

**CALIFORNIA STATE CHARTERED BANKS**  
**PEER GROUP COMPARISON**  
**as of March 31, 2010**  
**(Dollar Amounts in Millions)**

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More
Number of Banks	33	113	39	17
% of total	16.3	55.9	19.3	8.4
Loans & Leases (Net)*	1,651.5	17,945.8	26,002.7	105,762.8
Reserve for loans	40.5	436.6	742.4	2,837.2
Total Assets	2,332.0	25,692.9	38,884.5	160,325.2
% of total	1.0	11.3	17.1	70.6
Total Deposits	1,918.8	21,292.8	32,207.0	118,468.6
Total Equity Capital	342.9	3,123.6	4,358.4	20,985.0
Noncurrent Loans & Leases**	43.6	711.0	1,305.5	4,548.7
Total Past Due Loans & Leases***	54.5	941.2	1,570.5	6,148.9
Other Real Estate Owned	17.9	209.5	360.7	633.4
Interest Earned	28.3	302.0	437.0	1,795.3
Interest Expense	5.5	64.2	87.1	394.0
Net Interest Income	22.8	237.8	349.9	1,401.3
Noninterest Income	1.1	48.8	51.6	203.2
Loan Loss Provision	3.6	56.2	86.9	693.0
Noninterest Expense	26.6	239.7	285.7	913.3
Net Income	(5.6)	(7.0)	21.2	28.0
Return on Assets#	-0.96	-0.11	0.22	0.07
Return on Equity#	-6.56	-0.89	1.95	0.53
Net Interest Margin#	3.91	3.70	3.60	3.50
Loans & Leases/Deposits	86.07	84.28	80.74	89.28
Loans & Leases/Assets	70.82	69.85	66.87	65.97
Equity Capital/Assets	14.70	12.16	11.21	13.09
Noncurrent Loans&Leases/Total Loans&Leases	2.64	3.96	5.02	4.30
Tot. Past Due Loans&Leases/Total Loans&Leases	3.30	5.24	6.04	5.81
Reserves for Loans/Noncurrent Loans & Leases	92.75	61.42	56.87	62.37

\* 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

N/A Not Available