

**CALIFORNIA STATE CHARTERED BANKS**  
**PEER GROUP COMPARISON**  
**as of September 30, 2017**  
**(Dollar Amounts in Millions)**

| Asset Size                                    | Less than<br>\$100MM | \$100 to<br>\$500MM | \$500MM to<br>\$2 Billion | \$2 Billion<br>and More |
|---|----------------------|---------------------|---------------------------|-------------------------|
| Number of Banks                               | 4                    | 45                  | 51                        | 31                      |
| % of total                                    | 3.1                  | 34.4                | 38.9                      | 23.7                    |
| Loans & Leases (Net)*                         | 243.0                | 8,467.5             | 31,961.3                  | 278,853.7               |
| Reserve for loans                             | 8.6                  | 131.2               | 407.9                     | 2,663.2                 |
| Total Assets                                  | 318.7                | 11,923.4            | 45,107.9                  | 411,743.0               |
| % of total                                    | 0.1                  | 2.5                 | 9.6                       | 87.8                    |
| Total Deposits                                | 229.2                | 10,008.4            | 38,089.2                  | 332,990.8               |
| Total Equity Capital                          | 66.9                 | 1,484.4             | 5,558.9                   | 47,514.1                |
| Noncurrent Loans & Leases**                   | 0.2                  | 47.6                | 119.5                     | 1,144.8                 |
| Total Past Due Loans & Leases***              | 0.9                  | 66.3                | 175.7                     | 1,753.5                 |
| Other Real Estate Owned                       | 4.1                  | 40.0                | 26.8                      | 79.2                    |
| Interest Earned                               | 12.6                 | 364.1               | 1,319.4                   | 10,093.7                |
| Interest Expense                              | 1.0                  | 35.4                | 109.1                     | 961.7                   |
| Net Interest Income                           | 11.6                 | 328.7               | 1,210.3                   | 9,132.0                 |
| Noninterest Income                            | 1.6                  | 41.2                | 479.0                     | 1,734.1                 |
| Loan Loss Provision                           | 0.9                  | 3.0                 | 19.0                      | 317.2                   |
| Noninterest Expense                           | 10.2                 | 233.2               | 1,096.8                   | 6,025.7                 |
| Net Income                                    | 0.9                  | 102.2               | 391.3                     | 3,105.6                 |
| Return on Assets#                             | 0.40                 | 1.14                | 1.16                      | 1.01                    |
| Return on Equity#                             | 1.89                 | 9.18                | 9.39                      | 8.72                    |
| Net Interest Margin#                          | 4.84                 | 3.68                | 3.58                      | 2.96                    |
| Loans & Leases/Deposits                       | 106.03               | 84.60               | 83.91                     | 83.74                   |
| Loans & Leases/Assets                         | 76.26                | 71.02               | 70.86                     | 67.73                   |
| Equity Capital/Assets                         | 20.98                | 12.45               | 12.32                     | 11.54                   |
| Noncurrent Loans&Leases/Total Loans&Leases    | 0.10                 | 0.56                | 0.37                      | 0.41                    |
| Tot. Past Due Loans&Leases/Total Loans&Leases | 0.36                 | 0.78                | 0.55                      | 0.63                    |
| Reserves for Loans/Noncurrent Loans & Leases  | 3,523.36             | 275.33              | 341.25                    | 232.64                  |

\* 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