

California Banks & Thrifts:

Monthly Stock Performance Report

September 30, 2019

CARPENTER

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MONTHLY STOCK PERFORMANCE REPORT

OVERVIEW OF MARKET PERFORMANCE BY PEER GROUP

As of September 30, the number of California banks and thrifts in the Monthly Stock Report remained unchanged from the prior month, with a total of 93 such institutions. Group compositions held constant across all categories, reflecting asset categories based on data as of end of 2019Q2, as available.

Under \$150M — 5 Institutions

Group count and composition held constant over the period, as no new banks were added to or dropped from the group, leaving the total number of publicly-traded banks with assets under \$150M at 5 banks. Of the 5, 1 bank reported monthly price gain, while the other 4 banks experienced no price change. No bank reported monthly price gain of over 10% during the period. The average Price-to-Tangible-Book Value (P/TBV), reported for only three of the five banks, was 1.01x, up from 0.97x at prior month-end. The Price-to-LTM Earnings Ratio (P/E) was not reported for any of the five banks.

\$150M-\$250M — 7 Institutions

Group count and composition for publicly-traded banks in the \$150M—\$250M asset range was unchanged during the period. Of the 7 banks in this asset category, 4 reported monthly price gains, 1 experienced price decline, and 2 had no price change. No bank in this category reported monthly price gain of over 10% during the period. The average P/TBV ratio for the banks in this asset group was 1.21x, up slightly from prior month's ratio of 1.20x. Average P/E increased, ending the month at 17.04x, up from 16.86x at the end of prior month.

\$250M-\$500M — 23 Institutions

Group count and composition for publicly-traded banks in the \$250M—\$500M asset category remained constant during the period. Of the 23 banks in this asset category, 10 reported monthly price gains, 9 experienced price declines and 4 had no price change. No bank in this category reported monthly price gain of over 10% during the period. Average P/TBV for the group dropped slightly to 1.16x from 1.17x at the end of the prior month. Average P/E was 14.23x, down from 14.52x at prior month-end.

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California Banks & Thrifts: Overview of Market Performance by Asset Group for September 2019

\$500M-\$1B — 14 Institutions

Group count and composition for publicly-traded banks in the \$500M—\$1B asset range was unchanged during the period. Of the 14 banks in this asset category, 7 recorded monthly price gains, 6 experienced price declines and 1 had no price change. No bank reported monthly price gain of over 10% during the period. Average P/TBV for the group was 1.45x, up slightly from 1.44x at the end of the prior month. Average P/E dropped to 13.32x from 13.47x at the end of prior month.

\$1B-\$5B — 26 Institutions

Group count and composition for publicly-traded banks in the \$1B—\$5B asset group held constant during the period. Of the 26 banks in this category, 15 reported monthly price gains, while 9 experienced price declines, and 2 had no price change. No bank reported monthly price gain of over 10% during the period. The group's average P/TBV and average P/E both increased in September, ending the month at 1.40x and 12.58x, respectively, down from 1.38x and 12.37x, respectively, at prior month-end.

\$5B-\$10B — 9 Institutions

Group count and composition remained constant for publicly-traded banks in the \$5B—\$10B asset category. Of the 9 banks in this asset category, 7 reported monthly price gain, while 2 reported price declines. No bank reported monthly price gain of over 10% during the period. The group's average P/TBV and average P/E both improved, ending the month at 1.45x and 18.50x, respectively, compared to 1.42x and 18.13x, respectively, at the end of prior month.

Over \$10B — 9 Institutions*

Group count and composition remained constant for publicly-traded banks with assets over \$10B. All 9 banks in this asset category reported monthly price gains in September. The group's average P/TBV and average P/E were both up, ending the month at 1.80x and 12.08x, respectively, compared to 1.69x and 11.40x respectively, at the end of prior month.

