

CALIFORNIA STATE CHARTERED BANKS
PEER GROUP COMPARISON
as of December 31, 2010
(Dollar Amounts in Millions)

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More
Number of Banks	27	108	38	18
% of total	14.1	56.5	19.9	9.4
Loans & Leases (Net)*	1,437.2	17,255.6	23,880.7	124,590.8
Reserve for loans	37.3	423.0	690.4	2,755.3
Total Assets	1,955.3	25,023.7	38,079.2	180,818.9
% of total	0.8	10.2	15.5	73.5
Total Deposits	1,572.1	20,529.3	31,147.8	138,617.0
Total Equity Capital	291.6	3,293.4	4,855.8	23,697.3
Noncurrent Loans & Leases**	31.0	672.5	896.7	3,944.8
Total Past Due Loans & Leases***	41.4	831.7	1,088.3	5,130.7
Other Real Estate Owned	21.6	212.1	339.7	693.3
Interest Earned	98.5	1,115.4	1,682.9	7,477.9
Interest Expense	17.0	208.7	284.3	1,378.1
Net Interest Income	81.5	906.7	1,398.7	6,099.8
Noninterest Income	6.3	360.2	162.9	1,012.6
Loan Loss Provision	23.2	245.2	450.1	1,892.7
Noninterest Expense	86.6	978.8	1,199.4	4,030.3
Net Income	(20.3)	24.1	(115.7)	847.0
Return on Assets#	-1.04	0.10	-0.30	0.47
Return on Equity#	-6.96	0.73	-2.38	3.57
Net Interest Margin#	4.17	3.62	3.67	3.37
Loans & Leases/Deposits	91.42	84.05	76.67	89.88
Loans & Leases/Assets	73.50	68.96	62.71	68.90
Equity Capital/Assets	14.91	13.16	12.75	13.11
Noncurrent Loans&Leases/Total Loans&Leases	2.16	3.90	3.75	3.17
Tot. Past Due Loans&Leases/Total Loans&Leases	2.88	4.82	4.56	4.12
Reserves for Loans/Noncurrent Loans & Leases	120.38	62.90	76.99	69.84

* 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

N/A Not Available