

CALIFORNIA STATE CHARTERED BANKS
PEER GROUP COMPARISON
as of December 31, 2006
(Dollar Amounts in Millions)

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More
Number of Banks	50	86	43	19
% of total	25.3	43.4	21.7	9.6
Loans & Leases (Net)*	1,532.9	13,491.4	30,965.2	100,972.5
Reserve for loans	22.5	169.5	419.3	1,099.4
Total Assets	2,609.5	19,341.1	43,316.7	143,759.6
% of total	1.2	9.3	20.7	68.8
Total Deposits	1,842.8	15,451.9	34,631.0	101,179.4
Total Equity Capital	729.2	2,463.1	4,443.4	19,186.9
Noncurrent Loans & Leases**	2.10	64.80	130.50	513.30
Total Past Due Loans & Leases***	8.20	116.70	247.40	1033.70
Other Real Estate Owned****	0.8	5.6	7.8	39.8
Interest Earned	125.5	1,208.3	2,794.3	8,328.7
Interest Expense	37.3	406.4	959.6	3,233.7
Net Interest Income	88.2	801.9	1,834.7	5,095.0
Noninterest Income	6.4	453.7	362.2	1,088.8
Loan Loss Provision	8.6	37.6	55.8	135.5
Noninterest Expense	121.6	866.8	1,232.6	3,003.3
Net Income	(38.80)	242.80	595.3	1,901.7
Return on Assets#	(1.49)	1.26	1.37	1.32
Return on Equity#	(5.32)	9.86	13.40	9.91
Net Interest Margin#	3.38	4.15	4.24	3.54
Loans & Leases/Deposits	83.19	87.31	89.41	99.80
Loans & Leases/Assets	58.74	69.75	71.49	70.24
Equity Capital/Assets	27.94	12.74	10.26	13.35
Noncurrent Loans&Leases/Total Loans&Leases	0.14	0.48	0.42	0.51
Tot. Past Due Loans&Leases/Total Loans&Leases	0.54	0.87	0.80	1.02
Reserves for Loans/Noncurrent Loans & Leases	1054.67	261.43	321.21	214.19

* 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