

California Banks & Thrifts:

Monthly Stock Performance Report

June 30, 2019

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 California banks and thrifts in the Monthly Stock Report remained unchanged from prior month, with a total of 93 such institutions. Group compositions reflect asset categories as of end of 2019Q1.

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 assets under \$150M group. Of the five publicly-traded banks with assets under \$150M, 3 banks experienced price declines, while the prices for the other 2 were unchanged. The average Price-to-Tangible-Book Value (P/TBV), which was comprised of the average for only three of the five banks, closed the month at 0.97x. The Price-to-LTM Earnings Ratio (P/E) was not reported for any of the five banks.

\$150M-\$250M — 8 Banks

There were a total of 8 publicly-traded banks in the \$150M—\$250M asset range at the end of the period. Of those, 2 banks reported monthly price gains of over 10% in the month of June: CCBC and NRLB. Overall, 4 banks reported monthly price gains, 2 experienced price declines, and 2 had no price change. The average P/TBV ratio for the 8 banks in this asset group was 1.36x, slightly down from 1.38x at the end of last month. Average P/E, however, was slightly up at 14.77x, second highest ratio among the asset categories.

\$250M-\$500M — 21 Banks

Of the 21 publicly-traded banks in the \$250M—\$500M asset category, 8 experienced monthly stock price gains in June, 10 sustained price declines and 3 were unchanged. No bank in the category reported a price gain over 10% during the period. P/TBV and P/E ratios were relatively unchanged from prior month-end, closing the month at 1.23x and 13.76x, respectively.

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

\$500M-\$1B — 16 Banks

Group count for publicly-traded banks in the \$500M—\$1B asset range was 16 at the end of the month. Of the 16 companies, 7 recorded monthly stock price gains, while 9 experienced stock price declines. One bank reported significant price gains over 10% for the asset category during the period: UBFO. P/TBV was down during the month, closing at 1.49x. P/E was unchanged at 13.70x.

\$1B-\$5B — 25 Banks

Group count for publicly-traded banks in the \$1B—\$5B asset group was 25 banks. Of those, 16 reported stock price gains, 6 reported declines in stock price, and 3 had unchanged prices. One bank reported significant price gains over 10% for the period: OPBK, which was up 13.3%. P/TBV was up for the category, closing the month at 1.47x. P/E was also up, ending the month at 12.67x.

\$5B-\$10B — 9 Banks

Group count for publicly-traded banks in the \$5B—\$10B asset category was 9 at the end of the month. Of those 9 banks, 8 reported stock price gains and 1 reported a decline. No bank reported significant price gains over 10% for the period. P/TBV and P/E were both up for the category, ending the period at 1.49x and 18.18x, respectively.

Over \$10B — 9 Banks*

Group count for publicly-traded banks in this asset category was 9 at the end of the month. Of the 9 banks in the category, 8 reported price gains while 1 reported a decline. None of the banks in the category reported significant price gains over 10% for the period. P/TBV was up for the category, ending the period at 1.90x, highest P/TBV multiple among all asset categories. P/E was also up, closing the month at 12.55x.

*Excludes Wells Fargo & Company (WFC)

