

**CALIFORNIA STATE CHARTERED BANKS**  
**PEER GROUP COMPARISON**  
**as of June 30, 2012**  
**(Dollar Amounts in Millions)**

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More
Number of Banks	15	98	43	20
% of total	8.5	55.7	24.4	11.4
Loans & Leases (Net)*	799.4	14,828.8	24,896.9	137,573.1
Reserve for loans	24.7	338.0	574.2	2,307.1
Total Assets	1,090.2	22,441.2	40,366.2	205,974.2
% of total	0.4	8.3	15.0	76.3
Total Deposits	933.4	18,686.7	33,483.7	160,919.9
Total Equity Capital	132.3	3,061.8	4,945.9	27,792.2
Noncurrent Loans & Leases**	27.9	352.6	569.5	2,378.3
Total Past Due Loans & Leases***	37.9	433.6	692.7	3,307.2
Other Real Estate Owned	17.4	164.4	299.5	477.8
Interest Earned	26.7	473.5	807.9	4,096.1
Interest Expense	3.0	54.9	80.1	421.5
Net Interest Income	23.7	418.6	727.8	3,674.7
Noninterest Income	2.9	217.1	145.5	657.8
Loan Loss Provision	2.3	36.0	76.6	195.6
Noninterest Expense	26.8	476.4	577.2	2,408.5
Net Income	(2.2)	101.2	175.4	1,217.0
Return on Assets#	-0.82	1.80	1.74	1.18
Return on Equity#	-6.79	13.23	14.19	8.76
Net Interest Margin#	8.70	7.46	7.21	3.57
Loans & Leases/Deposits	85.64	79.35	74.36	85.49
Loans & Leases/Assets	73.32	66.08	61.68	66.79
Equity Capital/Assets	12.14	13.64	12.25	13.49
Noncurrent Loans&Leases/Total Loans&Leases	3.49	2.38	2.29	1.73
Tot. Past Due Loans&Leases/Total Loans&Leases	4.74	2.92	2.78	2.40
Reserves for Loans/Noncurrent Loans & Leases	88.61	95.86	100.82	97.01

\* 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