

**CALIFORNIA STATE CHARTERED BANKS**  
**PEER GROUP COMPARISON**  
**as of September 30, 2006**  
**(Dollar Amounts in Millions)**

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More
Number of Banks	50	81	43	18
% of total	26.0	42.2	22.4	9.4
Loans & Leases (Net)*	1,511.9	13,013.8	31,934.6	95,323.7
Reserve for loans	22.7	164.2	424.1	1,053.7
Total Assets	2,602.6	18,458.9	44,391.2	138,130.8
% of total	1.3	9.1	21.8	67.8
Total Deposits	1,864.8	15,027.4	35,722.4	95,744.9
Total Equity Capital	691.2	2,362.4	4,434.7	17,982.2
Noncurrent Loans & Leases**	0.50	62.42	120.18	468.82
Total Past Due Loans & Leases***	8.80	120.19	230.57	930.60
Other Real Estate Owned****	0.8	0.0	9.9	36.3
Interest Earned	105.0	892.5	2,154.3	5,933.1
Interest Expense	31.8	280.6	726.3	2,253.4
Net Interest Income	73.1	612.0	1,428.0	3,679.7
Noninterest Income	5.9	299.4	288.1	767.8
Loan Loss Provision	6.2	26.4	44.9	90.1
Noninterest Expense	96.1	617.5	930.9	2,164.8
Net Income	(26.67)	182.74	476.3	1,366.5
Return on Assets#	(1.37)	1.32	1.43	1.32
Return on Equity#	(5.15)	10.32	14.33	10.14
Net Interest Margin#	3.75	4.42	4.29	3.55
Loans & Leases/Deposits	81.08	86.60	89.40	99.56
Loans & Leases/Assets	58.09	70.50	71.94	69.01
Equity Capital/Assets	26.56	12.80	9.99	13.02
Noncurrent Loans&Leases/Total Loans&Leases	0.03	0.48	0.38	0.49
Tot. Past Due Loans&Leases/Total Loans&Leases	0.58	0.92	0.72	0.98
Reserves for Loans/Noncurrent Loans & Leases	4499.40	263.07	352.91	224.75

\* 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