

California Banks & Thrifts:

Monthly Stock Performance Report

May 31, 2019

CARPENTER

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MONTHLY STOCK PERFORMANCE REPORT

OVERVIEW OF MARKET PERFORMANCE BY PEER GROUP

As of May 31, the number of banks declined by one in the Monthly Stock Report, as UIFC was acquired by BCML and dropped from coverage during the period. This left the overall total count at 93 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, 3 banks saw gains in stock price, 1 declined, and 1 was unchanged. One stock saw significant gains in excess of 10% during the period: CAIB, which was up 46.3%. The average Price-to-Tangible-Book Value (P/TBV) was down slightly during the month, closing at 0.78x. The Price-to-Earnings Ratio (P/E) is not reported. P/TBV ratio is comprised of only two of the five 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, 8 reported monthly gains in stock price, 2 declined in price, and 1 was unchanged. No bank reported a gain in stock price over 10% in the month of May. The average P/TBV ratio for banks between \$150—\$250M was down slightly over the month, closing at 1.18x. P/E, however, increased, closing May at 17.25x, and remains the highest ratio across all asset categories.

\$250M-\$500M —17 Banks

Group count declined by one in the \$250M—\$500M asset range, as there was one acquisition in the group: UIFC was acquired by BCML on 5/24. Of the 17 remaining publicly-traded banks in the category, 7 experienced gains in monthly stock price, and 9 sustained price declines and 1 was unchanged. One bank in the category reported significant price gains over 10% during the period: BYFC, which was up 10.2%. P/TBV ratio was mostly flat, closing the month at 1.15x. P/E ratio decreased, ending the month at 13.65x.

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California Banks: Overview of Market Performance by Asset Group for May 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, 7 recorded stock price gains, 10 declined in stock price and 1 was unchanged. One bank reported significant price gains over 10% for the asset category during the period: PDOB, which was up 13.5%. P/TBV was down during the month, closing at 1.46x. P/E was also down ending the month at 13.76x.

\$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, 5 reported stock price gains, 17 declined in stock price, and 1 was unchanged. One bank reported significant price gains over 10% for the period: WFCL, which was up 15.3%. P/TBV was down for the category, closing the month at 1.45x. P/E was also down, ending the month at 12.28x.

\$5B-\$10B — 10 Banks

Group count remained constant for the \$5B—\$10B asset category during the month of May. Of the 10 banks in the asset range, 1 bank reported a stock price gain and 9 banks declined in price. No banks reported significant price gains over 10% for the period. P/TBV was down for the category, ending the period at 1.38x. P/E was also down sharply, closing May at 15.14x.

\$10B-\$100B — 9 Banks

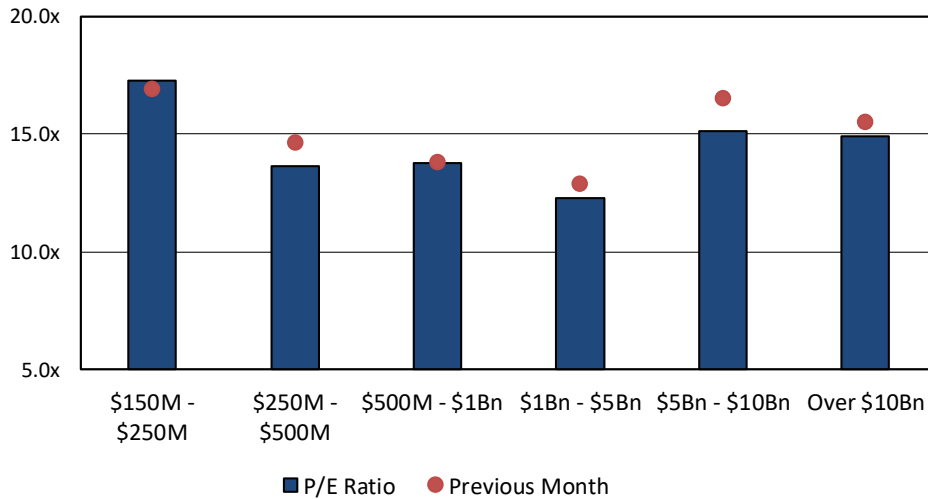
Both the count and composition of the group held steady during the month. Of the 9 banks in the category, all 9 banks decreased in price during the period. None of the banks in the category reported significant price gains over 10% for the period. P/TBV was down for the category, ending the period at 1.66x and remains the highest P/TBV multiple for all categories. P/E was also down, closing May at 14.90x.

