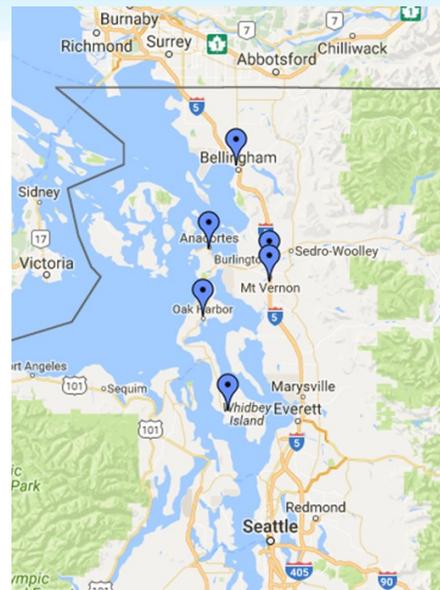


First Quarter 2017 Highlights

(at or for the period ended March 31, 2017, except as noted)

- Pre-tax earnings increased 305%, to \$559,000, in 1Q17 from \$138,000 in 1Q16 and grew 19% from \$471,000 in 4Q16.
- Profits in 1Q17 grew 163% to \$363,000, or \$0.02 per share, from \$138,000, or \$0.01 per share in 1Q16. SaviBank earned \$5.0 million, or \$0.10 per share in 4Q16, which included a deferred tax asset of approximately \$4.6 million, or \$0.39 per share, reflecting the steadily growing profitability of the franchise.
- SaviBank was recognized by the Seattle SBA district office as the most active SBA Lender in Skagit County for the second year in a row. We produced nine SBA loans in Skagit County, totaling \$3.6 million during the SBA's 2016 fiscal year ending September 30, 2016. Total SBA loan production, which included Skagit, Whatcom and Island County markets, was 22 loans totaling \$11.2 million during that same period.
- For the first quarter of 2017, net interest margin was 4.43% compared to 4.36% for the fourth quarter of 2016 and 4.35% for the first quarter of 2016.
- Average first quarter total loans increased 30%, to \$156.3 million, compared to \$120.1 million a year ago, and grew 4%, from \$149.8 million in the fourth quarter of 2016. End of quarter total loans were \$162.0 million, compared to \$124.9 million a year ago, a 30% increase year-over year.
- Average first quarter total deposits grew 16% to \$134.4 million from \$116.0 million in the first quarter a year ago, and decreased 6% from \$143.0 million in the fourth quarter of 2016. End of period deposits totaled \$136.9 million reflecting the seasonality of the deposit flows in our market.
- Nonperforming loans were 0.03% of total loans at both March 31, 2017, and December 31, 2016 compared to 0.91% of total loans a year earlier
- Net recoveries of \$315,000 in the first quarter of 2017 were added to reserves.
- Allowance for loan losses, as a percentage of total loans, was 1.15% at March 31, 2017, compared to 1.00%, at March 31, 2016.
- With the new capital raised during the quarter, SaviBank capital levels improved and remain above the threshold for well capitalized institutions. The total risk-based capital ratio was 13.65% and the tier-1 leverage ratio was 11.58%.
- Book value per share was \$1.72 at March 31, 2017, compared to \$1.24 a year ago.



About SaviBank –

SaviBank (formerly known as Business Bank) is a community bank chartered in the State of Washington. The Bank began operations April 11, 2005 and has five branch locations in Burlington, Bellingham, Freeland, Mount Vernon, and Oak Harbor, Washington. A Loan production center was opened in Anacortes in May 2013. The Bank provides loan and deposit services to customers who are predominantly small and middle-market businesses and individuals in and around Skagit, Island, and Whatcom counties.

As a locally-owned bank, we believe that when everyone becomes Savi about their finances, our entire community benefits. Call us or stop by one of our branches and we'll show you how to bank Savi. For additional information about SaviBank visit <http://www.savibank.com>.



