California Banks & Thrifts:

Monthly Stock Performance Report

October 31, 2021

CARPENTER

nside this issue					A PAR		Called Street	विविस्ति
Overview	2	ALL DE LEVEL						and the
atios by Asset Size		AND STORE		N ALPHAN MERSION		A Store		
ssets Under \$150M	4		Contraction of the			A 1 1 1 1 1	Concern Links	
ssets Between \$150M and \$250M	5				10 Prices	and the second second	The second	2 ml 2
ssets Between \$250M and \$500M	6							
ssets Between \$500M and \$1B	7							Se de
ssets Between \$1B and \$5B	8							A seal
ssets Between \$5B and \$10B	9							
ssets Over \$10B	9							

MONTHLY STOCK PERFORMANCE REPORT OVERVIEW OF MARKET PERFORMANCE BY PEER GROUP

As of October 31, 2021, the number of California banks and thrifts in the Monthly Stock Report was down by two from prior month-end, to a total of 80 such institutions. The reduction was due to the acquisition of Bank of Santa Clarita (BSCA) and Pacific Mercantile Bancorp (PMBC) during the month.

Under \$150M — 2 Institutions

Group count and composition of publicly-traded banks with assets under \$150M held constant during the period. Of the 2 banks in this asset category, 1 reported monthly price decline, and the other had no price change during the period. No bank reported monthly price gain of over 10% 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 — 4 Institutions

Group count for publicly-traded banks in the \$150M—\$250M asset range was down by one as Infinity Bank (INFT) moved up to the next asset category. Of the 4 banks in this asset category, 2 reported monthly price gains and 2 had no price change. No bank reported monthly price gain of over 10% during the period. Average P/TBV ratio (reported for one of the four banks in this asset group) was unchanged at 1.00x. Average P/E ratio (reported for one of the four banks in this asset group) was up, ending the month at 19.71x compared to 18.36x at prior month-end.

\$250M-\$500M — 13 Institutions

Group count for publicly-traded banks in the \$250M—\$500M asset range held constant during the period, however the composition changed as one bank (INFT) was added to the group and another (BSCA) was removed from the list due to acquisition. Of the 13 banks in this asset category, 7 reported monthly price gains, 3 reported price declines, and 3 had no price change. No bank reported monthly price gain of over 10% during the period. The group's average P/TBV was unchanged at 1.05x. Average P/E ratio was down, ending the month at 13.86x, down from 14.98x at prior month-end.

California Banks & Thrifts: Overview of

CARPENTER

Market Performance by Asset Group for October 2021

\$500M-\$1B — 9 Institutions

Group count and composition for publicly-traded banks in the \$500M—\$1B asset range changed during the period as two banks (CFST and FISB) moved up to the next asset category. Of the 9 banks in this asset group, 4 reported monthly price gains, and 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 1.12x and 8.75x, respectively, compared to 1.13x and 9.28x, respectively, at prior month-end.

\$1B-\$5B — 32 Institutions

Group count for publicly-traded banks in the \$1B—\$5B asset category was unchanged, however the composition changed as two banks (CFST and FISB) were added to the group while one bank (FMCB) moved up to the next asset category and one bank (PMBC) was removed from the list due to acquisition. Of the 32 banks in this category, 21 reported monthly price gains, 10 reported price declines, and 1 had no price change. Three banks (AMBZ, FSBC, and SCZC) reported monthly price gains of over 10% during the period. The group's average P/TBV and P/E ratios were both up, ending the month at 1.30x and 11.29x, respectively, compared to 1.29x and 10.61x, respectively, at prior month-end.

\$5B-\$10B — 8 Institutions

Group count and composition for publicly-traded banks in the \$5B—\$10B asset category changed during the period as one bank (FMCB) was added to the group. Of the 8 banks in this asset category, 7 reported monthly price gains while 1 reported price decline. One bank (HAFC) reported monthly price gain of over 10% during the period. The group's average P/TBV was up, ending the month at 1.62x compared to 1.57x at prior month. Average P/E ratio was down, ending the month at 12.71x compared to 13.36x at prior month-end.

Over \$10B — 12 Institutions*

Group count and composition for publicly-traded banks with assets over \$10B was unchanged during the period. Of the 12 banks in this asset category, 10 reported monthly price gains, 1 reported price decline, and 1 had no price change. Three banks (FRC, SI, and SIVB) reported monthly price gains of over 10% during the period. The group's average P/TBV and average P/E ratios were both up, ending the month at 2.27x and 17.97x, respectively, compared to 2.16x and 17.59x, respectively, at prior month-end.

*Excludes Wells Fargo & Company (WFC)

MONTHLY STOCK PERFORMANCE REPORT EARNINGS AND BOOK VALUE RATIOS BY SIZE

Average LTM P/E Ratio (x) Average P/TBV Ratio (x) % Change % Change % Change % Change Previous Previous 10/31/2021 Month 12/31/2020 Monthly YTD 10/31/2021 Month 12/31/2020 Monthly YTD Total Assets: Total Assets: \$150M - \$250M 19.71 18.36 21.15 7.36% -6.80% \$150M - \$250M 1.00 1.00 0.84 0.30% 19.41% \$250M - \$500M 13.86 14.98 11.74 -7.48% 18.07% \$250M - \$500M 1.05 1.05 0.88 0.07% 18.98% \$500M - \$1Bn -5.70% \$500M - \$1Bn 8.75 9.28 12.06 -27.41% 1.12 1.13 0.92 -1.05% 21.55% \$1Bn - \$5Bn 27.70% 11.29 12.42 6.34% -9.14% \$1Bn - \$5Bn 1.30 1.29 0.91% 10.61 1.02 \$5Bn - \$10Bn 12.71 13.36 14.07 -4.90% -9.68% \$5Bn - \$10Bn 1.62 1.57 1.33 3.01% 21.19% Over \$10Bn 17.97 Over \$10Bn 19.71% 17.59 14.87 2.12% 20.86% 2.27 2.16 1.90 5.20% 25.0x 2.5x 20.0x 2.0x 15.0x 1.5x • 10.0x 1.0x 5.0x 0.5x \$150M -\$250M -\$500M - \$1Bn \$1Bn - \$5Bn \$5Bn - \$10Bn Over \$10Bn \$150M -\$250M -\$500M - \$1Bn \$1Bn - \$5Bn \$5Bn - \$10Bn Over \$10Bn \$250M \$500M \$250M \$500M ■ P/E Ratio Previous Month ■ P/TBV Ratio Previous Month