MONTHLY STOCK PERFORMANCE REPORT
EARNINGS AND BOOK VALUE RATIOS BY SIZE

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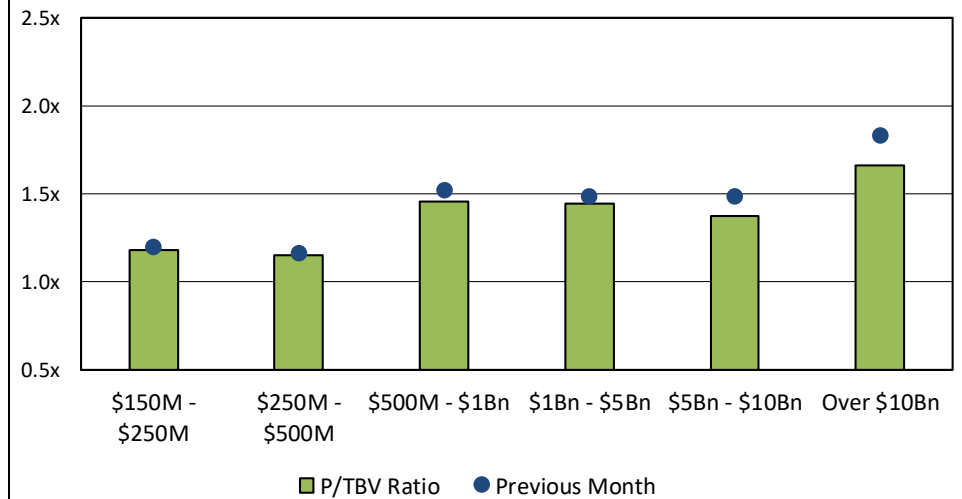
Average LTM P/E Ratio (x)

	<u>5/31/2019</u>	<u>Previous Month</u>	<u>12/31/2018</u>	<u>% Change Monthly</u>	<u>% Change YTD</u>
Total Assets:					
\$150M - \$250M	17.25	16.90	16.90	2.07%	2.11%
\$250M - \$500M	13.65	14.63	16.52	-6.73%	-17.40%
\$500M - \$1Bn	13.76	13.81	17.08	-0.37%	-19.40%
\$1Bn - \$5Bn	12.28	12.87	15.95	-4.63%	-23.05%
\$5Bn - \$10Bn	15.14	16.53	16.24	-8.42%	-6.77%
Over \$10Bn	14.90	15.53	14.97	-4.05%	-0.46%



Average P/TBV Ratio (x)

	<u>5/31/2019</u>	<u>Previous Month</u>	<u>12/31/2018</u>	<u>% Change Monthly</u>	<u>% Change YTD</u>
Total Assets:					
\$150M - \$250M	1.18	1.20	1.07	-1.15%	10.19%
\$250M - \$500M	1.15	1.16	1.13	-0.81%	2.09%
\$500M - \$1Bn	1.46	1.52	1.51	-4.12%	-3.76%
\$1Bn - \$5Bn	1.45	1.49	1.51	-2.83%	-4.50%
\$5Bn - \$10Bn	1.38	1.49	1.41	-7.59%	-2.60%
Over \$10Bn	1.66	1.83	1.69	-9.26%	-1.44%



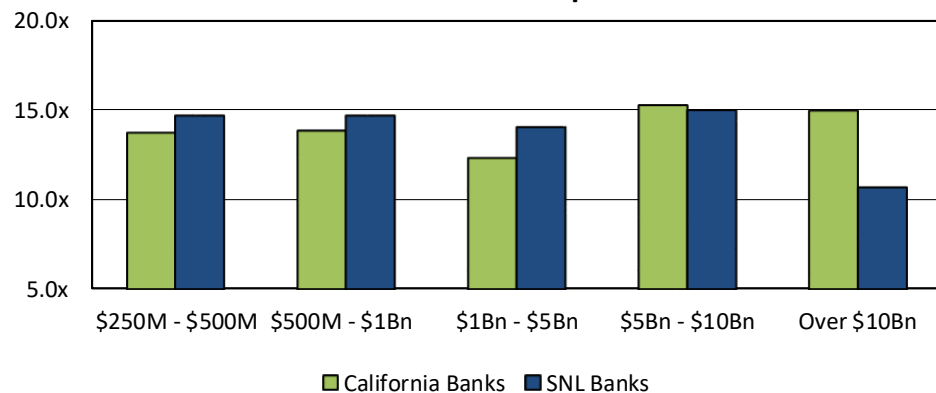
MONTHLY STOCK PERFORMANCE REPORT
INDUSTRY-WIDE RATIO COMPARISON

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

	<u>5/31/2019</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	13.65	14.59	14.63	17.14	16.52	26.93
\$500M - \$1Bn	13.76	14.60	13.81	18.69	17.08	21.68
\$1Bn - \$5Bn	12.28	13.97	12.87	21.54	15.95	20.60
\$5Bn - \$10Bn	15.14	14.85	16.53	22.03	16.24	20.50
Over \$10Bn	14.90	10.65	15.53	15.56	14.97	16.47

