

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 (%)	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)											
53.5	\$28.35	\$16.09	Ames National Corporation	ATLO	IA	\$27.76	\$247	13.0	12.8	NM	NM	1.18	1.26	3.46	9.18	62.2	10.0	0.90	NA	0.03	1.36	\$2,133,540
16.1	\$26.60	\$17.31	West Bancorporation, Inc.	WTBA	IA	\$24.97	\$423	13.0	11.9	9.6	8.6	1.59	1.59	4.00	6.42	54.1	13.5	0.81	0.00	(0.00)	1.02	\$4,142,244
<b>34.8</b>			<b>Median - Iowa</b>					<b>13.0</b>	<b>12.3</b>	<b>9.6</b>	<b>8.6</b>	<b>1.39</b>	<b>1.43</b>	<b>3.73</b>	<b>7.80</b>	<b>58.2</b>	<b>11.7</b>	<b>0.86</b>	<b>(0.01)</b>	<b>0.01</b>	<b>1.19</b>	<b>\$3,137,892</b>
15.2	\$33.89	\$22.63	Byline Bancorp, Inc.	BY	IL	\$32.37	\$1,474	11.2	10.6	10.6	10.3	1.16	1.45	1.48	NA	50.5	10.9	1.36	0.86	0.39	1.45	\$9,652,676
13.0	\$27.65	\$18.40	First Busey Corporation	BUSE	KS	\$25.89	\$2,269	17.6	11.6	10.7	10.0	1.01	1.32	4.02	NA	55.8	5.9	0.76	NA	0.44	1.28	\$18,104,736
15.3	\$44.85	\$27.58	First Mid Bancshares, Inc.	FMBH	IL	\$42.71	\$1,024	11.2	10.8	9.8	9.1	1.07	1.50	2.34	NA	62.0	10.2	1.20	NA	0.09	1.25	\$7,966,658
16.9	\$29.88	\$19.46	HBT Financial, Inc.	HBT	IL	\$27.88	\$876	11.4	10.9	NM	10.6	1.42	1.62	3.30	10.82	52.3	13.2	1.53	0.19	0.07	1.21	\$5,071,390
28.5	\$24.57	\$14.24	Midland States Bancorp, Inc.	MSBI	IL	\$23.06	\$488	NM	43.9	8.7	8.4	1.07	1.11	5.55	6.75	60.4	(20.3)	(1.76)	NA	2.03	1.59	\$6,511,127
35.2	\$157.60	\$81.62	Northern Trust Corporation	NTRS	IL	\$145.74	\$27,083	16.7	16.6	14.4	13.0	2.25	2.44	2.20	NA	70.9	13.7	1.13	NA	0.00	0.42	\$177,132,700
13.7	\$22.00	\$14.14	Old Second Bancorp, Inc.	OSBC	IL	\$20.32	\$1,070	12.5	10.6	9.4	9.0	1.19	1.44	1.38	11.02	53.6	10.3	1.27	1.06	0.35	1.38	\$6,902,675
20.0	\$96.00	\$60.83	QCR Holdings, Inc.	QCRH	IL	\$90.60	\$1,512	12.1	11.7	11.4	10.6	1.36	1.57	0.44	10.24	51.2	12.0	1.36	0.60	0.27	1.26	\$9,575,470
24.0	\$162.96	\$89.10	Wintrust Financial Corporation	WTFC	IL	\$149.92	\$10,041	13.2	12.9	12.6	11.7	1.47	1.69	1.47	8.45	54.3	12.0	1.23	0.39	0.14	0.71	\$71,142,046
<b>16.9</b>			<b>Median - Illinois</b>					<b>12.5</b>	<b>11.7</b>	<b>10.7</b>	<b>10.4</b>	<b>1.18</b>	<b>1.48</b>	<b>2.27</b>	<b>10.53</b>	<b>55.0</b>	<b>10.6</b>	<b>1.21</b>	<b>0.73</b>	<b>0.31</b>	<b>1.25</b>	<b>\$8,771,064</b>
