

**CALIFORNIA STATE CHARTERED BANKS**  
**PEER GROUP COMPARISON**  
**as of December 31, 2004**  
**(Dollar Amounts in Millions)**

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More
Number of Banks	39	86	35	14
% of total	22.4	49.4	20.1	8.0
Loans & Leases (Net)*	1,557.9	13,739.1	25,801.0	64,056.0
Reserve for loans	22.5	179.3	375.9	858.6
Total Assets	2,322.2	20,159.8	39,019.8	97,263.5
% of total	1.5	12.7	24.6	61.3
Total Deposits	1,886.8	16,853.3	31,924.5	69,791.0
Total Equity Capital	392.4	2,136.2	3,939.3	12,963.2
Noncurrent Loans & Leases**	1.77	39.06	124.04	289.63
Total Past Due Loans & Leases***	5.88	80.38	203.26	640.56
Other Real Estate Owned****	0.0	7.3	23.1	16.0
Interest Earned	96.4	953.3	1,737.8	4,099.8
Interest Expense	17.9	164.7	333.8	730.3
Net Interest Income	78.5	788.6	1,404.0	3,369.4
Noninterest Income	11.7	268.7	351.6	679.9
Loan Loss Provision	5.9	32.4	63.0	81.6
Noninterest Expense	93.1	684.4	1,036.6	1,977.1
Net Income	-10.4	235.4	419.0	1,249.5
Return on Assets#	-0.45	1.17	1.07	1.28
Return on Equity#	-2.66	11.02	10.64	9.64
Net Interest Margin#	3.38	3.91	3.60	3.46
Loans & Leases/Deposits	82.57	81.52	80.82	91.78
Loans & Leases/Assets	67.09	68.15	66.12	65.86
Equity Capital/Assets	16.90	10.60	10.10	13.33
Noncurrent Loans&Leases/Total Loans&Leases	0.11	0.28	0.48	0.45
Tot. Past Due Loans&Leases/Total Loans&Leases	0.38	0.59	0.79	1.00
Reserves for Loans/Noncurrent Loans & Leases	1274.15	459.01	303.09	296.46

\* 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 ver

# Aggregate, Annualized return

N/A Not Available