

**CALIFORNIA STATE CHARTERED BANKS**  
**PEER GROUP COMPARISON**  
**as of December 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	37	113	38	19
% of total	17.9	54.6	18.4	9.2
Loans & Leases (Net)*	1,828.7	18,014.6	25,294.2	111,823.6
Reserve for loans	45.8	414.9	669.7	2,904.9
Total Assets	2,524.4	25,247.2	36,978.0	162,818.9
% of total	1.1	11.1	16.2	71.5
Total Deposits	2,074.9	20,779.1	30,551.6	119,761.7
Total Equity Capital	373.5	3,098.3	3,906.9	19,854.3
Noncurrent Loans & Leases**	59.1	671.9	1,167.1	5,389.6
Total Past Due Loans & Leases***	74.3	883.3	1,444.0	7,158.1
Other Real Estate Owned****	17.9	174.0	327.0	653.0
Interest Earned	119.0	1,223.3	1,750.7	7,102.2
Interest Expense	28.8	333.7	448.5	2,076.7
Net Interest Income	90.2	889.6	1,302.2	5,025.6
Noninterest Income	8.3	180.9	254.1	1,803.4
Loan Loss Provision	47.8	402.1	718.3	3,674.0
Noninterest Expense	118.4	937.3	1,114.2	3,452.9
Net Income	(68.2)	(246.4)	(162.5)	(561.0)
Return on Assets#	-2.70	-0.98	-0.44	-0.34
Return on Equity#	-18.27	-7.95	-4.16	-2.83
Net Interest Margin#	3.57	3.52	3.52	3.09
Loans & Leases/Deposits	88.13	86.70	82.79	93.37
Loans & Leases/Assets	72.44	71.35	68.40	68.68
Equity Capital/Assets	14.80	12.27	10.57	12.19
Noncurrent Loans&Leases/Total Loans&Leases	3.23	3.73	4.61	4.82
Tot. Past Due Loans&Leases/Total Loans&Leases	4.06	4.90	5.71	6.40
Reserves for Loans/Noncurrent Loans & Leases	77.52	61.75	57.38	53.90

\* 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 ver

# Aggregate, Annualized return

N/A Not Available