

California Banks & Thrifts:

Monthly Stock Performance Report

April 30, 2016

CARPENTER

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MONTHLY STOCK PERFORMANCE REPORT

OVERVIEW OF MARKET PERFORMANCE BY PEER GROUP

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As of April 30, the number of banks covered in the Monthly Stock Report remained constant, at 116 banks. No mergers or acquisition activity closed during the month of April, and no new banks entered coverage, holding the overall count steady. Composition across each asset category, however, shifted considerably with various bank's assets fluctuating over the month, with balance sheets growing or shrinking to new asset categories for April 2016.

Under \$150M — 11 Banks

During April, 3 banks dropped from coverage in the asset range due to asset growth, shifting the count down to 11 banks. The three banks that moved up to the next asset range were: PBKX, SVBA, and USMT. Of the 11 remaining publicly-traded banks with assets under \$150M, 3 reported price gains, 6 declined in price and 2 were unchanged during the period. Significant monthly price gains in excess of 10% were reported by four companies: CKTM (25.1%), GSBX (40.4%), and SAGN (33.4%). The average Price-to-Tangible-Book Value (P/TBV) was up 1.69% over the month in April, closing the month at 1.28x. The Price-to-Earnings Ratio (P/E) increased substantially, ending the month at 14.58x, or up 5.26% over the month.

\$150M-\$250M — 24 Banks

Although the number of banks in the \$150M—\$250M range remained constant during the period, the group composition shifted considerably. Aside from the three banks moving up into the asset category, CBYAA and PFBN entered the group from the \$250—\$500M range, due to a decrease in assets. Of the 24 remaining banks in the group, 11 reported monthly gains in stock price, 4 declined in price, and 9 were unchanged in price during the period. April saw only one stock in the group report significant gains over 10%: SVBA, a recent addition from the Under \$150M category, which was up 25.1%. The average P/TBV ratio for banks between \$150-250M increased slightly during April, to 0.95x, and remained the lowest P/TBV multiple amongst all categories. P/E increased slightly in April to 14.13x, a 2.44% increase.

\$250M-\$500M — 23 Banks

During April, 5 banks moved into the range from the \$150-\$250 category, 2 banks already mentioned dropped from the \$250M—\$500M asset range over the month, and 2 more moved up, leaving the new total number of banks at 23 for the category, a net gain of one bank. Of the 22 banks in the category, 11 experienced monthly gains in stock price, 7 sustained price declines, and 5 were unchanged. The 5 new banks in the range were: ARBV, CBBC, CFBN, PBNK and SBKK. No banks saw significant price gains in April. P/TBV ratio increased slightly to 1.09x. P/E ratio likewise saw an increase, ending the month at 16.42x, a 1.82% increase during the month of April.

California Banks: Overview of Market Performance by Asset Group for April 2016

\$500M-\$1B — 20 Banks

Although the total number of banks remained constant over the period, the composition of the asset range changed, with VLLX and MSBC having assets above \$500M, and two other banks moving up the asset scale. Of the new 20 companies in the group, 10 recorded stock price gains and 7 declined in stock price with 3 unchanged. Two banks reported significant gains during the month, CFBN up 11.1% and MSBC up 10.0% in April. P/TBV saw a slight decrease over the month, closing at 1.18x, or a 0.33% decrease. P/E, however, increased over the month, ending April at 17.58x, a gain of 2.30% over the month.

\$1B-\$5B — 26 Banks

Two new banks entered the asset range over the period, with BOCH and MLGF growing their balance sheets to over \$1 billion. Of the 26 banks, 17 reported stock price gains, 8 declined in stock price, and 1 was unchanged. Two banks saw significant gains in stock price during April: AMBZ (12.0%) and CRPB (up 43.3%). P/TBV increased slightly, closing the month at 1.38x, a 2.88% increase; P/E was also up, ending April at 16.27x, a 6.36% increase over the end of March.

\$5B-\$10B — 7 Banks

No new banks entered or left the asset range during the period. Of the 7 banks in the asset range, 4 reported price gains and 3 banks reported declines in stock price. One bank in the \$5—\$10B range reported strong gains for the month of April: BANC, which was up 16.3%. P/TBV was down slightly over the month, ending the period at 1.89x, or down 1.42% in April. P/E also saw a slight decrease, closing April at 15.44x.

