

California Banks & Thrifts:

Monthly Stock Performance Report

May 31, 2020

CARPENTER

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MONTHLY STOCK PERFORMANCE REPORT

OVERVIEW OF MARKET PERFORMANCE BY PEER GROUP

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As of May 31, 2020, the number of California banks and thrifts in the Monthly Stock Report dropped by 2 to a total of 89 such institutions, as two banks (CALW and OPB) were acquired. Group composition changed as a result of those acquisitions and as three banks moved up to the next asset category. MNBO crossed the \$250M asset threshold, and BYFC and PEBN crossed the \$500M asset threshold.

Under \$150M — 5 Institutions

Group count and composition of publicly-traded banks with assets under \$150M held constant over the period at 5 banks, as no new banks were added to or dropped from the group. Of the 5 banks, 2 reported monthly price gains, and 3 had no price change. One bank (CABB) reported monthly price gain of over 10% during the period. The average Price-to-Tangible-Book Value (P/TBV), reported for only two of the five banks, was 1.20x, slightly up from 1.18x at prior month-end. The Price-to-LTM Earnings Ratio (P/E) was not reported for any of the five banks.

\$150M-\$250M — 4 Institutions

Group count for publicly-traded banks in the \$150M—\$250M asset range dropped from 6 to 4 as one bank (CALW) was acquired and another bank (MNBO) crossed the \$250M asset threshold. Of the 4 banks in this asset category, 2 reported monthly price gains, and 2 reported price declines. No bank reported monthly price gain of over 10% during the period. The average P/TBV ratio, reported for three of the four banks in this asset group, was down, ending the month at 0.76x compared to 0.83x at the end of prior month. The group's average P/E ratio was up slightly, ending the month at 9.85x compared to 9.70x at prior month-end.

\$250M-\$500M — 18 Institutions

Group count for publicly-traded banks in the \$250M—\$500M asset range dropped from 19 to 18 as two banks (BYFC and PEBN) moved up to the next asset category, while one bank (MNBO) was added to this asset group. Of the 18 banks in this asset category, 6 reported monthly price gains, 9 experienced price declines and 3 had no price change. No bank reported monthly price gain of over 10% during the period. Average P/TBV and average P/E ratios for the group were relatively unchanged ending the month at 0.83x and 11.08x, respectively, compared to 0.84x and 11.06x, respectively, at the end of prior month.

California Banks & Thrifts: Overview of Market Performance by Asset Group for May 2020

\$500M-\$1B — 16 Institutions

Group count for publicly-traded banks in the \$500M—\$1B asset range was up from 14 to 16 as two banks (BYFC and PEBN) were added to this asset group. Of the 16 banks in this asset group, 8 reported monthly price gains, 7 experienced price declines, and 1 had no price change. One bank (MSBC) reported monthly price gain of over 10% during the period. The group's average P/TBV and average P/E ratios were both up, ending the month at 0.92x and 9.23x, respectively, compared to 0.91x and 8.67x, respectively, at prior month-end.

\$1B-\$5B — 29 Institutions

Group count and composition for publicly-traded banks in the \$1B—\$5B asset category were unchanged during the period. Of the 29 banks in this category 7 reported monthly price gains, 21 reported monthly price declines, and 1 had no price change. One bank (MLGF) reported monthly price gain of over 10% during the period. The group's average P/TBV and average P/E ratios were both down, ending the month at 0.95x and 10.18x, respectively, compared to 0.99x and 10.31x, respectively, at prior month-end.

\$5B-\$10B — 7 Institutions

Group count for publicly-traded banks in the \$5B—\$10B asset category was down from 8 to 7 as one bank (OPB) was acquired. Of the 7 banks in this asset category, 2 reported monthly price gains during the month, while 5 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 ratios were both down, ending the month at 1.20x and 12.97x, respectively, compared to 1.24x and 13.92x, respectively, at the end of prior month.

