

California Banks & Thrifts:

Monthly Stock Performance Report

April 30, 2019

CARPENTER

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MONTHLY STOCK PERFORMANCE REPORT

OVERVIEW OF MARKET PERFORMANCE BY PEER GROUP

As of April 30, the number of banks remained constant in the Monthly Stock Report, as no banks were dropped from coverage during the month. This left the overall total count at 94 banks. Group composition otherwise held constant across all categories.

Under \$150M —5 Banks

Group count held constant over the period, as no new banks were added to or dropped from the group, leaving the total number of banks covered at 5 for the assets under \$150M group. Of the five publicly-traded banks with assets under \$150M, 2 banks saw gains in stock price, 1 declined, and 2 were unchanged. One stock saw significant gains in excess of 10% during the period: CABB, which was up 22.2%. The average Price-to-Tangible-Book Value (P/TBV) was down slightly during the month, closing at 0.83x. The Price-to-Earnings Ratio (P/E) is not reported. P/TBV ratio is comprised of only two of the four banks.

\$150M-\$250M —11 Banks

The overall count remained constant in the \$150M—\$250M range during the period leaving the count at 11 banks. Of the 11 publicly-traded banks in the asset range, 4 reported monthly gains in stock price, 3 declined in price, and 4 were unchanged. No bank reported a gain in stock price over 10% in the month of April. The average P/TBV ratio for banks between \$150—\$250M was down slightly over the month, closing at 1.17x. P/E, however, increased, closing April at 17.39x, and is now the highest ratio across all asset categories.

\$250M-\$500M —18 Banks

Group count held steady in the \$250M—\$500M asset range, as there were no acquisitions and group composition also remained constant. Of the 18 publicly-traded banks in the category, 12 experienced gains in monthly stock price, and 5 sustained price declines and 1 was unchanged. No banks in the category reported significant price gains over 10% during the period. P/TBV ratio was mostly flat, closing the month at 1.18x. P/E ratio increased slightly, ending the month at 14.70x. P/E is no longer the highest ratio across all categories.

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California Banks: Overview of Market Performance by Asset Group for March 2019

\$500M-\$1B —18 Banks

Group count and composition remained constant for the \$500M—\$1B asset range during the month, leaving the total count at 18 banks. Of the 18 companies, 6 recorded stock price gains, 10 declined in stock price and 2 were unchanged. One bank reported significant price gains over 10% for the asset category during the period: PLBC, which was up 14.7%. P/TBV was down during the month, closing at 1.48x. P/E was also down ending the month at 13.81x.

\$1B-\$5B —23 Banks

Group count held steady over the period, leaving the count at 23 banks for the \$1B—\$5B group. For the 23 remaining companies in the group, 18 reported stock price gains, 4 declined in stock price, and 1 was unchanged. No banks reported significant price gains over 10% for the period. P/TBV was up slightly for the category, closing the month at 1.49x. P/E was also up, ending the month at 12.68x.

\$5B-\$10B — 10 Banks

Group count remained constant for the \$5B—\$10B asset category during the month of April. Of the 10 banks in the asset range, 9 banks reported a stock price gain and 1 was unchanged. Three banks reported significant price gains over 10% for the period: AX (13.0%), HAFC (11.5%), and OPB (10.5%). P/TBV was up for the category, ending the period at 1.49x. P/E was up sharply, closing April at 16.53x.

