

CALIFORNIA STATE CHARTERED BANKS
PEER GROUP COMPARISON
as of December 31, 2005
(Dollar Amounts in Millions)

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More
Number of Banks	48	80	45	14
% of total	25.7	42.8	24.1	7.5
Loans & Leases (Net)*	1,666.9	13,397.6	34,297.1	81,772.9
Reserve for loans	25.0	169.6	461.9	957.2
Total Assets	2,723.1	19,257.1	48,822.1	121,066.7
% of total	1.4	10.0	25.4	63.1
Total Deposits	2,058.0	15,995.4	39,454.0	84,605.7
Total Equity Capital	617.8	2,265.8	4,813.0	15,205.9
Noncurrent Loans & Leases**	1.76	41.12	127.56	390.36
Total Past Due Loans & Leases***	8.84	87.62	247.45	925.15
Other Real Estate Owned****	0.0	0.8	14.9	30.3
Interest Earned	119.2	1,039.7	2,705.2	5,503.0
Interest Expense	26.4	237.8	683.8	1,523.9
Net Interest Income	92.8	801.9	2,021.4	3,979.1
Noninterest Income	11.6	299.4	403.7	811.8
Loan Loss Provision	9.3	34.0	67.7	69.2
Noninterest Expense	106.8	704.9	1,304.9	2,299.4
Net Income	(15.12)	243.83	675.4	1,526.1
Return on Assets#	(0.56)	1.27	1.38	1.26
Return on Equity#	(2.45)	10.76	14.03	10.04
Net Interest Margin#	3.41	4.16	4.14	3.29
Loans & Leases/Deposits	81.00	83.76	86.93	96.65
Loans & Leases/Assets	61.22	69.57	70.25	67.54
Equity Capital/Assets	22.69	11.77	9.86	12.56
Noncurrent Loans&Leases/Total Loans&Leases	0.11	0.31	0.37	0.48
Tot. Past Due Loans&Leases/Total Loans&Leases	0.53	0.65	0.72	1.13
Reserves for Loans/Noncurrent Loans & Leases	1419.64	412.47	362.09	245.22

* 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