

California Banks & Thrifts:

Monthly Stock Performance Report

July 31, 2016

CARPENTER

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MONTHLY STOCK PERFORMANCE REPORT

OVERVIEW OF MARKET PERFORMANCE BY PEER GROUP

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As of July 31, the number of banks in the Monthly Stock Report decreased by two, as CTBP and WIBC both dropped from coverage due to acquisition, leaving the new total number of banks at 111. In addition to the aforementioned acquisitions during the month, there were also numerous shifts in group composition for the July Report.

Under \$150M —9 Banks

During July, no banks dropped from coverage in the asset range, although four banks grew to over \$150M (CMUV, PBKX, SVBA, and USMT), dropping the count to 9 banks. Of the 9 publicly-traded banks with assets under \$150M, there were 2 which reported price gains, 3 which declined in price and 4 which were unchanged during the period. Significant monthly price gains in excess of 10% were not reported by any companies in the asset range during the period. The average Price-to-Tangible-Book Value (P/TBV) was up during the month, closing the month at 1.31x or up 13.82%; the Price-to-Earnings Ratio (P/E) likewise increased, ending the month at 17.88x, or up 31.29% over June's close, and the highest of all P/E multiples for July.

\$150M-\$250M —20 Banks

One bank dropped from coverage in the \$150M—\$250M due to acquisition, and six banks grew beyond the \$250M range (ARBV, CBBC, CFBN, PBNK, RVVY and SBKK) dropping the count to 20 banks. CTBP ceased coverage due to its acquisition by BSRR which closed on July 8. Of the 20 remaining banks in the group, 14 reported monthly gains in stock price, 3 declined in price, and 3 were unchanged in price during the period. In July, two banks reported gains in stock price over 10%: OJCB (33.3%), and SMAL (27.7%). The average P/TBV ratio for banks between \$150-\$250M increased slightly over the month closing at 0.95x, and remained the lowest P/TBV multiple across all categories. P/E increased in July to 16.13x, a 1.84% increase.

\$250M-\$500M —23 Banks

Although the count of the group remained constant at 23, the composition of the \$250M—\$500M asset range shifted dramatically, with the gain of the six banks mentioned in the last section, as well as CWBK, MSBC and NCAL moving up an asset class. Of the 23 banks in the category, 17 experienced gains in monthly stock price, 4 sustained price declines, and 2 were unchanged. Only one bank in the category reported significant price gains over 10% during the period: UABK, which was up 11.8%. P/TBV ratio held constant at 1.02x. P/E ratio increased slightly, ending the month at 13.47x, a 1.17% increase over the course of the month.

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

\$500M-\$1B —23 Banks

Two banks dropped from coverage during the period (BOCH and MCHB) due to growth in assets, for a gain of 3 banks from the \$250—\$500M range during the period. Of the 19 companies remaining in the group, 13 recorded stock price gains, 10 declined in stock price and no banks were unchanged. There was one bank that reported a significant price gain over 10% during the period: PLBC which closed up 10.3%. P/TBV saw a slight decrease during the month, closing at 1.18x, a -0.78% decrease. P/E also decreased, ending July at 15.42x, and is no longer the highest P/E ratio across all categories.

\$1B-\$5B —24 Banks

The group had a net loss of two banks, including one from acquisition, during the month of July, dropping the count to 24 banks with assets from \$1B—\$5B. WIBC merged with BBCN. HOPE is the new ticker for the combined entity. For the 24 remaining companies in the group, 18 reported stock price gains, 6 declined in stock price, and none were unchanged. Two banks saw significant gains in stock price during July: FFWM (10.7%) and PFBC (13.1%). P/TBV increased slightly over the month, closing July at 1.38x; P/E was also up, ending July at 16.71x, or up 3.28% over the month of July.

\$5B-\$10B — 6 Banks

One bank dropped from the asset range during the period, as BANC crossed over the \$10B in assets threshold. Of the 6 remaining banks in the asset range, 2 reported price gains and 4 banks reported declines in stock price. No banks were unchanged in price, nor did any banks in the \$5—\$10B range report strong gains for the month of July. P/TBV was down slightly over the month, ending the period at 1.78x, or down 2.26%. P/E also decreased, closing July at 14.71x.

