

# California Banks & Thrifts:

## Monthly Stock Performance Report

December 31, 2021

CARPENTER

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# MONTHLY STOCK PERFORMANCE REPORT

## OVERVIEW OF MARKET PERFORMANCE BY PEER GROUP

As of December 31, 2021, the number and composition of California banks and thrifts in the Monthly Stock Report were unchanged from prior month-end, with a total of 80 such institutions.

### 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 1 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 — 3 Institutions

Group count and composition of publicly-traded banks in the \$150M—\$250M asset range held constant during the period. Of the 3 banks in this asset category, 2 reported monthly price declines, and 1 had no price change. The P/TBV and P/E ratios were not reported for any of the three banks in this asset category.

### \$250M-\$500M — 13 Institutions

Group count and composition of publicly-traded banks in the \$250M—\$500M asset range held constant during the period. Of the 13 banks in this asset category, 4 reported monthly price gains, 8 reported price declines, and 1 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 ratio were both down, ending the month at 1.03x and 11.85x, respectively, down from 1.05x and 12.07x, respectively, at prior month-end.

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

#### \$500M-\$1B — 10 Institutions

Group count and composition of publicly-traded banks in the \$500M—\$1B asset range held constant during the period. Of the 10 banks in this asset group, 2 reported monthly price gains, 6 reported 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 ratios were both down, ending the month at 1.04x and 8.64x, respectively, compared to 1.06x and 8.75x, respectively, at prior month-end.

#### \$1B-\$5B — 32 Institutions

Group count and composition of publicly-traded banks in the \$1B—\$5B asset category held constant during the period. Of the 32 banks in this category, 14 reported monthly price gains, while 18 reported price declines. Two banks (CALB and FISB) reported monthly price gains of over 10% during the period. The group's average P/TBV ratio was unchanged at 1.29x, while average P/E ratio was up, ending the month at 11.47x compared to 11.32x at prior month-end.

#### \$5B-\$10B — 8 Institutions

Group count and composition of publicly-traded banks in the \$5B—\$10B asset category held constant during the period. Of the 8 banks in this asset category, 7 reported monthly price gains, while 1 reported price decline. 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 up, ending the month at 1.63x and 12.83x, respectively, compared to 1.57x and 12.34x, respectively, at prior month-end.

#### Over \$10B — 12 Institutions\*

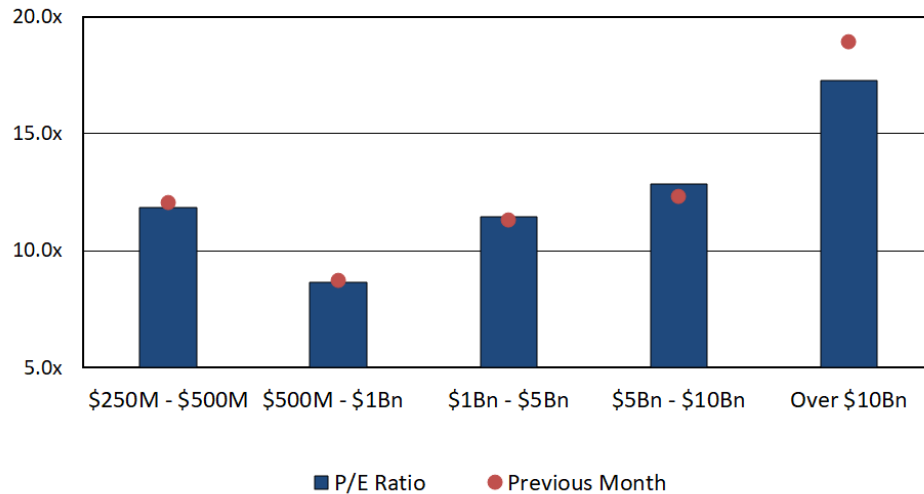
Group count and composition of publicly-traded banks with assets over \$10B held constant during the period. Of the 12 banks in this asset category, 6 reported monthly price gains, while 6 reported price declines. One bank (CVBF) reported monthly price gain of over 10% during the period. The group's average P/TBV and average P/E ratios were both down, ending the month at 2.22x and 17.27x, respectively, compared to 2.35x and 18.93x, respectively, at prior month-end.

