

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)												
(15.6)	81.65	50.20	The Bancorp., Inc.	TBBK	DE	\$65.70	\$2,680	12.3	12.4	11.6	8.6	8.10	3.83	NM	7.65	NM	33.4	31.5	2.52	1.88	1.92	0.88	9,215,977
(15.6)			Median - Delaware					12.3	NA	11.6	8.6	8.10	3.83	NM	7.65	NM	33.4	31.5	2.52	NA	1.92	0.88	\$9,215,977
22.0	\$52.11	\$35.10	BankUnited, Inc.	BUK	FL	\$46.39	\$3,304	12.7	12.8	12.4	10.8	1.12	1.15	2.83%	8.41	35.07	60.0	8.9	0.78	0.82	0.35	0.91	\$34,882,242
(8.5)	\$11.34	\$4.26	BayFirst Financial Corp.	BAFN	FL	\$6.61	\$178	NM	NM	NM	NM	1.06	nm	0.00%	NA	NA	167.7	(63.2)	(4.76)	1.75	1.75	5.11	\$1,134,925
21.0	\$53.60	\$38.27	Capital City Bank Group, Inc.	CCBG	FL	\$51.34	\$879	14.3	14.8	13.9	13.8	1.54	1.83	2.11%	11.03	29.44	67.0	11.0	1.41	0.53	0.15	1.22	\$4,450,483
36.3	\$30.60	\$15.62	Amerant Bancorp Inc.	AMTB	FL	\$28.84	\$1,130	20.7	15.3	13.2	10.4	1.24	1.27	1.25%	8.69	25.90	69.7	6.0	0.56	2.71	0.50	1.25	\$10,294,247
1.8	\$15.69	\$9.59	NewtekOne, Inc.	NEWT	FL	\$11.91	\$344	5.4	17.8	6.3	5.9	0.94	0.98	6.17%	11.06	25.68	71.8	17.0	2.51	11.20	1.38	2.21	\$3,184,881
13.7	\$36.27	\$28.58	Seacoast Banking Corporation of Florida	SBCF	FL	\$34.37	\$3,293	21.9	13.4	13.6	12.4	1.22	2.15	2.22%	7.67	47.77	50.8	5.6	0.81	0.68	0.09	1.38	\$21,360,072
6.8	\$112.20	\$84.48	SouthState Bank Corporation	SSB	FL	\$105.98	\$10,277	11.1	10.2	11.3	10.3	1.13	1.80	2.49%	8.70	25.24	49.6	10.6	1.42	0.56	0.12	1.14	\$68,910,028
32.3	\$23.89	\$16.36	USCB Financial Holdings, Inc.	USCB	FL	\$22.42	\$414	14.8	12.2	10.7	9.6	1.77	1.77	2.24%	7.72	29.61	52.3	12.9	1.01	0.09	0.01	1.15	\$3,019,701
108.7	\$10.68	\$3.91	OptimumBank Holdings, Inc.	OPHC	FL	\$8.98	\$113	10.3	10.3	7.6	7.0	1.59	1.59	nm	9.59	NA	50.5	16.7	1.76	0.11	0.01	0.91	\$1,400,937
21.0			Median - Florida					13.5	13.1	11.8	10.4	1.22	1.68	2.23%	8.69	32.26	60.0	10.6	1.01	0.68	0.15	1.22	\$4,450,483
7.6	\$38.83	\$26.40	Capital Bancorp, Inc.	CBNK	MD	\$36.54	\$595	10.7	10.5	10.6	9.5	1.41	1.57	1.54%	9.88	14.12	64.0	14.1	1.58	2.18	0.40	1.75	\$3,889,938
43.5	\$29.29	\$15.03	Eagle Bancorp, Inc.	EGBN	MD	\$27.57	\$840	NM	NM	18.6	11.3	0.73	0.73	0.14%	11.91	NM	58.7	(4.2)	(0.43)	1.69	3.10	1.82	\$9,658,914
