

CALIFORNIA STATE CHARTERED BANKS
PEER GROUP COMPARISON
as of September 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 | 41 | 90 | 32 | 13 |
| % of total | 23.3 | 51.1 | 18.2 | 7.4 |
| Loans & Leases (Net)* | 1,601.1 | 13,518.6 | 25,008.9 | 56,801.2 |
| Reserve for loans | 23.5 | 180.4 | 379.4 | 780.1 |
| Total Assets | 2,438.5 | 21,074.8 | 36,873.8 | 85,986.0 |
| % of total | 1.7 | 14.4 | 25.2 | 58.7 |
| Total Deposits | 1,981.4 | 17,387.9 | 30,396.9 | 63,417.2 |
| Total Equity Capital | 422.3 | 2,425.0 | 3,626.5 | 10,961.4 |
| Noncurrent Loans & Leases** | 4.61 | 54.58 | 139.93 | 259.82 |
| Total Past Due Loans & Leases*** | 10.73 | 108.49 | 231.52 | 485.99 |
| Other Real Estate Owned**** | 0.0 | 4.9 | 23.2 | 15.2 |
| Interest Earned | 82.3 | 725.7 | 1,307.3 | 2,864.5 |
| Interest Expense | 14.6 | 121.3 | 252.1 | 476.7 |
| Net Interest Income | 67.7 | 604.3 | 1,055.2 | 2,387.8 |
| Noninterest Income | 32.5 | 255.0 | 272.3 | 486.3 |
| Loan Loss Provision | 4.0 | 24.5 | 50.2 | 56.4 |
| Noninterest Expense | 89.4 | 557.6 | 775.2 | 1,402.4 |
| Net Income | (0.9) | 188.5 | 326.0 | 892.8 |
| Return on Assets# | -0.05 | 1.19 | 1.18 | 1.39 |
| Return on Equity# | -0.28 | 10.37 | 11.99 | 10.87 |
| Net Interest Margin# | 3.70 | 3.83 | 3.82 | 3.70 |
| Loans & Leases/Deposits | 80.80 | 77.75 | 82.27 | 89.57 |
| Loans & Leases/Assets | 65.66 | 64.15 | 67.82 | 66.06 |
| Equity Capital/Assets | 17.32 | 11.51 | 9.84 | 12.75 |
| Noncurrent Loans&Leases/Total Loans&Leases | 0.29 | 0.40 | 0.56 | 0.46 |
| Tot. Past Due Loans&Leases/Total Loans&Leases | 0.67 | 0.80 | 0.93 | 0.86 |
| Reserves for Loans/Noncurrent Loans & Leases | 509.52 | 330.59 | 271.10 | 300.23 |

* 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 ver

Aggregate, Annualized return

N/A Not Available