

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)														
11.9	81.65	50.20	The Bancorp, Inc.	TBBK	DE	\$61.91	\$2,578	12.0	12.1	9.5	7.0	8.07	3.72	NM	7.03	NM	32.5	29.9	2.56	1.71	2.17	0.80	9,898,764		
11.9			Median - Delaware							12.0	NA	9.5	7.0	8.07	3.72	NM	7.03	NM	32.5	29.9	2.56	NA	2.17	0.80	\$9,898,764
49.4	\$52.11	\$34.50	BankUnited, Inc.	BKU	FL	\$50.25	\$3,652	14.0	14.1	11.7	10.5	1.22	1.25	2.63%	8.33	35.10	59.7	8.9	0.77	1.02	0.37	0.86	\$35,358,613		
(58.4)	\$15.45	\$4.26	BayFirst Financial Corp.	BAFN	FL	\$4.61	\$19	NM	NM	NM	NM	0.29	nm	0.00%	NA	NA	113.4	(28.6)	(2.17)	1.81	1.80	2.22	\$1,195,910		
29.9	\$49.50	\$37.87	Capital City Bank Group, Inc.	CCBG	FL	\$48.57	\$831	13.8	14.2	13.2	13.1	1.48	1.76	2.22%	10.79	29.18	67.3	11.0	1.39	0.51	0.14	1.22	\$4,453,734		
45.2	\$25.04	\$15.62	Amerant Bancorp Inc.	AMTB	FL	\$24.96	\$993	17.7	13.4	13.1	11.1	1.09	1.11	1.44%	9.03	25.53	69.6	6.2	0.57	2.83	0.69	1.17	\$9,903,514		
41.3	\$14.91	\$9.59	NewtekOne, Inc.	NEWT	FL	\$14.43	\$416	6.4	NM	5.8	5.5	1.17	1.22	5.27%	11.91	25.11	83.2	17.9	2.69	8.72	1.43	2.29	\$2,886,767		
27.3	\$35.55	\$25.70	Seacoast Banking Corporation of Florida	SBCF	FL	\$32.46	\$3,123	21.4	13.4	12.3	11.3	1.17	2.08	2.34%	7.64	48.68	52.1	5.4	0.78	0.78	0.09	1.39	\$21,145,147		
16.3	\$108.46	\$84.48	SouthState Bank Corporation	SSB	FL	\$100.77	\$9,869	10.9	9.7	10.2	9.2	1.09	1.77	2.38%	8.64	25.24	49.4	10.5	1.42	0.66	0.16	1.18	\$67,979,223		
26.6	\$20.79	\$16.06	USCB Financial Holdings, Inc.	USCB	FL	\$19.89	\$363	13.9	11.4	9.5	8.7	1.63	1.63	2.51%	7.84	29.72	52.8	12.5	1.00	0.16	0.03	1.16	\$2,845,735		
30.6	\$5.90	\$3.91	OptimumBank Holdings, Inc.	OPHC	FL	\$5.76	\$71	7.8	7.8	6.0	5.5	0.78	0.78	nm	7.05	NA	51.2	14.9	1.62	0.12	0.01	1.02	\$1,268,735		
29.9			Median - Florida							13.8	13.4	10.9	9.9	1.17	1.44	2.36%	8.48	32.14	59.7	10.5	1.00	0.78	0.16	1.18	\$4,453,734
8.4	\$36.40	\$26.40	Capital Bancorp, Inc.	CBNK	MD	\$34.62	\$564	10.5	10.0	9.7	8.9	1.38	1.54	1.39%	9.74	13.90	63.2	14.2	1.60	2.07	0.45	1.80	\$3,808,467		
56.6	\$29.26	\$15.03	Eagle Bancorp, Inc.	EGBN	MD	\$28.42	\$867	NM	NM	16.2	10.5	0.76	0.76	0.14%	11.51	NM	57.7	(10.6)	(1.07)	1.87	3.47	2.10	\$9,954,281		
