

California Banks & Thrifts:

Monthly Stock Performance Report

June 30, 2016

CARPENTER

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MONTHLY STOCK PERFORMANCE REPORT

OVERVIEW OF MARKET PERFORMANCE BY PEER GROUP

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As of June 30, the number of banks in the Monthly Stock Report decreased by two, as PAMB and FCTY both dropped from coverage due to acquisition, leaving the new total number of banks at 113. Aside from the aforementioned acquisitions closing during the month of June, all other asset categories held constant with respect to both the number of banks covered and group composition for the June Report.

Under \$150M — 11 Banks

During June, no banks dropped from coverage in the asset range, and the count held constant at 11 banks. Of the 11 publicly-traded banks with assets under \$150M, there were 4 which reported price gains, 6 which declined in price and 1 which was unchanged during the period. Significant monthly price gains in excess of 10% were reported by 3 companies in the asset range during June: CALW (11.4%), CKTM (20.0%) and DEBC (108.9%). The average Price-to-Tangible-Book Value (P/TBV) was down during the month, closing the month at 1.12x; the Price-to-Earnings Ratio (P/E) likewise decreased, ending the month at 10.82x, or down 1.35% over May's close.

\$150M-\$250M — 22 Banks

One bank dropped from coverage in the \$150M—\$250M range during the period, shifting the count to 22 banks. PAMB ceased coverage due to its acquisition by Beneficial State Foundation, a bank holding company, which closed on June 17. Of the 22 remaining banks in the group, 12 reported monthly gains in stock price, 5 declined in price, and 5 were unchanged in price during the period. In June, three banks reported gains in stock price over 10%, including, CCBC (13.6%), NRLB (18.2%), and PBKX (38.9%). The average P/TBV ratio for banks between \$150-\$250M held steady over the month again closing at 0.93x, and remained the lowest P/TBV multiple across all categories. P/E increased in June to 15.25x, a 0.43% increase.

\$250M-\$500M — 23 Banks

The composition of the \$250M—\$500M asset range remained constant during the period. Of the 23 banks in the category, 7 experienced gains in monthly stock price, 12 sustained price declines, and 4 were unchanged. No banks in the category reported significant price gains over 10% during the period. P/TBV ratio decreased slightly to 1.05x, a 0.84% decrease from May's close. P/E ratio also decreased slightly, ending the month at 14.95x, a 2.09% decrease over the course of the month.

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

\$500M-\$1B — 19 Banks

One bank dropped from coverage during the period, FCTY, due to acquisition, dropping the total number of banks covered in the group by one. Of the 19 companies remaining in the group, 7 recorded stock price gains and 10 declined in stock price and 2 were unchanged. There was one bank that reported a significant price gain over 10% during the period: UBFO which closed up 18.9%. P/TBV saw a decrease during the month, closing at 1.18x, a 0.34% decrease. P/E also decreased slightly, ending June at 16.72x, a decrease of 0.07% over May, although still the highest P/E ratio across all categories.

\$1B-\$5B — 26 Banks

Group composition and count remained stable in June for banks with assets from \$1B—\$5B. For the 26 companies in the group, 7 reported stock price gains, 16 declined in stock price, and three were unchanged. No banks saw significant gains in stock price during June. P/TBV decreased slightly over the month, closing June at 1.36x, a 1.64% decrease over May; P/E was also down, ending June at 15.96x, or down 1.70%.

\$5B-\$10B — 7 Banks

No new banks entered or left the asset range during the period. Of the 7 banks in the asset range, 2 reported price gains and 5 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 June. P/TBV was unchanged over the month, ending the period at 1.79x. P/E decreased, closing June at 14.71x.

