Loans & Leases	77.93	67.67	50.18	73.03

* 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