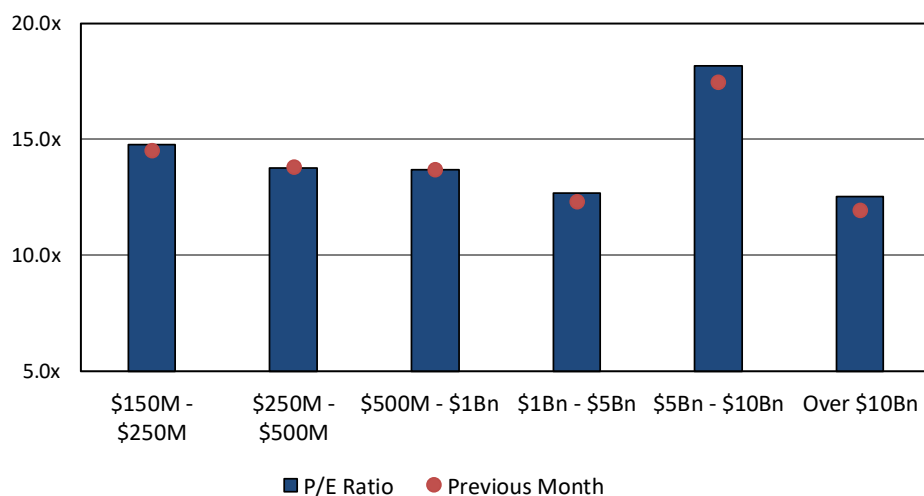
MONTHLY STOCK PERFORMANCE REPORT

EARNINGS AND BOOK VALUE RATIOS BY SIZE

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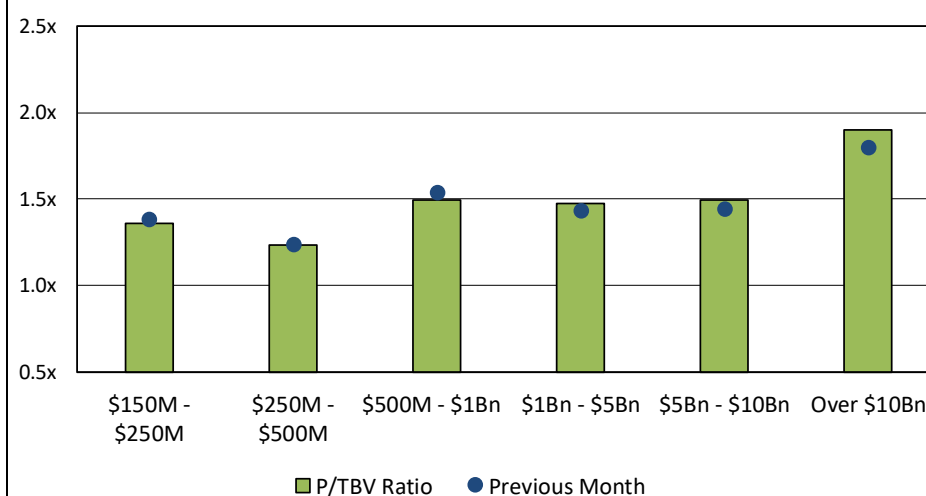
Average LTM P/E Ratio (x)

	<u>6/30/2019</u>	<u>Previous Month</u>	<u>12/31/2018</u>	<u>% Change Monthly</u>	<u>% Change YTD</u>
Total Assets:					
\$150M - \$250M	14.77	14.51	16.34	1.79%	-9.63%
\$250M - \$500M	13.76	13.80	13.80	-0.28%	-0.28%
\$500M - \$1Bn	13.70	13.70	17.16	-0.02%	-20.17%
\$1Bn - \$5Bn	12.67	12.31	15.99	2.91%	-20.78%
\$5Bn - \$10Bn	18.18	17.46	18.34	4.14%	-0.88%
Over \$10Bn	12.55	11.92	12.67	5.24%	-0.95%



Average P/TBV Ratio (x)

	<u>6/30/2019</u>	<u>Previous Month</u>	<u>12/31/2018</u>	<u>% Change Monthly</u>	<u>% Change YTD</u>
Total Assets:					
\$150M - \$250M	1.36	1.38	1.28	-1.82%	5.94%
\$250M - \$500M	1.23	1.24	1.24	-0.29%	-0.29%
\$500M - \$1Bn	1.49	1.54	1.61	-2.78%	-7.06%
\$1Bn - \$5Bn	1.47	1.44	1.49	2.67%	-1.39%
\$5Bn - \$10Bn	1.49	1.44	1.50	3.45%	-0.24%
Over \$10Bn	1.90	1.80	1.80	5.63%	5.70%