MONTHLY STOCK PERFORMANCE REPORT CALIFORNIA BANKS AND THRIFTS WITH TOTAL ASSETS LESS THAN \$150 MILLION

CARPENTER

10/31/2021

										10/31/	2021
Symbol	Name	Last	Trade	Monthly	Mkt Cap	LTM	Price/	Monthly	Change	YTD Ch	ange
		Date	Price (\$)	Volume	(\$MM)	P/E	T. Book	(\$)	(%)	(\$)	(%)
CABB	California Business Bank	29-Oct	0.06	0	8	NM	NM	0.00	0.0%	-0.02	-26.6%
<u>CAIB</u>	California International Bank, N.A.	22-Oct	0.12	7,114	20	NM	NM	-0.01	-7.7%	0.08	233.3%

TOTAL MARKET CAPITALIZATION: \$29 MILLION

Average	NM	NM
Median	NM	NM
High	0.00	0.00
Low	0.00	0.00

MONTHLY STOCK PERFORMANCE REPORT CALIFORNIA BANKS AND THRIFTS WITH TOTAL ASSETS BETWEEN \$150 MILLION AND \$250 MILLION

CARPENTER

10/31/2021

Symbol	Name	Last	Trade	Monthly	Mkt Cap	LTM	Price/	Monthly	Change	YTD Ch	ange
		Date	Price (\$)	Volume	(\$MM)	P/E	T. Book	(\$)	(%)	(\$)	(%)
<u>FHLB</u>	Friendly Hills Bancorp	28-Oct	10.25	18,040	21	19.71	1.00	0.14	1.4%	2.00	24.2%
<u>GPBI</u>	Golden Pacific Bancorp, Inc.	29-Oct	2.46	0	NA	NM	NM	0.00	0.0%	0.81	49.1%
<u>MNBO</u>	MNB Holdings Corporation	26-Oct	34.60	2,388	16	NM	NM	0.10	0.3%	-8.40	-19.5%
<u>NRLB</u>	Northern California Bancorp, Inc.	29-Oct	3.50	0	12	NM	NM	0.00	0.0%	1.92	121.5%

TOTAL MARKET CAPITALIZATION: \$49 MILLION

Average	19.71	1.00
Median	19.71	1.00
High	19.71	1.00
Low	19.71	1.00

MONTHLY STOCK PERFORMANCE REPORT

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

										10/31/	2021
Symbol	Name	Last	Trade	Monthly	Mkt Cap	LTM	Price/	Monthly	Change	YTD Cho	ange
		Date	Price (\$)	Volume	(\$MM)	P/E	T. Book	(\$)	(%)	(\$)	(%)
<u>CCBC</u>	Chino Commercial Bancorp	29-Oct	14.05	2,919	38	12.06	1.29	0.10	0.7%	4.51	47.2%
<u>CMUV</u>	CMUV Bancorp	29-Oct	13.64	37,769	30	6.37	1.16	0.98	7.7%	4.33	46.5%
<u>CYSM</u>	Community Bancorp of Santa Maria	29-Oct	12.20	55,862	26	10.25	0.92	0.75	6.5%	2.04	20.1%
<u>EDVR</u>	Endeavor Bank	19-Oct	9.11	12,824	31	8.69	1.03	-0.01	-0.1%	1.12	14.0%
<u>GSBX</u>	Golden State Bancorp	13-Oct	16.00	1,800	30	35.28	0.91	-0.75	-4.5%	2.28	16.6%
<u>GVYB</u>	Golden Valley Bancshares, Inc.	27-Oct	19.00	2,205	43	8.43	1.12	0.00	0.0%	7.00	58.3%
<u>INFT</u>	Infinity Bank (Santa Ana, CA)	27-Oct	9.20	543,006	31	10.22	1.07	0.20	2.2%	0.00	0.0%
LIBC	Liberty Bancorp (South San Francisco, CA)	26-Aug	26.00	0	23	28.89	1.02	0.00	0.0%	3.70	16.6%
<u>MVLY</u>	Mission Valley Bancorp	29-Oct	14.80	27,128	48	9.37	1.16	-0.29	-1.9%	4.25	40.3%
PBKX	Partners Bank of California	29-Oct	10.30	33,200	44	NM	NM	0.02	0.2%	0.30	3.0%
<u>PFBN</u>	Pacific Alliance Bank	4-Oct	9.26	2,399	29	7.35	0.66	0.00	0.0%	2.84	44.2%
<u>PVBK</u>	Pacific Valley Bank	27-Oct	11.26	28,080	45	11.15	1.06	0.56	5.2%	3.41	43.4%
<u>SMAL</u>	Summit Bancshares, Inc.	28-Oct	37.99	1,356	45	18.23	1.18	1.44	3.9%	9.49	33.3%

TOTAL MARKET CAPITALIZATION: \$0.5 BILLION

Average	13.86	1.05
Median	10.24	1.07
High	35.28	1.29
Low	6.37	0.66

MONTHLY STOCK PERFORMANCE REPORT CALIFORNIA BANKS AND THRIFTS WITH TOTAL ASSETS BETWEEN \$500 MILLION AND \$1 BILLION

CARPENTER

										10/31/	2021
Symbol	Name	Last	Trade	Monthly	Mkt Cap	LTM	Price/	Monthly	Change	YTD Cho	ange
		Date	Price (\$)	Volume	(\$MM)	P/E	T. Book	(\$)	(%)	(\$)	(%)
BSFO	Bank of San Francisco	21-Oct	25.31	6,053	52	6.99	1.03	-0.19	-0.7%	3.32	15.1%
CBOB.A	Bay Community Bancorp	29-Oct	7.33	26,500	64	9.40	0.99	-0.27	-3.6%	1.48	25.3%
<u>CRSB</u>	Cornerstone Community Bancorp	28-Oct	28.69	50,557	42	5.39	1.18	1.19	4.3%	9.24	47.5%
PBNK	Pinnacle Bank	29-Oct	13.69	103,811	73	10.45	1.18	0.44	3.3%	5.07	58.8%
<u>PEBN</u>	Pacific Enterprise Bancorp	14-Oct	20.90	532,636	63	12.01	1.03	-0.10	-0.5%	5.40	34.8%
<u>RVCB</u>	River Valley Community Bancorp	20-Oct	23.20	3,759	70	13.36	1.44	-0.80	-3.3%	6.04	35.2%
<u>RWCB</u>	Redwood Capital Bancorp	28-Oct	20.43	12,691	40	6.99	1.06	0.43	2.1%	5.43	36.2%
<u>SSBI</u>	Summit State Bank	29-Oct	17.45	232,605	117	8.35	1.59	-0.55	-3.1%	5.20	42.4%
<u>USMT</u>	US Metro Bancorp, Inc.	29-Oct	4.30	210,819	70	5.81	0.60	0.13	3.1%	1.41	48.8%

