

CALIFORNIA STATE CHARTERED BANKS
PEER GROUP COMPARISON
as of June 30, 2012
(Dollar Amounts in Millions)

| Asset Size | Less than \$100MM | \$100 to \$500MM | \$500MM to \$2 Billion | \$2 Billion and More |
|---|----------------------|---------------------|---------------------------|-------------------------|
| Number of Banks | 15 | 98 | 43 | 20 |
| % of total | 8.5 | 55.7 | 24.4 | 11.4 |
| Loans & Leases (Net)* | 799.4 | 14,828.8 | 24,896.9 | 137,573.1 |
| Reserve for loans | 24.7 | 338.0 | 574.2 | 2,307.1 |
| Total Assets | 1,090.2 | 22,441.2 | 40,366.2 | 205,974.2 |
| % of total | 0.4 | 8.3 | 15.0 | 76.3 |
| Total Deposits | 933.4 | 18,686.7 | 33,483.7 | 160,919.9 |
| Total Equity Capital | 132.3 | 3,061.8 | 4,945.9 | 27,792.2 |
| Noncurrent Loans & Leases** | 27.9 | 352.6 | 569.5 | 2,378.3 |
| Total Past Due Loans & Leases*** | 37.9 | 433.6 | 692.7 | 3,307.2 |
| Other Real Estate Owned | 17.4 | 164.4 | 299.5 | 477.8 |
| Interest Earned | 26.7 | 473.5 | 807.9 | 4,096.1 |
| Interest Expense | 3.0 | 54.9 | 80.1 | 421.5 |
| Net Interest Income | 23.7 | 418.6 | 727.8 | 3,674.7 |
| Noninterest Income | 2.9 | 217.1 | 145.5 | 657.8 |
| Loan Loss Provision | 2.3 | 36.0 | 76.6 | 195.6 |
| Noninterest Expense | 26.8 | 476.4 | 577.2 | 2,408.5 |
| Net Income | (2.2) | 101.2 | 175.4 | 1,217.0 |
| Return on Assets# | -0.82 | 1.80 | 1.74 | 1.18 |
| Return on Equity# | -6.79 | 13.23 | 14.19 | 8.76 |
| Net Interest Margin# | 8.70 | 7.46 | 7.21 | 3.57 |
| Loans & Leases/Deposits | 85.64 | 79.35 | 74.36 | 85.49 |
| Loans & Leases/Assets | 73.32 | 66.08 | 61.68 | 66.79 |
| Equity Capital/Assets | 12.14 | 13.64 | 12.25 | 13.49 |
| Noncurrent Loans&Leases/Total Loans&Leases | 3.49 | 2.38 | 2.29 | 1.73 |
| Tot. Past Due Loans&Leases/Total Loans&Leases | 4.74 | 2.92 | 2.78 | 2.40 |
| Reserves for Loans/Noncurrent Loans & Leases | 88.61 | 95.86 | 100.82 | 97.01 |

* 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