

52 Wk Price Δ (%)	52 Wk High (\$)	52 Wk Low (\$)	Company Name	Ticker	State	Current Price (\$)	Market Cap (\$M)	LTM (x)	Price / Core LTM (x)	Earnings Current FY (x)	Next FY (x)	Price/ BVPS (x)	Price/ Tang. BVPS (x)	Div. Yield (%)	Tangible Equity / Assets (%)	Dividend Payout (%)	Efficiency Ratio (%)	LTM ROE (%)	LTM ROA (%)	NPA's/ Loans + OREO (%)	NCO's/ Avg. Loans (%)	Loan Loss Reserve/ Loans (%)	Assets (\$M)
(36.4)	81.65	48.41	The Bancorp., Inc.	TBBK	DE	\$49.16	\$2,005	9.2	9.3	8.4	6.3	8.00	2.86	NM	7.65	NM	33.4	31.5	2.52	1.88	1.92	0.88	9,215,977
(36.4)			Median - Delaware					9.2	9.3	8.4	6.3	8.00	2.86	NM	7.65	NM	33.4	31.5	2.52	NA	1.92	0.88	\$9,215,977
14.9	\$52.11	\$35.10	BankUnited, Inc.	BUK	FL	\$43.07	\$3,068	11.8	11.9	11.5	10.0	1.04	1.06	3.06%	8.41	35.07	60.0	8.9	0.78	0.82	0.35	0.91	\$34,882,242
(27.6)	\$11.34	\$4.26	BayFirst Financial Corp.	BAFN	FL	\$6.44	\$174	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
18.3	\$53.60	\$38.27	Capital City Bank Group, Inc.	CCBG	FL	\$49.24	\$843	13.7	14.2	13.4	13.3	1.48	1.75	2.19%	11.03	29.44	67.0	11.0	1.41	0.53	0.15	1.22	\$4,450,483
49.3	\$30.60	\$15.62	Amerant Bancorp Inc.	AMTB	FL	\$29.30	\$1,148	21.1	15.5	13.5	10.7	1.26	1.29	1.23%	8.69	25.90	69.7	6.0	0.56	2.71	0.50	1.25	\$10,294,247
0.7	\$15.69	\$9.59	NewtekOne, Inc.	NEWT	FL	\$11.19	\$323	5.0	16.8	6.5	5.7	0.89	0.92	6.79%	11.06	25.68	71.8	17.0	2.51	11.20	1.38	2.21	\$3,184,881
8.9	\$36.27	\$28.58	Seacoast Banking Corporation of Florida	SBCF	FL	\$32.55	\$3,118	20.7	12.7	13.0	11.8	1.15	2.04	2.33%	7.67	47.77	50.8	5.6	0.81	0.68	0.09	1.38	\$21,360,072
3.0	\$112.20	\$84.48	SouthState Bank Corporation	SSB	FL	\$101.69	\$9,861	10.7	9.8	10.9	9.9	1.08	1.73	2.60%	8.70	25.24	49.6	10.6	1.42	0.56	0.12	1.14	\$68,910,028
32.6	\$23.89	\$16.36	USCB Financial Holdings, Inc.	USCB	FL	\$22.65	\$418	14.9	12.3	10.8	9.7	1.79	1.79	2.21%	7.72	29.61	52.3	12.9	1.01	0.09	0.01	1.15	\$3,019,701
112.2	\$10.68	\$3.91	OptimumBank Holdings, Inc.	OPHC	FL	\$8.85	\$112	10.2	10.2	7.6	6.9	1.57	1.57	nm	9.59	NA	50.5	16.7	1.76	0.11	0.01	0.91	\$1,400,937
14.9			Median - Florida					12.7	12.5	11.2	10.0	1.15	1.65	2.27%	8.69	32.26	60.0	10.6	1.01	0.68	0.15	1.22	\$4,450,483
14.3	\$38.83	\$26.40	Capital Bancorp, Inc.	CBNK	MD	\$36.12	\$588	10.6	10.4	10.3	9.4	1.39	1.55	1.55%	9.89	14.12	64.0	14.1	1.58	2.18	0.40	1.75	\$3,889,938
