

California Banks & Thrifts:

Monthly Stock Performance Report

August 31, 2020

CARPENTER

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MONTHLY STOCK PERFORMANCE REPORT

OVERVIEW OF MARKET PERFORMANCE BY PEER GROUP

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As of August 31, 2020, the number of California banks and thrifts in the Monthly Stock Report was unchanged from prior month, with a total of 89 such institutions. Group composition held constant across all asset categories.

Under \$150M — 2 Institutions

Group count and composition of publicly-traded banks with assets under \$150M held constant over the period. Of the 2 banks in this asset category, 1 reported monthly price decline, while the other had no price change. The Price-to-Tangible-Book Value (P/TBV) and Price-to-LTM Earnings (P/E) ratios were not reported for either of the two banks.

\$150M-\$250M — 5 Institutions

Group count and composition for publicly-traded banks in the \$150M—\$250M asset range was unchanged during the period. Of the 5 banks in this asset category, 2 reported monthly price gains, and 3 had no price change. One bank (INFT) reported monthly price gain of over 10% during the period. Average P/TBV ratio reported for three of the five banks in this asset group, was up, ending the month at 0.91x compared to 0.84x at the end of prior month. Average P/E ratio reported for two of the five banks was also up at 11.96x, compared to 11.02x at prior month-end.

\$250M-\$500M — 17 Institutions

Group count and composition for publicly-traded banks in the \$250M—\$500M asset range held constant during the period. Of the 17 banks in this asset category, 7 reported monthly price gains, 6 experienced price declines, and 4 had no price change. No bank reported monthly price gain of over 10% during the period. Average P/TBV ratio for the group was unchanged at 0.81x. The group's average P/E ratio was down ending the month at 10.39x, compared to 11.58x at prior month-end.

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

\$500M-\$1B — 13 Institutions

Group count and composition for publicly-traded banks in the \$500M—\$1B asset range was unchanged during the period. Of the 13 banks in this asset group, 9 reported monthly price gains, and 4 had price declines. No bank reported monthly price gain of over 10%. The group's average P/TBV ratio was unchanged at 0.83x. Average P/E ratio was up, ending the month at 9.64x, compared to 9.54x at prior month-end.

\$1B-\$5B — 34 Institutions

Group count and composition for publicly-traded banks in the \$1B—\$5B asset category held constant during the period. Of the 34 banks in this category 17 reported monthly price gains, 15 reported monthly price declines, and 2 had no price change. Two banks (BCML and SCBH) reported monthly price gains of over 10% during the period. The group's average P/TBV ratio was unchanged at 0.90x, while average P/E ratio was down, ending the month at 9.51x, compared to 10.44x at prior month-end.

\$5B-\$10B — 8 Institutions

Group count and composition for publicly-traded banks in the \$5B—\$10B asset category was unchanged during the period. Of the 8 banks in this asset category, 4 reported monthly price gains during the month, while 4 reported price declines. No bank reported monthly price gain of over 10% during the period. The group's average P/TBV ratio was unchanged at 1.13x. Average P/E ratios was down slightly, ending the month at 12.10x, compared to 12.13x, at the end of prior month.

Over \$10B — 10 Institutions*

Group count and composition for publicly-traded banks with assets over \$10B held constant during the period. All 10 banks in this asset category reported monthly price gains. Two banks (AX and SIVB) reported monthly price gains of over 10%. The group's average P/TBV and average P/E ratios were both up, ending the month at 1.34x and 12.03x, respectively, compared to 1.28x and 11.60x, respectively, at prior month-end.

