

CALIFORNIA STATE CHARTERED BANKS
PEER GROUP COMPARISON
as of June 30, 2014
(Dollar Amounts in Millions)

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More
Number of Banks	9	81	42	23
% of total	5.8	52.3	27.1	14.8
Loans & Leases (Net)*	469.3	13,763.8	26,656.6	183,329.1
Reserve for loans	14.1	268.5	442.2	2,171.3
Total Assets	640.4	20,486.7	40,836.5	271,744.3
% of total	0.2	6.1	12.2	81.4
Total Deposits	529.3	16,793.6	34,316.1	214,100.8
Total Equity Capital	94.9	2,853.4	4,620.4	35,207.3
Noncurrent Loans & Leases**	14.5	154.7	340.3	1,681.0
Total Past Due Loans & Leases***	18.3	184.6	402.2	2,260.8
Other Real Estate Owned	12.5	66.7	115.2	262.1
Interest Earned	13.4	394.2	746.3	4,553.8
Interest Expense	1.0	31.0	54.2	337.1
Net Interest Income	12.4	363.2	692.1	4,216.7
Noninterest Income	2.2	255.7	142.5	704.5
Loan Loss Provision	0.4	4.3	8.3	51.5
Noninterest Expense	14.8	468.9	634.0	2,942.1
Net Income	(1.2)	101.9	134.2	1,241.4
Return on Assets#	-0.39	0.99	0.66	0.91
Return on Equity#	-2.62	7.14	5.81	7.05
Net Interest Margin#	3.86	3.55	3.39	3.10
Loans & Leases/Deposits	88.66	81.96	77.68	85.63
Loans & Leases/Assets	73.28	67.18	65.28	67.46
Equity Capital/Assets	14.83	13.93	11.31	12.96
Noncurrent Loans&Leases/Total Loans&Leases	3.09	1.12	1.28	0.92
Tot. Past Due Loans&Leases/Total Loans&Leases	3.90	1.34	1.51	1.23
Reserves for Loans/Noncurrent Loans & Leases	97.35	173.56	129.97	129.17

* 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