

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)														
(3.9)	81.65	40.51	The Bancorp, Inc.	TBBK	DE	\$51.48	\$2,172	10.5	10.5	8.9	6.5	8.10	3.16	NM	7.37	NM	31.6	28.9	2.54	1.84	2.37	0.91	9,352,425		
(3.9)			Median - Delaware							10.5	NA	8.9	6.5	8.10	3.16	NM	7.37	NM	31.6	28.9	2.54	NA	2.37	0.91	\$9,352,425
30.8	\$52.11	\$28.21	BankUnited, Inc.	BKU	FL	\$44.51	\$3,278	12.6	12.6	10.2	9.4	1.08	1.11	2.97%	8.51	35.13	59.7	9.0	0.77	1.40	0.30	0.91	\$35,039,451		
(66.2)	\$19.00	\$4.80	BayFirst Financial Corp.	BAFN	FL	\$6.34	\$26	NM	NM	NM	NM	0.36	nm	0.00%	NA	NM	98.8	(21.7)	(1.73)	1.76	1.63	2.28	\$1,300,258		
20.5	\$46.83	\$32.38	Capital City Bank Group, Inc.	CCBG	FL	\$43.02	\$738	12.0	13.1	12.3	12.1	1.33	1.58	2.51%	10.79	27.78	69.9	11.5	1.42	0.41	0.14	1.21	\$4,385,765		
2.9	\$23.55	\$15.62	Amerant Bancorp Inc.	AMTB	FL	\$21.48	\$864	17.0	13.4	10.6	8.2	0.93	0.95	1.68%	9.40	28.57	70.1	5.6	0.51	2.78	0.63	1.18	\$9,777,018		
(8.8)	\$14.91	\$9.12	NewtekOne, Inc.	NEWT	FL	\$10.46	\$302	4.8	8.1	4.8	4.5	0.86	0.90	7.27%	12.26	26.15	65.1	17.8	2.78	7.40	1.39	2.08	\$2,744,819		
15.5	\$35.55	\$21.36	Seacoast Banking Corporation of Florida	SBCF	FL	\$29.36	\$2,846	18.7	14.1	11.6	10.7	1.06	1.90	2.59%	7.70	46.50	54.2	5.9	0.84	0.60	0.12	1.41	\$20,842,331		
(2.0)	\$108.46	\$77.74	SouthState Bank Corporation	SSB	FL	\$89.73	\$8,800	11.4	9.5	9.6	8.7	0.98	1.59	2.67%	8.76	28.97	57.8	9.1	1.22	0.64	0.23	1.20	\$67,197,412		
0.3	\$20.79	\$15.39	USCB Financial Holdings, Inc.	USCB	FL	\$18.35	\$335	13.8	11.2	9.1	8.2	1.53	1.53	2.72%	7.78	30.08	52.9	11.8	0.96	0.14	0.03	1.16	\$2,791,540		
25.7	\$5.59	\$3.53	OptimumBank Holdings, Inc.	OPHC	FL	\$5.23	\$64	7.4	7.4	NM	NM	0.71	0.71	nm	7.60	0.00	50.8	14.8	1.64	0.27	0.04	1.07	\$1,111,678		
2.9			Median - Florida							12.3	11.9	10.2	8.7	0.98	1.32	2.63%	8.63	31.45	59.7	9.1	0.96	0.64	0.23	1.20	\$4,385,765
2.2	\$36.40	\$24.69	Capital Bancorp, Inc.	CBNK	MD	\$28.96	\$474	8.5	8.0	8.7	8.0	1.18	1.32	1.66%	10.09	12.90	61.5	15.1	1.71	2.10	0.45	1.83	\$3,606,207		
16.9	\$29.26	\$15.03	Eagle Bancorp, Inc.	EGBN	MD	\$24.51	\$744	NM	NM	15.8	9.5	0.66	0.66	0.16%	10.78	NM	56.9	(11.5)	(1.16)	1.48	3.20	2.17	\$10,497,203		
