

# California Banks & Thrifts:

## Monthly Stock Performance Report

July 31, 2021

CARPENTER

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## MONTHLY STOCK PERFORMANCE REPORT

### OVERVIEW OF MARKET PERFORMANCE BY PEER GROUP

As of July 31, 2021, the number of California banks and thrifts in the Monthly Stock Report was down by one from prior month-end, to a total of 85 such institutions, due to the acquisition of First Choice Bancorp (FCBP) in July 2021. In addition, group composition for a few asset categories changed during the period reflecting the change in the asset level of two banks (EDVR and SI).

#### Under \$150M — 2 Institutions

Group count and composition of publicly-traded banks with assets under \$150M held constant during the period. Both banks in this asset category reported monthly price declines during the period. 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 held constant during the period. Of the 5 banks in this asset category, 2 reported monthly price gains, 2 reported price declines, and 1 had no price change. No bank reported monthly price gain of over 10% during the period. Average P/TBV ratio (reported for two of the five banks in this asset group) was unchanged at 1.06x. Average P/E ratio (reported for one of the five banks in this asset group) was slightly up, ending the month at 18.38x compared to 18.36x at prior month-end.

#### \$250M-\$500M — 15 Institutions

Group count and composition for publicly-traded banks in the \$250M—\$500M asset range changed during the period with the addition of EDVR as the bank's assets dropped below \$500M in Q2 2021. Of the 15 banks in this asset category, 6 reported monthly price gains, 6 reported price declines, and 3 had no price change. One bank (BYFC) reported monthly price gains of over 10% during the period. Average P/TBV for the group was unchanged at 1.17x. Average P/E ratios was slightly down, ending the month at 14.32x, compared to 14.76x at prior month-end.

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### California Banks & Thrifts: Overview of Market Performance by Asset Group for July 2021

#### \$500M-\$1B — 12 Institutions

Group count and composition for publicly-traded banks in the \$500M—\$1B asset range changed during the period as EDVR moved to the lower asset category. Of the 12 banks in this asset group, 7 reported monthly price gains, 4 reported price declines, and 1 had no price change. Two banks (AMRB and USMT) reported monthly price gains of over 10% during the period. The group's average P/TBV and average P/E ratios were both down, ending the month at 1.18x and 9.85x, respectively, compared to 1.20x and 10.97x, respectively, at prior month-end.

#### \$1B-\$5B — 32 Institutions

Group count and composition for publicly-traded banks in the \$1B—\$5B asset category changed during the period with the acquisition of FCBP. Of the 32 banks in this category, 16 reported monthly price gains, 15 reported price declines, and 1 had no price change. Three banks (CVCY, PCB and VLLX) reported monthly price gains of over 10% during the period. The group's average P/TBV and average P/E ratios were both down, ending the month at 1.25x and 11.77x, respectively, compared to 1.28x and 12.72x, respectively, at prior month-end.

#### \$5B-\$10B — 7 Institutions

Group count and composition for publicly-traded banks in the \$5B—\$10B asset category changed during the period as one bank (SI) moved to the higher asset category. Of the 7 banks in this asset category, 1 reported monthly price gain while 6 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 1.46x and 12.76x, respectively, compared to 1.55x and 14.04x, respectively, at prior month-end.

#### Over \$10B — 12 Institutions\*

Group count and composition for publicly-traded banks with assets over \$10B changed during the period as one bank (SI) was added to the group. Of the 12 banks in this asset category, 3 reported monthly price gains, while 9 reported price declines. No bank reported monthly price gain of over 10% during the period. The group's average P/TBV ratio was down, ending the month at 2.00x compared to 2.18x at prior month-end. Average P/E ratio was up, ending the month at 16.69x compared to 15.88x at prior month-end.

