

# California Banks & Thrifts:

## Monthly Stock Performance Report

November 30, 2021

CARPENTER

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# MONTHLY STOCK PERFORMANCE REPORT

## OVERVIEW OF MARKET PERFORMANCE BY PEER GROUP

CARPENTER

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

As of November 30, 2021, the number of California banks and thrifts in the Monthly Stock Report was unchanged from prior month-end, with a total of 80 such institutions. Group composition changed for a few asset categories during the period as a couple of banks moved to higher asset categories.

#### 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 had no price change 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 — 3 Institutions

Group count for publicly-traded banks in the \$150M—\$250M asset range was down by one as Friendly Hills Bank (FHLB) moved up to the next asset category. Of the 3 banks in this asset category, 2 reported monthly price gain, and 1 had no price change. No bank reported monthly price gain of over 10% during the period. 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 for publicly-traded banks in the \$250M—\$500M asset range held constant during the period, however the composition changed as one bank (FHLB) was added to the group and another (GSBX) was moved up to the next asset category. Of the 13 banks in this asset category, 5 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 ratio were both down, ending the month at 1.05x and 12.07x, respectively, down from 1.06x and 12.53x, respectively, at prior month-end.

#### \$500M-\$1B — 10 Institutions

Group count and composition for publicly-traded banks in the \$500M—\$1B asset range changed during the period as one bank (GSBX) was added to the group. Of the 10 banks in this asset group, 3 reported monthly price gains, 6 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 ratios were both down, ending the month at 1.06x and 8.75x, respectively, compared to 1.09x and 11.40x, respectively, at prior month-end.

#### \$1B-\$5B — 32 Institutions

Group count and composition for publicly-traded banks in the \$1B—\$5B asset category was unchanged during the period. Of the 32 banks in this category, 15 reported monthly price gains, 16 reported price declines, and 1 had no price change. Two banks (CFST and OPBK) 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 11.32x compared to 11.29x 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, 2 reported monthly price gains 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 1.57x and 12.34x, respectively, compared to 1.61x and 12.71x, respectively, at prior month-end.

#### Over \$10B — 12 Institutions\*

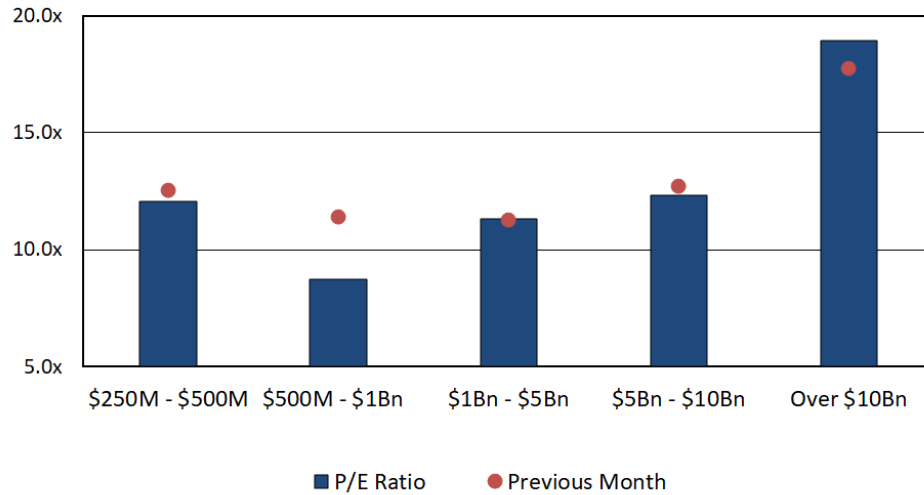
Group count and composition for publicly-traded banks with assets over \$10B was unchanged during the period. Of the 12 banks in this asset category, 2 reported monthly price gains, 9 reported price declines, and 1 had no price change. One bank (SI) reported monthly price gains of over 10% during the period. The group's average P/TBV and average P/E ratios were both up, ending the month at 2.35x and 18.93x, respectively, compared to 2.27x and 17.75x, respectively, at prior month-end.