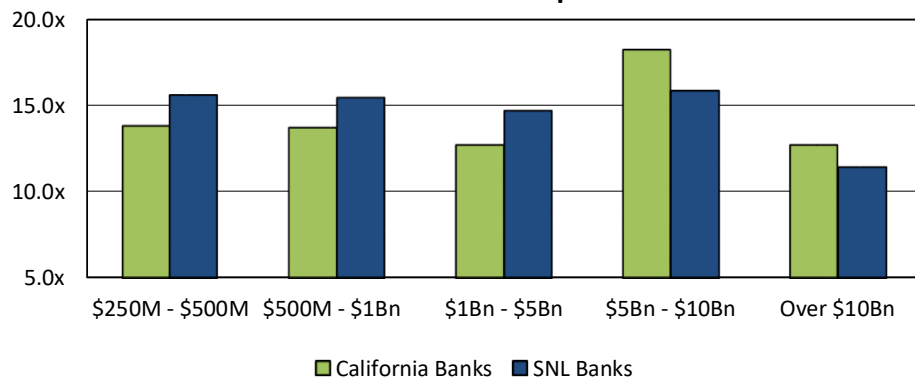
MONTHLY STOCK PERFORMANCE REPORT
INDUSTRY-WIDE RATIO COMPARISON

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

	<u>6/30/2019</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	13.76	15.52	13.80	14.59	13.80	19.95
\$500M - \$1Bn	13.70	15.41	13.70	14.62	17.16	17.35
\$1Bn - \$5Bn	12.67	14.64	12.31	13.96	15.99	16.02
\$5Bn - \$10Bn	18.18	15.78	17.46	14.85	18.34	16.67
Over \$10Bn	12.71	11.37	11.92	10.65	12.67	11.62

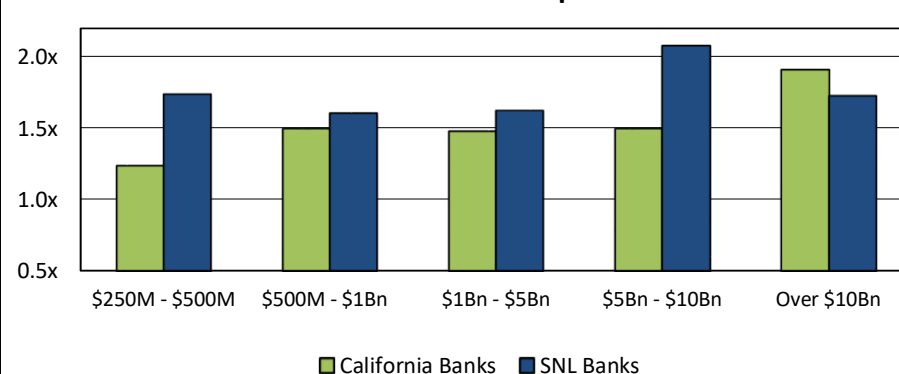
Current Month Comparison



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

	<u>6/30/2019</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	1.23	1.73	1.24	1.62	1.24	1.62
\$500M - \$1Bn	1.49	1.60	1.54	1.50	1.61	1.59
\$1Bn - \$5Bn	1.47	1.62	1.44	1.54	1.49	1.61
\$5Bn - \$10Bn	1.49	2.07	1.44	1.94	1.50	2.10
Over \$10Bn	1.90	1.72	1.80	1.62	1.80	1.61

Current Month Comparison



MONTHLY STOCK PERFORMANCE REPORT

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

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6/30/2019

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-Jun	0.20	8,200	18.87	NM	NM	0.00	0.0%	0.10	100.0%
CAIB	California International Bank, N.A.	13-Jun	0.04	700	6.82	NM	0.56	-0.02	-33.3%	-0.01	-20.0%
EDVR	Endeavor Bank	25-Jun	9.90	9,902	26.42	NM	1.34	-0.65	-6.2%	-1.15	-10.4%
GPBI	Golden Pacific Bancorp, Inc.	4-Mar	1.65	0	NA	NM	NM	0.00	0.0%	-0.20	-10.8%
INFT	Infinity Bank	28-Jun	8.15	3,285	26.90	NM	1.00	-0.10	-1.2%	-1.35	-14.2%