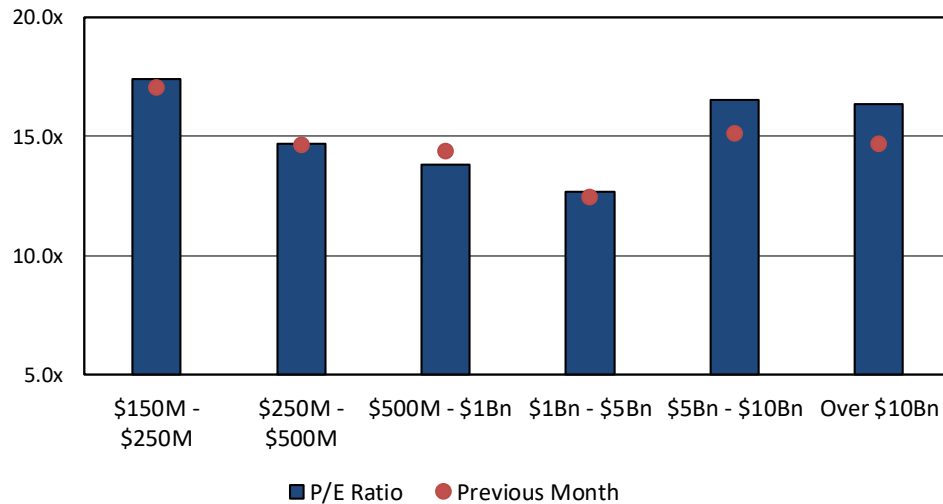
\$10B-\$100B — 9 Banks

Both the count and composition of the group held steady during the month. Of the 9 banks in the category, all 9 banks increased in price during the period. One of the banks in the category reported significant price gains over 10% for the period: SIVB, which was up 13.2% in April. P/TBV was up for the category, ending the period at 1.84x and remains the highest P/TBV multiple for all categories. P/E was also up, closing April at 16.34x.

MONTHLY STOCK PERFORMANCE REPORT
EARNINGS AND BOOK VALUE RATIOS BY SIZE

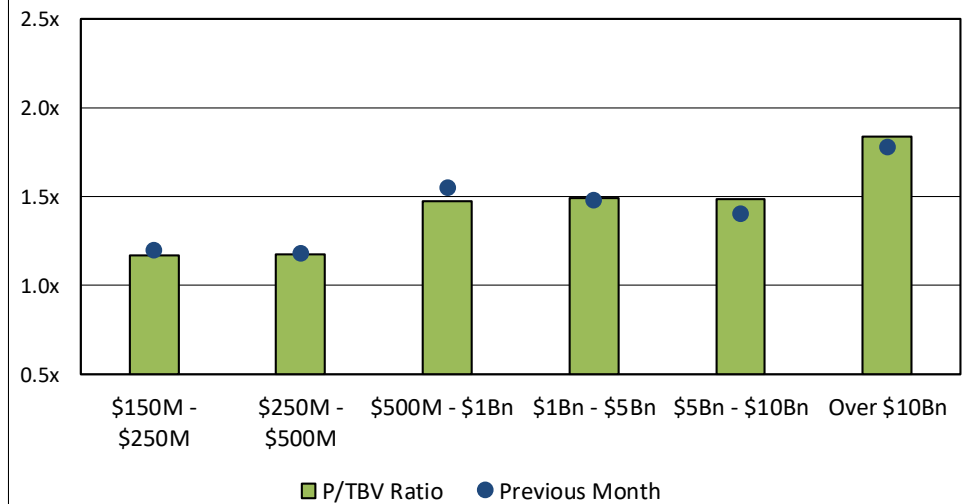
Average LTM P/E Ratio (x)

	<u>3/31/2019</u>	<u>Previous Month</u>	<u>12/31/2018</u>	<u>% Change Monthly</u>	<u>% Change YTD</u>
Total Assets:					
\$150M - \$250M	17.39	17.07	16.90	1.87%	2.89%
\$250M - \$500M	14.70	14.64	16.43	0.45%	-10.52%
\$500M - \$1Bn	13.81	14.36	17.08	-3.81%	-19.10%
\$1Bn - \$5Bn	12.68	12.44	15.95	1.94%	-20.49%
\$5Bn - \$10Bn	16.53	15.14	16.24	9.21%	1.80%
Over \$10Bn	16.34	14.66	14.97	11.45%	9.21%



Average P/TBV Ratio (x)

	<u>3/31/2019</u>	<u>Previous Month</u>	<u>12/31/2018</u>	<u>% Change Monthly</u>	<u>% Change YTD</u>
Total Assets:					
\$150M - \$250M	1.17	1.20	1.07	-2.30%	8.94%
\$250M - \$500M	1.18	1.18	1.14	-0.38%	3.26%
\$500M - \$1Bn	1.48	1.55	1.51	-5.01%	-2.51%
\$1Bn - \$5Bn	1.49	1.48	1.51	0.75%	-1.51%
\$5Bn - \$10Bn	1.49	1.40	1.41	6.18%	5.40%
Over \$10Bn	1.84	1.78	1.69	3.42%	8.93%