\$10B-\$100B — 5 Banks

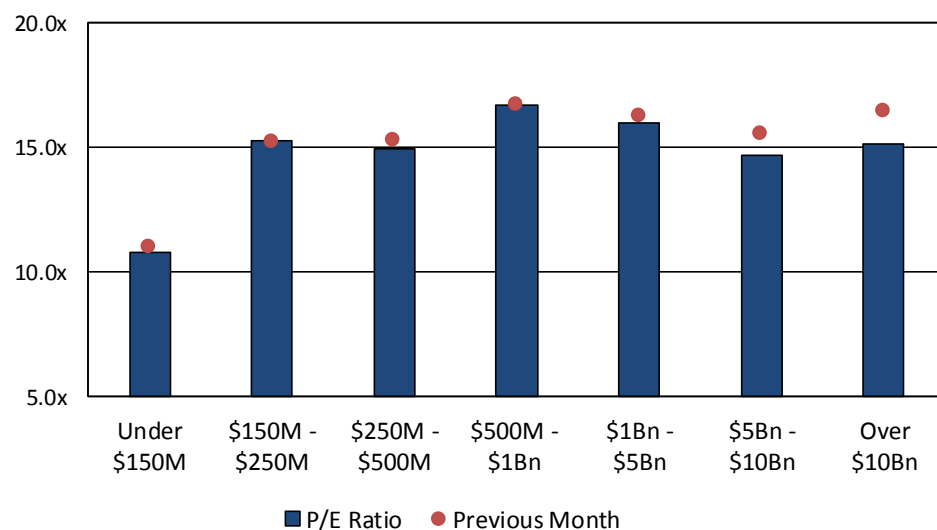
The number of banks with over \$10B in assets remained steady in June. All five banks in the category reported declines over the period. There were no significant price changes in the asset range over the course of the month. P/TBV decreased in June, ending at 1.87x, although despite a significant decrease, it is still the highest P/TBV multiple for all asset categories. P/E also decreased during the month, ending the month at 15.15x.

MONTHLY STOCK PERFORMANCE REPORT
EARNINGS AND BOOK VALUE RATIOS BY SIZE

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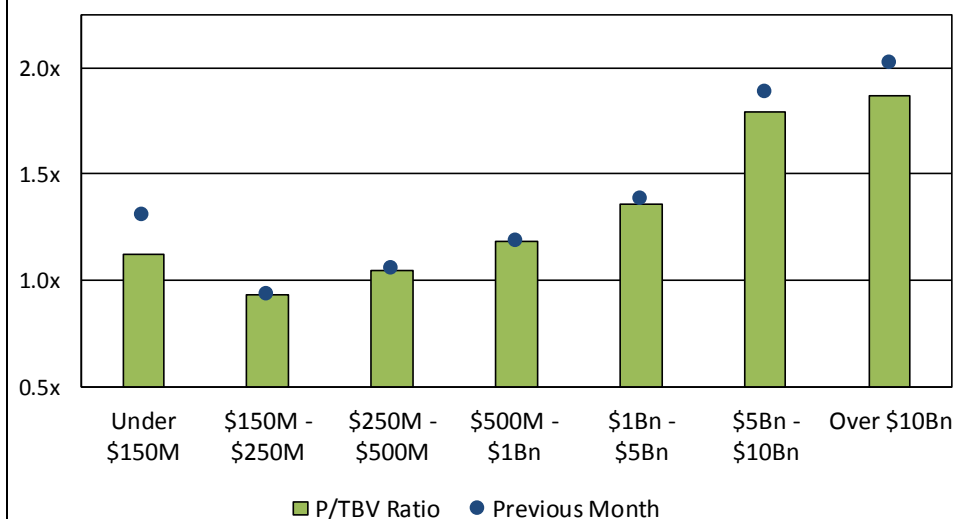
Average LTM P/E Ratio (x)

	6/30/2016	Previous	12/31/2015	% Change	% Change
		Month		Monthly	YTD
Total Assets:					
Under \$150M	10.82	10.97	13.53	-1.35%	-20.08%
\$150M - \$250M	15.25	15.19	14.31	0.43%	6.63%
\$250M - \$500M	14.95	15.27	17.45	-2.09%	-14.29%
\$500M - \$1Bn	16.72	16.73	15.89	-0.07%	5.23%
\$1Bn - \$5Bn	15.96	16.24	16.85	-1.70%	-5.27%
\$5Bn - \$10Bn	14.71	15.52	16.52	-5.22%	-10.95%
Over \$10Bn	15.15	16.47	17.58	-8.03%	-13.82%



