

California Banks & Thrifts:

Monthly Stock Performance Report

October 31, 2018

CARPENTER

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MONTHLY STOCK PERFORMANCE REPORT

OVERVIEW OF MARKET PERFORMANCE BY PEER GROUP

As of October 31, the number of banks covered in the Monthly Stock Report held constant, as no banks dropped from coverage during the month. This left the overall total count at 89 banks. Group composition otherwise held constant across all categories.

Under \$150M — 2 Banks

Group count remained constant over the period, leaving the number of banks covered at 2 for the assets under \$150M group. Of the two publicly-traded banks with assets under \$150M, 1 reported a monthly gain in stock price, and 1 declined in price. One stock gained in excess of 10% during the period: CABB, which was up 27.3%. The average Price-to-Tangible-Book Value (P/TBV) was down during the month, closing at 0.56x. The Price-to-Earnings Ratio (P/E) is not reported. P/TBV is comprised of only one of the two banks.

\$150M-\$250M — 10 Banks

The overall count remained constant in the \$150M—\$250M range during the period leaving the count at 10 banks. Of the 10 publicly-traded banks in the asset range, 2 reported monthly gains in stock price, 5 declined in price and 3 were unchanged. No banks reported a gain in stock price over 10% in October. The average P/TBV ratio for banks between \$150—\$250M was mostly flat over the month, closing at 1.37x. P/E decreased, closing October at 16.91x.

\$250M-\$500M — 19 Banks

Group count held steady in the \$250M—\$500M asset range as there were no acquisitions and group composition held steady. Of the 19 publicly-traded banks in the category, 9 experienced gains in monthly stock price, 9 sustained price declines, and 1 was unchanged. One bank in the category reported significant price gains over 10% during the period: SMAL, which was up 14.8%. P/TBV ratio decreased, closing the month at 1.28x. P/E ratio also decreased, ending the month at 17.16x.

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California Banks: Overview of Market Performance by Asset Group for October 2018

\$500M-\$1B — 21 Banks

Group count and composition remained constant for the \$500M—\$1B asset range during the month, leaving the total count at 21 banks. Of the 21 companies, 1 recorded stock price gains, 19 declined in stock price and 1 was unchanged. No banks reported significant price gains over 10% for the asset category during the period. P/TBV was down during the month, closing at 1.74x. P/E was also down, ending the month at 19.16x. It remained the highest P/E multiple across all asset categories.

\$1B-\$5B — 21 Banks

Group count held steady over the period, leaving the count at 21 banks for the \$1B—\$5B group. For the 21 remaining companies in the group, 3 reported stock price gains, and 18 declined in stock price. No banks reported significant price gains over 10% for the period. P/TBV was down for the category, closing the month at 1.65x. P/E was also down, ending the month at 17.83x.

\$5B-\$10B — 8 Banks

Group count remained constant for the \$5B—\$10B asset category during the month of September. Of the 8 banks in the asset range, no banks reported a stock price gain and 8 declined in stock price. P/TBV was up for the category, ending the period at 1.93x, and is now the highest P/TBV multiple for all asset categories. P/E was down, however, closing October at 18.05x.