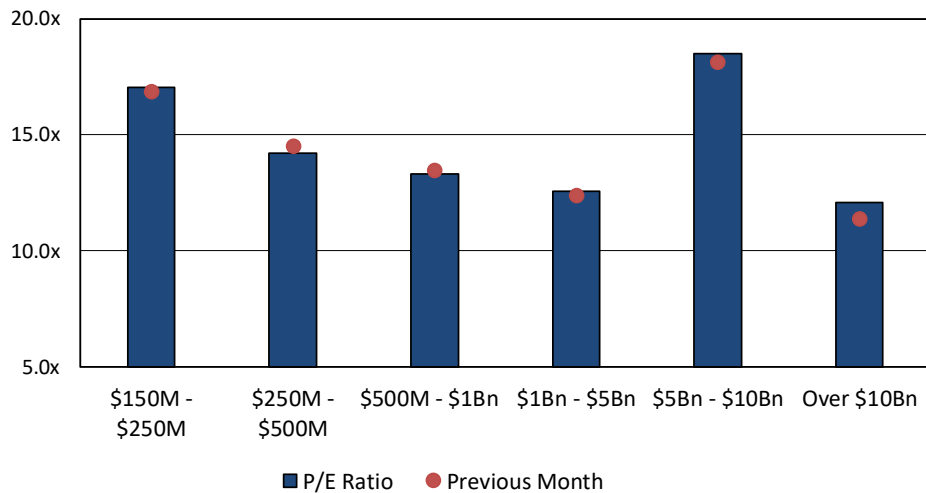
*Excludes Wells Fargo & Company (WFC)

MONTHLY STOCK PERFORMANCE REPORT
EARNINGS AND BOOK VALUE RATIOS BY SIZE

CARPENTER

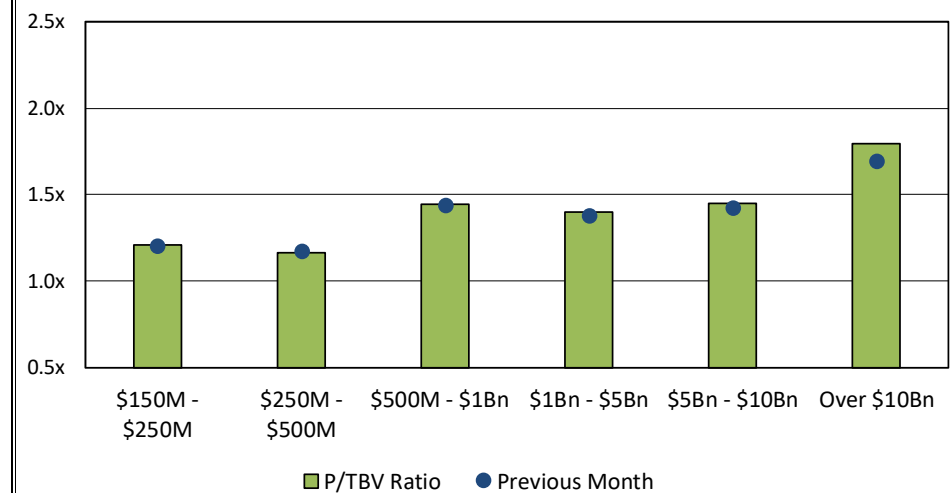
Average LTM P/E Ratio (x)

	9/30/2019	Previous Month	12/31/2018	% Change Monthly	% Change YTD
Total Assets:					
\$150M - \$250M	17.04	16.86	17.01	1.09%	0.19%
\$250M - \$500M	14.23	14.52	15.44	-2.00%	-7.87%
\$500M - \$1Bn	13.32	13.47	17.42	-1.07%	-23.53%
\$1Bn - \$5Bn	12.58	12.37	15.94	1.66%	-21.10%
\$5Bn - \$10Bn	18.50	18.13	18.34	2.07%	0.88%
Over \$10Bn	12.08	11.40	12.67	5.99%	-4.64%



Average P/TBV Ratio (x)