TOTAL MARKET CAPITALIZATION: \$0.6 BILLION

Average	8.75	1.12
Median	8.35	1.06
High	13.36	1.59
Low	5.39	0.60

MONTHLY STOCK PERFORMANCE REPORT

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

CARPENTER

Date Price (\$) Volume (\$MM) P/E T. Book (\$)<	Symbol	Name	Last	Trade	Monthly	Mkt Cap	LTM	Price/	Monthly C	hange	10/31/ YTD Cho	
American Riviera Bank 29-Oct 20.04 120,768 103 8.91 1.16 0.84 4.4% 3.54 21.5 MBH Avidbank Holdings, Inc. 29-Oct 23.99 47,798 149 11.59 1.11 1.24 5.5% 6.49 37.1 SCAL Southern California Bancorp 29-Oct 18.89 242,795 199 10.55 0.95 0.29 1.6% 3.72 24.55 SRME Bark of Marin Bancorp 29-Oct 24.96 471,482 380 9.08 1.15 0.68 2.8% 1.04 4.38 SRME Bancorp, Inc. 29-Oct 24.96 471,482 380 9.08 1.15 0.68 2.8% 1.04 4.43 SREC California Bancorp 29-Oct 17.80 166,309 147 12.28 1.17 0.27 1.5% 2.24 1.44 BBI CBB Bancorp, Inc. 29-Oct 21.33 346,771 126 9.23 1.33 -0.17 0.8% 6.44 4.35 VMBC Community Bancorp 29-Oct <t< th=""><th></th><th></th><th>Date</th><th>Price (\$)</th><th></th><th>(\$MM)</th><th>P/E</th><th>T. Book</th><th>(\$)</th><th>(%)</th><th>(\$)</th><th>(%)</th></t<>			Date	Price (\$)		(\$MM)	P/E	T. Book	(\$)	(%)	(\$)	(%)
AviBe A AviBenk Holdings, Inc. 29 Oct 23.99 47,798 119 11.59 1.11 1.24 5.5% 6.49 37.1 SCAL Southern California Bancorp 29-Oct 18.89 247,795 199 10.55 0.05 0.29 1.6% 3.7.7 24.5 SMRC Bark of Marin Bancorp 29-Oct 38.11 823,901 610 16.43 1.62 0.36 1.0% 3.7.7 11.6 SMRC Bark of Marin Bancorp 29-Oct 2.46 47.148 380 9.08 1.15 0.68 2.8% 1.13 61.7 1.4.6 1.62 1.0.7 4.1.2.8 1.13 61.7 1.4.6 1.14 1.2.8 1.17 0.27 1.5% 2.4 1.44 1.88 0.17 1.5% 0.21 1.5% 5.6 5.5 2.47 129 5.5% 0.42 3.5% 4.50 5.6 5.5 2.47 129 5.8% 0.75 0.42 3.5% 4.50 5.6 5.5 2.57 0.47 1.39 3.6 1.20 0.66 0.44 3	AMBZ	American Business Bank	29-Oct	41.95	119,169	370	9.72	1.41	3.95	10.4%	10.12	31.8
SCAL Southern California Bancorp 29-Oct 15.30 139.059 270 49.35 1.32 -0.44 -2.8% 2.2.55 20.0 SCML BayCom Corp 29-Oct 18.89 242,795 199 10.55 0.95 0.29 0.16% 3.77 711.0 SRMC Bank of Marin Bancorp 29-Oct 24.96 471,482 380 9.08 1.15 0.68 2.8% 1.04 4.3 SMRC Bank of Marin Bancorp 29-Oct 2.98 302,2179 214 NM 1.92 -0.4 -10.2% 1.13 61.1 ALB California BanCorp 29-Oct 17.80 166,309 147 12.28 1.17 0.27 1.5% 2.24 144 BBI CBB Bancorp, Inc. 29-Oct 13.10 66,4252 113 3.6 7.4% 19.49 62.5 VMC Community Bancorp 29-Oct 13.10 63,422 113 3.6 1.20 0.06 4.4% 4.2 VMEC Community West Bancorp 29-Oct 13.00 45,078 <td< td=""><td>ARBV</td><td>American Riviera Bank</td><td>29-Oct</td><td>20.04</td><td>120,768</td><td>103</td><td>8.91</td><td>1.16</td><td>0.84</td><td>4.4%</td><td>3.54</td><td>21.5</td></td<>	ARBV	American Riviera Bank	29-Oct	20.04	120,768	103	8.91	1.16	0.84	4.4%	3.54	21.5
3CAL Southern California Bancorp 29-Oct 15.30 139.059 270 49.35 1.12 -0.44 -2.8% 2.2.55 20.0 3CML BayCom Corp 29-Oct 18.89 242,795 199 10.55 0.95 0.29 1.6% 3.77 711.0 SRRE Bank of Marin Bancorp 29-Oct 24.96 471,482 380 90.8 1.15 0.68 2.8% 1.04 4.1 50.8 1.03 -10.6% 3.77 11.0 61.1 ALR Balk of Marin Bancorp 29-Oct 2.98 3.02,21.79 214 NM 1.92 -0.44 -10.2% 1.13 61.1 ALR California BanCorp 29-Oct 17.80 166.309 147 12.28 1.17 0.27 1.5% 2.24 144 CBB Bancorp, Inc. 29-Oct 11.30 66.452 113 9.36 1.20 0.06 0.4% 4.02 4.40 4.30 4.00 4.02 4.40 4.30 4.00 4.02 4.40 4.30 4.00 4.00 4.00 4.00	AVBH	Avidbank Holdings, Inc.		23.99		149	11.59	1.11	1.24	5.5%	6.49	37.1
SCML BayCom Corp 29-Oct 18.89 242,795 199 10.55 0.95 0.29 1.6% 3.72 24.24 SMRC Bank of Marin Bancorp 29-Oct 38.11 823,901 610 16.43 1.62 0.36 1.0% 3.77 11.0 SRR Sierra Bancorp 29-Oct 24.96 471,482 380 9.08 1.15 0.68 2.8% 1.04 4.3 SIGML Broadway Financial Corporation 29-Oct 2.88 3,022,179 214 NM 1.92 0.34 -10.2% 1.13 6.1.1 6.16 3.97 11.2 1.55 6.50 1.47 12.28 1.17 0.07 1.5% 2.24 1.44 LBB CBB bancorp, Inc. 29-Oct 12.50 55,247 129 5.58 0.75 0.42 3.5% 4.50 5.5 CVY Central Valley Community Bancorp 29-Oct 13.10 62,452 113 9.36 1.20 0.06 0.4% 4.02 4.42 CWB CKAnage Bank (Santa Rosa, CA) 29-Oct	BCAL		29-Oct	15.30								20.0
BMRC Bank of Marin Bancorp 29-Oct 38.11 823.901 61.0 16.43 1.62 0.36 1.0% 3.77 11.0 BSRR Sierra Bancorp 29-Oct 24.96 471,482 380 9.08 1.15 0.68 2.8% 1.04 4.2 SVFC Broadway Financial Corporation 29-Oct 2.98 1.022 1.78 1.17 0.27 1.5% 2.24 144 RBI CBB Bancorp, Inc. 29-Oct 12.50 55,247 122 5.58 0.75 0.42 3.5% 4.50 56.2 CME Community Bancorp 29-Oct 13.10 62,452 113 9.36 1.20 0.06 0.4% 4.42 VME Community West Banchares 29-Oct 31.50 30,287 110 7.57 1.56 -0.50 1.6% 1.00 5.5 VME Community West Bancorp 29-Oct 31.50 30,287 110 7.57 1.56 -0.50 1.6% 1.00 5.257 10.08 0.93 -0.49 -3.6% 1.20	BCML	· · · · · · · · · · · · · · · · · · ·	29-Oct	18.89		199	10.55	0.95	0.29	1.6%		24.5