\$10B-\$100B — 5 Banks

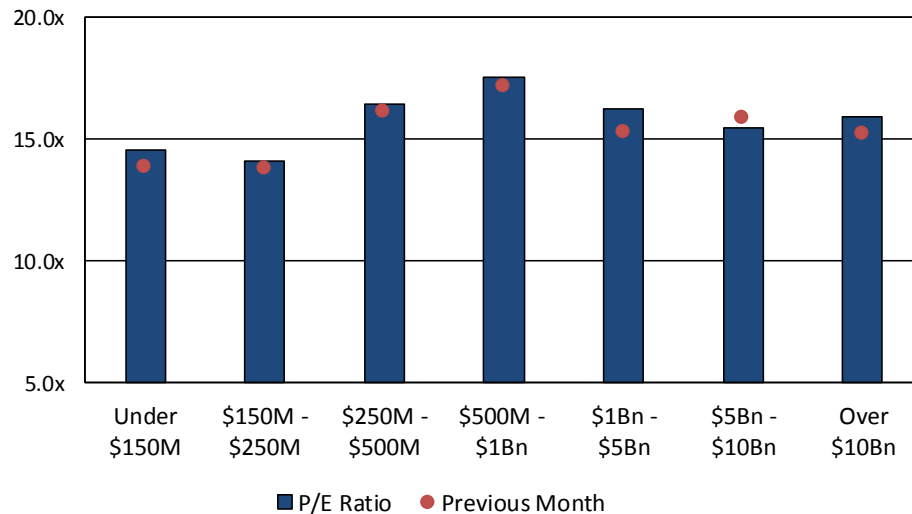
The number of banks with over \$10B in assets remained steady in April. All five banks in the category reported gains during the period. There was one significant price change, with EWBC up 15.4% during the month. P/TBV increased in April ending at 1.96x, or up 4.37%, and again the highest for all P/TBV multiples. P/E also increased during the month, ending April at 15.93x, a significant increase of 4.52% over the month.

MONTHLY STOCK PERFORMANCE REPORT
EARNINGS AND BOOK VALUE RATIOS BY SIZE

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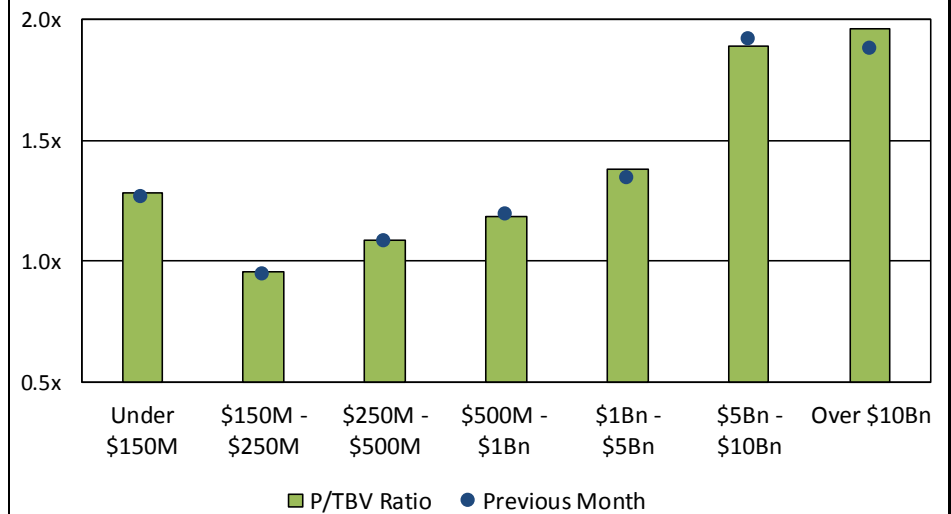
Average LTM P/E Ratio (x)

	4/30/2016	Previous		% Change	
		Month	12/31/2015	Monthly	YTD
Total Assets:					
Under \$150M	14.58	13.85	13.53	5.26%	7.74%
\$150M - \$250M	14.13	13.80	15.95	2.44%	-11.40%
\$250M - \$500M	16.42	16.12	17.45	1.82%	-5.89%
\$500M - \$1Bn	17.58	17.19	16.59	2.30%	5.96%
\$1Bn - \$5Bn	16.27	15.29	16.66	6.36%	-2.35%
\$5Bn - \$10Bn	15.44	15.85	16.52	-2.59%	-6.53%
Over \$10Bn	15.93	15.24	17.58	4.52%	-9.37%



Average P/TBV Ratio (x)

