

**CALIFORNIA STATE CHARTERED BANKS**  
**PEER GROUP COMPARISON**  
**as of September 30, 2014**  
**(Dollar Amounts in Millions)**

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More
Number of Banks	8	82	43	24
% of total	5.1	52.2	27.4	15.3
Loans & Leases (Net)*	434.7	14,448.9	26,521.9	189,629.0
Reserve for loans	10.9	281.0	440.8	2,184.9
Total Assets	552.6	21,052.2	41,053.8	280,498.2
% of total	0.2	6.1	12.0	81.7
Total Deposits	464.2	17,708.9	34,129.5	223,605.9
Total Equity Capital	68.6	2,598.7	5,051.0	35,931.0
Noncurrent Loans & Leases**	9.1	154.6	304.5	1,542.0
Total Past Due Loans & Leases***	11.5	174.3	361.9	2,016.2
Other Real Estate Owned	4.6	73.4	87.7	228.7
Interest Earned	17.9	611.8	1,098.6	7,008.7
Interest Expense	1.3	49.1	79.2	522.8
Net Interest Income	16.7	562.8	1,019.3	6,485.9
Noninterest Income	2.0	83.8	564.2	1,123.4
Loan Loss Provision	0.6	0.4	9.6	110.5
Noninterest Expense	19.6	461.2	1,201.4	4,461.4
Net Income	(1.8)	140.9	246.9	1,973.0
Return on Assets#	-0.44	0.89	0.80	0.94
Return on Equity#	-3.58	7.23	6.52	7.32
Net Interest Margin#	4.02	3.57	3.31	3.08
Loans & Leases/Deposits	93.64	81.59	77.71	84.81
Loans & Leases/Assets	78.67	68.63	64.60	67.60
Equity Capital/Assets	12.41	12.34	12.30	12.81
Noncurrent Loans&Leases/Total Loans&Leases	2.09	1.07	1.15	0.81
Tot. Past Due Loans&Leases/Total Loans&Leases	2.65	1.21	1.36	1.06
Reserves for Loans/Noncurrent Loans & Leases	119.76	181.75	144.79	141.69

\* 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