Over \$10B — 10 Institutions*

Group count and composition for publicly-traded banks with assets over \$10B were constant during the period. Of the 10 banks in this asset category, 3 reported monthly price gains, while 7 reported price declines. One bank (SIVB) reported monthly price gain of over 10%. The group's average P/TBV and average P/E ratios were slightly down, ending the month at 1.32x and 11.17x, respectively, compared to 1.34x and 11.21x, respectively, at the end of prior month.

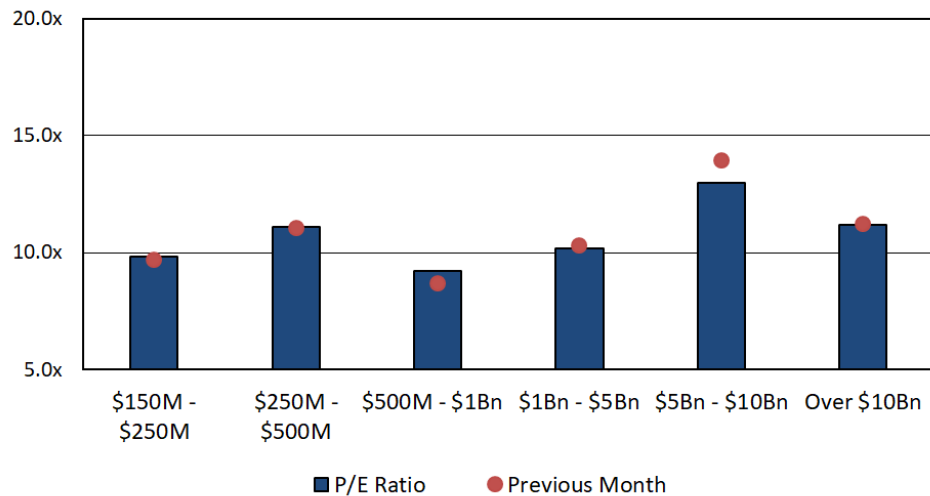
*Excludes Wells Fargo & Company (WFC)

MONTHLY STOCK PERFORMANCE REPORT
EARNINGS AND BOOK VALUE RATIOS BY SIZE

CARPENTER

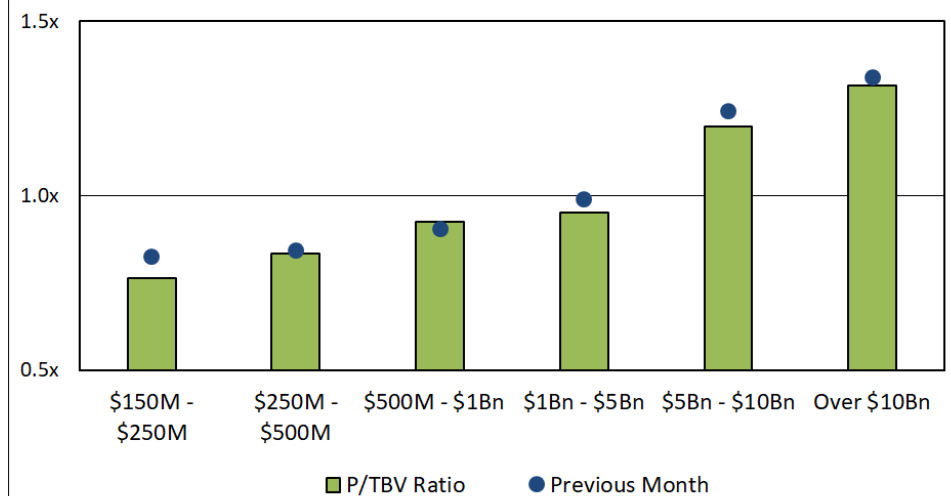
Average LTM P/E Ratio (x)

	5/31/2020	Previous Month	12/31/2019	% Change Monthly	% Change YTD
Total Assets:					
\$150M - \$250M	9.85	9.70	12.14	1.54%	-18.89%
\$250M - \$500M	11.08	11.06	12.55	0.18%	-11.72%
\$500M - \$1Bn	9.23	8.67	14.96	6.44%	-38.30%
\$1Bn - \$5Bn	10.18	10.31	12.87	-1.31%	-20.92%
\$5Bn - \$10Bn	12.97	13.92	15.18	-6.81%	-14.57%
Over \$10Bn	11.17	11.21	13.93	-0.35%	-19.84%



