# CALIFORNIA STATE CHARTERED BANKS <br> PEER GROUP COMPARISON <br> as of September 30, 2007 <br> (Dollar Amounts in Millions) 

| Asset Size | Less than \$100MM | $\begin{aligned} & \$ 100 \text { to } \\ & \text { \$500MM } \end{aligned}$ | \$500MM to \$2 Billion | \$2 Billion and More |
| :---: | :---: | :---: | :---: | :---: |
| Number of Banks | 56 | 91 | 40 | 20 |
| \% of total | 27.1 | 44.0 | 19.3 | 9.7 |
| Loans \& Leases (Net)* | 2,058.4 | 15,747.1 | 28,891.6 | 107,647.5 |
| Reserve for loans | 29.3 | 198.1 | 403.2 | 1,148.6 |
| Total Assets | 3,233.9 | 21,360.4 | 40,640.1 | 152,054.6 |
| \% of total | 1.5 | 9.8 | 18.7 | 70.0 |
| Total Deposits | 2,381.3 | 17,604.3 | 31,299.4 | 101,866.7 |
| Total Equity Capital | 806.1 | 2,610.1 | 4,435.0 | 19,858.3 |
| Noncurrent Loans \& Leases** | 2.92 | 95.44 | 262.10 | 683.38 |
| Total Past Due Loans \& Leases*** | 5.56 | 190.91 | 469.13 | 1429.96 |
| Other Real Estate Owned**** | 0.0 | 5.0 | 23.5 | 31.7 |
| Interest Earned | 143.1 | 1,096.8 | 2,014.3 | 6,886.9 |
| Interest Expense | 49.5 | 420.9 | 803.4 | 3,009.4 |
| Net Interest Income | 93.6 | 675.9 | 1,210.9 | 3,877.5 |
| Noninterest Income | 6.8 | 112.0 | 606.4 | 894.0 |
| Loan Loss Provision | 10.4 | 35.9 | 56.2 | 182.5 |
| Noninterest Expense | 124.0 | 536.7 | 1,111.3 | 2,304.3 |
| Net Income | (34.91) | 151.04 | 410.4 | 1,448.0 |
| Return on Assets\# | (1.44) | 0.94 | 1.35 | 1.27 |
| Return on Equity\# | (5.78) | 7.72 | 12.34 | 9.73 |
| Net Interest Margin\# | 3.86 | 4.22 | 3.97 | 3.40 |
| Loans \& Leases/Deposits | 86.44 | 89.45 | 92.31 | 105.67 |
| Loans \& Leases/Assets | 63.65 | 73.72 | 71.09 | 70.80 |
| Equity Capital/Assets | 24.93 | 12.22 | 10.91 | 13.06 |
| Noncurrent Loans\&Leases/Total Loans\&Leases | 0.14 | 0.61 | 0.91 | 0.63 |
| Tot. Past Due Loans\&Leases/Total Loans\&Leases | 0.27 | 1.21 | 1.62 | 1.33 |
| Reserves for Loans/Noncurrent Loans \& Leases | 1006.07 | 207.57 | 153.84 | 168.08 |

* 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 ventures
\# Aggregate, Annualized return
N/A Not Available