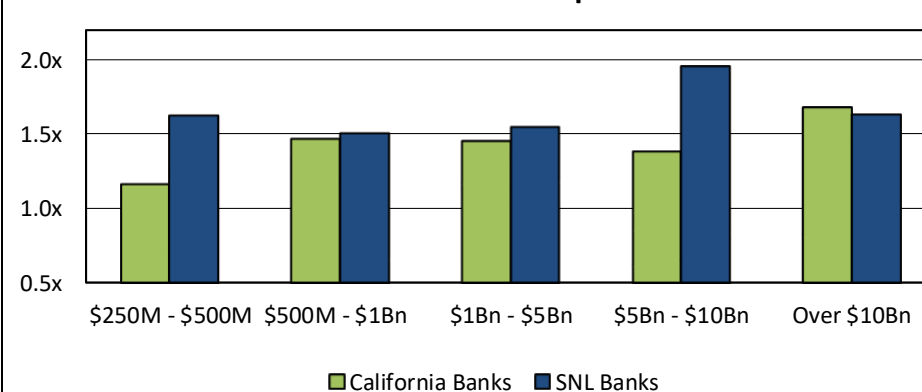
Current Month Comparison



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

	<u>5/31/2019</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	1.15	1.62	1.16	1.71	1.13	1.63
\$500M - \$1Bn	1.46	1.50	1.52	1.52	1.51	1.70
\$1Bn - \$5Bn	1.45	1.54	1.49	2.09	1.51	2.04
\$5Bn - \$10Bn	1.38	1.94	1.49	2.69	1.41	2.47
Over \$10Bn	1.66	1.62	1.83	1.84	1.69	1.99

Current Month Comparison



MONTHLY STOCK PERFORMANCE REPORT

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

CARPENTER

5/31/2019

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	22-May	0.20	5,000	18.87	NM	NM	0.01	3.9%	0.10	100.0%
CAIB	California International Bank, N.A.	28-May	0.06	10,305	10.23	NM	0.56	0.02	46.3%	0.01	20.0%
EDVR	Endeavor Bank	30-May	10.56	16,331	28.17	NM	NM	0.20	1.9%	-0.50	-4.5%
GPBI	Golden Pacific Bancorp, Inc.	4-Mar	1.65	0	NA	NM	NM	0.00	0.0%	-0.20	-10.8%
INFT	Infinity Bank	31-May	8.25	20,090	27.23	NM	1.01	-0.85	-9.3%	-1.25	-13.2%

TOTAL MARKET CAPITALIZATION: \$29 MILLION

Average	NM	0.78
Median	NM	0.78
High	0.00	1.01
Low	0.00	0.56

MONTHLY STOCK PERFORMANCE REPORT

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

CARPENTER

5/31/2019

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	30-May	23.80	34,805	21	44.23	0.96	23.52	0.28	1.2%	3.80	19.0%
MNBO	MNB Holdings Corporation	29-May	57.80	100	26	14.05	1.01	57.00	0.80	1.4%	2.80	5.1%
NRLB	Northern California Bancorp, Inc.	29-May	1.80	3,806	6	NM	NM	2.00	-0.20	-10.0%	-0.10	-5.3%
CALW	CalWest Bancorp	30-May	0.40	42,660	30	20.00	1.75	0.40	0.01	1.3%	0.13	48.1%
CCBC	Chino Commercial Bancorp	31-May	16.25	5,819	30	12.80	1.35	14.85	1.40	9.4%	2.25	16.1%
CMUV	CMUV Bancorp	21-May	9.03	13,576	20	9.54	1.01	9.02	0.01	0.1%	0.52	6.1%
CYSM	Community Bancorp of Santa Maria	31-May	12.55	8,081	31	8.48	1.16	12.50	0.05	0.4%	0.55	4.6%
FHLB	Friendly Hills Bank	31-May	8.92	11,014	18	17.49	1.04	8.76	0.16	1.8%	2.12	31.2%
GVYB	Golden Valley Bank	23-May	12.85	907	29	11.44	NM	13.26	-0.41	-3.1%	-0.33	-2.5%
NCNB	Northern California National Bank	21-May	20.00	208	28	11.40	NM	19.50	0.50	2.6%	2.00	11.1%
PBKX	Partners Bank of California	10-Apr	8.20	0	32	19.37	NM	8.20	0.00	0.0%	0.20	2.5%
		Average				17.25		1.18				
		Median				13.42		1.04				
		High				44.23		1.75				
		Low				8.48		0.96				

