

**CALIFORNIA STATE CHARTERED BANKS**  
**PEER GROUP COMPARISON**  
**as of June 30, 2005**  
**(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                               | 43                   | 83                  | 40                        | 14                      |
| % of total                                    | 23.9                 | 46.1                | 22.2                      | 7.8                     |
| Loans & Leases (Net)*                         | 1,549.3              | 13,790.7            | 29,584.1                  | 68,129.5                |
| Reserve for loans                             | 22.5                 | 173.1               | 420.2                     | 868.3                   |
| Total Assets                                  | 2,424.1              | 19,783.4            | 42,653.6                  | 102,751.0               |
| % of total                                    | 1.4                  | 11.8                | 25.4                      | 61.3                    |
| Total Deposits                                | 1,879.0              | 16,587.6            | 34,937.6                  | 73,863.2                |
| Total Equity Capital                          | 510.1                | 2,164.3             | 4,214.6                   | 13,372.8                |
| Noncurrent Loans & Leases**                   | 1.90                 | 44.26               | 146.01                    | 264.62                  |
| Total Past Due Loans & Leases***              | 7.60                 | 78.82               | 237.84                    | 599.59                  |
| Other Real Estate Owned****                   | 0.0                  | 0.6                 | 18.2                      | 10.7                    |
| Interest Earned                               | 58.0                 | 541.1               | 1,147.8                   | 2,538.3                 |
| Interest Expense                              | 12.7                 | 114.6               | 256.1                     | 618.9                   |
| Net Interest Income                           | 45.3                 | 426.5               | 891.7                     | 1,919.3                 |
| Noninterest Income                            | 5.3                  | 141.4               | 197.7                     | 385.8                   |
| Loan Loss Provision                           | 4.3                  | 16.8                | 29.8                      | 26.1                    |
| Noninterest Expense                           | 51.8                 | 357.5               | 610.9                     | 1,115.6                 |
| Net Income                                    | -7.7                 | 134.5               | 287.0                     | 732.2                   |
| Return on Assets#                             | -0.64                | 1.36                | 1.35                      | 1.43                    |
| Return on Equity#                             | -3.03                | 12.43               | 13.62                     | 10.95                   |
| Net Interest Margin#                          | 3.74                 | 4.31                | 4.18                      | 3.74                    |
| Loans & Leases/Deposits                       | 82.45                | 83.14               | 84.68                     | 92.24                   |
| Loans & Leases/Assets                         | 63.91                | 69.71               | 69.36                     | 66.31                   |
| Equity Capital/Assets                         | 21.04                | 10.94               | 9.88                      | 13.01                   |
| Noncurrent Loans&Leases/Total Loans&Leases    | 0.12                 | 0.32                | 0.49                      | 0.39                    |
| Tot. Past Due Loans&Leases/Total Loans&Leases | 0.49                 | 0.57                | 0.80                      | 0.88                    |
| Reserves for Loans/Noncurrent Loans & Leases  | 1183.88              | 391.03              | 287.76                    | 328.13                  |

\* 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