	9/30/2019	Previous Month	12/31/2018	% Change Monthly	% Change YTD
Total Assets:					
\$150M - \$250M	1.21	1.20	1.25	0.66%	-2.94%
\$250M - \$500M	1.16	1.17	1.20	-0.85%	-2.70%
\$500M - \$1Bn	1.45	1.44	1.57	0.31%	-7.89%
\$1Bn - \$5Bn	1.40	1.38	1.48	1.60%	-5.26%
\$5Bn - \$10Bn	1.45	1.42	1.50	1.99%	-3.00%
Over \$10Bn	1.80	1.69	1.80	5.92%	-0.13%

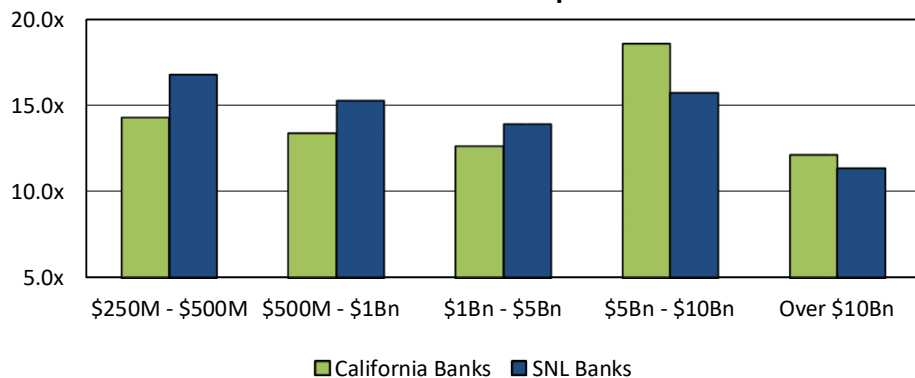


MONTHLY STOCK PERFORMANCE REPORT
INDUSTRY-WIDE RATIO COMPARISON

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

	<u>9/30/2019</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	14.23	16.72	14.52	16.49	15.44	19.95
\$500M - \$1Bn	13.32	15.23	13.47	14.44	17.42	17.35
\$1Bn - \$5Bn	12.58	13.88	12.37	13.31	15.94	16.02
\$5Bn - \$10Bn	18.50	15.68	18.13	14.88	18.34	16.67
Over \$10Bn	12.08	11.33	11.40	10.59	12.67	11.62

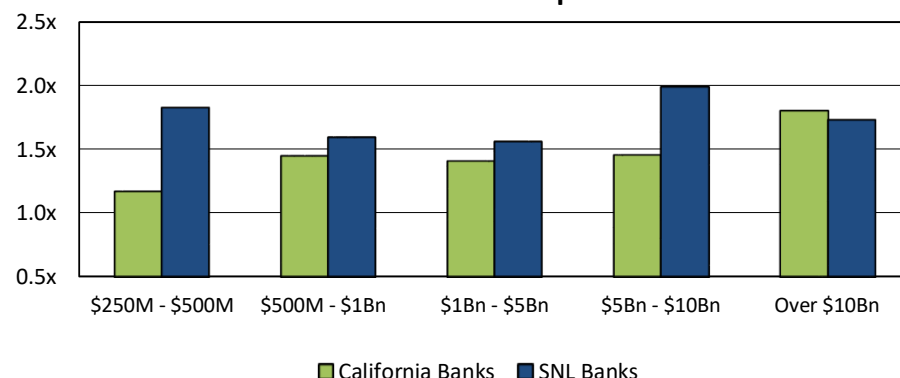
Current Month Comparison



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

	<u>9/30/2019</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	1.16	1.81	1.17	1.80	1.20	1.62
\$500M - \$1Bn	1.45	1.58	1.44	1.50	1.57	1.59
\$1Bn - \$5Bn	1.40	1.55	1.38	1.47	1.48	1.61
\$5Bn - \$10Bn	1.45	1.98	1.42	1.87	1.50	2.10
Over \$10Bn	1.80	1.72	1.69	1.61	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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9/30/2019

