

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)												
20.7	81.65	40.51	The Bancorp., Inc.	TBBK	DE	\$67.14	\$2,949	14.0	14.1	13.7	10.8	6.43	3.85	NM	9.04	NM	31.4	27.8	2.55	2.21	2.11	0.94	8,599,424
20.7			Median - Delaware					14.0	NA	13.7	10.8	6.43	3.85	NM	9.04	NM	31.4	27.8	2.55	NA	2.11	0.94	\$8,599,424
18.9	\$52.11	\$28.21	BankUnited, Inc.	BUK	FL	\$46.94	\$3,480	13.3	NA	NM	12.5	1.14	1.17	2.64%	8.51	35.13	59.6	9.0	0.77	NA	0.30	NA	\$35,039,451
(55.6)	\$19.75	\$5.72	BayFirst Financial Corp.	BAFN	FL	\$6.80	\$28	NM	NM	NM	NM	0.38	nm	0.00%	NA	NM	89.5	(9.8)	(0.82)	1.49	1.51	2.24	\$1,345,978
12.1	\$46.83	\$32.38	Capital City Bank Group, Inc.	CCBG	FL	\$40.17	\$686	11.2	12.2	NM	12.5	1.24	1.48	2.59%	10.79	27.78	68.2	11.5	1.42	NA	0.14	1.21	\$4,385,765
(8.4)	\$24.30	\$15.62	Amerant Bancorp Inc.	AMTB	FL	\$20.88	\$847	16.6	13.2	10.2	7.9	0.90	0.93	1.72%	NA	28.57	70.5	5.6	0.51	2.78	0.63	1.18	\$9,777,018
10.1	\$14.91	\$9.12	NewtekOne, Inc.	NEWT	FL	\$13.67	\$395	6.1	10.5	6.3	6.0	1.17	1.22	5.56%	13.58	34.08	65.3	19.4	2.86	7.72	0.28	2.35	\$2,399,099
21.3	\$35.46	\$21.36	Seacoast Banking Corporation of Florida	SBCF	FL	\$33.56	\$3,247	19.9	16.1	17.8	13.3	1.24	1.90	2.26%	9.77	42.60	56.3	6.4	0.92	0.61	0.18	1.34	\$16,676,904
(4.5)	\$109.64	\$77.74	SouthState Bank Corporation	SSB	FL	\$100.97	\$10,010	12.8	10.6	10.7	9.7	1.10	1.79	2.38%	8.76	28.97	48.9	9.1	1.22	0.64	0.11	1.20	\$67,197,412
(5.0)	\$20.79	\$15.39	USCB Financial Holdings, Inc.	USCB	FL	\$18.01	\$327	13.5	11.0	NM	9.4	1.50	1.50	2.78%	7.78	30.08	52.9	11.8	0.96	NA	0.03	1.16	\$2,791,540
4.2	\$4.85	\$3.53	OptimumBank Holdings, Inc.	OPHC	FL	\$4.79	\$55	6.7	NA	NM	NM	0.46	0.46	nm	10.78	0.00	51.0	14.8	1.64	NA	NA	1.20	\$1,111,679
4.2			Median - Florida					13.1	11.6	10.5	9.7	1.14	1.35	2.48%	9.77	31.45	59.6	9.1	0.96	1.49	0.23	1.20	\$4,385,765
(1.3)	\$36.40	\$24.69	Capital Bancorp, Inc.	CBNK	MD	\$30.00	\$496	8.8	8.4	9.2	9.2	1.22	1.37	1.60%	10.09	12.90	61.9	15.1	1.71	NA	0.45	1.83	\$3,606,207
1.8	\$29.26	\$15.03	Eagle Bancorp, Inc.	EGBN	MD	\$25.84	\$784	NM	NM	NM	15.4	0.69	0.69	0.15%	10.87	NM	58.1	(10.6)	(1.07)	1.48	3.20	2.17	\$10,497,203
