

CALIFORNIA STATE CHARTERED BANKS
PEER GROUP COMPARISON
as of December 31, 2018
(Dollar Amounts in Millions)

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More
Number of Banks	5	34	47	30
% of total	4.3	29.3	40.5	25.9
Loans & Leases (Net)*	243.4	7,131.8	33,431.4	322,994.5
Reserve for loans	9.0	107.6	409.7	2,797.8
Total Assets	395.5	9,664.3	46,923.1	454,354.5
% of total	0.1	1.9	9.2	88.9
Total Deposits	265.3	8,020.7	39,274.7	367,599.6
Total Equity Capital	103.2	1,248.0	6,053.4	53,825.5
Noncurrent Loans & Leases**	0.0	39.2	137.5	968.5
Total Past Due Loans & Leases***	3.3	58.7	199.9	1,733.7
Other Real Estate Owned	4.1	23.8	18.8	42.7
Interest Earned	16.4	436.6	1,945.7	16,364.7
Interest Expense	2.1	53.1	223.0	2,397.8
Net Interest Income	14.3	383.6	1,722.7	13,966.9
Noninterest Income	1.8	37.1	658.1	2,522.8
Loan Loss Provision	2.0	7.6	44.1	499.3
Noninterest Expense	20.6	249.2	1,470.4	8,949.0
Net Income	-7.3	135.0	682.0	5,422.2
Return on Assets#	-1.83	1.40	1.45	1.19
Return on Equity#	-7.03	10.81	11.27	10.07
Net Interest Margin#	3.62	3.97	3.67	3.07
Loans & Leases/Deposits	91.76	88.92	85.12	87.87
Loans & Leases/Assets	61.55	73.80	71.25	71.09
Equity Capital/Assets	26.09	12.91	12.90	11.85
Noncurrent Loans&Leases/Total Loans&Leases	0.02	0.55	0.41	0.30
Tot. Past Due Loans&Leases/Total Loans&Leases	1.37	0.82	0.60	0.54
Reserves for Loans/Noncurrent Loans & Leases	23,705.26	274.50	297.87	288.87

* 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