

52 Wk Perf (%)	52 Wk High (\$)	52 Wk Low (\$)	Company Name	Ticker	State	Current Price (\$)	Market Cap (\$M)	Price / Earnings				Price/ BVPS (x)	Price/ Tang. BVPS (x)	Div. Yield (%)	Tangible Equity / Assets (%)	Dividend Payout (%)	Efficiency Ratio (%)	LTM ROE (%)	LTM ROA (%)	NPAs/ Loans + OREO (%)	NCOs/ Avg. Loans (%)	Loan Loss Reserve/ Loans (%)	Assets (\$M)
28.61	70.63	40.51	The Bancorp, Inc.	TBBK	DE	\$64.92	\$3,003	13.96	NA	11.92	9.25	6.89	3.50	NM	9.72	NM	40.75	27.59	2.56	1.89	1.54	0.88	8,839,231
28.61			Median - Delaware					13.96	NA	11.92	9.25	6.89	3.50	NM	9.72	NM	40.75	27.59	2.56	NA	1.54	0.88	\$8,839,231
2.44	\$44.45	\$28.21	BankUnited, Inc.	BKU	FL	\$37.73	\$2,838	11.06	NA	11.16	10.80	0.96	0.99	3.29%	8.13	35.19	61.06	9.01	0.73	NA	0.23	0.93	\$35,459,707
19.83	\$19.75	\$11.98	BayFirst Financial Corp.	BAFN	FL	\$15.15	\$63	8.76	NM	NM	NM	0.68	nm	2.11%	NA	18.50	76.54	8.68	0.73	NA	1.51	1.51	\$1,343,867
17.22	\$42.33	\$30.99	Capital City Bank Group, Inc.	CCBG	FL	\$40.20	\$686	11.79	NA	12.16	12.25	1.30	1.58	2.39%	10.09	27.57	69.80	11.39	1.34	NA	0.15	1.13	\$4,391,753
(6.63)	\$26.24	\$16.21	Amerant Bancorp Inc.	AMTB	FL	\$20.06	\$837	NM	13.06	11.21	8.62	0.91	0.93	1.79%	8.74	NM	67.54	0.42	0.04	1.36	0.77	1.20	\$10,334,678
(12.42)	\$15.49	\$9.12	NewtekOne, Inc.	NEWT	FL	\$11.39	\$300	5.67	11.19	5.32	5.07	1.02	1.08	6.67%	13.15	37.81	67.76	18.37	2.80	NA	NA	2.60	\$2,126,217
5.86	\$31.68	\$21.36	Seacoast Banking Corporation of Florida	SBCF	FL	\$28.77	\$2,442	17.65	14.26	17.43	11.84	1.10	1.72	2.50%	NA	44.17	56.81	6.29	0.90	NA	0.22	1.34	\$15,944,955
0.44	\$114.27	\$77.74	SouthState Corporation	SSB	FL	\$97.10	\$9,855	14.47	12.15	13.65	10.64	1.12	1.87	2.47%	8.46	32.19	62.39	8.23	1.07	0.68	0.06	1.31	\$65,893,322
11.06	\$21.86	\$13.84	USCB Financial Holdings, Inc.	USCB	FL	\$17.76	\$357	12.08	12.08	11.57	10.41	1.54	1.54	2.25%	8.52	20.41	53.39	13.63	1.15	0.06	0.03	1.18	\$2,719,474
2.91	\$5.90	\$3.53	OptimumBank Holdings, Inc.	OPHC	FL	\$4.60	\$54	3.59	NA	NM	NM	0.51	0.51	nm	NA	0.00	NA	14.61	1.55	NA	NA	NA	\$999,127
2.91			Median - Florida					11.43	12.15	11.57	10.64	1.02	1.31	2.43%	8.63	27.57	64.97	9.01	1.07	0.68	0.22	1.25	\$4,391,753
28.97	\$36.40	\$22.69	Capital Bancorp, Inc.	CBNK	MD	\$31.72	\$525	11.88	10.25	9.73	9.59	1.38	1.55	1.51%	10.15	14.98	62.07	12.71	1.43	NA	0.50	1.72	\$3,388,662