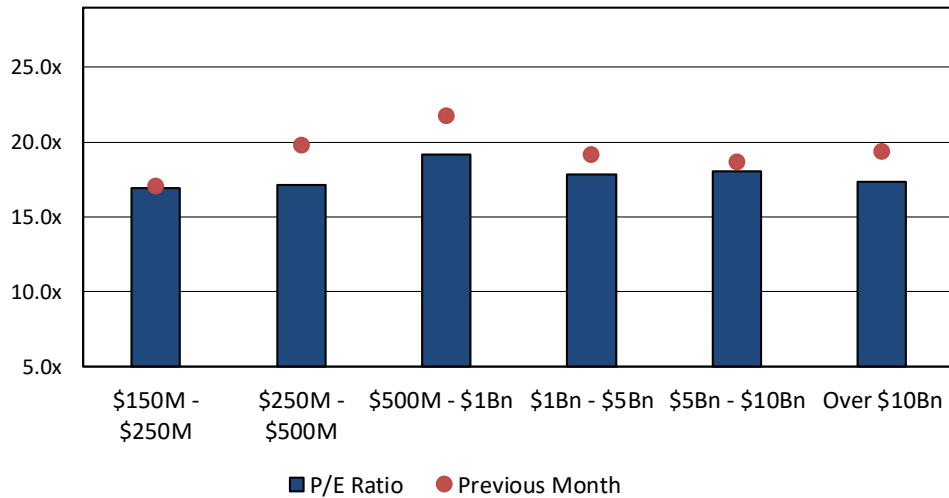
\$10B-\$100B — 7 Banks

Both the count and composition of the group held steady during the month. Of the 7 banks in the category, 0 bank increased in price during the period, and 7 declined in price. P/TBV was down for the category, ending the period at 1.91x and no longer the highest multiple for all categories. P/E was down, closing October at 17.35x.

MONTHLY STOCK PERFORMANCE REPORT
EARNINGS AND BOOK VALUE RATIOS BY SIZE

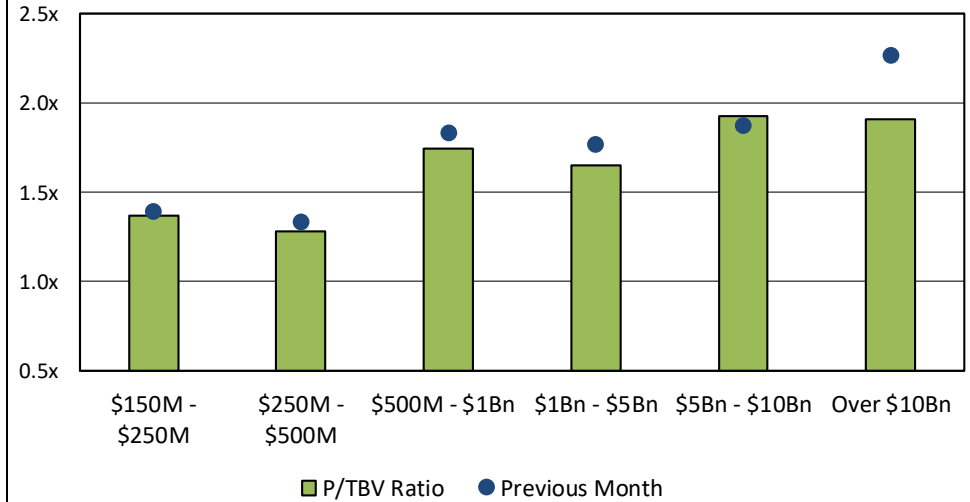
Average LTM P/E Ratio (x)

	<u>10/31/2018</u>	<u>Previous Month</u>	<u>12/31/2017</u>	<u>% Change Monthly</u>	<u>% Change YTD</u>
Total Assets:					
\$150M - \$250M	16.91	17.09	14.21	-1.05%	19.01%
\$250M - \$500M	17.16	19.82	15.64	-13.41%	9.71%
\$500M - \$1Bn	19.16	21.76	19.22	-11.95%	-0.32%
\$1Bn - \$5Bn	17.83	19.20	18.45	-7.15%	-3.38%
\$5Bn - \$10Bn	18.05	18.68	21.77	-3.37%	-17.08%
Over \$10Bn	17.35	19.39	18.69	-10.52%	-7.14%



Average P/TBV Ratio (x)

	<u>10/31/2018</u>	<u>Previous Month</u>	<u>12/31/2017</u>	<u>% Change Monthly</u>	<u>% Change YTD</u>
Total Assets:					
\$150M - \$250M	1.37	1.39	1.29	-1.99%	6.20%
\$250M - \$500M	1.28	1.33	1.26	-3.65%	1.87%
\$500M - \$1Bn	1.74	1.83	1.66	-4.76%	5.02%
\$1Bn - \$5Bn	1.65	1.77	1.77	-6.68%	-7.04%
\$5Bn - \$10Bn	1.93	1.88	1.86	2.82%	3.80%
Over \$10Bn	1.91	2.27	2.13	-16.00%	-10.53%