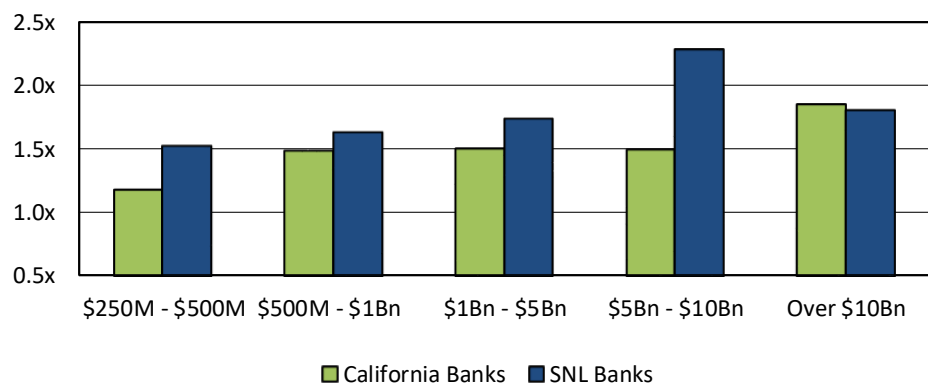
MONTHLY STOCK PERFORMANCE REPORT
INDUSTRY-WIDE RATIO COMPARISON

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

	<u>3/31/2019</u>		<u>Previous Month</u>		<u>12/31/2018</u>	
	California	SNL	California	SNL	California	SNL
	Banks	Banks	Banks	Banks	Banks	Banks
Total Assets:						
\$250M - \$500M	1.18	1.52	1.18	1.71	1.14	1.63
\$500M - \$1Bn	1.48	1.63	1.55	1.52	1.51	1.70
\$1Bn - \$5Bn	1.49	1.73	1.48	2.09	1.51	2.04
\$5Bn - \$10Bn	1.49	2.28	1.40	2.69	1.41	2.47
Over \$10Bn	1.84	1.80	1.78	1.84	1.69	1.99

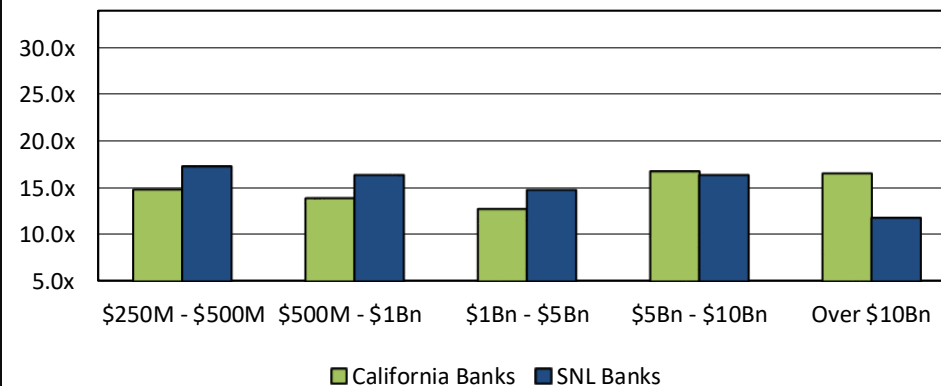
Current Month Comparison



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

	<u>3/31/2019</u>		<u>Previous Month</u>		<u>12/31/2018</u>	
	California	SNL	California	SNL	California	SNL
	Banks	Banks	Banks	Banks	Banks	Banks
Total Assets:						
\$250M - \$500M	14.70	17.15	14.64	17.14	16.43	26.93
\$500M - \$1Bn	13.81	16.19	14.36	18.69	17.08	21.68
\$1Bn - \$5Bn	12.68	14.70	12.44	21.54	15.95	20.60
\$5Bn - \$10Bn	16.53	16.24	15.14	22.03	16.24	20.50
Over \$10Bn	16.34	11.78	14.66	15.56	14.97	16.47