\$10B-\$100B — 6 Banks

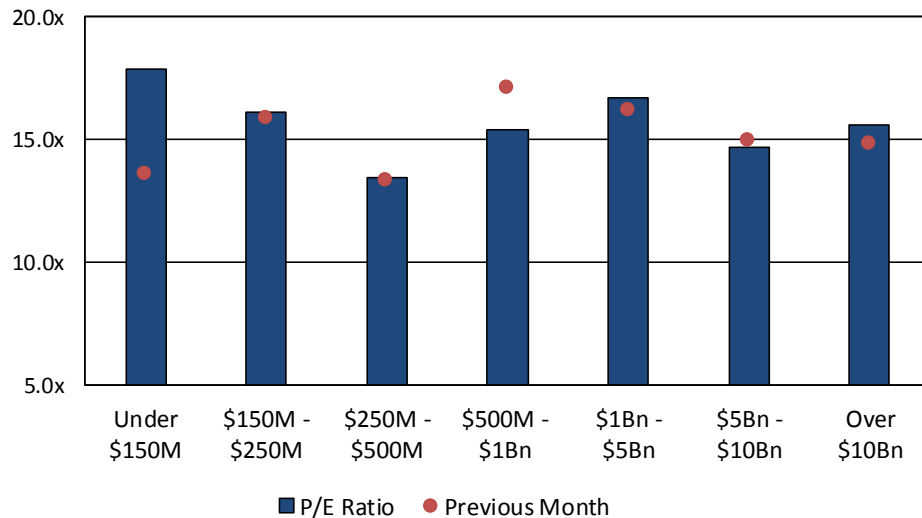
The number of banks increased by one, as BANC, already mentioned, entered the group bring the new total to 6 banks. All six banks in the category reported gains over the period and there was one significant price change over the course of the month, as BANC gained 22.5%. P/TBV increased in July, ending at 1.86x, and remains the highest P/TBV multiple for all asset categories. P/E also increased during the month, ending the month at 15.58x, or up 4.97% for the month of July.

MONTHLY STOCK PERFORMANCE REPORT
EARNINGS AND BOOK VALUE RATIOS BY SIZE

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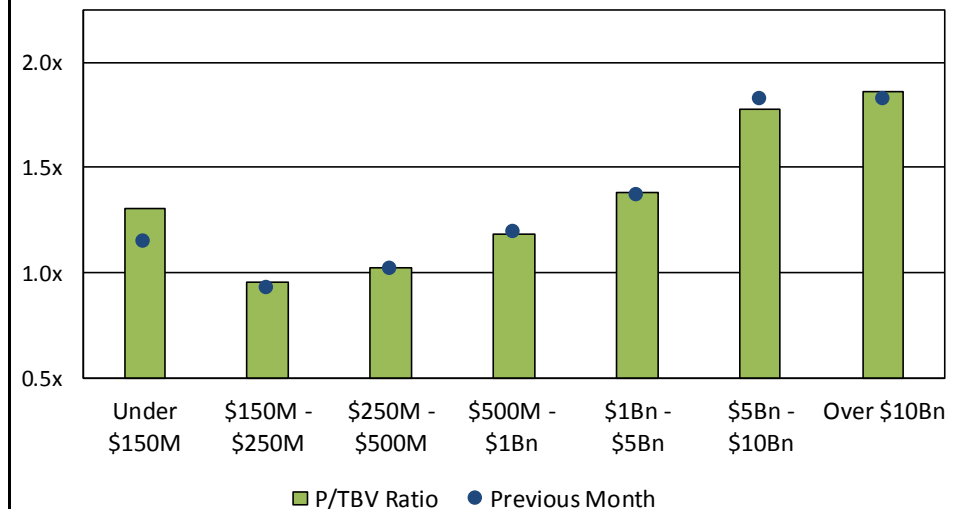
Average LTM P/E Ratio (x)