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	23-Sep	0.12	2,900	16	NM	NM	0.00	0.0%	0.02	21.0%
CAIB	California International Bank, N.A.	7-Aug	0.11	0	19	NM	0.56	0.00	0.0%	0.06	117.6%
EDVR	Endeavor Bank	20-Sep	10.82	1,400	29	NM	1.52	0.83	8.4%	-0.24	-2.1%
GPBI	Golden Pacific Bancorp, Inc.	13-Sep	1.70	10,000	NA	NM	NM	0.00	0.0%	-0.15	-8.1%
INFT	Infinity Bank	28-Aug	7.70	0	25	NM	0.95	0.00	0.0%	-1.80	-18.9%

TOTAL MARKET CAPITALIZATION: \$89 MILLION

Average	NM	1.01
Median	NM	0.95
High	0.00	1.52
Low	0.00	0.56

MONTHLY STOCK PERFORMANCE REPORT

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

CARPENTER

9/30/2019

Symbol	Name	Last Trade		Monthly Volume	Mkt Cap (\$MM)	LTM P/E	Price/ T. Book	Monthly Change		YTD Change	
		Date	Price (\$)					(\$)	(%)	(\$)	(%)
CALW	CalWest Bancorp	13-Sep	0.40	1,280	30	40.00	1.70	0.01	2.6%	0.13	48.1%
CCBC	Chino Commercial Bancorp	30-Sep	13.35	27,658	30	11.44	1.28	0.11	0.8%	1.68	14.4%
CMUV	CMUV Bancorp	30-Sep	7.86	10,656	18	7.94	0.84	-0.41	-5.0%	-0.65	-7.6%
FHLB	Friendly Hills Bank	25-Sep	9.00	48,900	18	15.52	1.00	0.09	1.0%	2.20	32.4%
MNBO	MNB Holdings Corporation	21-Aug	58.10	0	27	14.05	1.01	0.00	0.0%	3.10	5.6%
NRLB	Northern California Bancorp, Inc.	28-Aug	2.00	0	7	NM	NM	0.00	0.0%	0.10	5.3%
SMAL	Summit Bancshares, Inc.	30-Sep	40.00	5,595	48	13.30	1.45	0.80	2.0%	-14.20	-26.2%