*Excludes Wells Fargo & Company (WFC)

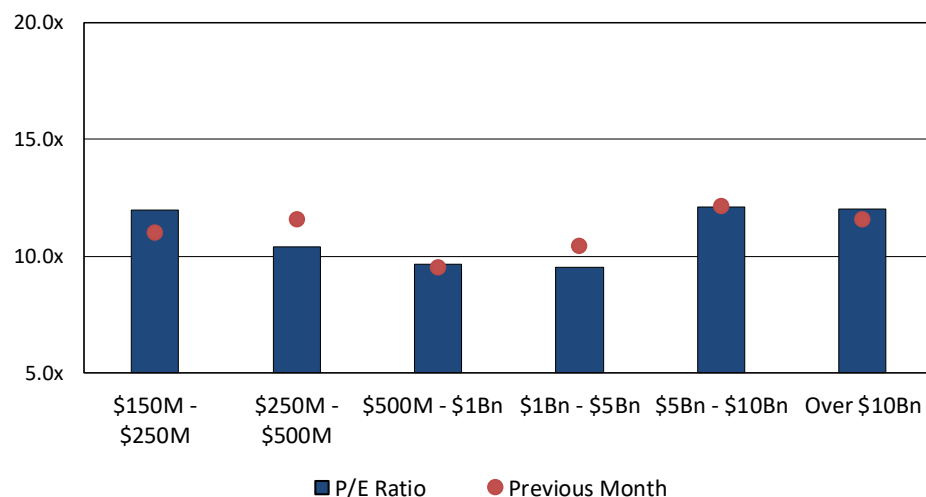
MONTHLY STOCK PERFORMANCE REPORT

EARNINGS AND BOOK VALUE RATIOS BY SIZE

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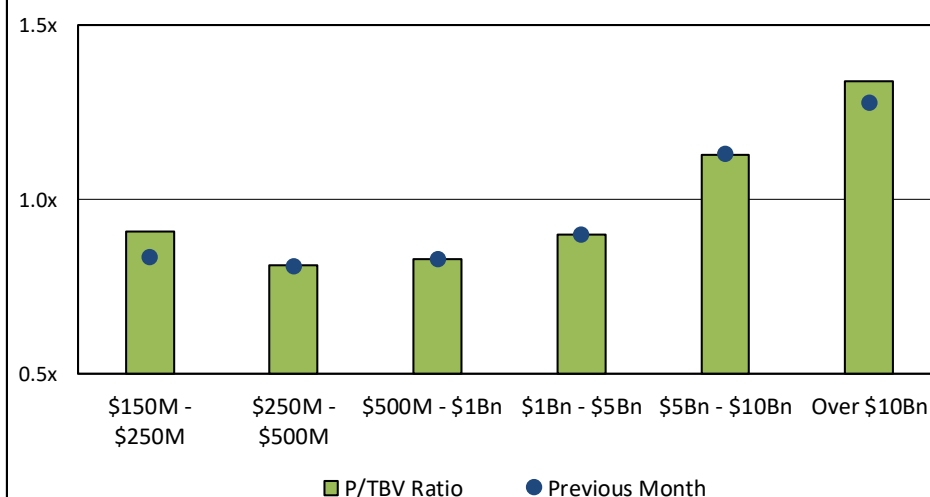
Average LTM P/E Ratio (x)

	<u>8/31/2020</u>	<u>Previous Month</u>	<u>12/31/2019</u>	<u>% Change Monthly</u>	<u>% Change YTD</u>
Total Assets:					
\$150M - \$250M	11.96	11.02	12.47	8.52%	-4.07%
\$250M - \$500M	10.39	11.58	15.07	-10.28%	-31.06%
\$500M - \$1Bn	9.64	9.54	13.14	1.04%	-26.65%
\$1Bn - \$5Bn	9.51	10.44	12.78	-8.93%	-25.57%
\$5Bn - \$10Bn	12.10	12.13	14.70	-0.25%	-17.73%
Over \$10Bn	12.03	11.60	13.93	3.77%	-13.63%



Average P/TBV Ratio (x)

	<u>8/31/2020</u>	<u>Previous Month</u>	<u>12/31/2019</u>	<u>% Change Monthly</u>	<u>% Change YTD</u>
Total Assets:					
\$150M - \$250M	0.91	0.84	1.17	8.62%	-22.61%
\$250M - \$500M	0.81	0.81	1.15	0.42%	-29.71%
\$500M - \$1Bn	0.83	0.83	1.31	0.05%	-36.70%
\$1Bn - \$5Bn	0.90	0.90	1.44	0.05%	-37.75%
\$5Bn - \$10Bn	1.13	1.13	1.62	-0.21%	-30.43%
Over \$10Bn	1.34	1.28	1.88	4.72%	-28.76%