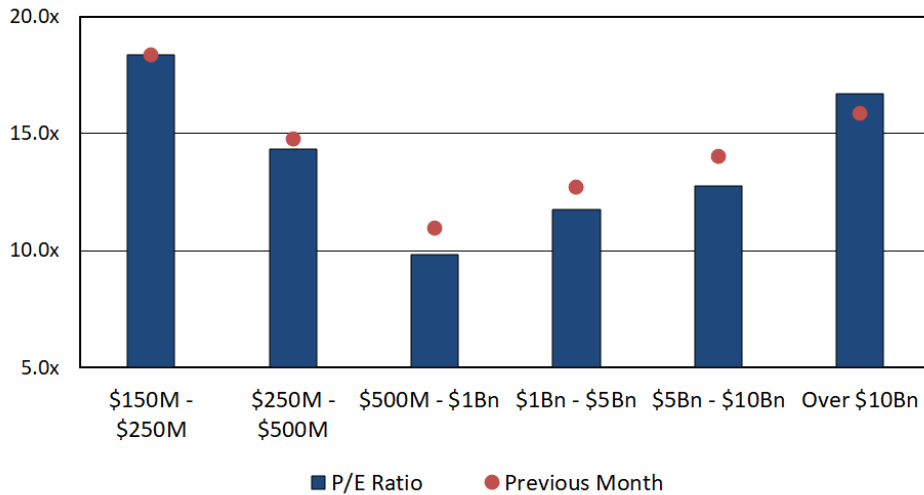
\*Excludes Wells Fargo & Company (WFC)

**MONTHLY STOCK PERFORMANCE REPORT**  
EARNINGS AND BOOK VALUE RATIOS BY SIZE

**CARPENTER**

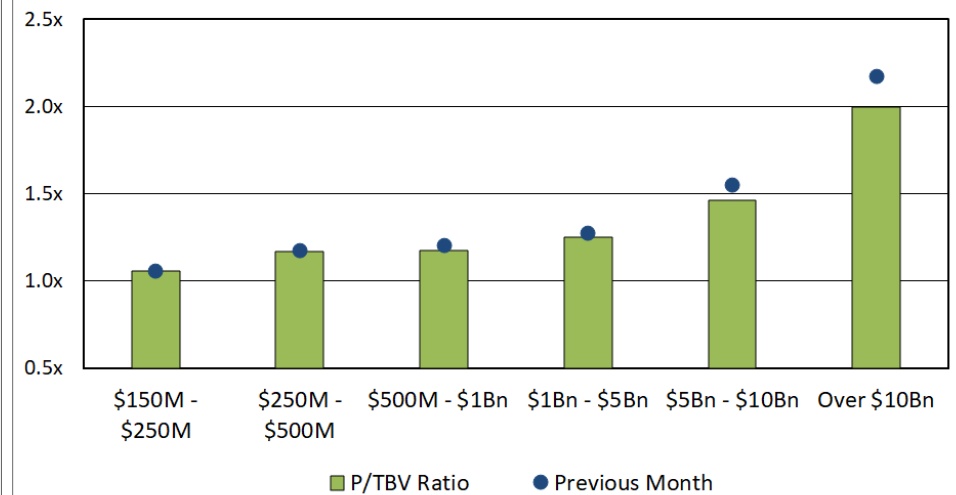
*Average LTM P/E Ratio (x)*

	<u>7/31/2021</u>	<u>Previous Month</u>	<u>12/31/2020</u>	<u>% Change Monthly</u>	<u>% Change YTD</u>
<b>Total Assets:</b>					
\$150M - \$250M	18.38	18.36	21.15	0.10%	-13.10%
\$250M - \$500M	14.32	14.76	11.74	-3.01%	21.93%
\$500M - \$1Bn	9.85	10.97	11.94	-10.28%	-17.56%
\$1Bn - \$5Bn	11.77	12.72	12.80	-7.43%	-8.03%
\$5Bn - \$10Bn	12.76	14.04	14.68	-9.10%	-13.08%
Over \$10Bn	16.69	15.88	14.87	5.09%	12.29%