\*Excludes Wells Fargo & Company (WFC)

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

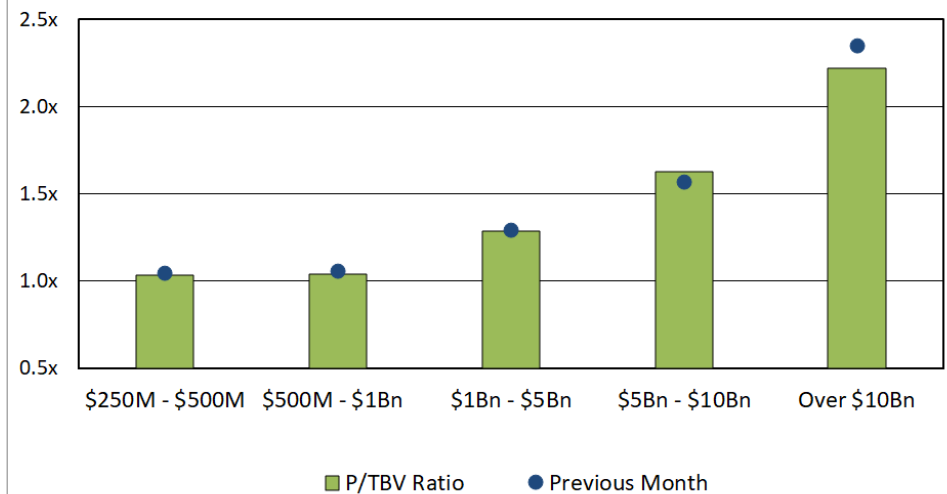
*Average LTM P/E Ratio (x)*

	<u>12/31/2021</u>	<u>Previous Month</u>	<u>12/31/2020</u>	<u>% Change Monthly</u>	<u>% Change YTD</u>
<b>Total Assets:</b>					
\$250M - \$500M	11.85	12.07	12.78	-1.86%	-7.31%
\$500M - \$1Bn	8.64	8.75	12.06	-1.32%	-28.36%
\$1Bn - \$5Bn	11.47	11.32	12.42	1.28%	-7.70%
\$5Bn - \$10Bn	12.83	12.34	14.07	3.96%	-8.80%
Over \$10Bn	17.27	18.93	14.87	-8.79%	16.16%



*Average P/TBV Ratio (x)*

	<u>12/31/2021</u>	<u>Previous Month</u>	<u>12/31/2020</u>	<u>% Change Monthly</u>	<u>% Change YTD</u>
<b>Total Assets:</b>					
\$250M - \$500M	1.03	1.05	0.88	-1.29%	16.86%
\$500M - \$1Bn	1.04	1.06	0.91	-1.69%	13.87%
\$1Bn - \$5Bn	1.29	1.29	1.02	-0.07%	26.45%
\$5Bn - \$10Bn	1.63	1.57	1.33	3.94%	21.96%
Over \$10Bn	2.22	2.35	1.90	-5.44%	16.98%



# MONTHLY STOCK PERFORMANCE REPORT

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

**CARPENTER**

**12/31/2021**

<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	22-Nov	<b>0.06</b>	0	8	NM	NM	0.00	0.0%	-0.02	-26.6%
<a href="#">CAIB</a>	California International Bank, N.A.	22-Dec	<b>0.08</b>	2,300	14	NM	NM	-0.04	-33.3%	0.04	122.2%

TOTAL MARKET CAPITALIZATION: \$22 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**

**12/31/2021**

<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="#">GPBI</a>	Golden Pacific Bancorp, Inc.	28-Dec	<b>2.45</b>	2,271	NA	NM	NM	-0.02	-0.8%	0.80	48.5%
<a href="#">MNBO</a>	MNB Holdings Corporation	21-Dec	<b>34.26</b>	1,800	16	NM	NM	-0.49	-1.4%	-8.74	-20.3%
<a href="#">NRLB</a>	Northern California Bancorp, Inc.	22-Nov	<b>3.50</b>	0	12	NM	NM	0.00	0.0%	1.92	121.5%

