

**CALIFORNIA STATE CHARTERED BANKS**  
**PEER GROUP COMPARISON**  
**as of March 31, 2004**  
**(Dollar Amounts in Millions)**

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More
Number of Banks	43	85	34	13
% of total	24.6	48.6	19.4	7.4
Loans & Leases (Net)*	1,597.4	12,071.5	24,411.4	51,944.4
Reserve for loans	25.5	169.1	369.3	802.5
Total Assets	2,595.3	19,315.0	36,607.6	79,386.5
% of total	1.9	14.0	26.5	57.6
Total Deposits	2,145.1	15,980.9	30,688.7	58,341.2
Total Equity Capital	428.4	2,259.8	3,599.4	10,351.8
Noncurrent Loans & Leases**	5.32	60.67	183.97	316.23
Total Past Due Loans & Leases***	13.75	103.62	298.67	613.94
Other Real Estate Owned****	0.2	3.8	23.7	22.2
Interest Earned	29.4	230.4	435.6	924.7
Interest Expense	5.3	37.4	82.0	149.1
Net Interest Income	24.1	193.0	353.6	775.6
Noninterest Income	5.5	74.2	92.7	161.7
Loan Loss Provision	2.0	7.5	23.6	30.0
Noninterest Expense	31.1	176.0	267.2	447.2
Net Income	-4.6	59.0	108.0	289.7
Return on Assets#	-0.71	1.22	1.18	1.46
Return on Equity#	-4.27	10.44	12.01	11.20
Net Interest Margin#	3.71	4.00	3.86	3.91
Loans & Leases/Deposits	74.47	75.54	79.55	89.04
Loans & Leases/Assets	61.55	62.50	66.68	65.43
Equity Capital/Assets	16.51	11.70	9.83	13.04
Noncurrent Loans&Leases/Total Loans&Leases	0.33	0.50	0.75	0.61
Tot. Past Due Loans&Leases/Total Loans&Leases	0.86	0.86	1.22	1.18
Reserves for Loans/Noncurrent Loans & Leases	480.66	278.79	200.73	253.78

\* 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