19.0	\$46.30	\$33.54	First United Corporation	FUNC	MD	\$43.16	\$279	11.2	10.4	13.0	9.0	1.31	1.39	2.41%	9.71	26.87	58.6	12.3	1.21	0.49	0.05	1.31	\$2,082,092
8.0	\$5.25	\$3.71	Glen Burnie Bancorp	GLBZ	MD	\$4.45	\$13	NM	NM	NM	NM	0.61	0.62	0.00%	5.32	NA	97.3	(0.8)	(0.04)	0.25	0.14	1.18	\$395,030
38.1	\$24.89	\$14.93	Shore Bancshares, Inc.	SHBI	MD	\$23.14	\$772	11.7	10.8	10.9	10.4	1.26	1.47	2.43%	8.69	25.25	56.9	11.2	1.08	1.37	0.13	1.20	\$6,151,431
19.0			Median - Maryland					11.2	10.5	12.0	10.0	1.26	1.39	1.54%	9.71	25.25	58.7	11.2	1.08	1.37	0.14	1.31	\$3,889,938
26.1	\$65.23	\$46.12	Bank of America Corporation	BAC	NC	\$62.32	\$435,788	14.4	14.3	13.2	11.6	1.58	2.13	2.09%	5.99	25.81	59.9	11.1	0.97	0.64	0.46	1.07	\$3,499,191,000
12.4	\$56.20	\$40.79	Truist Financial Corporation	TFC	NC	\$50.43	\$61,607	11.6	10.8	11.0	10.2	1.05	1.52	4.14%	7.52	47.71	55.8	9.0	1.07	0.56	0.54	1.50	\$556,023,000
19.4	\$66.78	\$45.96	First Bancorp	FBNC	NC	\$63.99	\$2,648	19.9	13.9	13.8	12.9	1.54	2.16	1.51%	9.75	29.19	48.8	8.1	1.04	0.50	0.07	1.39	\$13,041,615
10.0	\$2,296.30	\$1,623.76	First Citizens BancShares, Inc.	FCNC.A	NC	\$2,194.07	\$22,572	11.7	11.4	11.3	11.1	1.24	1.27	0.38%	8.30	4.41	62.9	10.6	1.01	NA	0.41	0.98	\$236,842,000
14.6	\$52.50	\$38.30	HomeTrust Bancshares, Inc.	HTB	NC	\$46.91	\$776	12.3	11.9	13.6	13.3	1.31	1.40	1.29%	12.77	13.91	58.3	10.9	1.48	0.83	0.25	1.06	\$4,440,278
4.0	\$44.53	\$29.36	Live Oak Bancshares, Inc.	LOB	NC	\$40.13	\$1,857	14.1	16.7	14.2	10.3	1.53	nm	0.30%	NA	4.23	57.9	11.1	0.94	0.97	0.59	1.47	\$16,038,141
42.8	\$45.78	\$27.33	Peoples Bancorp of North Carolina, Inc.	PEBK	NC	\$43.80	\$233	12.0	13.3	NM	NM	1.48	1.48	1.94%	9.14	27.20	71.5	13.1	1.16	0.41	0.05	0.83	\$1,764,999
14.6			Median - North Carolina					12.3	13.3	13.4	11.4	1.48	1.50	1.51%	8.72	25.81	58.3	10.9	1.04	0.60	0.41	1.07	\$16,038,141

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								LTM (x)	Core LTM (x)	Current FY (x)	Next FY (x)												
26.3	\$35.74	\$25.92	First Community Corporation	FCCO	SC	\$33.63	\$316	12.5	11.4	10.7	10.2	1.39	1.61	2.04%	8.37	23.88	63.0	12.1	1.05	0.06	0.01	1.16	\$2,372,348