Average P/TBV Ratio (x)

	5/31/2020	Previous Month	12/31/2019	% Change Monthly	% Change YTD
Total Assets:					
\$150M - \$250M	0.76	0.83	1.15	-7.53%	-33.52%
\$250M - \$500M	0.83	0.84	1.16	-1.13%	-28.30%
\$500M - \$1Bn	0.92	0.91	1.38	2.12%	-32.92%
\$1Bn - \$5Bn	0.95	0.99	1.44	-3.91%	-34.09%
\$5Bn - \$10Bn	1.20	1.24	1.57	-3.64%	-23.69%
Over \$10Bn	1.32	1.34	1.88	-1.65%	-29.93%

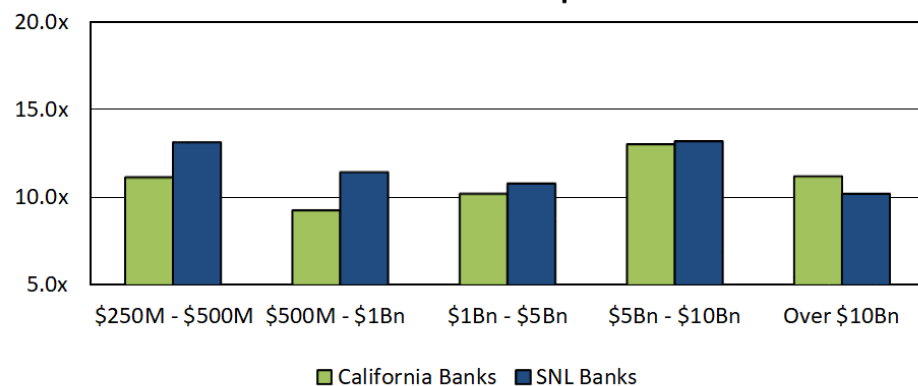


MONTHLY STOCK PERFORMANCE REPORT
INDUSTRY-WIDE RATIO COMPARISON

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

	<u>5/31/2020</u>		<u>Previous Month</u>		<u>12/31/2019</u>	
	California	SNL	California	SNL	California	SNL
	Banks	Banks	Banks	Banks	Banks	Banks
Total Assets:						
\$250M - \$500M	11.08	13.08	11.06	13.91	12.55	16.63
\$500M - \$1Bn	9.23	11.37	8.67	10.48	14.96	16.71
\$1Bn - \$5Bn	10.18	10.75	10.31	10.80	12.87	14.52
\$5Bn - \$10Bn	12.97	13.11	13.92	13.22	15.18	16.58
Over \$10Bn	11.17	10.15	11.21	10.15	13.93	12.91

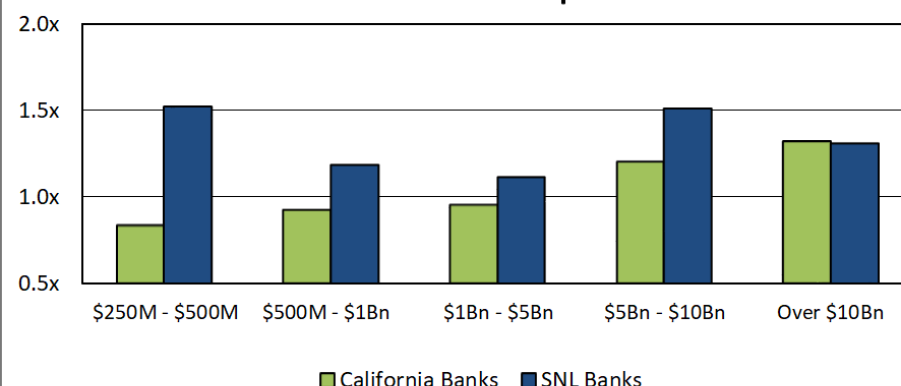
Current Month Comparison



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

	<u>5/31/2020</u>		<u>Previous Month</u>		<u>12/31/2019</u>	
	California	SNL	California	SNL	California	SNL
	Banks	Banks	Banks	Banks	Banks	Banks
Total Assets:						
\$250M - \$500M	0.83	1.52	0.84	1.56	1.16	1.79
\$500M - \$1Bn	0.92	1.18	0.91	1.11	1.38	1.63
\$1Bn - \$5Bn	0.95	1.11	0.99	1.12	1.44	1.66
\$5Bn - \$10Bn	1.20	1.50	1.24	1.51	1.57	2.09
Over \$10Bn	1.32	1.30	1.34	1.30	1.88	1.93

