

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 (%)	NPAs/ Loans + OREO (%)	NCOs/ Avg. Loans (%)	Loan Loss Reserve/ Loans (%)	Assets (\$M)
								LTM (x)	Core LTM (x)	Current FY (x)	Next FY (x)												
49.2	80.76	40.51	The Bancorp., Inc.	TBBK	DE	\$77.32	\$3,562	16.6	28.8	14.7	11.5	6.75	4.16	NM	9.72	NM	40.6	27.6	2.56	1.89	1.54	0.88	8,839,231
49.2			Median - Delaware					16.6	NA	14.7	11.5	6.75	4.16	NM	9.72	NM	40.6	27.6	2.56	NA	1.54	0.88	\$8,839,231
11.9	\$44.45	\$28.21	BankUnited, Inc.	BKU	FL	\$38.59	\$2,902	11.3	11.4	11.1	10.7	0.98	1.01	3.21%	8.13	35.19	61.1	9.0	0.73	1.45	0.23	0.93	\$35,459,707
(33.1)	\$19.75	\$6.40	BayFirst Financial Corp.	BAFN	FL	\$8.90	\$37	5.1	NM	NM	NM	0.40	nm	3.60%	NA	18.50	76.5	8.6	0.73	1.30	1.50	1.51	\$1,343,867
25.8	\$44.69	\$32.38	Capital City Bank Group, Inc.	CCBG	FL	\$42.62	\$727	12.5	13.1	12.3	12.3	1.38	1.68	2.44%	10.09	27.57	69.8	11.4	1.34	0.25	0.15	1.13	\$4,391,753
(1.0)	\$26.24	\$16.21	Amerant Bancorp Inc.	AMTB	FL	\$19.94	\$832	NM	13.0	10.7	8.7	0.90	0.92	1.81%	8.74	NM	67.5	0.4	0.04	1.36	0.77	1.20	\$10,334,678
6.1	\$15.49	\$9.12	NewtekOne, Inc.	NEWT	FL	\$11.85	\$312	5.9	11.3	5.5	5.4	1.07	1.12	6.41%	13.15	37.81	67.5	18.4	2.80	7.40	0.07	2.60	\$2,126,217
20.2	\$32.09	\$21.36	Seacoast Banking Corporation of Florida	SBCF	FL	\$30.60	\$2,655	18.8	15.2	17.2	12.3	1.16	1.78	2.35%	9.76	44.17	56.8	6.3	0.90	0.66	0.22	1.34	\$15,944,955
8.3	\$114.27	\$77.74	SouthState Bank Corporation	SSB	FL	\$101.17	\$10,239	15.1	12.7	11.5	10.7	1.17	1.95	2.37%	8.46	32.19	62.4	8.2	1.07	0.68	0.06	1.31	\$65,893,322
16.6	\$21.86	\$13.90	USCB Financial Holdings, Inc.	USCB	FL	\$17.50	\$351	11.9	11.9	10.4	8.8	1.52	1.52	2.29%	8.52	20.41	53.4	13.6	1.15	0.06	0.03	1.18	\$2,719,474
(8.6)	\$5.90	\$3.53	OptimumBank Holdings, Inc.	OPHC	FL	\$4.17	\$49	3.3	3.3	NM	NM	0.45	0.45	nm	10.94	0.00	49.8	14.6	1.55	0.41	0.09	1.19	\$999,127
8.3			Median - Florida					11.6	12.3	11.1	10.7	1.07	1.32	2.41%	9.25	27.57	62.4	9.0	1.07	0.68	0.15	1.20	\$4,391,753
29.8	\$36.40	\$24.10	Capital Bancorp, Inc.	CBNK	MD	\$32.10	\$532	12.0	10.3	9.4	9.1	1.40	1.56	1.50%	10.17	14.98	62.0	12.7	1.43	1.37	0.50	1.72	\$3,388,662