TOTAL MARKET CAPITALIZATION: \$79 MILLION

Average	NM	0.97
Median	NM	1.00
High	0.00	1.34
Low	0.00	0.56

MONTHLY STOCK PERFORMANCE REPORT

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

CARPENTER

6/30/2019

Symbol	Name	Last Trade		Monthly Volume	Mkt Cap (\$MM)	LTM P/E	Price/ T. Book	Monthly Change		YTD Change	
		Date	Price (\$)					(\$)	(%)	(\$)	(%)
CALW	CalWest Bancorp	12-Jun	0.39	2,671,371	29	19.40	1.69	-0.01	-3.0%	0.12	43.7%
CCBC	Chino Commercial Bancorp	27-Jun	16.00	10,596	36	15.12	1.60	2.46	18.2%	4.33	37.1%
CMUV	CMUV Bancorp	28-Jun	8.85	22,230	20	9.35	0.99	-0.18	-2.0%	0.34	4.0%
CYSM	Community Bancorp of Santa Maria	28-Jun	12.60	5,670	31	8.51	1.11	0.05	0.4%	0.60	5.0%
FHLB	Friendly Hills Bank	28-Jun	9.05	21,500	18	17.75	1.06	0.13	1.5%	2.25	33.1%
MNBO	MNB Holdings Corporation	29-May	57.80	0	26	14.05	1.01	0.00	0.0%	2.80	5.1%
NRLB	Northern California Bancorp, Inc.	6-Jun	2.00	300	7	NM	NM	0.20	11.1%	0.10	5.3%
SMAL	Summit Bancshares, Inc.	28-Jun	54.20	6,578	65	19.20	2.05	0.00	0.0%	0.00	0.0%
						Average	14.77	1.36			
						Median	15.12	1.11			
						High	19.40	2.05			
						Low	8.51	0.99			