**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 \$250 MILLION AND \$500 MILLION

CARPENTER

12/31/2021

Symbol	Name	Last Trade		Monthly Volume	Mkt Cap (\$MM)	LTM P/E	Price/T. Book	Monthly Change		YTD Change	
		Date	Price (\$)					(\$)	(%)	(\$)	(%)
<a href="#">CCBC</a>	Chino Commercial Bancorp	31-Dec	<b>13.10</b>	8,481	35	11.24	1.20	-0.70	-5.1%	3.56	37.3%
<a href="#">CMUV</a>	CMUV Bancorp	29-Dec	<b>13.68</b>	5,534	25	6.00	1.16	0.00	0.0%	4.37	46.9%
<a href="#">CYSM</a>	Community Bancorp of Santa Maria	31-Dec	<b>11.30</b>	47,628	24	9.50	0.85	-0.45	-3.8%	1.14	11.2%
<a href="#">EDVR</a>	Endeavor Bank	30-Dec	<b>9.91</b>	6,161	33	7.21	1.07	0.58	6.2%	1.92	24.0%
<a href="#">FHLB</a>	Friendly Hills Bancorp	31-Dec	<b>9.50</b>	25,186	19	16.10	0.97	-0.61	-6.0%	1.25	15.2%
<a href="#">GVYB</a>	Golden Valley Bancshares, Inc.	28-Dec	<b>19.00</b>	880	43	8.43	1.12	0.92	5.1%	7.00	58.3%
<a href="#">INFT</a>	Infinity Bank (Santa Ana, CA)	20-Dec	<b>9.05</b>	5,350	30	10.06	1.06	-0.20	-2.2%	-0.15	-1.6%
<a href="#">LIBC</a>	Liberty Bancorp (South San Francisco, CA)	27-Dec	<b>25.75</b>	100	23	28.61	1.01	-0.25	-1.0%	3.45	15.5%
<a href="#">MVLY</a>	Mission Valley Bancorp	23-Dec	<b>14.30</b>	47,598	47	9.05	1.12	-0.58	-3.9%	3.75	35.5%
<a href="#">PBKX</a>	Partners Bank of California	31-Dec	<b>10.70</b>	11,550	46	NM	NM	0.18	1.7%	0.70	7.0%
<a href="#">PFBN</a>	Pacific Alliance Bank	16-Dec	<b>9.70</b>	1,000	30	7.70	0.69	0.44	4.8%	3.28	51.1%
<a href="#">PVBK</a>	Pacific Valley Bank	31-Dec	<b>10.91</b>	32,357	44	10.80	1.03	-0.25	-2.2%	3.06	39.0%
<a href="#">SMAL</a>	Summit Bancshares, Inc.	31-Dec	<b>35.60</b>	6,534	42	17.47	1.11	-1.52	-4.1%	7.10	24.9%

TOTAL MARKET CAPITALIZATION: \$0.4 BILLION

<b>Average</b>	<b>11.85</b>	<b>1.03</b>
<b>Median</b>	<b>9.78</b>	<b>1.06</b>
<b>High</b>	<b>28.61</b>	<b>1.20</b>
<b>Low</b>	<b>6.00</b>	<b>0.69</b>