18.7	\$42.50	\$24.66	First United Corporation	FUNC	MD	\$37.13	\$241	9.7	9.6	9.6	8.8	1.21	1.29	2.80%	9.32	24.02	58.2	13.4	1.25	0.69	0.09	1.28	\$2,023,974
(0.9)	\$5.88	\$3.71	Glen Burnie Bancorp	GLBZ	MD	\$4.58	\$13	NM	61.1	NM	NM	0.65	0.66	0.00%	5.81	NA	103.4	0.1	0.01	0.56	0.06	1.19	\$351,794
20.5	\$19.39	\$11.47	Shore Bancshares, Inc.	SHBI	MD	\$18.37	\$614	10.3	NA	10.7	9.8	1.04	1.24	2.61%	8.06	26.97	57.4	10.5	0.98	0.88	0.14	1.19	\$6,258,818
1.8			Median - Maryland					9.7	9.6	9.6	9.5	1.04	1.24	1.60%	9.32	24.02	58.2	10.5	0.98	0.78	0.14	1.28	\$3,606,207
13.2	\$57.55	\$33.07	Bank of America Corporation	BAC	NC	\$51.81	\$373,678	13.6	NA	12.0	10.5	1.35	1.81	2.16%	6.18	28.35	61.3	10.2	0.89	0.70	0.49	1.11	\$3,410,394,000
11.6	\$51.52	\$33.56	Truist Financial Corporation	TFC	NC	\$50.31	\$63,515	13.2	12.0	11.2	9.9	1.05	1.52	4.13%	7.92	54.45	56.0	8.2	0.99	NA	0.54	1.52	\$547,538,000
31.2	\$62.31	\$34.50	First Bancorp	FBNC	NC	\$56.80	\$2,355	21.2	14.0	NM	NM	1.42	2.03	1.69%	9.51	33.96	50.9	7.2	0.89	0.43	0.10	1.42	\$12,668,339
(8.8)	\$2,245.34	\$1,473.62	First Citizens BancShares, Inc.	FCNC.A	NC	\$1,980.05	\$21,879	12.0	11.3	11.1	9.7	1.15	1.18	0.42%	8.87	4.81	61.6	9.9	0.96	NA	0.45	NA	\$229,698,000
12.4	\$47.64	\$30.95	HomeTrust Bancshares, Inc.	HTB	NC	\$41.98	\$720	11.3	11.3	NM	12.7	1.21	1.29	1.24%	12.46	13.17	57.9	11.1	1.46	NA	0.24	1.10	\$4,545,635
6.2	\$42.89	\$22.68	Live Oak Bancshares, Inc.	LOB	NC	\$38.31	\$1,764	17.2	20.4	NM	11.1	1.53	nm	0.31%	NA	5.38	60.6	9.4	0.76	NA	0.60	1.55	\$15,134,778
27.7	\$38.46	\$23.74	Peoples Bancorp of North Carolina, Inc.	PEBK	NC	\$35.46	\$188	9.8	10.8	NM	NM	1.23	1.23	2.26%	9.23	26.52	72.0	13.3	1.17	0.35	0.04	0.84	\$1,702,148
12.4			Median - North Carolina					13.2	11.7	11.2	10.5	1.23	1.40	1.69%	9.05	26.52	60.6	9.9	0.96	0.43	0.45	1.26	\$15,134,778

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								LTM (x)	Core LTM (x)	Current FY (x)	Next FY (x)												
14.1	\$31.50	\$19.46	First Community Corporation	FCCO	SC	\$28.85	\$222	11.7	NA	11.2	9.9	1.32	1.45	2.22%	7.47	25.10	65.6	12.4	0.94	0.03	0.00	1.04	\$2,057,732