*Average P/TBV Ratio (x)*

	<u>7/31/2021</u>	<u>Previous Month</u>	<u>12/31/2020</u>	<u>% Change Monthly</u>	<u>% Change YTD</u>
<b>Total Assets:</b>					
\$150M - \$250M	1.06	1.06	1.02	0.05%	3.86%
\$250M - \$500M	1.17	1.17	0.88	-0.45%	32.49%
\$500M - \$1Bn	1.18	1.20	0.97	-2.26%	20.86%
\$1Bn - \$5Bn	1.25	1.28	1.01	-1.78%	23.69%
\$5Bn - \$10Bn	1.46	1.55	1.31	-5.67%	11.45%
Over \$10Bn	2.00	2.18	1.90	-8.19%	5.24%



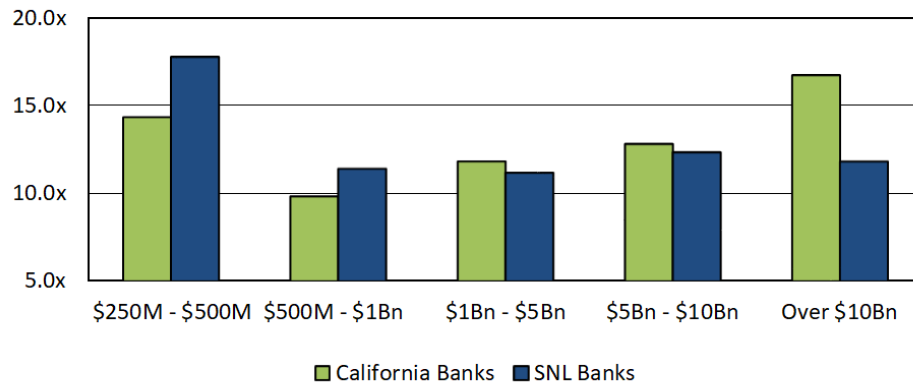
**MONTHLY STOCK PERFORMANCE REPORT**  
INDUSTRY-WIDE RATIO COMPARISON

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

	<u>7/31/2021</u>		<u>Previous Month</u>		<u>12/31/2020</u>	
	California Banks	SNL Banks	California Banks	SNL Banks	California Banks	SNL Banks
<b>Total Assets:</b>						
\$250M - \$500M	14.32	17.71	14.76	18.10	11.74	18.97
\$500M - \$1Bn	9.85	11.39	10.97	13.41	11.94	12.75
\$1Bn - \$5Bn	11.77	11.18	12.72	12.28	12.80	15.09
\$5Bn - \$10Bn	12.76	12.32	14.04	17.97	14.68	16.89
Over \$10Bn	16.69	11.82	15.88	16.01	14.87	16.35

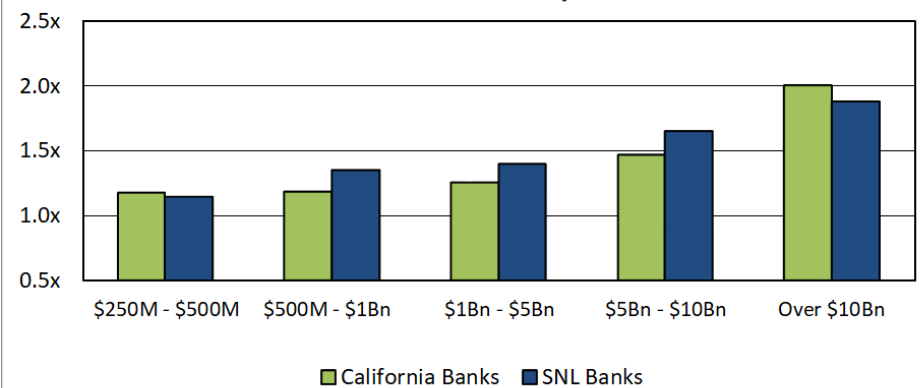
**Current Month Comparison**



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

	<u>7/31/2021</u>		<u>Previous Month</u>		<u>12/31/2020</u>	
	California Banks	SNL Banks	California Banks	SNL Banks	California Banks	SNL Banks
<b>Total Assets:</b>						
\$250M - \$500M	1.17	1.14	1.17	1.02	0.88	0.86
\$500M - \$1Bn	1.18	1.35	1.20	1.36	0.97	1.25
\$1Bn - \$5Bn	1.25	1.39	1.28	1.48	1.01	1.38
\$5Bn - \$10Bn	1.46	1.64	1.55	1.97	1.31	1.56
Over \$10Bn	2.00	1.87	2.18	1.98	1.90	1.61