TOTAL MARKET CAPITALIZATION: \$232 MILLION

MONTHLY STOCK PERFORMANCE REPORT

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

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6/30/2019

Symbol	Name	Last Trade		Monthly Volume	Mkt Cap (\$MM)	LTM P/E	Price/ T. Book	Monthly Change		YTD Change	
		Date	Price (\$)					(\$)	(%)	(\$)	(%)
ABNK	AltaPacific Bancorp	28-Jun	14.20	8,269	82	16.76	1.64	-0.20	-1.4%	-0.20	-1.4%
BSCA	Bank of Santa Clarita	27-Jun	19.36	77,297	47	14.33	1.41	-0.09	-0.5%	-0.09	-0.5%
BSFO	Bank of San Francisco	27-Jun	24.75	6,700	50	12.96	1.34	0.00	0.0%	0.00	0.0%
BYFC	Broadway Financial Corporation	28-Jun	1.42	3,075,390	39	28.40	0.81	0.02	1.4%	0.02	1.4%
CBYA.A	Community Bank of the Bay	28-Jun	7.01	55,247	57	16.30	1.17	0.06	0.9%	0.06	0.9%
CFNB	California First National Bancorp	27-Jun	15.80	6,489	162	14.91	NM	0.80	5.3%	0.80	5.3%
CFST	Communities First Financial Corporation	27-Jun	25.15	18,038	74	10.66	1.66	-0.10	-0.4%	-0.10	-0.4%
CRSB	Cornerstone Community Bancorp	28-Jun	17.18	6,001	26	8.76	1.07	-0.09	-0.5%	-0.09	-0.5%
GSBX	Golden State Bancorp	20-Jun	17.25	875	24	3.27	1.04	-0.25	-1.4%	-0.25	-1.4%
GVYB	Golden Valley Bank	24-Jun	12.50	4,611	29	11.13	1.10	-0.35	-2.7%	-0.35	-2.7%
LGHT	Lighthouse Bank	28-Jun	24.73	58,431	64	12.30	1.60	0.38	1.6%	0.38	1.6%
LIBC	Liberty Bancorp	30-May	23.80	0	21	20.52	1.02	0.00	0.0%	0.00	0.0%
MVLY	Mission Valley Bancorp	27-Jun	14.12	19,108	46	18.34	1.35	-0.64	-4.3%	-0.64	-4.3%
NCNB	Northern California National Bank	26-Jun	21.00	13,010	29	11.97	1.32	1.00	5.0%	1.00	5.0%
PBKX	Partners Bank of California	18-Jun	8.10	25,732	31	NM	NM	-0.10	-1.2%	-0.10	-1.2%
PBNK	Pinnacle Bank	27-Jun	12.05	20,573	63	9.92	1.28	0.13	1.0%	0.13	1.0%
PFBN	Pacific Alliance Bank	24-Jun	10.52	3,408	33	9.74	0.89	-0.28	-2.6%	-0.28	-2.6%
PVBK	Pacific Valley Bank	11-Jun	9.50	1,930	38	18.26	1.13	0.00	0.0%	0.00	0.0%
RVCB	River Valley Community Bancorp	27-Jun	19.80	7,692	47	13.20	1.42	-1.20	-5.7%	-1.20	-5.7%
RWCB	Redwood Capital Bancorp	28-Jun	16.85	9,760	33	7.91	1.14	0.14	0.8%	0.14	0.8%
USMT	US Metro Bank	21-Jun	3.60	3,057	58	15.65	1.09	0.03	0.8%	0.03	0.8%

TOTAL MARKET CAPITALIZATION: \$1.1 BILLION

Average	13.76	1.23
Median	13.08	1.17
High	28.40	1.66
Low	3.27	0.81

MONTHLY STOCK PERFORMANCE REPORT

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

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6/30/2019

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	28-Jun	12.26	253,373	72	15.14	NM	-0.24	-1.9%	-1.69	-12.1%
ARBV	American Riviera Bank	28-Jun	18.35	9,997	92	13.49	NM	0.33	1.8%	0.50	2.8%
BCAL	Bank of Southern California, National Associati	27-Jun	12.91	43,865	109	16.99	NM	-0.15	-1.1%	-0.29	-2.2%
CWBC	Community West Bancshares	28-Jun	9.65	102,299	82	11.77	1.07	-0.20	-2.0%	-0.38	-3.8%
CWBK	CommerceWest Bank	27-Jun	20.75	70,083	78	13.39	1.31	-0.55	-2.6%	0.80	4.0%
FISB	1st Capital Bank	27-Jun	16.70	20,157	85	12.41	1.39	0.05	0.3%	1.70	11.3%
MSBC	Mission Bancorp	28-Jun	85.00	1,641	161	13.01	NM	0.95	1.1%	7.38	9.5%
PBAM	Private Bancorp of America, Inc.	25-Jun	23.63	12,987	121	26.85	1.44	-0.07	-0.3%	0.68	3.0%
PDOB	Presidio Bank	28-Jun	29.69	304,193	188	15.30	2.02	1.18	4.1%	8.84	42.4%
PEBN	Pacific Enterprise Bancorp	28-Jun	19.60	1,300	135	NM	1.14	0.35	1.8%	-0.90	-4.4%
PLBC	Plumas Bancorp	28-Jun	24.30	50,208	125	8.74	1.75	-0.15	-0.6%	1.59	7.0%
SBKK	Suncrest Bank	28-Jun	10.82	75,780	135	11.15	NM	-0.25	-2.3%	0.07	0.7%
SCZC	Santa Cruz County Bank	27-Jun	48.00	12,077	118	9.92	1.65	0.75	1.6%	2.40	5.3%
SSBI	Summit State Bank	28-Jun	11.00	80,700	67	12.22	1.13	-0.45	-3.9%	-0.77	-6.5%
UBFO	United Security Bancshares	28-Jun	11.39	557,068	193	12.94	1.81	1.19	11.7%	1.81	18.9%
VLLX	Valley Republic Bancorp	27-Jun	29.55	1,280	122	12.21	1.73	-1.44	-4.6%	-1.95	-6.2%