TOTAL MARKET CAPITALIZATION: \$212 MILLION

MONTHLY STOCK PERFORMANCE REPORT

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

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5/31/2019

Symbol	Name	Last Trade		Monthly Volume	Mkt Cap (\$MM)	LTM P/E	Price/ T. Book	Monthly Change		YTD Change	
		Date	Price (\$)					(\$)	(%)	(\$)	(%)
ABNK	AltaPacific Bancorp	31-May	14.40	20,592	83	17.00	NM	-0.50	-3.4%	2.26	18.6%
BSCA	Bank of Santa Clarita	31-May	19.45	27,287	47	14.39	1.41	0.12	0.6%	1.70	9.6%
BSFO	Bank of San Francisco	13-May	24.75	53,812	50	12.96	1.34	-0.25	-1.0%	4.10	19.9%
BYFC	Broadway Financial Corporation	31-May	1.40	208,689	38	28.00	0.80	0.13	10.2%	0.35	33.3%
CBYA.A	Community Bank of the Bay	30-May	6.95	73,149	57	16.16	1.16	-0.05	-0.7%	0.15	2.2%
CFNB	California First National Bancorp	31-May	15.00	2,422	154	14.15	0.75	-0.30	-2.0%	0.85	6.0%
CFST	Communities First Financial Corporation	31-May	25.25	16,732	74	10.70	NM	0.25	1.0%	5.45	27.5%
CRSB	Cornerstone Community Bancorp	28-May	17.26	10,386	26	8.81	1.08	-0.24	-1.4%	1.76	11.4%
GSBX	Golden State Bancorp	14-May	17.50	3,556	25	3.11	NM	-0.25	-1.4%	-0.90	-4.9%
LGHT	Lighthouse Bank	31-May	24.35	123,591	63	12.11	NM	0.45	1.9%	4.15	20.5%
MVLY	Mission Valley Bancorp	29-May	14.76	17,426	48	19.17	1.41	-0.24	-1.6%	0.76	5.4%
PBNK	Pinnacle Bank	31-May	11.93	38,024	62	9.82	1.26	0.08	0.6%	0.81	7.2%
PFBN	Pacific Alliance Bank	30-May	10.80	8,600	34	10.00	0.91	0.05	0.5%	0.39	3.7%
PVBK	Pacific Valley Bank	30-May	9.50	26,504	34	18.26	1.13	-0.45	-4.5%	0.50	5.6%
RVCB	River Valley Community Bancorp	20-May	21.00	4,300	50	14.00	1.51	0.00	0.0%	-1.50	-6.7%
RWCB	Redwood Capital Bancorp	31-May	16.71	4,765	33	7.85	NM	-0.39	-2.3%	1.20	7.7%
USMT	US Metro Bank	29-May	3.57	18,101	58	15.52	1.08	0.04	1.1%	0.04	1.1%