21.4	\$41.95	\$24.66	First United Corporation	FUNC	MD	\$36.34	\$236	9.6	9.5	8.6	7.8	1.16	1.23	2.86%	9.26	25.46	57.1	12.7	1.21	0.56	0.07	1.28	\$2,087,453		
(8.8)	\$5.88	\$3.71	Glen Burnie Bancorp	GLBZ	MD	\$4.75	\$14	NM	69.6	NM	NM	0.65	0.66	0.00%	5.87	NM	102.9	(0.1)	(0.01)	0.54	0.10	1.17	\$359,916		
34.0	\$20.68	\$11.47	Shore Bancshares, Inc.	SHBI	MD	\$18.10	\$605	10.2	9.2	9.3	8.4	1.03	1.22	2.65%	8.06	26.97	57.6	10.5	0.98	0.88	0.14	1.19	\$6,258,818		
16.9			Median - Maryland							9.6	9.4	9.0	8.2	1.03	1.22	1.66%	9.26	25.46	57.6	10.5	0.98	0.88	0.14	1.28	\$3,606,207
12.8	\$57.55	\$33.07	Bank of America Corporation	BAC	NC	\$46.97	\$335,634	12.3	12.3	10.9	9.5	1.22	1.64	2.38%	6.18	28.35	61.2	10.2	0.89	0.70	0.49	1.11	\$3,411,738,000		
12.7	\$56.20	\$33.56	Truist Financial Corporation	TFC	NC	\$44.53	\$55,263	11.7	10.7	10.1	8.9	0.93	1.34	4.67%	7.92	54.45	56.0	8.2	0.99	0.53	0.54	1.52	\$547,538,000		
36.3	\$62.64	\$34.50	First Bancorp	FBNC	NC	\$55.19	\$2,287	20.6	13.6	12.1	11.2	1.38	1.98	1.74%	9.51	33.96	50.9	7.2	0.89	0.43	0.10	1.42	\$12,668,339		
(1.9)	\$2,232.21	\$1,473.62	First Citizens BancShares, Inc.	FCNC.A	NC	\$1,835.67	\$19,876	11.1	10.4	10.7	9.4	1.07	1.10	0.46%	8.87	4.81	61.6	9.9	0.96	1.12	0.45	1.05	\$229,698,000		
21.8	\$47.64	\$30.95	HomeTrust Bancshares, Inc.	HTB	NC	\$42.05	\$704	11.3	11.3	12.4	11.4	1.21	1.29	1.24%	12.46	13.17	57.9	11.1	1.46	0.78	0.24	1.10	\$4,545,635		
16.3	\$42.89	\$22.68	Live Oak Bancshares, Inc.	LOB	NC	\$32.09	\$1,483	14.4	17.1	10.9	7.9	1.28	1.32	0.37%	7.40	5.38	60.6	9.4	0.76	0.83	0.60	1.55	\$15,134,778		
37.9	\$40.74	\$23.74	Peoples Bancorp of North Carolina, Inc.	PEBK	NC	\$38.49	\$204	10.6	11.7	NM	NM	1.34	1.34	2.18%	9.23	26.52	71.9	13.3	1.17	0.35	0.04	0.84	\$1,702,148		
16.3			Median - North Carolina							11.7	11.7	10.9	9.4	1.22	1.34	1.74%	8.87	26.52	60.6	9.9	0.96	0.70	0.45	1.11	\$15,134,778

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								LTM (x)	Core LTM (x)	Current FY (x)	Next FY (x)												
28.9	\$31.50	\$19.46	First Community Corporation	FCCO	SC	\$28.53	\$268	11.6	11.0	9.8	9.0	1.31	1.44	2.24%	7.47	25.10	65.4	12.4	0.94	0.03	0.00	1.04	\$2,057,732
