

CALIFORNIA STATE CHARTERED BANKS
PEER GROUP COMPARISON
as of September 30, 2023
(Dollar Amounts in Millions)

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More
Number of Banks	5	18	39	36
% of total	5.1	18.4	39.8	36.7
Loans & Leases (Net)*	157.1	3,692.2	28,519.1	238,445.1
Reserve for loans	7.9	56.0	446.1	2,962.2
Total Assets	291.3	5,179.2	42,171.4	348,148.9
% of total	0.1	1.3	10.7	88.0
Total Deposits	172.1	4,246.6	34,868.7	281,673.2
Total Equity Capital	110.8	638.3	4,923.1	35,676.9
Noncurrent Loans & Leases**	2.7	11.0	204.3	853.6
Total Past Due Loans & Leases***	2.8	26.2	333.7	1,298.5
Other Real Estate Owned	0.0	16.1	0.6	86.8
Interest Earned	12.0	213.0	1,665.3	12,568.1
Interest Expense	1.7	62.6	422.8	4,612.5
Net Interest Income	10.3	150.4	1,242.5	7,955.6
Noninterest Income	1.0	10.2	48.6	797.0
Loan Loss Provision	0.7	3.1	80.0	237.3
Noninterest Expense	13.7	109.5	878.0	6,364.6
Net Income	-4.2	34.2	-94.3	1,328.0
Return on Assets#	-2.91	1.32	-0.45	0.76
Return on Equity#	-7.65	10.73	-3.83	7.44
Net Interest Margin#	7.08	5.81	5.89	4.57
Loans & Leases/Deposits	91.29	86.95	81.79	84.65
Loans & Leases/Assets	53.95	71.29	67.63	68.49
Equity Capital/Assets	38.04	12.33	11.67	10.25
Noncurrent Loans&Leases/Total Loans&Leases	1.74	0.30	0.72	0.36
Tot. Past Due Loans&Leases/Total Loans&Leases	1.79	0.71	1.17	0.54
Reserves for Loans/Noncurrent Loans & Leases	289.42	507.40	218.31	347.01

* 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