Average P/TBV Ratio (x)

	6/30/2016	Previous	12/31/2015	% Change	% Change
		Month		Monthly	YTD
Total Assets:					
Under \$150M	1.12	1.31	0.96	-14.18%	16.59%
\$150M - \$250M	0.93	0.93	0.97	0.49%	-3.86%
\$250M - \$500M	1.05	1.06	1.10	-0.84%	-5.13%
\$500M - \$1Bn	1.18	1.19	1.22	-0.34%	-2.88%
\$1Bn - \$5Bn	1.36	1.38	1.44	-1.64%	-5.33%
\$5Bn - \$10Bn	1.79	1.89	1.93	-5.19%	-7.43%
Over \$10Bn	1.87	2.03	2.16	-7.88%	-13.55%



MONTHLY STOCK PERFORMANCE REPORT
INDUSTRY-WIDE RATIO COMPARISON

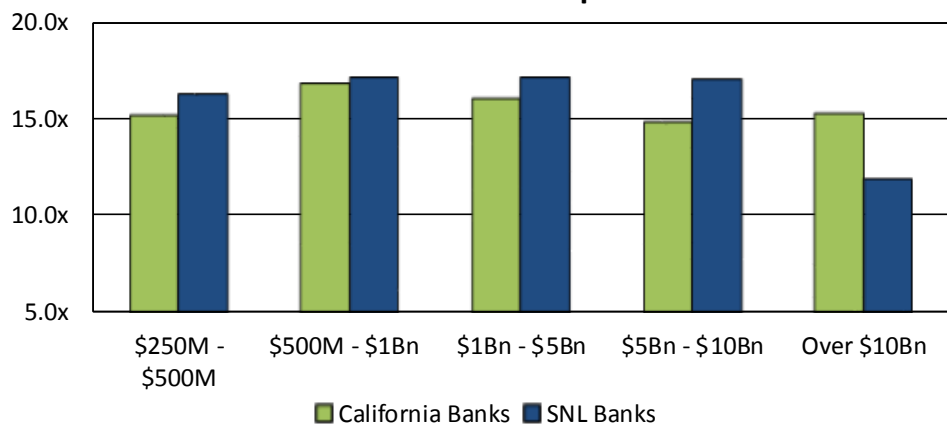
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Carpenter California Banks - SNL Bank Index: Price/LTM EPS Ratio (x)

	<u>6/30/2016</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	15.10	16.17	15.27	16.17	17.45	21.44
\$500M - \$1Bn	16.72	17.04	16.73	17.04	15.89	14.38
\$1Bn - \$5Bn	15.96	17.07	16.24	17.07	16.85	18.23
\$5Bn - \$10Bn	14.71	16.93	15.52	16.93	16.52	19.21
Over \$10Bn	15.15	11.83	16.47	11.83	17.58	13.35

Current Month Comparison

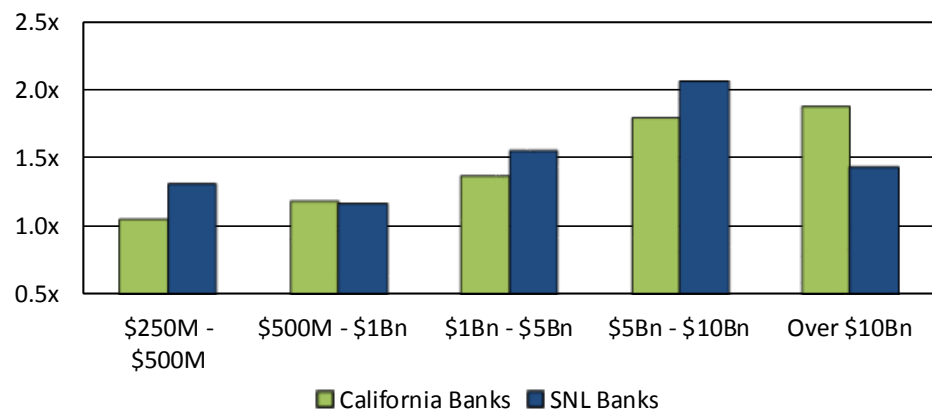


Carpenter California Banks - SNL Bank Index: Price/Tangible Book Ratio (x)