Current Month Comparison



MONTHLY STOCK PERFORMANCE REPORT

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

CARPENTER

4/30/2019

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	25-Apr	0.19	10,158	18.17	NM	NM	0.04	22.2%	0.09	92.5%
CAIB	California International Bank, N.A.	13-Feb	0.04	0	6.99	NM	0.56	0.00	0.0%	-0.01	-18.0%
EDVR	Endeavor Bank	30-Apr	10.36	0	27.56	NM	NM	-0.14	-1.3%	-0.69	-6.2%
GPBI	Golden Pacific Bancorp, Inc.	4-Mar	1.65	0	NA	NM	NM	0.00	0.0%	-0.20	-10.8%
INFT	Infinity Bank	23-Apr	9.10	20,750	30.03	NM	1.10	0.04	0.4%	-0.40	-4.2%

TOTAL MARKET CAPITALIZATION: \$25 MILLION

Average	NM	0.83
Median	NM	0.83
High	0.00	1.10
Low	0.00	0.56

MONTHLY STOCK PERFORMANCE REPORT

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

CARPENTER

4/30/2019

Symbol	Name	Last Trade		Monthly Volume	Mkt Cap (\$MM)	LTM P/E	Price/ T. Book	Prev Month Close (\$)	Monthly Change		YTD Change	
		Date	Price (\$)						(\$)	(%)	(\$)	(%)
LIBC	Liberty Bancorp	15-Apr	23.52	35,005	21	44.23	0.96	23.25	0.27	1.2%	3.52	17.6%
MNBO	MNB Holdings Corporation	1-Apr	57.00	300	26	14.05	1.01	58.99	-1.99	-3.4%	2.00	3.6%
NRLB	Northern California Bancorp, Inc.	1-Mar	2.00	0	7	NM	NM	2.00	0.00	0.0%	0.10	5.3%
CALW	CalWest Bancorp	15-Apr	0.40	7,631	29	19.75	1.77	0.39	0.01	1.3%	0.13	46.3%
CCBC	Chino Commercial Bancorp	29-Apr	14.85	3,551	28	11.69	1.24	15.01	-0.16	-1.1%	0.85	6.1%
CMUV	CMUV Bancorp	24-Apr	9.02	15,892	20	10.07	1.01	9.02	0.00	0.0%	0.51	6.0%
CYSM	Community Bancorp of Santa Maria	25-Apr	12.50	7,774	31	8.45	1.16	12.50	0.00	0.0%	0.50	4.2%
FHLB	Friendly Hills Bank	30-Apr	8.76	196,800	17	19.04	1.05	8.55	0.21	2.5%	1.96	28.8%
GVYB	Golden Valley Bank	30-Apr	13.26	1,667	30	11.81	NM	12.55	0.71	5.7%	0.08	0.6%
NCNB	Northern California National Bank	30-Apr	19.50	10,232	27	11.12	NM	19.50	0.00	0.0%	1.50	8.3%
PBKX	Partners Bank of California	10-Apr	8.20	5,000	32	19.37	NM	8.25	-0.05	-0.6%	0.20	2.5%
						Average	17.39	1.17				
						Median	12.93	1.05				
						High	44.23	1.77				
						Low	8.45	0.96				