54.1	\$43.72	\$28.68	First United Corporation	FUNC	MD	\$43.30	\$279	11.1	11.0	9.8	9.0	1.36	1.44	2.40%	9.56	25.58	59.3	12.8	1.24	0.56	0.06	1.31	\$2,039,010		
(4.8)	\$5.88	\$3.71	Glen Burnie Bancorp	GLBZ	MD	\$4.52	\$13	NM	100.5	NM	NM	0.63	0.64	0.00%	5.43	NA	98.1	(0.5)	(0.03)	0.27	0.12	1.15	\$380,541		
54.7	\$23.12	\$14.93	Shore Bancshares, Inc.	SHBI	MD	\$22.80	\$763	12.1	11.1	10.6	9.9	1.27	1.49	2.46%	8.37	25.53	57.5	10.9	1.03	1.40	0.14	1.20	\$6,206,063		
54.1			Median - Maryland							11.1	11.0	10.2	9.5	1.27	1.44	1.39%	9.56	25.53	59.3	10.9	1.03	1.40	0.14	1.31	\$3,808,467
26.9	\$59.20	\$44.75	Bank of America Corporation	BAC	NC	\$58.19	\$412,951	14.4	14.4	12.6	11.1	1.51	2.03	1.92%	5.98	27.30	60.8	10.6	0.92	0.68	0.48	1.08	\$3,496,186,000		
27.9	\$56.20	\$40.79	Truist Financial Corporation	TFC	NC	\$50.67	\$63,129	12.6	11.6	10.6	9.4	1.06	1.54	4.10%	7.72	51.61	55.9	8.5	1.02	NA	0.54	1.52	\$548,975,000		
51.3	\$63.50	\$41.75	First Bancorp	FBNC	NC	\$62.63	\$2,591	21.4	14.5	13.0	12.2	1.54	2.18	1.53%	9.54	31.74	49.6	7.6	0.96	0.47	0.08	1.42	\$12,947,734		
9.7	\$2,232.21	\$1,623.76	First Citizens BancShares, Inc.	FCNC.A	NC	\$2,089.21	\$22,108	12.0	11.5	11.8	10.5	1.20	1.24	0.40%	8.39	4.66	62.4	10.1	0.98	1.18	0.42	1.04	\$235,959,000		
33.9	\$49.60	\$36.81	HomeTrust Bancshares, Inc.	HTB	NC	\$48.97	\$812	12.7	12.6	12.9	12.5	1.39	1.49	1.23%	12.74	12.92	58.0	11.3	1.51	0.84	0.26	1.11	\$4,386,341		
40.2	\$42.89	\$28.90	Live Oak Bancshares, Inc.	LOB	NC	\$40.96	\$1,895	15.7	18.3	10.9	7.9	1.60	1.69	0.29%	NA	4.60	59.1	10.6	0.87	0.95	0.68	1.53	\$15,300,033		
58.8	\$45.78	\$26.81	Peoples Bancorp of North Carolina, Inc.	PEBK	NC	\$43.59	\$231	12.0	13.3	NM	NM	1.51	1.51	1.93%	9.12	27.00	71.9	13.5	1.16	0.39	0.05	0.84	\$1,734,478		
33.9			Median - North Carolina							12.7	13.3	12.2	10.8	1.51	1.54	1.53%	8.75	27.00	59.1	10.6	0.98	0.76	0.42	1.11	\$15,300,033

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								LTM (x)	Core LTM (x)	Current FY (x)	Next FY (x)												
40.3	\$33.03	\$23.35	First Community Corporation	FCCO	SC	\$32.24	\$303	12.6	11.5	10.8	10.0	1.37	1.61	1.99%	8.00	24.71	64.8	12.0	0.97	0.05	0.01	1.18	\$2,391,531
