

CALIFORNIA STATE CHARTERED BANKS
PEER GROUP COMPARISON
as of September 30, 2012
(Dollar Amounts in Millions)

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More
Number of Banks	14	93	44	20
% of total	8.2	54.4	25.7	11.7
Loans & Leases (Net)*	702.4	13,934.9	26,338.1	140,688.0
Reserve for loans	21.8	323.4	578.6	2,247.1
Total Assets	967.5	21,499.1	42,258.5	209,398.1
% of total	0.4	7.8	15.4	76.4
Total Deposits	834.0	17,859.1	35,192.7	163,684.6
Total Equity Capital	115.7	2,969.3	5,143.3	28,402.3
Noncurrent Loans & Leases**	39.0	333.4	559.6	2,213.1
Total Past Due Loans & Leases***	46.5	502.7	667.1	3,081.8
Other Real Estate Owned	17.4	131.5	288.7	386.8
Interest Earned	36.3	659.4	1,234.2	6,138.5
Interest Expense	4.1	74.9	118.3	614.7
Net Interest Income	32.1	584.6	1,115.9	5,523.9
Noninterest Income	1.2	285.3	222.1	1,014.9
Loan Loss Provision	2.8	49.2	111.1	273.5
Noninterest Expense	37.2	637.3	891.5	3,644.0
Net Income	(6.5)	149.8	275.4	1,847.7
Return on Assets#	-0.90	0.93	0.87	1.18
Return on Equity#	-7.55	6.73	7.14	8.68
Net Interest Margin#	4.43	3.63	3.52	3.52
Loans & Leases/Deposits	84.22	78.03	74.84	85.95
Loans & Leases/Assets	72.60	64.82	62.33	67.19
Equity Capital/Assets	11.95	13.81	12.17	13.56
Noncurrent Loans&Leases/Total Loans&Leases	5.55	2.39	2.12	1.57
Tot. Past Due Loans&Leases/Total Loans&Leases	6.62	3.61	2.53	2.19
Reserves for Loans/Noncurrent Loans & Leases	55.80	97.00	103.40	101.54

* 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