

CALIFORNIA STATE CHARTERED BANKS
PEER GROUP COMPARISON
as of June 30, 2016
(Dollar Amounts in Millions)

| Asset Size | Less than \$100MM | \$100 to \$500MM | \$500MM to \$2 Billion | \$2 Billion and More |
|---|----------------------|---------------------|---------------------------|-------------------------|
| Number of Banks | 4 | 55 | 50 | 28 |
| % of total | 2.9 | 40.1 | 36.5 | 20.4 |
| Loans & Leases (Net)* | 242.0 | 10,151.0 | 31,541.4 | 234,148.6 |
| Reserve for loans | 6.1 | 160.3 | 432.4 | 2,438.8 |
| Total Assets | 324.7 | 14,017.7 | 45,436.8 | 346,382.9 |
| % of total | 0.1 | 3.5 | 11.2 | 85.3 |
| Total Deposits | 266.4 | 11,510.3 | 37,865.2 | 275,533.1 |
| Total Equity Capital | 43.9 | 1,856.7 | 5,482.5 | 42,442.7 |
| Noncurrent Loans & Leases** | 0.2 | 76.7 | 169.3 | 1,209.1 |
| Total Past Due Loans & Leases*** | 0.6 | 100.9 | 229.1 | 1,633.3 |
| Other Real Estate Owned | 0.0 | 51.5 | 41.7 | 126.4 |
| Interest Earned | 7.9 | 282.4 | 849.3 | 5,613.3 |
| Interest Expense | 0.7 | 24.1 | 62.0 | 401.3 |
| Net Interest Income | 7.2 | 258.4 | 787.3 | 5,212.0 |
| Noninterest Income | 0.8 | 29.0 | 352.0 | 986.4 |
| Loan Loss Provision | 0.6 | 3.4 | 24.8 | 205.2 |
| Noninterest Expense | 7.5 | 193.1 | 793.1 | 3,430.7 |
| Net Income | 2.0 | 62.9 | 213.8 | 1,763.7 |
| Return on Assets# | 1.20 | 0.90 | 0.94 | 1.02 |
| Return on Equity# | 8.88 | 6.77 | 7.80 | 8.31 |
| Net Interest Margin# | 4.44 | 3.69 | 3.47 | 3.01 |
| Loans & Leases/Deposits | 90.84 | 88.19 | 83.30 | 84.98 |
| Loans & Leases/Assets | 74.52 | 72.42 | 69.42 | 67.60 |
| Equity Capital/Assets | 13.53 | 13.25 | 12.07 | 12.25 |
| Noncurrent Loans&Leases/Total Loans&Leases | 0.10 | 0.76 | 0.54 | 0.52 |
| Tot. Past Due Loans&Leases/Total Loans&Leases | 0.26 | 0.99 | 0.73 | 0.70 |
| Reserves for Loans/Noncurrent Loans & Leases | 2,518.52 | 208.95 | 255.42 | 201.71 |

* 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