8.4	\$37.18	\$28.65	United Community Banks, Inc.	UCB	SC	\$35.18	\$4,242	11.6	11.1	12.2	11.0	1.13	1.52	2.95%	9.89	32.89	53.5	10.3	1.34	0.50	0.22	0.84	\$29,051,142
37.7	\$65.09	\$40.90	Southern First Bancshares, Inc.	SFST	SC	\$62.26	\$590	13.4	13.2	12.6	10.2	1.30	1.30	nm	9.62	NA	58.4	10.4	0.89	0.31	0.01	1.10	\$4,700,171
26.3			Median - South Carolina					12.5	NA	12.2	10.2	1.30	1.52	2.49%	9.62	28.39	58.4	10.4	1.05	0.31	0.01	1.10	\$4,700,171
78.1	\$29.79	\$14.29	Bank of the James Financial Group, Inc.	BOTJ	VA	\$27.01	\$123	10.7	10.3	NM	NM	1.48	1.63	1.49%	7.28	15.81	70.2	14.7	1.10	0.16	0.06	0.94	\$1,041,307
16.6	\$75.09	\$57.42	Burke & Herbert Financial Services Corp.	BHRB	VA	\$71.71	\$1,448	11.5	8.5	9.0	8.2	1.21	1.46	3.07%	9.20	35.26	51.9	10.9	1.15	1.23	0.02	1.18	\$10,991,300
32.3	\$94.31	\$64.71	C&F Financial Corporation	CFFI	VA	\$91.75	\$298	10.2	10.8	NM	NM	1.07	1.18	2.12%	9.04	20.98	67.4	11.2	1.06	0.13	0.60	1.84	\$2,809,968
(3.5)	\$259.64	\$174.24	Capital One Financial Corporation	COF	VA	\$215.67	\$132,310	13.3	11.0	10.6	9.0	1.22	2.19	1.48%	9.66	18.56	51.1	9.2	1.57	1.38	3.32	5.02	\$673,835,000
54.3	\$49.13	\$28.10	Chain Bridge Bancorp, Inc.	CBNA	VA	\$45.71	\$155	11.3	11.3	9.2	11.5	1.63	1.63	nm	8.38	NA	49.4	15.7	1.53	0.00	0.00	1.35	\$2,192,553
17.4	\$45.44	\$31.44	Eagle Financial Services, Inc.	EFISI	VA	\$41.53	\$221	12.0	14.4	14.0	12.6	1.16	1.16	2.98%	10.50	35.84	68.8	9.9	0.98	1.09	0.32	1.22	\$1,847,365
36.7	\$50.17	\$31.21	First Community Bankshares, Inc.	FCBC	VA	\$48.92	\$925	15.4	16.1	16.5	16.0	1.72	2.46	2.70%	10.90	70.66	57.7	11.4	1.75	0.70	0.18	1.33	\$3,607,720
37.2	\$19.11	\$11.83	FVCBankcorp, Inc.	FVCB	VA	\$18.27	\$329	12.9	13.1	11.7	11.5	1.24	1.27	1.53%	10.99	17.61	53.4	10.1	1.16	0.60	0.03	1.01	\$2,367,194
16.2	\$24.26	\$18.50	John Marshall Bancorp, Inc.	JMSB	VA	\$22.94	\$322	13.3	13.8	12.0	10.9	1.18	1.18	1.77%	11.40	10.40	52.8	9.2	1.05	0.00	0.03	1.00	\$2,402,421
35.9	\$43.31	\$27.00	National Bankshares, Inc.	NKSH	VA	\$40.94	\$261	12.9	12.7	11.8	10.7	1.36	1.45	3.69%	9.90	NA	57.6	11.2	1.12	0.06	0.02	0.99	\$1,832,700
48.4	\$16.88	\$9.55	Primis Financial Corp.	FRST	VA	\$16.02	\$396	7.4	19.1	11.6	8.3	0.92	1.17	2.51%	7.99	18.52	80.5	13.0	1.32	1.71	0.27	1.24	\$4,353,614
