

CALIFORNIA STATE CHARTERED BANKS
PEER GROUP COMPARISON
as of June 30, 2004
(Dollar Amounts in Millions)

| Asset Size | Less than \$100MM | \$100 to \$500MM | \$500MM to \$2 Billion | \$2 Billion and More |
|---|----------------------|---------------------|---------------------------|-------------------------|
| Number of Banks | 40 | 88 | 33 | 13 |
| % of total | 23.0 | 50.6 | 19.0 | 7.5 |
| Loans & Leases (Net)* | 1,643.2 | 12,905.6 | 24,769.7 | 54,772.9 |
| Reserve for loans | 24.2 | 176.4 | 386.4 | 791.0 |
| Total Assets | 2,516.6 | 20,452.5 | 36,906.3 | 83,684.5 |
| % of total | 1.8 | 14.2 | 25.7 | 58.3 |
| Total Deposits | 2,096.0 | 16,910.0 | 30,592.5 | 61,612.0 |
| Total Equity Capital | 391.2 | 2,338.7 | 3,600.7 | 10,554.6 |
| Noncurrent Loans & Leases** | 2.36 | 58.53 | 163.31 | 294.85 |
| Total Past Due Loans & Leases*** | 6.44 | 91.99 | 257.19 | 522.82 |
| Other Real Estate Owned**** | 0.2 | 4.7 | 23.5 | 16.0 |
| Interest Earned | 54.7 | 477.2 | 874.3 | 1,855.0 |
| Interest Expense | 10.2 | 77.0 | 165.7 | 299.1 |
| Net Interest Income | 44.5 | 400.2 | 708.6 | 1,556.0 |
| Noninterest Income | 11.2 | 172.6 | 191.6 | 318.0 |
| Loan Loss Provision | 3.5 | 15.0 | 34.9 | 37.2 |
| Noninterest Expense | 55.5 | 376.6 | 531.2 | 923.3 |
| Net Income | -4.0 | 121.7 | 222.6 | 578.1 |
| Return on Assets# | -0.32 | 1.19 | 1.21 | 1.38 |
| Return on Equity# | -2.05 | 10.41 | 12.36 | 10.95 |
| Net Interest Margin# | 3.54 | 3.91 | 3.84 | 3.72 |
| Loans & Leases/Deposits | 78.40 | 76.32 | 80.97 | 88.90 |
| Loans & Leases/Assets | 65.29 | 63.10 | 67.12 | 65.45 |
| Equity Capital/Assets | 15.54 | 11.43 | 9.76 | 12.61 |
| Noncurrent Loans&Leases/Total Loans&Leases | 0.14 | 0.45 | 0.66 | 0.54 |
| Tot. Past Due Loans&Leases/Total Loans&Leases | 0.39 | 0.71 | 1.04 | 0.95 |
| Reserves for Loans/Noncurrent Loans & Leases | 1024.07 | 301.37 | 236.59 | 268.28 |

* 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.

**** Other Real Estate Owned (ORE) is Total ORE less direct and indirect investments in real estate ventures

Aggregate, Annualized return

N/A Not Available