

52 Wk Price Δ (%)	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 (%)	NPA/ Loans + OREO (%)	NCOs/ Avg. Loans (%)	Loan Loss Reserve/ Loans (%)	Assets (\$M)
58.4	81.65	40.51	The Bancorp, Inc.	TBBK	DE	\$77.64	\$3,577	16.7	28.9	14.4	11.3	6.70	4.18	NM	9.72	NM	40.6	27.6	2.56	1.89	1.54	0.88	8,839,231
58.4			Median - Delaware					16.7	NA	14.4	11.3	6.70	4.18	NM	9.72	NM	40.6	27.6	2.56	NA	1.54	0.88	\$8,839,231
17.5	\$44.45	\$28.21	BankUnited, Inc.	BKU	FL	\$40.31	\$3,033	11.4	NA	10.5	10.1	1.00	1.05	3.08%	NA	34.37	60.2	9.2	0.76	NA	0.27	0.93	\$35,075,773
(23.5)	\$19.75	\$6.40	BayFirst Financial Corp.	BAFN	FL	\$9.70	\$40	5.6	NM	NM	NM	0.43	nm	3.30%	NA	18.50	76.5	8.6	0.73	1.30	1.50	1.51	\$1,343,867
14.6	\$44.69	\$32.38	Capital City Bank Group, Inc.	CCBG	FL	\$39.42	\$673	11.0	NA	11.7	11.6	1.24	1.49	2.64%	10.66	27.17	68.3	11.7	1.41	NA	0.15	1.16	\$4,323,774
(21.0)	\$26.24	\$15.62	Amerant Bancorp Inc.	AMTB	FL	\$16.73	\$690	10.6	9.7	9.0	7.3	0.73	0.75	2.15%	8.88	22.78	67.5	7.2	0.66	2.01	0.42	1.37	\$10,410,199
(15.9)	\$15.49	\$9.12	NewtekOne, Inc.	NEWT	FL	\$10.55	\$312	5.2	10.1	4.7	4.6	0.95	1.00	7.20%	13.15	37.81	67.5	18.4	2.80	7.40	0.07	2.60	\$2,126,217
17.6	\$32.33	\$21.36	Seacoast Banking Corporation of Florida	SBCF	FL	\$30.85	\$2,677	18.3	14.8	16.5	12.0	1.17	1.79	2.46%	NA	42.60	56.3	6.4	0.92	NA	0.18	1.34	\$16,676,904
(8.0)	\$114.27	\$77.74	SouthState Bank Corporation	SSB	FL	\$88.35	\$8,931	12.2	10.0	10.3	9.6	0.99	1.62	2.72%	8.81	30.54	59.1	8.7	1.15	0.67	0.11	1.23	\$66,048,210
18.6	\$21.86	\$14.50	USCB Financial Holdings, Inc.	USCB	FL	\$17.27	\$313	11.0	11.0	10.2	8.5	1.50	1.50	2.32%	7.55	22.29	53.1	14.2	1.19	0.06	0.03	1.17	\$2,767,945
(15.0)	\$5.90	\$3.53	OptimumBank Holdings, Inc.	OPHC	FL	\$4.07	\$48	3.1	NA	NM	NM	0.42	0.42	nm	10.60	0.00	49.4	14.7	1.61	NA	NA	1.34	\$1,083,043
(8.0)			Median - Florida					11.0	10.1	10.3	9.6	0.99	1.27	2.68%	9.74	27.17	60.2	9.2	1.15	1.30	0.17	1.34	\$4,323,774
12.6	\$36.40	\$24.69	Capital Bancorp, Inc.	CBNK	MD	\$27.89	\$462	9.5	8.2	8.7	8.4	1.17	1.32	1.72%	10.49	14.29	60.8	13.5	1.53	NA	0.46	1.87	\$3,389,442
(35.6)	\$30.94	\$15.47	Eagle Bancorp, Inc.	EGBN	MD	\$16.66	\$506	NM	NM	NM	11.7	0.45	0.45	0.24%	10.39	NM	58.1	(9.8)	(1.00)	1.79	3.11	2.10	\$10,815,502