	<u>6/30/2016</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	1.05	1.31	1.06	1.31	1.10	1.57
\$500M - \$1Bn	1.18	1.17	1.19	1.17	1.22	1.19
\$1Bn - \$5Bn	1.36	1.56	1.38	1.56	1.44	1.69
\$5Bn - \$10Bn	1.79	2.06	1.89	2.06	1.93	2.27
Over \$10Bn	1.87	1.43	2.03	1.43	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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6/30/2016

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	19-May	0.20	0	18.87	NM	NM	0.00	0.0%	-0.01	-4.8%
CALW	CalWest Bancorp	29-Jun	0.39	17,777	17.95	NM	2.66	0.04	11.4%	0.07	21.9%
CKTM	Commerce Bank of Temecula Valley	28-Jun	7.50	333	11.28	3.64	0.92	1.25	20.0%	3.00	66.7%
CMUV	CMUV Bancorp	30-Jun	6.00	9,063	12.90	14.15	0.83	-0.16	-2.6%	-0.60	-9.1%
CTBP	Coast Bancorp	27-Jun	2.27	2,692	12.82	1.89	1.22	-0.02	-0.9%	0.52	29.7%
DEBC	Delta National Bancorp	29-Jun	16.50	1,271	6.27	NM	0.99	8.60	108.9%	8.40	103.7%
FHLB	Friendly Hills Bank	29-Jun	5.85	93,981	9.45	23.59	0.63	-0.20	-3.3%	-2.49	-29.9%
GSBX	Golden State Bancorp	29-Jun	12.00	576	12.31	NM	1.13	-8.00	-40.0%	0.00	0.0%
SAGN	California International Bank, N.A.	22-Jun	0.03	10,617	2.98	NM	0.34	-0.17	-85.0%	-0.04	-53.8%
SFRK	Security First Bank	23-Jun	7.75	122,932	13.83	NM	0.93	0.27	3.6%	-1.45	-15.8%
TRVB	Tri-Valley Bank	30-Jun	0.52	16,735	20.31	NM	1.59	-0.03	-5.5%	-0.03	-5.5%