SBR Sierra Bancorp 29-Oct 24.96 471,42 380 9.08 1.15 0.68 2.8% 1.04 4.3 SYFC Broadway Financial Corporation 29-Oct 2.98 3,022,179 214 NM 1.92 -0.34 -10.2% 1.13 61.1 ALB California Bancorp 29-Oct 12.50 55,247 129 5.58 0.75 0.42 3.5% 4.50 56.2 LESI Community Birst Financial Corporation 26-Oct 20.50 6,998 155 8.50 1.84 3.50 7.4% 19.49 62.5 VCC Central Valley Community Bancorp 29-Oct 13.10 62,472 113 9.36 1.20 0.06 0.4% 4.02 44.5 WBK WBancorp 29-Oct 13.50 30,287 110 7.75 1.56 0.50 1.6% 1.00 64.7 45.5 VMBK WBancorp 28-Oct 13.00 45,078 73 10.08 0.82 0.62 5.7% 0.11 7.4 Step Standancorp 29-Oct	BMRC	· · · ·						1.62	0.36	1.0%		11.0
BYFC Broadway Financial Corporation 29-Oct 2.98 3,022,179 214 NM 1.92 -0.34 -10.2% 1.13 61.13 CAIL California BanCorp 29-Oct 17.80 166,309 147 12.28 1.17 0.27 1.5% 2.24 14.4 CAIL California BanCorp, Inc. 29-Oct 12.50 55,247 129 5.58 0.75 0.42 3.5% 4.50 55.5 CST Community Bancorp 29-Oct 13.3 346,771 256 9.23 1.33 -0.17 -0.8% 6.44 43.5 WBC Community West Bancshares 29-Oct 13.10 62,452 113 9.36 1.20 0.06 0.4% 0.44 43.5 WBC Community West Bancshares 29-Oct 13.50 30,287 110 7.57 1.56 0.50 -1.6% 11.0 10.2 10.8 0.33 -0.49 -3.6% 1.0 10.1 10.10 10.10 10.2 10.10 10.10 10.10 10.10 10.10 10.0 1.6% 1.6% <td>BSRR</td> <td>· ·</td> <td>29-Oct</td> <td>24.96</td> <td></td> <td>380</td> <td>9.08</td> <td>1.15</td> <td>0.68</td> <td>2.8%</td> <td>1.04</td> <td>4.3</td>	BSRR	· ·	29-Oct	24.96		380	9.08	1.15	0.68	2.8%	1.04	4.3
CALLB California BanCorp 29-Oct 17.80 166,309 147 12.28 1.17 0.27 1.5% 2.24 144 CBB CBB Bancorp, Inc. 29-Oct 12.50 55,247 129 5.58 0.75 0.42 3.5% 4.50 56.56 55.50 1.44 3.5% 4.50 56.50 5.5% 0.75 0.42 3.5% 4.50 56.56 55.50 1.6% 1.44 43.5% 7.4% 19.49 62.5 CVCY Central Valley Community Bancorp 29-Oct 31.10 62,452 113 9.36 1.20 0.06 0.4% 4.02 44.3 CWBK Community West Bancshares 29-Oct 31.50 30,287 110 7.57 1.56 0.50 1.6% 11.40 55.75 VBK Community Bancorp 28-Oct 13.30 31,315 139 9.84 0.92 0.62 5.7% 0.71 7.4 VBR First Northern Community Bancorp 29-Oct 27.42 446,623 472 8.85 2.16 3.48 14.5% NA		· · · · · · · · · · · · · · · · · · ·			-							61.1
CBB CBB Bancorp, Inc. 29-Oct 12.50 55,247 129 5.58 0.75 0.42 3.5% 4.50 55.56 CFST Communities First Financial Corporation 26-Oct 50.50 6,998 155 8.50 1.84 3.50 7.4% 19.49 62.5 CVCY Central Valley Community Bancorp 29-Oct 13.10 62,452 113 9.36 1.20 0.06 0.4% 4.02 44.3 CWBK CW Bancorp 29-Oct 155.00 7,359 266 7.84 0.86 2.50 1.6% 1.140 05.6 SWR ExAnage Bank (Santa Rosa, CA) 29-Oct 155.00 7,359 266 7.84 0.86 2.50 1.6% 7.00 4.7 SBS Ist Capital Bancorp 28-Oct 13.30 45,078 7.3 10.08 0.93 -0.49 -3.6% 1.20 10.7 SBC First Strab Ancorp 29-Oct 27.42 446,623 472 8.85 2.16 3.48 14.5% NA N SBC First Strab Bancorp <td></td> <td>14.4</td>												14.4
CFST Communities First Financial Corporation 26-Oct 50.50 6,998 155 8.50 1.84 3.50 7.4% 19.49 62.5 VCY Central Valley Community Bancorp 29-Oct 21.33 346,771 256 9.23 1.33 -0.17 -0.8% 6.44 43.3 VMBC Community West Bancshares 29-Oct 31.50 30,287 110 7.57 1.56 -0.50 -1.6% 11.40 56.7 VMBK CW Bancorp 29-Oct 13.50 30,287 110 7.57 1.56 -0.50 -1.6% 11.40 56.7 VSKR Exchange Bank (Santa Rosa, CA) 29-Oct 155.00 7,359 266 7.84 0.86 2.50 1.6% 7.00 4.7 VSKR First Northern Community Bancorp 28-Oct 10.33 31,315 139 9.84 0.92 -0.62 5.7% 0.71 7.4 VBSC Mission Bancorp 29-Oct 27.42 446,623 472 8.85 2.16 3.48 14.5% NA NA NA NB <		•										56.3
CYCY Central Valley Community Bancorp 29-Oct 21.33 346,771 256 9.23 1.33 -0.17 -0.8% 6.44 43.3 CMBC Community West Bancshares 29-Oct 13.10 62,452 113 9.36 1.20 0.06 0.4% 40.02 44.3 CWBK West Bancshares 29-Oct 155.00 7,359 266 7.84 0.86 2.50 1.6% 7.00 4.7 SSR Exchange Bank (Santa Rosa, CA) 29-Oct 155.00 7,359 266 7.84 0.86 2.50 1.6% 7.00 4.7 SISE Five Star Bancorp 28-Oct 10.3 31,315 139 9.84 0.92 -0.62 -5.7% 0.71 7.4 SISE Five Star Bancorp 29-Oct 27.42 446,623 472 8.85 2.16 3.48 14.5% NA NA N MIGE Malaga Financial Corporation 29-Oct 21.08 1,110 17.7 9.45 1.49 -1.30 -1.6% 13.8 43.3 43.3 43.3 <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>62.9</td></td<>												62.9
CWBC Community West Bancshares 29-Oct 13.10 62,452 113 9.36 1.20 0.06 0.4% 4.02 44.3 CWBK CW Bancorp 29-Oct 31.50 30,287 110 7.57 1.56 -0.50 -1.6% 11.40 55.7 XSR Exchange Bank (Santa Rosa, CA) 29-Oct 13.00 45,078 73 10.08 0.93 -0.49 -3.6% 1.20 10.2 SIB 1st Capital Bancorp 28-Oct 10.33 31,315 139 9.84 0.92 -0.62 -5.7% 0.71 7.4 SBC Five Star Bancorp 29-Oct 27.42 446,623 472 8.85 2.16 3.48 14.5% NA NA MLGF Malaga Financial Corporation 29-Oct 27.42 446,623 472 8.85 2.16 3.34 1.80 7.7 MLGF Malaga Financial Corporation 29-Oct 27.53 1168 7.19 1.11 0.78 7.6%												43.3
CWBK CW Bancorp 29-Oct 31.50 30,287 110 7.57 1.56 -0.50 -1.6% 11.40 56.7 XSR Exchange Bank (Santa Rosa, CA) 29-Oct 155.00 7,359 266 7.84 0.86 2.50 1.6% 7.00 4.7 ESB 1st Capital Bancorp 28-Oct 13.00 45,078 73 10.08 0.93 -0.49 -3.6% 1.20 10.7 First Northern Community Bancorp 28-Oct 10.33 31,315 139 9.84 0.92 -0.62 -5.7% 0.71 7.4 SBC First Northern Community Bancorp 29-Oct 27.42 446,623 472 8.85 2.16 3.48 14.5% NA NA MIGE Malaga Financial Corporation 29-Oct 20.01 11.08 275,251 168 7.19 -1.10 0.78* 7.6% 3.38 43.5 DVLY Oak Valley Bancorp 29-Oct 17.05 115,081 141 8.06 1.04 -0.29 -1.7% 0.63 3.8 43.5												44.3