9.4	\$71.98	\$52.14	1st Source Corporation	SRCE	IN	\$69.31	\$1,686	10.8	10.3	10.5	10.2	1.32	1.42	2.31	13.28	48.9	12.6	1.76	1.10	0.06	2.30	\$9,055,270
40.6	\$39.99	\$26.31	Finward Bancorp	FNWD	IN	\$36.60	\$158	19.5	16.4	13.8	12.0	0.91	1.05	1.31	7.56	82.1	5.1	0.39	0.95	0.01	1.21	\$2,021,181
52.2	\$71.00	\$33.73	First Capital, Inc.	FCAP	IN	\$52.75	\$177	10.8	10.7	NM	NM	1.34	1.40	2.35	10.38	57.1	13.2	1.34	NA	0.05	NA	\$1,271,995
33.6	\$69.21	\$42.05	First Financial Corporation	THFF	IN	\$65.99	\$784	9.9	8.9	9.3	8.9	1.20	1.46	3.39	9.51	54.2	13.3	1.42	0.37	0.18	1.18	\$5,756,126
(31.6)	\$31.04	\$17.05	First Internet Bancorp	INBK	IN	\$20.69	\$180	NM	NM	9.4	4.2	0.50	0.54	1.16	NA	59.6	(9.1)	(0.60)	NA	1.44	1.44	\$5,571,647
(0.7)	\$44.33	\$33.13	First Merchants Corporation	FRME	IN	\$41.13	\$2,342	10.6	10.4	10.0	9.3	0.96	1.37	3.50	9.38	54.5	9.5	1.21	0.54	0.14	1.42	\$19,025,101
10.8	\$45.00	\$32.75	German American Bancorp, Inc.	GABC	IN	\$42.64	\$1,599	13.9	12.5	11.5	10.9	1.38	2.12	2.91	9.44	50.5	10.7	1.37	0.50	0.05	1.32	\$8,388,780
10.3	\$19.07	\$12.70	Horizon Bancorp, Inc.	HBNC	IN	\$17.64	\$899	NM	8.2	8.2	7.7	1.31	1.71	3.63	8.38	55.8	(20.2)	(2.06)	0.83	0.06	1.05	\$6,436,611
(7.4)	\$69.40	\$50.00	Lakeland Financial Corporation	LKFN	IN	\$59.34	\$1,497	14.8	14.8	13.7	13.1	1.96	1.98	3.51	10.84	48.0	14.4	1.50	0.39	0.55	1.28	\$6,990,022
6.0	\$48.50	\$27.25	Merchants Bancorp	MBIN	IN	\$43.29	\$1,987	11.5	11.5	8.7	7.9	1.15	1.15	1.02	8.85	44.0	9.9	1.16	1.72	0.85	0.56	\$19,448,943
19.4	\$15.24	\$11.37	Richmond Mutual Bancorporation, Inc.	RMBI	IN	\$14.13	\$137	12.1	NA	NM	NM	1.02	1.02	4.25	9.55	66.7	8.6	0.76	NA	0.14	1.38	\$1,525,790
7.5	\$26.17	\$16.83	Old National Bancorp	ONB	IN	\$24.41	\$9,512	13.6	10.9	9.3	8.4	1.15	1.78	2.38	7.72	49.8	8.8	1.02	1.09	0.25	1.17	\$72,151,967
<b>9.9</b>			<b>Median - Indiana</b>					<b>11.8</b>	<b>10.8</b>	<b>9.7</b>	<b>9.1</b>	<b>1.18</b>	<b>1.41</b>	<b>2.64</b>	<b>9.44</b>	<b>54.4</b>	<b>9.7</b>	<b>1.19</b>	<b>0.83</b>	<b>0.14</b>	<b>1.28</b>	<b>\$6,713,317</b>

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								LTM (x)	Core LTM (x)	Current FY (x)												Next FY (x)
10.0	\$50.07	\$34.11	Equity Bancshares, Inc.	EQBK	KS	\$46.00	\$871	37.4	11.5	NM	8.4	1.19	1.40	1.57	9.94	61.5	3.4	0.40	NA	0.06	1.26	\$6,373,172