\*Excludes Wells Fargo & Company (WFC)

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

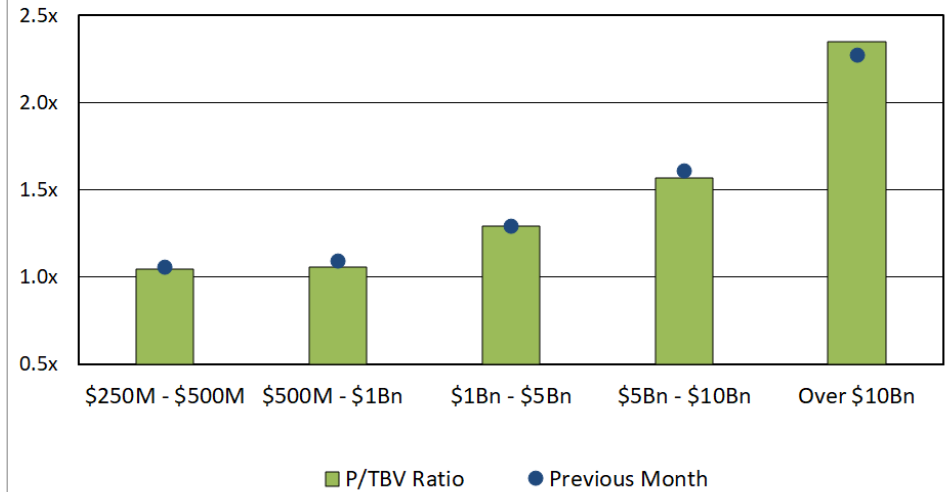
*Average LTM P/E Ratio (x)*

	<u>11/30/2021</u>	<u>Previous Month</u>	<u>12/31/2020</u>	<u>% Change Monthly</u>	<u>% Change YTD</u>
<b>Total Assets:</b>					
\$250M - \$500M	12.07	12.53	12.78	-3.63%	-5.56%
\$500M - \$1Bn	8.75	11.40	12.06	-23.27%	-27.41%
\$1Bn - \$5Bn	11.32	11.29	12.42	0.29%	-8.87%
\$5Bn - \$10Bn	12.34	12.71	14.07	-2.87%	-12.27%
Over \$10Bn	18.93	17.75	14.87	6.67%	27.35%



*Average P/TBV Ratio (x)*

	<u>11/30/2021</u>	<u>Previous Month</u>	<u>12/31/2020</u>	<u>% Change Monthly</u>	<u>% Change YTD</u>
<b>Total Assets:</b>					
\$250M - \$500M	1.05	1.06	0.88	-0.91%	18.39%
\$500M - \$1Bn	1.06	1.09	0.91	-3.15%	15.83%
\$1Bn - \$5Bn	1.29	1.29	1.02	-0.07%	26.53%
\$5Bn - \$10Bn	1.57	1.61	1.33	-2.50%	17.34%
Over \$10Bn	2.35	2.27	1.90	3.33%	23.70%



# MONTHLY STOCK PERFORMANCE REPORT

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

**CARPENTER**

**11/30/2021**

<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-Oct	<b>0.12</b>	0	20	NM	NM	0.00	0.0%	0.08	233.3%

TOTAL MARKET CAPITALIZATION: \$29 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**

**11/30/2021**

<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.	29-Nov	<b>2.47</b>	33,789	NA	NM	NM	0.01	0.4%	0.82	49.7%
<a href="#">MNBO</a>	MNB Holdings Corporation	17-Nov	<b>34.75</b>	100	16	NM	NM	0.15	0.4%	-8.25	-19.2%
<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

11/30/2021

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	26-Nov	<b>13.80</b>	2,677	37	11.85	1.27	-0.25	-1.8%	4.26	44.6%
<a href="#">CMUV</a>	CMUV Bancorp	30-Nov	<b>13.68</b>	25,914	25	6.00	1.16	0.04	0.3%	4.37	46.9%
<a href="#">CYSM</a>	Community Bancorp of Santa Maria	30-Nov	<b>11.75</b>	8,969	25	9.87	0.88	-0.45	-3.7%	1.59	15.6%
<a href="#">EDVR</a>	Endeavor Bank	30-Nov	<b>9.33</b>	12,899	31	6.79	1.00	0.22	2.4%	1.34	16.8%
<a href="#">FHLB</a>	Friendly Hills Bancorp	30-Nov	<b>10.11</b>	1,772	20	17.14	1.03	-0.14	-1.4%	1.86	22.5%
<a href="#">GVYB</a>	Golden Valley Bancshares, Inc.	30-Nov	<b>18.08</b>	4,907	41	8.03	1.06	-0.92	-4.8%	6.08	50.7%
<a href="#">INFT</a>	Infinity Bank (Santa Ana, CA)	19-Nov	<b>9.25</b>	1,250	31	10.28	1.08	0.05	0.5%	0.05	0.5%
<a href="#">LIBC</a>	Liberty Bancorp (South San Francisco, CA)	15-Nov	<b>26.00</b>	830	23	28.89	1.02	0.00	0.0%	3.70	16.6%
<a href="#">MVLY</a>	Mission Valley Bancorp	23-Nov	<b>14.88</b>	15,800	49	9.42	1.17	0.08	0.5%	4.33	41.0%
<a href="#">PBKX</a>	Partners Bank of California	26-Nov	<b>10.52</b>	68,098	45	NM	NM	0.22	2.1%	0.52	5.2%
<a href="#">PFBN</a>	Pacific Alliance Bank	4-Oct	<b>9.26</b>	0	29	7.35	0.66	0.00	0.0%	2.84	44.2%
<a href="#">PVBK</a>	Pacific Valley Bank	30-Nov	<b>11.16</b>	110,993	45	11.05	1.05	-0.10	-0.9%	3.31	42.2%
<a href="#">SMAL</a>	Summit Bancshares, Inc.	26-Nov	<b>37.12</b>	857	44	18.22	1.16	-0.87	-2.3%	8.62	30.2%