TOTAL MARKET CAPITALIZATION: \$210 MILLION

MONTHLY STOCK PERFORMANCE REPORT

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

CARPENTER

4/30/2019

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	14.90	20,223	86	17.59	NM	-0.23	-1.5%	2.76	22.7%
BSCA	Bank of Santa Clarita	22-Apr	19.33	8,241	47	14.31	1.40	-0.07	-0.4%	1.58	8.9%
BSFO	Bank of San Francisco	30-Apr	25.00	35,398	51	13.59	1.38	1.75	7.5%	4.35	21.1%
BYFC	Broadway Financial Corporation	30-Apr	1.27	90,960	35	42.33	0.72	-0.13	-9.3%	0.22	21.0%
CBYA.A	Community Bank of the Bay	25-Apr	7.00	31,173	57	17.07	1.21	0.23	3.4%	0.20	2.9%
CFNB	California First National Bancorp	26-Apr	15.30	1,301	157	14.43	0.75	-0.20	-1.3%	1.15	8.1%
CFST	Communities First Financial Corporation	30-Apr	25.00	31,543	73	10.59	NM	1.70	7.3%	5.20	26.3%
CRSB	Cornerstone Community Bancorp	24-Apr	17.50	2,120	27	8.93	1.09	0.00	0.0%	2.00	12.9%
GSBX	Golden State Bancorp	29-Apr	17.75	537	25	3.15	NM	0.05	0.3%	-0.65	-3.5%
LGHT	Lighthouse Bank	30-Apr	23.90	21,931	62	11.89	NM	0.48	2.0%	3.70	18.3%
MVLY	Mission Valley Bancorp	30-Apr	15.00	3,894	49	19.48	1.43	0.15	1.0%	1.00	7.1%
PBNK	Pinnacle Bank	30-Apr	11.85	25,775	62	9.76	1.33	-0.15	-1.3%	0.73	6.6%
PFBN	Pacific Alliance Bank	24-Apr	10.75	2,266	34	9.95	0.92	0.57	5.6%	0.34	3.3%
PVBK	Pacific Valley Bank	22-Apr	9.95	8,740	36	17.93	1.21	0.14	1.4%	0.95	10.6%
RVCB	River Valley Community Bancorp	29-Apr	21.00	5,629	50	14.00	1.51	0.06	0.3%	-1.50	-6.7%
RWCB	Redwood Capital Bancorp	25-Apr	17.10	3,033	33	8.07	NM	0.10	0.6%	1.59	10.3%
UIFC	Uniti Financial Corporation	8-Apr	3.90	6,671	60	16.25	1.26	0.08	2.1%	0.13	3.4%
USMT	US Metro Bank	29-Apr	3.53	74,273	57	15.35	1.07	0.06	1.7%	0.00	0.0%

TOTAL MARKET CAPITALIZATION: \$1000 MILLION

Average	14.70	1.18
Median	14.15	1.21
High	42.33	1.51
Low	3.15	0.72

MONTHLY STOCK PERFORMANCE REPORT

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

CARPENTER

4/30/2019

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	30-Apr	12.99	102,646	145	16.04	1.25	-0.01	-0.1%	-0.96	-6.9%
ARBV	American Riviera Bank	30-Apr	18.05	86,957	91	13.27	1.39	-0.20	-1.1%	0.20	1.1%
AVBH	Avidbank Holdings, Inc.	30-Apr	23.91	248,274	145	11.55	1.38	0.71	3.1%	2.91	13.9%
BCAL	Bank of Southern California, National Assoc	29-Apr	13.22	27,266	111	17.39	1.32	-0.03	-0.2%	0.02	0.2%
CALB	California BanCorp	30-Apr	19.00	15,792	153	15.97	NM	-0.50	-2.6%	1.55	8.9%
CWBC	Community West Bancshares	30-Apr	10.00	53,167	84	12.20	1.12	-0.18	-1.8%	-0.03	-0.3%
CWBK	CommerceWest Bank	29-Apr	21.73	30,727	81	14.02	NM	0.08	0.4%	1.78	8.9%
FISB	1st Capital Bank	25-Apr	16.53	33,024	85	12.28	NM	0.33	2.0%	1.53	10.2%
MSBC	Mission Bancorp	30-Apr	84.00	7,716	151	12.24	NM	-1.02	-1.2%	2.50	3.1%
PBAM	Private Bancorp of America, Inc.	30-Apr	23.50	176,780	120	26.70	1.63	0.00	0.0%	0.55	2.4%
PDOB	Presidio Bank	29-Apr	25.13	53,792	159	12.95	1.71	-1.17	-4.4%	4.28	20.5%
PEBN	Pacific Enterprise Bancorp	9-Apr	19.25	10,298	58	NM	1.15	-0.60	-3.0%	-1.25	-6.1%
PLBC	Plumas Bancorp	30-Apr	26.15	80,133	135	9.41	1.88	3.36	14.7%	3.44	15.1%
SBKK	Suncrest Bank	30-Apr	11.90	158,211	148	12.27	1.58	0.05	0.4%	1.15	10.7%
SCZC	Santa Cruz County Bank	30-Apr	49.92	20,078	122	10.31	NM	0.92	1.9%	4.32	9.5%
SSBI	Summit State Bank	30-Apr	11.40	93,880	69	12.67	1.17	-0.18	-1.5%	-0.37	-3.1%
UBFO	United Security Bancshares	30-Apr	10.50	262,984	178	11.93	1.67	-0.10	-0.9%	0.92	9.6%
VLLX	Valley Republic Bancorp	26-Apr	33.00	940	137	13.64	1.93	0.00	0.0%	1.50	4.8%