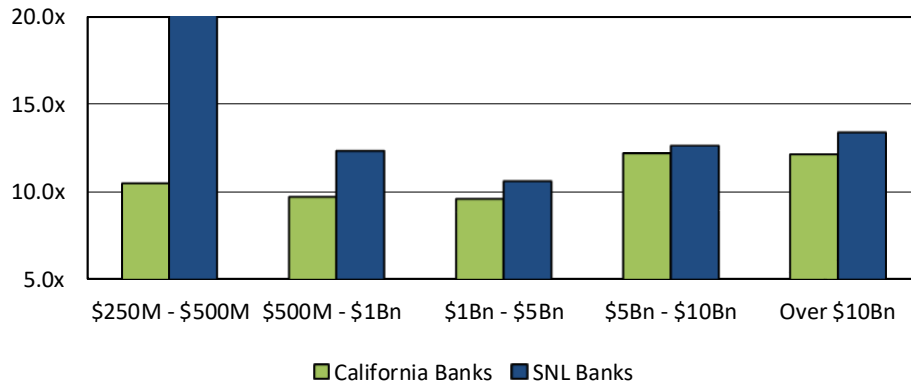
MONTHLY STOCK PERFORMANCE REPORT
INDUSTRY-WIDE RATIO COMPARISON

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

	<u>8/31/2020</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	10.39	22.22	11.58	15.00	15.07	16.63
\$500M - \$1Bn	9.64	12.40	9.54	11.63	13.14	16.71
\$1Bn - \$5Bn	9.51	10.66	10.44	10.47	12.78	14.52
\$5Bn - \$10Bn	12.10	12.65	12.13	12.46	14.70	16.58
Over \$10Bn	12.03	13.41	11.60	13.12	13.93	12.91

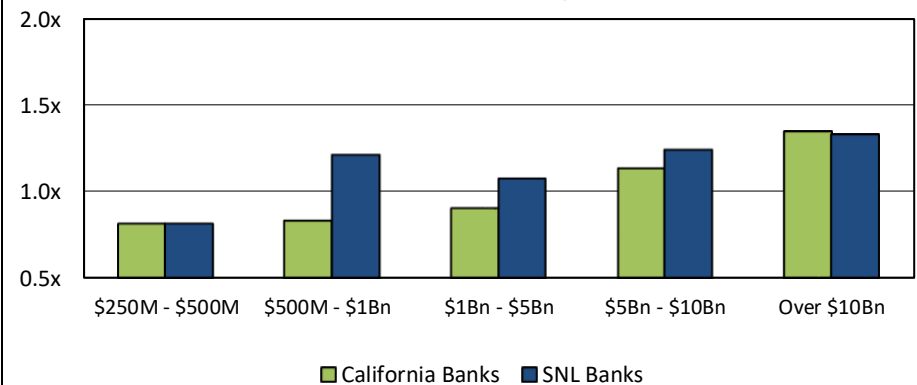
Current Month Comparison



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

	<u>8/31/2020</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	0.81	0.81	0.81	0.71	1.15	1.79
\$500M - \$1Bn	0.83	1.21	0.83	1.15	1.31	1.63
\$1Bn - \$5Bn	0.90	1.07	0.90	1.03	1.44	1.66
\$5Bn - \$10Bn	1.13	1.24	1.13	1.20	1.62	2.09
Over \$10Bn	1.34	1.32	1.28	1.28	1.88	1.93