TOTAL MARKET CAPITALIZATION: \$139 MILLION

Average	10.82	1.12
Median	8.90	0.96
High	23.59	2.66
Low	1.89	0.34

MONTHLY STOCK PERFORMANCE REPORT

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

CARPENTER

6/30/2016

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	27-Jun	7.10	24,350	20	32.27	0.79	-0.08	-1.1%	-0.66	-8.5%
BNNP	Bank of Napa, N.A.	30-Jun	10.00	22,252	23	15.87	0.91	0.50	5.3%	0.10	1.0%
CBYAA	Community Bank of the Bay	29-Jun	4.41	11,850	19	12.97	0.98	-0.14	-3.1%	-0.97	-18.0%
CCBC	Chino Commercial Bancorp	30-Jun	14.20	12,791	17	12.53	1.40	1.70	13.6%	1.58	12.5%
CRSB	Cornerstone Community Bancorp	28-Jun	8.55	4,231	11	12.76	0.72	0.25	3.0%	-1.07	-11.1%
CYSM	Community Bank of Santa Maria	30-Jun	7.72	45,735	19	22.58	0.87	-0.03	-0.4%	-0.90	-10.4%
FBCP	Founders Bancorp	27-Jun	12.32	3,458	16	10.53	0.90	-0.83	-6.3%	-0.78	-6.0%
FOLB	Folsom Lake Bank	28-Jun	8.52	7,386	14	15.21	0.81	0.02	0.2%	-0.18	-2.1%
GVYB	Golden Valley Bank	8-Jun	11.50	100	24	15.02	1.14	0.00	0.0%	0.99	9.4%
LGHT	Lighthouse Bank	27-Jun	14.15	11,663	33	13.35	1.15	-0.65	-4.4%	-0.55	-3.7%
MNBO	MNB Holdings Corporation	28-Jun	37.00	500	17	NM	0.81	1.70	4.8%	2.68	7.8%
NCNB	Northern California National Bank	16-May	10.75	0	15	14.18	0.84	0.00	0.0%	0.90	9.1%
NRLB	Northern California Bancorp, Inc.	30-Jun	0.65	59,500	2	NM	NM	0.10	18.2%	-0.11	-14.5%
OJCB	OCB Bancorp	29-Jun	6.00	20,664	13	13.16	0.85	0.34	6.0%	0.20	3.5%
PBKX	Partners Bank of California	30-Jun	5.00	500	10	NM	NM	1.40	38.9%	1.65	49.3%
PFBN	Pacific Alliance Bank	22-Jun	7.50	400	22	5.86	0.84	0.50	7.1%	0.00	0.0%
PVBK	Pacific Valley Bank	29-Jun	6.74	99,042	24	20.39	0.87	0.11	1.7%	0.49	7.8%
RVVY	River Valley Community Bank	30-Jun	10.74	47,268	25	15.87	1.06	0.24	2.3%	0.84	8.5%
SMAL	Summit Bancshares, Inc.	30-Jun	18.80	1,344	24	8.23	0.88	0.00	0.0%	2.29	13.9%
SVBA	Sierra Vista Bank	28-Jun	5.50	29,657	23	32.35	1.29	0.00	0.0%	1.70	44.7%
UIFC	Uniti Financial Corporation	29-Jun	2.14	23,586	29	12.15	0.79	0.02	0.9%	-0.31	-12.7%
USMT	US Metro Bank	1-Jun	1.90	1	15	4.55	0.77	0.00	0.0%	-0.60	-24.0%