EXSR Exchange Bank (Santa Rosa, CA) 29-Oct 155.00 7,359 266 7.84 0.86 2.50 1.6% 7.00 4.7 ISB 1st Capital Bancorp 28-Oct 13.00 45,078 73 10.08 0.93 -0.49 -3.6% 10.0 10.7 ISB 1st Capital Bancorp 28-Oct 10.33 31,315 139 9.84 0.92 -0.62 -5.7% 0.71 7.4 SBC Five Star Bancorp 29-Oct 27.42 446,623 472 8.85 2.16 3.48 14.5% NA M MS MLGF Malaga Financial Corporation 29-Oct 25.30 51,882 195 10.04 1.21 0.80 3.3% 1.80 7.7 MSEC Mission Bancorp 29-Oct 11.08 275,251 168 7.19 1.11 0.78 7.6% 3.38 43.5 VLY Oak Valley Bancorp 29-Oct 17.25 115,081 141 8.06 1.04 -0.29 -1.7% 0.63 3.8 43.5 VLY O												56.7
ESB 1st Capital Bancorp 28-Oct 13.00 45,078 73 10.08 0.93 -0.49 -3.6% 1.20 10.7 NRN First Northern Community Bancorp 28-Oct 10.33 31,315 139 9.84 0.92 -0.62 -5.7% 0.71 7.4 SBC Five Star Bancorp 29-Oct 27.42 446,623 472 8.85 2.16 3.48 14.5% NA N N M A A A A A A A A A A A A A A A A A<												
First Northern Community Bancorp 28-Oct 10.33 31,315 139 9.84 0.92 -0.62 -5.7% 0.71 7.4 CSBC Five Star Bancorp 29-Oct 27.42 446,623 472 8.85 2.16 3.48 14.5% NA NA MLGF Malaga Financial Corporation 29-Oct 25.30 51,882 195 10.04 1.21 0.80 3.3% 1.80 7.7 MSEC Mission Bancorp 29-Oct 80.00 1,170 173 9.45 1.49 -1.30 -1.6% 16.38 25.7 DVLY Oak Valley Bancorp 29-Oct 11.08 275,251 168 7.19 1.11 0.78 7.6% 3.38 43.9 DVLY Oak Valley Bancorp 29-Oct 17.25 115,081 141 8.06 1.04 -0.29 -1.7% 0.63 3.8 PBK OP Bancorp 29-Oct 17.05 135,563 127 14.70 1.00 0.20 1.2% 7.50 40.5 VER PCB Bancorp 29-Oct 25.67												
SBC Five Star Bancorp 29-Oct 27.42 446,623 472 8.85 2.16 3.48 14.5% NA NA MLGF Malaga Financial Corporation 29-Oct 25.30 51,882 195 10.04 1.21 0.80 3.3% 1.80 7.7 MSBC Mission Bancorp 29-Oct 80.00 1,170 173 9.45 1.49 -1.30 -1.6% 16.38 25.7 OPBK OP Bancorp 29-Oct 17.25 115,081 141 8.66 1.04 -0.29 -1.7% 0.63 3.8 QPBK OP Bancorp 29-Oct 17.25 115,081 141 8.06 1.04 -0.29 -1.7% 0.63 3.8 QPB PCB Bancorp 29-Oct 17.05 135,053 127 14.70 1.00 0.20 1.24 1.25 5.1% 7.50 40.5 QPCB PCB Bancorp 29-Oct 17.05 135,563 127 14.70 1.00 0.20 1.24 1.34 8.5 QPCB PCB Bancorp 29-Oct 28-Oct		· · ·										
MLGF Malaga Financial Corporation 29-Oct 25.30 51,882 195 10.04 1.21 0.80 3.3% 1.80 7.7 MSBC Mission Bancorp 29-Oct 80.00 1,170 173 9.45 1.49 -1.30 -1.6% 16.38 25.7 DPBK OP Bancorp 29-Oct 11.08 275,251 168 7.19 1.11 0.78 7.6% 3.38 43.5 OVLY Oak Valley Bancorp 29-Oct 17.25 115,081 141 8.06 1.04 -0.29 -1.7% 0.63 3.8 43.5 OVLY Oak Valley Bancorp 29-Oct 17.25 115,081 141 8.06 1.04 -0.29 -1.7% 0.63 3.8 43.5 PBAM Private Bancorp 29-Oct 21.30 10/14,054 314 9.26 1.33 1.39 7.0% 1.19 10.0 9.20 1.28 1.80 1.26 1.25 5.1% 7.50 40.5 CEG River City Bank 27-Oct 28.60 3,191 420 9.39												N
MSBC Mission Bancorp 29-Oct 80.00 1,170 173 9.45 1.49 -1.30 -1.6% 16.38 25.7 DPBK OP Bancorp 29-Oct 11.08 275,251 168 7.19 1.11 0.78 7.6% 3.38 43.9 OPBK OP Bancorp 29-Oct 17.25 115,081 141 8.06 1.04 -0.29 -1.7% 0.63 3.8 OVLY Oak Valley Bancorp 29-Oct 17.25 115,081 141 8.06 1.04 -0.29 -1.7% 0.63 3.8 PBAM Private Bancorp of America, Inc. 29-Oct 21.30 1,014,054 314 9.26 1.33 1.39 7.0% 11.19 110.9 PCB Bancorp 29-Oct 17.05 135,563 127 1.470 1.00 0.20 1.2% 1.34 8.5 RBB RBB Bancorp 29-Oct 25.67 591,911 501 9.76 1.36 0.46 1.8% 10.29 66.5 SCBC River City Bank 27-Oct 284.00		•										7.7
DPBK OP Bancorp 29-Oct 11.08 275,251 168 7.19 1.11 0.78 7.6% 3.38 43.9 DVLY Oak Valley Bancorp 29-Oct 17.25 115,081 141 8.06 1.04 -0.29 -1.7% 0.63 3.8 PBAM Private Bancorp of America, Inc. 29-Oct 26.00 117,069 146 8.05 1.26 1.25 5.1% 7.50 40.5 CB PCB Bancorp 29-Oct 21.30 1,014,054 314 9.26 1.33 1.39 7.0% 11.19 10.7 ROV Provident Financial Holdings, Inc. 29-Oct 25.67 591,911 501 9.76 1.36 0.46 1.8% 10.29 66.5 RBB RBB Bancorp 29-Oct 25.67 591,911 501 9.76 1.36 0.46 1.8% 10.29 66.5 RCBC River City Bank 29-Oct 25.67 591,911 501 9.76 1.36 0.46 1.8% 10.29 5.95 58.6 CZC Santa Cruz County Bank					•							25.7
DVLY Oak Valley Bancorp 29-Oct 17.25 115,081 141 8.06 1.04 -0.29 -1.7% 0.63 3.8 PBAM Private Bancorp of America, Inc. 29-Oct 26.00 117,069 146 8.05 1.26 1.25 5.1% 7.50 40.5 PCB PCB Bancorp 29-Oct 21.30 1,014,054 314 9.26 1.33 1.39 7.0% 11.19 110.7 PCB Provident Financial Holdings, Inc. 29-Oct 17.05 135,563 127 14.70 1.00 0.20 1.2% 1.34 8.5 RBB RBB Bancorp 29-Oct 25.67 591,911 501 9.76 1.36 0.46 1.8% 10.29 66.5 RCBC River City Bank 27-Oct 284.00 3,191 420 9.39 1.42 1.20 0.4% 121.00 74.2 SBKK Suncrest Bank 28-Oct 16.21 319,032 199 11.83 1.49 -0.04 -0.2% 5.95 58.0 GCZC Santa Cruz County Bank		· ·										
