52 Wk Price Δ (%)	52 Wk High ($)	52 Wk Low ($)	Company Name	Ticker	State	Current Price ($)	Market Cap ($M)	Price / Earnings LTM (x)	Price / Earnings Core LTM (x)	Price / Earnings Current FY (x)	Price / Earnings Next FY (x)	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)
(36.3)	80.56	47.01	The Bancorp, Inc.	TBBK	DE	$50.42	$2,056	9.5	9.5	8.5	6.4	8.00	2.94	NM	7.65	NM	33.4	31.5	2.52	1.88	1.92	0.88	9,215,977
(36.3)			**Median - Delaware**					**9.5**	**9.5**	**8.5**	**6.4**	**8.00**	**2.94**	**NM**	**7.65**	**NM**	**33.4**	**31.5**	**2.52**	**NA**	**1.92**	**0.88**	**$9,215,977**
10.7	$52.11	$38.01	BankUnited, Inc.	BKU	FL	$42.81	$3,005	11.5	11.6	10.7	9.3	1.06	1.09	3.08%	7.96	35.04	60.3	9.0	0.78	NA	0.31	NA	$34,575,714
(31.9)	$9.70	$4.26	BayFirst Financial Corp.	BAFN	FL	$6.41	$173	NM	NM	NM	NM	1.03	nm	0.00%	NA	NA	167.7	(63.2)	(4.76)	1.75	1.75	5.11	$1,134,925
28.1	$53.60	$38.55	Capital City Bank Group, Inc.	CCBG	FL	$50.81	$870	13.9	14.2	13.6	13.6	1.52	1.79	2.13%	11.25	29.23	67.0	11.0	1.43	NA	0.13	1.21	$4,396,752
78.4	$30.85	$15.62	Amerant Bancorp Inc.	AMTB	FL	$29.65	$1,160	17.5	13.6	13.6	10.7	1.38	1.42	1.21%	8.04	21.30	68.5	7.2	0.67	2.25	0.43	1.34	$10,211,645
10.9	$15.69	$9.59	NewtekOne, Inc.	NEWT	FL	$11.46	$331	6.1	45.6	6.2	5.2	0.90	0.93	6.63%	10.12	30.16	73.7	14.4	2.04	NA	NA	2.03	$3,526,012
8.0	$36.27	$28.69	Seacoast Banking Corporation of Florida	SBCF	FL	$32.78	$3,137	19.3	12.0	13.3	12.2	1.16	2.05	2.44%	NA	44.71	49.8	6.0	0.88	NA	0.10	1.41	$21,193,366
19.9	$112.20	$84.48	SouthState Bank Corporation	SSB	FL	$104.95	$10,155	11.2	10.4	11.3	10.2	1.12	1.80	2.52%	8.40	26.20	50.8	10.2	1.37	0.59	0.08	1.12	$70,439,664
16.0	$23.89	$17.00	USCB Financial Holdings, Inc.	USCB	FL	$19.92	$368	12.6	10.5	10.8	9.8	1.60	1.60	2.51%	7.62	30.06	52.9	13.0	1.02	0.33	0.01	1.16	$3,011,481
123.7	$10.68	$3.92	OptimumBank Holdings, Inc.	OPHC	FL	$9.17	$116	10.5	10.5	7.1	6.5	1.62	1.62	nm	9.59	NA	50.5	16.7	1.76	0.11	0.01	0.91	$1,400,937
16.0			**Median - Florida**					**12.1**	**11.8**	**11.1**	**10.0**	**1.16**	**1.61**	**2.48%**	**8.40**	**32.14**	**60.3**	**10.2**	**1.02**	**0.59**	**0.11**	**1.27**	**$4,396,752**
48.4	$41.97	$26.40	Capital Bancorp, Inc.	CBNK	MD	$41.49	$677	12.5	12.1	11.9	10.8	1.57	1.74	1.35%	10.36	15.11	65.3	13.3	1.48	NA	0.43	1.74	$3,802,553
88.3	$34.09	$15.03	Eagle Bancorp, Inc.	EGBN	MD	$33.04	$1,007	23.3	16.1	17.3	13.7	0.87	0.88	0.12%	NA	2.82	60.8	3.8	0.40	2.52	1.28	1.84	$9,464,298