	4/30/2016	Previous		% Change	
		Month	12/31/2015	Monthly	YTD
Total Assets:					
Under \$150M	1.28	1.26	0.96	1.69%	33.03%
\$150M - \$250M	0.95	0.94	0.98	0.99%	-2.38%
\$250M - \$500M	1.09	1.08	1.10	0.76%	-1.60%
\$500M - \$1Bn	1.18	1.19	1.21	-0.33%	-2.29%
\$1Bn - \$5Bn	1.38	1.34	1.44	2.88%	-4.09%
\$5Bn - \$10Bn	1.89	1.91	1.93	-1.42%	-2.38%
Over \$10Bn	1.96	1.88	2.16	4.37%	-9.18%



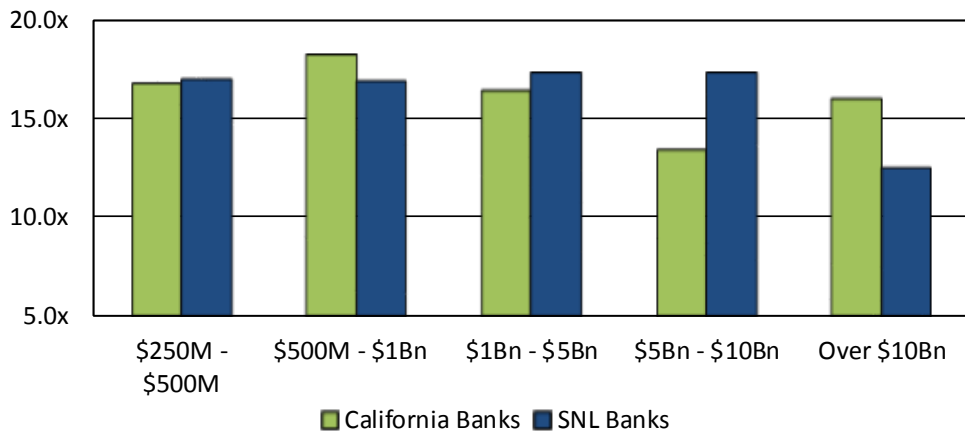
MONTHLY STOCK PERFORMANCE REPORT
INDUSTRY-WIDE RATIO COMPARISON

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Carpenter California Banks - SNL Bank Index: Price/LTM EPS Ratio (x)

	<u>4/30/2016</u>		<u>Previous Month</u>		<u>12/31/2015</u>	
	California Banks	SNL Banks	California Banks	SNL Banks	California Banks	SNL Banks
Total Assets:						
\$250M - \$500M	16.69	16.91	16.12	17.52	17.45	21.44
\$500M - \$1Bn	18.14	16.83	17.19	15.05	16.59	14.38
\$1Bn - \$5Bn	16.37	17.24	15.29	16.61	16.66	18.23
\$5Bn - \$10Bn	13.38	17.24	15.85	17.34	16.52	19.21
Over \$10Bn	15.93	12.46	15.24	11.56	17.58	13.35

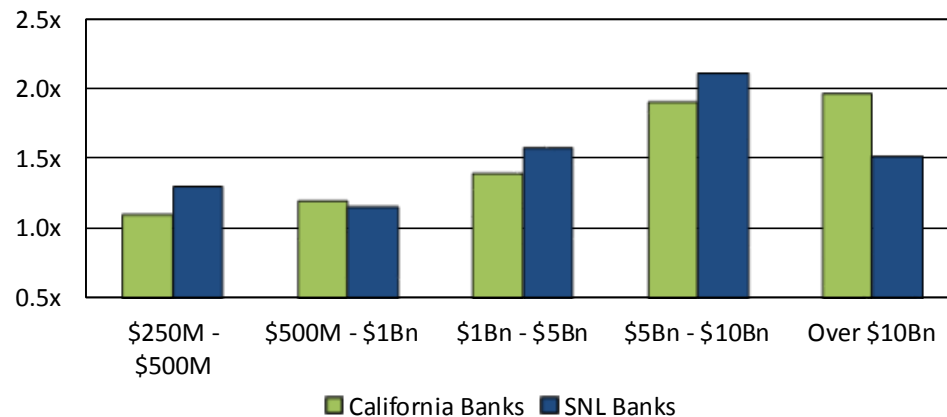
Current Month Comparison



Carpenter California Banks - SNL Bank Index: Price/Tangible Book Ratio (x)