TOTAL MARKET CAPITALIZATION: \$0.4 BILLION

<b>Average</b>	<b>12.07</b>	<b>1.05</b>
<b>Median</b>	<b>10.08</b>	<b>1.06</b>
<b>High</b>	<b>28.89</b>	<b>1.27</b>
<b>Low</b>	<b>6.00</b>	<b>0.66</b>

# MONTHLY STOCK PERFORMANCE REPORT

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

CARPENTER

11/30/2021

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	26-Nov	<b>25.25</b>	30,738	52	5.95	0.98	-0.06	-0.2%	3.26	14.8%
<a href="#">CBOB.A</a>	Bay Community Bancorp	30-Nov	<b>7.30</b>	12,173	64	8.90	0.97	-0.03	-0.4%	1.45	24.8%
<a href="#">CRSB</a>	Cornerstone Community Bancorp	26-Nov	<b>29.00</b>	5,138	42	5.45	1.19	0.31	1.1%	9.55	49.1%
<a href="#">GSBX</a>	Golden State Bancorp	12-Nov	<b>16.00</b>	3,086	30	14.23	0.89	0.00	0.0%	2.28	16.6%
<a href="#">PBNK</a>	Pinnacle Bank	30-Nov	<b>13.40</b>	42,210	72	10.23	1.12	-0.29	-2.1%	4.78	55.5%
<a href="#">PEBN</a>	Pacific Enterprise Bancorp	29-Nov	<b>19.85</b>	28,158	59	8.82	0.94	-1.05	-5.0%	4.35	28.1%
<a href="#">RVCB</a>	River Valley Community Bancorp	30-Nov	<b>23.50</b>	9,968	71	13.54	1.46	0.30	1.3%	6.34	36.9%
<a href="#">RWCB</a>	Redwood Capital Bancorp	30-Nov	<b>19.75</b>	45,645	39	6.76	1.02	-0.68	-3.3%	4.75	31.7%
<a href="#">SSBI</a>	Summit State Bank	30-Nov	<b>15.93</b>	204,254	106	7.62	1.39	-1.52	-8.7%	3.68	30.0%
<a href="#">USMT</a>	US Metro Bancorp, Inc.	30-Nov	<b>4.45</b>	44,350	72	6.01	0.60	0.15	3.5%	1.56	54.0%

TOTAL MARKET CAPITALIZATION: \$0.6 BILLION

<b>Average</b>	<b>8.75</b>	<b>1.06</b>
<b>Median</b>	<b>8.22</b>	<b>1.00</b>
<b>High</b>	<b>14.23</b>	<b>1.46</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