	<u>7/31/2016</u>	<u>Previous Month</u>	<u>12/31/2015</u>	<u>% Change Monthly</u>	<u>% Change YTD</u>
Total Assets:					
Under \$150M	17.88	13.62	20.02	31.29%	-10.70%
\$150M - \$250M	16.13	15.84	14.22	1.84%	13.44%
\$250M - \$500M	13.47	13.32	15.41	1.17%	-12.60%
\$500M - \$1Bn	15.42	17.09	16.50	-9.77%	-6.52%
\$1Bn - \$5Bn	16.71	16.18	17.18	3.28%	-2.73%
\$5Bn - \$10Bn	14.71	14.94	17.15	-1.53%	-14.21%
Over \$10Bn	15.58	14.84	16.77	4.97%	-7.09%



Average P/TBV Ratio (x)

	<u>7/31/2016</u>	<u>Previous Month</u>	<u>12/31/2015</u>	<u>% Change Monthly</u>	<u>% Change YTD</u>
Total Assets:					
Under \$150M	1.31	1.15	0.97	13.82%	34.78%
\$150M - \$250M	0.95	0.92	0.96	3.31%	-0.58%
\$250M - \$500M	1.02	1.02	1.08	0.86%	-4.81%
\$500M - \$1Bn	1.18	1.19	1.23	-0.78%	-3.76%
\$1Bn - \$5Bn	1.38	1.37	1.45	0.97%	-4.74%
\$5Bn - \$10Bn	1.78	1.82	2.02	-2.26%	-11.89%
Over \$10Bn	1.86	1.82	2.03	2.09%	-8.55%



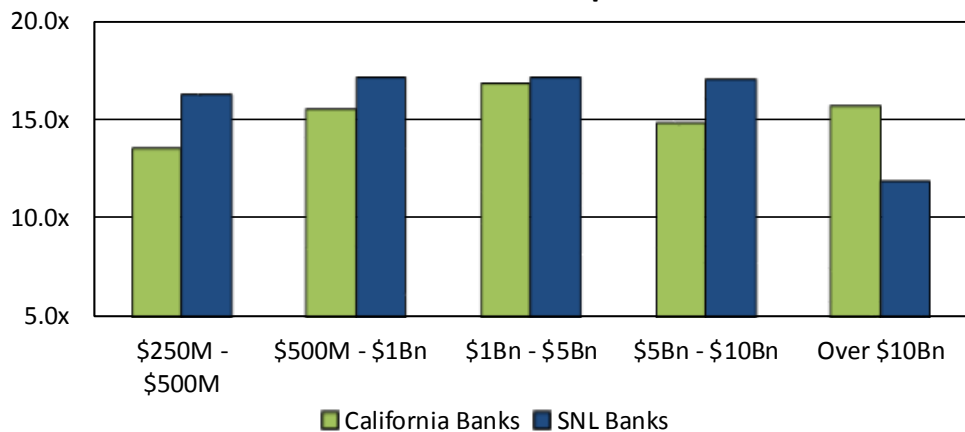
MONTHLY STOCK PERFORMANCE REPORT
INDUSTRY-WIDE RATIO COMPARISON

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

	<u>7/31/2016</u>		<u>Previous Month</u>		<u>12/31/2015</u>	
	California	SNL	California	SNL	California	SNL
	Banks	Banks	Banks	Banks	Banks	Banks
Total Assets:						
\$250M - \$500M	13.47	16.22	13.32	16.22	15.41	21.44
\$500M - \$1Bn	15.42	17.01	17.09	17.01	16.50	14.38
\$1Bn - \$5Bn	16.71	17.07	16.18	17.07	17.18	18.23
\$5Bn - \$10Bn	14.71	16.94	14.94	16.94	17.15	19.21
Over \$10Bn	15.58	11.84	14.84	11.84	16.77	13.35