	<u>4/30/2016</u>		<u>Previous Month</u>		<u>12/31/2015</u>	
	California Banks	SNL Banks	California Banks	SNL Banks	California Banks	SNL Banks
Total Assets:						
\$250M - \$500M	1.09	1.29	1.08	1.27	1.10	1.57
\$500M - \$1Bn	1.18	1.15	1.19	1.14	1.21	1.19
\$1Bn - \$5Bn	1.38	1.57	1.34	1.55	1.44	1.69
\$5Bn - \$10Bn	1.89	2.11	1.91	2.10	1.93	2.27
Over \$10Bn	1.96	1.52	1.88	1.45	2.16	1.62

Current Month Comparison



MONTHLY STOCK PERFORMANCE REPORT

CALIFORNIA BANKS AND THRIFTS WITH TOTAL ASSETS LESS THAN \$150 MILLION

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4/30/2016

Symbol	Name	Last Trade		Monthly Volume	Mkt Cap (\$MM)	LTM P/E	Price/ T. Book	Monthly Change		YTD Change	
		Date	Price (\$)					(\$)	(%)	(\$)	(%)
CABB	California Business Bank	17-Feb	0.28	0	26.42	NM	NM	0.00	0.0%	0.07	33.3%
CALW	CalWest Bancorp	25-Apr	0.32	23,930	14.73	NM	2.18	-0.07	-18.4%	0.00	0.0%
CKTM	Commerce Bank of Temecula Valley	19-Apr	6.24	772	9.39	16.85	0.97	1.25	25.1%	1.74	38.7%
CMUV	CMUV Bancorp	28-Apr	5.70	20,476	12.25	13.44	0.78	-0.21	-3.6%	-0.90	-13.6%
CTBP	Coast Bancorp	11-Apr	2.40	200	13.55	2.00	1.29	-0.05	-2.0%	0.65	37.1%
DEBC	Delta National Bancorp	28-Jan	7.90	0	3.00	NM	0.44	0.00	0.0%	-0.20	-2.5%
FHLB	Friendly Hills Bank	29-Apr	6.25	12,528	10.10	26.04	0.68	-0.65	-9.4%	-2.09	-25.1%
GSBX	Golden State Bancorp	18-Apr	20.00	479	20.52	NM	1.89	5.75	40.4%	8.00	66.7%
SAGN	California International Bank, N.A.	21-Apr	0.19	220	18.90	NM	2.10	0.05	33.4%	0.13	192.3%
SFRK	Security First Bank	29-Apr	7.40	3,225	13.21	NM	0.89	-0.40	-5.1%	-1.80	-19.6%
TRVB	Tri-Valley Bank	28-Apr	0.52	7,994	20.06	NM	1.59	-0.02	-3.7%	-0.03	-5.5%