Average	13.70	1.49
Median	12.94	1.44
High	26.85	2.02
Low	8.74	1.07

TOTAL MARKET CAPITALIZATION: \$1.9 BILLION

MONTHLY STOCK PERFORMANCE REPORT

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

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6/30/2019

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	28-Jun	34.00	99,840	265	13.88	1.51	-1.55	-4.4%	2.45	7.8%
AVBH	Avidbank Holdings, Inc.	28-Jun	23.65	70,451	143	11.43	1.37	-0.50	-2.1%	2.65	12.6%
BCML	BayCom Corp	28-Jun	21.90	374,503	260	15.10	1.29	0.04	0.2%	-1.19	-5.2%
BMRC	Bank of Marin Bancorp	28-Jun	41.02	982,428	560	17.06	1.98	0.51	1.3%	-0.22	-0.5%
BOCH	Bank of Commerce Holdings	28-Jun	10.69	625,338	194	11.88	1.34	0.39	3.8%	-0.27	-2.5%
BSRR	Sierra Bancorp	28-Jun	27.12	430,899	416	13.10	1.66	2.32	9.4%	3.09	12.9%
CALB	California BanCorp	28-Jun	19.90	108,850	160	17.30	1.38	0.65	3.4%	2.45	14.0%
CBBI	CBB Bancorp, Inc.	28-Jun	11.41	204,436	116	7.37	0.85	-0.26	-2.2%	-1.49	-11.6%
CVCY	Central Valley Community Bancorp	28-Jun	21.47	419,610	293	13.94	1.71	1.85	9.4%	2.60	13.8%
EXSR	Exchange Bank	28-Jun	166.87	1,533	286	7.84	1.18	-0.13	-0.1%	1.87	1.1%
FCBP	First Choice Bancorp	28-Jun	22.74	579,790	266	12.16	1.58	1.01	4.6%	0.14	0.6%
FMCB	Farmers & Merchants Bancorp	28-Jun	795.00	1,148	626	12.85	1.99	0.00	0.0%	95.00	13.6%
FNRN	First Northern Community Bancorp	28-Jun	11.50	66,771	141	10.26	1.20	0.23	2.0%	0.89	8.4%
HTBK	Heritage Commerce Corp	28-Jun	12.25	4,201,001	531	13.92	1.88	0.34	2.9%	0.91	8.0%
MLGF	Malaga Financial Corporation	28-Jun	22.75	125,190	158	10.60	1.16	0.00	0.0%	-3.25	-12.5%
OPBK	OP Bancorp	28-Jun	10.84	489,077	170	11.29	1.29	1.27	13.3%	1.97	22.2%
OVLY	Oak Valley Bancorp	28-Jun	19.55	120,958	158	13.39	1.63	0.74	3.9%	1.25	6.8%
PCB	Pacific City Financial Corporation	28-Jun	17.04	525,443	273	10.65	1.26	-0.03	-0.2%	1.39	8.9%
PFBC	Preferred Bank	28-Jun	47.25	1,587,814	717	9.86	1.67	3.48	8.0%	3.90	9.0%
PROV	Provident Financial Holdings, Inc.	28-Jun	20.99	978,407	157	31.80	1.30	1.02	5.1%	5.49	35.4%
PMBC	Pacific Mercantile Bancorp	28-Jun	8.25	1,253,938	182	7.86	1.43	0.48	6.2%	1.10	15.4%
RBB	RBB Bancorp	28-Jun	19.34	991,257	388	9.62	1.23	0.83	4.5%	1.77	10.1%
RCBC	River City Bank	28-Jun	189.70	5,323	277	11.33	1.26	-5.30	-2.7%	4.70	2.5%
SCBH	Seacoast Commerce Banc Holdings	28-Jun	20.00	23,243	191	14.18	2.22	0.95	5.0%	-0.50	-2.4%
WFCL	1867 Western Financial Corporation	25-Jun	8,500.00	97	761	8.04	1.46	0.00	0.0%	0.00	0.0%

