

# The IR Group

	<i>Liberty Northwest Bancorp, Inc.</i>	<i>Endeavor Bancorp</i>	<i>Savi Financial Corp.</i>	<i>Bay Community Bancorp</i>	<i>Community West Bancshares</i>	<i>BayFirst Financial Corp.</i>	<i>Summit State Bank</i>	<i>White River Bancshares Company</i>	<i>Pacific Financial Corporation</i>	<i>FFB Bancorp</i>
Company Name	<b>LBNW</b>	<b>EDVR</b>	<b>SVVB</b>	<b>CBOB.A</b>	<b>CWBC</b>	<b>BAFN</b>	<b>SSBI</b>	<b>WRIV</b>	<b>PFLC</b>	<b>FFBB</b>
Ticker										
Total Assets (\$000)	\$ 184,724	\$ 570,176	\$ 593,481	\$ 975,025	\$ 1,087,983	\$ 1,117,766	\$ 1,122,508	\$ 1,133,056	\$ 1,148,899	\$ 1,364,312
Market Value (\$M)	\$ 8.0	\$ 34.3	\$ 32.9	\$ 65.9	\$ 130.5	\$ 52.4	\$ 74.8	\$ 59.0	\$ 104.4	\$ 251.7
Closing Price (3/04/2024)	\$ 4.85	\$ 10.10	\$ 9.50	\$ 7.75	\$ 14.75	\$ 12.75	\$ 11.02	\$ 59.50	\$ 10.10	\$ 79.50
Diluted EPS	\$ 0.02	\$ 0.93	\$ 0.01	\$ 0.94	\$ 0.81	\$ 1.12	\$ 1.62	\$ 2.56	\$ 1.40	\$ 10.56
Book Value per Share	\$ 7.60	\$ 12.53	\$ 10.75	\$ 8.56	\$ 13.10	\$ 20.67	\$ 14.40	\$ 80.21	\$ 11.04	\$ 41.21
Price/ Book	0.64	0.81	0.88	0.91	1.13	0.62	0.77	0.74	0.91	1.93
Price/LTM Earnings	242.50	10.86	NM	8.24	18.21	11.38	6.80	23.24	7.21	7.53
Tangible Book Value per Share	\$ 7.60	\$ 12.53	\$ 10.75	\$ 8.56	\$ 13.10	\$ 20.67	\$ 13.26	\$ 78.17	\$ 9.75	\$ 41.21
Price/Tangible Book	0.64	0.81	0.88	0.91	1.13	0.62	0.83	0.76	1.04	1.93
Equity Growth	1.7%	11.3%	2.5%	4.3%	3.2%	9.6%	10.3%	2.7%	11.2%	41.5%
Asset Growth	-4.3%	18.7%	13.4%	0.5%	-0.3%	19.1%	0.6%	15.3%	-12.0%	5.4%
Loan/Deposit Ratio	101.2%	86.0%	81.0%	106.7%	111.5%	93.0%	94.5%	99.3%	67.8%	80.7%
Total Equity/Total Assets	6.8%	7.5%	6.3%	19.8%	10.7%	9.0%	8.7%	7.0%	10.0%	9.6%
ROAE	0.3%	9.5%	0.1%	4.4%	6.4%	6.2%	11.6%	3.2%	13.5%	31.3%
ROAA	0.0%	0.7%	0.0%	0.8%	0.7%	0.5%	0.9%	0.2%	1.2%	2.6%
Current Dividend Yield	0.00%	0.00%	0.00%	2.58%	2.17%	2.51%	4.36%	0.64%	5.54%	0.00%
Net Operating Exp/Avg. Assets	2.4%	2.5%	3.27%	1.9%	2.86%	1.70%	1.8%	2.4%	2.51%	0.94%
Efficiency Ratio	101.2%	67.9%	93.5%	65.6%	75.2%	78.6%	62.0%	87.4%	66.4%	44.3%
Net Interest Margin (MRQ)	2.5%	3.6%	3.54%	3.2%	3.87%	3.48%	2.9%	3.00%	4.34%	5.19%
NPAs/Assets	0.00%	0.05%	0.16%	0.73%	NA	0.81%	3.94%	0.10%	0.06%	0.44%
NCOs/Average Loans	0.0%	0.2%	0.08%	0.1%	-0.02%	1.07%	0.0%	0.01%	0.03%	0.16%
Reserves/Loans	0.8%	1.4%	1.18%	0.9%	1.29%	1.47%	1.6%	1.20%	1.24%	1.08%
Shares Outstanding	1,650,259	3,394,923	3,460,082	8,504,112	8,875,000	4,110,470	6,784,099	991,816	10,333,407	3,165,555
Headquarters Location	Poulsbo, WA	San Diego, CA	Burlington, WA	Oakland, CA	Goleta, CA	Saint Petersburg, FL	Santa Rosa, CA	Fayetteville, AR	Aberdeen, WA	Fresno, CA