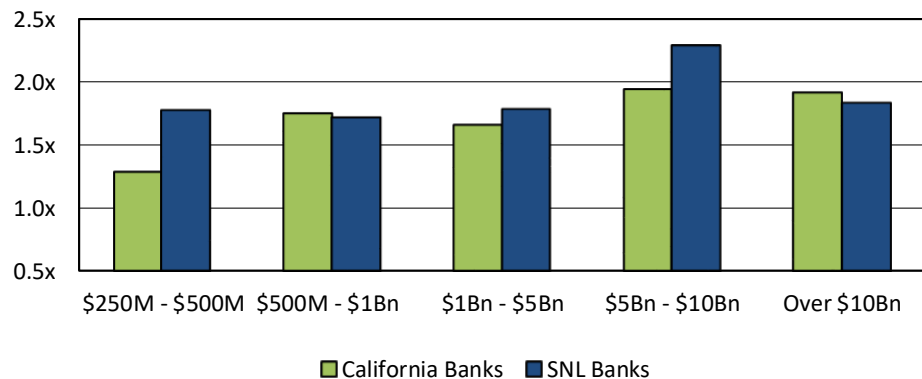
MONTHLY STOCK PERFORMANCE REPORT
INDUSTRY-WIDE RATIO COMPARISON

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

	<u>10/31/2018</u>		<u>Previous Month</u>		<u>12/31/2017</u>	
	California Banks	SNL Banks	California Banks	SNL Banks	California Banks	SNL Banks
Total Assets:						
\$250M - \$500M	1.28	1.77	1.33	1.71	1.26	1.63
\$500M - \$1Bn	1.74	1.71	1.83	1.52	1.66	1.70
\$1Bn - \$5Bn	1.65	1.77	1.77	2.09	1.77	2.04
\$5Bn - \$10Bn	1.93	2.28	1.88	2.69	1.86	2.47
Over \$10Bn	1.91	1.82	2.27	1.84	2.13	1.99

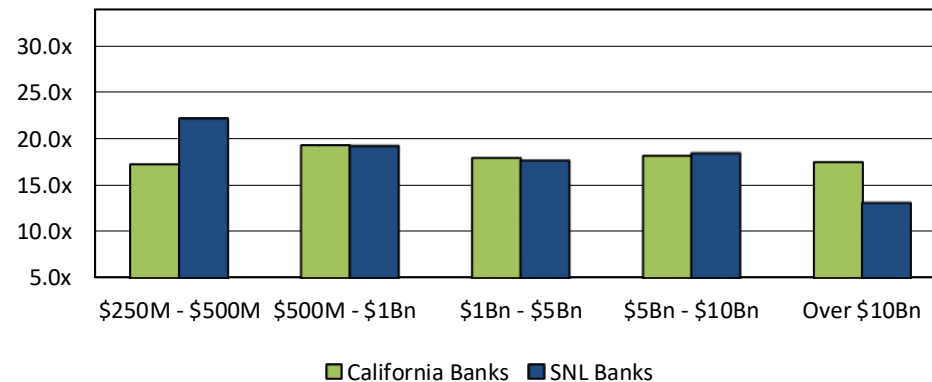
Current Month Comparison



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

	<u>10/31/2018</u>		<u>Previous Month</u>		<u>12/31/2017</u>	
	California Banks	SNL Banks	California Banks	SNL Banks	California Banks	SNL Banks
Total Assets:						
\$250M - \$500M	17.16	22.11	19.82	17.14	15.64	26.93
\$500M - \$1Bn	19.16	19.13	21.76	18.69	19.22	21.68
\$1Bn - \$5Bn	17.83	17.58	19.20	21.54	18.45	20.60
\$5Bn - \$10Bn	18.05	18.40	18.68	22.03	21.77	20.50
Over \$10Bn	17.35	13.13	19.39	15.56	18.69	16.47

Current Month Comparison



MONTHLY STOCK PERFORMANCE REPORT
 CALIFORNIA BANKS AND THRIFTS WITH TOTAL ASSETS LESS THAN \$150 MILLION

CARPENTER

10/31/2018

<i>Symbol</i>	<i>Name</i>	<i>Last Trade</i>		<i>Monthly Volume</i>	<i>Mkt Cap (\$MM)</i>	<i>LTM P/E</i>	<i>Price/ T. Book</i>	<i>Monthly Change</i>		<i>YTD Change</i>	
		<i>Date</i>	<i>Price (\$)</i>					<i>(\$)</i>	<i>(%)</i>	<i>(\$)</i>	<i>(%)</i>
CABB	California Business Bank	26-Oct	0.14	9,807	13.21	NM	NM	0.03	27.3%	-0.02	-12.5%
CAIB	California International Bank, N.A.	19-Oct	0.05	9,003	8.52	NM	0.56	-0.05	NA	-0.05	-50.0%