TOTAL MARKET CAPITALIZATION: \$162 MILLION

Average	14.58	1.28
Median	15.14	1.13
High	26.04	2.18
Low	2.00	0.44

MONTHLY STOCK PERFORMANCE REPORT

CALIFORNIA BANKS AND THRIFTS WITH TOTAL ASSETS BETWEEN \$150 MILLION AND \$250 MILLION

CARPENTER

4/30/2016

Symbol	Name	Last Trade		Monthly Volume	Mkt Cap (\$MM)	LTM P/E	Price/ T. Book	Monthly Change		YTD Change	
		Date	Price (\$)					(\$)	(%)	(\$)	(%)
AUNB	Americas United Bank	29-Apr	7.10	53,340	20	13.92	0.80	0.00	0.0%	-0.66	-8.5%
BNNP	Bank of Napa, N.A.	29-Apr	9.70	24,265	22	16.72	0.91	0.20	2.1%	-0.20	-2.0%
CBYAA	Community Bank of the Bay	28-Apr	4.50	100,276	19	13.24	1.00	0.00	0.0%	-0.88	-16.4%
CCBC	Chino Commercial Bancorp	29-Apr	14.25	8,488	15	10.48	1.17	-0.05	-0.3%	-0.90	-5.9%
CRSB	Cornerstone Community Bancorp	28-Apr	8.35	18,170	10	12.46	0.70	0.10	1.2%	-1.27	-13.2%
CYSM	Community Bank of Santa Maria	28-Apr	7.85	10,432	19	18.65	0.90	0.05	0.6%	-0.77	-8.9%
FBCE	Founders Bancorp	29-Apr	12.60	24,440	16	9.52	1.27	0.10	0.8%	-0.50	-3.8%
FOLB	Folsom Lake Bank	29-Apr	8.71	16,284	14	15.55	0.82	0.31	3.7%	0.01	0.1%
GVYB	Golden Valley Bank	20-Apr	11.50	102	24	15.02	1.14	0.25	2.2%	0.99	9.4%
LGHT	Lighthouse Bank	29-Apr	14.30	8,060	33	13.49	1.16	0.00	0.0%	-0.40	-2.7%
MNBO	MNB Holdings Corporation	23-Mar	36.75	0	17	NM	0.80	0.00	0.0%	2.43	7.1%
NCNB	Northern California National Bank	18-Mar	10.50	0	14	13.85	0.82	0.00	0.0%	0.65	6.6%
NRLB	Northern California Bancorp, Inc.	29-Apr	0.60	39,000	2	NM	NM	-0.05	-7.7%	-0.16	-21.1%
OJCB	OCB Bancorp	29-Apr	6.00	48,724	13	14.29	0.86	0.00	0.0%	0.20	3.4%
PAMB	Pan American Bank	21-Apr	28.33	10,885	36	NM	NM	0.13	0.5%	12.52	79.2%
PBKX	Partners Bank of California	27-Jan	3.35	0	6	NM	NM	0.00	0.0%	0.00	0.0%
PFBN	Pacific Alliance Bank	19-Feb	6.80	0	20	5.86	0.76	0.00	0.0%	-0.70	-9.3%
PMRA	ProAmérica Bank	28-Apr	10.07	140,566	29	NM	1.14	0.08	0.8%	0.15	1.5%
PVBK	Pacific Valley Bank	26-Apr	6.50	29,470	23	21.89	0.85	0.25	4.0%	0.25	4.0%
RVVY	River Valley Community Bank	29-Apr	12.45	4,235	29	18.40	1.22	0.20	1.6%	2.55	25.8%
SMAL	Summit Bancshares, Inc.	29-Apr	18.90	17,162	25	8.28	0.99	-0.10	-0.5%	2.39	14.5%
SVBA	Sierra Vista Bank	29-Apr	5.00	26,870	21	29.41	1.17	1.01	25.3%	1.20	31.6%
UIFC	Uniti Financial Corporation	28-Apr	2.15	2,050	29	13.44	0.81	-0.05	-2.3%	-0.30	-12.2%
USMT	US Metro Bank	20-Jan	1.76	0	14	4.10	0.74	0.00	0.0%	-0.74	-29.6%

TOTAL MARKET CAPITALIZATION: \$471 MILLION

Average	14.13	0.95
Median	13.85	0.90
High	29.41	1.27
Low	4.10	0.70

MONTHLY STOCK PERFORMANCE REPORT

CALIFORNIA BANKS AND THRIFTS WITH TOTAL ASSETS BETWEEN \$250 MILLION AND \$500 MILLION

CARPENTER

4/30/2016

Symbol	Name	Last Trade		Monthly Volume	Mkt Cap (\$MM)	LTM P/E	Price/ T. Book	Monthly Change		YTD Change	
		Date	Price (\$)					(\$)	(%)	(\$)	(%)
ABNK	AltaPacific Bancorp	29-Apr	9.12	69,214	52	11.27	NM	0.02	0.2%	-0.35	-3.7%
ARBV	American Riviera Bank	29-Apr	10.86	107,870	47	31.03	1.03	-0.20	-1.8%	-0.44	-3.9%
BCAL	Bank of Southern California, National Assc	30-Mar	8.25	0	36	18.42	1.08	0.00	0.0%	-0.05	-0.6%
BSCA	Bank of Santa Clarita	29-Apr	9.70	6,318	23	20.40	0.87	0.10	1.0%	-0.20	-2.0%
BYFC	Broadway Financial Corporation	29-Apr	2.00	146,669	58	6.45	1.26	0.07	3.7%	0.49	32.5%
CBBC	Community Business Bank	28-Apr	13.10	12,161	32	12.02	1.23	-0.01	-0.1%	0.70	5.6%
CBJC	Capital Bank	29-Apr	20.00	5,461	31	10.42	1.33	1.75	9.6%	2.00	11.1%
CFBN	Community 1st Bancorp	29-Apr	4.15	28,536	27	23.06	1.12	0.05	1.2%	-0.05	-1.2%
CFST	Communities First Financial Corporation	27-Apr	9.95	31,413	27	10.36	0.97	0.00	0.0%	-0.21	-2.1%
CWBK	CommerceWest Bank	28-Apr	14.75	82,199	59	14.90	1.03	-0.10	-0.7%	-1.25	-7.8%
FUBP	First ULB Corp.	10-Mar	15.30	0	22	31.22	NM	0.00	0.0%	0.05	0.3%
LIBC	Liberty Bancorp	28-Mar	13.50	0	12	11.51	0.80	0.00	0.0%	0.49	3.8%
MVLY	Mission Valley Bancorp	29-Apr	8.00	1,459	25	NM	1.04	-0.17	-2.1%	-1.00	-11.1%
NCAL	NCAL Bancorp	22-Mar	0.72	0	35	NM	1.37	0.00	0.0%	0.27	60.0%
NWBN	New Resource Bank	29-Apr	4.99	39,510	29	3.74	0.73	-0.09	-1.8%	-0.11	-2.2%
PBAM	Private Bancorp of America, Inc.	29-Apr	16.55	3,851	63	13.92	1.24	-0.45	-2.6%	0.65	4.1%
PBCA	PBB Bancorp	29-Apr	8.00	30,851	40	14.55	1.06	0.10	1.3%	-2.25	-22.0%
PBNK	Pinnacle Bank	29-Apr	7.24	32,323	25	15.40	0.95	0.04	0.5%	-0.06	-0.8%
PCBC	Pacific Commerce Bancorp	29-Apr	6.70	31,914	44	29.13	1.21	0.20	3.1%	-0.15	-2.2%
RWCB	Redwood Capital Bancorp	29-Apr	12.00	5,031	23	9.92	1.16	0.85	7.6%	0.50	4.3%
SBKK	Suncrest Bank	27-Apr	7.25	7,360	36	33.73	0.93	-0.05	-0.7%	-0.07	-1.0%
UABK	United American Bank	22-Apr	0.37	2,700	17	6.94	1.33	0.02	5.7%	0.00	0.0%
VCBP	Valley Commerce Bancorp	29-Apr	15.95	24,745	46	9.85	0.96	0.25	1.6%	0.35	2.2%