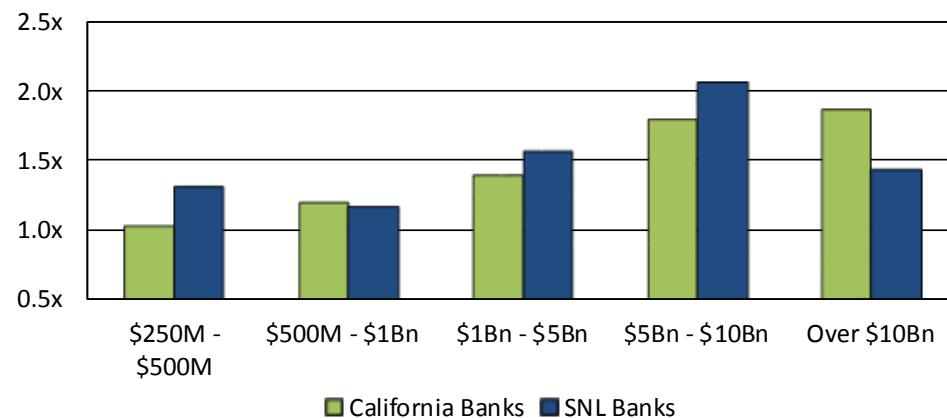
Current Month Comparison



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

	<u>7/31/2016</u>		<u>Previous Month</u>		<u>12/31/2015</u>	
	California	SNL	California	SNL	California	SNL
	Banks	Banks	Banks	Banks	Banks	Banks
Total Assets:						
\$250M - \$500M	1.02	1.31	1.02	1.31	1.08	1.57
\$500M - \$1Bn	1.18	1.17	1.19	1.17	1.23	1.19
\$1Bn - \$5Bn	1.38	1.56	1.37	1.56	1.45	1.69
\$5Bn - \$10Bn	1.78	2.06	1.82	2.06	2.02	2.27
Over \$10Bn	1.86	1.43	1.82	1.43	2.03	1.62

Current Month Comparison



MONTHLY STOCK PERFORMANCE REPORT

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

CARPENTER

7/31/2016

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	19-May	0.20	0	18.87	NM	NM	0.00	0.0%	-0.01	-4.8%
CALW	CalWest Bancorp	29-Jul	0.38	8,952	27.55	NM	4.02	-0.01	-2.6%	0.06	18.7%
CKTM	Commerce Bank of Temecula Valley	28-Jun	7.50	0	11.28	3.64	0.92	0.00	0.0%	3.00	66.7%
DEBC	Delta National Bancorp	20-Jul	16.60	698	6.31	NM	0.99	0.10	0.6%	8.50	104.9%
FHLB	Friendly Hills Bank	29-Jul	6.10	12,564	9.86	24.60	0.66	0.25	4.3%	-2.24	-26.9%
GSBX	Golden State Bancorp	20-Jul	12.00	307	12.31	NM	1.12	0.00	0.0%	0.00	0.0%
SAGN	California International Bank, N.A.	22-Jun	0.03	0	2.98	NM	0.34	0.00	0.0%	-0.04	-53.8%
SFRK	Security First Bank	29-Jul	7.51	9,357	13.41	25.39	0.88	-0.24	-3.1%	-1.69	-18.4%
TRVB	Tri-Valley Bank	22-Jul	0.50	12,750	19.53	NM	1.53	-0.02	-3.8%	-0.05	-9.1%

