

California Banks & Thrifts:

Monthly Stock Performance Report

February 29, 2016

CARPENTER

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MONTHLY STOCK PERFORMANCE REPORT

OVERVIEW OF MARKET PERFORMANCE BY PEER GROUP

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As of February 29, the number of banks in the Monthly Stock Report dropped by two, both stemming from acquisition, and leaving the new total in the Report at 116 banks. Both banks acquired were in the \$250M—\$500M category, with (CNYB) and (TFCH) closing their respective transactions in February. Aside from the acquisition activity during the month, the composition of each asset category remained steady throughout February of 2016.

Under \$150M — 14 Banks

During February, no banks dropped from coverage in the asset range, and the count remained steady at 14 banks. Of the 14 publicly-traded banks with assets under \$150M, 5 reported price gains, 3 declined in price and 6 were unchanged during the period. Significant monthly price gains in excess of 10% were reported by three companies: CABB (27.3%), CALW (35.7%), and SAGN (119.1%) The average Price-to-Tangible-Book Value (P/TBV) was up over the month in February, closing the month at 1.05x (up 7.50%); the Price-to-Earnings Ratio (P/E) also increased, but only slightly, ending the month at 14.76x, or up 0.13% over January.

\$150M-\$250M — 24 Banks

No banks dropped from coverage in the \$150M—\$250M range during the period and group composition remained constant. Of the 24 banks in the group, 7 reported monthly gains in stock price, 15 declined in price, and 2 were unchanged in price during the period. February saw one stock in the group report significant gains over 10%: MNBO saw gains of 11.9%. The average P/TBV ratio for banks between \$150-250M decreased slightly over the month to .97x, or down 1.59%, and remained the lowest P/TBV multiple amongst all categories. P/E decreased much more sharply in February to 16.28x, an 11.35% decrease.

\$250M-\$500M — 22 Banks

Two banks dropped from the \$250M—\$500M asset range over the month, both due to acquisition. The decline of two banks led to a new total of 22 banks. Of the 22 remaining banks in the category, 6 experienced monthly gains in stock price, 10 sustained price declines, and 6 were unchanged. No banks saw significant price gains in February. P/TBV ratio decreased slightly to 1.02x, a 2.66% decrease from January. P/E ratio saw a sharp decline, ending the month at 12.09x, a 12.08% decrease over the month.

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

\$500M-\$1B — 20 Banks

The composition of the asset range remained constant over the period, with no banks dropping from coverage. Of the 20 companies in the group, 7 recorded stock price gains and 12 declined in stock price and one was unchanged. No banks reported significant gains during the month. P/TBV saw a slight decrease over the month, closing at 1.14x, a 2.41% decrease. P/E increased slightly, ending February at 16.34x, growth of 0.15% over January 2015.

\$1B-\$5B — 24 Banks

Group composition and count remained stable in February for banks with assets from \$1B—\$5B. For the 24 companies in the group, 6 reported stock price gains, 17 declined in stock price, and 1 was unchanged. Only one bank saw significant gains in stock price during February, CVCY up 13.3%. P/TBV decreased slightly over the month, closing January at 1.37x, a 3.41% decrease over the month; P/E was also down, ending February at 15.52x.

\$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. No banks in the \$5—\$10B range reported strong gains for the month of February. P/TBV was up over the month, ending the period at 1.75x, or up 1.18% and also becoming the highest P/TBV multiple for all categories. P/E also saw an increase, closing January at 14.59x.