TOTAL MARKET CAPITALIZATION: \$762 MILLION

Average	16.42	1.09
Median	14.23	1.07
High	33.73	1.37
Low	3.74	0.73

MONTHLY STOCK PERFORMANCE REPORT

CALIFORNIA BANKS AND THRIFTS WITH TOTAL ASSETS BETWEEN \$500 MILLION AND \$1 BILLION

CARPENTER

4/30/2016

Symbol	Name	Last Trade		Monthly Volume	Mkt Cap (\$MM)	LTM EPS(\$)	LTM P/E	Price/ T. Book	Monthly Change		YTD Change	
		Date	Price (\$)						(\$)	(%)	(\$)	(%)
AMRB	American River Bankshares	29-Apr	10.15	334,853	71	13.18	13.18	1.03	-0.01	-0.1%	-0.43	-4.1%
AVBH	Avidbank Holdings, Inc.	28-Apr	14.25	21,817	65	14.39	14.39	1.13	0.25	1.8%	0.40	2.9%
BCML	Bay Commercial Bank	29-Apr	11.86	60,280	65	19.44	19.44	0.92	-0.14	-1.2%	-1.39	-10.5%
CABC	California Bank of Commerce	29-Apr	13.50	17,864	75	25.14	25.14	1.28	-0.20	-1.5%	-0.95	-6.6%
CFNB	California First National Bancorp	28-Apr	14.61	39,403	150	24.76	24.76	0.80	1.46	11.1%	1.39	10.5%
CWBB	Commonwealth Business Bank	29-Apr	11.69	158,173	95	8.47	8.47	1.02	1.04	9.8%	-0.09	-0.8%
CWBC	Community West Bancshares	29-Apr	7.26	73,357	59	30.25	30.25	0.94	0.46	6.8%	0.29	4.2%
FCBK	First Choice Bank	29-Apr	15.50	65,556	106	15.98	15.98	NM	0.00	0.0%	-0.50	-3.1%
FCTY	1st Century Bancshares, Inc.	29-Apr	10.99	444,103	114	42.27	42.27	1.72	0.02	0.2%	4.09	59.3%
FISB	1st Capital Bank	29-Apr	11.38	34,509	47	19.62	19.62	1.02	-0.07	-0.6%	-0.04	-0.4%
MSBC	Mission Bancorp	29-Apr	32.99	2,105	49	11.79	11.79	1.15	2.99	10.0%	3.74	12.8%
OPBK	Open Bank	28-Apr	5.65	31,900	72	12.28	12.28	0.97	-0.05	-0.9%	-0.90	-13.7%
OVLV	Oak Valley Bancorp	29-Apr	9.46	84,477	77	15.51	15.51	1.00	0.19	2.0%	-0.94	-9.0%
PDOB	Presidio Bank	29-Apr	13.50	49,751	75	27.55	27.55	1.26	0.00	0.0%	0.15	1.1%
PLBC	Plumas Bancorp	29-Apr	9.41	136,192	46	7.65	7.65	1.07	0.60	6.8%	0.73	8.4%
SCBH	Seacoast Commerce Banc Holdings	29-Apr	15.30	16,582	89	14.43	14.43	2.46	-0.95	-5.8%	-1.89	-11.0%
SCZC	Santa Cruz County Bank	29-Apr	30	3,983	66	11.46	11.46	1.44	-0.25	-0.8%	1.65	5.8%
SSBI	Summit State Bank	28-Apr	14.14	531,992	68	12.30	12.30	1.24	0.89	6.8%	0.38	2.8%
UBFO	United Security Bancshares	29-Apr	5.39	469,344	87	12.19	12.19	1.00	0.44	8.9%	0.09	1.8%
VLLX	Valley Republic Bank	29-Apr	14.00	0	49	12.96	12.96	1.05	0.00	0.0%	-0.80	-5.4%