(21.53)	\$30.94	\$15.74	Eagle Bancorp, Inc.	EGBN	MD	\$16.46	\$500	NM	NM	NM	7.80	0.42	0.42	4.01%	11.18	NM	57.75	(2.52)	(0.25)	NA	1.38	2.37	\$10,601,331
22.18	\$42.50	\$24.66	First United Corporation	FUNC	MD	\$33.69	\$218	9.23	9.13	9.78	8.70	1.14	1.22	2.61%	9.00	24.11	59.08	13.21	1.21	0.68	0.07	1.27	\$2,007,471
1.41	\$6.99	\$4.02	Glen Burnie Bancorp	GLBZ	MD	\$4.78	\$14	NM	63.79	NM	NM	0.73	0.73	0.00%	5.40	NM	102.98	0.15	0.01	NA	(0.01)	1.21	\$350,721
13.84	\$17.61	\$11.47	Shore Bancshares, Inc.	SHBI	MD	\$16.02	\$535	9.95	NA	9.55	8.80	0.95	1.14	3.00%	7.88	29.81	59.57	9.89	0.89	0.40	0.08	1.20	\$6,037,874
13.84			Median - Maryland					9.95	10.25	9.73	8.75	0.95	1.14	2.61%	9.00	24.11	59.57	9.89	0.89	0.54	0.08	1.27	\$3,388,662
19.56	\$49.31	\$33.07	Bank of America Corporation	BAC	NC	\$47.95	\$366,589	14.02	NA	NM	NM	1.29	1.74	2.34%	6.09	30.41	65.09	9.49	0.84	0.71	0.54	1.15	\$3,441,142,000
5.57	\$49.06	\$33.56	Truist Financial Corporation	TFC	NC	\$44.73	\$57,676	12.19	11.40	11.72	10.33	0.98	1.43	4.65%	7.69	56.68	56.58	8.09	0.99	NA	0.56	1.53	\$543,833,000
24.57	\$52.00	\$34.50	First Bancorp	FBNC	NC	\$51.04	\$2,117	21.81	16.37	13.37	13.14	1.36	2.00	1.80%	8.73	38.03	54.68	6.58	0.79	0.44	0.09	1.46	\$12,608,265
(2.70)	\$2,412.93	\$1,473.62	First Citizens BancShares, Inc.	FCNC.A	NC	\$2,031.90	\$24,527	11.99	11.14	12.23	10.92	1.24	1.27	0.38%	9.10	4.42	60.18	10.61	1.07	NA	0.41	NA	\$229,653,000
18.80	\$41.78	\$30.95	HomeTrust Bancshares, Inc.	HTB	NC	\$40.08	\$694	11.69	11.15	11.67	12.12	1.21	1.30	1.20%	11.89	13.70	58.76	10.65	1.33	NA	0.24	1.15	\$4,578,053
(24.77)	\$50.57	\$22.68	Live Oak Bancshares, Inc.	LOB	NC	\$33.05	\$1,510	27.09	24.61	16.01	10.19	1.42	nm	0.36%	NA	9.84	61.93	5.42	0.43	NA	0.70	1.60	\$13,831,208
(6.95)	\$33.31	\$23.74	Peoples Bancorp of North Carolina, Inc.	PEBK	NC	\$28.73	\$153	9.24	9.09	NM	NM	1.09	1.09	2.78%	8.50	30.23	73.02	12.93	1.02	0.42	0.06	0.84	\$1,693,845
5.57			Median - North Carolina					12.19	11.27	12.23	10.92	1.24	1.36	1.80%	8.62	30.23	60.18	9.49	0.99	0.44	0.41	1.31	\$13,831,208

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								LTM (x)	Core LTM (x)	Current FY (x)	Next FY (x)												
15.56	\$27.96	\$19.46	First Community Corporation	FCCO	SC	\$25.14	\$193	11.27	NA	9.92	9.06	1.24	1.38	2.55%	6.92	26.91	67.69	11.88	0.88	0.04	0.00	1.05	\$2,046,265