TOTAL MARKET CAPITALIZATION: \$415 MILLION

Average	15.25	0.93
Median	13.35	0.87
High	32.35	1.40
Low	4.55	0.72

MONTHLY STOCK PERFORMANCE REPORT

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

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6/30/2016

Symbol	Name	Last Trade		Monthly Volume	Mkt Cap (\$MM)	LTM P/E	Price/ T. Book	Monthly Change		YTD Change	
		Date	Price (\$)					(\$)	(%)	(\$)	(%)
ABNK	AltaPacific Bancorp	27-Jun	9.55	26,105	54	11.80	NM	0.05	0.5%	0.08	0.9%
ARBV	American Riviera Bank	30-Jun	10.80	133,507	47	30.86	1.12	-0.05	-0.5%	-0.50	-4.4%
BCAL	Bank of Southern California, National Assc	10-May	8.25	0	36	16.47	1.06	0.00	0.0%	-0.05	-0.6%
BSCA	Bank of Santa Clarita	30-Jun	9.88	6,685	23	20.78	0.89	0.13	1.3%	-0.02	-0.2%
BYFC	Broadway Financial Corporation	30-Jun	1.81	34,442	53	6.46	1.12	-0.05	-2.7%	0.30	19.9%
CBBC	Community Business Bank	27-Jun	13.10	3,811	32	12.02	1.19	0.29	2.3%	0.70	5.6%
CBJC	Capital Bank	29-Jun	18.99	9,467	30	10.01	1.23	-0.02	-0.1%	0.99	5.5%
CFBN	Community 1st Bancorp	30-Jun	4.23	10,228	28	23.50	1.14	0.03	0.7%	0.03	0.7%
CFST	Communities First Financial Corporation	29-Jun	9.86	11,848	27	10.27	0.96	-0.05	-0.5%	-0.30	-3.0%
CWBK	CommerceWest Bank	30-Jun	14.70	61,073	59	14.85	1.03	0.14	1.0%	-1.30	-8.1%
FUBP	First ULB Corp.	25-May	15.30	0	22	31.22	NM	0.00	0.0%	0.05	0.3%
LIBC	Liberty Bancorp	28-Jun	15.50	200	14	11.57	0.93	0.50	3.3%	2.49	19.1%
MVLY	Mission Valley Bancorp	29-Jun	7.65	34,417	24	8.14	0.98	-0.40	-5.0%	-1.35	-15.0%
NCAL	NCAL Bancorp	22-Mar	0.72	0	35	NM	1.37	0.00	0.0%	0.27	60.0%
NWBN	New Resource Bank	30-Jun	4.64	42,229	27	3.47	0.68	-0.06	-1.3%	-0.46	-9.0%
PBAM	Private Bancorp of America, Inc.	29-Jun	15.56	60,215	61	13.09	1.15	-0.26	-1.6%	-0.34	-2.1%
PBCA	PBB Bancorp	30-Jun	7.60	19,083	38	8.45	0.91	-0.39	-4.9%	-2.65	-25.9%
PBNK	Pinnacle Bank	29-Jun	7.35	11,581	25	15.64	0.96	0.00	0.0%	0.05	0.7%
PCBC	Pacific Commerce Bancorp	30-Jun	6.10	43,787	54	26.52	1.10	-0.10	-1.6%	-0.75	-10.9%
RWCB	Redwood Capital Bancorp	27-Jun	11.13	6,183	21	8.90	1.04	0.13	1.2%	-0.37	-3.2%
SBKK	Suncrest Bank	22-Jun	7.15	43,667	36	28.60	0.92	-0.15	-2.1%	-0.17	-2.3%
UABK	United American Bank	17-Jun	0.34	1,147	15	6.38	1.18	-0.03	-8.1%	-0.03	-8.1%
VCBP	Valley Commerce Bancorp	29-Jun	16.15	74,201	46	9.97	0.97	-0.30	-1.8%	0.55	3.5%

TOTAL MARKET CAPITALIZATION: \$759 MILLION

Average	14.95	1.05
Median	11.91	1.05
High	31.22	1.37
Low	3.47	0.68

MONTHLY STOCK PERFORMANCE REPORT

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

CARPENTER

6/30/2016

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	30-Jun	10.26	184,656	70	13.33	13.33	1.04	-0.59	-5.4%	-0.32	-3.0%
AVBH	Avidbank Holdings, Inc.	28-Jun	14.65	29,610	66	14.80	14.80	1.16	0.15	1.0%	0.80	5.8%
BCML	Bay Commercial Bank	30-Jun	12.05	67,571	66	19.75	19.75	0.91	-0.03	-0.2%	-1.20	-9.1%
CABC	California Bank of Commerce	30-Jun	13.44	39,320	78	25.03	25.03	1.24	-0.04	-0.3%	-1.01	-7.0%
CFNB	California First National Bancorp	30-Jun	14.77	217,589	152	25.03	25.03	0.81	-0.09	-0.6%	1.55	11.7%
CWBB	Commonwealth Business Bank	28-Jun	10.40	108,065	93	8.29	8.29	1.00	0.00	0.0%	-0.31	-2.9%
CWBC	Community West Bancshares	30-Jun	7.36	213,670	60	30.67	30.67	0.96	-0.14	-1.9%	0.39	5.6%
FCBK	First Choice Bank	30-Jun	15.50	4,796	110	16.80	16.80	NM	0.36	2.3%	0.12	0.8%
FISB	1st Capital Bank	30-Jun	11.45	105,433	47	19.74	19.74	1.03	0.08	0.7%	0.03	0.3%
MSBC	Mission Bancorp	30-Jun	34.30	3,791	54	12.88	12.88	1.25	-0.20	-0.6%	6.44	23.1%
OPBK	OP Bancorp	30-Jun	5.93	250,168	75	12.89	12.89	1.02	0.03	0.5%	-0.62	-9.5%
OVLY	Oak Valley Bancorp	30-Jun	9.75	48,397	79	15.98	15.98	1.02	0.00	0.0%	-0.65	-6.3%
PDOB	Presidio Bank	30-Jun	13.65	266,659	76	27.86	27.86	1.27	0.04	0.3%	0.30	2.2%
PLBC	Plumas Bancorp	30-Jun	9.01	51,752	44	7.33	7.33	1.03	-0.47	-5.0%	0.33	3.8%
SCBH	Seacoast Commerce Banc Holdings	30-Jun	15.64	27,671	91	14.75	14.75	2.52	0.16	1.0%	-1.55	-9.0%
SCZC	Santa Cruz County Bank	30-Jun	31	19,541	68	11.74	11.74	1.47	-2.90	-8.6%	2.40	8.4%
SSBI	Summit State Bank	30-Jun	13.73	41,075	66	11.94	11.94	1.21	-0.14	-1.0%	-0.03	-0.2%
UBFO	United Security Bancshares	30-Jun	6.36	450,934	103	14.52	14.52	1.20	1.01	18.9%	1.11	21.2%
VLLX	Valley Republic Bancorp	29-Jun	15.50	1,245	55	14.35	14.35	1.16	-0.25	-1.6%	0.70	4.7%