Financial Highlights: SVVB

Income Statement

For the Three Month Period Ended:

(\$ in thousands, except share data)	31-Mar-17	31-Dec-16	31-Mar-16
Interest Income	\$ 2,135	\$ 1,962	\$ 1,571
Interest Expense	261	220	202
Net Interest Income	1,874	1,742	1,369
Provision for Loan & Lease Losses	23	85	31
Net Interest Income after Provision	1,851	1,657	1,338
Noninterest Income	372	409	252
Noninterest Expense	1,664	1,595	1,452
Income Before Tax	559	471	138
Federal Income Tax Expense (Benefit)	196	(4,554)	-
Net (Loss) Income	\$ 363	\$ 5,025	\$ 138

Per Common Share Data

Earnings (Loss) per Share	\$ 0.02	\$ 0.43	\$ 0.01
Common Shares Outstanding (in 000)	14,820	11,695	11,694
Tangible Book Value per Share	\$ 1.72	\$ 1.72	\$ 1.24

Balance Sheet Data

For the Period Ended:

(\$ in thousands)	31-Mar-17	31-Dec-16	31-Mar-16
Total Assets	\$ 198,235	\$ 186,342	\$ 152,337
Gross Loans, including loans held for sale	\$ 162,013	\$ 152,019	\$ 124,899
Total Deposits	\$ 136,896	\$ 137,162	\$ 117,090
Total Stockholders' Equity	\$ 25,483	\$ 20,112	\$ 14,545

Capital Ratios

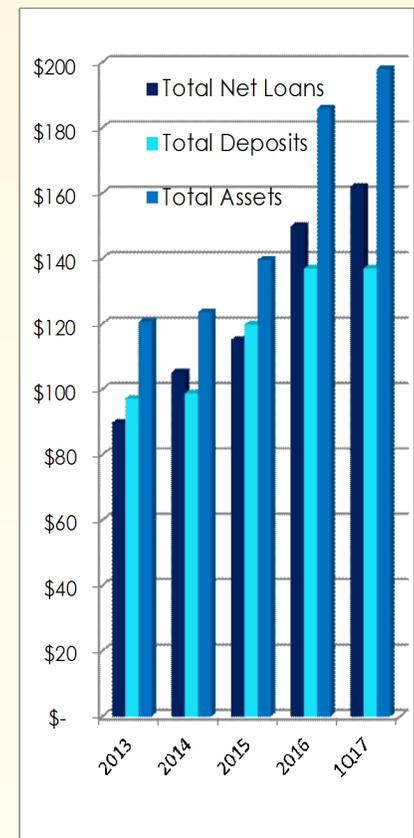
Tier 1 Risk-based Capital Ratio- Bank	12.50%	9.69%	10.63%
Total Risk-based Capital Ratio- Bank	13.65%	10.68%	11.60%
Tier 1 Leverage Ratio- Bank	11.58%	9.34%	10.46%

SVVB Stock Data

Recent Price (05/01/2017)	\$ 1.70
Shares Outstanding	14.8M
Market Cap	\$25.2M
Tangible Book Value	\$ 1.72
Price/Book	98.9%
Net Interest Margin (MRQ)	4.43%
Loan Loss Reserves/Loans	1.15%
Nonperforming Assets/Assets	0.79%
Return on Equity	7.04%
Return on Assets	0.78%

Growing Balance Sheet at 03/31/17

(\$ in millions)



The company described in this report is a client of The Cereghino Group, ("TCG"), an investor relations firm. This report was prepared using information obtained from management and public sources. This report is not a complete statement of all material facts and is not a

recommendation or solicitation to buy or sell securities of the company described herein. Upon receiving a request at <http://www.stockvalues.com/contact.html>, TCG will provide a package of information on the client company. TCG is compensated by the client company for services rendered on a continuing basis and consequently, the amount of such compensation related to the preparation and distribution of this report is not separately determinable. TCG's employees and/or members of their families, may have a long position in the securities of the company described herein.

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