TOTAL MARKET CAPITALIZATION: \$122 MILLION

Average	17.88	1.31
Median	24.60	0.96
High	25.39	4.02
Low	3.64	0.34

MONTHLY STOCK PERFORMANCE REPORT

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

CARPENTER

7/31/2016

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-Jul	7.30	16,776	21	30.42	0.81	0.20	2.8%	-0.46	-5.9%
BNNP	Bank of Napa, N.A.	28-Jul	10.55	18,380	24	16.75	0.96	0.55	5.5%	0.65	6.6%
CCBC	Chino Commercial Bancorp	29-Jul	14.50	11,375	18	12.61	1.39	0.30	2.1%	1.88	14.9%
CMUV	CMUV Bancorp	29-Jul	6.00	2,705	13	12.92	0.80	0.00	0.0%	-0.60	-9.1%
CRSB	Cornerstone Community Bancorp	28-Jul	9.35	17,000	12	11.69	0.76	0.80	9.4%	-0.27	-2.8%
CYSM	Community Bank of Santa Maria	28-Jul	7.85	55,470	19	22.97	0.88	0.13	1.7%	-0.77	-8.9%
FBCP	Founders Bancorp	29-Jul	12.35	6,242	16	10.56	0.90	0.03	0.2%	-0.75	-5.7%
FOLB	Folsom Lake Bank	26-Jul	8.55	2,770	14	15.27	0.79	0.03	0.4%	-0.15	-1.7%
GVYB	Golden Valley Bank	20-Jul	11.10	6,037	23	14.03	1.08	-0.40	-3.5%	0.59	5.6%
LGHT	Lighthouse Bank	29-Jul	14.40	4,820	34	13.98	1.16	0.25	1.8%	-0.30	-2.0%
MNBO	MNB Holdings Corporation	25-Jul	35.25	592	16	NM	0.77	-1.75	-4.7%	0.93	2.7%
NCNB	Northern California National Bank	6-Jul	11.00	300	15	14.14	0.83	0.25	2.3%	1.15	11.7%
NRLB	Northern California Bancorp, Inc.	29-Jul	0.61	119,031	2	NM	NM	-0.04	-6.2%	-0.15	-19.7%
OJCB	OCB Bancorp	27-Jul	8.00	2,589	17	17.54	1.13	2.00	33.3%	2.20	37.9%
PBKX	Partners Bank of California	7-Jul	5.00	200	10	NM	NM	0.00	0.0%	1.65	49.3%
PVBK	Pacific Valley Bank	28-Jul	6.75	40,872	24	20.97	0.86	0.01	0.2%	0.50	8.0%
SMAL	Summit Bancshares, Inc.	27-Jul	24.00	5,411	31	8.23	1.12	5.20	27.7%	7.49	45.4%
SVBA	Sierra Vista Bank	27-Jul	5.80	4,112	25	34.12	1.36	0.30	5.5%	2.00	52.6%
UIFC	Uniti Financial Corporation	21-Jul	2.15	70,527	29	12.21	0.80	0.01	0.5%	-0.30	-12.2%
USMT	US Metro Bank	1-Jun	1.90	0	15	5.79	0.75	0.00	0.0%	-0.60	-24.0%