Current Month Comparison



MONTHLY STOCK PERFORMANCE REPORT

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

CARPENTER

5/31/2020

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	0.10	30,950	13	NM	NM	0.01	11.0%	-0.02	-16.8%
CAIB	California International Bank, N.A.	12-May	0.10	300	17	NM	NM	0.00	0.0%	0.06	172.2%
EDVR	Endeavor Bank	28-May	8.80	17,933	23	NM	1.18	0.30	3.5%	-2.15	-19.6%
GPBI	Golden Pacific Bancorp, Inc.	23-Mar	1.55	0	NA	NM	NM	0.00	0.0%	-0.61	-28.2%
INFT	Infinity Bank	13-Mar	9.45	0	31	NM	1.22	0.00	0.0%	-1.27	-11.8%

TOTAL MARKET CAPITALIZATION: \$85 MILLION

Average	NM	1.20
Median	NM	1.20
High	0.00	1.22
Low	0.00	1.18

MONTHLY STOCK PERFORMANCE REPORT

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

CARPENTER

5/31/2020

Symbol	Name	Last Trade		Monthly Volume	Mkt Cap (\$MM)	LTM P/E	Price/ T. Book	Monthly Change		YTD Change	
		Date	Price (\$)					(\$)	(%)	(\$)	(%)
CCBC	Chino Commercial Bancorp	29-May	9.20	8,412	21	8.00	0.82	-0.60	-6.1%	-4.47	-32.7%
CMUV	CMUV Bancorp	29-May	7.80	26,904	18	7.29	0.78	-1.08	-12.2%	-2.80	-26.4%
FHLB	Friendly Hills Bank	29-May	6.80	4,662	14	14.25	0.70	0.05	0.7%	-3.06	-31.0%
NRLB	Northern California Bancorp, Inc.	19-May	1.90	8,638	7	NM	NM	0.10	5.6%	-0.10	-5.0%