TOTAL MARKET CAPITALIZATION: \$22 MILLION

Average	NM	0.56
Median	NM	0.56
High	0.00	0.56
Low	0.00	0.56

MONTHLY STOCK PERFORMANCE REPORT

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

CARPENTER

10/31/2018

Symbol	Name	Last Trade		Monthly Volume	Mkt Cap (\$MM)	LTM P/E	Price/ T. Book	Prev Month Close (\$)	Monthly Change		YTD Change	
		Date	Price (\$)						(\$)	(%)	(\$)	(%)
CALW	CalWest Bancorp	24-Oct	0.40	359,421	30	20.00	1.84	0.40	0.00	-0.2%	0.02	5.3%
CCBC	Chino Commercial Bancorp	30-Oct	17.10	2,358	32	16.52	1.51	17.50	-0.40	-2.3%	1.06	6.6%
CMUV	CMUV Bancorp	30-Oct	9.01	56,265	20	13.19	1.02	10.10	-1.09	-10.8%	-0.79	-8.1%
CRSB	Cornerstone Community Bancorp	29-Oct	18.90	3,210	29	13.60	1.22	18.65	0.25	1.3%	1.20	6.8%
FHLB	Friendly Hills Bank	31-Oct	8.65	28,296	17	26.21	1.10	9.65	-1.00	-10.4%	-1.20	-12.2%
GSBX	Golden State Bancorp	30-Oct	17.10	2,640	24	9.29	1.33	17.10	0.00	0.0%	4.05	31.0%
GVYB	Golden Valley Bank	25-Oct	17.00	3,521	35	16.54	1.55	16.35	0.65	4.0%	3.26	23.7%
NCNB	Northern California National Bank	25-Sep	21.00	0	29	14.65	1.43	21.00	0.00	0.0%	4.70	28.8%
PBKX	Partners Bank of California	29-Oct	9.15	82,679	35	22.16	1.31	9.37	-0.22	-2.3%	0.65	7.6%
NRLB	Northern California Bancorp, Inc.	25-Oct	2.00	4,172	7	NM	NM	2.00	0.00	0.0%	0.62	44.9%
			Average			16.91	1.37					
			Median			16.52	1.33					
			High			26.21	1.84					
			Low			9.29	1.02					