TOTAL MARKET CAPITALIZATION: \$2.4 BILLION

Average	13.81	1.48
Median	12.67	1.39
High	26.70	1.93
Low	9.41	1.12

MONTHLY STOCK PERFORMANCE REPORT

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

CARPENTER

4/30/2019

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-Apr	36.25	60,381	282	14.80	1.61	1.15	3.3%	4.70	14.9%
BCML	BayCom Corp	30-Apr	23.05	249,327	248	15.90	1.36	0.41	1.8%	-0.04	-0.2%
BMRC	Bank of Marin Bancorp	30-Apr	42.35	680,521	579	17.61	2.05	1.66	4.1%	1.11	2.7%
BOCH	Bank of Commerce Holdings	30-Apr	10.82	455,240	196	12.02	1.36	0.27	2.6%	-0.14	-1.3%
BSRR	Sierra Bancorp	30-Apr	26.46	496,768	406	12.78	1.62	2.16	8.9%	2.43	10.1%
CBBJ	CBB Bancorp, Inc.	30-Apr	11.95	134,371	121	7.72	0.92	0.20	1.7%	-0.95	-7.4%
CVCY	Central Valley Community Bancorp	30-Apr	20.46	309,218	280	13.29	1.63	0.91	4.7%	1.59	8.4%
EXSR	Exchange Bank	29-Apr	165.00	1,067	283	7.75	1.16	-4.40	-2.6%	0.00	0.0%
FCBP	First Choice Bancorp	30-Apr	21.26	272,561	248	11.37	1.49	-0.24	-1.1%	-1.34	-5.9%
FMCB	Farmers & Merchants Bancorp	30-Apr	745.00	1,530	587	13.11	1.98	19.99	2.8%	45.00	6.4%
FNRN	First Northern Community Bancorp	26-Apr	11.80	89,379	145	10.53	1.23	0.30	2.6%	1.19	11.2%
HTBK	Heritage Commerce Corp	30-Apr	12.52	2,521,435	543	14.23	1.92	0.42	3.5%	1.18	10.4%
MLGF	Malaga Financial Corporation	29-Apr	24.00	146,538	167	11.19	1.22	-1.50	-5.9%	-2.00	-7.7%
OPBK	OP Bancorp	30-Apr	9.42	653,631	148	9.81	1.16	0.67	7.7%	0.55	6.2%
OVLY	Oak Valley Bancorp	30-Apr	19.17	186,095	155	13.13	1.60	1.53	8.7%	0.87	4.8%
PCB	Pacific City Financial Corporation	30-Apr	18.32	537,997	293	11.45	1.36	0.87	5.0%	2.67	17.1%
PFBC	Preferred Bank	30-Apr	49.19	1,685,325	752	10.27	1.74	4.22	9.4%	5.84	13.5%
PMBC	Pacific Mercantile Bancorp	30-Apr	7.83	298,179	172	7.46	1.43	0.21	2.8%	0.68	9.5%
PROV	Provident Financial Holdings, Inc.	30-Apr	20.25	121,594	152	30.68	1.25	0.33	1.7%	4.75	30.6%
RBB	RBB Bancorp	30-Apr	19.36	995,360	389	9.63	1.27	0.56	3.0%	1.79	10.2%
RCBC	River City Bank	29-Apr	195.00	509	285	11.64	1.34	1.50	0.8%	10.00	5.4%
SCBH	Seacoast Commerce Banc Holdings	25-Apr	19.75	30,220	189	14.01	2.19	-0.40	-2.0%	-0.75	-3.7%
WFCL	1867 Western Financial Corporation	15-Mar	7,375.00	0	661	15.71	1.41	0.00	0.0%	-1125.00	-13.2%