7.3	\$39.03	\$31.91	TowneBank	TOWN	VA	\$37.43	\$3,417	10.3	13.1	12.0	11.0	1.15	1.65	3.00%	9.62	49.31	64.5	12.1	1.55	0.32	0.07	1.29	\$22,616,959
19.1	\$43.62	\$30.87	Atlantic Union Bankshares Corporation	AUB	VA	\$40.66	\$5,807	12.1	10.1	10.9	10.1	1.16	1.96	3.62%	8.17	43.28	48.5	9.7	1.30	0.51	0.16	1.04	\$38,099,868
22.3	\$4.79	\$3.23	Blue Ridge Bankshares, Inc.	BRBS	VA	\$3.93	\$348	39.3	NA	NM	NM	1.28	1.29	0.00%	11.75	NA	80.8	2.9	0.38	1.77	(0.02)	1.19	\$2,327,317
62.8	\$36.06	\$16.78	Carter Bankshares, Inc.	CARE	VA	\$31.47	\$697	5.4	11.9	5.7	12.1	1.29	1.30	1.25%	11.19	NA	71.8	28.8	2.65	1.09	(0.40)	1.48	\$4,801,883
35.9	\$33.24	\$21.59	First National Corporation	FXNC	VA	\$30.77	\$278	12.8	12.5	12.7	12.1	1.44	1.56	2.19%	8.65	27.71	67.6	11.7	1.06	0.32	0.15	1.00	\$2,075,645
13.5	\$25.71	\$17.86	MainStreet Bancshares, Inc.	MNSB	VA	\$25.15	\$173	12.3	12.4	11.0	10.3	0.96	0.96	1.59%	8.34	19.61	68.0	8.0	0.80	3.19	0.02	0.99	\$2,243,085
15.6	\$50.00	\$37.31	Virginia National Bankshares Corporation	VABK	VA	\$46.30	\$251	10.2	11.5	NM	NM	1.29	1.36	3.11%	11.34	31.58	52.8	13.5	1.53	NA	0.01	0.66	\$1,638,196
27.3			Median - Virginia					12.1	12.4	11.7	11.0	1.23	1.40	2.19%	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	\$143.46	\$2,015	15.7	15.5	15.6	15.1	2.49	3.09	2.43%	9.85	38.07	48.0	16.4	1.97	0.24	0.02	0.44	\$6,773,995
30.9	\$31.99	\$23.58	MVB Financial Corp.	MVBF	WV	\$30.43	\$395	10.3	NM	19.3	12.2	1.14	1.17	2.25%	NA	22.97	89.7	11.8	1.15	1.21	0.32	1.14	\$3,545,853
28.5	\$49.62	\$34.10	United Bankshares, Inc.	UBSI	WV	\$47.60	\$6,469	13.0	13.1	13.0	12.4	1.18	1.88	3.20%	10.92	41.14	46.8	9.4	1.54	0.48	0.16	1.20	\$33,751,832
29.3	\$43.02	\$29.57	WesBanco, Inc.	WSBC	WV	\$40.42	\$3,877	11.8	10.7	11.4	10.5	1.00	1.78	3.76%	8.34	43.90	52.1	8.8	1.30	0.87	0.10	1.11	\$27,796,917
28.9			Median - West Virginia					12.4	13.1	14.3	12.3	1.16	1.83	2.82%	9.85	39.61	50.0	10.6	1.42	0.67	0.13	1.13	\$17,285,456
25.2			Average					13.1	12.6	12.1	10.9	1.43	1.59	0.02	9.34	28.52	62.8	9.7	1.09	1.07	0.39	1.35	\$114,818,049
21.0			Median					12.2	12.4	11.9	10.8	1.24	1.48	0.02	9.40	26.87	58.4	11.0	1.15	0.60	0.14	1.18	4,440,278