# CALIFORNIA STATE CHARTERED BANKS <br> PEER GROUP COMPARISON <br> <br> as of March 31, 2008 <br> <br> as of March 31, 2008 <br> (Dollar Amounts in Millions) 

| Asset Size | Less than \$100MM | $\begin{aligned} & \text { \$100 to } \\ & \text { \$500MM } \end{aligned}$ | \$500MM to \$2 Billion | \$2 Billion and More |
| :---: | :---: | :---: | :---: | :---: |
| Number of Banks | 59 | 95 | 39 | 22 |
| \% of total | 27.4 | 44.2 | 18.1 | 10.2 |
| Loans \& Leases (Net)* | 2,315.2 | 16,367.4 | 28,229.3 | 116,225.4 |
| Reserve for loans | 35.4 | 222.6 | 477.4 | 1,490.2 |
| Total Assets | 3,458.4 | 22,281.8 | 37,958.6 | 163,000.8 |
| \% of total | 1.5 | 9.8 | 16.7 | 71.9 |
| Total Deposits | 2,503.8 | 17,291.2 | 29,339.6 | 107,173.0 |
| Total Equity Capital | 858.8 | 2,999.9 | 3,914.5 | 19,809.5 |
| Noncurrent Loans \& Leases** | 18.59 | 193.41 | 750.14 | 1345.66 |
| Total Past Due Loans \& Leases*** | 36.25 | 358.37 | 1083.36 | 2469.24 |
| Other Real Estate Owned**** | 1.0 | 20.8 | 49.8 | 92.0 |
| Interest Earned | 49.8 | 344.7 | 592.6 | 2,319.3 |
| Interest Expense | 17.3 | 128.8 | 230.8 | 991.9 |
| Net Interest Income | 32.6 | 215.9 | 361.8 | 1,327.4 |
| Noninterest Income | 3.1 | 62.9 | 71.0 | 322.6 |
| Loan Loss Provision | 4.9 | 22.1 | 90.4 | 327.9 |
| Noninterest Expense | 46.7 | 215.7 | 288.2 | 1,128.4 |
| Net Income | (16.24) | 33.41 | 21.4 | 24.0 |
| Return on Assets\# | (1.88) | 0.60 | 0.23 | 0.06 |
| Return on Equity\# | (7.56) | 4.45 | 2.18 | 0.48 |
| Net Interest Margin\# | 3.77 | 3.88 | 3.81 | 3.26 |
| Loans \& Leases/Deposits | 92.47 | 94.66 | 96.22 | 108.45 |
| Loans \& Leases/Assets | 66.94 | 73.46 | 74.37 | 71.30 |
| Equity Capital/Assets | 24.83 | 13.46 | 10.31 | 12.15 |
| Noncurrent Loans\&Leases/Total Loans\&Leases | 0.80 | 1.18 | 2.66 | 1.16 |
| Tot. Past Due Loans\&Leases/Total Loans\&Leases | 1.57 | 2.19 | 3.84 | 2.12 |
| Reserves for Loans/Noncurrent Loans \& Leases | 190.37 | 115.08 | 63.63 | 110.74 |
| 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 \# Aggregate, Annualized return | \# Aggregate, Annualized return |  |  | estate ven |
| N/A Not Available |  |  |  |  |