11.9	\$36.77	\$22.93	United Community Banks, Inc.	UCB	SC	\$30.93	\$3,700	11.8	11.2	10.4	9.7	1.03	1.40	3.23%	9.86	37.40	53.4	9.2	1.17	0.44	0.22	1.08	\$28,002,554
57.8	\$62.00	\$29.14	Southern First Bancshares, Inc.	SFST	SC	\$53.48	\$440	14.4	14.2	9.8	8.3	1.19	1.19	nm	8.37	0.00	63.7	8.7	0.72	0.37	0.00	1.10	\$4,403,494
28.9			Median - South Carolina					11.8	NA	9.8	9.0	1.19	1.40	2.74%	8.37	25.10	63.7	9.2	0.94	0.37	0.00	1.08	\$4,403,494
44.1	\$21.49	\$13.00	Bank of the James Financial Group, Inc.	BOTJ	VA	\$20.60	\$94	10.4	9.9	NM	NM	1.17	1.30	1.94%	6.97	20.10	76.0	12.7	0.88	0.25	0.07	0.96	\$1,039,024
10.0	\$70.90	\$47.57	Burke & Herbert Financial Services Corp.	BHRB	VA	\$60.78	\$914	7.9	7.2	7.5	7.0	1.08	1.19	3.62%	9.79	28.50	52.2	14.9	1.49	1.43	0.05	1.26	\$7,920,626
2.7	\$80.99	\$53.14	C&F Financial Corporation	CFFI	VA	\$71.89	\$234	8.7	8.9	NM	NM	0.89	0.99	2.67%	8.59	22.20	67.9	11.1	1.01	0.21	0.60	1.89	\$2,768,494
0.2	\$259.64	\$143.22	Capital One Financial Corporation	COF	VA	\$176.10	\$109,015	43.7	25.1	9.1	7.5	1.02	1.74	1.82%	10.12	64.52	52.2	2.6	0.41	1.60	3.30	5.15	\$669,009,000
42.9	\$38.43	\$20.01	Chain Bridge Bancorp, Inc.	CBNA	VA	\$34.92	\$116	11.3	11.3	8.4	10.5	1.35	1.35	nm	9.67	0.00	54.7	12.9	1.32	0.00	0.00	1.49	\$1,750,399
6.6	\$41.12	\$28.70	Eagle Financial Services, Inc.	EFSI	VA	\$33.87	\$181	21.3	9.8	9.5	9.2	0.96	0.96	3.66%	10.00	77.99	68.2	4.8	0.42	0.99	0.25	1.04	\$1,888,626
12.8	\$42.15	\$31.21	First Community Bankshares, Inc.	FCBC	VA	\$41.19	\$786	15.5	14.4	14.1	13.8	1.51	2.19	3.01%	11.13	162.64	59.1	9.6	1.52	0.61	0.18	1.33	\$3,259,643
41.7	\$17.94	\$9.49	FVCBankcorp, Inc.	FVCB	VA	\$14.93	\$268	12.3	12.3	10.3	9.2	1.05	1.09	1.61%	10.78	9.92	55.6	9.0	0.99	0.55	0.05	0.97	\$2,292,256
18.4	\$21.58	\$13.81	John Marshall Bancorp, Inc.	JMSB	VA	\$20.05	\$284	13.5	13.7	12.3	10.7	1.07	1.07	1.80%	11.39	20.13	53.8	8.3	0.93	0.05	0.02	1.00	\$2,332,550
35.0	\$40.00	\$23.75	National Bankshares, Inc.	NKSH	VA	\$35.60	\$227	14.3	12.7	12.8	NM	1.23	1.31	4.38%	9.53	60.64	60.0	9.3	0.87	NA	0.03	0.99	\$1,824,506
36.1	\$14.55	\$7.59	Primis Financial Corp.	FRST	VA	\$13.07	\$323	5.2	23.6	8.4	6.7	0.76	0.98	3.06%	8.33	16.06	87.3	15.3	1.51	2.38	0.62	1.33	\$4,047,388