32.9	\$29.56	\$21.31	Landmark Bancorp, Inc.	LARK	KS	\$28.50	\$173	9.3	8.9	NM	NM	1.08	1.37	2.95	8.03	62.0	12.7	1.17	0.90	0.25	1.12	\$1,606,642
<b>21.4</b>			<b>Median - Kansas</b>					<b>23.3</b>	<b>10.2</b>	<b>#NUM!</b>	<b>8.4</b>	<b>1.13</b>	<b>1.39</b>	<b>2.26</b>	<b>8.99</b>	<b>61.8</b>	<b>8.0</b>	<b>0.79</b>	<b>NA</b>	<b>0.16</b>	<b>1.19</b>	<b>\$3,989,907</b>
10.5	\$37.39	\$26.75	Independent Bank Corporation	IBCP	MI	\$35.87	\$737	11.0	10.9	10.2	9.8	1.47	1.56	3.12	8.65	60.5	14.4	1.27	0.56	0.04	1.48	\$5,505,720
(3.7)	\$35.40	\$24.89	ChoiceOne Financial Services, Inc.	COFS	MI	\$29.49	\$442	14.7	9.0	8.6	8.2	0.95	1.45	3.93	7.16	55.1	6.9	0.69	NA	0.04	1.17	\$4,410,551
109.1	\$58.83	\$21.50	Isabella Bank Corporation	ISBA	MI	\$49.92	\$366	19.5	18.9	14.4	13.0	1.58	2.00	2.24	8.47	68.7	8.5	0.88	NA	(0.10)	0.89	\$2,209,448
27.1	\$19.48	\$11.43	Northpointe Bancshares, Inc.	NPB	MI	\$18.12	\$553	8.6	NA	6.5	6.0	1.15	1.15	0.55	7.73	53.7	14.0	1.33	1.02	0.05	0.16	\$7,022,825
15.9	\$55.77	\$37.76	Mercantile Bank Corporation	MBWM	MI	\$53.57	\$920	9.8	9.7	9.5	9.1	1.27	1.46	2.91	9.37	55.5	14.1	1.44	0.16	0.04	1.20	\$6,835,219
<b>15.9</b>			<b>Median - Michigan</b>					<b>11.0</b>	<b>10.3</b>	<b>9.5</b>	<b>9.1</b>	<b>1.27</b>	<b>1.46</b>	<b>2.91</b>	<b>8.47</b>	<b>55.5</b>	<b>14.0</b>	<b>1.27</b>	<b>0.56</b>	<b>0.04</b>	<b>1.17</b>	<b>\$5,505,720</b>
35.2	\$20.30	\$11.93	Bridgewater Bancshares, Inc.	BWB	MN	\$19.10	\$530	12.8	12.4	9.9	8.4	1.18	1.23	nm	8.01	51.5	9.5	0.87	0.51	0.04	1.31	\$5,407,002
27.5	\$61.19	\$35.18	U.S. Bancorp	USB	MN	\$56.05	\$87,085	12.1	11.5	11.5	10.4	1.49	1.98	3.71	6.49	56.9	12.2	1.12	0.62	0.56	1.93	\$692,345,000
<b>31.3</b>			<b>Median - Minnesota</b>					<b>12.5</b>	<b>11.9</b>	<b>10.7</b>	<b>9.4</b>	<b>1.33</b>	<b>1.60</b>	<b>3.71</b>	<b>7.25</b>	<b>54.2</b>	<b>10.8</b>	<b>1.00</b>	<b>NA</b>	<b>0.30</b>	<b>1.62</b>	<b>\$348,876,001</b>
25.2	\$26.32	\$15.78	Alerus Financial Corporation	ALRS	ND	\$24.84	\$631	36.5	7.9	9.6	9.1	1.12	1.42	3.38	8.72	64.4	3.3	0.33	1.63	0.05	1.52	\$5,230,084
<b>25.2</b>			<b>Median - North Dakota</b>					<b>36.5</b>	<b>7.9</b>	<b>9.6</b>	<b>9.1</b>	<b>1.12</b>	<b>1.42</b>	<b>3.38</b>	<b>8.72</b>	<b>64.4</b>	<b>3.3</b>	<b>0.33</b>	<b>1.63</b>	<b>0.05</b>	<b>1.52</b>	<b>\$5,230,084</b>
