

**CALIFORNIA STATE CHARTERED BANKS**  
**PEER GROUP COMPARISON**  
**as of June 30, 2005**  
**(Dollar Amounts in Millions)**

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More
Number of Banks	43	83	40	14
% of total	23.9	46.1	22.2	7.8
Loans & Leases (Net)*	1,549.3	13,790.7	29,584.1	68,129.5
Reserve for loans	22.5	173.1	420.2	868.3
Total Assets	2,424.1	19,783.4	42,653.6	102,751.0
% of total	1.4	11.8	25.4	61.3
Total Deposits	1,879.0	16,587.6	34,937.6	73,863.2
Total Equity Capital	510.1	2,164.3	4,214.6	13,372.8
Noncurrent Loans & Leases**	1.90	44.26	146.01	264.62
Total Past Due Loans & Leases***	7.60	78.82	237.84	599.59
Other Real Estate Owned****	0.0	0.6	18.2	10.7
Interest Earned	58.0	541.1	1,147.8	2,538.3
Interest Expense	12.7	114.6	256.1	618.9
Net Interest Income	45.3	426.5	891.7	1,919.3
Noninterest Income	5.3	141.4	197.7	385.8
Loan Loss Provision	4.3	16.8	29.8	26.1
Noninterest Expense	51.8	357.5	610.9	1,115.6
Net Income	-7.7	134.5	287.0	732.2
Return on Assets#	-0.64	1.36	1.35	1.43
Return on Equity#	-3.03	12.43	13.62	10.95
Net Interest Margin#	3.74	4.31	4.18	3.74
Loans & Leases/Deposits	82.45	83.14	84.68	92.24
Loans & Leases/Assets	63.91	69.71	69.36	66.31
Equity Capital/Assets	21.04	10.94	9.88	13.01
Noncurrent Loans&Leases/Total Loans&Leases	0.12	0.32	0.49	0.39
Tot. Past Due Loans&Leases/Total Loans&Leases	0.49	0.57	0.80	0.88
Reserves for Loans/Noncurrent Loans & Leases	1183.88	391.03	287.76	328.13

\* 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