

First Quarter 2024
ECONOMIC INDICATORS (NOT SEASONALLY ADJUSTED, UNLESS NOTED)

| Employment Growth Rates (% change from year ago, unless noted) | Q1-24 | Q4-23 | Q1-23 | 2023 | 2022 |
|-----------------------------------------------------------------------------|--------------|--------------|--------------|-------------|-------------|
| Total Nonfarm (share of trailing four quarter employment in parentheses) | 1.1% | 0.6% | 1.7% | 0.9% | 5.5% |
| Manufacturing (7%) | -1.4% | -0.8% | 1.5% | -0.3% | 4.3% |
| Other (non-manufacturing) Goods-Producing (5%) | 3.4% | 2.3% | -1.5% | 0.1% | 3.3% |
| Private Service-Providing (73%) | 0.9% | 0.2% | 1.8% | 0.7% | 6.4% |
| Government (15%) | 2.8% | 2.8% | 2.5% | 2.8% | 2.6% |
| Unemployment Rate (% of labor force, seasonally adjusted) | 5.3% | 5.1% | 4.5% | 4.7% | 4.3% |
| Other Indicators (% change of 4-qtr moving total, unless noted) | Q1-24 | Q4-23 | Q1-23 | 2023 | 2022 |
| Single-Family Home Permits | 9.7% | -6.0% | -18.4% | -6.0% | -8.7% |
| Multifamily Building Permits | -5.3% | 0.4% | 2.6% | 0.4% | -1.4% |
| Home Price Index (change from year ago) | 5.6% | 3.9% | 2.7% | 1.7% | 15.6% |
| Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level) | N/A | 0.97 | 0.84 | 0.93 | 0.75 |

BANKING TRENDS

| General Information | Q1-24 | Q4-23 | Q1-23 | 2023 | 2022 |
|--------------------------------------------------------------------------------|--------------|--------------|--------------|-------------|-------------|
| Institutions (#) | 127 | 128 | 129 | 128 | 131 |
| Total Assets (in millions) | \$538,925 | \$550,545 | \$901,910 | \$550,545 | \$1,185,326 |
| New Institutions (# < 3 years) | 5 | 5 | 3 | 5 | 3 |
| Subchapter S Institutions (#) | 10 | 10 | 10 | 10 | 10 |
| Asset Quality | Q1-24 | Q4-23 | Q1-23 | 2023 | 2022 |
| Past-Due and Nonaccrual Loans / Total Loans (median %) | 0.48 | 0.44 | 0.36 | 0.44 | 0.34 |
| Noncurrent Loans / Total Loans (median %) | 0.20 | 0.24 | 0.15 | 0.24 | 0.13 |
| Loan and Lease Allowance / Total Loans (median %) | 1.34 | 1.36 | 1.37 | 1.36 | 1.27 |
| Loan and Lease Allowance / Noncurrent Loans (median multiple) | 3.95 | 3.49 | 4.83 | 3.49 | 4.76 |
| Net Loan Losses / Total Loans (median %, year-to-date annualized) | 0.00 | 0.01 | 0.00 | 0.01 | 0.00 |
| Capital / Earnings (year-to-date annualized, unless noted) | Q1-24 | Q4-23 | Q1-23 | 2023 | 2022 |
| Tier 1 Leverage (median %, end of period) | 12.03 | 11.78 | 10.99 | 11.78 | 10.75 |
| Return on Assets (median %) | 0.89 | 1.04 | 1.20 | 1.04 | 1.17 |
| Pretax Return on Assets (median %) | 1.20 | 1.38 | 1.62 | 1.38 | 1.57 |
| Net Interest Margin (median %) | 3.49 | 3.64 | 3.83 | 3.64 | 3.63 |
| Yield on Earning Assets (median %) | 5.64 | 5.28 | 4.97 | 5.28 | 3.99 |
| Cost of Funding Earning Assets (median %) | 2.07 | 1.51 | 1.09 | 1.51 | 0.37 |
| Provisions to Avg. Assets (median %) | 0.01 | 0.05 | 0.03 | 0.05 | 0.05 |
| Noninterest Income to Avg. Assets (median %) | 0.28 | 0.29 | 0.27 | 0.29 | 0.32 |
| Overhead to Avg. Assets (median %) | 2.41 | 2.34 | 2.30 | 2.34 | 2.17 |
| Liquidity / Sensitivity | Q1-24 | Q4-23 | Q1-23 | 2023 | 2022 |
| Net Loans to Assets (median %) | 72 | 73 | 72 | 73 | 71 |
| Noncore Funding to Assets (median %) | 17 | 18 | 18 | 18 | 13 |
| Long-term Assets to Assets (median %, call filers) | 33 | 33 | 37 | 33 | 38 |
| Brokered Deposits (number of institutions) | 82 | 76 | 73 | 76 | 65 |
| Brokered Deposits to Assets (median % for those above) | 8 | 7 | 7 | 7 | 5 |
| Loan Concentrations | Q1-24 | Q4-23 | Q1-23 | 2023 | 2022 |
| (median % of Tier 1 Capital plus the Reserve for Loan and Lease Losses) | | | | | |
| Commercial and Industrial | 40 | 39 | 41 | 39 | 46 |
| Commercial Real Estate | 347 | 354 | 363 | 354 | 354 |
| Construction & Development | 14 | 15 | 16 | 15 | 16 |
| Multifamily Residential Real Estate | 46 | 45 | 45 | 45 | 47 |
| Nonresidential Real Estate | 241 | 241 | 248 | 241 | 250 |
| Residential Real Estate | 46 | 46 | 47 | 46 | 47 |
| Consumer | 0 | 0 | 0 | 0 | 0 |
| Agriculture | 0 | 0 | 0 | 0 | 0 |

BANKING PROFILE

| Largest Deposit Markets (from 2023 Summary of Deposits) | Institutions in Market | | Asset Distribution | | Institutions | |
|----------------------------------------------------------------|-------------------------------|-----------|--------------------------------|----|---------------------|--|
| Los Angeles-Long Beach-Anaheim, CA | 108 | \$695,551 | < \$100 million | 8 | (6.3%) | |
| San Francisco-Oakland-Berkeley, CA | 67 | \$467,522 | \$100 million to \$250 million | 15 | (11.8%) | |
| San Jose-Sunnyvale-Santa Clara, CA | 41 | \$160,620 | \$250 million to \$1 billion | 40 | (31.5%) | |
| San Diego-Chula Vista-Carlsbad, CA | 45 | \$121,700 | \$1 billion to \$10 billion | 52 | (40.9%) | |
| Sacramento-Roseville-Folsom, CA | 36 | \$94,852 | \$10 billion | 12 | (9.4%) | |