

CALIFORNIA STATE CHARTERED BANKS
PEER GROUP COMPARISON
as of September 30, 2004
(Dollar Amounts in Millions)

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More
Number of Banks	41	90	32	13
% of total	23.3	51.1	18.2	7.4
Loans & Leases (Net)*	1,601.1	13,518.6	25,008.9	56,801.2
Reserve for loans	23.5	180.4	379.4	780.1
Total Assets	2,438.5	21,074.8	36,873.8	85,986.0
% of total	1.7	14.4	25.2	58.7
Total Deposits	1,981.4	17,387.9	30,396.9	63,417.2
Total Equity Capital	422.3	2,425.0	3,626.5	10,961.4
Noncurrent Loans & Leases**	4.61	54.58	139.93	259.82
Total Past Due Loans & Leases***	10.73	108.49	231.52	485.99
Other Real Estate Owned****	0.0	4.9	23.2	15.2
Interest Earned	82.3	725.7	1,307.3	2,864.5
Interest Expense	14.6	121.3	252.1	476.7
Net Interest Income	67.7	604.3	1,055.2	2,387.8
Noninterest Income	32.5	255.0	272.3	486.3
Loan Loss Provision	4.0	24.5	50.2	56.4
Noninterest Expense	89.4	557.6	775.2	1,402.4
Net Income	(0.9)	188.5	326.0	892.8
Return on Assets#	-0.05	1.19	1.18	1.39
Return on Equity#	-0.28	10.37	11.99	10.87
Net Interest Margin#	3.70	3.83	3.82	3.70
Loans & Leases/Deposits	80.80	77.75	82.27	89.57
Loans & Leases/Assets	65.66	64.15	67.82	66.06
Equity Capital/Assets	17.32	11.51	9.84	12.75
Noncurrent Loans&Leases/Total Loans&Leases	0.29	0.40	0.56	0.46
Tot. Past Due Loans&Leases/Total Loans&Leases	0.67	0.80	0.93	0.86
Reserves for Loans/Noncurrent Loans & Leases	509.52	330.59	271.10	300.23

* 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