TOTAL MARKET CAPITALIZATION: \$59 MILLION

Average	9.85	0.76
Median	8.00	0.78
High	14.25	0.82
Low	7.29	0.70

MONTHLY STOCK PERFORMANCE REPORT

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

CARPENTER

5/31/2020

Symbol	Name	Last Trade		Monthly Volume	Mkt Cap (\$MM)	LTM P/E	Price/ T. Book	Monthly Change		YTD Change	
		Date	Price (\$)					(\$)	(%)	(\$)	(%)
BSCA	Bank of Santa Clarita	28-May	8.35	7,701	31	NM	0.80	-0.25	-2.9%	-5.86	-41.2%
BSFO	Bank of San Francisco	15-May	19.01	13,809	39	9.51	0.93	0.65	3.5%	-6.64	-25.9%
CFNB	California First National Bancorp	28-May	14.85	11,343	153	20.92	0.74	0.29	2.0%	-1.80	-10.8%
CRSB	Cornerstone Community Bancorp	26-May	14.25	6,274	21	8.01	0.81	-1.50	-9.5%	-5.75	-28.8%
CYSM	Community Bancorp of Santa Maria	29-May	8.26	24,971	18	7.38	0.70	-0.31	-3.6%	-4.71	-36.3%
GSBX	Golden State Bancorp	21-May	13.80	5,415	25	25.42	0.80	0.70	5.3%	-1.20	-8.0%
GVYB	Golden Valley Bank	28-May	10.99	125	25	6.28	0.87	0.48	4.6%	-3.21	-22.6%
LIBC	Liberty Bancorp	12-May	21.10	700	55	18.19	1.30	0.00	0.0%	-8.90	-29.7%
MNBO	MNB Holdings Corporation	18-Mar	52.00	0	24	NM	NM	0.00	0.0%	-8.00	-13.3%
MVLY	Mission Valley Bancorp	28-May	9.30	36,550	30	8.09	0.82	-0.35	-3.6%	-5.05	-35.2%
NCNB	Northern California National Bank	22-May	15.00	390	21	7.42	0.85	-0.70	-4.5%	-8.00	-34.8%
PBKX	Partners Bank of California	26-May	10.00	73,150	43	NM	NM	0.00	0.0%	0.88	9.6%
PBNK	Pinnacle Bank	29-May	7.93	78,345	42	10.04	0.77	-0.02	-0.3%	-3.87	-32.8%
PFBN	Pacific Alliance Bank	14-May	7.06	1,699	22	10.70	0.56	-0.49	-6.5%	-3.19	-31.1%
PVBK	Pacific Valley Bank	29-May	6.78	18,451	27	10.11	0.76	-0.23	-3.2%	-2.43	-26.4%
RVCB	River Valley Community Bancorp	28-May	18.00	15,117	42	10.98	1.09	-0.98	-5.2%	-2.00	-10.0%
RWCB	Redwood Capital Bancorp	29-May	11.85	35,068	23	6.41	0.72	0.10	0.9%	-6.77	-36.4%
SMAL	Summit Bancshares, Inc.	28-May	24.00	16,857	29	6.81	0.82	2.00	9.1%	-15.00	-38.5%

TOTAL MARKET CAPITALIZATION: \$0.7 BILLION

Average	11.08	0.83
Median	9.51	0.81
High	25.42	1.30
Low	6.28	0.56

MONTHLY STOCK PERFORMANCE REPORT

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

CARPENTER

5/31/2020

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	29-May	10.20	103,346	60	10.30	0.86	0.79	8.4%	-4.67	-31.4%
ARBV	American Riviera Bank	27-May	12.44	15,977	61	10.82	0.87	-0.56	-4.3%	-7.36	-37.2%
BCAL	Southern California Bancorp	29-May	8.75	167,162	82	11.22	0.79	-0.24	-2.7%	-4.00	-31.4%
BYFC	Broadway Financial Corporation	29-May	1.44	144,857	40	NM	0.82	-0.01	-0.7%	-0.10	-6.5%
CBYA.A	Community Bank of the Bay	29-May	5.00	323,948	44	10.42	0.78	0.21	4.4%	-2.21	-30.7%
CFST	Communities First Financial Corporation	29-May	21.35	17,153	64	6.84	1.12	-0.84	-3.8%	-7.40	-25.7%
CWBC	Community West Bancshares	29-May	6.51	193,586	55	6.93	0.67	-0.40	-5.8%	-4.59	-41.4%
CWBK	CommerceWest Bank	27-May	17.00	85,909	61	8.76	1.00	-0.14	-0.8%	-7.00	-29.2%
FISB	1st Capital Bank	27-May	9.77	114,126	54	9.26	0.78	0.37	3.9%	-5.49	-36.0%
MSBC	Mission Bancorp	29-May	77.00	6,925	148	11.06	1.86	10.33	15.5%	-4.91	-6.0%
PEBN	Pacific Enterprise Bancorp	28-May	12.17	8,224	37	14.84	0.70	0.17	1.4%	-8.83	-42.0%
PLBC	Plumas Bancorp	29-May	19.14	145,591	99	6.67	1.11	1.14	6.3%	-7.24	-27.4%
SSBI	Summit State Bank	29-May	10.74	202,179	65	8.73	1.03	0.77	7.7%	-2.23	-17.2%
UBFO	United Security Bancshares	29-May	6.13	549,748	104	7.48	0.92	-0.53	-8.0%	-4.60	-42.9%
USMT	US Metro Bank	7-May	2.10	271,650	34	6.44	0.50	0.00	0.0%	-1.90	-47.5%
VLLX	Valley Republic Bancorp	18-May	18.95	2,383	79	8.69	0.96	0.70	3.8%	-7.06	-27.1%

