

CALIFORNIA STATE CHARTERED BANKS
PEER GROUP COMPARISON
as of September 30, 2015
(Dollar Amounts in Millions)

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More
Number of Banks	7.0	69.0	45.0	28.0
% of total	4.7	46.3	30.2	18.8
Loans & Leases (Net)*	375.6	12,512.3	27,454.7	217,778.7
Reserve for loans	12.3	230.7	410.4	2,337.8
Total Assets	532.5	17,794.6	41,574.1	323,817.0
% of total	0.1	4.6	10.8	84.4
Total Deposits	436.1	14,779.4	34,871.2	260,963.0
Total Equity Capital	82.2	2,325.9	4,940.2	40,233.6
Noncurrent Loans & Leases**	5.9	97.5	196.8	1,261.7
Total Past Due Loans & Leases***	7.6	143.4	255.1	1,702.2
Other Real Estate Owned	5.5	51.0	62.5	172.2
Interest Earned	18.4	525.7	1,113.2	7,805.3
Interest Expense	1.3	42.6	81.9	542.5
Net Interest Income	17.1	483.1	1,031.3	7,262.7
Noninterest Income	2.4	58.0	635.6	1,445.9
Loan Loss Provision	0.4	2.9	14.8	205.6
Noninterest Expense	17.3	646.5	1,127.3	4,838.1
Net Income	0.7	-257.8	343.9	2,412.4
Return on Assets#	0.17	-1.93	1.10	0.99
Return on Equity#	1.09	-14.79	9.29	8.00
Net Interest Margin#	4.28	3.62	3.31	2.99
Loans & Leases/Deposits	86.12	84.66	78.73	83.45
Loans & Leases/Assets	70.54	70.32	66.04	67.25
Equity Capital/Assets	15.43	13.07	11.88	12.42
Noncurrent Loans&Leases/Total Loans&Leases	1.57	0.78	0.72	0.58
Tot. Past Due Loans&Leases/Total Loans&Leases	2.01	1.15	0.93	0.78
Reserves for Loans/Noncurrent Loans & Leases	208.55	236.56	208.55	185.29

* 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