Current Month Comparison



MONTHLY STOCK PERFORMANCE REPORT

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

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8/31/2020

<i>Symbol</i>	<i>Name</i>	<i>Last Trade</i>		<i>Monthly Volume</i>	<i>Mkt Cap (\$MM)</i>	<i>LTM P/E</i>	<i>Price/ T. Book</i>	<i>Monthly Change</i>		<i>YTD Change</i>	
		<i>Date</i>	<i>Price (\$)</i>					<i>(\$)</i>	<i>(%)</i>	<i>(\$)</i>	<i>(%)</i>
CABB	California Business Bank	22-Jul	0.05	0	7	NM	NM	0.00	0.0%	-0.07	-55.8%
CAIB	California International Bank, N.A.	21-Aug	0.07	472	13	NM	NM	-0.02	-16.9%	0.04	107.6%

TOTAL MARKET CAPITALIZATION: \$20 MILLION

<i>Average</i>	<i>NM</i>	<i>NM</i>
<i>Median</i>	<i>NM</i>	<i>NM</i>
<i>High</i>	<i>0.00</i>	<i>0.00</i>
<i>Low</i>	<i>0.00</i>	<i>0.00</i>

MONTHLY STOCK PERFORMANCE REPORT

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

CARPENTER

8/31/2020

Symbol	Name	Last Trade		Monthly Volume	Mkt Cap (\$MM)	LTM P/E	Price/ T. Book	Monthly Change		YTD Change	
		Date	Price (\$)					(\$)	(%)	(\$)	(%)
CMUV	CMUV Bancorp	28-Aug	8.10	9,172	18	6.81	0.78	0.00	0.0%	-2.50	-23.6%
FHLB	Friendly Hills Bank	27-Aug	7.31	1,800	15	17.11	0.75	0.04	0.6%	-2.55	-25.8%
GPBI	Golden Pacific Bancorp, Inc.	2-Jul	1.65	0	NA	NM	NM	0.00	0.0%	-0.51	-23.6%
INFT	Infinity Bank	25-Aug	9.20	2,500	30	NM	1.19	1.60	21.1%	-1.52	-14.2%
NRLB	Northern California Bancorp, Inc.	10-Aug	1.92	1,198	7	NM	NM	0.00	0.0%	-0.08	-4.0%

TOTAL MARKET CAPITALIZATION: \$70 MILLION

Average	11.96	0.91
Median	11.96	0.78
High	17.11	1.19
Low	6.81	0.75

MONTHLY STOCK PERFORMANCE REPORT

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

CARPENTER

8/31/2020

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	31-Aug	7.70	16,881	29	NM	0.74	-0.05	-0.6%	-6.51	-45.8%
BYFC	Broadway Financial Corporation	31-Aug	1.86	27,887,851	51	NM	1.05	0.16	9.4%	0.32	20.8%
CCBC	Chino Commercial Bancorp	31-Aug	9.99	8,319	22	9.17	0.86	0.34	3.5%	-3.68	-26.9%
CFNB	California First National Bancorp	31-Aug	15.50	8,760	159	21.83	0.77	0.19	1.2%	-1.15	-6.9%
CRSB	Cornerstone Community Bancorp	13-Aug	14.60	3,350	22	7.23	0.79	0.25	1.7%	-5.40	-27.0%
CYSM	Community Bancorp of Santa Maria	31-Aug	8.55	30,798	18	7.81	0.68	-0.25	-2.8%	-4.42	-34.1%
EDVR	Endeavor Bank	31-Aug	8.25	5,371	22	NM	1.11	-0.25	-2.9%	-2.70	-24.7%
GSBX	Golden State Bancorp	31-Aug	13.50	7,267	25	NM	0.79	0.00	0.0%	-1.50	-10.0%
GVYB	Golden Valley Bank	31-Aug	10.57	20,648	24	5.23	0.75	-0.68	-6.0%	-3.63	-25.6%
LIBC	Liberty Bancorp	1-Jul	22.85	0	59	21.16	0.93	0.00	0.0%	-7.15	-23.8%
MNBO	MNB Holdings Corporation	5-Aug	48.00	300	22	NM	NM	-2.30	-4.6%	-12.00	-20.0%
NCNB	Northern California National Bank	27-Aug	17.75	2,450	25	8.16	0.91	1.00	6.0%	-5.25	-22.8%
PBKX	Partners Bank of California	31-Aug	9.95	89,407	43	NM	NM	0.00	0.0%	0.83	9.1%
PFBN	Pacific Alliance Bank	31-Aug	7.11	1,500	22	11.11	0.55	-0.19	-2.6%	-3.14	-30.6%
PVBK	Pacific Valley Bank	26-Aug	6.40	18,848	26	9.14	0.69	0.00	0.0%	-2.80	-30.4%
RWCB	Redwood Capital Bancorp	19-Aug	11.82	3,130	23	6.39	0.72	0.36	3.1%	-6.80	-36.5%
SMAL	Summit Bancshares, Inc.	24-Aug	24.65	17,607	29	7.04	0.81	0.05	0.2%	-14.35	-36.8%

