

**CALIFORNIA STATE CHARTERED BANKS**  
**PEER GROUP COMPARISON**  
**as of June 30, 2011**  
**(Dollar Amounts in Millions)**

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More
Number of Banks	26	105	36	19
% of total	14.0	56.5	19.4	10.2
Loans & Leases (Net)*	1,433.6	16,586.7	22,575.5	125,990.6
Reserve for loans	40.5	417.0	627.2	2,580.9
Total Assets	1,989.7	24,513.7	36,856.7	188,532.7
% of total	0.8	9.7	14.6	74.8
Total Deposits	1,639.3	20,185.6	30,499.9	145,766.8
Total Equity Capital	292.2	3,306.9	4,501.5	25,146.6
Noncurrent Loans & Leases**	38.9	631.3	818.0	3,768.2
Total Past Due Loans & Leases***	60.5	787.3	1,009.3	4,699.1
Other Real Estate Owned	22.6	206.2	289.0	716.1
Interest Earned	49.0	550.1	783.1	3,946.7
Interest Expense	6.9	81.1	99.2	518.7
Net Interest Income	42.1	469.0	683.9	3,428.0
Noninterest Income	6.1	196.9	155.3	598.6
Loan Loss Provision	6.1	63.5	115.7	401.4
Noninterest Expense	44.8	497.9	554.8	2,251.5
Net Income	(2.9)	84.5	116.3	891.2
Return on Assets#	-0.29	0.69	0.63	0.95
Return on Equity#	-2.00	5.11	5.17	7.09
Net Interest Margin#	4.23	3.83	3.71	3.64
Loans & Leases/Deposits	87.45	82.17	74.02	86.43
Loans & Leases/Assets	72.05	67.66	61.25	66.83
Equity Capital/Assets	14.68	13.49	12.21	13.34
Noncurrent Loans&Leases/Total Loans&Leases	2.72	3.81	3.62	2.99
Tot. Past Due Loans&Leases/Total Loans&Leases	4.22	4.75	4.47	3.73
Reserves for Loans/Noncurrent Loans & Leases	104.04	66.06	76.67	68.49

\* 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