TOTAL MARKET CAPITALIZATION: \$258 MILLION

MONTHLY STOCK PERFORMANCE REPORT

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

CARPENTER

10/31/2018

Symbol	Name	Last Trade		Monthly Volume	Mkt Cap (\$MM)	LTM P/E	Price/ T. Book	Monthly Change		YTD Change	
		Date	Price (\$)					(\$)	(%)	(\$)	(%)
ABNK	AltaPacific Bancorp	31-Oct	14.80	51,609	84	20.69	1.73	-0.10	-0.7%	2.71	22.5%
BSCA	Bank of Santa Clarita	30-Oct	19.10	29,247	46	16.11	1.40	-1.00	-5.0%	0.60	3.2%
BYFC	Broadway Financial Corporation	31-Oct	1.17	2,349,371	31	NM	0.68	-0.97	-45.3%	-1.19	-50.4%
CBYA.A	Community Bank of the Bay	31-Oct	7.50	259,032	50	24.19	1.42	0.50	7.1%	1.25	20.0%
CFNB	California First National Bancorp	30-Oct	16.30	8,543	168	15.38	0.84	0.50	3.2%	1.22	8.1%
CFST	Communities First Financial Corporation	31-Oct	24.00	27,119	68	12.70	1.77	1.50	6.7%	4.45	22.8%
CYSM	Community Bancorp of Santa Maria	29-Oct	12.20	31,207	30	10.79	NM	-2.25	-15.6%	-2.50	-17.0%
LGHT	Lighthouse Bank	31-Oct	24.30	19,545	62	16.20	1.68	-0.06	-0.3%	0.05	0.2%
MVLY	Mission Valley Bancorp	30-Oct	16.15	56,500	52	14.82	NM	0.15	0.9%	1.55	10.6%
PBNK	Pinnacle Bank	31-Oct	12.85	188,883	58	13.49	NM	-0.28	-2.1%	1.49	13.1%
PFBN	Pacific Alliance Bank	4-Oct	11.01	200	35	12.37	0.97	-0.04	-0.4%	0.81	7.9%
PVBK	Pacific Valley Bank	31-Oct	10.14	63,746	36	18.22	1.16	-1.03	-9.2%	2.23	28.2%
RVCB	River Valley Community Bancorp	15-Oct	19.49	1,900	46	14.23	1.58	1.74	9.8%	-0.40	-2.0%
RWCB	Redwood Capital Bancorp	31-Oct	18.50	9,086	36	10.45	1.36	0.10	0.5%	0.62	3.5%
UIFC	Uniti Financial Corporation	24-Oct	3.81	28,663	59	15.71	1.29	0.11	3.0%	0.36	10.4%
USMT	US Metro Bank	30-Oct	3.97	42,202	64	18.90	NM	-0.04	-1.0%	-0.43	-9.8%
MNBO	MNB Holdings Corporation	31-Oct	52.55	900	24	13.07	0.94	4.05	8.4%	3.55	7.2%
LIBC	Liberty Bancorp	4-May	20.00	0	18	38.46	0.91	0.00	0.0%	0.45	2.3%
SMAL	Summit Bancshares, Inc.	24-Oct	37.90	7,308	45	23.15	1.52	4.90	14.8%	7.90	26.3%

TOTAL MARKET CAPITALIZATION: \$1013 MILLION

Average	17.16	1.28
Median	15.54	1.36
High	38.46	1.77
Low	10.45	0.68

MONTHLY STOCK PERFORMANCE REPORT

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

CARPENTER

10/31/2018

Symbol	Name	Last Trade		Monthly Volume	Mkt Cap (\$MM)	LTM P/E	Price/ T. Book	Monthly Change		YTD Change	
		Date	Price (\$)					(\$)	(%)	(\$)	(%)
AMRB	American River Bankshares	31-Oct	15.19	139,984	144	26.19	1.61	-0.13	-0.8%	-0.05	-0.3%
ARBV	American Riviera Bank	31-Oct	19.15	59,826	85	19.15	1.62	-0.05	-0.3%	-0.60	-3.0%
AVBH	Avidbank Holdings, Inc.	31-Oct	24.05	125,567	144	16.36	1.49	-1.35	-5.3%	0.10	0.4%
BCAL	Bank of Southern California, National Assoc	23-Oct	14.65	78,612	123	17.87	1.36	-1.19	-7.5%	-0.10	-0.7%
CALB	California BanCorp	31-Oct	21.25	180,526	170	22.61	NM	-1.45	-6.4%	-0.50	-2.3%
CWBC	Community West Bancshares	31-Oct	11.04	101,261	91	14.92	1.21	-0.96	-8.0%	0.39	3.7%
CWBK	CommerceWest Bank	31-Oct	24.00	197,634	91	18.32	NM	-2.00	-7.7%	1.00	4.3%
FCBP	First Choice Bancorp	31-Oct	22.50	503,480	262	19.07	NM	-4.59	-16.9%	-2.00	-8.2%
FISB	1st Capital Bank	30-Oct	17.50	255,619	83	18.04	NM	-2.00	-10.3%	2.11	13.7%
MSBC	Mission Bancorp	31-Oct	80.50	1,684	145	14.51	2.42	-2.50	-3.0%	23.36	40.9%
OPBK	OP Bancorp	31-Oct	10.38	671,977	164	12.98	1.31	-1.22	-10.5%	0.58	5.9%
PBAM	Private Bancorp of America, Inc.	31-Oct	25.50	17,918	129	43.97	1.63	-0.30	-1.2%	0.05	0.2%
PDOB	Presidio Bank	31-Oct	26.00	172,203	162	18.57	1.91	-0.50	-1.9%	1.75	7.2%
PEBN	Pacific Enterprise Bancorp	29-Oct	21.40	600	66	NM	1.37	-0.60	-2.7%	-0.60	-2.7%
PLBC	Plumas Bancorp	31-Oct	25.82	114,002	132	11.63	NM	0.97	3.9%	2.82	12.3%
SBKK	Suncrest Bank	31-Oct	13.00	50,432	161	19.40	1.90	-0.30	-2.3%	1.93	17.4%
SCBH	Seacoast Commerce Banc Holdings	31-Oct	22.15	20,599	207	27.01	2.59	-0.50	-2.2%	1.80	8.8%
SCZC	Santa Cruz County Bank	31-Oct	53.50	21,074	131	14.38	2.00	0.00	0.0%	4.55	9.3%
SSBI	Summit State Bank	31-Oct	13.83	68,959	84	16.26	NM	-1.53	-9.9%	1.18	9.3%
UBFO	United Security Bancshares	31-Oct	10.72	223,635	181	15.31	1.77	-0.38	-3.4%	-0.28	-2.5%
VLLX	Valley Republic Bancorp	31-Oct	32.00	25,595	127	16.67	1.98	-2.00	-5.9%	-4.00	-11.1%

