

**CALIFORNIA STATE CHARTERED BANKS**  
**PEER GROUP COMPARISON**  
**as of September 30, 2020**  
**(Dollar Amounts in Millions)**

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More
Number of Banks	3	26	45	35
% of total	2.8	23.9	41.3	32.1
Loans & Leases (Net)*	181.3	6,242.6	37,009.9	396,251.0
Reserve for loans	8.4	85.0	466.5	4,834.1
Total Assets	274.2	8,438.5	52,047.8	599,303.2
% of total	0.0	1.3	7.9	90.8
Total Deposits	190.0	6,663.9	43,693.7	499,575.4
Total Equity Capital	56.9	979.0	5,436.2	63,821.6
Noncurrent Loans & Leases**	2.1	23.5	172.1	1,664.2
Total Past Due Loans & Leases***	2.7	37.8	310.9	2,501.8
Other Real Estate Owned	4.1	16.5	3.8	102.8
Interest Earned	9.1	234.4	1,338.6	13,641.8
Interest Expense	1.3	37.7	144.1	1,800.4
Net Interest Income	7.8	196.7	1,194.5	11,841.4
Noninterest Income	1.4	14.7	198.5	2,068.9
Loan Loss Provision	0.5	15.6	116.8	1,786.8
Noninterest Expense	7.3	136.0	844.8	9,244.3
Net Income	0.9	49.3	328.7	2,013.6
Return on Assets#	0.46	0.78	0.84	0.45
Return on Equity#	2.20	6.72	8.07	4.21
Net Interest Margin#	3.78	3.11	3.06	2.64
Loans & Leases/Deposits	95.44	93.68	84.70	79.32
Loans & Leases/Assets	66.13	73.98	71.11	66.12
Equity Capital/Assets	20.75	11.60	10.44	10.65
Noncurrent Loans&Leases/Total Loans&Leases	1.13	0.38	0.46	0.42
Tot. Past Due Loans&Leases/Total Loans&Leases	1.46	0.61	0.84	0.63
Reserves for Loans/Noncurrent Loans & Leases	407.58	361.07	271.11	290.49

\* 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