Private Bancorp of America, Inc. 29-Oct 26.00 117,069 146 8.05 1.26 1.25 5.1% 7.50 40.5 PCB PCB Bancorp 29-Oct 21.30 1,014,054 314 9.26 1.33 1.39 7.0% 11.19 110.7 PCB Provident Financial Holdings, Inc. 29-Oct 17.05 135,563 127 14.70 1.00 0.20 1.2% 1.34 8.5 RBB RBB Bancorp 29-Oct 25.67 591,911 501 9.76 1.36 0.46 1.8% 10.29 66.5 RCBC River City Bank 27-Oct 284.00 3,191 420 9.39 1.42 1.20 0.4% 121.00 74.2 SBKK Suncrest Bank 28-Oct 16.21 319,032 199 11.83 1.49 -0.04 -0.2% 5.95 58.0 SCZC Santa Cruz County Bank 29-Oct 51.95 39,276 201 10.74 1.47 8.67 20.0% 15.12 41.1 UBFO United Security Bancorp 21-Oct <td></td> <td>3.8</td>												3.8
PCB PCB Bancorp 29-Oct 21.30 1,014,054 314 9.26 1.33 1.39 7.0% 11.19 110.7 PCOV Provident Financial Holdings, Inc. 29-Oct 17.05 135,563 127 14.70 1.00 0.20 1.2% 1.34 8.5 RBB RBB Bancorp 29-Oct 25.67 591,911 501 9.76 1.36 0.46 1.8% 10.29 66.5 RCBC River City Bank 27-Oct 284.00 3,191 420 9.39 1.42 1.20 0.4% 121.00 74.2 SBKK Suncrest Bank 28-Oct 16.21 319,032 199 11.83 1.49 -0.04 -0.2% 5.95 58.0 SCZC Santa Cruz County Bank 29-Oct 51.95 39,276 201 10.74 1.47 8.67 20.0% 15.12 41.1 JBFO United Security Bancshares 29-Oct 7.91 265,273 135 15.82 1.17 -0.08 -1.0% 0.86 12.7 VILX Valley Republic Bancorp		· ·										
Provident Financial Holdings, Inc. 29-Oct 17.05 135,563 127 14.70 1.00 0.20 1.2% 1.34 8.5 RBB RBB Bancorp 29-Oct 25.67 591,911 501 9.76 1.36 0.46 1.8% 10.29 66.5 RCBC River City Bank 27-Oct 284.00 3,191 420 9.39 1.42 1.20 0.4% 121.00 74.2 SBKK Suncrest Bank 28-Oct 16.21 319,032 199 11.83 1.49 -0.04 -0.2% 5.95 58.0 SCZC Santa Cruz County Bank 29-Oct 51.95 39,276 201 10.74 1.47 8.67 20.0% 15.12 41.3 JBFO United Security Bancshares 29-Oct 7.91 265,273 135 15.82 1.17 -0.08 -1.0% 0.86 12.2 VLLX Valley Republic Bancorp 21-Oct 42.00 6,327 178 11.80 1.68 1.50 3.7% 20.25 93.1 MFCL 1867 Western Financial Corporation												
RBB RBB Bancorp 29-Oct 25.67 591,911 501 9.76 1.36 0.46 1.8% 10.29 66.9 RCBC River City Bank 27-Oct 284.00 3,191 420 9.39 1.42 1.20 0.4% 121.00 74.2 SBKK Suncrest Bank 28-Oct 16.21 319,032 199 11.83 1.49 -0.04 -0.2% 5.95 58.0 SCZC Santa Cruz County Bank 29-Oct 51.95 39,276 201 10.74 1.47 8.67 20.0% 15.12 41.1 UBFO United Security Bancshares 29-Oct 7.91 265,273 135 15.82 1.17 -0.08 -1.0% 0.86 12.2 VILX Valley Republic Bancorp 21-Oct 42.00 6,327 178 11.80 1.68 1.50 3.7% 20.25 93.1 WFCL 1867 Western Financial Corporation 29-Oct 9,200.00 0 NA 9.06 1.26 0.00 0.0% 2450.00 36.3 Median												8.5
RCBC River City Bank 27-Oct 284.00 3,191 420 9.39 1.42 1.20 0.4% 121.00 74.2 SBKK Suncrest Bank 28-Oct 16.21 319,032 199 11.83 1.49 -0.04 -0.2% 5.95 58.0 SCZC Santa Cruz County Bank 29-Oct 51.95 39,276 201 10.74 1.47 8.67 20.0% 15.12 41.1 UBFO United Security Bancshares 29-Oct 7.91 265,273 135 15.82 1.17 -0.08 -1.0% 0.86 12.2 VLLX Valley Republic Bancorp 21-Oct 42.00 6,327 178 11.80 1.68 1.50 3.7% 20.25 93.1 WFCL 1867 Western Financial Corporation 29-Oct 9,200.00 0 NA 9.06 1.26 0.00 0.0% 2450.00 36.3 TAL MARKET CAPITALIZATION: \$7.1 BILLION \$7.1 BIL		U										
SBKK Suncrest Bank 28-Oct 16.21 319,032 199 11.83 1.49 -0.04 -0.2% 5.95 58.0 SCZC Santa Cruz County Bank 29-Oct 51.95 39,276 201 10.74 1.47 8.67 20.0% 15.12 41.1 UBFO United Security Bancshares 29-Oct 7.91 265,273 135 15.82 1.17 -0.08 -1.0% 0.86 12.2 VLLX Valley Republic Bancorp 21-Oct 42.00 6,327 178 11.80 1.68 1.50 3.7% 20.25 93.1 WFCL 1867 Western Financial Corporation 29-Oct 9,200.00 0 NA 9.06 1.26 0.00 0.0% 2450.00 36.3 TAL MARKET CAPITALIZATION: \$7.1 BILLION F7.1 BILLION K7.1												
SCZC Santa Cruz County Bank 29-Oct 51.95 39,276 201 10.74 1.47 8.67 20.0% 15.12 41.1 UBFO United Security Bancshares 29-Oct 7.91 265,273 135 15.82 1.17 -0.08 -1.0% 0.86 12.2 VILX Valley Republic Bancorp 21-Oct 42.00 6,327 178 11.80 1.68 1.50 3.7% 20.25 93.1 WFCL 1867 Western Financial Corporation 29-Oct 9,200.00 0 NA 9.06 1.26 0.00 0.0% 2450.00 36.3 FAL MARKET CAPITALIZATION: \$7.1 BILLION												
UBFO United Security Bancshares 29-Oct 7.91 265,273 135 15.82 1.17 -0.08 -1.0% 0.86 12.2 VILX Valley Republic Bancorp 21-Oct 42.00 6,327 178 11.80 1.68 1.50 3.7% 20.25 93.1 WFCL 1867 Western Financial Corporation 29-Oct 9,200.00 0 NA 9.06 1.26 0.00 0.0% 2450.00 36.3 TAL MARKET CAPITALIZATION: \$7.1 BILLION *7.1 BILLION * * * 1.26 1.26 High 49.35 2.16 *												
VILX Valley Republic Bancorp 21-Oct 42.00 6,327 178 11.80 1.68 1.50 3.7% 20.25 93.1 WFCL 1867 Western Financial Corporation 29-Oct 9,200.00 0 NA 9.06 1.26 0.00 0.0% 2450.00 36.3 Average 11.29 1.30 Median 9.45 1.26 High 49.35 2.16												
WFCL 1867 Western Financial Corporation 29-Oct 9,200.00 0 NA 9.06 1.26 0.00 0.0% 2450.00 36.3 Average 11.29 1.30 Median 9.45 1.26 FAL MARKET CAPITALIZATION: \$7.1 BILLION Median 9.45 1.26												
Average11.291.30TAL MARKET CAPITALIZATION: \$7.1 BILLIONMedian9.451.26High49.352.16					•							
TAL MARKET CAPITALIZATION: \$7.1 BILLION <i>Median</i> 9.45 1.26 High 49.35 2.16		F		-,	_							
High 49.35 2.16		RKET CAPITALIZATION: \$7.1 ΒΙΓΙΙΟΝ				-						
						-						