TOTAL MARKET CAPITALIZATION: \$3.3 BILLION

Average	19.16	1.74
Median	17.95	1.63
High	43.97	2.59
Low	11.63	1.21

MONTHLY STOCK PERFORMANCE REPORT

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

CARPENTER

10/31/2018

Symbol	Name	Last Trade		Monthly Volume	Mkt Cap (\$MM)	LTM P/E	Price/ T. Book	Prev Month Close (\$)	Monthly Change		YTD Change	
		Date	Price (\$)						(\$)	(%)	(\$)	(%)
AMBZ	American Business Bank	31-Oct	38.50	41,544	296	39.14	1.91	42.00	-3.50	-8.3%	-0.90	-2.3%
BCML	BayCom Corp	31-Oct	24.19	876,844	263	20.50	1.44	26.68	-2.49	-9.3%	4.74	24.4%
BMRC	Bank of Marin Bancorp	31-Oct	84.99	325,213	594	24.78	2.18	83.90	1.09	1.3%	16.99	25.0%
BOCH	Bank of Commerce Holdings	31-Oct	11.94	768,205	194	17.82	1.49	12.20	-0.26	-2.1%	0.44	3.8%
BSRR	Sierra Bancorp	31-Oct	27.23	1,036,262	416	16.21	1.82	28.90	-1.67	-5.8%	0.67	2.5%
CBBI	CBB Bancorp, Inc.	31-Oct	13.90	211,552	128	9.38	1.04	15.40	-1.50	-9.7%	-5.10	-26.8%
CVCY	Central Valley Community Bancorp	31-Oct	20.24	863,271	279	17.15	1.78	21.61	-1.37	-6.3%	0.06	0.3%
EXSR	Exchange Bank	31-Oct	175.00	5,182	300	10.27	1.36	186.90	-11.90	-6.4%	23.00	15.1%
FFWM	First Foundation Inc.	31-Oct	16.21	5,864,928	720	21.91	1.67	15.62	0.59	3.8%	-2.33	-12.6%
FMCB	Farmers & Merchants Bancorp	31-Oct	700.00	937	549	15.59	1.83	718.99	-18.99	-2.6%	24.00	3.6%
HTBK	Heritage Commerce Corp	31-Oct	14.51	4,551,593	628	25.91	2.44	14.92	-0.41	-2.7%	-0.81	-5.3%
MLGF	Malaga Financial Corporation	31-Oct	28.50	25,291	186	11.97	1.43	30.00	-1.50	-5.0%	-1.26	-4.2%
OVLY	Oak Valley Bancorp	31-Oct	18.15	149,162	149	14.40	1.65	19.65	-1.50	-7.6%	-1.39	-7.1%
PFBC	Preferred Bank	31-Oct	51.41	2,456,672	788	13.02	1.97	58.50	-7.09	-12.1%	-7.37	-12.5%
PCB	Pacific City Financial Corporation	31-Oct	16.37	0	261	11.53	1.29	19.34	-2.97	-15.4%	0.87	5.6%
PMBC	Pacific Mercantile Bancorp	31-Oct	8.27	565,898	181	7.66	1.46	9.35	-1.08	-11.6%	-0.48	-5.5%
PROV	Provident Financial Holdings, Inc.	31-Oct	17.30	121,470	130	31.45	1.07	18.30	-1.00	-5.5%	-1.10	-6.0%
RBB	RBB Bancorp	31-Oct	21.58	1,375,806	427	11.79	1.37	24.50	-2.92	-11.9%	-5.79	-21.2%
RCBC	River City Bank	26-Oct	214.00	615	312	16.72	1.57	220.10	-6.10	-2.8%	27.00	14.4%
TCBK	TriCo Bancshares	31-Oct	36.02	1,520,776	1,096	18.86	1.99	38.62	-2.60	-6.7%	-1.84	-4.9%
WFCL	1867 Western Financial Corporation	30-Oct	9,200.00	20	824	18.27	1.88	9,000.00	200.00	2.2%	3000.00	48.4%

