

52 Wk Price Δ (%)	52 Wk High (\$)	52 Wk Low (\$)	Company Name	Ticker	State	Current Price (\$)	Market Cap (\$M)	LTM (x)	Price / Core LTM (x)	Earnings Current FY (x)	Next FY (x)	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)	
4.5	81.65	40.51	The Bancorp, Inc.	TBBK	DE	\$57.72	\$2,445	11.7	11.8	9.3	6.9	8.02	3.55	NM	7.37	NM	31.7	28.9	2.54	1.84	2.37	0.91	9,352,425	
4.5			Median - Delaware						11.7	NA	9.3	6.9	8.02	3.55	NM	7.37	NM	31.7	28.9	2.54	NA	2.37	0.91	\$9,352,425
35.0	\$52.11	\$28.21	BankUnited, Inc.	BKU	FL	\$48.59	\$3,602	13.8	NA	11.3	10.6	1.18	1.21	2.55%	8.51	35.13	59.6	9.0	0.77	NA	0.30	0.91	\$35,039,451	
(62.0)	\$19.75	\$5.72	BayFirst Financial Corp.	BAFN	FL	\$7.13	\$29	NM	NM	NM	NM	0.41	nm	0.00%	NA	NM	98.4	(21.8)	(1.73)	NA	1.64	2.28	\$1,300,258	
23.4	\$46.83	\$32.38	Capital City Bank Group, Inc.	CCBG	FL	\$43.56	\$744	12.1	13.2	12.1	11.9	1.35	1.60	2.39%	10.79	27.78	68.2	11.5	1.42	NA	0.14	1.21	\$4,385,765	
(0.5)	\$23.55	\$15.62	Amerant Bancorp Inc.	AMTB	FL	\$22.11	\$897	17.5	14.0	11.0	8.6	0.96	0.99	1.63%	NA	28.57	70.5	5.6	0.51	2.78	0.63	1.18	\$9,777,018	
11.5	\$14.91	\$9.12	NewtekOne, Inc.	NEWT	FL	\$12.92	\$370	5.9	10.0	5.6	5.2	1.06	1.11	5.88%	12.26	26.15	65.2	17.2	2.78	NA	NA	2.08	\$2,744,819	
20.7	\$35.55	\$21.36	Seacoast Banking Corporation of Florida	SBCF	FL	\$32.89	\$3,186	20.8	15.8	13.3	12.2	1.32	2.38	2.31%	7.70	46.20	54.2	5.9	0.84	NA	0.12	1.41	\$20,842,331	
5.4	\$108.46	\$77.74	SouthState Bank Corporation	SSB	FL	\$102.47	\$10,049	13.0	10.8	11.1	10.0	1.12	1.82	2.34%	8.76	28.97	57.8	9.1	1.22	0.64	0.23	1.20	\$67,197,412	
5.6	\$20.79	\$15.39	USCB Financial Holdings, Inc.	USCB	FL	\$19.68	\$357	14.8	12.0	9.6	8.7	1.64	1.64	2.54%	7.78	30.08	52.9	11.8	0.96	NA	0.03	1.16	\$2,791,540	
16.9	\$5.59	\$3.53	OptimumBank Holdings, Inc.	OPHC	FL	\$5.26	\$63	7.4	7.4	NM	NM	0.51	0.51	nm	10.78	0.00	50.8	14.8	1.64	0.36	0.04	1.07	\$1,111,679	
11.5			Median - Florida					13.4	12.0	11.1	10.0	1.12	1.41	2.36%	8.76	31.45	59.6	9.1	0.96	0.64	0.18	1.20	\$4,385,765	
0.8	\$36.40	\$24.69	Capital Bancorp, Inc.	CBNK	MD	\$30.50	\$504	8.9	8.5	9.2	8.5	1.24	1.39	1.57%	10.09	12.90	61.9	15.1	1.71	NA	0.45	1.83	\$3,606,207	