15.8	\$42.50	\$24.66	First United Corporation	FUNC	MD	\$35.02	\$228	9.1	9.1	9.6	8.7	1.14	1.21	2.97%	9.32	24.02	58.2	13.4	1.25	0.69	0.09	1.28	\$2,023,974
(17.4)	\$6.99	\$3.89	Glen Burnie Bancorp	GLBZ	MD	\$4.60	\$13	NM	61.4	NM	NM	0.70	0.70	0.00%	5.40	NM	103.0	0.2	0.01	0.50	(0.01)	1.21	\$350,721
10.0	\$17.67	\$11.47	Shore Bancshares, Inc.	SHBI	MD	\$15.59	\$521	9.2	NA	8.9	8.3	0.90	1.08	3.08%	7.80	28.24	58.4	10.3	0.94	0.57	0.09	1.21	\$6,278,479
10.0			Median - Maryland					9.2	9.1	8.9	8.5	0.90	1.08	1.72%	9.32	24.02	58.4	10.3	0.94	0.63	0.09	1.28	\$3,389,442
26.5	\$53.28	\$33.07	Bank of America Corporation	BAC	NC	\$52.58	\$385,381	14.3	NA	13.6	11.9	1.39	1.86	2.13%	6.22	28.88	64.2	10.0	0.88	0.67	0.52	1.13	\$3,403,216,000
6.9	\$49.06	\$33.56	Truist Financial Corporation	TFC	NC	\$43.91	\$56,172	11.8	11.0	11.0	9.8	0.94	1.36	4.74%	7.86	55.91	56.7	8.1	0.98	NA	0.54	1.53	\$543,851,000
17.7	\$56.45	\$34.50	First Bancorp	FBNC	NC	\$48.67	\$2,018	20.4	13.2	12.3	11.6	1.26	1.82	1.89%	9.03	37.82	52.3	6.6	0.80	0.46	0.10	1.44	\$12,750,263
(7.7)	\$2,412.93	\$1,473.62	First Citizens BancShares, Inc.	FCNC.A	NC	\$1,785.89	\$20,739	10.6	9.8	10.5	9.6	1.07	1.10	0.47%	8.82	4.61	60.8	10.4	1.03	NA	0.47	NA	\$233,488,000
22.0	\$42.96	\$30.95	HomeTrust Bancshares, Inc.	HTB	NC	\$39.87	\$691	11.0	10.6	11.2	11.5	1.17	1.26	1.30%	12.22	13.26	58.1	11.0	1.41	NA	0.21	1.12	\$4,592,137
(19.8)	\$50.17	\$22.68	Live Oak Bancshares, Inc.	LOB	NC	\$31.85	\$1,461	21.4	19.1	16.5	10.4	1.33	nm	0.38%	NA	8.05	61.5	6.5	0.52	NA	0.80	1.56	\$14,665,902
17.3	\$33.90	\$23.74	Peoples Bancorp of North Carolina, Inc.	PEBK	NC	\$29.50	\$157	9.6	9.4	NM	NM	1.08	1.08	2.71%	8.60	31.05	73.6	12.4	1.00	0.43	0.07	0.86	\$1,738,336
17.3			Median - North Carolina					11.8	10.8	11.7	11.0	1.17	1.31	1.89%	8.71	28.88	60.8	10.0	0.98	0.46	0.47	1.28	\$14,665,902

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								LTM (x)	Core LTM (x)	Current FY (x)	Next FY (x)												
13.6	\$29.55	\$19.46	First Community Corporation	FCCO	SC	\$26.63	\$205	11.1	NA	10.5	9.4	1.27	1.40	2.40%	7.15	25.42	66.4	12.4	0.93	0.07	(0.00)	1.05	\$2,066,598