36.6	\$29.29	\$15.03	Eagle Bancorp, Inc.	EGBN	MD	\$28.45	\$867	NM	NM	19.5	11.7	0.75	0.75	0.14%	11.91	NM	58.7	(4.2)	(0.43)	1.69	3.10	1.82	\$9,658,914
18.2	\$46.30	\$33.54	First United Corporation	FUNC	MD	\$43.84	\$283	11.3	10.5	13.1	9.1	1.33	1.41	2.55%	9.71	26.87	58.6	12.3	1.21	0.49	0.05	1.31	\$2,082,092
(5.5)	\$22.00	\$17.05	Forbight, Inc.	FRBT	MD	\$17.10	\$513	9.2	8.8	15.8	7.9	0.88	0.91	nm	10.99	NA	66.0	9.4	0.98	1.52	NA	0.90	\$8,505,504
38.3	\$24.89	\$14.93	Shore Bancshares, Inc.	SHBI	MD	\$22.80	\$761	11.5	10.6	10.7	10.2	1.24	1.45	2.46%	8.69	25.25	56.9	11.2	1.08	1.37	0.13	1.20	\$6,151,431
18.2			Median - Maryland					11.0	10.4	13.1	9.4	1.24	1.41	2.00%	9.89	25.25	58.7	11.2	1.08	1.52	0.26	1.31	\$6,151,431
8.5	\$65.23	\$46.12	Bank of America Corporation	BAC	NC	\$55.47	\$387,888	12.8	12.8	12.1	10.6	1.41	1.90	2.31%	5.99	25.81	59.9	11.1	0.97	0.64	0.46	1.07	\$3,499,191,000
6.7	\$56.20	\$40.79	Truist Financial Corporation	TFC	NC	\$47.09	\$57,526	10.8	10.1	10.4	9.6	0.98	1.42	4.42%	7.52	47.71	55.8	9.0	1.07	0.56	0.54	1.50	\$556,023,000
20.6	\$66.78	\$45.96	First Bancorp	FBNC	NC	\$63.07	\$2,609	19.6	13.7	13.3	12.5	1.52	2.13	1.52%	9.75	29.19	48.8	8.1	1.04	0.50	0.07	1.39	\$13,041,615
0.3	\$13.40	\$12.17	First Carolina Financial Services, Inc.	FCBM	NC	\$12.64	\$393	22.6	19.6	13.9	9.8	0.91	1.09	NM	10.81	NA	79.1	4.0	0.40	0.81	NA	0.80	\$3,405,929
13.9	\$2,296.30	\$1,623.76	First Citizens BancShares, Inc.	FCNC.A	NC	\$2,098.23	\$21,586	11.2	10.9	10.7	10.4	1.19	1.22	0.40%	8.30	4.41	62.9	10.6	1.01	1.19	0.41	0.98	\$236,842,000
9.4	\$52.50	\$38.30	HomeTrust Bancshares, Inc.	HTB	NC	\$45.50	\$753	11.9	11.6	12.5	11.1	1.27	1.35	1.32%	12.77	13.91	58.3	10.9	1.48	0.83	0.25	1.06	\$4,440,278
2.0	\$44.53	\$29.36	Live Oak Bancshares, Inc.	LOB	NC	\$36.77	\$1,702	12.9	15.3	12.7	9.4	1.40	nm	0.33%	NA	4.23	57.9	11.1	0.94	0.97	0.59	1.47	\$16,038,141
42.0	\$45.78	\$27.33	Peoples Bancorp of North Carolina, Inc.	PEBK	NC	\$43.15	\$230	11.9	13.1	NM	NM	1.46	1.46	1.95%	9.14	27.20	71.5	13.1	1.16	0.41	0.05	0.83	\$1,764,999
9.0			Median - North Carolina					12.4	12.9	12.5	10.4	1.33	1.42	1.52%	9.14	25.81	59.1	10.7	1.03	0.73	0.41	1.07	\$14,539,878