TOTAL MARKET CAPITALIZATION: \$936 MILLION

Average	13.65	1.15
Median	14.00	1.14
High	28.00	1.51
Low	3.11	0.75

MONTHLY STOCK PERFORMANCE REPORT

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

CARPENTER

5/31/2019

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	31-May	12.50	102,646	146	15.43	1.20	-0.49	-3.8%	-1.45	-10.4%
ARBV	American Riviera Bank	29-May	18.02	86,957	90	13.25	1.38	-0.03	-0.2%	0.17	1.0%
AVBH	Avidbank Holdings, Inc.	31-May	24.15	248,274	146	11.67	1.40	0.24	1.0%	3.15	15.0%
BCAL	Bank of Southern California, National Assoc	22-May	13.06	27,266	110	17.18	1.30	-0.16	-1.2%	-0.14	-1.1%
CALB	California BanCorp	31-May	19.25	15,792	155	16.74	NM	0.25	1.3%	1.80	10.3%
CWBC	Community West Bancshares	31-May	9.85	53,167	83	12.01	1.09	-0.15	-1.5%	-0.18	-1.8%
CWBK	CommerceWest Bank	31-May	21.30	30,727	79	13.74	NM	-0.43	-2.0%	1.35	6.8%
FISB	1st Capital Bank	29-May	16.65	33,024	85	12.37	NM	0.12	0.7%	1.65	11.0%
MSBC	Mission Bancorp	31-May	84.05	7,716	159	12.86	NM	4.05	5.1%	6.43	8.3%
PBAM	Private Bancorp of America, Inc.	31-May	23.70	176,780	121	26.93	1.63	0.20	0.9%	0.75	3.3%
PDOB	Presidio Bank	31-May	28.51	53,792	180	14.70	1.94	3.38	13.5%	7.66	36.7%
PEBN	Pacific Enterprise Bancorp	9-Apr	19.25	10,298	58	NM	1.15	0.00	0.0%	-1.25	-6.1%
PLBC	Plumas Bancorp	31-May	24.45	80,133	126	8.80	1.76	-1.70	-6.5%	1.74	7.7%
SBKK	Suncrest Bank	31-May	11.07	158,211	138	11.41	1.47	-0.83	-7.0%	0.32	3.0%
SCZC	Santa Cruz County Bank	31-May	47.25	20,078	116	9.76	NM	-2.67	-5.3%	1.65	3.6%
SSBI	Summit State Bank	31-May	11.45	93,880	69	12.72	1.18	0.05	0.4%	-0.32	-2.7%
UBFO	United Security Bancshares	31-May	10.20	262,984	173	11.59	1.62	-0.30	-2.9%	0.62	6.5%
VLLX	Valley Republic Bancorp	31-May	30.99	940	128	12.81	1.81	-2.01	-6.1%	-0.51	-1.6%

TOTAL MARKET CAPITALIZATION: \$2.4 BILLION

Average	13.76	1.46
Median	12.81	1.40
High	26.93	1.94
Low	8.80	1.09

MONTHLY STOCK PERFORMANCE REPORT

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

CARPENTER

5/31/2019

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	31-May	35.55	46,780	276	14.51	1.58	-0.70	-1.9%	4.00	12.7%
BCML	BayCom Corp	31-May	21.86	290,866	260	15.08	1.36	-1.19	-5.2%	-1.23	-5.3%
BMRC	Bank of Marin Bancorp	31-May	40.51	533,473	553	16.84	1.96	-1.84	-4.3%	-0.73	-1.8%
BOCH	Bank of Commerce Holdings	31-May	10.30	660,122	187	11.44	1.29	-0.52	-4.8%	-0.66	-6.0%
BSRR	Sierra Bancorp	31-May	24.80	461,751	380	11.98	1.52	-1.66	-6.3%	0.77	3.2%
CBBI	CBB Bancorp, Inc.	31-May	11.67	156,564	118	7.54	0.87	-0.28	-2.3%	-1.23	-9.5%
CVCY	Central Valley Community Bancorp	31-May	19.62	482,198	268	12.74	1.57	-0.84	-4.1%	0.75	4.0%
EXSR	Exchange Bank	31-May	167.00	3,356	286	7.85	1.18	2.00	1.2%	2.00	1.2%
FCBP	First Choice Bancorp	31-May	21.73	201,755	254	11.62	1.51	0.47	2.2%	-0.87	-3.8%
FMCB	Farmers & Merchants Bancorp	30-May	795.00	1,551	626	12.85	1.99	50.00	6.7%	95.00	13.6%
FNRN	First Northern Community Bancorp	31-May	11.27	90,376	139	10.05	1.17	-0.53	-4.5%	0.66	6.2%
HTBK	Heritage Commerce Corp	31-May	11.91	4,963,353	516	13.53	1.83	-0.61	-4.9%	0.57	5.0%
MLGF	Malaga Financial Corporation	31-May	22.75	31,705	158	10.60	1.16	-1.25	-5.2%	-3.25	-12.5%
OPBK	OP Bancorp	31-May	9.57	1,482,042	150	9.97	1.14	0.15	1.6%	0.70	7.9%
OVLY	Oak Valley Bancorp	31-May	18.81	105,076	152	12.88	1.57	-0.36	-1.9%	0.51	2.8%
PCB	Pacific City Financial Corporation	31-May	17.07	320,821	273	10.67	1.26	-1.25	-6.8%	1.42	9.1%
PFBC	Preferred Bank	31-May	43.77	1,053,395	664	9.14	1.55	-5.42	-11.0%	0.42	1.0%
PMBC	Pacific Mercantile Bancorp	31-May	7.77	278,080	171	7.40	1.43	-0.06	-0.8%	0.62	8.7%
PROV	Provident Financial Holdings, Inc.	31-May	19.97	151,969	150	30.26	1.24	-0.28	-1.4%	4.47	28.8%
RBB	RBB Bancorp	31-May	18.51	561,787	372	9.21	1.18	-0.85	-4.4%	0.94	5.4%
RCBC	River City Bank	29-May	195.00	1,160	285	11.64	1.34	0.00	0.0%	10.00	5.4%
SCBH	Seacoast Commerce Banc Holdings	31-May	19.05	77,115	182	13.51	2.11	-0.70	-3.5%	-1.45	-7.1%
WFCL	1867 Western Financial Corporation	17-May	8,500.00	2	761	8.04	1.46	1125.00	15.3%	0.00	0.0%