**Current Month Comparison**



# MONTHLY STOCK PERFORMANCE REPORT

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

**CARPENTER**

**7/31/2021**

<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>
<a href="#">CABB</a>	California Business Bank	14-Jul	<b>0.07</b>	7,500	9	NM	NM	-0.07	-49.9%	-0.02	-19.4%
<a href="#">CAIB</a>	California International Bank, N.A.	28-Jul	<b>0.11</b>	374	19	NM	NM	-0.03	-23.6%	0.07	207.6%

**TOTAL MARKET CAPITALIZATION: \$28 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

7/31/2021

Symbol	Name	Last Trade		Monthly Volume	Mkt Cap (\$MM)	LTM P/E	Price/ T. Book	Monthly Change		YTD Change	
		Date	Price (\$)					(\$)	(%)	(\$)	(%)
<a href="#">FHLB</a>	Friendly Hills Bank	20-Jul	10.11	2,700	20	18.38	1.00	0.01	0.1%	1.86	22.5%
<a href="#">GPBI</a>	Golden Pacific Bancorp, Inc.	28-Jul	2.44	700	NA	NM	NM	0.06	2.5%	0.79	47.9%
<a href="#">INFT</a>	Infinity Bank (Santa Ana, CA)	15-Jul	8.80	2,500	29	NM	1.12	0.00	0.0%	-0.40	-4.3%
<a href="#">MNBO</a>	MNB Holdings Corporation	22-Jul	34.60	7,714	16	NM	NM	-2.00	-5.5%	-8.40	-19.5%
<a href="#">NRLB</a>	Northern California Bancorp, Inc.	29-Jul	3.00	1,746	11	NM	NM	-0.45	-13.0%	1.42	89.9%

TOTAL MARKET CAPITALIZATION: \$76 MILLION

<b>Average</b>	<b>18.38</b>	<b>1.06</b>
<b>Median</b>	<b>18.38</b>	<b>1.06</b>
<b>High</b>	<b>18.38</b>	<b>1.12</b>
<b>Low</b>	<b>18.38</b>	<b>1.00</b>