\$10B-\$100B — 5 Banks

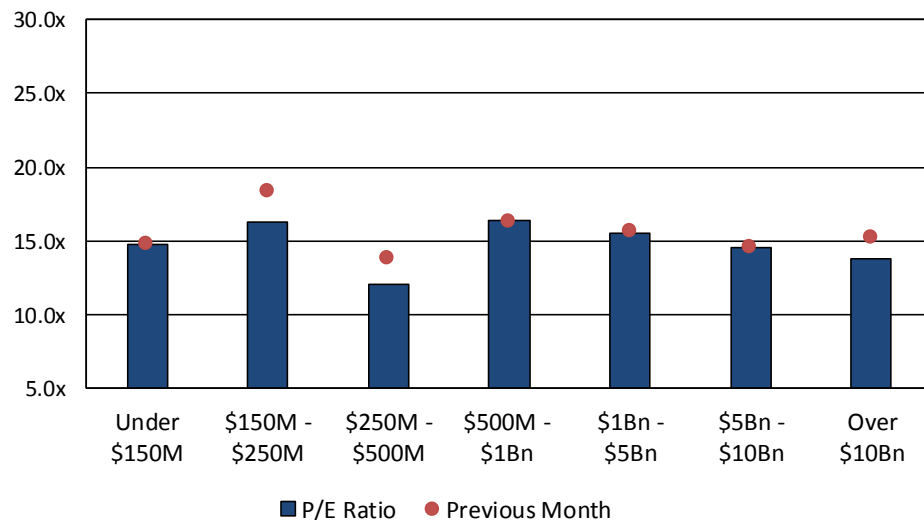
The number of banks with over \$10B in assets remained steady in February. All five banks in the category reported losses over the period. There were no significant price changes. P/TBV decreased in February ending at 1.70x. P/E decreased during the month, ending February at 13.81x, a significant decrease over the month.

MONTHLY STOCK PERFORMANCE REPORT
EARNINGS AND BOOK VALUE RATIOS BY SIZE

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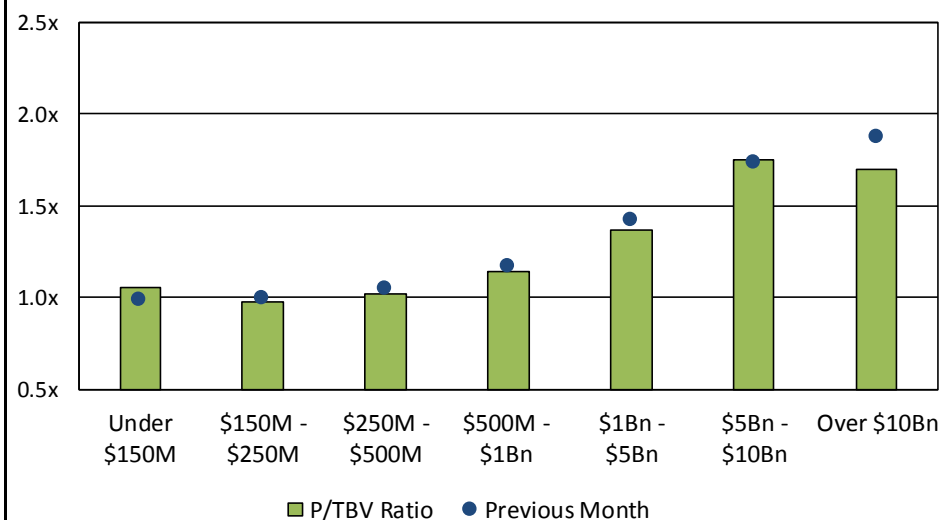
Average LTM P/E Ratio (x)

	<u>2/29/2016</u>	<u>Previous Month</u>	<u>12/31/2015</u>	<u>% Change Monthly</u>	<u>% Change YTD</u>
Total Assets:					
Under \$150M	14.76	14.74	15.01	0.13%	-1.67%
\$150M - \$250M	16.28	18.36	18.00	-11.35%	-9.55%
\$250M - \$500M	12.09	13.75	14.60	-12.08%	-17.20%
\$500M - \$1Bn	16.34	16.32	16.25	0.15%	0.58%
\$1Bn - \$5Bn	15.52	15.60	17.12	-0.56%	-9.35%
\$5Bn - \$10Bn	14.59	14.50	16.52	0.57%	-11.69%
Over \$10Bn	13.81	15.24	17.58	-9.35%	-21.42%



Average P/TBV Ratio (x)