TOTAL MARKET CAPITALIZATION: \$1.5 BILLION

Average	16.72	1.18
Median	14.75	1.10
High	30.67	2.52
Low	7.33	0.81

MONTHLY STOCK PERFORMANCE REPORT

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

CARPENTER

6/30/2016

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	30-Jun	27.35	26,214	183	14.53	1.34	-1.15	-4.0%	-1.97	-6.7%
BMRC	Bank of Marin Bancorp	30-Jun	48.37	344,195	296	14.93	1.39	-2.46	-4.8%	-5.03	-9.4%
BOCH	Bank of Commerce Holdings	30-Jun	6.60	784,858	89	15.71	1.01	0.31	4.9%	-0.08	-1.2%
BSRR	Sierra Bancorp	30-Jun	16.69	567,325	222	12.27	1.19	-0.58	-3.4%	-0.96	-5.4%
CRPB	California Republic Bancorp	30-Jun	36.25	113,410	287	31.80	1.88	0.15	0.4%	6.75	22.9%
CUNB	CU Bancorp	30-Jun	22.73	1,277,601	398	17.62	1.74	-0.37	-1.6%	-2.63	-10.4%
CVCY	Central Valley Community Bancorp	30-Jun	14.00	1,512,972	154	12.96	1.34	0.26	1.9%	1.97	16.4%
EXSR	Exchange Bank	30-Jun	84.85	11,279	145	6.89	0.81	-0.15	-0.2%	-4.15	-4.7%
FFWM	First Foundation Inc.	30-Jun	21.50	2,608,863	346	19.55	1.29	-1.45	-6.3%	-2.09	-8.9%
FMCB	Farmers & Merchants Bancorp	30-Jun	585.00	1,322	464	16.37	1.77	43.00	7.9%	45.00	8.3%
FNBG	FNB Bancorp	30-Jun	28.30	83,370	129	14.66	1.25	-0.53	-1.8%	-1.90	-6.3%
FNRN	First Northern Community Bancorp	30-Jun	7.90	54,616	85	12.03	0.96	0.00	0.0%	0.03	0.3%
HAFC	Hanmi Financial Corporation	30-Jun	23.49	3,240,828	758	13.05	1.49	-0.85	-3.5%	-0.23	-1.0%
HEOP	Heritage Oaks Bancorp	30-Jun	7.94	2,058,221	272	17.64	1.51	-0.11	-1.4%	-0.07	-0.9%
HTBK	Heritage Commerce Corp	30-Jun	11	1,668,798	339	20.25	1.90	-0.23	-2.1%	-1.43	-12.0%
MCHB	Mechanics Bank	22-Jun	27,250.00	4	528	29.71	1.42	150.00	0.6%	-1750.00	-6.0%
MLGF	Malaga Financial Corporation	30-Jun	23.25	42,271	142	12.30	1.26	0.37	1.6%	1.24	5.6%
PFBC	Plaza Bancorp	30-Jun	28.88	949,915	407	13.01	1.49	-4.05	-12.3%	-4.15	-12.6%
PFCF	Pacific City Financial Corporation	23-May	10.90	0	118	9.72	1.16	0.00	0.0%	-0.78	-6.7%
PLZZ	Plaza Bancorp	30-Jun	3.55	165,047	107	15.30	1.06	-0.14	-3.8%	-0.02	-0.6%
PMBC	Pacific Mercantile Bancorp	30-Jun	7.10	2,227,179	163	14.20	1.21	-0.15	-2.1%	-0.03	-0.4%
PPBI	Pacific Premier Bancorp, Inc.	30-Jun	24.00	2,897,180	661	16.90	2.09	-1.00	-4.0%	2.75	12.9%
PROV	Provident Financial Holdings, Inc.	30-Jun	18.30	1,159,168	150	21.53	1.11	0.08	0.4%	-0.59	-3.1%
RCBC	River City Bank	9-May	124.29	0	153	13.78	1.00	0.00	0.0%	3.29	2.7%
TCBK	TriCo Bancshares	30-Jun	27.60	1,801,269	629	13.80	1.61	-0.56	-2.0%	0.16	0.6%
WIBC	Wilshire Bancorp, Inc.	30-Jun	10.42	10,163,260	822	14.47	1.73	-1.01	-8.8%	-1.13	-9.8%

