

CALIFORNIA STATE CHARTERED BANKS
PEER GROUP COMPARISON
as of December 31, 2007
(Dollar Amounts in Millions)

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More
Number of Banks	61	92	39	22
% of total	28.5	43.0	18.2	10.3
Loans & Leases (Net)*	2,226.9	16,301.8	27,303.2	114,250.7
Reserve for loans	32.6	211.5	404.5	1,274.0
Total Assets	3,446.4	21,714.6	37,664.0	161,271.7
% of total	1.5	9.7	16.8	72.0
Total Deposits	2,458.3	17,565.8	28,529.8	106,383.9
Total Equity Capital	921.3	2,684.6	4,156.3	20,274.9
Noncurrent Loans & Leases**	15.59	149.25	385.62	928.23
Total Past Due Loans & Leases***	26.81	288.62	625.68	1852.95
Other Real Estate Owned****	0.0	12.1	34.5	66.7
Interest Earned	188.5	1,442.5	2,481.3	9,526.7
Interest Expense	66.1	555.5	981.9	4,189.0
Net Interest Income	122.4	887.0	1,499.3	5,337.7
Noninterest Income	9.6	144.1	735.1	1,216.2
Loan Loss Provision	17.1	59.9	116.3	373.0
Noninterest Expense	171.2	707.0	1,364.8	3,336.8
Net Income	(58.29)	186.38	473.7	1,623.4
Return on Assets#	(1.69)	0.86	1.26	1.01
Return on Equity#	(6.33)	6.94	11.40	8.01
Net Interest Margin#	3.55	4.09	3.98	3.31
Loans & Leases/Deposits	90.59	92.80	95.70	107.39
Loans & Leases/Assets	64.61	75.07	72.49	70.84
Equity Capital/Assets	26.73	12.36	11.04	12.57
Noncurrent Loans&Leases/Total Loans&Leases	0.70	0.92	1.41	0.81
Tot. Past Due Loans&Leases/Total Loans&Leases	1.20	1.77	2.29	1.62
Reserves for Loans/Noncurrent Loans & Leases	209.09	141.73	104.88	137.25

* 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