TOTAL MARKET CAPITALIZATION: \$0.6 BILLION

Average	10.39	0.81
Median	8.16	0.79
High	21.83	1.11
Low	5.23	0.55

MONTHLY STOCK PERFORMANCE REPORT

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

CARPENTER

8/31/2020

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	31-Aug	9.86	52,365	58	9.21	0.79	0.04	0.4%	-5.01	-33.7%
ARBV	American Riviera Bank	31-Aug	12.45	48,516	61	10.73	0.85	0.83	7.1%	-7.35	-37.1%
BSFO	Bank of San Francisco	31-Aug	19.62	6,932	40	9.76	0.94	0.50	2.6%	-6.03	-23.5%
CBYA.A	Community Bank of the Bay	31-Aug	4.90	3,500	43	9.80	0.73	0.03	0.6%	-2.31	-32.0%
CFST	Communities First Financial Corporation	31-Aug	25.16	39,833	76	7.53	1.24	-0.40	-1.5%	-3.60	-12.5%
CWBK	CommerceWest Bank	31-Aug	17.50	44,324	62	10.61	1.01	-0.75	-4.1%	-6.50	-27.1%
FISB	1st Capital Bank	31-Aug	9.25	255,486	51	9.20	0.72	0.25	2.8%	-6.01	-39.4%
MVLY	Mission Valley Bancorp	31-Aug	8.70	7,850	28	8.53	0.75	-0.30	-3.3%	-5.65	-39.4%
PBNK	Pinnacle Bank	28-Aug	7.45	121,101	39	9.43	0.73	0.12	1.7%	-4.35	-36.9%
PEBN	Pacific Enterprise Bancorp	31-Aug	11.60	23,525	35	14.15	0.65	0.10	0.9%	-9.40	-44.8%
RVCB	River Valley Community Bancorp	24-Aug	18.00	3,654	43	13.24	0.99	1.30	7.8%	-2.00	-10.0%
SSBI	Summit State Bank	31-Aug	9.90	105,646	60	7.02	0.91	0.04	0.4%	-3.07	-23.6%
USMT	US Metro Bancorp, Inc.	31-Aug	2.00	14,593	32	6.13	0.47	-0.11	-5.2%	-2.00	-50.0%