5.3	\$35.72	\$22.93	United Community Banks, Inc.	UCB	SC	\$34.23	\$4,128	13.1	12.4	11.4	10.5	1.13	1.59	2.92%	NA	37.40	53.4	9.2	1.17	NA	0.22	1.08	\$28,002,554
42.1	\$58.77	\$29.14	Southern First Bancshares, Inc.	SFST	SC	\$53.70	\$440	14.3	14.1	NM	12.8	1.20	1.20	nm	8.37	0.00	63.7	8.7	0.72	NA	0.00	1.10	\$4,403,494
14.1			Median - South Carolina					13.1	NA	11.3	10.5	1.20	1.45	2.57%	7.92	25.10	63.7	9.2	0.94	0.03	0.00	1.08	\$4,403,494
38.2	\$18.75	\$12.75	Bank of the James Financial Group, Inc.	BOTJ	VA	\$18.70	\$85	10.6	9.6	NM	NM	1.10	1.24	2.14%	6.78	22.73	77.9	11.6	0.78	0.29	0.03	0.95	\$1,020,125
4.1	\$70.51	\$47.57	Burke & Herbert Financial Services Corp.	BHRB	VA	\$63.43	\$953	8.2	7.5	8.1	7.4	1.13	1.24	3.47%	9.79	28.50	52.2	14.9	1.49	NA	0.05	1.26	\$7,920,626
(0.7)	\$89.90	\$53.14	C&F Financial Corporation	CFFI	VA	\$71.67	\$233	8.6	NA	NM	NM	0.89	0.99	2.57%	8.59	22.20	67.6	11.1	1.01	NA	NA	2.40	\$2,768,494
8.9	\$259.64	\$143.22	Capital One Financial Corporation	COF	VA	\$218.41	\$136,528	54.2	31.1	10.6	8.7	1.26	2.16	1.47%	10.12	64.52	52.2	2.6	0.41	NA	3.30	5.15	\$669,009,000
36.8	\$38.43	\$20.01	Chain Bridge Bancorp, Inc.	CBNA	VA	\$33.15	\$106	10.8	10.8	11.1	8.6	1.29	1.29	nm	9.67	0.00	54.7	12.9	1.32	0.00	0.00	1.49	\$1,750,399
11.4	\$41.12	\$28.70	Eagle Financial Services, Inc.	EFISI	VA	\$38.80	\$206	24.4	11.2	NM	10.7	1.10	1.10	3.20%	10.00	77.99	68.2	4.8	0.42	0.99	0.25	1.04	\$1,888,626
(11.3)	\$45.57	\$31.21	First Community Bankshares, Inc.	FCBC	VA	\$33.58	\$616	12.7	11.8	NM	11.9	1.23	1.78	3.69%	11.13	162.64	59.2	9.6	1.52	0.61	0.18	1.33	\$3,259,643
19.9	\$15.40	\$9.49	FVCBankcorp, Inc.	FVCB	VA	\$14.84	\$266	12.3	NA	NM	10.8	1.05	1.08	1.62%	10.78	9.92	55.6	9.0	0.99	0.56	0.05	0.97	\$2,292,256
8.1	\$21.58	\$13.81	John Marshall Bancorp, Inc.	JMSB	VA	\$20.00	\$283	13.4	NA	13.5	11.2	1.07	1.07	1.80%	11.39	20.13	53.8	8.3	0.93	0.05	NA	1.00	\$2,332,550
26.4	\$37.65	\$23.75	National Bankshares, Inc.	NKSH	VA	\$35.93	\$229	14.4	12.9	NM	12.6	1.24	1.32	4.34%	9.53	60.64	60.0	9.3	0.87	NA	0.03	0.99	\$1,824,506
20.5	\$14.38	\$7.59	Primis Financial Corp.	FRST	VA	\$13.26	\$327	36.8	NM	21.6	8.2	0.86	1.13	3.02%	7.48	111.11	88.6	0.6	0.06	2.41	1.56	1.32	\$3,954,849