(2.5)	\$30.94	\$15.47	Eagle Bancorp, Inc.	EGBN	MD	\$20.87	\$634	NM	NM	NM	12.5	0.53	0.53	3.16%	11.18	NM	57.4	(2.5)	(0.25)	2.95	1.38	2.37	\$10,601,331
31.7	\$42.50	\$24.66	First United Corporation	FUNC	MD	\$38.12	\$248	10.4	10.3	10.4	9.3	1.30	1.38	2.73%	9.00	24.11	59.1	13.2	1.21	0.68	0.07	1.27	\$2,007,471
(21.9)	\$6.99	\$3.89	Glen Burnie Bancorp	GLBZ	MD	\$4.50	\$13	NM	60.0	NM	NM	0.69	0.69	0.00%	5.40	NM	103.0	0.2	0.01	0.50	(0.01)	1.21	\$350,721
26.6	\$17.67	\$11.47	Shore Bancshares, Inc.	SHBI	MD	\$16.94	\$566	10.5	9.3	9.7	9.4	1.00	1.21	2.83%	7.88	29.81	59.6	9.9	0.89	0.40	0.08	1.20	\$6,037,874
26.6			Median - Maryland					10.5	10.3	9.7	9.4	1.00	1.21	2.73%	9.00	24.11	59.6	9.9	0.89	0.68	0.08	1.27	\$3,388,662
35.2	\$52.88	\$33.07	Bank of America Corporation	BAC	NC	\$52.21	\$386,717	15.3	15.3	14.2	12.3	1.41	1.89	2.15%	6.09	30.41	65.1	9.5	0.84	0.71	0.54	1.15	\$3,441,142,000
14.0	\$49.06	\$33.56	Truist Financial Corporation	TFC	NC	\$46.02	\$59,340	12.5	11.7	11.8	10.4	1.01	1.47	4.52%	7.69	56.68	56.6	8.1	0.99	0.44	0.56	1.53	\$543,833,000
31.2	\$56.45	\$34.50	First Bancorp	FBNC	NC	\$53.19	\$2,205	22.7	17.1	15.0	13.3	1.42	2.09	1.73%	8.73	38.03	54.7	6.6	0.79	0.44	0.09	1.46	\$12,608,265
(1.0)	\$2,412.93	\$1,473.62	First Citizens BancShares, Inc.	FCNC.A	NC	\$1,850.38	\$22,049	10.9	10.1	11.0	9.9	1.13	1.16	0.42%	9.10	4.42	60.2	10.6	1.07	1.10	0.41	1.18	\$229,653,000
25.4	\$42.96	\$30.95	HomeTrust Bancshares, Inc.	HTB	NC	\$42.10	\$729	12.3	11.7	12.0	12.3	1.27	1.37	1.14%	11.89	13.70	58.8	10.6	1.33	0.79	0.24	1.15	\$4,578,053
(21.4)	\$50.30	\$22.68	Live Oak Bancshares, Inc.	LOB	NC	\$36.17	\$1,654	29.6	26.9	18.6	11.6	1.55	nm	0.33%	NA	9.84	61.9	5.4	0.43	0.53	0.70	1.60	\$13,831,208
24.3	\$33.90	\$23.74	Peoples Bancorp of North Carolina, Inc.	PEBK	NC	\$31.18	\$166	10.0	9.9	NM	NM	1.18	1.18	2.57%	8.50	30.23	73.0	12.9	1.02	0.42	0.06	0.84	\$1,693,845
24.3			Median - North Carolina					12.5	11.7	13.1	11.9	1.27	1.42	1.73%	8.62	30.23	60.2	9.5	0.99	0.53	0.41	1.18	\$13,831,208

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								LTM (x)	Core LTM (x)	Current FY (x)	Next FY (x)												
37.0	\$29.55	\$19.46	First Community Corporation	FCCO	SC	\$28.94	\$222	13.0	12.7	11.5	9.9	1.43	1.58	2.21%	6.92	26.91	67.9	11.9	0.88	0.04	0.00	1.05	\$2,046,265