Average	17.04	1.21
Median	13.67	1.15
High	40.00	1.70
Low	7.94	0.84

TOTAL MARKET CAPITALIZATION: \$177 MILLION

MONTHLY STOCK PERFORMANCE REPORT

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

CARPENTER

9/30/2019

Symbol	Name	Last Trade		Monthly Volume	Mkt Cap (\$MM)	LTM P/E	Price/ T. Book	Monthly Change		YTD Change	
		Date	Price (\$)					(\$)	(%)	(\$)	(%)
ABNK	AltaPacific Bancorp	30-Sep	15.00	48,389	87	17.70	1.64	0.60	4.2%	2.86	23.5%
BSCA	Bank of Santa Clarita	30-Sep	19.40	30,525	47	14.47	1.33	-0.16	-0.8%	1.65	9.3%
BSFO	Bank of San Francisco	20-Sep	24.80	1,804	50	13.41	1.31	0.10	0.4%	4.15	20.1%
BYFC	Broadway Financial Corporation	30-Sep	1.44	116,929	39	36.06	0.82	-0.32	-18.0%	0.39	37.4%
CBYA.A	Community Bank of the Bay	20-Sep	6.91	775	57	17.73	1.13	0.10	1.5%	0.11	1.7%
CFNB	California First National Bancorp	25-Sep	17.64	3,351	181	16.56	0.75	0.54	3.2%	3.49	24.7%
CFST	Communities First Financial Corporation	26-Sep	24.75	90,790	73	9.56	1.54	0.00	0.0%	4.95	25.0%
CRSB	Cornerstone Community Bancorp	30-Sep	17.61	2,250	27	8.31	1.05	0.11	0.6%	2.11	13.6%
CYSM	Community Bancorp of Santa Maria	30-Sep	12.46	108,542	31	8.61	1.08	-0.03	-0.2%	0.46	3.8%
GSBX	Golden State Bancorp	10-Sep	16.00	500	23	3.17	0.94	-0.40	-2.4%	-2.40	-13.0%
GVYB	Golden Valley Bank	13-Sep	12.50	1,570	29	10.26	1.03	-1.50	-10.7%	-0.68	-5.2%
LGHT	Lighthouse Bank	30-Sep	26.05	36,675	68	13.16	1.64	0.29	1.1%	5.85	29.0%
LIBC	Liberty Bancorp	17-Sep	26.00	1,122	23	22.41	1.11	2.20	9.2%	6.00	30.0%
MVLY	Mission Valley Bancorp	26-Sep	13.70	15,805	44	17.79	1.28	-0.10	-0.7%	-0.30	-2.1%
NCNB	Northern California National Bank	26-Sep	22.00	1,513	30	11.56	1.29	0.00	0.0%	4.00	22.2%
PBKX	Partners Bank of California	30-Sep	9.00	26,700	38	19.37	1.14	0.00	0.0%	1.00	12.5%
PBNK	Pinnacle Bank	27-Sep	11.52	26,233	60	9.88	1.18	-0.14	-1.2%	0.40	3.6%
PEBN	Pacific Enterprise Bancorp	27-Sep	19.95	283,218	60	NM	1.17	-0.09	-0.4%	-0.55	-2.7%
PFBN	Pacific Alliance Bank	11-Sep	10.31	2,100	32	10.21	0.85	0.01	0.1%	-0.10	-1.0%
PVBK	Pacific Valley Bank	24-Sep	8.55	13,878	34	18.26	1.00	0.09	1.1%	-0.45	-5.0%
RVCB	River Valley Community Bancorp	25-Sep	19.50	496	46	11.96	1.29	-0.50	-2.5%	-3.00	-13.3%
RWCB	Redwood Capital Bancorp	27-Sep	16.75	21,015	32	7.98	1.11	0.00	0.0%	1.24	8.0%
USMT	US Metro Bank	30-Sep	3.64	67,360	59	14.56	1.08	0.07	2.0%	0.11	3.1%

TOTAL MARKET CAPITALIZATION: \$1.2 BILLION

Average	14.23	1.16
Median	13.28	1.13
High	36.06	1.64
Low	3.17	0.75

MONTHLY STOCK PERFORMANCE REPORT

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

CARPENTER

9/30/2019

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-Sep	13.51	216,102	79	16.68	1.23	0.11	0.8%	-0.44	-3.2%
ARBV	American Riviera Bank	30-Sep	17.85	195,250	88	13.42	1.33	0.23	1.3%	0.00	0.0%
BCAL	Bank of Southern California, National Association	30-Sep	12.42	2,175	104	16.34	1.20	-0.08	-0.6%	-0.78	-5.9%
CWBC	Community West Bancshares	30-Sep	9.89	78,460	84	12.52	1.08	0.11	1.1%	-0.14	-1.4%
CWBK	CommerceWest Bank	27-Sep	22.30	242,214	82	11.93	1.37	0.98	4.6%	2.35	11.8%
FISB	1st Capital Bank	30-Sep	16.01	22,253	82	11.72	1.28	-0.04	-0.2%	1.01	6.7%
MSBC	Mission Bancorp	6-Sep	85.05	1,632	161	12.80	2.15	0.00	0.0%	7.43	9.6%
PBAM	Private Bancorp of America, Inc.	30-Sep	20.31	21,100	113	22.32	1.43	-2.58	-11.3%	-2.64	-11.5%
PDOB	Presidio Bank	27-Sep	29.16	215,487	137	15.27	1.92	0.64	2.2%	8.31	39.9%
PLBC	Plumas Bancorp	30-Sep	20.19	81,878	104	7.08	1.37	-1.01	-4.8%	-2.52	-11.1%
SBKK	Suncrest Bank	30-Sep	11.02	175,765	137	10.80	1.38	0.32	3.0%	0.27	2.5%
SCZC	Santa Cruz County Bank	20-Sep	50.00	2,130	123	9.94	1.64	0.10	0.2%	4.40	9.6%
SSBI	Summit State Bank	30-Sep	11.79	54,833	72	13.87	1.19	-0.06	-0.5%	0.02	0.2%
VLLX	Valley Republic Bancorp	30-Sep	29.17	7,002	121	11.81	1.64	-0.66	-2.2%	-2.33	-7.4%

