

Avidbank Holdings, Inc.

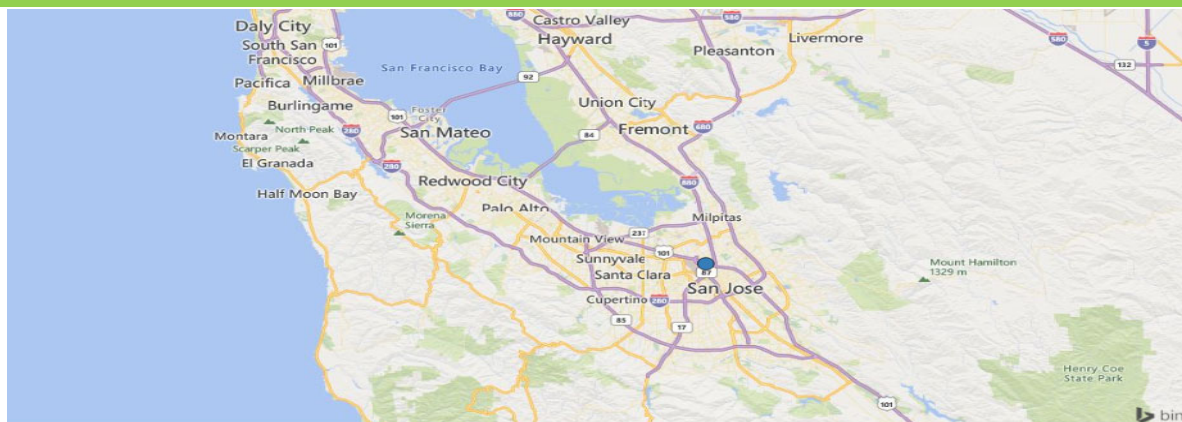
AVBH
At-A-Glance
Year Incorporated

San Jose, CA
11/7/2023
2007

CEO Mark D. Mordell
CFO Patrick Timothy Oakes
COB Mark D. Mordell



Branch Franchise



© 2023 S&P Global Market Intelligence All rights reserved. Bing, © 2023 Microsoft Corporation, © 2023 TomTom

Market & Valuation	Stated	w/ All FV Marks	- only HTM FV	+AOCI (AFS) FV	Ownership	
Stock Price \$	20.79				Top 3 Institutional Holders	% O/S
52-Week high \$	22.80				Endeavour Capital Advisors Inc.	7.33
Market Cap (\$m)	161				Manulife Asset Management	3.36
Tangible BVPS	18.83		18.83	27.60	MFP Investors LLC	2.39
Price / Tangible Book (%)	1.10		1.10	0.75	Top 3 Insider Holders	
Mark % of Stated TCE			0%	-47%	Patriot Financial Manager LP	9.04
Price / Earnings mrq ann. (x)	7.22				The Banc Funds Company LLC	8.99
Deposit Premium (%)	0.89				Michael F. Rosinus	2.72
Balance Sheet Strength	Stated	w/ All FV Marks	- only HTM FV	+AOCI (AFS) FV	Capital Management	
Total Assets (\$m)	2,202				Dividend Yield ttm	NA
Tang Common Eq / Tang Assets (%)	6.61		6.61	9.40	Stated Dividend Payout Ratio ttm (%)	NA
Loan Loss Reserve / Loans (%)	1.07				Shares Repurchased ttm (%)	NA
Cash & Secs / Earning Assets	20%				Current Repurchase Authorization (%)	NA
Loans / Deposits (x)	0.98				Last Acquisition Year	NA
Deposit Franchise					Loan Franchise	
% Interest-Free Deposits	36%				% 1-4 Fam & HELOC	1%
% Time Deposits	7%				% Construction & Land Dev	13%
% Brokered Deposits	19%				% CRE & Ag	31%
Cost of Int-Bearing Deposits (%)	3.66				% Multi-Family	12%
Cost of Total Deposits (%) mrq	2.55				% C&I	43%
Deposit Growth Sequential Annualized mrq	-9%				% Consumer non-R/E	0%
Avg Deposits / Branch (\$000)	1,708,200				NPA/A % mrq	0.70
Profitability					Revenue Composition	
Return on Assets mrq (%)	1.00				Non-Spread Revs % of Total Revs mrq (%)	7%
Return on Equity mrq (%)	14.13				GOS Loans % of Total Revs mrq (%)	0%
ROTCE mrq (%)	14.13				Security G/L % of Tot Revs mrq (%)	0%
Efficiency Ratio mrq (%)	59				NIM mrq & Seq Change (bps)	3.37 -0.02