24.6	\$36.77	\$28.65	United Community Banks, Inc.	UCB	SC	\$35.06	\$4,196	12.9	12.3	11.1	10.0	1.15	1.56	2.85%	9.87	36.40	53.3	9.4	1.21	0.47	0.22	1.06	\$28,176,582
59.2	\$62.38	\$37.06	Southern First Bancshares, Inc.	SFST	SC	\$59.35	\$561	13.9	13.8	11.5	9.4	1.29	1.29	nm	8.29	NA	60.9	9.8	0.81	0.30	0.00	1.10	\$4,578,402
40.3			Median - South Carolina					12.9	NA	11.1	10.0	1.29	1.56	2.42%	8.29	30.55	60.9	9.8	0.97	0.30	0.01	1.10	\$4,578,402
82.3	\$29.79	\$13.00	Bank of the James Financial Group, Inc.	BOTJ	VA	\$24.44	\$111	10.1	9.7	NM	NM	1.37	1.52	1.64%	6.95	16.53	72.5	14.7	1.06	0.22	0.08	0.94	\$1,061,189
24.9	\$70.90	\$56.11	Burke & Herbert Financial Services Corp.	BHRB	VA	\$69.68	\$1,404	9.0	8.4	8.1	7.4	1.23	1.34	3.16%	9.93	28.53	52.6	14.4	1.48	1.51	0.03	1.26	\$7,927,711
37.4	\$81.45	\$58.25	C&F Financial Corporation	CFFI	VA	\$79.74	\$260	9.2	9.4	NM	NM	0.98	1.08	2.41%	8.59	21.38	67.1	11.3	1.04	0.14	0.61	1.86	\$2,813,748
(0.0)	\$259.64	\$174.24	Capital One Financial Corporation	COF	VA	\$204.90	\$126,222	71.9	33.8	10.2	8.3	1.18	2.03	1.56%	9.75	98.25	51.1	3.0	0.50	1.54	3.32	5.28	\$682,905,000
50.8	\$40.47	\$24.75	Chain Bridge Bancorp, Inc.	CBNA	VA	\$38.01	\$128	11.5	11.5	7.8	9.6	1.43	1.43	nm	9.11	NA	54.2	13.3	1.36	0.00	0.00	1.36	\$1,918,674
44.9	\$44.00	\$29.25	Eagle Financial Services, Inc.	EFSI	VA	\$41.63	\$222	11.8	12.1	12.6	11.4	1.18	1.18	2.98%	10.35	35.23	67.4	10.3	0.98	1.01	0.18	1.18	\$1,838,360
21.8	\$45.10	\$31.21	First Community Bankshares, Inc.	FCBC	VA	\$44.32	\$836	16.7	14.9	14.6	14.3	1.60	2.34	2.80%	10.25	84.53	58.4	9.6	1.49	0.72	0.15	1.37	\$3,644,947
49.0	\$18.41	\$11.69	FVCBankcorp, Inc.	FVCB	VA	\$17.29	\$311	13.5	13.5	10.3	9.2	1.20	1.23	1.62%	10.87	14.06	54.7	9.3	1.04	0.63	0.05	1.00	\$2,335,434
21.0	\$22.35	\$18.02	John Marshall Bancorp, Inc.	JMSB	VA	\$21.94	\$308	13.8	14.0	12.3	10.7	1.15	1.15	1.64%	11.40	24.53	53.0	8.6	0.98	0.05	0.02	1.01	\$2,352,350
43.8	\$40.00	\$26.25	National Bankshares, Inc.	NKSH	VA	\$36.25	\$231	13.2	11.9	11.0	10.5	1.23	1.32	4.14%	9.65	NA	58.8	10.0	0.97	0.06	0.03	0.98	\$1,828,993
56.1	\$15.89	\$9.55	Primis Financial Corp.	FRST	VA	\$15.75	\$390	8.4	29.6	9.8	8.1	0.91	1.17	2.54%	8.02	21.28	83.0	11.6	1.18	2.77	0.30	1.28	\$4,256,668