TOTAL MARKET CAPITALIZATION: \$1.5 BILLION

Average	13.32	1.45
Median	12.66	1.37
High	22.32	2.15
Low	7.08	1.08

MONTHLY STOCK PERFORMANCE REPORT

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

CARPENTER

9/30/2019

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-Sep	34.11	65,275	267	13.02	1.38	-0.19	-0.6%	2.56	8.1%
AVBH	Avidbank Holdings, Inc.	30-Sep	24.00	5,323	146	11.11	1.34	0.73	3.1%	3.00	14.3%
BCML	BayCom Corp	30-Sep	22.71	804,523	270	18.93	1.36	0.61	2.8%	-0.38	-1.6%
BMRC	Bank of Marin Bancorp	30-Sep	41.49	597,801	563	16.97	1.94	0.88	2.2%	0.25	0.6%
BOCH	Bank of Commerce Holdings	30-Sep	10.89	673,339	198	12.38	1.31	0.89	8.9%	-0.07	-0.6%
BSRR	Sierra Bancorp	30-Sep	26.56	717,452	407	12.53	1.55	1.92	7.8%	2.53	10.5%
CALB	California BanCorp	30-Sep	18.70	137,471	151	16.40	1.27	-0.12	-0.6%	1.25	7.2%
CBBJ	CBB Bancorp, Inc.	30-Sep	10.70	172,501	109	7.38	0.77	-0.30	-2.7%	-2.20	-17.1%
CVCY	Central Valley Community Bancorp	30-Sep	20.35	473,605	274	12.48	1.56	0.77	3.9%	1.48	7.8%
EXSR	Exchange Bank	30-Sep	159.99	2,711	274	7.49	1.08	-1.51	-0.9%	-5.01	-3.0%
FCBP	First Choice Bancorp	30-Sep	21.32	405,168	250	10.77	1.44	0.38	1.8%	-1.28	-5.7%
FMCB	Farmers & Merchants Bancorp	30-Sep	780.00	490	614	11.66	1.89	0.00	0.0%	80.00	11.4%
FNRN	First Northern Community Bancorp	30-Sep	11.05	218,919	136	9.58	1.09	-0.30	-2.6%	0.44	4.2%
HTBK	Heritage Commerce Corp	30-Sep	11.76	4,309,234	511	10.50	1.75	0.17	1.4%	0.42	3.7%
MLGF	Malaga Financial Corporation	30-Sep	22.90	72,765	159	10.69	1.14	-0.35	-1.5%	-3.10	-11.9%
OPBK	OP Bancorp	30-Sep	9.78	1,524,621	155	10.19	1.14	0.28	2.9%	0.91	10.3%
OVLY	Oak Valley Bancorp	30-Sep	16.77	200,896	136	11.11	1.34	0.62	3.8%	-1.53	-8.4%
PCB	PCB Bancorp	30-Sep	16.45	1,298,252	262	9.97	1.18	-0.02	-0.1%	0.80	5.1%
PFBC	Preferred Bank	30-Sep	52.38	1,209,348	793	10.56	1.78	2.42	4.8%	9.03	20.8%
PMBC	Pacific Mercantile Bancorp	30-Sep	7.51	577,575	177	14.44	1.43	-0.09	-1.2%	0.36	5.0%
PROV	Provident Financial Holdings, Inc.	30-Sep	20.75	283,886	155	35.78	1.29	0.56	2.8%	5.25	33.9%
RBB	RBB Bancorp	30-Sep	19.69	1,228,700	396	9.99	1.22	1.26	6.8%	2.12	12.1%
RCBC	River City Bank	18-Sep	189.40	365	277	10.98	1.22	2.05	1.1%	4.40	2.4%
SCBH	Seacoast Commerce Banc Holdings	30-Sep	18.15	64,290	173	12.87	1.95	-0.84	-4.4%	-2.35	-11.5%
UBFO	United Security Bancshares	30-Sep	10.52	302,439	178	11.43	1.64	0.14	1.3%	0.94	9.8%
WFCL	1867 Western Financial Corporation	2-Jul	8,500.00	0	760	7.88	1.42	0.00	0.0%	0.00	0.0%