# MONTHLY STOCK PERFORMANCE REPORT

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

CARPENTER

Symbol	Name	Last Trade		Monthly Volume	Mkt Cap (\$MM)	LTM P/E	Price/ T. Book	Monthly Change		7/31/2021 YTD Change	
		Date	Price (\$)					(\$)	(%)	(\$)	(%)
<a href="#">BSCA</a>	Bank of Santa Clarita	30-Jul	<b>13.98</b>	16,991	53	NM	1.21	-0.02	-0.1%	3.81	37.5%
<a href="#">BYFC</a>	Broadway Financial Corporation	30-Jul	<b>2.96</b>	33,263,728	115	NM	1.83	0.27	10.0%	1.11	60.0%
<a href="#">CCBC</a>	Chino Commercial Bancorp	29-Jul	<b>13.55</b>	5,717	36	11.83	1.28	-0.95	-6.6%	4.01	42.0%
<a href="#">CMUV</a>	CMUV Bancorp	29-Jul	<b>11.70</b>	87,891	27	7.22	1.03	0.15	1.3%	2.39	25.7%
<a href="#">CYSM</a>	Community Bancorp of Santa Maria	29-Jul	<b>11.44</b>	34,320	25	11.56	0.87	-0.16	-1.4%	1.28	12.6%
<a href="#">EDVR</a>	Endeavor Bank	29-Jul	<b>9.27</b>	7,951	31	15.28	1.11	0.22	2.4%	1.28	16.0%
<a href="#">GSBX</a>	Golden State Bancorp	7-May	<b>19.00</b>	0	35	NM	1.11	0.00	0.0%	5.28	38.4%
<a href="#">GVYB</a>	Golden Valley Bancshares, Inc.	20-Jul	<b>19.50</b>	1,500	44	9.37	1.18	0.70	3.7%	7.50	62.5%
<a href="#">LIBC</a>	Liberty Bancorp (South San Francisco, CA)	9-Jun	<b>28.00</b>	0	25	31.11	1.10	0.00	0.0%	5.70	25.6%
<a href="#">MVLY</a>	Mission Valley Bancorp	29-Jul	<b>14.65</b>	8,874	48	20.93	1.19	0.30	2.1%	4.10	38.9%
<a href="#">NCNB</a>	Northern California National Bank	9-Jul	<b>32.10</b>	4,424	NA	NM	1.57	-0.50	-1.5%	12.10	60.5%
<a href="#">PBKX</a>	Partners Bank of California	28-Jul	<b>10.05</b>	54,100	43	NM	NM	-0.26	-2.5%	0.05	0.5%
<a href="#">PFBN</a>	Pacific Alliance Bank	21-May	<b>9.00</b>	0	28	9.28	0.67	0.00	0.0%	2.58	40.2%
<a href="#">PVBK</a>	Pacific Valley Bank	30-Jul	<b>10.50</b>	141,299	42	10.00	1.01	-0.38	-3.5%	2.65	33.8%
<a href="#">SMAL</a>	Summit Bancshares, Inc.	20-Jul	<b>38.00</b>	696	45	16.56	1.21	1.01	2.7%	9.50	33.3%

TOTAL MARKET CAPITALIZATION: \$0.6 BILLION

<b>Average</b>	<b>14.32</b>	<b>1.17</b>
<b>Median</b>	<b>11.69</b>	<b>1.15</b>
<b>High</b>	<b>31.11</b>	<b>1.83</b>
<b>Low</b>	<b>7.22</b>	<b>0.67</b>

# MONTHLY STOCK PERFORMANCE REPORT

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

CARPENTER

7/31/2021

Symbol	Name	Last Trade		Monthly Volume	Mkt Cap (\$MM)	LTM P/E	Price/ T. Book	Monthly Change		YTD Change	
		Date	Price (\$)					(\$)	(%)	(\$)	(%)
<a href="#">AMRB</a>	American River Bankshares	30-Jul	19.85	204,475	118	13.15	1.51	1.87	10.4%	6.70	51.0%
<a href="#">BSFO</a>	Bank of San Francisco	29-Jul	26.35	54,747	54	8.64	1.12	0.20	0.8%	4.36	19.8%
<a href="#">CBOB.A</a>	Bay Community Bancorp	30-Jul	7.80	1,665	68	10.00	1.09	0.16	2.1%	1.95	33.3%
<a href="#">CFST</a>	Communities First Financial Corporation	30-Jul	44.25	18,955	136	8.41	1.73	1.25	2.9%	13.24	42.7%
<a href="#">CRSB</a>	Cornerstone Community Bancorp	30-Jul	26.60	23,050	39	5.60	1.15	0.00	0.0%	7.15	36.8%
<a href="#">FISB</a>	1st Capital Bancorp	29-Jul	13.67	37,482	76	12.90	0.99	-0.33	-2.4%	1.87	15.8%
<a href="#">PBNK</a>	Pinnacle Bank	30-Jul	13.30	52,626	71	11.37	1.17	-0.45	-3.3%	4.68	54.3%
<a href="#">PEBN</a>	Pacific Enterprise Bancorp	27-Jul	22.00	9,501	66	14.67	1.12	-0.50	-2.2%	6.50	41.9%
<a href="#">RVCB</a>	River Valley Community Bancorp	27-Jul	24.50	827	59	11.40	1.22	0.50	2.1%	3.05	14.2%
<a href="#">RWCB</a>	Redwood Capital Bancorp	30-Jul	20.61	7,588	40	7.55	1.10	-1.24	-5.7%	5.61	37.4%
<a href="#">SSBI</a>	Summit State Bank	30-Jul	16.13	157,097	98	7.47	1.33	0.59	3.8%	2.65	19.7%
<a href="#">USMT</a>	US Metro Bancorp, Inc.	30-Jul	3.85	274,160	62	7.00	0.60	0.45	13.2%	0.96	33.2%