30.6	$46.62	$33.90	First United Corporation	FUNC	MD	$45.83	$296	11.7	10.9	10.3	9.5	1.38	1.46	2.44%	9.72	27.11	57.9	12.1	1.22	0.40	0.03	1.36	$2,098,046
(4.8)	$22.00	$16.50	Forbright, Inc.	FRBT	MD	$17.24	$517	9.3	8.9	15.2	7.5	0.89	0.92	nm	10.99	NA	66.0	9.4	0.98	1.52	NA	0.90	$8,505,504
44.3	$24.89	$15.44	Shore Bancshares, Inc.	SHBI	MD	$22.55	$751	11.0	NA	10.6	10.1	1.21	1.41	2.48%	8.36	25.37	55.8	11.3	1.11	1.66	0.19	1.21	$6,454,360
44.3			**Median - Maryland**					**11.7**	**11.5**	**11.9**	**10.1**	**1.21**	**1.41**	**1.90%**	**10.04**	**20.24**	**60.8**	**11.3**	**1.11**	**1.59**	**0.31**	**1.36**	**$6,454,360**
(1.8)	$65.23	$46.12	Bank of America Corporation	BAC	NC	$50.85	$352,019	12.1	NA	11.2	9.8	1.30	1.75	2.52%	5.99	27.55	60.5	10.7	0.92	0.61	0.45	1.03	$3,427,704,000
13.9	$56.20	$43.13	Truist Financial Corporation	TFC	NC	$48.42	$58,031	12.5	9.4	10.4	9.8	1.04	1.53	4.30%	7.07	53.61	56.0	8.1	0.95	NA	0.61	1.25	$554,196,000
30.1	$66.78	$47.83	First Bancorp	FBNC	NC	$63.36	$2,623	16.0	13.1	13.4	12.7	1.53	2.15	1.52%	9.64	23.93	48.3	9.7	1.27	0.49	0.06	1.36	$13,151,553
3.4	$13.40	$12.17	First Carolina Financial Services, Inc.	FCBM	NC	$13.03	$405	23.3	20.2	14.1	9.5	0.94	1.12	NM	10.81	NA	79.1	4.0	0.40	0.81	NA	0.80	$3,405,929
33.3	$2,429.96	$1,735.03	First Citizens BancShares, Inc.	FCNC.A	NC	$2,329.93	$23,547	11.9	11.5	11.5	11.1	1.33	1.38	0.39%	7.80	4.30	63.7	10.8	1.02	NA	0.31	NA	$241,182,000
16.8	$52.50	$38.82	HomeTrust Bancshares, Inc.	HTB	NC	$46.97	$736	11.8	11.4	11.9	10.9	1.30	1.40	1.28%	12.14	14.11	58.9	11.1	1.53	NA	0.21	1.06	$4,421,757
7.7	$44.53	$29.36	Live Oak Bancshares, Inc.	LOB	NC	$34.66	$1,607	12.3	14.5	13.1	8.2	1.33	nm	0.35%	NA	4.27	55.1	10.6	0.90	NA	0.69	1.54	$16,965,575
47.8	$45.78	$27.33	Peoples Bancorp of North Carolina, Inc.	PEBK	NC	$43.95	$234	10.9	12.2	NM	NM	1.52	1.52	1.91%	8.95	24.88	70.0	14.1	1.27	0.33	0.04	0.82	$1,762,190
15.3			**Median - North Carolina**					**12.2**	**12.2**	**11.9**	**9.8**	**1.31**	**1.52**	**1.52%**	**8.95**	**23.93**	**59.7**	**10.7**	**0.98**	**0.55**	**0.31**	**1.06**	**$15,058,564**

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52 Wk Price Δ (%)	52 Wk High ($)	52 Wk Low ($)	Company Name	Ticker	State	Current Price ($)	Market Cap ($M)	Price / Earnings LTM (x)	Price / Earnings Core LTM (x)	Price / Earnings Current FY (x)	Price / Earnings Next FY (x)	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)