16.2	\$29.26	\$15.03	Eagle Bancorp, Inc.	EGBN	MD	\$26.45	\$803	NM	NM	15.7	9.8	0.70	0.70	0.15%	10.87	NM	56.9	(10.6)	(1.07)	1.48	3.20	2.17	\$10,497,203	
3.9	\$41.95	\$24.66	First United Corporation	FUNC	MD	\$36.68	\$238	9.7	9.6	8.3	7.5	1.17	1.24	2.84%	9.26	25.46	59.6	12.7	1.21	0.56	0.07	1.28	\$2,087,453	
-	\$5.88	\$3.71	Glen Burnie Bancorp	GLBZ	MD	\$4.85	\$14	NM	71.0	NM	NM	0.66	0.67	0.00%	5.87	NM	102.9	(0.1)	(0.01)	0.54	0.10	1.17	\$359,916	
31.3	\$20.68	\$11.47	Shore Bancshares, Inc.	SHBI	MD	\$19.41	\$649	10.9	NA	9.6	8.6	1.10	1.31	2.47%	8.06	26.97	57.4	10.5	0.98	0.88	0.14	1.19	\$6,258,818	
3.9			Median - Maryland					9.7	9.6	9.4	8.5	1.10	1.24	1.57%	9.26	25.46	59.6	10.5	0.98	0.72	0.14	1.28	\$3,606,207	
20.4	\$57.55	\$33.07	Bank of America Corporation	BAC	NC	\$51.69	\$372,812	13.6	NA	12.2	10.7	1.34	1.81	2.17%	6.18	28.35	61.3	10.2	0.89	0.70	0.49	1.11	\$3,410,394,000	
17.4	\$56.20	\$33.56	Truist Financial Corporation	TFC	NC	\$50.57	\$63,170	13.2	12.1	11.1	9.7	1.06	1.52	4.11%	7.92	54.45	56.0	8.2	0.99	NA	0.54	1.52	\$547,538,000	
48.9	\$62.64	\$34.50	First Bancorp	FBNC	NC	\$60.21	\$2,497	22.5	14.8	12.8	11.8	1.51	2.16	1.59%	9.51	33.96	50.9	7.2	0.89	0.43	0.10	1.42	\$12,668,339	
0.5	\$2,232.21	\$1,473.62	First Citizens BancShares, Inc.	FCNC.A	NC	\$1,995.70	\$21,817	12.1	11.4	11.2	9.9	1.16	1.19	0.42%	8.87	4.81	61.6	9.9	0.96	NA	0.45	NA	\$229,698,000	
20.1	\$47.64	\$30.95	HomeTrust Bancshares, Inc.	HTB	NC	\$43.60	\$747	11.7	11.7	12.9	11.9	1.25	1.34	1.19%	12.46	13.17	57.9	11.1	1.46	NA	0.24	1.10	\$4,545,635	
23.6	\$42.89	\$22.68	Live Oak Bancshares, Inc.	LOB	NC	\$39.78	\$1,831	17.8	21.2	14.0	9.9	1.59	nm	0.30%	NA	5.38	60.6	9.4	0.76	NA	0.60	1.55	\$15,134,778	
51.2	\$40.74	\$23.74	Peoples Bancorp of North Carolina, Inc.	PEBK	NC	\$39.31	\$209	10.9	12.0	NM	NM	1.37	1.37	2.14%	9.23	26.52	72.0	13.3	1.17	0.35	0.04	0.84	\$1,702,148	
20.4			Median - North Carolina					13.2	12.0	12.5	10.3	1.34	1.44	1.59%	9.05	26.52	60.6	9.9	0.96	0.43	0.45	1.26	\$15,134,778	

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25.3	\$31.50	\$19.46	First Community Corporation	FCCO	SC	\$30.01	\$231	12.1	NA	10.2	9.4	1.38	1.51	2.13%	7.47	25.10	65.6	12.4	0.94	0.03	0.00	1.04	\$2,057,732
