

Avidbank Holdings, Inc.

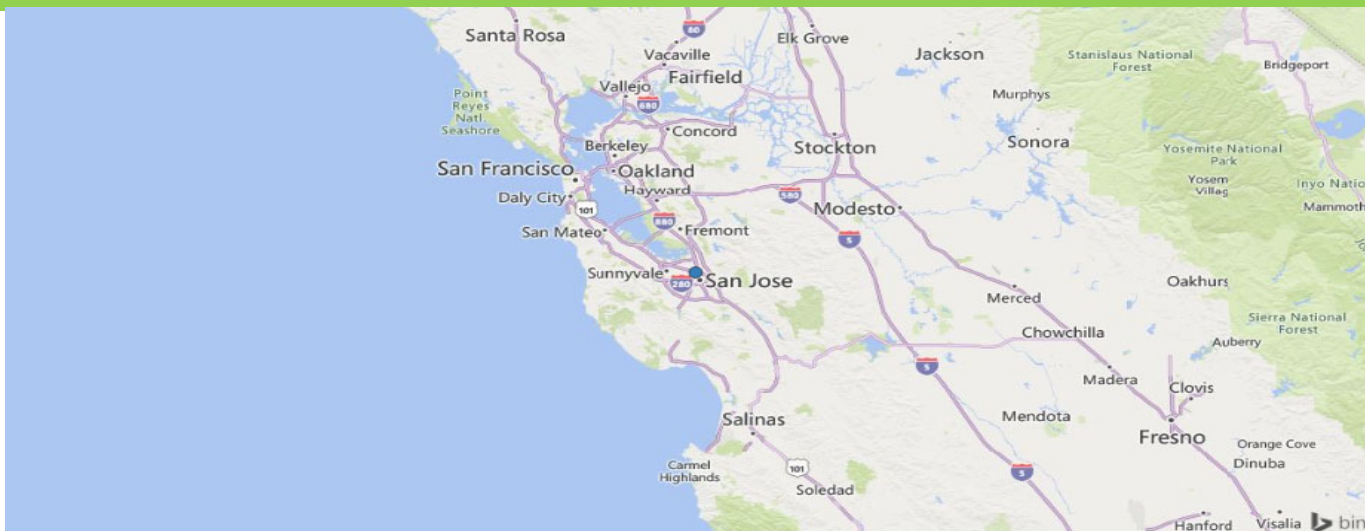
AVBH
At-A-Glance
Date of Incorporation

San Jose, CA
3/28/2023
12/17/2007



SYCAMORE
ANALYTICS LLC

Geography



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Market & Valuation		- HTM FV Mark	Stated	+ AOCI Balance	Ownership	
Stock Price \$			14.34		Top 3 Institutional Holders	% O/S
52-Week high \$			25.95		Banc Funds Co. LLC	8.71
Market Cap (\$m)			110		Manulife Asset Management	3.40
Tangible BVPS	18.02		17.99	25.66	Siena Capital Partners GP LLC	1.09
Price / Tangible Book (%)	0.80		0.80	0.56		
HTM (after-tax) / AOCI Mark % TCE	0%			-43%		
Price / Earnings mrq ann. (x)			3.17			
Deposit Premium (%)			(1.53)			
Balance Sheet Strength		- HTM FV Mark	Stated	+ AOCI Balance	Capital Management	
Total Assets (\$m)			2,133		Dividend Yield ttm	NA
Tang Common Eq / Tang Assets (%)	6.46		6.45	8.95	Stated Dividend Payout Ratio ttm (%)	NA
Loan Loss Reserve / Loans (%)			1.06		Shares Repurchased ttm (%)	NA
Cash & Secs / Earning Assets			24%		Current Repurchase Authorization (%)	NA
Loans / Deposits (x)			0.85		Last Acquisition Year	NA
Deposit Franchise					Loan Franchise	
% Interest-Free Deposits	42%				% 1-4 Fam & HELOC	1%
% Time Deposits	4%				% Construction & Land Dev	15%
Cost of Int-Bearing Deposits (%)	1.59				% CRE & Ag	29%
Cost of Total Deposits (%)	0.91				% Multi-Family	11%
Deposit Growth Sequential Annualized	2%				% C&I	45%
Avg Deposits / Branch (\$m)	1,823,235				% Consumer non-R/E	0%
Profitability					Revenue Composition	
Return on Assets mrq (%)	1.62				Non-Spread Revs % of Total Revs mrq (%)	5%
Return on Equity mrq (%)	25.69				GOS Loans % of Total Revs mrq (%)	0%
ROTCE mrq (%)	26.66				Security G/L % of Tot Revs mrq (%)	-2%
Efficiency Ratio mrq (%)	44				Net Interest Margin (%)	4.41