5.7	\$35.38	\$22.93	United Community Banks, Inc.	UCB	SC	\$29.23	\$3,553	11.6	10.9	11.2	10.4	0.99	1.39	3.42%	NA	38.49	53.6	9.0	1.14	NA	0.19	1.12	\$28,143,473
15.3	\$46.40	\$29.14	Southern First Bancshares, Inc.	SFST	SC	\$43.87	\$359	13.6	NA	12.5	10.1	1.01	1.01	nm	8.18	0.00	67.8	7.7	0.62	NA	0.00	1.10	\$4,358,589
13.6			Median - South Carolina					11.6	NA	11.2	10.1	1.01	1.39	2.91%	7.66	25.42	66.4	9.0	0.93	0.07	0.00	1.10	\$4,358,589
26.8	\$17.05	\$11.56	Bank of the James Financial Group, Inc.	BOTJ	VA	\$16.24	\$74	10.2	9.1	NM	NM	1.03	1.17	2.46%	6.34	25.16	79.0	10.9	0.71	0.28	0.03	0.96	\$1,004,242
(2.7)	\$75.32	\$47.57	Burke & Herbert Financial Services Corp.	BHRB	VA	\$60.19	\$905	8.5	7.3	8.3	8.0	1.11	1.24	3.66%	9.38	31.25	54.0	14.0	1.36	NA	0.06	1.22	\$7,889,037
15.3	\$89.90	\$53.14	C&F Financial Corporation	CFFI	VA	\$69.36	\$225	8.6	NA	NM	NM	0.89	0.99	2.65%	8.46	22.52	67.7	11.2	1.00	NA	NA	1.93	\$2,711,292
35.8	\$232.45	\$143.22	Capital One Financial Corporation	COF	VA	\$218.59	\$138,958	92.2	41.3	11.4	10.6	1.28	2.22	1.10%	10.15	101.27	52.7	1.7	0.26	NA	3.32	5.21	\$661,877,000
40.0	\$33.25	\$20.01	Chain Bridge Bancorp, Inc.	CBNA	VA	\$29.52	\$94	10.3	10.3	9.7	7.3	1.19	1.19	nm	10.63	0.00	56.2	12.3	1.29	0.00	0.00	1.45	\$1,534,355
14.1	\$40.03	\$28.70	Eagle Financial Services, Inc.	EFISI	VA	\$36.28	\$192	16.3	10.7	10.0	9.2	1.05	1.05	3.42%	9.60	55.61	69.3	6.6	0.52	0.97	0.26	1.01	\$1,932,473
(18.0)	\$49.02	\$31.74	First Community Bankshares, Inc.	FCBC	VA	\$32.22	\$590	12.0	11.5	12.9	11.6	1.16	1.66	3.85%	11.71	123.05	59.1	9.7	1.54	0.72	0.20	1.36	\$3,189,613
(9.6)	\$14.50	\$9.49	FVCBankcorp, Inc.	FVCB	VA	\$11.98	\$217	10.3	NA	NM	NM	0.87	0.89	2.00%	10.49	5.17	57.0	8.9	0.96	0.60	0.10	0.97	\$2,319,052
(11.5)	\$26.52	\$13.81	John Marshall Bancorp, Inc.	JMSB	VA	\$18.63	\$264	13.2	NA	14.1	11.7	1.02	1.02	1.61%	11.17	21.28	55.3	8.0	0.89	0.00	0.00	1.02	\$2,324,544
(5.3)	\$32.89	\$23.75	National Bankshares, Inc.	NKSH	VA	\$27.18	\$173	13.3	11.6	11.5	10.2	0.97	1.04	5.37%	9.32	74.02	63.3	7.9	0.72	NA	0.03	1.04	\$1,802,407
(3.9)	\$12.95	\$7.59	Primis Financial Corp.	FRST	VA	\$10.74	\$265	29.8	NM	19.2	6.4	0.69	0.92	3.72%	7.48	111.11	88.4	0.6	0.06	NA	1.56	1.32	\$3,954,849