MON	THLY STOCK PERFORMANCE REPC	RT							CAI	RPENT	ER
										10/31/	/2021
Symbol	Name	Last	Trade	Monthly	Mkt Cap	LTM	Price/	Monthly	Change	YTD Ch	ange
		Date	Price (\$)	Volume	(\$MM)	P/E	T. Book	(\$)	(%)	(\$)	(%)
BANC	Banc of California, Inc.	29-Oct	20.33	12,023,044	1,274	16.13	1.49	1.84	10.0%	5.62	38.2%
FMCB	Farmers & Merchants Bancorp	29-Oct	920.00	686	726	11.04	1.72	23.50	2.6%	160.00	21.1%
HAFC	Hanmi Financial Corporation	29-Oct	22.19	2,609,537	670	8.57	1.15	2.13	10.6%	10.85	95.7%
HTBK	Heritage Commerce Corp	29-Oct	11.99	2,016,600	723	15.78	1.80	0.36	3.1%	3.12	35.2%
<u>LBC</u>	Luther Burbank Corporation	29-Oct	14.51	368,781	750	10.29	1.15	1.10	8.2%	4.71	48.1%
PFBC	Preferred Bank	29-Oct	68.57	1,218,216	1,006	11.39	1.79	1.89	2.8%	18.10	35.9%
TCBK	TriCo Bancshares	29-Oct	43.83	1,145,065	1,302	11.56	1.74	0.43	1.0%	8.55	24.2%
<u>WABC</u>	Westamerica Bancorporation	29-Oct	55.76	1,339,633	1,498	16.90	2.09	-0.50	-0.9%	0.47	0.9%
					Average	12.71	1.62				
TOTAL MA	RKET CAPITALIZATION: \$7.9 BILLION				Median	11.48	1.73				
					High	16.90	2.09				