TOTAL MARKET CAPITALIZATION: \$0.9 BILLION

<b>Average</b>	<b>9.85</b>	<b>1.18</b>
<b>Median</b>	<b>9.32</b>	<b>1.13</b>
<b>High</b>	<b>14.67</b>	<b>1.73</b>
<b>Low</b>	<b>5.60</b>	<b>0.60</b>



# MONTHLY STOCK PERFORMANCE REPORT

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

**CARPENTER**

7/31/2021

Symbol	Name	Last Trade		Monthly Volume	Mkt Cap (\$MM)	LTM P/E	Price/ T. Book	Monthly Change		YTD Change	
		Date	Price (\$)					(\$)	(%)	(\$)	(%)
<a href="#">AMBZ</a>	American Business Bank	30-Jul	37.30	77,656	328	9.54	1.25	-4.90	-11.6%	8.36	28.9%
<a href="#">ARBV</a>	American Riviera Bank	29-Jul	19.35	26,046	97	9.13	1.16	0.14	0.7%	2.85	17.3%
<a href="#">AVBH</a>	Avidbank Holdings, Inc.	29-Jul	22.75	27,461	142	12.17	1.07	-0.91	-3.8%	5.25	30.0%
<a href="#">BCAL</a>	Southern California Bancorp	30-Jul	14.25	58,988	193	49.14	1.27	-0.25	-1.7%	1.50	11.8%
<a href="#">BCML</a>	BayCom Corp	30-Jul	18.30	519,321	192	11.81	0.95	0.35	1.9%	3.13	20.6%
<a href="#">BMRC</a>	Bank of Marin Bancorp	30-Jul	34.70	1,258,684	451	13.77	1.44	2.80	8.8%	0.36	1.0%
<a href="#">BOCH</a>	Bank of Commerce Holdings	30-Jul	13.47	1,929,865	226	12.25	1.36	-1.55	-10.3%	3.57	36.1%
<a href="#">BSRR</a>	Sierra Bancorp	30-Jul	24.13	847,523	368	8.81	1.14	-1.32	-5.2%	0.21	0.9%
<a href="#">CALB</a>	California BanCorp	30-Jul	17.86	248,354	147	15.95	1.17	-0.84	-4.5%	2.30	14.8%
<a href="#">CBBI</a>	CBB Bancorp, Inc.	30-Jul	12.16	78,256	125	6.87	0.76	0.06	0.5%	4.16	52.0%
<a href="#">CVCY</a>	Central Valley Community Bancorp	30-Jul	22.39	1,695,360	276	10.56	1.41	2.24	11.1%	7.50	50.4%
<a href="#">CWBC</a>	Community West Bancshares	28-Jul	13.04	107,754	111	11.54	1.23	-0.36	-2.7%	3.96	43.6%
<a href="#">CWBK</a>	CW Bancorp	30-Jul	29.26	34,791	102	7.89	1.46	0.26	0.9%	9.16	45.6%
<a href="#">EXSR</a>	Exchange Bank (Santa Rosa, CA)	30-Jul	150.00	7,583	257	7.71	0.84	-7.95	-5.0%	2.00	1.4%
<a href="#">FMCB</a>	Farmers & Merchants Bancorp	30-Jul	871.00	521	688	10.91	1.67	9.00	1.0%	111.00	14.6%
<a href="#">FNRN</a>	First Northern Community Bancorp	30-Jul	11.00	50,333	150	11.26	1.00	-0.25	-2.2%	1.38	14.4%
<a href="#">FSBC</a>	Five Star Bancorp	30-Jul	24.37	1,335,812	420	7.17	2.04	0.22	0.9%	NA	NA
<a href="#">MLGF</a>	Malaga Financial Corporation	29-Jul	24.25	21,534	187	9.74	1.21	0.00	0.0%	0.75	3.2%
<a href="#">MSBC</a>	Mission Bancorp	21-Jul	81.10	1,338	175	9.73	1.58	0.95	1.2%	17.48	27.5%
<a href="#">OPBK</a>	OP Bancorp	30-Jul	10.83	1,180,504	164	8.80	1.11	0.77	7.7%	3.13	40.6%
<a href="#">OVLY</a>	Oak Valley Bancorp	30-Jul	17.48	264,750	142	8.57	1.08	-0.69	-3.8%	0.86	5.2%
<a href="#">PBAM</a>	Private Bancorp of America, Inc.	28-Jul	24.70	66,508	139	8.85	1.26	0.15	0.6%	6.20	33.5%
<a href="#">PCB</a>	PCB Bancorp	30-Jul	18.94	1,880,775	280	10.58	1.22	2.84	17.6%	8.83	87.3%
<a href="#">PMBC</a>	Pacific Mercantile Bancorp	30-Jul	8.37	474,307	200	12.49	1.20	-0.23	-2.7%	3.23	62.8%
<a href="#">PROV</a>	Provident Financial Holdings, Inc.	30-Jul	16.86	263,250	127	16.86	1.00	-0.41	-2.4%	1.15	7.3%
<a href="#">RBB</a>	RBB Bancorp	30-Jul	23.93	662,560	463	10.45	1.30	-0.29	-1.2%	8.55	55.6%
<a href="#">RCBC</a>	River City Bank	22-Jul	266.00	272	392	9.77	1.37	0.75	0.3%	103.00	63.2%
<a href="#">SBKK</a>	Suncrest Bank	30-Jul	15.24	706,155	187	11.81	1.42	0.74	5.1%	4.98	48.5%
<a href="#">SCZC</a>	Santa Cruz County Bank	30-Jul	49.20	19,195	190	9.32	1.31	0.15	0.3%	8.69	21.5%
<a href="#">UBFO</a>	United Security Bancshares	30-Jul	8.07	703,273	137	16.81	1.21	-0.10	-1.2%	1.02	14.5%
<a href="#">VLLX</a>	Valley Republic Bancorp	29-Jul	36.80	45,080	156	10.51	1.51	4.67	14.5%	15.05	69.2%
<a href="#">WFCL</a>	1867 Western Financial Corporation	28-Jul	8,000.02	86	NA	5.98	1.10	-499.98	-5.9%	1250.02	18.5%