# MONTHLY STOCK PERFORMANCE REPORT

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

CARPENTER

12/31/2021

Symbol	Name	Last Trade		Monthly Volume	Mkt Cap (\$MM)	LTM P/E	Price/T. Book	Monthly Change		YTD Change	
		Date	Price (\$)					(\$)	(%)	(\$)	(%)
<a href="#">BSFO</a>	Bank of San Francisco	31-Dec	<b>24.05</b>	27,292	49	5.66	0.94	-1.20	-4.8%	2.06	9.4%
<a href="#">CBOB.A</a>	Bay Community Bancorp	28-Dec	<b>7.30</b>	16,086	64	8.90	0.97	0.00	0.0%	1.45	24.8%
<a href="#">CRSB</a>	Cornerstone Community Bancorp	22-Dec	<b>29.00</b>	3,578	42	5.45	1.19	0.00	0.0%	9.55	49.1%
<a href="#">GSBX</a>	Golden State Bancorp	31-Dec	<b>17.00</b>	3,947	31	15.11	0.94	1.00	6.2%	3.27	23.9%
<a href="#">PBNK</a>	Pinnacle Bank	21-Dec	<b>12.78</b>	53,984	68	9.76	1.06	-0.62	-4.6%	4.16	48.3%
<a href="#">PEBN</a>	Pacific Enterprise Bancorp	28-Dec	<b>18.85</b>	25,971	56	8.38	0.89	-1.00	-5.0%	3.35	21.6%
<a href="#">RVCB</a>	River Valley Community Bancorp	30-Dec	<b>22.00</b>	2,482	67	12.67	1.36	-1.50	-6.4%	4.84	28.2%
<a href="#">RWCB</a>	Redwood Capital Bancorp	31-Dec	<b>20.58</b>	82,863	40	7.05	1.06	0.83	4.2%	5.58	37.2%
<a href="#">SSBI</a>	Summit State Bank	31-Dec	<b>15.49</b>	111,471	104	7.41	1.35	-0.44	-2.7%	3.24	26.4%
<a href="#">USMT</a>	US Metro Bancorp, Inc.	30-Dec	<b>4.41</b>	52,160	72	5.96	0.60	-0.04	-0.9%	1.52	52.6%

TOTAL MARKET CAPITALIZATION: \$0.6 BILLION

<b>Average</b>	<b>8.64</b>	<b>1.04</b>
<b>Median</b>	<b>7.89</b>	<b>1.02</b>
<b>High</b>	<b>15.11</b>	<b>1.36</b>
<b>Low</b>	<b>5.45</b>	<b>0.60</b>



