

CALIFORNIA STATE CHARTERED BANKS
PEER GROUP COMPARISON
as of March 31, 2013
(Dollar Amounts in Millions)

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More
Number of Banks	13	93	44	20
% of total	7.6	54.7	25.9	11.8
Loans & Leases (Net)*	684.2	14,465.4	27,023.5	145,132.5
Reserve for loans	22.8	327.9	561.3	2,170.9
Total Assets	945.5	22,405.2	43,035.3	215,174.2
% of total	0.3	8.0	15.3	76.4
Total Deposits	828.2	18,604.3	36,119.0	170,482.3
Total Equity Capital	103.7	3,083.6	5,282.0	28,713.1
Noncurrent Loans & Leases**	37.4	336.3	509.2	2,019.8
Total Past Due Loans & Leases***	41.2	415.8	655.2	2,805.3
Other Real Estate Owned	17.5	122.3	235.6	292.1
Interest Earned	10.5	220.6	399.9	1,972.2
Interest Expense	1.0	21.6	31.3	158.2
Net Interest Income	9.6	199.1	368.5	1,814.0
Noninterest Income	1.9	92.2	80.2	396.1
Loan Loss Provision	0.4	7.6	12.4	42.2
Noninterest Expense	11.2	222.6	320.5	1,271.3
Net Income	0.0	55.1	86.8	626.5
Return on Assets#	0.02	0.98	0.81	1.16
Return on Equity#	0.19	7.14	6.57	8.73
Net Interest Margin#	4.04	3.55	3.43	3.37
Loans & Leases/Deposits	82.61	77.75	74.82	85.13
Loans & Leases/Assets	72.36	64.56	62.79	67.45
Equity Capital/Assets	10.96	13.76	12.27	13.34
Noncurrent Loans&Leases/Total Loans&Leases	5.46	2.32	1.88	1.39
Tot. Past Due Loans&Leases/Total Loans&Leases	6.02	2.87	2.42	1.93
Reserves for Loans/Noncurrent Loans & Leases	60.92	97.52	110.25	107.48

* 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.

Aggregate, Annualized return