TOTAL MARKET CAPITALIZATION: \$7.2 BILLION

<b>Average</b>	<b>11.77</b>	<b>1.25</b>
<b>Median</b>	<b>10.48</b>	<b>1.23</b>
<b>High</b>	<b>49.14</b>	<b>2.04</b>
<b>Low</b>	<b>5.98</b>	<b>0.76</b>

## MONTHLY STOCK PERFORMANCE REPORT

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

**CARPENTER**

**7/31/2021**

Symbol	Name	Last Trade		Monthly Volume	Mkt Cap (\$MM)	LTM P/E	Price/ T. Book	Monthly Change		YTD Change	
		Date	Price (\$)					(\$)	(%)	(\$)	(%)
<a href="#">BANC</a>	Banc of California, Inc.	30-Jul	17.12	5,690,328	870	15.85	1.29	-0.42	-2.4%	2.41	16.4%
<a href="#">HAFC</a>	Hanmi Financial Corporation	30-Jul	18.23	2,935,331	555	8.07	0.98	-0.83	-4.4%	6.89	60.8%
<a href="#">HTBK</a>	Heritage Commerce Corp	30-Jul	10.84	5,253,085	652	15.06	1.63	-0.29	-2.6%	1.97	22.2%
<a href="#">LBC</a>	Luther Burbank Corporation	30-Jul	12.96	824,397	672	10.80	1.06	1.10	9.3%	3.16	32.2%
<a href="#">PFBC</a>	Preferred Bank	30-Jul	58.98	952,277	880	10.90	1.58	-4.29	-6.8%	8.51	16.9%
<a href="#">TCBK</a>	TriCo Bancshares	30-Jul	39.43	1,625,614	1,172	11.40	1.60	-3.15	-7.4%	4.15	11.8%
<a href="#">WABC</a>	Westamerica Bancorporation	30-Jul	55.55	1,957,553	1,492	17.25	2.07	-2.48	-4.3%	0.26	0.5%