Average	9.23	0.92
Median	8.76	0.86
High	14.84	1.86
Low	6.44	0.50

TOTAL MARKET CAPITALIZATION: \$1.1 BILLION

MONTHLY STOCK PERFORMANCE REPORT

CARPENTER

5/31/2020

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	29-May	24.50	87,299	193	9.21	0.90	-1.50	-5.8%	-11.15	-31.3%
AVBH	Avidbank Holdings, Inc.	29-May	14.91	82,445	91	7.31	0.77	-1.09	-6.8%	-9.84	-39.8%
BCML	BayCom Corp	29-May	13.18	1,322,831	159	10.46	0.79	0.85	6.9%	-9.56	-42.0%
BMRC	Bank of Marin Bancorp	29-May	33.65	951,784	454	13.57	1.47	0.69	2.1%	-11.40	-25.3%
BOCH	Bank of Commerce Holdings	29-May	7.63	825,050	127	10.17	0.86	-0.06	-0.8%	-3.94	-34.1%
BSRR	Sierra Bancorp	29-May	18.84	1,003,278	286	8.34	1.00	-1.46	-7.2%	-10.28	-35.3%
CALB	California BanCorp	29-May	14.83	212,564	120	21.49	0.98	0.21	1.4%	-5.17	-25.9%
CBBI	CBB Bancorp, Inc.	29-May	7.07	98,819	72	6.43	0.49	-0.68	-8.8%	-4.08	-36.6%
CVCY	Central Valley Community Bancorp	29-May	15.06	487,878	188	8.71	1.15	0.43	2.9%	-6.61	-30.5%
EXSR	Exchange Bank	29-May	112.50	18,379	193	5.34	0.69	-8.49	-7.0%	-66.50	-37.2%
FCBP	First Choice Bancorp	29-May	14.05	648,545	164	6.50	0.89	-1.17	-7.7%	-12.91	-47.9%
FMCB	Farmers & Merchants Bancorp	28-May	710.00	1,364	563	9.90	1.49	-40.00	-5.3%	-58.10	-7.6%
FNRN	First Northern Community Bancorp	29-May	8.32	234,559	108	8.16	0.77	-0.08	-1.0%	-2.63	-24.0%
HTBK	Heritage Commerce Corp	29-May	8.13	3,750,873	486	12.51	1.26	-0.75	-8.4%	-4.70	-36.6%
MLGF	Malaga Financial Corporation	27-May	22.00	49,668	161	10.05	1.11	2.06	10.3%	-1.00	-4.3%
OPBK	OP Bancorp	29-May	6.34	958,945	95	6.74	0.70	-0.72	-10.2%	-4.03	-38.9%
OVLY	Oak Valley Bancorp	29-May	13.76	163,261	112	9.23	1.02	0.70	5.4%	-5.70	-29.3%
PBAM	Private Bancorp of America, Inc.	29-May	12.25	415,362	68	NM	NM	-0.40	-3.2%	-10.00	-44.9%
PCB	PCB Bancorp	29-May	9.02	689,386	139	6.89	0.62	-0.36	-3.8%	-8.26	-47.8%
PFBC	Preferred Bank	29-May	37.57	1,671,630	559	7.48	1.18	-0.58	-1.5%	-22.52	-37.5%
PMBC	Pacific Mercantile Bancorp	29-May	3.80	1,624,851	84	34.55	NM	-0.21	-5.2%	-4.32	-53.2%
PROV	Provident Financial Holdings, Inc.	29-May	12.87	317,832	96	14.30	0.78	-0.18	-1.4%	-9.03	-41.2%
RBB	RBB Bancorp	29-May	12.83	1,421,716	253	7.37	0.77	-0.09	-0.7%	-8.34	-39.4%
RCBC	River City Bank	29-May	150.00	11,897	220	8.23	0.91	-5.00	-3.2%	-60.00	-28.6%
SBKK	Suncrest Bank	27-May	7.90	29,945	98	8.49	0.87	0.20	2.6%	-3.78	-32.4%
SCBH	Seacoast Commerce Banc Holdings	29-May	11.65	149,920	112	7.77	1.15	-0.60	-4.9%	-6.55	-36.0%
SCZC	Santa Cruz County Bank	29-May	38.25	49,335	147	8.46	1.21	-3.25	-7.8%	-14.25	-27.1%
SI	Silvergate Capital Corporation	29-May	14.59	3,114,687	272	13.76	1.11	-1.31	-8.2%	-1.32	-8.3%
WFCL	1867 Western Financial Corporation	16-Apr	5,200.00	0	464	3.56	0.78	0.00	0.0%	-3300.00	-38.8%

