

CALIFORNIA STATE CHARTERED BANKS
PEER GROUP COMPARISON
as of September 30, 2009
(Dollar Amounts in Millions)

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More
Number of Banks	37	112	40	21
% of total	17.6	53.3	19.0	10.0
Loans & Leases (Net)*	1,804.6	17,498.0	26,640.4	117,918.8
Reserve for loans	42.4	367.4	686.0	3,139.7
Total Assets	2,442.2	24,562.1	38,098.9	173,171.0
% of total	1.0	10.3	16.0	72.7
Total Deposits	1,992.5	20,106.9	31,381.3	122,567.4
Total Equity Capital	385.9	3,066.0	4,095.3	19,619.6
Noncurrent Loans & Leases**	53.4	604.9	1,337.4	5,724.7
Total Past Due Loans & Leases***	78.2	810.1	1,653.6	7,323.0
Other Real Estate Owned****	13.8	161.7	304.5	745.0
Interest Earned	88.2	879.7	1,387.2	5,848.1
Interest Expense	21.6	253.5	371.3	1,917.6
Net Interest Income	66.6	626.2	1,016.0	3,930.5
Noninterest Income	7.0	123.0	187.8	1,041.3
Loan Loss Provision	31.5	227.3	552.6	3,344.1
Noninterest Expense	85.9	699.8	834.5	3,238.3
Net Income	(45.6)	(160.1)	(82.0)	(1,753.9)
Return on Assets#	-2.49	-0.87	-0.29	-1.35
Return on Equity#	-15.77	-6.97	-2.67	-11.93
Net Interest Margin#	3.64	3.40	3.56	3.03
Loans & Leases/Deposits	90.57	87.02	84.89	96.21
Loans & Leases/Assets	73.89	71.24	69.92	68.09
Equity Capital/Assets	15.80	12.48	10.75	11.33
Noncurrent Loans&Leases/Total Loans&Leases	2.96	3.46	5.02	4.85
Tot. Past Due Loans&Leases/Total Loans&Leases	4.33	4.63	6.21	6.21
Reserves for Loans/Noncurrent Loans & Leases	79.40	60.73	51.29	54.84

* 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