# MONTHLY STOCK PERFORMANCE REPORT

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

**CARPENTER**

**12/31/2021**

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	31-Dec	39.49	53,640	349	9.15	1.27	-2.21	-5.3%	7.66	24.1%
<a href="#">ARBV</a>	American Riviera Bank	31-Dec	20.29	30,915	104	9.02	1.17	0.30	1.5%	3.79	23.0%
<a href="#">AVBH</a>	Avidbank Holdings, Inc.	28-Dec	25.10	125,572	157	12.13	1.16	1.10	4.6%	7.60	43.4%
<a href="#">BCAL</a>	Southern California Bancorp	31-Dec	14.99	143,689	265	48.35	1.30	-0.21	-1.4%	2.24	17.6%
<a href="#">BCML</a>	BayCom Corp	31-Dec	18.76	343,233	198	10.48	0.95	0.55	3.0%	3.59	23.7%
<a href="#">BMRC</a>	Bank of Marin Bancorp	31-Dec	37.23	1,122,091	594	16.05	1.58	2.59	7.5%	2.89	8.4%
<a href="#">BSRR</a>	Sierra Bancorp	31-Dec	27.15	843,167	415	9.87	1.25	1.97	7.8%	3.23	13.5%
<a href="#">BYFC</a>	Broadway Financial Corporation	31-Dec	2.31	4,946,604	166	NM	1.49	-0.33	-12.5%	0.46	24.9%
<a href="#">CALB</a>	California BanCorp	31-Dec	21.23	108,001	175	14.64	1.17	2.38	12.6%	5.67	36.4%
<a href="#">CBBI</a>	CBB Bancorp, Inc.	31-Dec	11.35	99,888	117	5.07	0.67	-0.75	-6.2%	3.35	41.9%
<a href="#">CFST</a>	Communities First Financial Corporation	28-Dec	57.00	11,750	175	9.60	2.08	1.25	2.2%	25.99	83.8%
<a href="#">CVCY</a>	Central Valley Community Bancorp	31-Dec	20.77	492,117	249	8.99	1.30	-0.23	-1.1%	5.88	39.5%
<a href="#">CWBC</a>	Community West Bancshares	31-Dec	13.41	141,867	116	9.06	1.19	0.26	2.0%	4.33	47.7%
<a href="#">CWBK</a>	CW Bancorp	29-Dec	29.90	85,916	105	7.19	1.48	-2.35	-7.3%	9.80	48.8%
<a href="#">EXSR</a>	Exchange Bank (Santa Rosa, CA)	31-Dec	155.46	3,326	267	7.45	0.84	-1.54	-1.0%	7.46	5.0%
<a href="#">FISB</a>	1st Capital Bancorp	30-Dec	14.60	87,042	82	11.32	1.04	1.45	11.0%	2.80	23.7%
<a href="#">FNRN</a>	First Northern Community Bancorp	31-Dec	10.25	125,043	136	9.76	0.89	-0.05	-0.5%	0.63	6.6%
<a href="#">FSBC</a>	Five Star Bancorp	31-Dec	30.00	2,297,869	517	9.71	2.28	0.31	1.0%	NA	NA
<a href="#">MLGF</a>	Malaga Financial Corporation	30-Dec	26.00	49,677	201	10.83	1.21	1.47	6.0%	3.62	16.2%
<a href="#">MSBC</a>	Mission Bancorp	23-Dec	79.00	3,079	172	9.33	1.47	-2.00	-2.5%	15.38	24.2%
<a href="#">OPBK</a>	OP Bancorp	31-Dec	12.76	729,621	193	8.29	1.22	-0.84	-6.2%	5.06	65.7%
<a href="#">OVLY</a>	Oak Valley Bancorp	31-Dec	17.40	127,411	142	8.13	1.05	-0.09	-0.5%	0.78	4.7%
<a href="#">PBAM</a>	Private Bancorp of America, Inc.	31-Dec	26.95	17,215	151	8.34	1.26	-0.04	-0.1%	8.45	45.7%
<a href="#">PCB</a>	PCB Bancorp	31-Dec	21.96	527,907	325	9.55	1.32	-0.31	-1.4%	11.85	117.2%
<a href="#">PROV</a>	Provident Financial Holdings, Inc.	31-Dec	16.53	516,929	123	14.25	0.97	-0.09	-0.5%	0.82	5.2%
<a href="#">RBB</a>	RBB Bancorp	31-Dec	26.20	592,384	511	9.96	1.35	1.74	7.1%	10.82	70.4%
<a href="#">RCBC</a>	River City Bank	31-Dec	272.00	17,259	402	9.00	1.36	-3.01	-1.1%	109.00	66.9%
<a href="#">SBKK</a>	Suncrest Bank	31-Dec	17.58	452,952	218	12.83	1.61	1.44	8.9%	7.32	71.3%
<a href="#">SCZC</a>	Santa Cruz County Bank	30-Dec	47.05	16,805	201	9.73	1.30	-2.30	-4.7%	10.22	27.8%
<a href="#">UBFO</a>	United Security Bancshares	31-Dec	8.12	376,519	138	16.24	1.20	0.28	3.6%	1.07	15.2%
<a href="#">VLLX</a>	Valley Republic Bancorp	31-Dec	40.00	3,550	170	11.24	1.60	-1.00	-2.4%	18.25	83.9%
<a href="#">WFCL</a>	1867 Western Financial Corporation	29-Dec	9,000.00	23	NA	9.91	1.22	-200.00	-2.2%	2250.00	33.3%

**TOTAL MARKET CAPITALIZATION: \$7.1 BILLION**

<b>Average</b>	<b>11.47</b>	<b>1.29</b>
<b>Median</b>	<b>9.73</b>	<b>1.25</b>
<b>High</b>	<b>48.35</b>	<b>2.28</b>
<b>Low</b>	<b>5.07</b>	<b>0.67</b>