14.8	\$35.38	\$22.93	United Community Banks, Inc.	UCB	SC	\$31.83	\$3,867	14.5	12.5	12.0	11.2	1.10	1.52	3.14%	9.39	43.64	54.5	7.9	0.99	0.38	0.28	1.14	\$28,085,521
36.8	\$46.40	\$29.14	Southern First Bancshares, Inc.	SFST	SC	\$45.12	\$369	16.7	16.7	13.6	11.0	1.07	1.07	nm	8.02	0.00	71.8	6.6	0.53	0.32	0.00	1.10	\$4,308,067
36.8			Median - South Carolina					14.5	NA	12.0	11.0	1.10	1.52	2.68%	8.02	26.91	67.9	7.9	0.88	0.32	0.00	1.10	\$4,308,067
13.1	\$17.05	\$11.56	Bank of the James Financial Group, Inc.	BOTJ	VA	\$15.74	\$72	9.9	8.8	NM	NM	1.00	1.13	2.54%	6.34	25.16	79.0	10.9	0.71	0.28	0.03	0.96	\$1,004,242
5.4	\$75.32	\$47.57	Burke & Herbert Financial Services Corp.	BHRB	VA	\$62.64	\$941	9.1	7.6	8.5	8.2	1.22	1.37	3.51%	8.61	31.64	54.1	14.1	1.34	1.58	0.06	1.20	\$8,053,084
18.3	\$89.90	\$53.14	C&F Financial Corporation	CFFI	VA	\$68.60	\$222	9.1	9.4	NM	NM	0.92	1.04	2.68%	8.05	23.84	68.3	10.7	0.96	0.20	0.66	1.94	\$2,686,392
53.5	\$232.45	\$143.22	Capital One Financial Corporation	COF	VA	\$224.05	\$143,284	114.9	53.8	12.7	11.3	1.36	2.43	1.07%	9.64	123.08	54.1	-	0.00	1.48	3.36	5.43	\$658,968,000
54.0	\$33.00	\$20.01	Chain Bridge Bancorp, Inc.	CBNA	VA	\$32.64	\$103	8.6	8.6	10.6	8.0	1.36	1.36	nm	10.86	NA	52.7	15.8	1.48	0.00	0.00	1.46	\$1,445,127
23.8	\$40.03	\$28.70	Eagle Financial Services, Inc.	EFSI	VA	\$38.99	\$207	18.1	12.7	10.5	9.8	1.17	1.17	3.18%	8.83	56.94	72.1	5.8	0.42	1.21	0.19	1.11	\$2,035,080
(7.8)	\$49.02	\$32.81	First Community Bankshares, Inc.	FCBC	VA	\$35.64	\$653	13.1	12.8	13.9	12.5	1.30	1.88	3.48%	11.47	121.25	58.6	9.8	1.56	0.81	0.19	1.40	\$3,181,014
1.9	\$14.50	\$9.49	FVCBankcorp, Inc.	FVCB	VA	\$13.21	\$238	12.0	11.9	NM	NM	0.98	1.01	1.82%	10.57	0.00	58.2	8.6	0.93	0.56	0.07	0.97	\$2,237,250
3.0	\$26.52	\$13.81	John Marshall Bancorp, Inc.	JMSB	VA	\$20.28	\$287	15.2	15.4	NM	NM	1.14	1.14	1.48%	11.19	22.56	56.1	7.6	0.84	0.00	(0.00)	1.01	\$2,267,953
11.6	\$32.89	\$23.75	National Bankshares, Inc.	NKSH	VA	\$30.58	\$195	17.3	14.6	12.3	10.9	1.15	1.25	4.77%	8.71	85.31	66.1	7.0	0.62	0.21	0.03	1.03	\$1,806,610
(7.6)	\$12.95	\$7.59	Primis Financial Corp.	FRST	VA	\$10.72	\$264	82.5	NM	21.2	6.9	0.70	0.93	3.73%	7.49	307.69	88.7	(1.4)	(0.15)	2.26	1.75	1.41	\$3,871,726
