

**CALIFORNIA STATE CHARTERED BANKS**  
**PEER GROUP COMPARISON**  
**as of December 31, 2014**  
**(Dollar Amounts in Millions)**

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More
Number of Banks	10	79	40	26
% of total	6.5	51.0	25.8	16.8
Loans & Leases (Net)*	553.8	14,573.8	24,340.9	200,543.7
Reserve for loans	15.7	266.0	399.1	2,259.2
Total Assets	752.0	20,881.9	37,655.9	295,898.5
% of total	0.2	5.9	10.6	83.3
Total Deposits	623.4	17,467.7	30,827.5	236,346.6
Total Equity Capital	108.8	2,552.6	4,794.4	37,094.8
Noncurrent Loans & Leases**	11.5	131.9	269.2	1,303.0
Total Past Due Loans & Leases***	17.9	161.1	320.7	1,808.6
Other Real Estate Owned	13.3	62.7	84.8	219.8
Interest Earned	31.9	803.9	1,319.8	9,626.5
Interest Expense	2.3	63.8	97.2	714.4
Net Interest Income	29.5	740.1	1,222.6	8,912.1
Noninterest Income	4.4	94.3	775.0	1,535.5
Loan Loss Provision	0.7	(5.5)	20.4	220.1
Noninterest Expense	34.9	596.3	1,535.1	6,080.4
Net Income	(2.9)	201.6	297.2	2,728.1
Return on Assets#	-0.39	0.97	0.79	0.92
Return on Equity#	-2.68	7.90	6.20	7.35
Net Interest Margin#	3.92	3.54	3.25	3.01
Loans & Leases/Deposits	88.84	83.43	78.96	84.85
Loans & Leases/Assets	73.65	69.79	64.64	67.77
Equity Capital/Assets	14.47	12.22	12.73	12.54
Noncurrent Loans&Leases/Total Loans&Leases	2.08	0.91	1.11	0.65
Tot. Past Due Loans&Leases/Total Loans&Leases	3.23	1.11	1.32	0.90
Reserves for Loans/Noncurrent Loans & Leases	136.40	201.64	148.22	173.38

\* 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