33.1	\$34.34	\$19.22	CF Bankshares Inc.	CFBK	OH	\$30.99	\$197	11.5	11.5	8.3	7.1	7.07	1.09	1.16	8.59	51.0	9.9	0.84	NA	0.42	1.00	\$2,117,321
21.2	\$25.59	\$17.47	Civista Bancshares, Inc.	CIVB	OH	\$24.45	\$507	9.3	8.4	9.2	8.4	0.93	1.28	2.94	NA	61.8	10.3	1.11	0.95	0.10	1.28	\$4,336,453
12.7	\$29.83	\$20.88	Farmers & Merchants Bancorp, Inc.	FMAO	OH	\$27.12	\$369	11.2	10.7	9.8	9.3	1.01	1.33	3.39	8.39	61.8	9.4	0.99	0.41	0.03	1.02	\$3,434,382
(2.1)	\$15.50	\$11.58	Farmers National Banc Corp.	FMNB	OH	\$13.32	\$502	9.2	8.1	8.2	7.3	1.03	1.67	5.11	5.94	56.7	12.4	1.06	NA	0.19	1.11	\$5,245,870
24.2	\$55.44	\$32.25	Fifth Third Bancorp	FITB	OH	\$51.56	\$46,498	14.6	14.8	12.7	10.3	1.71	2.28	3.10	7.14	57.1	12.1	1.19	NA	0.60	1.83	\$214,376,000
13.3	\$31.38	\$21.10	First Financial Bancorp.	FFBC	OH	\$29.41	\$2,906	11.1	9.8	9.7	9.0	1.05	1.84	3.40	7.89	56.1	10.0	1.35	0.76	0.25	1.39	\$21,129,379
13.5	\$19.46	\$11.92	Huntington Bancshares Incorporated	HBAN	OH	\$17.28	\$35,075	12.4	11.6	11.0	9.4	1.25	1.75	3.59	7.06	58.5	10.4	1.06	0.46	0.23	1.68	\$225,106,000
35.0	\$23.35	\$12.73	KeyCorp	KEY	OH	\$21.47	\$23,395	14.1	14.1	11.6	9.9	1.32	1.57	3.82	8.33	62.6	9.4	0.98	0.67	0.40	1.33	\$184,381,000
26.4	\$17.89	\$13.34	LCNB Corp.	LCNB	OH	\$17.47	\$248	10.7	NA	9.7	9.5	0.91	1.40	5.04	8.24	65.8	8.8	1.02	0.14	0.02	0.80	\$2,240,769
35.8	\$37.68	\$22.74	Middlefield Banc Corp.	MBCN	OH	\$34.56	\$280	14.5	13.5	14.5	12.4	1.22	1.49	2.43	10.14	66.6	9.0	1.01	NA	(0.03)	1.43	\$1,902,539
10.4	\$13.62	\$10.75	Northwest Bancshares, Inc.	NWBI	OH	\$12.92	\$1,888	14.0	10.8	9.9	9.2	1.00	1.34	6.19	8.64	58.9	7.3	0.82	0.83	0.25	1.15	\$16,766,617
60.8	\$44.66	\$25.75	Ohio Valley Banc Corp.	OVBC	OH	\$43.90	\$207	13.3	11.1	NM	NM	1.21	1.27	2.10	10.34	62.7	9.7	1.02	NA	0.12	0.96	\$1,582,654
7.8	\$179.48	\$137.97	Park National Corporation	PRK	OH	\$169.97	\$3,071	15.3	15.2	14.8	14.3	2.02	2.29	2.59	12.35	57.7	13.8	1.78	0.87	0.08	1.15	\$9,805,013
10.4	\$34.33	\$26.21	Peoples Bancorp Inc.	PEBO	OH	\$33.12	\$1,157	11.1	NA	10.1	9.6	0.98	1.45	4.95	8.80	59.4	9.2	1.13	0.63	0.45	1.12	\$9,649,630
4.3	\$23.93	\$17.10	SB Financial Group, Inc.	SBFG	OH	\$21.07	\$132	9.6	9.1	8.6	8.2	0.93	1.17	2.94	7.40	70.0	10.4	0.93	NA	0.02	1.36	\$1,545,367