TOTAL MARKET CAPITALIZATION: \$377 MILLION

Average	16.13	0.95
Median	14.03	0.87
High	34.12	1.39
Low	5.79	0.75

MONTHLY STOCK PERFORMANCE REPORT

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

CARPENTER

7/31/2016

Symbol	Name	Last Trade		Monthly Volume	Mkt Cap (\$MM)	LTM P/E	Price/ T. Book	Monthly Change		YTD Change	
		Date	Price (\$)					(\$)	(%)	(\$)	(%)
ABNK	AltaPacific Bancorp	28-Jul	9.57	20,355	36	NM	NM	0.02	0.2%	0.10	1.0%
ARBV	American Riviera Bank	29-Jul	11.24	97,074	24	NM	1.12	0.44	4.1%	-0.06	-0.5%
BCAL	Bank of Southern California, National Assc	10-May	8.25	0	51	16.47	1.06	0.00	0.0%	-0.05	-0.6%
BSCA	Bank of Santa Clarita	29-Jul	10.15	34,380	24	19.96	0.90	0.27	2.7%	0.25	2.5%
BYFC	Broadway Financial Corporation	29-Jul	1.77	485,257	51	6.32	1.10	-0.04	-2.2%	0.26	17.2%
CBBC	Community Business Bank	27-Jul	13.75	6,328	34	11.55	1.18	0.65	5.0%	1.35	10.9%
CBJC	Capital Bank	29-Jul	19.00	10,661	30	10.02	1.23	0.01	0.1%	1.00	5.6%
CBYAA	Community Bank of the Bay	29-Jul	4.56	16,156	20	13.41	1.01	0.15	3.4%	-0.82	-15.2%
CFBN	Community 1st Bancorp	22-Jul	4.48	22,220	29	26.35	1.17	0.25	5.9%	0.28	6.7%
CFST	Communities First Financial Corporation	26-Jul	9.88	21,613	27	10.08	0.93	0.02	0.2%	-0.28	-2.8%
FUBP	First ULB Corp.	29-Jul	16.00	2,988	23	32.65	NM	0.70	4.6%	0.75	4.9%
LIBC	Liberty Bancorp	21-Jul	15.51	1,220	14	11.57	0.93	0.01	0.1%	2.50	19.2%
MVLY	Mission Valley Bancorp	29-Jul	7.95	29,240	25	8.24	1.02	0.30	3.9%	-1.05	-11.7%
NWBN	New Resource Bank	27-Jul	4.60	125,965	27	3.49	0.67	-0.04	-0.9%	-0.50	-9.8%
PBAM	Private Bancorp of America, Inc.	18-Jul	15.80	6,153	62	14.25	1.18	0.24	1.5%	-0.10	-0.6%
PBCA	PBB Bancorp	29-Jul	7.65	23,874	38	8.51	0.92	0.05	0.7%	-2.60	-25.4%
PBNK	Pinnacle Bank	29-Jul	7.45	27,499	26	15.85	0.98	0.10	1.4%	0.15	2.1%
PFBN	Pacific Alliance Bank	11-Jul	7.50	1,550	22	5.86	0.84	0.00	0.0%	0.00	0.0%
RVVY	River Valley Community Bank	26-Jul	10.60	10,834	25	14.60	1.01	-0.14	-1.3%	0.70	7.1%
RWCB	Redwood Capital Bancorp	29-Jul	11.95	26,391	23	8.98	1.09	0.82	7.4%	0.45	3.9%
SBKK	Suncrest Bank	28-Jul	7.40	40,708	37	28.00	0.90	0.25	3.5%	0.08	1.1%
UABK	United American Bank	14-Jul	0.38	19,600	17	7.13	1.32	0.04	11.8%	0.01	2.7%
VCBP	Valley Commerce Bancorp	29-Jul	16.11	19,440	46	9.59	0.95	-0.04	-0.2%	0.51	3.3%

TOTAL MARKET CAPITALIZATION: \$710 MILLION

Average	13.47	1.02
Median	11.55	1.01
High	32.65	1.32
Low	3.49	0.67

MONTHLY STOCK PERFORMANCE REPORT

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

CARPENTER

7/31/2016

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-Jul	10.20	45,001	68	NA	NM	NM	-0.06	-0.6%	-0.38	-3.6%
AVBH	Avidbank Holdings, Inc.	27-Jul	15.20	38,052	78	NA	NM	NM	0.55	3.8%	1.35	9.7%
BCML	Bay Commercial Bank	29-Jul	12.42	184,677	149	22.58	22.58	0.92	0.37	3.1%	-0.83	-6.3%
CABC	California Bank of Commerce	28-Jul	13.40	12,725	78	25.09	25.09	1.23	-0.04	-0.3%	-1.05	-7.3%
CFNB	California First National Bancorp	29-Jul	14.54	38,042	149	17.52	17.52	0.80	-0.23	-1.6%	1.32	10.0%
CWBB	Commonwealth Business Bank	29-Jul	11.20	224,220	101	8.84	8.84	1.05	0.80	7.7%	0.49	4.6%
CWBC	Community West Bancshares	29-Jul	7.55	70,865	61	11.27	11.27	0.97	0.19	2.6%	0.58	8.3%
CWBK	CommerceWest Bank	29-Jul	16.10	37,875	65	15.33	15.33	1.13	1.40	9.5%	0.10	0.6%
FCBK	First Choice Bank	28-Jul	15.40	16,589	109	14.95	14.95	NM	-0.10	-0.6%	0.02	0.1%
FISB	1st Capital Bank	25-Jul	11.38	25,920	47	18.97	18.97	1.01	-0.07	-0.6%	-0.04	-0.3%
MLGF	Malaga Financial Corporation	26-Jul	23.10	25,921	141	12.42	12.42	1.23	-0.15	-0.6%	1.09	5.0%
MSBC	Mission Bancorp	25-Jul	34.00	2,151	54	11.26	11.26	1.20	-0.30	-0.9%	6.14	22.1%
NCAL	NCAL Bancorp	7-Jul	0.70	1,000	34	NM	NM	1.34	-0.02	-2.8%	0.25	55.6%
OVLY	Oak Valley Bancorp	29-Jul	10.00	120,634	81	15.15	15.15	1.05	0.25	2.6%	-0.40	-3.8%
PCBC	Pacific Commerce Bancorp	28-Jul	6.25	54,446	56	23.15	23.15	1.13	0.15	2.5%	-0.60	-8.8%
PDOB	Presidio Bank	29-Jul	13.90	81,055	82	24.82	24.82	1.28	0.25	1.8%	0.55	4.1%
PLBC	Plumas Bancorp	29-Jul	9.94	113,224	48	7.53	7.53	1.03	0.93	10.3%	1.26	14.5%
SCBH	Seacoast Commerce Banc Holdings	29-Jul	15.25	19,847	89	13.62	13.62	2.35	-0.39	-2.5%	-1.94	-11.3%
SCZC	Santa Cruz County Bank	28-Jul	31.60	3,942	69	11.66	11.66	1.46	0.60	1.9%	3.00	10.5%
SSBI	Summit State Bank	29-Jul	13.78	58,146	66	13.00	13.00	1.20	0.05	0.4%	0.02	0.1%
UBFO	United Security Bancshares	29-Jul	6.02	187,068	99	13.91	13.91	1.11	-0.34	-5.3%	0.78	14.8%
OPBK	OP Bancorp	28-Jul	6.17	98,284	79	12.85	12.85	1.03	0.24	4.0%	-0.38	-5.8%
VLLX	Valley Republic Bancorp	28-Jul	15.65	10,900	55	14.49	14.49	1.17	0.15	1.0%	0.85	5.7%

