

CALIFORNIA STATE CHARTERED BANKS
PEER GROUP COMPARISON
as of December 31, 2013
(Dollar Amounts in Millions)

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More
Number of Banks	12	84	43	21
% of total	7.5	52.5	26.9	13.1
Loans & Leases (Net)*	631.8	14,383.9	26,646.0	163,740.1
Reserve for loans	19.7	295.8	497.1	2,155.4
Total Assets	860.2	20,836.9	42,127.6	238,618.2
% of total	0.3	6.9	13.9	78.9
Total Deposits	726.0	17,620.8	34,883.6	188,342.8
Total Equity Capital	99.0	2,534.7	5,293.6	30,123.2
Noncurrent Loans & Leases**	22.8	204.0	390.5	1,862.9
Total Past Due Loans & Leases***	27.4	252.3	475.6	2,515.4
Other Real Estate Owned	14.5	85.4	136.7	277.3
Interest Earned	40.1	820.4	1,489.2	8,268.7
Interest Expense	4.9	74.3	108.1	646.7
Net Interest Income	35.2	746.1	1,381.1	7,622.0
Noninterest Income	5.0	110.4	628.0	1,385.3
Loan Loss Provision	2.6	18.6	40.1	158.7
Noninterest Expense	42.0	618.4	1,496.0	5,233.1
Net Income	(4.5)	202.2	430.9	2,568.4
Return on Assets#	-0.53	0.97	1.02	1.08
Return on Equity#	-4.59	7.98	8.14	8.53
Net Interest Margin#	4.09	3.58	3.28	3.19
Loans & Leases/Deposits	87.03	81.63	76.39	86.94
Loans & Leases/Assets	73.45	69.03	63.25	68.62
Equity Capital/Assets	11.51	12.16	12.57	12.62
Noncurrent Loans&Leases/Total Loans&Leases	3.61	1.42	1.47	1.14
Tot. Past Due Loans&Leases/Total Loans&Leases	4.34	1.75	1.78	1.54
Reserves for Loans/Noncurrent Loans & Leases	86.11	144.99	127.31	115.70

* 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