20.7	\$15.64	\$12.25	United Bancorp, Inc.	UBCP	OH	\$14.89	\$86	11.1	12.0	10.8	9.1	1.25	1.27	5.17	8.15	75.9	11.7	0.91	NA	0.08	0.87	\$857,445
<b>17.1</b>			<b>Median - Ohio</b>					<b>11.3</b>	<b>11.3</b>	<b>9.9</b>	<b>9.3</b>	<b>1.13</b>	<b>1.43</b>	<b>3.40</b>	<b>8.33</b>	<b>60.6</b>	<b>9.9</b>	<b>1.02</b>	<b>0.67</b>	<b>0.16</b>	<b>1.15</b>	<b>\$4,791,162</b>

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								LTM (x)	Core LTM (x)	Current FY (x)	Next FY (x)											
(1.1)	\$138.77	\$97.02	BancFirst Corporation	BANF	OK	\$114.25	\$3,832	16.1	15.9	16.4	16.1	2.07	2.32	1.72	11.27	51.2	13.9	1.70	NA	0.10	1.22	\$14,838,893
7.4	\$50.10	\$32.49	Bank7 Corp.	BSVN	OK	\$42.49	\$402	9.4	9.4	10.2	9.5	1.60	1.68	2.54	12.25	40.2	18.5	2.37	NA	(0.05)	1.21	\$1,963,640
24.8	\$138.42	\$85.08	BOK Financial Corporation	BOKF	OK	\$130.33	\$7,911	14.2	14.7	13.4	12.7	1.33	1.63	1.93	9.46	66.3	9.9	1.12	0.26	0.03	1.07	\$52,237,501
7.4	Median - Oklahoma							14.2	14.7	13.4	12.7	1.60	1.68	1.93	11.27	51.2	13.9	1.70	0.26	0.03	1.21	\$14,838,893
22.1	\$96.06	\$64.45	Pathward Financial, Inc.	CASH	SD	\$94.27	\$2,052	11.5	11.0	10.7	9.7	2.45	3.84	0.21	7.51	66.2	23.9	2.53	NA	1.15	1.16	\$7,560,205
22.1	Median - South Dakota							11.5	(...)	10.7	9.7	2.45	3.84	0.21	7.51	66.2	23.9	2.53	(...)	1.15	1.16	\$7,560,205
35.5	\$40.21	\$24.13	Stellar Bancorp, Inc.	STEL	TX	\$38.21	\$1,940	19.2	NA	17.4	16.1	1.17	1.77	1.57	10.75	62.2	6.3	0.97	NA	0.05	1.15	\$10,806,594
7.7	\$148.97	\$100.31	Cullen/Frost Bankers, Inc.	CFR	TX	\$142.81	\$9,026	14.4	14.3	14.1	13.7	2.04	2.42	2.80	7.13	60.9	15.3	1.25	0.43	0.16	1.29	\$53,041,424
(10.1)	\$38.74	\$29.44	First Financial Bankshares, Inc.	FFIN	TX	\$32.74	\$4,658	18.5	18.5	16.1	15.2	2.45	2.92	2.32	10.60	45.5	14.6	1.76	0.69	0.29	1.29	\$15,446,476
21.7	\$6.72	\$4.42	First Foundation Inc.	FFWM	TX	\$6.18	\$512	NM	NM	48.9	17.5	0.62	0.62	0.00	6.92	105.2	(15.3)	(1.27)	0.63	0.01	1.34	\$11,904,077
23.7	\$40.41	\$27.35	Hilltop Holdings Inc.	HTH	TX	\$38.52	\$2,290	14.6	NA	18.7	15.7	1.06	1.21	2.08	12.17	84.7	7.8	1.10	0.66	0.19	0.99	\$15,844,994
8.7	\$75.44	\$54.11	International Bancshares Corporation	IBOC	TX	\$69.86	\$4,343	10.3	10.4	NA	NA	1.39	1.53	2.09	17.49	36.2	14.4	2.61	2.47	0.13	1.65	\$16,551,421