23.8	$35.74	$26.42	First Community Corporation	FCCO	SC	$33.15	$312	11.6	NA	10.5	10.0	1.35	1.57	2.05%	8.50	22.73	62.1	12.4	1.13	0.06	0.01	1.16	$2,363,296
26.5	$37.45	$28.65	United Community Banks, Inc.	UCB	SC	$36.56	$4,381	31.0	11.9	12.3	10.8	1.25	1.58	2.84%	NA	85.59	56.8	4.0	0.51	NA	0.20	0.94	$28,882,037
36.1	$65.09	$40.91	Southern First Bancshares, Inc.	SFST	SC	$60.98	$579	12.5	12.4	12.3	9.9	1.25	1.25	nm	9.47	NA	56.7	10.6	0.95	NA	0.02	1.07	$4,880,902
26.5			**Median - South Carolina**					**12.5**	**12.1**	**12.3**	**10.0**	**1.25**	**1.57**	**2.45%**	**8.98**	**54.16**	**56.8**	**10.6**	**0.95**	**0.06**	**0.02**	**1.07**	**$4,880,902**
82.2	$30.84	$15.72	Bank of the James Financial Group, Inc.	BOTJ	VA	$29.03	$132	11.5	11.1	NM	NM	1.59	1.75	1.38%	7.28	15.81	70.2	14.7	1.10	0.16	0.06	0.94	$1,041,307
18.9	$75.09	$58.01	Burke & Herbert Financial Services Corp.	BHRB	VA	$70.46	$1,423	11.6	8.2	8.8	8.1	1.24	1.50	3.12%	8.77	36.36	51.0	10.5	1.12	1.37	0.06	1.15	$11,034,393
63.1	$110.52	$66.48	C&F Financial Corporation	CFFI	VA	$109.73	$357	11.8	12.4	11.1	10.6	1.33	1.47	1.75%	8.72	20.36	67.0	11.3	1.09	NA	NA	1.83	$2,811,188
(5.8)	$259.64	$174.24	Capital One Financial Corporation	COF	VA	$204.88	$123,235	12.1	10.0	9.5	8.5	1.17	2.13	1.56%	9.24	18.89	51.2	9.5	1.61	NA	3.21	4.91	$672,867,000
70.5	$54.11	$28.10	Chain Bridge Bancorp, Inc.	CBNA	VA	$50.82	$173	10.2	NA	9.9	12.0	1.74	1.74	nm	8.47	NA	44.7	18.5	1.69	0.00	0.01	1.37	$2,265,574
26.6	$48.17	$31.44	Eagle Financial Services, Inc.	EFSI	VA	$45.50	$242	13.8	16.5	16.4	13.8	1.26	1.26	2.73%	10.44	37.58	70.1	9.3	0.95	1.04	0.23	1.21	$1,870,465
50.0	$50.17	$31.21	First Community Bankshares, Inc.	FCBC	VA	$46.96	$888	14.2	15.0	15.7	15.5	1.63	2.32	2.81%	11.02	68.28	57.1	11.8	1.79	0.64	0.15	1.32	$3,633,679
39.1	$19.11	$11.83	FVCBankcorp, Inc.	FVCB	VA	$17.11	$309	11.6	11.8	10.8	10.2	1.15	1.18	1.64%	11.33	17.57	52.9	10.3	1.20	0.57	0.03	0.98	$2,313,181
21.0	$24.26	$18.50	John Marshall Bancorp, Inc.	JMSB	VA	$22.89	$321	12.2	NA	12.4	8.9	1.17	1.17	1.75%	11.37	14.89	50.3	9.8	1.12	0.01	0.03	0.98	$2,436,886
50.6	$45.99	$27.00	National Bankshares, Inc.	NKSH	VA	$40.91	$260	12.2	12.1	11.6	10.5	1.48	1.59	3.67%	9.28	NA	57.0	11.5	1.17	NA	0.04	0.99	$1,783,201
44.0	$16.88	$10.35	Primis Financial Corp.	FRST	VA	$14.82	$367	6.6	16.0	11.1	7.9	0.84	1.07	2.70%	8.14	17.94	79.4	12.9	1.34	NA	0.28	1.24	$4,299,526