TOTAL MARKET CAPITALIZATION: \$1.9 BILLION

Average	15.42	1.18
Median	14.20	1.13
High	25.09	2.35
Low	7.53	0.80

MONTHLY STOCK PERFORMANCE REPORT

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

CARPENTER

7/31/2016

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-Jul	28.00	56,993	189	14.74	1.31	0.65	2.4%	-1.32	-4.5%
BMRC	Bank of Marin Bancorp	29-Jul	49.58	144,221	303	14.93	1.40	1.21	2.5%	-3.82	-7.2%
BOCH	Bank of Commerce Holdings	29-Jul	6.58	218,425	88	18.80	0.98	-0.02	-0.3%	-0.10	-1.5%
BSRR	Sierra Bancorp	29-Jul	17.88	579,434	248	13.34	1.25	1.19	7.1%	0.23	1.3%
CRPB	California Republic Bancorp	29-Jul	37.00	23,799	288	32.17	1.83	0.75	2.1%	7.50	25.4%
CUNB	CU Bancorp	29-Jul	23.76	619,658	420	17.47	1.77	1.03	4.5%	-1.60	-6.3%
CVCY	Central Valley Community Bancorp	29-Jul	14.95	863,106	165	11.07	1.31	0.95	6.8%	2.92	24.3%
EXSR	Exchange Bank	29-Jul	84.30	7,776	145	6.90	0.79	-0.55	-0.6%	-4.70	-5.3%
FFWM	First Foundation Inc.	29-Jul	23.81	1,147,489	386	25.06	1.40	2.31	10.7%	0.22	0.9%
FMCB	Farmers & Merchants Bancorp	27-Jul	600.00	308	475	16.49	1.81	15.00	2.6%	60.00	11.1%
FNBG	FNB Bancorp	29-Jul	28.25	7,562	129	14.13	1.25	-0.05	-0.2%	-1.95	-6.5%
FNRN	First Northern Community Bancorp	29-Jul	8.05	111,207	86	11.78	0.95	0.15	1.9%	0.18	2.2%
HAFC	Hanmi Financial Corporation	29-Jul	24.52	2,487,192	791	13.62	1.51	1.03	4.4%	0.80	3.4%
HEOP	Heritage Oaks Bancorp	29-Jul	8	1,021,258	278	18.09	1.55	0.20	2.5%	0.13	1.6%
HTBK	Heritage Commerce Corp	29-Jul	10.48	750,388	338	18.39	1.83	-0.05	-0.5%	-1.48	-12.4%
MCHB	Mechanics Bank	13-Jul	27,300.00	53	529	29.76	1.43	50.00	0.2%	-1700.00	-5.9%
PFBC	Preferred Bank	29-Jul	32.67	1,401,316	461	14.33	1.69	3.80	13.1%	-0.35	-1.1%
PFCF	Pacific City Financial Corporation	1-Jul	11.50	200	125	10.27	1.19	0.60	5.5%	-0.18	-1.6%
PLZZ	Plaza Bancorp	29-Jul	3.64	119,094	109	10.11	1.06	0.09	2.5%	0.07	2.0%
PMBC	Pacific Mercantile Bancorp	29-Jul	6.83	718,786	157	22.77	1.20	-0.27	-3.8%	-0.30	-4.2%
PPBI	Pacific Premier Bancorp, Inc.	29-Jul	24.15	2,472,174	668	16.89	2.03	0.15	0.6%	2.90	13.6%
PROV	Provident Financial Holdings, Inc.	29-Jul	19.49	522,087	155	21.66	1.16	1.19	6.5%	0.60	3.2%
RCBC	River City Bank	19-Jul	127.00	1,084	156	14.75	1.03	2.71	2.2%	6.00	5.0%
TCBK	TriCo Bancshares	29-Jul	26.02	1,201,731	594	13.55	1.48	-1.58	-5.7%	-1.42	-5.2%