Average	12.68	1.49
Median	11.64	1.41
High	30.68	2.19
Low	7.46	0.92

TOTAL MARKET CAPITALIZATION: \$5.4 BILLION

MONTHLY STOCK PERFORMANCE REPORT

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

CARPENTER

4/30/2019

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.	30-Apr	32.72	6,647,763	2,005	13.58	2.23	3.76	13.0%	7.54	29.9%
FFWM	First Foundation Inc.	30-Apr	14.21	3,635,040	634	14.07	1.35	0.64	4.7%	1.35	10.5%
FMBL	Farmers & Merchants Bank of Long Beach	30-Apr	8,225.00	1,025	1,071	12.38	1.03	25.00	0.3%	525.00	6.8%
HAFC	Hanmi Financial Corporation	30-Apr	23.72	3,263,729	732	12.96	1.33	2.45	11.5%	4.02	20.4%
LBC	Luther Burbank Corporation	30-Apr	11	875,891	593	13.00	1.01	0.43	4.3%	1.51	16.7%
MCHB	Mechanics Bank	30-Apr	29,000.00	5	799	15.36	1.68	0.00	0.0%	-2950.00	-9.2%
OPB	Opus Bank	30-Apr	21.87	2,796,218	791	29.96	1.22	2.07	10.5%	2.28	11.6%
SMAL	Summit Bancshares, Inc.	30-Apr	53.89	19,013	64	20.94	2.06	3.89	7.8%	-0.31	-0.6%
TCBK	TriCo Bancshares	30-Apr	39.91	1,073,248	1,215	14.89	2.01	0.62	1.6%	6.12	18.1%
WABC	Westamerica Bancorporation	30-Apr	64.22	1,689,016	1,729	23.44	3.24	2.42	3.9%	8.54	15.3%

TOTAL MARKET CAPITALIZATION: \$5.1 BILLION

Average	16.53	1.49
Median	13.82	1.34
High	29.96	2.23
Low	12.38	1.01

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

4/30/2019

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-Apr	14.51	6,668,285	738	33.74	1.09	0.67	4.8%	1.20	9.0%
CATY	Cathay General Bancorp	30-Apr	36.79	8,650,051	2,957	10.88	1.70	2.88	8.5%	3.26	9.7%
CVBF	CVB Financial Corp.	30-Apr	21.70	7,454,788	3,038	16.69	2.59	0.65	3.1%	1.47	7.3%
EWBC	East West Bancorp, Inc.	30-Apr	51.48	17,764,327	7,493	11.07	1.82	3.51	7.3%	7.95	18.3%
FRC	First Republic Bank	30-Apr	105.62	26,210,207	17,696	21.38	2.26	5.16	5.1%	18.72	21.5%
HOPE	Hope Bancorp, Inc.	30-Apr	14.06	11,661,684	1,780	9.97	1.25	0.98	7.5%	2.20	18.5%
PACW	PacWest Bancorp	30-Apr	39.55	18,271,337	4,651	10.66	2.17	1.94	5.2%	6.27	18.8%
PPBI	Pacific Premier Bancorp, Inc.	30-Apr	29.07	8,016,846	1,822	12.69	1.67	2.54	9.6%	3.55	13.9%
SIVB	SVB Financial Group	30-Apr	251.72	9,967,920	13,096	12.64	2.56	29.36	13.2%	61.80	32.5%

TOTAL MARKET CAPITALIZATION: \$31.9 BILLION

Average	16.34	1.84
Median	11.07	1.82
High	33.74	2.59
Low	9.97	1.09