11.2	\$38.28	\$29.43	TowneBank	TOWN	VA	\$35.59	\$2,645	15.5	13.7	12.1	10.0	1.20	1.62	3.03%	9.37	44.35	66.7	8.1	1.00	0.08	0.01	1.07	\$18,264,596
0.9	\$44.54	\$22.85	Atlantic Union Bankshares Corporation	AUB	VA	\$35.97	\$5,126	17.5	13.4	11.3	9.5	1.09	1.96	3.78%	7.39	65.05	52.0	5.7	0.73	0.74	0.02	1.15	\$37,289,371
54.8	\$4.41	\$2.66	Blue Ridge Bankshares, Inc.	BRBS	VA	\$4.32	\$383	NM	NA	NM	NM	1.16	1.17	0.00%	13.36	NM	107.0	(0.1)	(0.01)	1.22	(0.05)	1.10	\$2,555,439
13.1	\$20.53	\$13.61	Carter Bankshares, Inc.	CARE	VA	\$19.70	\$447	14.5	15.1	13.2	10.0	1.10	1.11	0.00%	8.44	0.00	79.9	8.1	0.67	6.73	0.43	1.90	\$4,784,091
33.5	\$26.97	\$17.50	First National Corporation	FXNC	VA	\$23.14	\$208	23.1	13.6	11.5	10.1	1.20	1.33	2.68%	7.73	61.50	68.0	5.1	0.42	0.47	0.45	1.05	\$2,041,441
20.5	\$22.98	\$15.00	MainStreet Bancshares, Inc.	MNSB	VA	\$21.03	\$157	NM	23.4	12.0	9.7	0.87	0.87	1.90%	8.81	NM	76.5	(4.1)	(0.41)	0.40	0.21	1.07	\$2,114,781
(3.0)	\$44.57	\$33.66	Virginia National Bankshares Corporation	VABK	VA	\$38.69	\$209	11.7	11.5	NM	NM	1.22	1.31	3.72%	9.84	40.79	59.3	10.9	1.11	0.21	(0.04)	0.67	\$1,634,922
12.4			Median - Virginia					14.9	13.1	12.1	9.9	1.16	1.21	2.68%	8.82	44.35	66.4	7.9	0.72	0.52	0.06	1.11	\$2,411,696
11.6	\$137.28	\$102.22	City Holding Company	CHCO	WV	\$126.53	\$1,834	15.2	14.8	14.6	15.1	2.40	3.03	2.75%	9.40	38.03	49.1	16.4	1.88	0.33	0.06	0.45	\$6,598,137
33.8	\$25.13	\$15.59	MVB Financial Corp.	MVBF	WV	\$24.95	\$318	19.2	121.2	23.5	12.2	1.05	1.06	2.73%	9.32	52.31	92.8	5.7	0.54	1.88	0.15	0.97	\$3,224,008
5.6	\$44.43	\$30.51	United Bankshares, Inc.	UBSI	WV	\$37.35	\$5,278	13.2	12.6	11.8	11.5	0.99	1.60	3.96%	10.77	52.30	49.6	7.7	1.27	0.31	0.11	1.28	\$32,783,363
15.7	\$37.36	\$26.42	WesBanco, Inc.	WSBC	WV	\$32.33	\$3,103	19.5	13.6	9.5	8.4	0.84	1.61	4.58%	7.47	88.55	57.4	4.3	0.63	0.56	0.09	1.18	\$27,571,576
13.6			Median - West Virginia					17.2	14.2	13.2	11.9	1.02	1.61	3.36%	9.36	52.30	53.5	6.7	0.95	0.44	0.10	1.07	\$17,084,857
15.4			Average					17.9	17.8	12.6	10.4	1.25	1.44	0.03	9.14	44.47	64.6	8.5	0.88	1.02	0.37	1.34	\$112,311,400
14.0			Median					13.1	12.7	11.9	10.4	1.15	1.33	0.03	8.83	31.92	61.1	8.2	0.89	0.56	0.11	1.18	\$4,308,067