Source: S&P Global Market Intelligence and company filings  
Results and ratios are at, or based on, unaudited trailing twelve months ended 12/31/2023  
Updated March 4, 2024



Company Name	<i>PSB Holdings, Inc.</i>	<i>Riverview Bancorp, Inc.</i>	<i>Citizens Community Bancorp</i>	<i>Heartland BancCorp</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	<b>PSBQ</b>	<b>RVSB</b>	<b>CZWI</b>	<b>HLAN</b>	<b>TSBK</b>	<b>EBMT</b>	<b>BCBP</b>	<b>HTBK</b>	<b>SYBT</b>	<b>BANR</b>
Total Assets (\$000)	\$ 1,424,100	\$ 1,590,623	\$ 1,851,391	\$ 1,883,150	\$ 1,895,115	\$ 2,075,666	\$ 3,832,397	\$ 5,194,095	\$ 8,170,102	\$ 15,670,391
Market Value (\$M)	\$ 87.3	\$ 96.1	\$ 123.8	\$ 174.8	\$ 207.9	\$ 104.1	\$ 177.1	\$ 506.9	\$ 1,328.8	\$ 1,550.5
Closing Price (3/04/2024)	\$ 20.60	\$ 4.55	\$ 11.86	\$ 86.75	\$ 25.60	\$ 12.99	\$ 10.51	\$ 8.29	\$ 45.30	\$ 45.14
Diluted EPS	\$ 2.16	\$ 0.46	\$ 1.25	\$ 9.62	\$ 3.15	\$ 1.29	\$ 1.70	\$ 1.05	\$ 3.67	\$ 5.33
Book Value per Share	\$ 24.51	\$ 7.51	\$ 16.60	\$ 80.66	\$ 29.23	\$ 21.11	\$ 17.15	\$ 11.00	\$ 29.26	\$ 48.12
Price/ Book	0.84	0.61	0.71	1.08	0.88	0.62	0.61	0.75	1.55	0.94
Price/LTM Earnings	9.54	9.89	9.49	9.02	8.13	10.07	6.18	7.90	12.34	8.47
Tangible Book Value per Share	\$ 23.84	\$ 6.21	\$ 13.42	\$ 74.23	\$ 27.29	\$ 16.05	\$ 16.84	\$ -	\$ 21.95	\$ 37.07
Price/Tangible Book	0.86	0.73	0.88	1.17	0.94	0.81	0.62	1.05	2.06	1.22
Equity Growth	7.2%	4.2%	3.7%	12.9%	6.2%	6.9%	7.8%	6.4%	12.8%	13.5%
Asset Growth	6.5%	-0.5%	1.9%	13.2%	3.2%	6.5%	8.1%	0.7%	9.0%	-1.0%
Loan/Deposit Ratio	95.5%	67.7%	96.2%	93.5%	66.2%	75.7%	100.0%	66.8%	74.5%	66.5%
Total Equity/Total Assets	7.7%	10.0%	9.4%	8.6%	12.5%	8.2%	8.2%	13.0%	10.5%	10.5%
ROAE	9.1%	6.3%	7.9%	12.9%	11.3%	6.3%	9.8%	9.9%	13.4%	11.9%
ROAA	0.7%	0.6%	0.7%	1.1%	1.4%	0.5%	0.8%	1.2%	1.4%	1.2%
Current Dividend Yield	2.91%	5.27%	2.70%	3.50%	3.75%	4.31%	6.09%	6.27%	2.65%	4.25%
Net Operating Exp/Avg. Assets	1.71%	1.75%	1.59%	1.92%	1.77%	2.36%	1.40%	1.69%	1.17%	2.03%
Efficiency Ratio	66.0%	62.3%	58.2%	63.8%	56.5%	78.6%	48.0%	52.9%	53.5%	59.7%
Net Interest Margin (MRQ)	2.88%	3.11%	3.46%	3.49%	3.11%	4.09%	3.74%	3.38%	3.20%	3.44%
NPA's/Assets	0.42%	1.62%	0.71%	0.11%	0.13%	0.32%	NA	0.05%	0.22%	0.12%
NCO's/Average Loans	-0.08%	6.30E-06	0.03%	0.03%	0.00%	0.02%	0.02%	-0.12%	0.07%	-0.02%
Reserves/Loans	1.13%	1.44%	1.25%	1.16%	1.22%	1.05%	1.28%	1.47%	1.36%	1.35%
Shares Outstanding	4,236,582	21,111,043	10,440,591	2,015,125	8,122,908	8,016,784	16,848,006	61,146,835	29,333,362	34,348,455
Headquarters Location	Wausau, WI	Vancouver, WA	Eau Claire, WI	Whitehall, OH	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 12/31/2023  
Updated March 4, 2024

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