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15.0	\$35.74	\$25.92	First Community Corporation	FCCO	SC	\$32.57	\$306	12.2	11.0	10.5	10.0	1.34	1.56	2.09%	8.37	23.88	63.0	12.1	1.05	0.06	0.01	1.16	\$2,372,348
10.1	\$37.18	\$28.65	United Community Banks, Inc.	UCB	SC	\$33.99	\$4,098	11.2	10.7	11.6	10.3	1.09	1.47	3.06%	9.89	32.89	53.5	10.3	1.34	0.50	0.22	0.84	\$29,051,142
32.8	\$65.09	\$40.90	Southern First Bancshares, Inc.	SFST	SC	\$59.93	\$568	12.9	12.8	12.1	9.8	1.25	1.25	nm	9.62	NA	58.4	10.4	0.89	0.31	0.01	1.10	\$4,700,171
15.0			Median - South Carolina					12.2	11.0	11.6	10.0	1.25	1.47	2.57%	9.62	28.39	58.4	10.4	1.05	0.31	0.01	1.10	\$4,700,171
76.1	\$29.79	\$14.44	Bank of the James Financial Group, Inc.	BOTJ	VA	\$27.21	\$124	10.8	10.4	NM	NM	1.49	1.64	1.47%	7.28	15.81	70.2	14.7	1.10	0.16	0.06	0.94	\$1,041,307
14.0	\$75.09	\$57.42	Burke & Herbert Financial Services Corp.	BHRB	VA	\$69.06	\$1,394	11.1	8.2	8.7	7.9	1.17	1.40	3.19%	9.20	35.26	51.9	10.9	1.15	1.23	0.02	1.18	\$10,991,300
41.4	\$97.07	\$64.71	C&F Financial Corporation	CFFI	VA	\$94.69	\$308	10.6	11.2	NM	NM	1.11	1.22	2.03%	9.04	20.98	67.4	11.2	1.06	0.13	0.60	1.84	\$2,809,968
(10.9)	\$259.64	\$174.24	Capital One Financial Corporation	COF	VA	\$196.46	\$120,525	12.2	10.1	9.9	8.4	1.11	1.99	1.63%	9.66	18.56	51.1	9.2	1.57	1.38	3.32	5.02	\$673,835,000
45.5	\$49.71	\$28.10	Chain Bridge Bancorp, Inc.	CBNA	VA	\$47.48	\$161	11.7	11.7	9.2	11.5	1.70	1.70	nm	8.38	NA	49.4	15.7	1.53	0.00	0.00	1.35	\$2,192,553
21.7	\$48.17	\$31.44	Eagle Financial Services, Inc.	EFSL	VA	\$45.91	\$244	13.3	15.9	16.3	13.7	1.28	1.28	2.70%	10.50	35.84	68.8	9.9	0.98	1.09	0.32	1.22	\$1,847,365
41.9	\$50.17	\$31.21	First Community Bankshares, Inc.	FCBC	VA	\$47.54	\$899	15.0	15.6	15.6	15.4	1.67	2.39	2.78%	10.90	70.66	57.7	11.4	1.75	0.70	0.18	1.33	\$3,607,720
36.7	\$19.11	\$11.83	FVCBankcorp, Inc.	FVCB	VA	\$17.75	\$320	12.5	12.8	11.7	11.5	1.20	1.23	1.58%	10.99	17.61	53.4	10.1	1.16	0.60	0.03	1.01	\$2,367,194
15.4	\$24.26	\$18.50	John Marshall Bancorp, Inc.	JMSB	VA	\$23.10	\$324	13.4	13.9	12.1	11.0	1.19	1.19	1.73%	11.40	10.40	52.8	9.2	1.05	0.00	0.03	1.00	\$2,402,421
46.0	\$43.31	\$27.00	National Bankshares, Inc.	NKSH	VA	\$42.56	\$271	13.4	13.2	12.1	11.0	1.41	1.50	3.52%	9.90	NA	57.6	11.2	1.12	0.06	0.02	0.99	\$1,832,700