10.8	\$36.77	\$22.93	United Community Banks, Inc.	UCB	SC	\$33.67	\$4,027	12.9	12.2	11.2	10.3	1.12	1.52	2.97%	9.86	37.40	53.4	9.2	1.17	0.44	0.22	1.08	\$28,002,554
81.9	\$61.74	\$29.14	Southern First Bancshares, Inc.	SFST	SC	\$61.08	\$503	16.4	16.2	11.2	9.5	1.36	1.36	nm	8.37	0.00	63.7	8.7	0.72	0.37	0.00	1.10	\$4,403,494
25.3			Median - South Carolina					12.9	NA	11.2	9.5	1.36	1.51	2.55%	8.37	25.10	63.7	9.2	0.94	0.37	0.00	1.08	\$4,403,494
63.2	\$21.49	\$12.75	Bank of the James Financial Group, Inc.	BOTJ	VA	\$20.70	\$94	10.4	9.9	NM	NM	1.17	1.31	1.93%	6.97	20.10	76.1	12.7	0.88	NA	0.07	0.96	\$1,039,024
10.2	\$70.90	\$47.57	Burke & Herbert Financial Services Corp.	BHRB	VA	\$66.37	\$998	8.6	7.9	8.3	8.0	1.18	1.30	3.31%	9.79	28.50	52.2	14.9	1.49	NA	0.05	1.26	\$7,920,626
5.0	\$81.00	\$53.14	C&F Financial Corporation	CFFI	VA	\$77.35	\$251	9.3	NA	NM	NM	0.96	1.07	2.48%	8.59	22.20	67.6	11.1	1.01	NA	NA	2.40	\$2,768,494
7.6	\$259.64	\$143.22	Capital One Financial Corporation	COF	VA	\$205.79	\$127,987	51.1	29.3	9.4	7.7	1.19	2.04	1.55%	10.12	64.52	52.2	2.6	0.41	1.60	3.30	5.15	\$669,009,000
44.6	\$38.43	\$20.01	Chain Bridge Bancorp, Inc.	CBNA	VA	\$35.34	\$117	11.5	11.5	8.6	10.7	1.37	1.37	nm	9.67	0.00	54.7	12.9	1.32	0.00	0.00	1.49	\$1,750,399
17.9	\$41.12	\$28.70	Eagle Financial Services, Inc.	EFSI	VA	\$37.19	\$197	23.4	10.8	10.2	9.7	1.06	1.06	3.33%	10.00	77.99	68.2	4.8	0.42	0.99	0.25	1.04	\$1,888,626
7.9	\$45.03	\$31.21	First Community Bankshares, Inc.	FCBC	VA	\$40.70	\$746	15.4	14.2	13.6	13.3	1.49	2.16	3.05%	11.13	162.64	59.2	9.6	1.52	0.61	0.18	1.33	\$3,259,643
46.5	\$17.94	\$9.49	FVCBankcorp, Inc.	FVCB	VA	\$15.71	\$281	13.0	13.0	11.1	9.9	1.11	1.14	1.53%	10.78	9.92	55.6	9.0	0.99	0.56	0.05	0.97	\$2,292,256
9.6	\$21.58	\$13.81	John Marshall Bancorp, Inc.	JMSB	VA	\$19.96	\$282	13.4	NA	12.3	10.7	1.07	1.07	1.80%	11.39	20.13	53.8	8.3	0.93	0.05	NA	1.00	\$2,332,550
46.1	\$40.00	\$23.75	National Bankshares, Inc.	NKSH	VA	\$38.00	\$242	15.3	13.6	NM	12.6	1.31	1.40	4.11%	9.53	60.64	60.0	9.3	0.87	NA	0.03	0.99	\$1,824,506
32.9	\$14.55	\$7.59	Primis Financial Corp.	FRST	VA	\$13.57	\$334	5.4	24.5	9.2	6.4	0.79	1.02	2.95%	8.33	16.06	87.3	15.3	1.51	NA	0.62	1.33	\$4,047,388