TOTAL MARKET CAPITALIZATION: \$0.6 BILLION

Average	9.64	0.83
Median	9.43	0.79
High	14.15	1.24
Low	6.13	0.47

MONTHLY STOCK PERFORMANCE REPORT

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

CARPENTER

8/31/2020

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	31-Aug	23.59	62,300	187	8.31	0.82	-0.66	-2.7%	-12.06	-33.8%
AVBH	Avidbank Holdings, Inc.	28-Aug	13.80	54,258	85	7.46	0.69	-0.90	-6.1%	-10.95	-44.2%
BCAL	Southern California Bancorp	31-Aug	8.90	16,767	84	10.35	0.81	-0.15	-1.7%	-3.85	-30.2%
BCML	BayCom Corp	31-Aug	11.59	564,668	136	8.78	0.67	1.31	12.7%	-11.16	-49.1%
BMRC	Bank of Marin Bancorp	31-Aug	31.83	489,894	431	13.10	1.36	0.42	1.3%	-13.22	-29.3%
BOCH	Bank of Commerce Holdings	31-Aug	7.35	526,953	123	9.42	0.80	-0.20	-2.6%	-4.22	-36.5%
BSRR	Sierra Bancorp	31-Aug	17.87	690,747	271	8.01	0.92	0.29	1.6%	-11.25	-38.6%
CALB	California BanCorp	31-Aug	13.01	128,233	106	22.82	0.86	-0.10	-0.8%	-6.99	-35.0%
CBBI	CBB Bancorp, Inc.	31-Aug	6.70	34,943	69	7.20	0.45	0.45	7.2%	-4.45	-39.9%
CVCY	Central Valley Community Bancorp	31-Aug	12.03	587,997	150	8.24	0.87	-1.11	-8.4%	-9.64	-44.5%
CWBC	Community West Bancshares	31-Aug	8.20	53,736	69	9.11	0.84	-0.05	-0.6%	-2.90	-26.1%
EXSR	Exchange Bank	31-Aug	113.75	38,535	195	5.58	0.67	0.75	0.7%	-65.25	-36.5%
FCBP	First Choice Bancorp	31-Aug	14.15	307,091	166	6.84	0.88	-0.98	-6.5%	-12.81	-47.5%
FMCB	Farmers & Merchants Bancorp	31-Aug	705.00	1,958	559	9.82	1.44	-30.00	-4.1%	-63.10	-8.2%
FNRN	First Northern Community Bancorp	31-Aug	7.77	70,881	101	8.18	0.70	-0.23	-2.9%	-3.18	-29.1%
HTBK	Heritage Commerce Corp	31-Aug	6.93	4,543,639	415	12.16	1.07	0.15	2.2%	-5.90	-46.0%
MLGF	Malaga Financial Corporation	28-Aug	22.00	18,360	161	9.55	1.05	0.30	1.4%	-1.00	-4.3%
MSBC	Mission Bancorp	26-Aug	66.50	36,712	134	9.63	1.45	-1.50	-2.2%	-15.41	-18.8%
OPBK	OP Bancorp	31-Aug	6.10	483,743	93	7.01	0.66	-0.12	-1.9%	-4.27	-41.2%
OVLY	Oak Valley Bancorp	31-Aug	13.50	82,649	110	9.38	0.96	0.70	5.5%	-5.96	-30.6%
PBAM	Private Bancorp of America, Inc.	31-Aug	12.70	211,052	71	NM	0.72	0.43	3.5%	-9.55	-42.9%
PCB	PCB Bancorp	31-Aug	9.55	815,069	147	8.45	0.65	0.35	3.8%	-7.73	-44.7%
PLBC	Plumas Bancorp	31-Aug	19.76	76,322	102	7.19	1.11	-1.11	-5.3%	-6.62	-25.1%
PMBC	Pacific Mercantile Bancorp	31-Aug	3.71	994,445	82	NM	0.59	0.00	0.0%	-4.41	-54.3%
PROV	Provident Financial Holdings, Inc.	31-Aug	11.91	179,500	89	11.79	0.71	-0.29	-2.4%	-9.99	-45.6%
RBB	RBB Bancorp	31-Aug	12.97	766,778	256	8.26	0.76	0.17	1.3%	-8.20	-38.7%
RCBC	River City Bank	21-Aug	155.00	159	227	8.62	0.88	5.00	3.3%	-55.00	-26.2%
SBKK	Suncrest Bank	31-Aug	8.17	463,198	101	8.78	0.85	0.07	0.9%	-3.51	-30.1%
SCBH	Seacoast Commerce Banc Holdings	31-Aug	14.90	768,281	144	9.80	1.43	2.55	20.6%	-3.30	-18.1%
SCZC	Santa Cruz County Bank	31-Aug	36.26	35,343	140	8.67	1.07	0.41	1.1%	-16.24	-30.9%
SI	Silvergate Capital Corporation	31-Aug	14.93	3,019,292	279	13.95	1.04	1.26	9.2%	-0.98	-6.2%
UBFO	United Security Bancshares	31-Aug	6.09	490,292	103	8.70	0.92	-0.17	-2.7%	-4.64	-43.2%
VLLX	Valley Republic Bancorp	19-Aug	21.00	507	88	8.43	1.01	1.08	5.4%	-5.01	-19.3%
WFCL	1867 Western Financial Corporation	10-Jul	5,555.00	0	496	10.71	0.86	0.00	0.0%	-2945.00	-34.6%