Average	17.58	1.18
Median	14.41	1.05
High	42.27	2.46
Low	7.65	0.80

TOTAL MARKET CAPITALIZATION: \$1.5 BILLION

MONTHLY STOCK PERFORMANCE REPORT

CALIFORNIA BANKS AND THRIFTS WITH TOTAL ASSETS BETWEEN \$1 BILLION AND \$5 BILLION

CARPENTER

4/30/2016

Symbol	Name	Last Trade		Monthly Volume	Mkt Cap (\$MM)	LTM P/E	Price/ T. Book	Monthly Change		YTD Change	
		Date	Price (\$)					(\$)	(%)	(\$)	(%)
AMBZ	American Business Bank	29-Apr	30.25	31,455	203	16.07	1.48	3.25	12.0%	0.93	3.2%
BMRC	Bank of Marin Bancorp	29-Apr	49.02	376,687	300	15.13	1.41	-0.20	-0.4%	-4.38	-8.2%
BOCH	Bank of Commerce Holdings	29-Apr	6.28	643,881	84	14.95	0.96	-0.07	-1.1%	-0.40	-6.0%
BSRR	Sierra Bancorp	29-Apr	17.61	925,296	234	12.95	1.25	-0.54	-3.0%	-0.04	-0.2%
CRPB	California Republic Bancorp	29-Apr	36.05	542,753	281	31.62	1.88	10.89	43.3%	6.55	22.2%
CUNB	CU Bancorp	29-Apr	23.04	1,082,421	402	17.86	1.77	1.87	8.8%	-2.32	-9.1%
CVCY	Central Valley Community Bancorp	29-Apr	12.19	292,922	134	11.29	1.17	1.06	9.5%	0.16	1.3%
EXSR	Exchange Bank	29-Apr	84.25	6,146	144	6.84	0.81	-0.75	-0.9%	-4.75	-5.3%
FFWM	First Foundation Inc.	29-Apr	22.55	593,981	362	20.50	1.35	0.12	0.5%	-1.04	-4.4%
FMCB	Farmers & Merchants Bancorp	27-Apr	549.99	431	436	15.39	1.73	-25.01	-4.3%	9.99	1.9%
FNBG	FNB Bancorp	29-Apr	28.74	18,112	131	14.89	1.32	-0.27	-0.9%	-1.46	-4.8%
FNRN	First Northern Community Bancorp	29-Apr	7.75	46,293	83	11.80	0.96	0.03	0.4%	-0.13	-1.6%
HAFC	Hanmi Financial Corporation	29-Apr	23.12	4,215,198	746	12.84	1.46	1.10	5.0%	-0.60	-2.5%
HEOP	Heritage Oaks Bancorp	29-Apr	8.35	486,178	285	18.56	1.59	0.56	7.2%	0.34	4.2%
HTBK	Heritage Commerce Corp	29-Apr	10	863,969	336	20.08	1.88	0.43	4.3%	-1.52	-12.7%
MCHB	Mechanics Bank	27-Apr	27,250.00	6	528	26.00	1.50	-500.00	-1.8%	-1750.00	-6.0%
MLGF	Malaga Financial Corporation	28-Apr	22.60	124,557	138	11.96	1.22	0.34	1.5%	0.59	2.7%
PFBC	Plaza Bancorp	29-Apr	31.76	647,294	446	14.31	1.68	1.51	5.0%	-1.26	-3.8%
PFCF	Pacific City Financial Corporation	29-Apr	11.50	22,903	125	10.26	1.23	1.00	9.5%	-0.18	-1.6%
PLZZ	Plaza Bancorp	29-Apr	3.45	28,964	104	21.56	1.06	-0.34	-9.0%	-0.12	-3.4%
PMBC	Pacific Mercantile Bancorp	29-Apr	7.51	722,863	172	15.02	1.27	0.51	7.3%	0.38	5.3%
PPBI	Pacific Premier Bancorp, Inc.	29-Apr	23.26	2,600,902	641	16.38	2.03	1.89	8.8%	2.01	9.5%
PROV	Provident Financial Holdings, Inc.	29-Apr	17.30	458,505	142	20.35	1.05	0.25	1.5%	-1.59	-8.4%
RCBC	River City Bank	14-Apr	124.50	71	153	13.80	1.03	0.00	0.0%	3.50	2.9%
TCBK	TriCo Bancshares	29-Apr	26.92	939,601	613	13.46	1.57	1.60	6.3%	-0.52	-1.9%
WIBC	Wilshire Bancorp, Inc.	29-Apr	10.77	7,833,299	849	14.96	1.78	0.47	4.6%	-0.78	-6.8%