TOTAL MARKET CAPITALIZATION: \$5.3 BILLION

Average	12.28	1.45
Median	11.62	1.43
High	30.26	2.11
Low	7.40	0.87

MONTHLY STOCK PERFORMANCE REPORT

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

CARPENTER

5/31/2019

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.	31-May	27.31	7,790,559	1,674	11.33	1.86	-5.41	-16.5%	2.13	8.5%
FWM	First Foundation Inc.	31-May	13.11	2,420,968	585	12.98	1.25	-1.10	-7.7%	0.25	1.9%
FMBL	Farmers & Merchants Bank of Long Beach	31-May	8,100.00	1,711	1,050	12.19	1.01	-125.00	-1.5%	400.00	5.2%
HAFC	Hanmi Financial Corporation	31-May	20.62	3,023,106	634	11.27	1.15	-3.10	-13.1%	0.92	4.7%
LBC	Luther Burbank Corporation	31-May	10	1,891,631	560	12.28	0.96	-0.58	-5.5%	0.93	10.3%
MCHB	Mechanics Bank	29-May	28,950.00	28	798	14.37	1.61	-50.00	-0.2%	-3000.00	-9.4%
OPB	Opus Bank	31-May	20.07	3,250,617	726	27.49	1.12	-1.80	-8.2%	0.48	2.5%
SMAL	Summit Bancshares, Inc.	29-May	54.20	4,050	65	19.20	2.05	0.31	0.6%	0.00	0.0%
TCBK	TriCo Bancshares	31-May	37.30	923,733	1,136	13.92	1.88	-2.61	-6.5%	3.51	10.4%
WABC	Westamerica Bancorporation	31-May	59.89	2,026,235	1,613	21.86	3.02	-4.33	-6.7%	4.21	7.6%

TOTAL MARKET CAPITALIZATION: \$4.6 BILLION

Average	15.14	1.38
Median	12.63	1.20
High	27.49	2.05
Low	11.27	0.96

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

5/31/2019

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.	31-May	13.23	5,980,366	673	30.77	1.00	-1.28	-8.8%	-0.08	-0.6%
CATY	Cathay General Bancorp	31-May	33.64	8,850,173	2,703	9.95	1.51	-3.15	-8.6%	0.11	0.3%
CVBF	CVB Financial Corp.	31-May	20.55	9,935,611	2,879	15.81	2.45	-1.15	-5.3%	0.32	1.6%
EWBC	East West Bancorp, Inc.	31-May	42.72	18,695,829	6,218	9.19	1.51	-8.76	-17.0%	-0.81	-1.9%
FRC	First Republic Bank	31-May	97.02	22,508,880	16,255	19.64	2.07	-8.60	-8.1%	10.12	11.6%
HOPE	Hope Bancorp, Inc.	31-May	12.87	11,359,000	1,630	9.13	1.11	-1.19	-8.5%	1.01	8.5%
PACW	PacWest Bancorp	31-May	36.34	15,651,735	4,310	9.80	2.00	-3.21	-8.1%	3.06	9.2%
PPBI	Pacific Premier Bancorp, Inc.	31-May	28.30	10,286,816	1,774	12.36	1.62	-0.77	-2.6%	2.78	10.9%
SIVB	SVB Financial Group	31-May	201.40	9,485,832	10,478	10.11	2.05	-50.32	-20.0%	11.48	6.0%

TOTAL MARKET CAPITALIZATION: \$28.7 BILLION

Average	14.90	1.66
Median	9.95	1.51
High	30.77	2.45
Low	9.13	1.00