	<u>2/29/2016</u>	<u>Previous Month</u>	<u>12/31/2015</u>	<u>% Change Monthly</u>	<u>% Change YTD</u>
Total Assets:					
Under \$150M	1.05	0.98	0.96	7.50%	10.18%
\$150M - \$250M	0.97	0.99	0.99	-1.59%	-1.18%
\$250M - \$500M	1.02	1.04	1.09	-2.66%	-6.29%
\$500M - \$1Bn	1.14	1.17	1.21	-2.41%	-5.75%
\$1Bn - \$5Bn	1.37	1.42	1.51	-3.41%	-9.45%
\$5Bn - \$10Bn	1.75	1.73	1.93	1.18%	-9.50%
Over \$10Bn	1.70	1.88	2.16	-9.40%	-21.27%



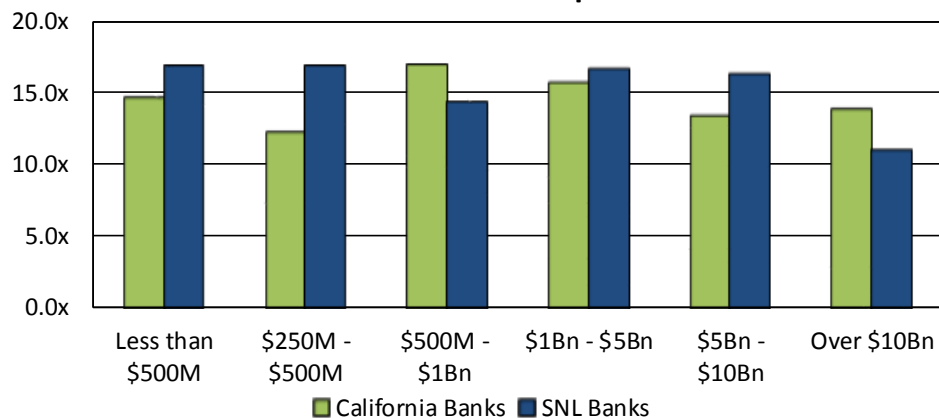
MONTHLY STOCK PERFORMANCE REPORT
INDUSTRY-WIDE RATIO COMPARISON

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

	<u>2/29/2016</u>		<u>Previous Month</u>		<u>12/31/2015</u>	
	California	SNL	California	SNL	California	SNL
	Banks	Banks	Banks	Banks	Banks	Banks
Total Assets:						
Less than \$500M	14.55	16.77	15.62	19.28	15.87	15.18
\$250M - \$500M	12.19	16.77	13.75	19.28	14.60	15.18
\$500M - \$1Bn	16.92	14.27	16.32	13.89	16.25	16.06
\$1Bn - \$5Bn	15.64	16.50	15.60	17.82	17.12	19.20
\$5Bn - \$10Bn	13.27	16.20	14.50	19.44	16.52	19.61
Over \$10Bn	13.81	10.91	15.24	13.34	17.58	18.92