2.9	\$38.28	\$29.43	TowneBank	TOWN	VA	\$32.58	\$2,535	14.5	11.9	11.3	9.1	1.07	1.51	3.31%	8.97	46.43	64.3	7.8	0.96	0.09	0.01	1.10	\$19,682,520
(10.4)	\$44.54	\$22.85	Atlantic Union Bankshares Corporation	AUB	VA	\$32.82	\$4,652	17.6	11.9	10.8	8.7	0.98	1.73	4.14%	7.69	72.73	51.0	5.5	0.70	0.55	0.18	1.07	\$37,072,733
48.0	\$4.55	\$2.73	Blue Ridge Bankshares, Inc.	BRBS	VA	\$4.38	\$386	146.0	NA	NM	NM	1.13	1.14	0.00%	14.14	0.00	96.1	1.3	0.17	NA	0.12	1.06	\$2,496,949
(6.0)	\$20.53	\$13.61	Carter Bankshares, Inc.	CARE	VA	\$17.37	\$389	12.8	13.1	12.2	9.2	0.94	0.95	0.00%	8.49	0.00	77.6	7.8	0.66	6.75	0.02	1.92	\$4,840,119
9.0	\$26.97	\$18.26	First National Corporation	FXNC	VA	\$22.29	\$200	22.3	13.1	11.0	9.7	1.15	1.28	2.78%	7.73	61.50	68.0	5.1	0.42	0.47	0.45	1.05	\$2,041,441
7.6	\$22.98	\$15.00	MainStreet Bancshares, Inc.	MNSB	VA	\$18.53	\$138	NM	13.5	10.0	8.1	0.75	0.75	2.16%	8.99	NM	74.6	(2.1)	(0.21)	1.29	0.12	1.04	\$2,124,789
2.2	\$44.57	\$33.66	Virginia National Bankshares Corporation	VABK	VA	\$39.40	\$212	11.9	11.8	NM	NM	1.20	1.27	3.65%	10.44	41.82	59.2	10.6	1.10	0.23	0.00	0.69	\$1,606,432
2.5			Median - Virginia					13.2	11.8	11.3	9.2	1.04	1.15	2.78%	9.35	41.82	63.8	7.9	0.71	0.51	0.10	1.07	\$2,410,747
3.3	\$137.28	\$102.22	City Holding Company	CHCO	WV	\$118.35	\$1,715	13.6	13.2	13.6	14.3	2.15	2.68	2.94%	9.84	37.24	48.2	16.8	1.95	0.32	(0.00)	0.45	\$6,667,632
32.3	\$27.49	\$15.59	MVB Financial Corp.	MVBF	WV	\$26.24	\$334	10.7	NM	23.9	12.4	1.01	1.11	2.59%	NA	27.64	96.3	10.7	1.00	NA	0.15	1.03	\$3,232,953
(2.2)	\$44.43	\$30.51	United Bankshares, Inc.	UBSI	WV	\$35.79	\$5,040	11.7	11.6	10.8	10.6	0.93	1.49	4.14%	10.82	48.52	48.6	8.2	1.35	0.50	0.18	1.22	\$33,407,181
0.3	\$37.36	\$26.42	WesBanco, Inc.	WSBC	WV	\$29.94	\$2,876	15.3	10.7	9.0	8.0	0.77	1.43	4.94%	7.80	75.51	54.6	5.3	0.76	0.60	0.12	1.14	\$27,518,042
1.8			Median - West Virginia					12.7	11.6	12.2	11.5	0.97	1.46	3.54%	9.84	42.88	51.6	9.4	1.17	0.50	0.14	1.09	\$17,092,837
6.3			Average					17.5	14.4	11.7	9.8	1.16	1.32	0.03	9.28	35.53	63.7	8.9	0.94	1.10	0.40	1.33	\$111,737,303
6.9			Median					11.8	11.2	11.0	9.7	1.03	1.21	0.03	9.03	28.88	60.2	8.9	0.94	0.57	0.12	1.17	4,323,774