TOTAL MARKET CAPITALIZATION: \$6.1 BILLION

Average	17.83	1.65
Median	16.72	1.65
High	39.14	2.44
Low	7.66	1.04

MONTHLY STOCK PERFORMANCE REPORT

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

CARPENTER

10/31/2018

Symbol	Name	Last Trade		Monthly Volume	Mkt Cap (\$MM)	LTM P/E	Price/ T. Book	Monthly Change		YTD Change	
		Date	Price (\$)					(\$)	(%)	(\$)	(%)
AX	Axos Financial, Inc.	31-Oct	30.36	11,104,977	1,908	12.39	2.06	-4.03	-11.7%	0.46	1.5%
CVBF	CVB Financial Corp.	31-Oct	21.85	18,363,924	3,066	19.86	2.79	-0.47	-2.1%	-1.71	-7.3%
FMBL	Farmers & Merchants Bank of Long Beach	30-Oct	8,200.00	239	1,074	14.32	1.06	-400.00	-4.7%	340.00	4.3%
HAFC	Hanmi Financial Corporation	31-Oct	20.98	6,499,058	682	11.66	1.21	-3.92	-15.7%	-9.37	-30.9%
MCHB	Mechanics Bank	15-Oct	33,100	7	912	25.48	2.09	-400.00	-1.2%	2950.00	9.8%
OPB	Opus Bank	31-Oct	19	6,223,127	685	18.62	1.08	-8.41	-30.7%	-8.31	-30.4%
PPBI	Pacific Premier Bancorp, Inc.	31-Oct	29	10,698,942	1,826	14.62	1.82	-7.97	-21.4%	-10.77	-26.9%
WABC	Westamerica Bancorporation	31-Oct	58	2,016,276	1,556	27.46	3.32	-1.95	-3.2%	-1.34	-2.3%

TOTAL MARKET CAPITALIZATION: \$7.7 BILLION

Average	18.05	1.93
Median	16.62	1.94
High	27.46	3.32
Low	11.66	1.06

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

10/31/2018

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.	31-Oct	15.95	15,375,983	808	37.09	1.20	-2.95	-15.6%	-4.70	-22.8%
CATY	Cathay General Bancorp	31-Oct	37.67	11,396,241	3,059	13.22	1.82	-3.77	-9.1%	-4.50	-10.7%
EWBC	East West Bancorp, Inc.	31-Oct	52.44	25,543,984	7,600	12.46	2.02	-7.93	-13.1%	-8.39	-13.8%
FRC	First Republic Bank	31-Oct	90.99	35,764,216	14,992	19.69	2.07	-5.01	-5.2%	4.35	5.0%
HOPE	Hope Bancorp, Inc.	31-Oct	14.48	26,753,818	1,883	11.77	1.32	-1.69	-10.5%	-3.77	-20.7%
PACW	PacWest Bancorp	31-Oct	40.62	35,349,071	4,973	11.77	2.35	-7.03	-14.8%	-9.78	-19.4%
SIVB	SVB Financial Group	31-Oct	237.23	19,068,881	12,633	15.46	2.57	-73.60	-23.7%	3.46	1.5%

TOTAL MARKET CAPITALIZATION: \$28.3 BILLION

Average	17.35	1.91
Median	13.22	2.02
High	37.09	2.57
Low	11.77	1.20