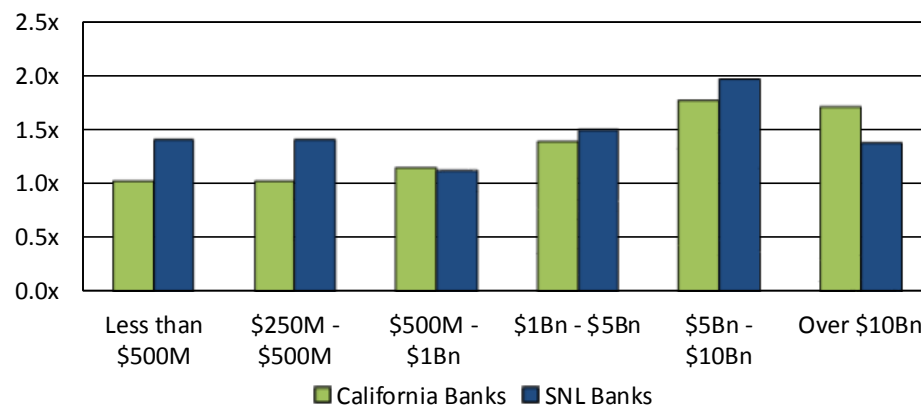
Current Month Comparison



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

	<u>2/29/2016</u>		<u>Previous Month</u>		<u>12/31/2015</u>	
	California	SNL	California	SNL	California	SNL
	Banks	Banks	Banks	Banks	Banks	Banks
Total Assets:						
Less than \$500M	1.01	1.41	1.01	1.37	1.01	1.23
\$250M - \$500M	1.02	1.41	1.04	1.35	1.09	1.19
\$500M - \$1Bn	1.14	1.11	1.17	1.16	1.21	1.18
\$1Bn - \$5Bn	1.37	1.49	1.42	1.66	1.51	1.74
\$5Bn - \$10Bn	1.75	1.97	1.73	2.31	1.93	2.19
Over \$10Bn	1.70	1.38	1.88	1.62	2.16	1.74

Current Month Comparison



MONTHLY STOCK PERFORMANCE REPORT

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

CARPENTER

2/29/2016

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	2,500	26.42	NM	NM	0.06	27.3%	0.07	33.3%
CALW	CalWest Bancorp	29-Feb	0.38	35,472	17.49	NM	NM	0.10	35.7%	0.06	18.8%
CKTM	Commerce Bank of Temecula Valley	27-Jan	4.99	0	7.51	33.65	0.81	0.00	0.0%	0.49	10.9%
CMUV	CMUV Bancorp	25-Feb	6.29	15,232	13.52	11.87	0.86	-0.01	-0.2%	-0.31	-4.7%
CTBP	Coast Bancorp	26-Feb	2.34	27,010	13.21	1.97	1.28	0.04	1.7%	0.59	33.7%
DEBC	Delta National Bancorp	28-Jan	7.90	0	3.00	NM	0.50	0.00	0.0%	-0.20	-2.5%
FHLB	Friendly Hills Bank	29-Feb	7.10	12,276	11.47	14.20	0.77	-0.67	-8.6%	-1.24	-14.9%
GSBX	Golden State Bancorp	17-Feb	25.00	93	25.65	NM	NM	0.00	0.0%	13.00	108.3%
PBKX	Partners Bank of California	27-Jan	3.35	0	6.37	NM	NM	0.00	0.0%	0.00	0.0%
SAGN	California International Bank, N.A.	5-Feb	0.14	1,170	14.17	NM	1.57	0.08	119.1%	0.08	119.1%
SFRK	Security First Bank	29-Feb	8.20	13,103	14.64	NM	0.99	-1.05	-11.4%	-1.00	-10.9%
SVBA	Sierra Vista Bank	17-Feb	4.25	6,413	17.96	23.61	1.01	0.26	6.5%	0.45	11.8%
TRVB	Tri-Valley Bank	19-Feb	0.65	14,600	25.08	NM	1.98	0.00	0.0%	0.10	18.2%
USMT	US Metro Bank	20-Jan	1.76	0	13.60	3.24	0.77	0.00	0.0%	-0.74	-29.6%