8.57

Low

1.15

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

CALIFORNIA BANKS AND THRIFTS WITH TOTAL ASSETS OVER \$10 BILLION*										10/3	3 <mark>1/202</mark> 1
Symbol	Name	Last Trade		Monthly	Mkt Cap	LTM	Price/	Monthly Change		YTD Change	
		Date	Price (\$)	Volume	(\$MM)	P/E	T. Book	(\$)	(%)	(\$)	(%)
<u>AX</u>	Axos Financial, Inc.	29-Oct	53.00	4,125,142	3,153	14.36	2.44	1.46	2.8%	15.47	41.29
CATY	Cathay General Bancorp	29-Oct	42.19	5,359,642	3,259	11.37	1.56	0.80	1.9%	10.00	31.1%
<u>CVBF</u>	CVB Financial Corp.	29-Oct	20.02	10,728,578	2,713	12.59	1.98	-0.35	-1.7%	0.52	2.7%
<u>EWBC</u>	East West Bancorp, Inc.	29-Oct	79.48	13,117,920	11,277	13.87	2.16	1.94	2.5%	28.77	56.7%
<u>FMBL</u>	Farmers & Merchants Bank of Long Beach	29-Oct	8,245.00	305	1,044	9.82	0.85	120.00	1.5%	1620.00	24.5%
<u>FRC</u>	First Republic Bank	29-Oct	216.33	14,251,889	38,780	29.84	3.32	23.45	12.2%	69.40	47.2%
<u>HOPE</u>	Hope Bancorp, Inc.	29-Oct	14.59	9,667,186	1,754	9.99	1.11	0.15	1.0%	3.68	33.7%
<u>MCHB</u>	Mechanics Bank	29-Oct	29,980.00	0	1,925	11.87	1.21	0.00	0.0%	8730.00	41.1%
<u>PACW</u>	PacWest Bancorp	29-Oct	47.47	16,019,954	5,566	9.59	2.10	2.15	4.7%	22.07	86.9%
PPBI	Pacific Premier Bancorp, Inc.	29-Oct	41.99	6,494,533	3,962	12.39	2.17	0.55	1.3%	10.66	34.0%
<u>SI</u>	Silvergate Capital Corporation	29-Oct	156.62	27,841,655	4,154	58.01	4.77	41.12	35.6%	82.31	110.8%
<u>SIVB</u>	SVB Financial Group	29-Oct	717.40	7,088,014	42,095	21.90	3.59	70.52	10.9%	329.57	85.0%
					Average	17.97	2.27				
*Excludes Wells Fargo & Company (WFC)					Median	12.49	2.13				
					High	58.01	4.77				
					Low	9.59	0.85				