

**CALIFORNIA STATE CHARTERED BANKS**  
**PEER GROUP COMPARISON**  
**as of December 31, 2012**  
**(Dollar Amounts in Millions)**

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More
Number of Banks	14	91	45	21
% of total	8.2	53.2	26.3	12.3
Loans & Leases (Net)*	688.4	14,040.1	25,833.6	146,383.4
Reserve for loans	22.8	311.1	559.3	2,219.7
Total Assets	972.0	21,218.8	42,365.5	217,110.2
% of total	0.3	7.5	15.0	77.1
Total Deposits	833.0	17,951.7	34,890.0	172,018.0
Total Equity Capital	113.3	2,648.5	5,436.5	28,744.1
Noncurrent Loans & Leases**	38.4	320.9	546.0	2,093.9
Total Past Due Loans & Leases***	47.8	410.5	662.2	2,840.0
Other Real Estate Owned	17.3	129.6	257.1	311.7
Interest Earned	47.5	866.0	1,578.6	8,287.1
Interest Expense	5.3	97.9	151.3	795.1
Net Interest Income	42.2	768.2	1,427.3	7,492.0
Noninterest Income	1.9	115.8	618.2	1,371.3
Loan Loss Provision	5.3	55.5	132.3	360.9
Noninterest Expense	49.8	637.8	1,426.9	4,987.7
Net Income	(10.8)	169.1	395.6	2,468.6
Return on Assets#	-1.11	0.80	0.93	1.14
Return on Equity#	-9.50	6.38	7.28	8.59
Net Interest Margin#	4.34	3.62	3.37	3.45
Loans & Leases/Deposits	82.64	78.21	74.04	85.10
Loans & Leases/Assets	70.82	66.17	60.98	67.42
Equity Capital/Assets	11.65	12.48	12.83	13.24
Noncurrent Loans&Leases/Total Loans&Leases	5.58	2.29	2.11	1.43
Tot. Past Due Loans&Leases/Total Loans&Leases	6.94	2.92	2.56	1.94
Reserves for Loans/Noncurrent Loans & Leases	59.31	96.95	102.44	106.01

\* 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