TOTAL MARKET CAPITALIZATION: \$210 MILLION

Average	14.76	1.05
Median	13.03	0.93
High	33.65	1.98
Low	1.97	0.50

MONTHLY STOCK PERFORMANCE REPORT

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

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2/29/2016

Symbol	Name	Last Trade		Monthly Volume	Mkt Cap (\$MM)	LTM P/E	Price/ T. Book	Monthly Change		YTD Change	
		Date	Price (\$)					(\$)	(%)	(\$)	(%)
ARBV	American Riviera Bank	29-Feb	10.98	53,239	30	22.88	1.05	-0.12	-1.1%	-0.32	-2.8%
AUNB	Americas United Bank	25-Feb	7.00	42,946	20	13.73	0.79	-0.45	-6.0%	-0.76	-9.8%
BNNP	Bank of Napa, N.A.	26-Feb	8.85	9,236	20	15.26	0.83	-0.30	-3.3%	-1.05	-10.6%
CBBC	Community Business Bank	25-Feb	13.39	5,925	33	14.71	1.26	0.14	1.1%	0.99	8.0%
CCBC	Chino Commercial Bancorp	29-Feb	14.60	7,331	15	11.32	1.24	-0.10	-0.7%	-0.55	-3.6%
CFBN	Community 1st Bancorp	29-Feb	4.06	38,841	26	21.37	1.24	-0.09	-2.2%	-0.14	-3.3%
CRSB	Cornerstone Community Bancorp	25-Feb	8.75	3,100	11	12.87	0.75	-0.90	-9.3%	-0.87	-9.0%
CYSM	Community Bank of Santa Maria	25-Feb	7.70	3,200	18	18.30	0.88	-0.30	-3.8%	-0.92	-10.7%
FBCP	Founders Bancorp	25-Feb	12.40	21,600	16	9.52	1.25	-0.60	-4.6%	-0.70	-5.3%
FOLB	Folsom Lake Bank	25-Feb	8.25	12,807	13	15.57	0.81	-0.75	-8.3%	-0.45	-5.2%
GVYB	Golden Valley Bank	24-Feb	12.50	367	25	16.23	1.25	0.00	0.0%	1.99	18.9%
LGHT	Lighthouse Bank	25-Feb	14.40	20,628	32	13.71	1.18	-0.20	-1.4%	-0.30	-2.0%
MNBO	MNB Holdings Corporation	24-Feb	38.40	1,280	18	NM	0.84	4.07	11.9%	4.08	11.9%
NCNB	Northern California National Bank	10-Feb	9.70	355	13	13.60	0.77	-0.13	-1.3%	-0.15	-1.5%
NRLB	Northern California Bancorp, Inc.	24-Feb	0.56	10,250	2	NM	NM	-0.08	-12.5%	-0.20	-26.3%
OJCB	OCB Bancorp	26-Feb	5.58	4,983	12	20.59	0.67	0.08	1.5%	-0.22	-3.8%
PAMB	Pan American Bank	29-Feb	28.85	545	37	NM	NM	1.35	4.9%	13.04	82.5%
PBNK	Pinnacle Bank	25-Feb	7.25	33,015	25	25.00	0.98	-0.05	-0.7%	-0.05	-0.7%
PMRA	ProAmérica Bank	29-Feb	9.90	37,148	28	NM	1.12	0.02	0.2%	-0.02	-0.2%
PVBK	Pacific Valley Bank	26-Feb	6.49	33,538	23	21.86	0.84	0.24	3.8%	0.24	3.8%
RVVY	River Valley Community Bank	23-Feb	10.25	5,071	24	14.44	1.03	0.25	2.5%	0.35	3.5%
SBKK	Suncrest Bank	26-Feb	7.15	32,450	36	33.73	0.90	-0.26	-3.5%	-0.17	-2.3%
SMAL	Summit Bancshares, Inc.	21-Dec	16.51	0	21	7.23	0.87	0.00	0.0%	0.00	0.0%
UIFC	Uniti Financial Corporation	25-Feb	2.20	15,583	30	3.72	0.91	-0.10	-4.3%	-0.25	-10.2%