TOTAL MARKET CAPITALIZATION: \$6.6 BILLION

Average	15.96	1.36
Median	14.80	1.31
High	31.80	2.09
Low	6.89	0.81

MONTHLY STOCK PERFORMANCE REPORT

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

CARPENTER

6/30/2016

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.	30-Jun	18.10	13,033,490	891	13.31	1.59	-1.96	-9.8%	3.48	23.8%
BBCN	BBCN Bancorp, Inc.	30-Jun	14.92	12,752,115	1,188	12.43	1.39	-1.34	-8.2%	-2.30	-13.4%
BOFI	BofI Holding, Inc.	30-Jun	17.71	20,320,200	1,117	9.92	1.72	-1.06	-5.6%	-3.34	-15.9%
CVBF	CVB Financial Corp.	30-Jun	16.39	11,267,928	1,767	16.39	2.01	-1.16	-6.6%	-0.53	-3.1%
FMBL	Farmers & Merchants Bank of Long Beach	30-Jun	6.200	450	812	12.24	0.93	170.00	2.8%	-40.00	-0.6%
OPB	Opus Bank	30-Jun	33.80	5,507,794	1,158	17.16	1.80	-3.86	-10.2%	-3.17	-8.6%
WABC	Westamerica Bancorporation	30-Jun	49.26	3,147,967	1,256	21.51	3.07	0.61	1.3%	2.51	5.4%

TOTAL MARKET CAPITALIZATION: \$8.3 BILLION

Average	14.71	1.79
Median	13.31	1.72
High	21.51	3.07
Low	9.92	0.93

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

6/30/2016

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	30-Jun	28.20	13,356,667	2,223	13.36	1.63	-2.62	-8.5%	-3.13	-10.0%
EWBC	East West Bancorp, Inc.	30-Jun	34.18	25,347,165	4,925	12.66	1.81	-4.42	-11.5%	-7.38	-17.8%
FRC	First Republic Bank	30-Jun	69.99	27,272,040	10,465	20.96	2.25	-2.42	-3.3%	3.93	5.9%
PACW	PacWest Bancorp	30-Jun	39.78	18,646,358	4,844	13.96	2.17	-1.90	-4.6%	-3.32	-7.7%
SIVB	SVB Financial Group	30-Jun	95.16	16,279,964	4,930	14.80	1.46	-15.04	-13.6%	-23.74	-20.0%

TOTAL MARKET CAPITALIZATION: \$27.4 BILLION

Average	15.15	1.87
Median	13.96	1.81
High	20.96	2.25
Low	12.66	1.46