11/30/2021

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	29-Nov	41.70	80,341	368	9.66	1.34	-0.25	-0.6%	9.87	31.0%
<a href="#">ARBV</a>	American Riviera Bank	30-Nov	19.99	92,272	103	8.88	1.16	-0.05	-0.2%	3.49	21.2%
<a href="#">AVBH</a>	Avidbank Holdings, Inc.	30-Nov	24.00	29,755	149	11.59	1.11	0.01	0.0%	6.50	37.1%
<a href="#">BCAL</a>	Southern California Bancorp	30-Nov	15.20	171,144	268	49.03	1.31	-0.10	-0.7%	2.45	19.2%
<a href="#">BCML</a>	BayCom Corp	30-Nov	18.21	165,761	192	10.17	0.92	-0.68	-3.6%	3.04	20.0%
<a href="#">BMRC</a>	Bank of Marin Bancorp	30-Nov	34.64	799,992	552	14.93	1.47	-3.47	-9.1%	0.30	0.9%
<a href="#">BSRR</a>	Sierra Bancorp	30-Nov	25.18	733,916	385	9.16	1.16	0.22	0.9%	1.26	5.3%
<a href="#">BYFC</a>	Broadway Financial Corporation	30-Nov	2.64	951,231	189	NM	1.70	-0.34	-11.4%	0.79	42.7%
<a href="#">CALB</a>	California BanCorp	30-Nov	18.85	156,665	156	13.00	1.17	1.05	5.9%	3.29	21.1%
<a href="#">CBBI</a>	CBB Bancorp, Inc.	30-Nov	12.10	209,623	124	5.40	0.71	-0.40	-3.2%	4.10	51.3%
<a href="#">CFST</a>	Communities First Financial Corporation	30-Nov	55.75	19,748	171	9.39	2.03	5.25	10.4%	24.74	79.8%
<a href="#">CVCY</a>	Central Valley Community Bancorp	30-Nov	21.00	257,786	252	9.09	1.31	-0.33	-1.5%	6.11	41.0%
<a href="#">CWBC</a>	Community West Bancshares	30-Nov	13.15	83,752	113	8.89	1.17	0.05	0.4%	4.07	44.8%
<a href="#">CWBK</a>	CW Bancorp	29-Nov	32.25	36,736	113	7.75	1.60	0.75	2.4%	12.15	60.4%
<a href="#">EXSR</a>	Exchange Bank (Santa Rosa, CA)	30-Nov	157.00	3,977	269	7.52	0.85	2.00	1.3%	9.00	6.1%
<a href="#">FISB</a>	1st Capital Bancorp	23-Nov	13.15	15,318	73	10.19	0.94	0.15	1.2%	1.35	11.4%
<a href="#">FNRN</a>	First Northern Community Bancorp	30-Nov	10.30	194,305	139	9.81	0.90	-0.03	-0.3%	0.68	7.1%
<a href="#">FSBC</a>	Five Star Bancorp	30-Nov	29.69	854,726	511	9.61	2.26	2.27	8.3%	NA	NA
<a href="#">MLGF</a>	Malaga Financial Corporation	30-Nov	25.76	40,350	199	10.22	1.21	0.46	1.8%	2.26	9.6%
<a href="#">MSBC</a>	Mission Bancorp	23-Nov	81.00	1,649	175	9.57	1.51	1.00	1.3%	17.38	27.3%
<a href="#">OPBK</a>	OP Bancorp	30-Nov	13.60	886,446	206	8.83	1.30	2.52	22.7%	5.90	76.6%
<a href="#">OVLY</a>	Oak Valley Bancorp	30-Nov	17.49	124,904	143	8.17	1.06	0.24	1.4%	0.87	5.2%
<a href="#">PBAM</a>	Private Bancorp of America, Inc.	30-Nov	26.99	132,094	151	8.36	1.26	0.99	3.8%	8.49	45.9%
<a href="#">PCB</a>	PCB Bancorp	30-Nov	22.27	607,616	329	9.68	1.34	0.97	4.6%	12.16	120.3%
<a href="#">PROV</a>	Provident Financial Holdings, Inc.	30-Nov	16.62	106,851	124	14.33	0.97	-0.43	-2.5%	0.91	5.8%
<a href="#">RBB</a>	RBB Bancorp	30-Nov	24.46	446,202	477	9.30	1.26	-1.21	-4.7%	9.08	59.0%
<a href="#">RCBC</a>	River City Bank	23-Nov	275.01	498	407	9.10	1.38	-8.99	-3.2%	112.01	68.7%
<a href="#">SBKK</a>	Suncrest Bank	30-Nov	16.14	70,566	198	11.78	1.48	-0.07	-0.4%	5.88	57.3%
<a href="#">SCZC</a>	Santa Cruz County Bank	30-Nov	49.35	24,513	210	10.20	1.36	-2.60	-5.0%	12.52	34.0%
<a href="#">UBFO</a>	United Security Bancshares	30-Nov	7.84	363,862	133	15.68	1.16	-0.07	-0.9%	0.79	11.2%
<a href="#">VLLX</a>	Valley Republic Bancorp	26-Nov	41.00	8,319	174	11.52	1.64	-1.00	-2.4%	19.25	88.5%
<a href="#">WFCL</a>	1867 Western Financial Corporation	22-Nov	9,200.00	17	NA	10.13	1.24	0.00	0.0%	2450.00	36.3%