TOTAL MARKET CAPITALIZATION: \$6.7 BILLION

Average	16.71	1.38
Median	14.93	1.31
High	32.17	2.03
Low	6.90	0.79

MONTHLY STOCK PERFORMANCE REPORT

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

CARPENTER

7/31/2016

Symbol	Name	Last Trade		Monthly Volume	Mkt Cap (\$MM)	LTM P/E	Price/ T. Book	Monthly Change		YTD Change	
		Date	Price (\$)					(\$)	(%)	(\$)	(%)
BOFI	BofI Holding, Inc.	29-Jul	16.82	22,756,190	1,063	9.42	1.64	-0.89	-5.0%	-4.23	-20.1%
CVBF	CVB Financial Corp.	29-Jul	16.45	8,985,217	1,776	16.79	1.98	0.06	0.4%	-0.47	-2.8%
FMBL	Farmers & Merchants Bank of Long Beach	29-Jul	6,060.00	366	793	11.74	0.90	-140.00	-2.3%	-180.00	-2.9%
HOPE	Hope Bancorp, Inc.	29-Jul	15.37	12,310,427	2,076	12.81	1.42	0.45	3.0%	-1.85	-10.7%
OPB	Opus Bank	29-Jul	32	5,059,670	1,106	16.90	1.95	-1.52	-4.5%	-4.69	-12.7%
WABC	Westamerica Bancorporation	29-Jul	47.04	2,604,024	1,206	20.63	2.82	-2.22	-4.5%	0.29	0.6%

TOTAL MARKET CAPITALIZATION: \$8.1 BILLION

Average	14.71	1.78
Median	14.80	1.79
High	20.63	2.82
Low	9.42	0.90

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

7/31/2016

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-Jul	22.18	8,883,279	1,103	15.09	1.79	4.08	22.5%	7.56	51.7%
CATY	Cathay General Bancorp	29-Jul	29.98	10,500,213	2,364	15.07	1.71	1.78	6.3%	-1.35	-4.3%
EWBC	East West Bancorp, Inc.	29-Jul	34.22	21,048,405	4,931	12.53	1.76	0.04	0.1%	-7.34	-17.7%
FRC	First Republic Bank	29-Jul	71.67	15,716,458	10,731	20.13	2.20	1.68	2.4%	5.61	8.5%
PACW	PacWest Bancorp	29-Jul	41.35	15,785,932	5,037	15.31	2.20	1.57	3.9%	-1.75	-4.1%
SIVB	SVB Financial Group	29-Jul	100.42	11,230,507	5,224	15.33	1.49	5.26	5.5%	-18.48	-15.5%

TOTAL MARKET CAPITALIZATION: \$24.2 BILLION

Average	15.58	1.86
Median	15.20	1.78
High	20.13	2.20
Low	12.53	1.49