12.5	\$37.86	\$31.91	TowneBank	TOWN	VA	\$36.13	\$3,299	17.4	11.8	10.9	10.0	1.15	1.68	3.10%	9.25	51.92	62.3	6.9	0.86	0.35	0.03	1.29	\$22,358,708
41.0	\$42.18	\$30.39	Atlantic Union Bankshares Corporation	AUB	VA	\$41.67	\$5,964	17.7	11.9	10.5	9.8	1.21	2.09	3.55%	8.03	60.17	48.8	7.0	0.92	0.44	0.15	1.04	\$37,315,011
32.2	\$4.79	\$3.23	Blue Ridge Bankshares, Inc.	BRBS	VA	\$3.49	\$309	29.1	NA	NM	NM	1.13	1.14	0.00%	11.39	708.33	84.6	3.6	0.48	1.23	(0.03)	1.05	\$2,414,046
91.3	\$33.05	\$16.78	Carter Bankshares, Inc.	CARE	VA	\$32.68	\$726	6.7	12.8	5.7	12.1	1.43	1.44	1.22%	10.48	NA	75.0	26.0	2.24	0.73	(0.38)	1.41	\$4,799,270
64.1	\$30.86	\$18.50	First National Corporation	FXNC	VA	\$29.86	\$270	12.8	12.5	12.5	11.7	1.43	1.56	2.28%	8.39	27.90	67.3	11.6	1.03	0.30	0.18	1.00	\$2,075,823
33.9	\$25.19	\$17.86	MainStreet Bancshares, Inc.	MNSB	VA	\$24.29	\$166	12.2	11.3	10.7	10.0	0.95	0.95	1.65%	8.44	20.10	68.1	8.0	0.80	2.93	0.02	1.02	\$2,223,293
28.8	\$48.58	\$36.60	Virginia National Bankshares Corporation	VABK	VA	\$45.49	\$247	12.3	11.8	NM	NM	1.32	1.40	3.17%	10.76	39.02	54.4	11.3	1.23	0.18	0.02	0.64	\$1,648,164
39.2			Median - Virginia					12.6	11.9	10.6	10.0	1.20	1.37	2.41%	9.70	28.53	60.6	10.1	1.04	0.54	0.04	1.11	\$2,383,198
13.7	\$133.59	\$113.21	City Holding Company	CHCO	WV	\$132.72	\$1,873	14.6	14.4	14.0	13.4	2.36	2.94	2.62%	9.65	37.44	48.0	16.7	1.98	0.26	0.03	0.44	\$6,760,269
36.8	\$29.59	\$21.40	MVB Financial Corp.	MVBF	WV	\$28.56	\$367	13.1	NM	16.6	11.0	1.10	1.10	2.38%	10.03	31.19	93.2	9.0	0.87	1.47	0.28	0.94	\$3,322,298
32.9	\$46.42	\$34.10	United Bankshares, Inc.	UBSI	WV	\$46.18	\$6,349	12.9	13.0	12.3	11.7	1.16	1.86	3.29%	10.86	42.02	46.9	9.3	1.52	0.45	0.18	1.20	\$33,705,380
29.5	\$38.65	\$29.18	WesBanco, Inc.	WSBC	WV	\$38.55	\$3,707	12.4	10.1	10.1	9.2	0.96	1.74	3.94%	8.27	48.39	52.1	8.1	1.17	0.85	0.12	1.10	\$27,482,455
31.2			Median - West Virginia					13.0	13.0	13.2	11.4	1.13	1.80	2.96%	9.84	39.73	50.1	9.1	1.34	0.65	0.15	1.02	\$17,121,362
34.3			Average					14.6	15.3	11.1	10.0	1.38	1.54	0.02	9.18	50.40	62.5	9.6	1.04	1.04	0.41	1.31	\$114,615,902
33.9			Median					12.7	12.2	10.9	10.0	1.21	1.49	0.02	9.12	28.22	59.1	10.3	1.03	0.67	0.14	1.17	\$4,386,341