

The IR Group

	<i>Liberty Northwest Bancorp, Inc.</i>	<i>Endeavor Bancorp</i>	<i>Pacific Financial Corporation</i>	<i>BayFirst Financial Corp.</i>	<i>White River Bancshares Company</i>	<i>PSB Holdings, Inc.</i>	<i>CB Financial Services, Inc.</i>	<i>FFB Bancorp</i>	<i>Riverview Bancorp, Inc.</i>
Company Name	LBNW	EDVR	PFLC	BAFN	WRIV	PSBQ	CBFV	FFBB	RVSB
Ticker									
Total Assets (\$000)	\$ 186,884	\$ 678,332	\$ 1,153,563	\$ 1,288,297	\$ 1,289,511	\$ 1,465,956	\$ 1,481,564	\$ 1,506,606	\$ 1,508,609
Market Value (\$M)	\$ 8.9	\$ 49.9	\$ 110.7	\$ 78.7	\$ 96.4	\$ 107.6	\$ 145.1	\$ 251.8	\$ 111.6
Closing Price (3/19/2025)	\$ 5.50	\$ 14.29	\$ 11.00	\$ 19.00	\$ 39.40	\$ 25.76	\$ 28.63	\$ 78.79	\$ 5.37
Diluted EPS	\$ 0.03	\$ 0.75	\$ 0.92	\$ 2.62	\$ 3.03	\$ 2.37	\$ 2.38	\$ 10.72	\$ 0.04
Book Value per Share	\$ 7.81	\$ 13.17	\$ 11.26	\$ 22.95	\$ 39.48	\$ 26.65	\$ 28.71	\$ 53.02	\$ 7.49
Price/ Book	0.70	1.09	0.98	0.82	1.00	0.97	1.00	1.49	0.72
Price/LTM Earnings	183.33	19.10	11.96	7.25	13.00	10.87	12.03	7.35	134.25
Tangible Book Value per Share	\$ 7.80	\$ 13.17	\$ 9.93	\$ 22.95	\$ 38.74	\$ 25.98	\$ 26.82	\$ 53.02	\$ 6.20
Price/Tangible Book	0.64	1.09	1.11	0.82	1.02	0.99	1.07	1.49	0.87
Equity Growth	12.6%	8.2%	-0.7%	10.1%	21.4%	6.4%	5.4%	28.8%	-0.1%
Asset Growth	1.0%	19.0%	0.4%	15.3%	13.8%	2.9%	1.7%	10.4%	-5.2%
Loan/Deposit Ratio	97.9%	95.1%	69.4%	93.3%	98.5%	95.0%	85.1%	83.1%	67.7%
Total Equity/Total Assets	7.6%	6.8%	9.9%	8.6%	7.5%	7.9%	9.9%	11.2%	10.5%
ROAE	0.0%	7.1%	8.2%	12.3%	7.6%	9.1%	8.8%	22.8%	0.5%
ROAA	0.0%	0.5%	0.8%	1.0%	0.6%	0.7%	0.8%	2.4%	0.1%
Current Dividend Yield	0.00%	0.00%	5.07%	1.68%	1.27%	2.48%	3.49%	0.00%	1.49%
Net Operating Exp/Avg. Assets	2.3%	2.7%	2.78%	1.49%	2.2%	1.78%	2.08%	1.31%	1.96%
Efficiency Ratio	105.9%	72.9%	75.2%	76.9%	75.5%	70.0%	69.8%	50.3%	62.3%
Net Interest Margin (MRQ)	2.30%	3.97%	3.99%	3.60%	3.35%	2.96%	3.13%	5.24%	2.60%
NPA's/Assets	0.13%	0.38%	0.09%	1.06%	0.04%	0.71%	0.12%	0.66%	0.01%
Reserves/Loans	0.81%	1.37%	1.26%	1.45%	1.19%	1.13%	0.90%	1.11%	1.47%
Shares Outstanding	1,650,259	3,494,303	10,020,215	4,132,986	2,446,238	4,175,292	5,132,654	3,177,261	21,134,758
Headquarters Location	Poulsbo, WA	San Diego, CA	Aberdeen, WA	Saint Petersburg, FL	Fayetteville, AR	Wausau, WI	Carmichaels, PA	Fresno, CA	Vancouver, WA

Source: S&P Global Market Intelligence and company filings
Results and ratios are at, or based on, unaudited trailing twelve months ended 12/31/2024
Updated March 19, 2025