TOTAL MARKET CAPITALIZATION: \$6.3 BILLION

<b>Average</b>	<b>12.76</b>	<b>1.46</b>
<b>Median</b>	<b>11.40</b>	<b>1.58</b>
<b>High</b>	<b>17.25</b>	<b>2.07</b>
<b>Low</b>	<b>8.07</b>	<b>0.98</b>

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

**7/31/2021**

Symbol	Name	Last Trade		Monthly Volume	Mkt Cap (\$MM)	LTM P/E	Price/ T. Book	Monthly Change		YTD Change	
		Date	Price (\$)					(\$)	(%)	(\$)	(%)
<a href="#">AX</a>	Axos Financial, Inc.	30-Jul	47.85	4,849,332	2,838	13.44	2.21	1.46	3.1%	10.32	27.5%
<a href="#">CATY</a>	Cathay General Bancorp	30-Jul	37.87	5,337,665	2,960	10.85	1.43	-1.49	-3.8%	5.68	17.6%
<a href="#">CVBF</a>	CVB Financial Corp.	30-Jul	19.06	10,142,561	2,590	12.14	1.90	-1.53	-7.4%	-0.44	-2.3%
<a href="#">EWBC</a>	East West Bancorp, Inc.	30-Jul	71.15	16,132,751	10,095	13.48	1.99	-0.54	-0.8%	20.44	40.3%
<a href="#">FMBL</a>	Farmers & Merchants Bank of Long Beach	30-Jul	8,050.00	175	1,015	10.63	0.85	-150.00	-1.8%	1425.00	21.5%
<a href="#">FRC</a>	First Republic Bank	30-Jul	195.02	14,761,934	34,472	28.06	3.16	7.85	4.2%	48.09	32.7%
<a href="#">HOPE</a>	Hope Bancorp, Inc.	30-Jul	13.25	18,765,045	1,639	10.52	1.01	-0.93	-6.6%	2.34	21.4%
<a href="#">MCHB</a>	Mechanics Bank	29-Jul	31,000.00	3	1,991	16.88	1.32	2000.00	6.9%	9750.00	45.9%
<a href="#">PACW</a>	PacWest Bancorp	30-Jul	39.82	17,247,800	4,667	9.57	1.81	-1.34	-3.3%	14.42	56.8%
<a href="#">PPBI</a>	Pacific Premier Bancorp, Inc.	30-Jul	37.98	7,227,824	3,595	12.10	1.96	-4.31	-10.2%	6.65	21.2%
<a href="#">SI</a>	Silvergate Capital Corporation	30-Jul	102.80	11,245,956	2,725	46.94	3.13	-10.52	-9.3%	28.49	38.3%
<a href="#">SIVB</a>	SVB Financial Group	30-Jul	549.96	8,092,900	30,798	15.72	3.19	-6.47	-1.2%	162.13	41.8%

TOTAL MARKET CAPITALIZATION: \$68.6 BILLION

<b>Average</b>	<b>16.69</b>	<b>2.00</b>
<b>Median</b>	<b>12.79</b>	<b>1.93</b>
<b>High</b>	<b>46.94</b>	<b>3.19</b>
<b>Low</b>	<b>9.57</b>	<b>0.85</b>

\*Excludes Wells Fargo & Company (WFC)