4.79	\$35.38	\$22.93	United Community Banks, Inc.	UCB	SC	\$31.24	\$3,794	14.20	12.22	11.84	11.30	1.08	1.52	3.07%	NA	43.64	54.55	7.92	0.99	NA	0.28	1.14	\$28,085,521
25.14	\$45.99	\$29.14	Southern First Bancshares, Inc.	SFST	SC	\$43.31	\$354	16.04	16.04	13.51	10.94	1.03	1.03	nm	8.02	0.00	71.75	6.58	0.53	NA	0.00	1.10	\$4,308,067
15.56			Median - South Carolina					14.20	NA	11.84	10.94	1.08	1.38	2.81%	7.47	26.91	67.69	7.92	0.88	0.04	0.00	1.10	\$4,308,067
3.69	\$17.05	\$11.56	Bank of the James Financial Group, Inc.	BOTJ	VA	\$13.60	\$62	9.32	8.29	NM	NM	0.90	1.03	2.94%	5.95	27.40	79.31	10.35	0.65	0.27	(0.02)	1.07	\$1,011,726
(7.96)	\$75.32	\$47.57	Burke & Herbert Financial Services Corp.	BHRB	VA	\$60.47	\$908	8.78	7.31	8.28	7.83	1.18	1.32	3.64%	8.61	31.64	54.05	14.07	1.33	NA	0.06	1.20	\$8,057,981
14.67	\$89.90	\$50.70	C&F Financial Corporation	CFFI	VA	\$64.69	\$209	8.57	NA	NM	NM	0.87	0.98	2.84%	8.05	23.84	68.14	10.72	0.96	NA	NA	1.94	\$2,686,392
45.47	\$232.45	\$128.23	Capital One Financial Corporation	COF	VA	\$213.82	\$136,738	109.65	51.33	12.32	10.87	1.30	2.32	1.12%	9.64	123.08	54.06	0.00	0.00	NA	3.36	5.43	\$658,968,000
25.99	\$27.97	\$20.01	Chain Bridge Bancorp, Inc.	CBNA	VA	\$26.71	\$84	7.07	7.04	10.26	7.28	1.12	1.12	nm	10.86	NA	52.75	15.76	1.48	0.00	0.00	1.46	\$1,445,127
2.11	\$36.93	\$28.70	Eagle Financial Services, Inc.	EFSI	VA	\$33.34	\$177	15.44	10.88	10.42	8.22	1.00	1.00	3.72%	8.83	56.94	72.13	5.82	0.42	1.21	0.19	1.11	\$2,035,080
(7.68)	\$49.02	\$33.88	First Community Bankshares, Inc.	FCBC	VA	\$37.96	\$695	13.90	13.63	15.32	14.63	1.38	2.00	3.27%	11.47	121.25	58.57	9.81	1.56	0.81	0.19	1.40	\$3,181,014
2.59	\$14.50	\$9.49	FVCBankcorp, Inc.	FVCB	VA	\$13.00	\$234	11.82	NA	NM	NM	0.96	0.99	1.85%	10.57	0.00	58.23	8.63	0.93	0.56	0.07	0.97	\$2,237,250
0.40	\$26.52	\$13.81	John Marshall Bancorp, Inc.	JMSB	VA	\$19.20	\$272	14.44	14.61	NM	NM	1.08	1.08	1.56%	11.19	22.56	56.08	7.62	0.84	0.00	(0.00)	1.01	\$2,267,953
(1.25)	\$32.89	\$23.75	National Bankshares, Inc.	NKSH	VA	\$28.83	\$183	16.29	13.78	12.23	10.53	1.09	1.17	5.06%	8.71	85.31	66.15	7.01	0.62	NA	0.03	1.03	\$1,806,610
131.71	\$41.61	\$17.00	Old Point Financial Corporation	OPOF	VA	\$40.36	\$206	20.59	19.83	NM	NM	1.76	1.78	1.39%	7.97	28.57	77.13	8.81	0.68	0.41	0.15	1.17	\$1,450,988
(8.51)	\$13.52	\$7.59	Primis Financial Corp.	FRST	VA	\$11.51	\$285	31.11	NM	16.35	7.12	0.74	0.98	3.48%	7.63	108.11	88.53	0.12	0.01	NA	1.75	1.19	\$3,877,701