TOTAL MARKET CAPITALIZATION: \$6.1 BILLION

Average	10.18	0.95
Median	8.48	0.90
High	34.55	1.49
Low	3.56	0.49

MONTHLY STOCK PERFORMANCE REPORT

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

CARPENTER

5/31/2020

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.	29-May	10.95	6,279,533	549	NM	0.91	0.53	5.1%	-6.23	-36.3%
FFWM	First Foundation Inc.	29-May	14.90	4,364,358	665	11.46	1.26	1.14	8.3%	-2.50	-14.4%
FMBL	Farmers & Merchants Bank of Long Beach	29-May	5,827.00	1,094	749	9.39	0.68	-303.00	-4.9%	-2022.00	-25.8%
HAFC	Hanmi Financial Corporation	29-May	9.03	7,281,055	274	13.48	0.51	-3.04	-25.2%	-10.97	-54.8%
LBC	Luther Burbank Corporation	29-May	10.28	2,664,685	544	12.85	0.93	-0.48	-4.5%	-1.25	-10.8%
TCBK	TriCo Bancshares	29-May	28.37	2,179,436	843	10.17	1.36	-1.75	-5.8%	-12.44	-30.5%
WABC	Westamerica Bancorporation	29-May	58.98	3,882,718	1,589	20.48	2.73	-4.02	-6.4%	-8.79	-13.0%
						Average	12.97	1.20			
						Median	12.16	0.93			
						High	20.48	2.73			
						Low	9.39	0.51			

TOTAL MARKET CAPITALIZATION: \$5.2 BILLION

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

5/31/2020

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.	29-May	21.80	7,435,808	1,300	7.52	1.24	-1.25	-5.4%	-8.48	-28.0%
CATY	Cathay General Bancorp	29-May	27.19	8,763,620	2,163	8.39	1.12	-0.73	-2.6%	-10.86	-28.5%
CVBF	CVB Financial Corp.	29-May	19.51	12,923,779	2,644	14.04	2.14	-1.28	-6.1%	-2.07	-9.6%
EWBC	East West Bancorp, Inc.	29-May	34.95	26,283,184	4,945	7.78	1.12	-0.12	-0.3%	-13.75	-28.2%
FRC	First Republic Bank	29-May	108.17	22,029,983	18,548	21.04	2.06	3.88	3.7%	-9.28	-7.9%
HOPE	Hope Bancorp, Inc.	29-May	9.50	15,640,945	1,170	7.72	0.76	-0.46	-4.6%	-5.37	-36.1%
MCHB	Mechanics Bank	29-May	19,750.00	34	1,268	13.75	0.97	-250.00	-1.3%	-11950.00	-37.7%
PACW	PacWest Bancorp	29-May	17.31	26,339,283	2,016	NM	0.90	-2.93	-14.5%	-20.96	-54.8%
PPBI	Pacific Premier Bancorp, Inc.	29-May	21.62	11,717,585	1,296	8.90	1.16	0.27	1.3%	-10.99	-33.7%
SIVB	SVB Financial Group	29-May	214.75	10,254,600	11,062	11.40	1.70	21.58	11.2%	-36.29	-14.5%
						Average	11.17	1.32			
						Median	8.90	1.14			
						High	21.04	2.14			
						Low	7.52	0.76			

TOTAL MARKET CAPITALIZATION: \$46.4 BILLION

*Excludes Wells Fargo & Company (WFC)