TOTAL MARKET CAPITALIZATION: \$6.6 BILLION

Average	16.27	1.38
Median	15.07	1.34
High	31.62	2.03
Low	6.84	0.81

MONTHLY STOCK PERFORMANCE REPORT

CALIFORNIA BANKS AND THRIFTS WITH TOTAL ASSETS BETWEEN \$5 BILLION AND \$10 BILLION

CARPENTER

4/30/2016

Symbol	Name	Last Trade		Monthly Volume	Mkt Cap (\$MM)	LTM P/E	Price/ T. Book	Monthly Change		YTD Change	
		Date	Price (\$)					(\$)	(%)	(\$)	(%)
BANC	Banc of California, Inc.	29-Apr	20.35	11,522,661	895	14.96	1.79	2.85	16.3%	5.73	39.2%
BBCN	BBCN Bancorp, Inc.	29-Apr	15.62	9,611,292	1,243	13.02	1.46	0.43	2.8%	-1.60	-9.3%
BOFI	BofI Holding, Inc.	29-Apr	20.37	34,766,096	1,285	11.41	1.98	-0.97	-4.5%	-0.68	-3.2%
CVBF	CVB Financial Corp.	29-Apr	17.18	12,643,201	1,852	17.18	2.11	-0.27	-1.5%	0.26	1.5%
FMBL	Farmers & Merchants Bank of Long Beach	29-Apr	6,025	461	789	11.89	0.91	-25.00	-0.4%	-215.00	-3.4%
OPB	Opus Bank	29-Apr	36.12	6,086,594	1,235	18.34	1.93	2.12	6.2%	-0.85	-2.3%
WABC	Westamerica Bancorporation	29-Apr	48.72	3,225,065	1,242	21.28	3.04	0.01	0.0%	1.97	4.2%

TOTAL MARKET CAPITALIZATION: \$8.6 BILLION

Average	15.44	1.89
Median	14.96	1.93
High	21.28	3.04
Low	11.41	0.91

CALIFORNIA BANKS AND THRIFTS WITH TOTAL ASSETS OVER \$10 BILLION

4/30/2016

Symbol	Name	Last Trade		Monthly Volume	Mkt Cap (\$MM)	LTM P/E	Price/ T. Book	Monthly Change		YTD Change	
		Date	Price (\$)					(\$)	(%)	(\$)	(%)
CATY	Cathay General Bancorp	29-Apr	30.52	11,210,375	2,406	14.46	1.77	2.19	7.7%	-0.81	-2.6%
EWBC	East West Bancorp, Inc.	29-Apr	37.49	20,386,136	5,401	13.89	1.99	5.01	15.4%	-4.07	-9.8%
FRC	First Republic Bank	29-Apr	70.32	17,700,933	10,289	21.05	2.26	3.68	5.5%	4.26	6.4%
PACW	PacWest Bancorp	29-Apr	39.98	20,389,813	4,868	14.03	2.18	2.83	7.6%	-3.12	-7.2%
SIVB	SVB Financial Group	29-Apr	104.28	14,352,050	5,391	16.22	1.59	2.23	2.2%	-14.62	-12.3%

TOTAL MARKET CAPITALIZATION: \$28.4 BILLION

Average	15.93	1.96
Median	14.46	1.99
High	21.05	2.26
Low	13.89	1.59