TOTAL MARKET CAPITALIZATION: \$529 MILLION

Average	16.28	0.97
Median	14.99	0.90
High	33.73	1.26
Low	3.72	0.67

MONTHLY STOCK PERFORMANCE REPORT

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

CARPENTER

2/29/2016

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-Feb	9.10	49,582	52	10.27	NM	-0.23	-2.5%	-0.37	-3.9%
BSCA	Bank of Santa Clarita	29-Feb	9.65	18,127	23	18.53	0.89	-0.40	-4.0%	-0.25	-2.5%
BYFC	Broadway Financial Corporation	29-Feb	1.57	186,239	46	5.06	0.99	0.07	4.7%	0.06	4.0%
CBJC	Capital Bank	29-Feb	18.35	5,080	29	9.56	1.22	0.40	2.2%	0.35	1.9%
CBYAA	Community Bank of the Bay	29-Feb	4.85	35,867	21	12.76	1.12	-0.35	-6.7%	-0.53	-9.9%
CFST	Communities First Financial Corporation	29-Feb	10.15	20,758	27	10.91	1.01	0.04	0.4%	-0.01	-0.1%
CWBK	CommerceWest Bank	26-Feb	14.80	136,919	59	15.10	1.06	-0.15	-1.0%	-1.20	-7.5%
BCAL	Bank of Southern California, National Assc	4-Feb	8.25	500	36	18.42	NM	-0.05	-0.6%	-0.05	-0.6%
FUBP	First ULB Corp.	23-Oct	15.25	0	22	NM	NM	0.00	0.0%	0.00	0.0%
LIBC	Liberty Bancorp	25-Jan	13.50	0	12	11.51	0.80	0.00	0.0%	0.49	3.8%
MSBC	Mission Bancorp	26-Feb	30.50	4,363	46	12.25	1.10	2.75	9.9%	1.25	4.3%
MVLY	Mission Valley Bancorp	26-Feb	8.00	3,762	25	NM	1.04	0.00	0.0%	-1.00	-11.1%
NCAL	NCAL Bancorp	22-Feb	0.72	50	21	NM	NM	0.00	0.0%	0.27	60.0%
NWBN	New Resource Bank	23-Feb	5.11	31,950	30	3.65	0.75	-0.14	-2.7%	0.01	0.2%
PBCA	PBB Bancorp	25-Feb	7.56	57,768	26	13.75	1.00	-0.99	-11.6%	-2.69	-26.2%
PCBC	Pacific Commerce Bancorp	29-Feb	6.65	91,972	43	27.71	1.23	-0.10	-1.5%	-0.20	-2.9%
PFBN	Pacific Alliance Bank	19-Feb	6.80	3,500	20	5.86	0.76	-0.25	-3.5%	-0.70	-9.3%
RWCB	Redwood Capital Bancorp	29-Feb	10.70	4,496	20	8.84	1.03	-0.70	-6.1%	-0.80	-7.0%
PBAM	Private Bancorp of America, Inc.	26-Feb	17.20	112,177	66	14.63	NM	1.40	8.9%	1.30	8.2%
UABK	United American Bank	4-Feb	0.35	8,550	16	6.56	1.26	0.00	0.0%	-0.02	-5.4%
VCBP	Valley Commerce Bancorp	23-Feb	15.68	15,549	45	10.38	0.97	0.18	1.2%	0.08	0.5%
VLLX	Valley Republic Bank	18-Feb	14.00	6	49	13.86	1.08	0.00	0.0%	-0.80	-5.4%