TOTAL MARKET CAPITALIZATION: \$6 BILLION

Average	9.51	0.90
Median	8.74	0.86
High	22.82	1.45
Low	5.58	0.45

MONTHLY STOCK PERFORMANCE REPORT

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

CARPENTER

8/31/2020

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.	31-Aug	10.99	3,622,117	552	NM	0.89	0.27	2.5%	-6.19	-36.0%
FFWM	First Foundation Inc.	31-Aug	15.19	3,438,737	678	10.70	1.25	-0.18	-1.2%	-2.21	-12.7%
FMBL	Farmers & Merchants Bank of Long Beach	31-Aug	6,070.00	574	776	9.89	0.70	-80.00	-1.3%	-1779.00	-22.7%
HAFC	Hanmi Financial Corporation	31-Aug	9.53	4,116,886	292	10.83	0.55	0.30	3.3%	-10.47	-52.3%
LBC	Luther Burbank Corporation	31-Aug	9.29	771,971	487	12.06	0.82	-0.28	-2.9%	-2.24	-19.4%
PFBC	Preferred Bank	31-Aug	37.40	904,709	557	7.89	1.14	0.15	0.4%	-22.69	-37.8%
TCBK	TriCo Bancshares	31-Aug	27.69	1,356,309	824	12.09	1.28	-0.31	-1.1%	-13.12	-32.1%
WABC	Westamerica Bancorporation	31-Aug	60.86	1,639,860	1,639	21.21	2.39	0.50	0.8%	-6.91	-10.2%
						Average	12.10	1.13			
						Median	10.83	1.02			
						High	21.21	2.39			
						Low	7.89	0.55			

TOTAL MARKET CAPITALIZATION: \$5.8 BILLION

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

8/31/2020

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.	31-Aug	24.78	5,766,333	1,475	8.32	1.34	2.37	10.6%	-5.50	-18.2%
CATY	Cathay General Bancorp	31-Aug	24.69	5,383,807	1,966	8.18	1.00	0.51	2.1%	-13.36	-35.1%
CVBF	CVB Financial Corp.	31-Aug	18.21	7,626,358	2,468	13.90	1.96	0.14	0.8%	-3.37	-15.6%
EWBC	East West Bancorp, Inc.	31-Aug	36.78	13,585,317	5,204	8.84	1.15	2.12	6.1%	-11.92	-24.5%
FRC	First Republic Bank	31-Aug	112.91	11,407,412	19,434	21.26	2.11	0.43	0.4%	-4.54	-3.9%
HOPE	Hope Bancorp, Inc.	31-Aug	8.46	19,618,012	1,043	7.62	0.67	0.03	0.4%	-6.40	-43.1%
MCHB	Mechanics Bank	26-Aug	19,330.00	13	1,241	13.29	0.94	230.00	1.2%	-12370.00	-39.0%
PACW	PacWest Bancorp	31-Aug	19.08	17,349,087	2,228	NM	0.96	0.81	4.4%	-19.19	-50.1%
PPBI	Pacific Premier Bancorp, Inc.	31-Aug	22.59	8,041,614	2,131	NM	1.29	1.58	7.5%	-10.02	-30.7%
SIVB	SVB Financial Group	31-Aug	255.38	5,102,584	13,219	14.86	1.94	31.11	13.9%	4.34	1.7%
						Average	12.03	1.34			
						Median	11.07	1.22			
						High	21.26	2.11			
						Low	7.62	0.67			

TOTAL MARKET CAPITALIZATION: \$50.4 BILLION

*Excludes Wells Fargo & Company (WFC)