14.1	$39.03	$31.91	TowneBank	TOWN	VA	$36.09	$3,296	9.2	12.1	11.6	10.3	1.12	1.62	3.10%	9.69	45.80	64.2	12.6	1.66	NA	0.08	1.30	$22,182,707
22.2	$43.62	$30.87	Atlantic Union Bankshares Corporation	AUB	VA	$39.26	$5,514	10.7	9.6	10.6	9.8	1.13	1.93	3.77%	7.87	40.44	48.3	10.5	1.42	0.48	0.02	1.03	$38,351,665
11.7	$4.79	$3.23	Blue Ridge Bankshares, Inc.	BRBS	VA	$3.96	$351	NM	NA	NM	NM	1.33	1.34	0.00%	11.35	NA	80.1	(0.1)	(0.02)	1.41	0.55	1.05	$2,343,085
69.3	$36.06	$16.78	Carter Bankshares, Inc.	CARE	VA	$30.22	$670	5.1	10.9	5.3	11.8	1.27	1.27	1.32%	11.10	NA	69.1	27.3	2.71	NA	(0.09)	1.42	$4,730,937
40.4	$33.24	$22.09	First National Corporation	FXNC	VA	$30.85	$279	12.1	11.8	11.5	11.0	1.43	1.55	2.20%	8.77	26.77	66.4	12.1	1.12	0.36	0.13	0.96	$2,074,860
14.1	$25.87	$17.86	MainStreet Bancshares, Inc.	MNSB	VA	$21.42	$147	11.0	11.0	10.8	10.1	0.81	0.81	1.87%	8.39	20.51	66.5	7.6	0.75	4.80	0.10	1.02	$2,234,860
24.9	$52.69	$37.35	Virginia National Bankshares Corporation	VABK	VA	$48.69	$264	10.7	12.1	NM	NM	1.36	1.43	2.96%	11.34	31.58	52.8	13.5	1.53	0.18	0.01	0.66	$1,638,196
32.8			**Median - Virginia**					**11.6**	**11.8**	**11.1**	**10.3**	**1.26**	**1.48**	**2.20%**	**9.26**	**23.64**	**60.6**	**11.4**	**1.19**	**0.53**	**0.06**	**1.10**	**$2,389,986**
22.1	$148.99	$113.21	City Holding Company	CHCO	WV	$142.34	$2,004	15.5	15.3	15.1	14.6	2.56	3.20	2.81%	9.43	39.41	48.4	16.1	1.95	0.24	0.03	0.43	$6,786,251
12.4	$31.99	$23.99	MVB Financial Corp.	MVBF	WV	$29.64	$384	10.0	NM	18.9	11.7	1.11	1.12	2.29%	9.67	22.97	89.3	11.8	1.15	1.21	0.32	1.14	$3,545,853
36.3	$49.62	$34.68	United Bankshares, Inc.	UBSI	WV	$48.05	$6,465	13.0	13.0	13.1	12.3	1.20	1.92	3.16%	10.47	41.19	46.7	9.3	1.52	0.48	0.13	1.15	$34,228,531
31.0	$43.02	$29.57	WesBanco, Inc.	WSBC	WV	$38.52	$3,697	11.1	10.3	10.9	10.2	0.96	1.71	3.95%	8.06	43.68	52.1	8.8	1.31	1.00	0.11	1.08	$28,466,059
26.5			**Median - West Virginia**					**12.0**	**13.0**	**14.1**	**12.0**	**1.16**	**1.82**	**2.99%**	**9.55**	**40.30**	**50.2**	**10.6**	**1.41**	**0.74**	**0.12**	**1.11**	**$17,626,155**
29.8			**Average**					**12.7**	**13.0**	**11.8**	**10.4**	**1.42**	**1.57**	**0.02**	**9.32**	**29.16**	**62.1**	**9.8**	**1.11**	**0.94**	**0.34**	**1.34**	**$111,276,789**
25.7			**Median**					**11.8**	**11.9**	**11.5**	**10.2**	**1.26**	**1.53**	**0.02**	**9.28**	**26.48**	**58.4**	**10.7**	**1.14**	**0.59**	**0.12**	**1.15**	**4,409,255**

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