## MONTHLY STOCK PERFORMANCE REPORT

CARPENTER

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

12/31/2021

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.	31-Dec	19.62	5,876,897	1,229	15.57	1.48	0.03	0.2%	4.91	33.4%
<a href="#">FMCB</a>	Farmers & Merchants Bancorp	31-Dec	959.70	1,288	758	11.52	1.72	-5.34	-0.6%	199.70	26.3%
<a href="#">HAFC</a>	Hanmi Financial Corporation	31-Dec	23.68	4,361,134	714	9.14	1.19	1.21	5.4%	12.34	108.8%
<a href="#">HTBK</a>	Heritage Commerce Corp	31-Dec	11.94	4,389,275	720	15.71	1.77	0.98	8.9%	3.07	34.6%
<a href="#">LBC</a>	Luther Burbank Corporation	31-Dec	14.04	815,423	726	9.96	1.12	0.25	1.8%	4.24	43.3%
<a href="#">PFBC</a>	Preferred Bank	31-Dec	71.79	2,509,589	1,054	11.93	1.88	3.64	5.3%	21.32	42.2%
<a href="#">TCBK</a>	TriCo Bancshares	31-Dec	42.96	1,746,131	1,277	11.34	1.71	0.80	1.9%	7.68	21.8%
<a href="#">WABC</a>	Westamerica Bancorporation	31-Dec	57.73	2,508,947	1,551	17.49	2.17	3.95	7.3%	2.44	4.4%

TOTAL MARKET CAPITALIZATION: \$8 BILLION

Average	12.83	1.63
Median	11.72	1.72
High	17.49	2.17
Low	9.14	1.12

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

12/31/2021

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.	31-Dec	55.91	5,159,117	3,326	15.15	2.57	-0.70	-1.2%	18.38	49.0%
<a href="#">CATY</a>	Cathay General Bancorp	31-Dec	42.99	8,366,988	3,320	11.59	1.59	1.08	2.6%	10.80	33.6%
<a href="#">CVBF</a>	CVB Financial Corp.	31-Dec	21.41	18,033,054	2,902	13.47	2.11	2.30	12.0%	1.91	9.8%
<a href="#">EWBC</a>	East West Bancorp, Inc.	31-Dec	78.68	16,114,167	11,165	13.73	2.14	1.68	2.2%	27.97	55.2%
<a href="#">FMBL</a>	Farmers & Merchants Bank of Long Beach	31-Dec	8,030.00	159	1,017	9.56	0.83	-169.00	-2.1%	1405.00	21.2%
<a href="#">FRC</a>	First Republic Bank	31-Dec	206.51	17,914,085	37,024	28.48	3.17	-3.15	-1.5%	59.58	40.5%
<a href="#">HOPE</a>	Hope Bancorp, Inc.	31-Dec	14.71	18,225,548	1,768	10.08	1.10	0.36	2.5%	3.80	34.8%
<a href="#">MCHB</a>	Mechanics Bank	14-Dec	28,000.00	3	1,798	8.63	1.23	-1980.00	-6.6%	6750.00	31.8%
<a href="#">PACW</a>	PacWest Bancorp	31-Dec	45.17	15,259,078	5,297	9.13	2.00	0.43	1.0%	19.77	77.8%
<a href="#">PPBI</a>	Pacific Premier Bancorp, Inc.	31-Dec	40.03	10,306,661	3,777	11.81	2.03	1.28	3.3%	8.70	27.8%
<a href="#">SI</a>	Silvergate Capital Corporation	31-Dec	148.20	29,092,458	4,503	54.89	4.48	-56.28	-27.5%	73.89	99.4%
<a href="#">SIVB</a>	SVB Financial Group	31-Dec	678.24	7,109,309	39,804	20.70	3.39	-14.09	-2.0%	290.41	74.9%

TOTAL MARKET CAPITALIZATION: \$75.9 BILLION

Average	17.27	2.22
Median	12.64	2.07
High	54.89	4.48
Low	8.63	0.83

\*Excludes Wells Fargo & Company (WFC)