

Bank of San Francisco

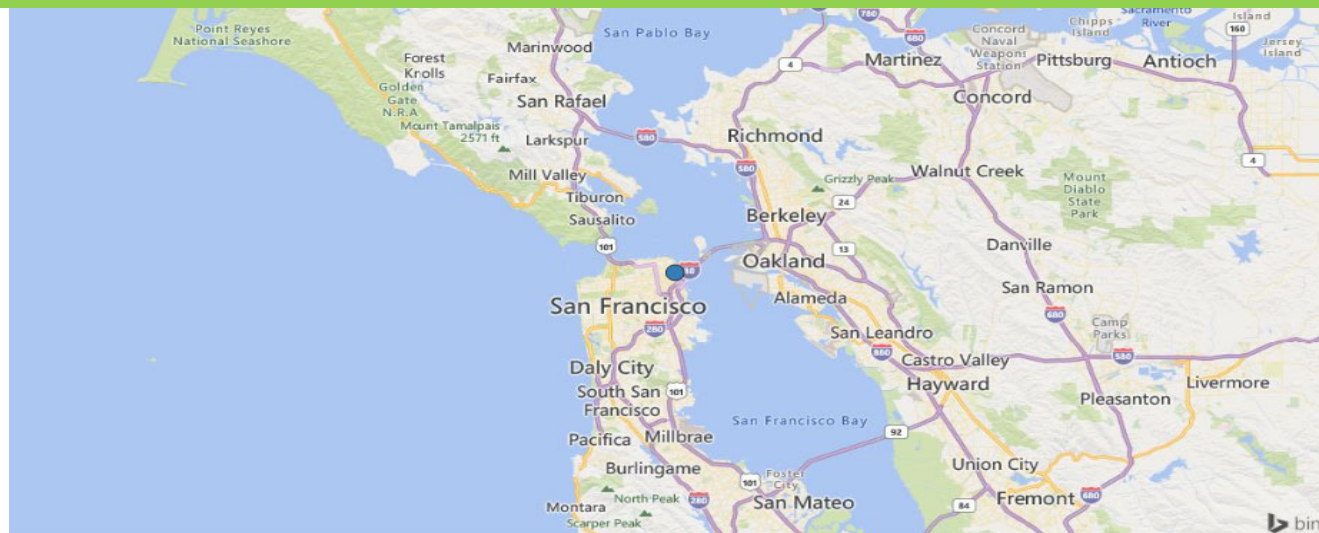
BSFO
At-A-Glance
Date Established

San Francisco, CA
3/27/2023
8/1/2005



SYCAMORE
ANALYTICS LLC

Geography



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Market & Valuation		- HTM FV Mark	Stated	+ AOCI Balance	Ownership	
Stock Price \$			23.40		Institutional Holders	% O/S
52-Week high \$			28.25		MFP Investors LLC	4.90%
Market Cap (\$m)			49			
Tangible BVPS	29.31	29.31		29.31	Insider Ownership	17%
Price / Tangible Book (%)	0.80	0.80		0.80		
HTM (after-tax) / AOCI Mark % TCE	0%			0%		
Price / Earnings ttm (x)			8.15			
Deposit Premium (%)			(2.37)			
Balance Sheet Strength		- HTM FV Mark	Stated	+ AOCI Balance	Capital Management	
Total Assets (\$m)			591		Dividend Yield ttm	NA
Tang Common Eq / Tang Assets (%)	10.38	10.38		10.38	Stated Dividend Payout Ratio ttm (%)	NA
Loan Loss Reserve / Loans (%)			1.22		Shares Repurchased ttm (%)	NA
Cash & Secs / Earning Assets			11%		Current Repurchase Authorization (%)	NA
Loans / Deposits (x)			1.00		Last Acquisition Year	NA
Deposit Franchise					Loan Franchise	
% Interest-Free Deposits	46%				% 1-4 Fam & HELOC	50%
% Time Deposits	20%				% Construction & Land Dev	4%
Cost of Int-Bearing Deposits (%)	1.07				% CRE & Ag	21%
Cost of Total Deposits (%)	0.62				% Multi-Family	8%
Deposit Growth (year over year)	-4%				% C&I	15%
Avg Deposits / Branch (\$m)	522,287				% Consumer non-R/E	0%
Profitability					Revenue Composition	
Return on Assets ttm (%)	0.97				Non-Spread Revs % of Total Revs mrq (%)	1%
Return on Equity ttm (%)	9.94				GOS Loans % of Total Revs mrq (%)	0%
ROTCE ttm (%)	9.94				Security G/L % of Tot Revs mrq (%)	0%
Efficiency Ratio ttm (%)	52				Net Interest Margin (%)	4.10