TOTAL MARKET CAPITALIZATION: \$7.7 BILLION

Average	12.67	1.47
Median	11.88	1.38
High	31.80	2.22
Low	7.37	0.85

MONTHLY STOCK PERFORMANCE REPORT

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

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6/30/2019

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.	28-Jun	13.97	7,368,570	710	32.49	1.05	0.74	5.6%	0.66	5.0%
FFWM	First Foundation Inc.	28-Jun	13.44	2,576,751	600	13.31	1.28	0.33	2.5%	0.58	4.5%
FMBL	Farmers & Merchants Bank of Long Beach	28-Jun	8,300.00	714	1,069	12.49	1.04	200.00	2.5%	600.00	7.8%
HAFC	Hanmi Financial Corporation	28-Jun	22.27	2,648,625	685	12.17	1.24	1.65	8.0%	2.57	13.0%
LBC	Luther Burbank Corporation	28-Jun	10.89	2,213,936	613	13.44	1.05	0.94	9.4%	1.87	20.7%
MCHB	Mechanics Bank	14-Jun	28,650.00	8	789	14.22	1.59	-300.00	-1.0%	-3300.00	-10.3%
OPB	Opus Bank	28-Jun	21.11	2,672,416	764	28.92	1.18	1.04	5.2%	1.52	7.8%
TCBK	TriCo Bancshares	28-Jun	37.80	1,588,893	1,151	14.10	1.90	0.50	1.3%	4.01	11.9%
WABC	Westamerica Bancorporation	28-Jun	61.61	1,647,635	1,659	22.49	3.11	1.72	2.9%	5.93	10.7%

TOTAL MARKET CAPITALIZATION: \$8 BILLION

Average	18.18	1.49
Median	14.10	1.24
High	32.49	3.11
Low	12.17	1.04

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

6/30/2019

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.	28-Jun	27.25	7,255,583	1,670	11.31	1.86	-0.06	-0.2%	2.07	8.2%
CATY	Cathay General Bancorp	28-Jun	35.91	7,741,100	2,885	10.62	1.62	2.27	6.7%	2.38	7.1%
CVBF	CVB Financial Corp.	28-Jun	21.03	12,655,482	2,946	16.18	2.51	0.48	2.3%	0.80	4.0%
EWBC	East West Bancorp, Inc.	28-Jun	46.77	23,435,068	6,807	10.06	1.65	4.05	9.5%	3.24	7.4%
FRC	First Republic Bank	28-Jun	97.65	21,009,310	16,360	19.77	2.09	0.63	0.6%	10.75	12.4%
HOPE	Hope Bancorp, Inc.	28-Jun	13.78	10,512,835	1,745	9.77	1.19	0.91	7.1%	1.92	16.2%
PACW	PacWest Bancorp	28-Jun	38.83	17,295,212	4,606	10.47	2.13	2.49	6.9%	5.55	16.7%
PPBI	Pacific Premier Bancorp, Inc.	28-Jun	30.88	10,453,424	1,936	13.48	1.77	2.58	9.1%	5.36	21.0%
SIVB	SVB Financial Group	28-Jun	224.59	10,842,339	11,685	11.27	2.28	23.19	11.5%	34.67	18.3%

TOTAL MARKET CAPITALIZATION: \$50.6 BILLION

Average	12.55	1.90
Median	11.27	1.86
High	19.77	2.51
Low	9.77	1.19