TOTAL MARKET CAPITALIZATION: \$7.8 BILLION

Average	12.58	1.40
Median	11.11	1.35
High	35.78	1.95
Low	7.38	0.77

MONTHLY STOCK PERFORMANCE REPORT

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

CARPENTER

9/30/2019

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-Sep	14.14	8,632,011	719	29.46	1.04	-0.43	-3.0%	0.83	6.2%
FFWM	First Foundation Inc.	30-Sep	15.28	2,472,589	682	13.06	1.40	1.32	9.4%	2.42	18.8%
FMBL	Farmers & Merchants Bank of Long Beach	30-Sep	7,950.00	460	1,022	11.95	0.98	100.01	1.3%	250.00	3.2%
HAFC	Hanmi Financial Corporation	30-Sep	18.78	3,251,539	577	10.26	1.05	0.87	4.9%	-0.92	-4.7%
LBC	Luther Burbank Corporation	30-Sep	11.33	767,384	636	13.82	1.07	0.87	8.3%	2.31	25.6%
MCHB	Mechanics Bank	26-Sep	30,800.00	24	848	13.84	1.64	-1950.00	-6.0%	-1150.00	-3.6%
OPB	Opus Bank	30-Sep	21.77	2,032,054	789	38.88	1.19	1.01	4.9%	2.18	11.1%
TCBK	TriCo Bancshares	30-Sep	36.30	1,417,217	1,107	13.06	1.76	0.94	2.7%	2.51	7.4%
WABC	Westamerica Bancorporation	30-Sep	62.18	1,856,267	1,678	22.21	2.94	0.57	0.9%	6.50	11.7%

TOTAL MARKET CAPITALIZATION: \$8.1 BILLION

Average	18.50	1.45
Median	13.82	1.19
High	38.88	2.94
Low	10.26	0.98

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

9/30/2019

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-Sep	27.65	6,278,584	1,694	11.15	1.81	1.74	6.7%	2.47	9.8%
CATY	Cathay General Bancorp	30-Sep	34.74	7,089,163	2,772	10.28	1.52	1.55	4.7%	1.21	3.6%
CVBF	CVB Financial Corp.	30-Sep	20.87	23,747,332	2,925	15.23	2.39	0.30	1.5%	0.64	3.2%
EWBC	East West Bancorp, Inc.	30-Sep	44.29	18,392,707	6,446	9.84	1.51	3.16	7.7%	0.76	1.7%
FRC	First Republic Bank	30-Sep	96.70	24,640,174	16,267	19.42	2.03	6.98	7.8%	9.80	11.3%
HOPE	Hope Bancorp, Inc.	30-Sep	14.34	11,046,940	1,817	10.32	1.20	0.93	6.9%	2.48	20.9%
PACW	PacWest Bancorp	30-Sep	36.34	16,802,456	4,237	9.41	1.93	2.26	6.6%	3.06	9.2%
PPBI	Pacific Premier Bancorp, Inc.	30-Sep	31.19	10,932,266	1,883	13.39	1.75	1.73	5.9%	5.67	22.2%
SIVB	SVB Financial Group	30-Sep	208.95	10,524,634	10,769	9.68	2.01	14.33	7.4%	19.03	10.0%

TOTAL MARKET CAPITALIZATION: \$48.8 BILLION

Average	12.08	1.80
Median	10.32	1.81
High	19.42	2.39
Low	9.41	1.20

*Excludes Wells Fargo & Company (WFC)