

**CALIFORNIA STATE CHARTERED BANKS**  
**PEER GROUP COMPARISON**  
**as of September 30, 2010**  
**(Dollar Amounts in Millions)**

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More
Number of Banks	30	111	37	18
% of total	15.3	56.6	18.9	9.2
Loans & Leases (Net)*	1,579.9	17,520.4	23,910.8	124,101.9
Reserve for loans	40.2	442.3	693.4	2,836.9
Total Assets	2,211.9	25,623.3	37,774.1	180,345.3
% of total	0.9	10.4	15.4	73.3
Total Deposits	1,788.4	21,051.8	30,720.3	135,950.5
Total Equity Capital	353.2	3,345.7	4,809.3	23,564.4
Noncurrent Loans & Leases**	42.7	680.4	957.0	4,406.5
Total Past Due Loans & Leases***	60.8	841.9	1,178.1	5,708.7
Other Real Estate Owned	18.3	227.8	327.1	749.8
Interest Earned	80.8	877.6	1,251.6	5,469.2
Interest Expense	15.8	168.3	222.1	1,078.9
Net Interest Income	65.0	709.2	1,029.5	4,390.3
Noninterest Income	5.2	216.0	118.8	741.2
Loan Loss Provision	28.4	184.8	325.7	1,515.2
Noninterest Expense	78.3	715.0	863.4	2,908.5
Net Income	(35.4)	12.9	(68.7)	519.5
Return on Assets#	-2.13	0.07	-0.24	0.38
Return on Equity#	-13.36	0.51	-1.90	2.94
Net Interest Margin#	3.92	3.69	3.64	3.25
Loans & Leases/Deposits	88.34	83.22	77.83	91.28
Loans & Leases/Assets	71.42	68.38	63.30	68.81
Equity Capital/Assets	15.97	13.06	12.73	13.07
Noncurrent Loans&Leases/Total Loans&Leases	2.70	3.88	4.00	3.55
Tot. Past Due Loans&Leases/Total Loans&Leases	3.85	4.81	4.93	4.60
Reserves for Loans/Noncurrent Loans & Leases	94.17	65.00	72.45	64.38

\* 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

N/A Not Available