1.1	\$37.86	\$29.43	TowneBank	TOWN	VA	\$35.06	\$2,730	15.9	12.0	10.2	9.2	1.14	1.60	3.08%	9.11	47.96	63.2	7.5	0.93	0.11	0.02	1.09	\$19,687,341
15.8	\$42.18	\$22.85	Atlantic Union Bankshares Corporation	AUB	VA	\$39.09	\$5,542	19.3	12.3	10.6	9.8	1.15	1.99	3.79%	7.85	68.47	49.8	6.2	0.80	0.55	0.17	1.06	\$37,585,754
23.0	\$4.79	\$2.92	Blue Ridge Bankshares, Inc.	BRBS	VA	\$4.19	\$369	38.1	NA	NM	NM	1.18	1.19	0.00%	13.21	227.27	88.2	3.2	0.41	NA	(0.02)	1.03	\$2,432,589
25.6	\$22.51	\$13.61	Carter Bankshares, Inc.	CARE	VA	\$21.45	\$474	15.5	15.8	8.5	8.8	1.13	1.13	0.00%	8.61	0.00	76.2	7.7	0.66	NA	0.01	1.84	\$4,851,922
13.0	\$28.89	\$18.26	First National Corporation	FXNC	VA	\$27.17	\$245	13.8	12.3	11.6	11.0	1.32	1.44	2.50%	8.40	32.23	68.8	10.1	0.87	0.32	0.31	1.02	\$2,038,694
42.3	\$23.44	\$15.00	MainStreet Bancshares, Inc.	MNSB	VA	\$22.76	\$165	12.9	11.9	NM	10.0	0.89	0.89	1.76%	8.65	22.73	71.8	7.3	0.73	1.78	0.00	1.04	\$2,212,669
15.9	\$44.57	\$34.12	Virginia National Bankshares Corporation	VABK	VA	\$39.64	\$214	11.2	10.8	NM	NM	1.16	1.23	3.63%	10.60	39.72	56.0	11.2	1.19	0.22	0.02	0.67	\$1,649,742
16.9			Median - Virginia					13.6	12.3	10.2	9.9	1.15	1.26	2.50%	9.60	30.37	61.6	9.1	0.91	0.55	0.05	1.05	\$2,382,570
7.1	\$133.59	\$102.22	City Holding Company	CHCO	WV	\$122.83	\$1,763	13.8	13.5	13.6	13.0	2.18	2.70	2.83%	9.93	37.18	48.2	16.9	1.97	0.32	0.02	0.44	\$6,722,018
51.3	\$29.59	\$15.59	MVB Financial Corp.	MVBF	WV	\$27.99	\$356	13.6	NM	14.2	9.6	1.07	1.08	2.43%	NA	33.01	94.6	8.7	0.83	NA	0.26	0.93	\$3,308,918
26.7	\$45.93	\$30.51	United Bankshares, Inc.	UBSI	WV	\$43.06	\$6,009	13.2	13.0	12.6	11.8	1.10	1.75	3.53%	10.90	45.57	47.3	8.6	1.41	0.45	0.19	1.20	\$33,660,281
8.5	\$38.10	\$26.42	WesBanco, Inc.	WSBC	WV	\$36.38	\$3,495	16.3	11.7	9.8	8.9	0.92	1.68	4.18%	8.03	66.82	52.9	6.0	0.86	0.67	0.10	1.13	\$27,696,333
17.6			Median - West Virginia					13.7	13.0	13.1	10.7	1.08	1.71	3.18%	9.93	41.37	50.5	8.7	1.14	0.45	0.15	1.03	\$17,209,176
19.9			Average					14.8	14.7	11.0	9.8	1.31	1.46	0.02	9.29	37.70	62.9	9.0	0.97	0.70	0.40	1.33	\$112,201,612
16.9			Median					13.2	12.1	11.1	9.8	1.16	1.36	0.02	9.23	28.50	59.6	9.3	0.94	0.55	0.14	1.15	4,385,765