		<i>Kish Bancorp</i>	<i>Citizens Community Bancorp</i>	<i>Timberland Bancorp</i>	<i>Eagle Bancorp Montana</i>	<i>BCB Bancorp</i>	<i>Heritage Commerce Corporation</i>	<i>Stock Yards Bancorp</i>	<i>Banner Corporation</i>
Company Name		<i>Kish Bancorp</i>	<i>Citizens Community Bancorp</i>	<i>Timberland Bancorp</i>	<i>Eagle Bancorp Montana</i>	<i>BCB Bancorp</i>	<i>Heritage Commerce Corporation</i>	<i>Stock Yards Bancorp</i>	<i>Banner Corporation</i>
Ticker		KISB	CZWI	TSBK	EBMT	BCBP	HTBK	SYBT	BANR
Total Assets (\$000)		\$ 1,692,550	\$ 1,748,519	\$ 1,909,480	\$ 2,103,090	\$ 3,599,118	\$ 5,645,006	\$ 8,863,419	\$ 16,200,037
Market Value (\$M)		\$ 98.5	\$ 145.0	\$ 239.5	\$ 134.9	\$ 168.9	\$ 592.3	\$ 2,051.5	\$ 2,236.4
Closing Price (3/19/2025)		\$ 33.50	\$ 14.68	\$ 30.61	\$ 16.97	\$ 10.16	\$ 9.71	\$ 69.55	\$ 64.96
Diluted EPS		\$ 4.92	\$ 1.34	\$ 3.09	\$ 1.24	\$ 0.99	\$ 0.66	\$ 3.89	\$ 4.88
Book Value per Share		\$ 35.79	\$ 17.94	\$ 31.33	\$ 21.77	\$ 17.54	\$ 11.24	\$ 31.96	\$ 51.49
Price/ Book		0.94	0.82	0.98	0.78	0.58	0.86	2.18	1.26
Price/LTM Earnings		6.81	10.96	9.91	13.69	10.26	14.71	17.88	13.31
Tangible Book Value per Share		\$ 34.60	\$ 14.69	\$ 29.37	\$ 16.88	\$ 17.23	\$ 8.40	\$ 24.82	\$ 40.55
Price/Tangible Book		0.97	1.00	1.04	1.01	0.59	1.16	2.80	1.60
Equity Growth		14.4%	3.3%	5.0%	3.2%	3.1%	2.5%	9.6%	7.4%
Asset Growth		9.7%	-5.6%	0.8%	1.3%	-6.1%	8.7%	8.5%	3.4%
Loan/Deposit Ratio		109.7%	96.2%	66.2%	75.7%	100.0%	66.8%	74.5%	66.5%
Total Equity/Total Assets		6.3%	10.2%	13.1%	8.3%	9.0%	12.2%	10.6%	11.0%
ROAE		13.1%	7.8%	10.3%	5.9%	5.8%	6.0%	12.8%	9.9%
ROAA		0.9%	0.8%	1.3%	0.5%	0.5%	0.8%	1.4%	1.1%
Current Dividend Yield		4.71%	2.45%	3.27%	3.36%	6.30%	5.36%	1.78%	2.96%
Net Operating Exp/Avg. Assets		1.91%	1.69%	1.73%	2.39%	1.46%	1.93%	1.18%	2.01%
Efficiency Ratio		70.1%	58.2%	56.5%	78.6%	48.0%	52.9%	53.5%	59.7%
Net Interest Margin (MRQ)		3.23%	3.46%	3.11%	4.09%	3.74%	3.38%	3.20%	3.44%
NPAs/Assets		0.04%	0.71%	0.13%	0.32%	NA	0.05%	0.22%	0.12%
Reserves/Loans		0.63%	1.50%	1.21%	1.10%	1.15%	1.40%	1.33%	1.37%
Shares Outstanding		2,974,279	9,989,536	7,955,453	8,027,177	17,162,627	61,442,934	29,437,553	34,459,832
Headquarters Location		Belleville, PA	Eau Claire, WI	Hoquiam, WA	Helena, MT	Bayonne, NJ	San Jose, CA	Louisville, KY	Walla Walla, WA

Source: S&P Global Market Intelligence and company filings
Results and ratios are at, or based on, unaudited trailing twelve months ended 12/31/2024
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