

CALIFORNIA STATE CHARTERED BANKS
PEER GROUP COMPARISON
as of December 31, 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	20	37	36
% of total	5.1	20.4	37.8	36.7
Loans & Leases (Net)*	193.7	4,024.4	28,733.5	244,207.5
Reserve for loans	8.5	61.6	462.3	3,066.5
Total Assets	308.1	6,004.4	40,596.1	349,458.1
% of total	0.1	1.5	10.2	88.2
Total Deposits	186.7	4,749.6	33,476.7	281,682.1
Total Equity Capital	107.9	908.0	4,938.4	38,287.9
Noncurrent Loans & Leases**	2.7	11.0	222.6	890.9
Total Past Due Loans & Leases***	2.8	29.4	334.7	1,637.2
Other Real Estate Owned	0.0	16.1	0.4	99.3
Interest Earned	17.8	419.4	2,090.8	16,967.9
Interest Expense	2.8	164.8	508.1	6,514.0
Net Interest Income	15.0	254.6	1,582.7	10,453.9
Noninterest Income	1.4	-98.3	212.8	1,116.7
Loan Loss Provision	1.3	61.6	50.1	390.9
Noninterest Expense	20.1	322.8	957.5	8,158.0
Net Income	-6.5	-509.6	576.2	1,487.8
Return on Assets#	-2.12	-8.49	1.42	0.43
Return on Equity#	-6.06	-56.12	11.67	3.89
Net Interest Margin#	4.88	4.24	3.90	2.99
Loans & Leases/Deposits	103.77	84.73	85.83	86.70
Loans & Leases/Assets	62.89	67.02	70.78	69.88
Equity Capital/Assets	35.02	15.12	12.16	10.96
Noncurrent Loans&Leases/Total Loans&Leases	1.40	0.27	0.77	0.36
Tot. Past Due Loans&Leases/Total Loans&Leases	1.44	0.73	1.16	0.67
Reserves for Loans/Noncurrent Loans & Leases	311.78	559.48	207.68	344.19

* 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