TOTAL MARKET CAPITALIZATION: \$731 MILLION

Average	12.09	1.02
Median	11.51	1.03
High	27.71	1.26
Low	3.65	0.75

MONTHLY STOCK PERFORMANCE REPORT

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

CARPENTER

2/29/2016

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-Feb	10.30	459,503	72	14.71	14.71	1.08	0.04	0.4%	-0.28	-2.6%
AVBH	Avidbank Holdings, Inc.	29-Feb	14.00	56,273	62	17.28	17.28	1.12	0.00	0.0%	0.15	1.1%
BCML	Bay Commercial Bank	26-Feb	12.02	73,471	65	8.97	8.97	0.91	-1.06	-8.1%	-1.23	-9.3%
BOCH	Bank of Commerce Holdings	29-Feb	5.94	364,976	80	9.58	9.58	0.88	0.05	0.8%	-0.74	-11.1%
CABC	California Bank of Commerce	29-Feb	13.25	51,552	73	25.00	25.00	1.25	-0.45	-3.3%	-1.20	-8.3%
CFNB	California First National Bancorp	29-Feb	13.05	249,599	137	21.75	21.75	0.73	-0.61	-4.5%	-0.17	-1.3%
CWBB	Commonwealth Business Bank	29-Feb	10.37	180,548	84	7.68	7.68	0.94	-0.52	-4.8%	-1.41	-12.0%
CWBC	Community West Bancshares	29-Feb	7.10	162,271	58	23.67	23.67	0.94	0.08	1.1%	0.13	1.9%
FCBK	First Choice Bank	25-Feb	15.75	31,571	108	17.31	17.31	NM	0.00	0.0%	-0.25	-1.6%
FCTY	1st Century Bancshares, Inc.	29-Feb	7.81	116,262	81	33.96	33.96	1.26	0.31	4.1%	0.91	13.2%
FISB	1st Capital Bank	26-Feb	11.20	34,570	46	19.31	19.31	1.02	-0.15	-1.3%	-0.22	-1.9%
MLGF	Malaga Financial Corporation	29-Feb	22.10	63,937	134	11.82	11.82	1.21	-0.40	-1.8%	0.09	0.4%
OPBK	Open Bank	29-Feb	5.65	33,776	72	12.28	12.28	0.99	-0.55	-8.9%	-0.90	-13.7%
OVLY	Oak Valley Bancorp	29-Feb	9.45	47,143	76	15.49	15.49	0.98	0.09	1.0%	-0.95	-9.1%
PDOB	Presidio Bank	26-Feb	13.40	122,398	73	31.16	31.16	1.28	0.03	0.2%	0.05	0.4%
PLBC	Plumas Bancorp	29-Feb	8.52	33,847	41	7.41	7.41	0.97	-0.28	-3.2%	-0.16	-1.8%
SCBH	Seacoast Commerce Banc Holdings	29-Feb	15	29,084	88	15.30	15.30	2.57	-0.30	-1.9%	-1.89	-11.0%
SCZC	Santa Cruz County Bank	25-Feb	30.00	8,550	65	11.86	11.86	1.47	-2.55	-7.8%	1.40	4.9%
SSBI	Summit State Bank	29-Feb	13.33	30,708	64	10.84	10.84	1.20	-0.44	-3.2%	-0.43	-3.1%
UBFO	United Security Bancshares	29-Feb	4.82	255,329	77	11.48	11.48	0.91	-0.39	-7.5%	-0.53	-9.9%

Average	16.34	1.14
Median	15.01	1.02
High	33.96	2.57
Low	7.41	0.73

TOTAL MARKET CAPITALIZATION: \$1.6 BILLION

MONTHLY STOCK PERFORMANCE REPORT

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

CARPENTER

2/29/2016

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-Feb	29.85	24,988	179	14.78	1.37	-1.30	-4.2%	-2.40	-7.4%
BMRC	Bank of Marin Bancorp	29-Feb	49.36	255,207	300	16.24	1.46	-4.62	-8.6%	-4.04	-7.6%
BSRR	Sierra Bancorp	29-Feb	18.77	930,120	249	14.11	1.36	0.57	3.1%	1.12	6.3%
CRPB	California Republic Bancorp	29-Feb	26.00	24,715	202	16.67	1.34	-2.35	-8.3%	-3.50	-11.9%
CUNB	CU Bancorp	29-Feb	21.88	640,819	376	18.54	1.73	-0.97	-4.2%	-3.48	-13.7%
CVCY	Central Valley Community Bancorp	29-Feb	12.07	247,443	133	12.07	1.22	1.42	13.3%	0.04	0.3%
EXSR	Exchange Bank	25-Feb	79.00	8,621	135	6.44	0.78	-4.00	-4.8%	-10.00	-11.2%
FFWM	First Foundation Inc.	29-Feb	21.72	403,331	347	18.72	1.35	-0.58	-2.6%	-1.87	-7.9%
FMCB	Farmers & Merchants Bancorp	29-Feb	502.00	764	397	14.42	1.58	-23.00	-4.4%	-38.00	-7.0%
FNBG	FNB Bancorp	29-Feb	29.60	26,849	134	16.72	1.39	-0.65	-2.1%	-0.60	-2.0%
FNRN	First Northern Community Bancorp	29-Feb	7.92	84,679	84	12.87	1.00	0.08	1.1%	0.04	0.6%
HAFC	Hanmi Financial Corporation	29-Feb	20.83	4,494,011	670	12.40	1.35	-0.87	-4.0%	-2.89	-12.2%
HEOP	Heritage Oaks Bancorp	29-Feb	7.26	2,927,003	249	16.13	1.41	-0.44	-5.7%	-0.75	-9.4%
HTBK	Heritage Commerce Corp	29-Feb	9.33	1,261,964	300	19.44	1.74	-0.48	-4.9%	-2.63	-22.0%
MCHB	Mechanics Bank	17-Feb	29,000	35	562	27.67	1.59	0.00	0.0%	0.00	0.0%
PFBC	Preferred Bank	29-Feb	28.55	976,770	396	13.40	1.50	-3.95	-12.2%	-4.47	-13.5%
PFCF	Pacific City Financial Corporation	19-Feb	11.44	3,200	123	10.22	1.26	-0.19	-1.6%	-0.24	-2.0%
PLZZ	Plaza Bancorp	25-Feb	3.70	3,396	111	23.13	1.18	-0.08	-2.1%	0.13	3.6%
PMBC	Pacific Mercantile Bancorp	29-Feb	6.93	456,731	158	13.08	1.18	-0.05	-0.7%	-0.20	-2.8%
PPBI	Pacific Premier Bancorp, Inc.	29-Feb	20.55	3,199,505	563	17.27	1.84	0.02	0.1%	-0.70	-3.3%
PROV	Provident Financial Holdings, Inc.	29-Feb	17.53	401,984	147	18.26	1.06	0.05	0.3%	-1.36	-7.2%
RCBC	River City Bank	24-Feb	124.50	1,646	153	14.21	1.03	3.50	2.9%	3.50	2.9%
TCBK	TriCo Bancshares	29-Feb	24.80	1,496,323	565	12.98	1.48	-0.71	-2.8%	-2.64	-9.6%
WIBC	Wilshire Bancorp, Inc.	29-Feb	9.84	7,906,447	774	12.62	1.67	-0.75	-7.1%	-1.71	-14.8%