49.3	\$16.88	\$9.55	Primis Financial Corp.	FRST	VA	\$15.54	\$384	7.2	18.5	11.5	8.2	0.89	1.13	2.57%	7.99	18.52	80.5	13.0	1.32	1.71	0.27	1.24	\$4,353,614
7.6	\$39.03	\$31.91	TowneBank	TOWN	VA	\$36.09	\$3,295	9.9	12.6	11.8	10.8	1.11	1.60	3.10%	9.62	49.31	64.5	12.1	1.55	0.32	0.07	1.29	\$22,616,959
11.4	\$43.62	\$30.87	Atlantic Union Bankshares Corporation	AUB	VA	\$38.55	\$5,506	11.5	9.6	10.3	9.6	1.10	1.86	3.84%	8.17	43.28	48.5	9.7	1.30	0.51	0.16	1.04	\$38,099,868
9.8	\$4.79	\$3.23	Blue Ridge Bankshares, Inc.	BRBS	VA	\$3.83	\$339	38.3	NA	NM	NM	1.25	1.26	0.00%	11.75	NA	80.8	2.9	0.38	1.77	(0.02)	1.19	\$2,327,317
51.6	\$36.06	\$16.78	Carter Bankshares, Inc.	CARE	VA	\$29.66	\$657	5.1	11.2	5.4	12.0	1.22	1.22	1.35%	11.19	NA	71.8	28.8	2.65	1.09	(0.40)	1.48	\$4,801,883
32.8	\$33.24	\$21.59	First National Corporation	FXNC	VA	\$29.98	\$271	12.5	12.2	12.1	11.5	1.40	1.52	2.27%	8.65	27.71	67.6	11.7	1.06	0.32	0.15	1.00	\$2,075,645
19.9	\$25.87	\$17.86	MainStreet Bancshares, Inc.	MNSB	VA	\$24.76	\$170	12.1	12.2	10.9	10.2	0.94	0.94	1.62%	8.34	19.61	68.0	8.0	0.80	3.19	0.02	0.99	\$2,243,085
30.8	\$50.00	\$37.31	Virginia National Bankshares Corporation	VABK	VA	\$48.91	\$265	10.7	12.1	NM	NM	1.36	1.44	2.94%	11.34	31.58	52.8	13.5	1.53	NA	0.01	0.66	\$1,638,196
31.8			Median - Virginia					11.9	12.2	11.6	11.0	1.21	1.42	2.27%	9.64	24.35	61.1	11.2	1.15	0.60	0.04	1.18	\$2,384,808
13.7	\$148.99	\$113.21	City Holding Company	CHCO	WV	\$139.97	\$1,966	15.3	15.1	15.0	14.5	2.43	3.02	2.49%	9.85	38.07	48.0	16.4	1.97	0.24	0.02	0.44	\$6,773,995
21.9	\$31.99	\$23.99	MVB Financial Corp.	MVBF	WV	\$29.67	\$385	10.0	NM	19.6	12.4	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
29.6	\$49.62	\$34.10	United Bankshares, Inc.	UBSI	WV	\$46.72	\$6,349	12.7	12.9	nm	nm	1.16	1.85	3.25%	10.92	41.14	46.8	9.4	1.54	0.48	0.16	1.20	\$33,751,832
23.5	\$43.02	\$29.57	WesBanco, Inc.	WSBC	WV	\$38.25	\$3,668	11.1	10.1	10.7	9.9	0.94	1.68	3.97%	8.34	43.90	52.1	8.8	1.30	0.87	0.10	1.11	\$27,796,917
22.7			Median - West Virginia					11.9	12.9	15.0	12.4	1.14	1.77	2.87%	9.76	39.61	50.0	10.6	1.42	0.67	0.13	1.13	\$17,285,456
22.3			Average					12.8	12.4	11.9	10.4	1.39	1.52	0.02	9.50	28.52	62.4	9.8	1.10	1.09	0.39	1.33	\$112,665,931
18.2			Median					11.8	12.2	11.7	10.2	1.23	1.45	0.02	9.62	26.87	58.5	11.0	1.13	0.68	0.14	1.16	4,445,381