

CALIFORNIA STATE CHARTERED BANKS
PEER GROUP COMPARISON
as of June 30, 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	90	41	22
% of total	7.8	54.2	24.7	13.3
Loans & Leases (Net)*	662.2	14,693.0	24,089.4	153,870.0
Reserve for loans	21.0	319.3	493.9	2,226.8
Total Assets	923.4	22,321.6	38,066.8	223,982.1
% of total	0.3	7.8	13.3	78.5
Total Deposits	799.2	18,542.7	31,871.8	176,838.4
Total Equity Capital	101.7	3,024.3	4,667.0	29,407.0
Noncurrent Loans & Leases**	33.0	288.2	439.7	1,949.6
Total Past Due Loans & Leases***	36.2	331.2	527.7	2,666.3
Other Real Estate Owned	14.9	111.7	185.6	297.0
Interest Earned	20.6	441.1	702.9	4,074.9
Interest Expense	1.8	41.3	55.0	318.9
Net Interest Income	18.8	399.9	648.0	3,756.0
Noninterest Income	3.6	201.5	141.5	769.9
Loan Loss Provision	0.8	16.3	16.5	88.0
Noninterest Expense	22.7	454.8	573.5	2,615.9
Net Income	(0.8)	108.6	148.8	1,271.7
Return on Assets#	-0.18	0.97	0.78	1.14
Return on Equity#	-1.65	7.18	6.37	8.65
Net Interest Margin#	4.06	3.58	3.40	3.35
Loans & Leases/Deposits	82.86	79.24	75.58	87.01
Loans & Leases/Assets	71.72	65.82	63.28	68.70
Equity Capital/Assets	11.02	13.55	12.26	13.13
Noncurrent Loans&Leases/Total Loans&Leases	4.99	1.96	1.83	1.27
Tot. Past Due Loans&Leases/Total Loans&Leases	5.46	2.25	2.19	1.73
Reserves for Loans/Noncurrent Loans & Leases	63.52	110.78	112.33	114.22

* 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