3.0	\$38.01	\$29.43	TowneBank	TOWN	VA	\$36.04	\$2,805	16.3	12.3	12.3	10.2	1.17	1.64	3.00%	9.11	47.96	63.2	7.5	0.93	NA	0.02	1.09	\$19,687,341
8.0	\$40.71	\$22.85	Atlantic Union Bankshares Corporation	AUB	VA	\$38.90	\$5,515	19.2	12.2	10.4	9.7	1.14	1.98	3.80%	7.85	68.47	49.8	6.2	0.80	0.55	0.17	1.06	\$37,585,754
33.4	\$4.79	\$2.92	Blue Ridge Bankshares, Inc.	BRBS	VA	\$4.28	\$377	142.7	NA	NM	NM	1.10	1.11	0.00%	14.14	0.00	96.0	1.3	0.17	1.50	0.09	1.06	\$2,496,949
12.6	\$21.46	\$13.61	Carter Bankshares, Inc.	CARE	VA	\$19.92	\$440	14.4	14.7	13.3	7.5	1.05	1.05	0.00%	8.61	0.00	76.2	7.7	0.66	NA	0.01	1.84	\$4,851,922
5.5	\$27.55	\$18.26	First National Corporation	FXNC	VA	\$25.53	\$230	20.3	13.1	12.8	11.0	1.27	1.40	2.66%	8.17	49.21	68.0	6.7	0.56	0.42	0.37	1.01	\$2,030,754
23.5	\$22.98	\$15.00	MainStreet Bancshares, Inc.	MNSB	VA	\$20.75	\$150	11.8	10.9	10.9	9.9	0.81	0.81	1.93%	8.65	22.73	71.8	7.3	0.73	1.78	0.00	1.04	\$2,212,669
9.7	\$44.57	\$34.12	Virginia National Bankshares Corporation	VABK	VA	\$39.63	\$214	12.0	11.8	NM	NM	1.20	1.28	3.63%	10.44	41.82	59.2	10.6	1.10	0.23	0.00	0.69	\$1,606,432
10.5			Median - Virginia					13.9	11.8	11.7	10.0	1.12	1.24	2.66%	9.60	35.16	61.6	8.0	0.84	0.56	0.05	1.06	\$2,414,750
4.0	\$133.59	\$102.22	City Holding Company	CHCO	WV	\$120.40	\$1,728	13.5	13.3	14.2	13.6	2.13	2.65	2.89%	9.93	37.18	48.2	16.9	1.97	0.32	0.02	0.44	\$6,722,018
42.0	\$28.96	\$15.59	MVB Financial Corp.	MVBF	WV	\$27.33	\$344	11.1	NM	56.7	14.2	1.05	1.05	2.49%	10.08	27.64	96.2	10.7	1.00	1.19	0.15	1.03	\$3,232,953
13.0	\$43.78	\$30.51	United Bankshares, Inc.	UBSI	WV	\$41.74	\$5,825	12.8	12.6	11.8	11.0	1.06	1.69	3.64%	10.90	45.57	47.3	8.6	1.41	0.45	0.19	1.20	\$33,660,281
2.6	\$37.18	\$26.42	WesBanco, Inc.	WSBC	WV	\$34.30	\$3,295	15.4	11.0	nm	9.2	0.87	1.58	4.43%	8.03	66.82	52.9	6.0	0.86	0.67	0.10	1.13	\$27,696,333
8.5			Median - West Virginia					13.1	12.6	14.2	12.3	1.06	1.64	3.27%	10.00	41.37	50.5	9.6	1.21	0.56	0.13	1.08	\$17,209,176
11.2			Average					17.6	14.1	13.6	10.5	1.24	1.41	0.02	9.40	35.07	62.9	8.9	0.95	1.09	0.42	1.35	\$112,085,349
11.4			Median					13.1	12.1	11.2	10.3	1.14	1.29	0.02	9.32	28.50	59.6	9.2	0.94	0.62	0.14	1.18	4,385,765