TOTAL MARKET CAPITALIZATION: \$7.1 BILLION

<b>Average</b>	<b>11.32</b>	<b>1.29</b>
<b>Median</b>	<b>9.66</b>	<b>1.26</b>
<b>High</b>	<b>49.03</b>	<b>2.26</b>
<b>Low</b>	<b>5.40</b>	<b>0.71</b>



## MONTHLY STOCK PERFORMANCE REPORT

CARPENTER

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

11/30/2021

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-Nov	19.59	4,725,203	1,227	15.55	1.47	-0.74	-3.6%	4.88	33.2%
<a href="#">FMCB</a>	Farmers & Merchants Bancorp	30-Nov	965.04	2,115	762	11.58	1.73	45.04	4.9%	205.04	27.0%
<a href="#">HAFC</a>	Hanmi Financial Corporation	30-Nov	22.47	2,931,446	678	8.68	1.13	0.28	1.3%	11.13	98.1%
<a href="#">HTBK</a>	Heritage Commerce Corp	30-Nov	10.96	2,997,384	661	14.42	1.62	-1.03	-8.6%	2.09	23.6%
<a href="#">LBC</a>	Luther Burbank Corporation	30-Nov	13.79	614,991	713	9.78	1.10	-0.72	-5.0%	3.99	40.7%
<a href="#">PFBC</a>	Preferred Bank	30-Nov	68.15	1,325,317	1,000	11.32	1.78	-0.42	-0.6%	17.68	35.0%
<a href="#">TCBK</a>	TriCo Bancshares	30-Nov	42.16	1,348,050	1,253	11.12	1.68	-1.67	-3.8%	6.88	19.5%
<a href="#">WABC</a>	Westamerica Bancorporation	30-Nov	53.78	1,667,199	1,445	16.30	2.02	-1.98	-3.6%	-1.51	-2.7%

TOTAL MARKET CAPITALIZATION: \$7.7 BILLION

Average	12.34	1.57
Median	11.45	1.65
High	16.30	2.02
Low	8.68	1.10

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

11/30/2021

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-Nov	56.61	5,116,467	3,368	15.34	2.60	3.61	6.8%	19.08	50.8%
<a href="#">CATY</a>	Cathay General Bancorp	30-Nov	41.91	5,941,386	3,236	11.30	1.55	-0.28	-0.7%	9.72	30.2%
<a href="#">CVBF</a>	CVB Financial Corp.	30-Nov	19.11	9,648,705	2,590	12.02	1.89	-0.91	-4.5%	-0.39	-2.0%
<a href="#">EWBC</a>	East West Bancorp, Inc.	30-Nov	77.00	13,915,059	10,927	13.44	2.09	-2.48	-3.1%	26.29	51.8%
<a href="#">FMBL</a>	Farmers & Merchants Bank of Long Beach	30-Nov	8,199.00	83	1,038	9.76	0.85	-46.00	-0.6%	1574.00	23.8%
<a href="#">FRC</a>	First Republic Bank	30-Nov	209.66	13,246,317	37,589	28.92	3.22	-6.67	-3.1%	62.73	42.7%
<a href="#">HOPE</a>	Hope Bancorp, Inc.	30-Nov	14.35	12,548,960	1,725	9.83	1.08	-0.24	-1.6%	3.44	31.5%
<a href="#">MCHB</a>	Mechanics Bank	22-Nov	29,980.00	2	1,925	9.24	1.31	0.00	0.0%	8730.00	41.1%
<a href="#">PACW</a>	PacWest Bancorp	30-Nov	44.74	14,407,111	5,246	9.04	1.98	-2.73	-5.8%	19.34	76.1%
<a href="#">PPBI</a>	Pacific Premier Bancorp, Inc.	30-Nov	38.75	6,129,475	3,656	11.43	1.96	-3.24	-7.7%	7.42	23.7%
<a href="#">SI</a>	Silvergate Capital Corporation	30-Nov	204.48	22,395,102	5,435	75.73	6.18	47.86	30.6%	130.17	175.2%
<a href="#">SIVB</a>	SVB Financial Group	30-Nov	692.33	6,483,702	40,631	21.13	3.46	-25.07	-3.5%	304.50	78.5%

TOTAL MARKET CAPITALIZATION: \$76.7 BILLION

Average	18.93	2.35
Median	11.72	1.97
High	75.73	6.18
Low	9.04	0.85

\*Excludes Wells Fargo & Company (WFC)