# CALIFORNIA STATE CHARTERED BANKS PEER GROUP COMPARISON 

as of December 31, 2011
(Dollar Amounts in Millions)

| Asset Size | Less than \$100MM | $\begin{aligned} & \$ 100 \text { to } \\ & \$ 500 \mathrm{MM} \end{aligned}$ | $\$ 500 \mathrm{MM}$ to \$2 Billion | \$2 Billion and More |
| :---: | :---: | :---: | :---: | :---: |
| Number of Banks | 17 | 102 | 39 | 19 |
| \% of total | 9.6 | 57.6 | 22.0 | 10.7 |
| Loans \& Leases (Net)* | 905.9 | 15,818.1 | 23,346.3 | 132,783.0 |
| Reserve for loans | 28.1 | 363.4 | 583.0 | 2,393.5 |
| Total Assets | 1,257.4 | 23,713.6 | 38,338.7 | 199,669.5 |
| \% of total | 0.5 | 9.0 | 14.6 | 75.9 |
| Total Deposits | 1,069.4 | 19,394.6 | 31,676.8 | 154,887.5 |
| Total Equity Capital | 160.7 | 3,256.0 | 4,715.0 | 26,603.2 |
| Noncurrent Loans \& Leases** | 25.0 | 514.3 | 633.7 | 2,867.3 |
| Total Past Due Loans \& Leases*** | 34.4 | 601.1 | 753.2 | 3,817.4 |
| Other Real Estate Owned | 12.6 | 199.5 | 296.5 | 611.3 |
| Interest Earned | 62.6 | 1,017.1 | 1,553.6 | 7,984.1 |
| Interest Expense | 8.4 | 143.9 | 192.0 | 984.1 |
| Net Interest Income | 54.2 | 873.1 | 1,361.6 | 7,000.0 |
| Noninterest Income | 4.7 | 431.5 | 262.6 | 1,198.1 |
| Loan Loss Provision | 11.8 | 120.1 | 185.8 | 704.9 |
| Noninterest Expense | 58.8 | 956.3 | 1,100.9 | 4,560.6 |
| Net Income | (9.8) | 173.2 | 272.7 | 1,906.0 |
| Return on Assets\# | -0.78 | 0.73 | 0.71 | 0.95 |
| Return on Equity\# | -6.08 | 5.32 | 5.78 | 7.16 |
| Net Interest Margin\# | 4.31 | 3.68 | 3.55 | 3.51 |
| Loans \& Leases/Deposits | 84.71 | 81.56 | 73.70 | 85.73 |
| Loans \& Leases/Assets | 72.05 | 66.70 | 60.89 | 66.50 |
| Equity Capital/Assets | 12.78 | 13.73 | 12.30 | 13.32 |
| Noncurrent Loans\&Leases/Total Loans\&Leases | 2.76 | 3.25 | 2.71 | 2.16 |
| Tot. Past Due Loans\&Leases/Total Loans\&Leases | 3.79 | 3.80 | 3.23 | 2.87 |
| Reserves for Loans/Noncurrent Loans \& Leases | 112.14 | 70.66 | 91.99 | 83.48 |

[^0]
[^0]:    * 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