(3.2)	\$77.92	\$61.07	Prosperity Bancshares, Inc.	PB	TX	\$71.63	\$7,280	12.5	12.3	11.2	9.8	0.88	1.64	3.35	11.63	43.2	7.1	1.42	0.69	0.08	1.53	\$38,463,425
11.9	\$34.37	\$25.85	Southside Bancshares, Inc.	SBSI	TX	\$32.21	\$957	14.1	NA	9.9	9.4	1.13	1.48	4.47	7.77	60.7	8.4	0.83	0.22	0.06	0.94	\$8,514,590
25.9	\$44.00	\$30.01	South Plains Financial, Inc.	SPFI	TX	\$42.34	\$690	12.3	12.1	10.7	9.8	1.40	1.46	1.61	10.61	61.8	12.7	1.33	0.37	NA	1.43	\$4,480,500
26.1	\$108.92	\$59.37	Texas Capital Bancshares, Inc.	TCBI	TX	\$99.47	\$4,394	14.6	14.4	14.0	12.6	1.32	1.32	NA	10.56	60.5	9.3	1.04	0.58	0.20	1.13	\$31,540,274
15.8	\$43.84	\$25.17	Third Coast Bancshares, Inc.	TCBX	TX	\$40.96	\$569	10.8	10.6	10.4	9.5	1.22	1.28	NA	8.38	55.5	13.3	1.33	0.68	0.09	1.00	\$5,340,759
(14.5)	\$77.84	\$42.90	Triumph Financial, Inc.	TFIN	TX	\$58.51	\$1,392	62.9	55.6	39.9	24.0	1.55	2.82	NA	8.26	90.6	2.8	0.40	1.42	0.38	0.73	\$6,380,588
13.9	Median - Texas							14.4	13.3	14.1	13.7	1.27	1.50	2.09	10.58	60.8	8.8	1.17	0.66	0.13	1.22	\$13,675,277
18.5	\$29.52	\$18.32	Associated Banc-Corp	ASB	WI	\$27.61	\$4,517	10.0	9.7	9.5	8.5	0.96	1.25	3.48	8.29	56.0	9.9	1.09	0.42	0.12	1.21	\$45,202,596
42.2	\$153.00	\$93.00	Bank First Corporation	BFC	WI	\$141.94	\$1,592	19.6	18.4	13.9	13.3	2.17	3.08	1.41	10.49	44.3	11.3	1.62	NA	NA	NA	\$4,506,095
21.0	\$19.11	\$12.69	Citizens Community Bancorp, Inc.	CZWI	WI	\$18.12	\$174	12.4	12.2	10.6	8.7	0.93	1.12	2.32	8.92	68.2	7.9	0.82	1.24	(0.00)	1.67	\$1,781,755
11.3	\$60.54	\$42.18	First Business Financial Services, Inc.	FBIZ	WI	\$56.58	\$471	9.5	9.6	9.6	8.7	1.31	1.41	2.40	NA	59.1	14.5	1.26	NA	0.25	1.06	\$4,081,887
36.6	\$13.75	\$9.34	Marathon Bancorp, Inc.	MBBC	WI	\$13.19	\$39	44.0	44.0	NA	NA	0.83	0.83	NA	18.90	82.9	2.1	0.32	0.55	(0.00)	0.80	\$248,016
37.5	\$162.77	\$97.90	Nicolet Bankshares, Inc.	NIC	WI	\$160.50	\$2,354	16.4	NA	12.5	10.9	1.97	2.90	0.80	NA	49.0	12.6	1.68	NA	0.03	1.00	\$9,185,107
28.8	Median - Wisconsin							14.4	12.2	10.6	8.7	1.13	1.33	2.32	9.70	57.5	10.6	1.17	0.55	0.03	1.06	\$4,293,991
19.5	Average							15.5	14.6	12.4	10.6	1.38	1.60	2.75	9.34	59.7	9.1	1.02	0.73	0.23	1.21	\$31,649,669
16.9	Median							12.5	11.5	10.6	9.6	1.21	1.46	2.80	8.76	58.7	10.1	1.11	0.63	0.10	1.21	\$6,868,947