

**CALIFORNIA STATE CHARTERED BANKS**  
**PEER GROUP COMPARISON**  
**as of September 30, 2013**  
**(Dollar Amounts in Millions)**

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More
Number of Banks	12	86	44	22
% of total	7.3	52.4	26.8	13.4
Loans & Leases (Net)*	612.2	13,959.5	26,820.6	158,524.1
Reserve for loans	19.4	303.4	541.3	2,169.8
Total Assets	837.6	21,163.1	41,657.0	233,218.1
% of total	0.3	7.1	14.0	78.6
Total Deposits	733.6	17,537.1	35,152.4	184,905.8
Total Equity Capital	93.0	2,896.6	4,924.9	29,750.6
Noncurrent Loans & Leases**	28.8	225.3	440.3	1,976.6
Total Past Due Loans & Leases***	33.3	258.2	506.1	2,701.5
Other Real Estate Owned	14.4	95.5	170.2	282.9
Interest Earned	28.1	616.4	1,141.1	6,192.8
Interest Expense	2.5	57.9	85.3	483.7
Net Interest Income	25.6	558.5	1,055.8	5,709.1
Noninterest Income	4.5	314.3	222.8	1,073.1
Loan Loss Provision	2.1	18.0	35.6	119.4
Noninterest Expense	31.9	649.5	918.8	3,941.0
Net Income	(3.8)	169.2	243.6	1,991.3
Return on Assets#	-0.61	1.07	0.78	1.14
Return on Equity#	-5.52	7.79	6.60	8.93
Net Interest Margin#	4.08	3.52	3.38	3.27
Loans & Leases/Deposits	83.44	79.60	76.30	85.73
Loans & Leases/Assets	73.08	65.96	64.38	67.97
Equity Capital/Assets	11.10	13.69	11.82	12.76
Noncurrent Loans&Leases/Total Loans&Leases	4.70	1.61	1.64	1.25
Tot. Past Due Loans&Leases/Total Loans&Leases	5.43	1.85	1.89	1.70
Reserves for Loans/Noncurrent Loans & Leases	67.51	134.64	122.95	109.77

\* 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