

CALIFORNIA STATE CHARTERED BANKS
PEER GROUP COMPARISON
as of September 30, 2005
(Dollar Amounts in Millions)

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More
Number of Banks	43	80	44	14
% of total	23.8	44.2	24.3	7.7
Loans & Leases (Net)*	1,503.7	13,243.1	32,318.7	71,673.9
Reserve for loans	22.9	166.0	444.3	878.5
Total Assets	2,502.9	19,005.6	47,066.4	107,446.6
% of total	1.4	10.8	26.7	61.0
Total Deposits	1,916.0	15,919.3	38,235.0	77,497.9
Total Equity Capital	538.5	2,141.7	4,639.2	13,664.2
Noncurrent Loans & Leases**	0.66	42.09	128.25	301.30
Total Past Due Loans & Leases***	5.66	89.14	241.27	647.28
Other Real Estate Owned****	0.0	0.1	17.1	9.8
Interest Earned	81.5	766.9	1,922.8	3,941.5
Interest Expense	18.5	170.3	461.9	1,022.6
Net Interest Income	63.0	596.6	1,460.9	2,918.9
Noninterest Income	6.9	219.6	303.1	591.5
Loan Loss Provision	6.2	25.9	47.0	46.4
Noninterest Expense	76.6	515.1	961.9	1,680.5
Net Income	-16.3	192.2	480.5	1,123.6
Return on Assets#	-0.87	1.35	1.36	1.39
Return on Equity#	-4.03	11.97	13.82	10.97
Net Interest Margin#	3.36	4.19	4.14	3.62
Loans & Leases/Deposits	78.48	83.19	84.53	92.49
Loans & Leases/Assets	60.08	69.68	68.67	66.71
Equity Capital/Assets	21.51	11.27	9.86	12.72
Noncurrent Loans&Leases/Total Loans&Leases	0.04	0.32	0.40	0.42
Tot. Past Due Loans&Leases/Total Loans&Leases	0.38	0.67	0.75	0.90
Reserves for Loans/Noncurrent Loans & Leases	3492.39	394.49	346.42	291.56

* 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.

**** Other Real Estate Owned (ORE) is Total ORE less direct and indirect investments in real estate ventures

Aggregate, Annualized return

N/A Not Available