9.58	\$38.28	\$29.43	TowneBank	TOWN	VA	\$35.54	\$2,604	15.45	13.63	14.57	10.51	1.20	1.62	3.04%	9.37	44.35	66.68	8.13	1.00	0.08	0.01	1.07	\$18,264,596
(16.60)	\$44.54	\$22.85	Atlantic Union Bankshares Corporation	AUB	VA	\$32.94	\$4,667	15.99	12.25	10.59	8.69	1.00	1.79	4.13%	7.39	65.05	52.03	5.73	0.73	0.74	0.02	1.15	\$37,289,371
31.18	\$4.05	\$2.45	Blue Ridge Bankshares, Inc.	BRBS	VA	\$3.66	\$337	NM	NA	NM	NM	0.98	0.99	0.00%	13.36	NM	107.05	(0.06)	(0.01)	NA	(0.05)	1.10	\$2,555,439
9.63	\$20.40	\$13.61	Carter Bankshares, Inc.	CARE	VA	\$17.64	\$400	12.97	13.54	11.99	9.20	0.99	0.99	0.00%	8.44	0.00	79.90	8.08	0.67	NA	0.43	1.90	\$4,784,091
29.42	\$26.97	\$16.22	First National Corporation	FXNC	VA	\$21.64	\$194	26.07	13.86	11.16	9.32	1.15	1.29	2.87%	7.50	73.49	69.48	3.78	0.31	0.34	0.50	1.02	\$2,033,347
18.66	\$22.76	\$15.00	MainStreet Bancshares, Inc.	MNSB	VA	\$20.55	\$153	NM	28.87	11.72	9.65	0.85	0.85	1.95%	8.81	NM	79.03	(4.06)	(0.41)	0.40	0.21	1.07	\$2,114,781
2.91	\$44.00	\$33.53	Virginia National Bankshares Corporation	VABK	VA	\$37.98	\$205	11.47	11.28	NM	NM	1.20	1.28	3.79%	9.85	40.79	59.31	10.94	1.11	0.21	(0.04)	0.67	\$1,632,695
3.69			Median - Virginia					14.44	13.63	11.85	9.26	1.08	1.12	2.90%	8.81	42.57	66.68	8.08	0.68	0.37	0.06	1.11	\$2,267,953
7.08	\$137.28	\$102.22	City Holding Company	CHCO	WV	\$125.41	\$1,818	15.09	14.64	15.37	15.99	2.38	3.00	2.52%	9.40	38.03	49.05	16.42	1.88	0.33	0.06	0.45	\$6,598,137
(0.22)	\$25.13	\$15.59	MVB Financial Corp.	MVBF	WV	\$23.00	\$292	17.69	111.77	19.29	11.28	0.97	0.97	2.96%	NA	52.31	92.86	5.71	0.54	NA	0.15	0.97	\$3,224,008
(2.28)	\$44.43	\$30.51	United Bankshares, Inc.	UBSI	WV	\$36.19	\$5,123	12.79	12.23	11.91	11.52	0.96	1.55	4.09%	10.77	52.30	49.53	7.68	1.27	0.31	0.11	1.28	\$32,783,363
3.58	\$37.36	\$26.42	WesBanco, Inc.	WSBC	WV	\$31.82	\$3,044	19.17	13.39	9.53	8.38	0.83	1.58	4.65%	7.47	88.55	57.38	4.31	0.63	0.56	0.09	1.18	\$27,571,576
1.68			Median - West Virginia					16.39	14.02	13.64	11.40	0.96	1.57	3.52%	9.40	52.30	53.45	6.70	0.95	0.33	0.10	1.07	\$17,084,857
10.16			Average					16.12	18.57	12.14	10.08	1.22	1.37	0.03	9.03	39.56	65.30	8.48	0.88	0.52	0.37	1.34	\$110,001,976
5.18			Median					12.97	13.06	11.84	10.26	1.08	1.28	0.03	8.74	31.64	61.93	8.43	0.88	0.41	0.15	1.17	4,092,884