

CALIFORNIA STATE CHARTERED BANKS
PEER GROUP COMPARISON
as of June 30, 2010
(Dollar Amounts in Millions)

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More
Number of Banks	31	113	37	17
% of total	15.7	57.1	18.7	8.6
Loans & Leases (Net)*	1,569.7	18,147.3	24,387.2	105,504.7
Reserve for loans	39.1	470.1	693.6	2,836.7
Total Assets	2,272.4	25,810.7	37,331.5	160,364.7
% of total	1.0	11.4	16.5	71.0
Total Deposits	1,813.0	21,345.5	30,779.5	115,362.2
Total Equity Capital	392.0	3,198.8	4,399.7	21,250.8
Noncurrent Loans & Leases**	42.4	752.7	919.8	4,479.1
Total Past Due Loans & Leases***	47.2	907.6	1,080.2	5,863.0
Other Real Estate Owned	13.2	241.5	342.6	703.4
Interest Earned	53.1	605.5	841.7	3,513.9
Interest Expense	10.0	121.0	154.8	749.0
Net Interest Income	43.1	484.5	686.9	2,764.9
Noninterest Income	2.7	127.0	68.1	495.6
Loan Loss Provision	9.6	152.3	219.3	1,114.2
Noninterest Expense	48.1	489.5	592.7	1,899.2
Net Income	(11.5)	(31.6)	(68.4)	190.6
Return on Assets#	-1.01	-0.25	-0.37	0.24
Return on Equity#	-5.88	-1.98	-3.11	1.79
Net Interest Margin#	3.79	3.75	3.68	3.45
Loans & Leases/Deposits	86.58	85.02	79.23	91.46
Loans & Leases/Assets	69.08	70.31	65.33	65.79
Equity Capital/Assets	17.25	12.39	11.79	13.25
Noncurrent Loans&Leases/Total Loans&Leases	2.70	4.15	3.77	4.25
Tot. Past Due Loans&Leases/Total Loans&Leases	3.01	5.00	4.43	5.56
Reserves for Loans/Noncurrent Loans & Leases	92.31	62.45	75.41	63.33

* 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

N/A Not Available