(2.7)	\$37.86	\$29.43	TowneBank	TOWN	VA	\$33.16	\$3,021	15.0	11.4	9.5	8.6	1.08	1.51	3.26%	9.11	47.96	63.2	7.5	0.93	0.11	0.02	1.09	\$19,687,341
14.6	\$42.18	\$22.85	Atlantic Union Bankshares Corporation	AUB	VA	\$34.79	\$4,977	17.1	10.9	9.3	8.6	1.02	1.77	4.25%	7.85	68.47	49.8	6.2	0.80	0.55	0.17	1.06	\$37,585,754
27.0	\$4.79	\$2.92	Blue Ridge Bankshares, Inc.	BRBS	VA	\$3.98	\$350	36.2	NA	NM	NM	1.12	1.13	0.00%	13.21	227.27	88.1	3.2	0.41	1.35	(0.02)	1.03	\$2,432,589
36.9	\$22.91	\$13.61	Carter Bankshares, Inc.	CARE	VA	\$22.88	\$507	16.6	16.9	8.0	8.3	1.20	1.21	0.00%	8.61	0.00	76.0	7.7	0.66	6.29	0.01	1.84	\$4,851,922
18.8	\$28.89	\$18.26	First National Corporation	FXNC	VA	\$26.40	\$239	13.5	12.0	11.2	10.6	1.28	1.40	2.58%	8.41	32.40	68.8	10.1	0.87	0.32	0.31	1.02	\$2,037,978
30.5	\$23.44	\$15.00	MainStreet Bancshares, Inc.	MNSB	VA	\$21.81	\$155	12.4	11.4	10.3	9.3	0.85	0.85	1.83%	8.65	22.73	71.8	7.3	0.73	1.78	0.00	1.04	\$2,212,669
6.5	\$44.57	\$34.12	Virginia National Bankshares Corporation	VABK	VA	\$38.47	\$207	10.8	10.5	NM	NM	1.13	1.19	3.74%	10.60	39.72	56.0	11.2	1.19	0.22	0.02	0.67	\$1,649,742
18.6			Median - Virginia					13.5	11.4	9.5	9.2	1.08	1.20	2.67%	9.60	30.45	61.6	9.1	0.91	0.55	0.05	1.05	\$2,382,570
2.6	\$133.59	\$102.22	City Holding Company	CHCO	WV	\$119.45	\$1,716	13.4	13.2	13.4	12.8	2.12	2.63	2.91%	9.93	37.18	48.2	16.9	1.97	0.32	0.02	0.44	\$6,722,018
42.9	\$29.59	\$15.59	MVB Financial Corp.	MVBF	WV	\$24.71	\$317	12.0	NM	13.0	8.8	0.94	0.95	2.75%	10.04	33.01	94.5	8.7	0.83	1.33	0.26	0.93	\$3,308,918
20.5	\$45.93	\$30.51	United Bankshares, Inc.	UBSI	WV	\$40.36	\$5,614	12.3	12.2	11.6	10.9	1.03	1.64	3.77%	10.90	45.57	47.3	8.6	1.41	0.45	0.19	1.20	\$33,660,281
9.8	\$38.10	\$26.42	WesBanco, Inc.	WSBC	WV	\$33.37	\$3,207	15.0	10.7	9.1	8.2	0.84	1.54	4.55%	8.03	66.82	52.9	6.0	0.86	0.67	0.10	1.13	\$27,696,333
15.1			Median - West Virginia					12.9	12.2	12.3	9.9	0.98	1.59	3.34%	9.98	41.37	50.5	8.7	1.14	0.56	0.15	1.03	\$17,209,176
16.4			Average					13.7	13.4	10.4	9.1	1.24	1.36	0.02	9.20	37.71	62.8	9.0	0.97	1.08	0.42	1.31	\$112,230,192
16.3			Median					12.3	11.4	10.2	8.9	1.08	1.31	0.03	9.17	28.50	59.7	9.3	0.94	0.61	0.14	1.13	4,385,765