TOTAL MARKET CAPITALIZATION: \$7.3 BILLION

Average	15.52	1.37
Median	14.60	1.36
High	27.67	1.84
Low	6.44	0.78

MONTHLY STOCK PERFORMANCE REPORT

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

CARPENTER

2/29/2016

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-Feb	15.33	6,488,319	589	11.44	1.45	0.23	1.5%	0.71	4.9%
BBCN	BBCN Bancorp, Inc.	29-Feb	14.31	10,791,248	1,139	12.34	1.37	-0.89	-5.9%	-2.91	-16.9%
BOFI	BofI Holding, Inc.	29-Feb	18.53	28,069,536	1,168	11.86	1.92	1.37	8.0%	-2.52	-12.0%
CVBF	CVB Financial Corp.	29-Feb	15.53	12,431,832	1,674	16.70	1.95	0.22	1.4%	-1.39	-8.2%
FMBL	Farmers & Merchants Bank of Long Beach	29-Feb	6,050	620	792	12.20	0.93	-50.00	-0.8%	-190.00	-3.0%
OPB	Opus Bank	29-Feb	32.26	3,070,685	1,050	18.02	1.76	-0.73	-2.2%	-4.71	-12.7%
WABC	Westamerica Bancorporation	29-Feb	44.99	5,258,632	1,143	19.56	2.87	1.32	3.0%	-1.76	-3.8%
						Average	14.59	1.75			
						Median	12.34	1.76			
						High	19.56	2.87			
						Low	11.44	0.93			

TOTAL MARKET CAPITALIZATION: \$7.7 BILLION

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

2/29/2016

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-Feb	26.69	11,628,834	2,124	13.48	1.57	-1.31	-4.7%	-4.64	-14.8%
EWBC	East West Bancorp, Inc.	29-Feb	29.97	34,198,969	4,313	11.27	1.65	-2.45	-7.6%	-11.59	-27.9%
FRC	First Republic Bank	29-Feb	61.54	27,447,021	8,997	19.35	2.04	-6.46	-9.5%	-4.52	-6.8%
PACW	PacWest Bancorp	29-Feb	32.18	28,240,645	3,917	11.53	1.80	-4.53	-12.3%	-10.92	-25.3%
SIVB	SVB Financial Group	29-Feb	88.85	18,169,149	4,586	13.42	1.43	-12.47	-12.3%	-30.05	-25.3%
						Average	13.81	1.70			
						Median	13.42	1.65			
						High	19.35	2.04			
						Low	11.27	1.43			

TOTAL MARKET CAPITALIZATION: \$23.9 BILLION