

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 (%)	NPA's/ Loans + OREO (%)	NCO's/ Avg. Loans (%)	Loan Loss Reserve/ Loans (%)	Assets (\$M)
4.1	81.65	50.20	The Bancorp., Inc.	TBBK	DE	\$67.59	\$2,814	13.1	13.2	11.2	8.2	8.07	4.06	NM	7.03	NM	32.5	29.9	2.56	1.71	2.17	0.80	9,898,764
4.1			Median - Delaware					13.1	NA	11.2	8.2	8.07	4.06	NM	7.03	NM	32.5	29.9	2.56	NA	2.17	0.80	\$9,898,764
25.6	\$52.11	\$34.79	BankUnited, Inc.	BKU	FL	\$46.04	\$3,328	12.6	12.7	11.9	10.6	1.11	1.14	2.87%	8.41	35.07	60.0	8.9	0.78	NA	0.35	NA	\$34,882,242
(46.9)	\$15.20	\$4.26	BayFirst Financial Corp.	BAFN	FL	\$6.16	\$25	NM	NM	NM	NM	0.38	nm	0.00%	NA	NA	113.4	(28.6)	(2.17)	1.81	1.80	2.22	\$1,195,910
33.7	\$53.42	\$38.00	Capital City Bank Group, Inc.	CCBG	FL	\$52.46	\$897	14.6	15.0	13.7	13.6	1.57	1.87	2.06%	11.03	29.44	66.9	11.0	1.41	NA	0.15	1.22	\$4,450,483
49.6	\$30.60	\$15.62	Amerant Bancorp Inc.	AMTB	FL	\$29.48	\$1,155	21.2	15.6	14.2	11.9	1.26	1.32	1.22%	NA	25.90	69.7	6.0	0.56	2.71	0.50	1.25	\$10,294,247
35.7	\$15.69	\$9.59	NewtekOne, Inc.	NEWT	FL	\$14.74	\$426	6.5	NM	6.1	5.7	1.19	1.24	5.16%	11.91	25.11	83.2	17.9	2.69	8.72	1.43	2.29	\$2,886,767
21.4	\$35.55	\$27.22	Seacoast Banking Corporation of Florida	SBCF	FL	\$34.10	\$3,267	21.7	13.4	13.3	12.3	1.23	2.18	2.23%	NA	47.77	50.8	5.6	0.81	NA	0.09	1.38	\$21,360,072
11.6	\$108.46	\$84.48	SouthState Bank Corporation	SSB	FL	\$105.71	\$10,251	11.1	10.2	10.8	9.9	1.12	1.80	2.50%	8.70	25.24	49.6	10.6	1.42	0.56	0.12	1.14	\$68,910,028
27.1	\$23.74	\$16.06	USCB Financial Holdings, Inc.	USCB	FL	\$22.02	\$406	14.5	12.0	10.1	9.3	1.74	1.74	2.27%	7.72	29.61	52.3	12.9	1.01	0.09	0.01	1.15	\$3,019,701
56.3	\$7.35	\$3.91	OptimumBank Holdings, Inc.	OPHC	FL	\$7.19	\$89	8.3	8.3	6.1	5.7	1.27	1.27	nm	9.59	NA	50.5	16.7	1.76	NA	0.01	0.91	\$1,400,937
27.1			Median - Florida					13.6	12.7	11.4	10.2	1.23	1.53	2.25%	9.14	32.26	60.0	10.6	1.01	1.81	0.15	1.23	\$4,450,483
21.1	\$38.83	\$26.40	Capital Bancorp, Inc.	CBNK	MD	\$37.83	\$616	11.1	10.9	10.5	9.6	1.46	1.62	1.48%	9.88	14.12	64.0	14.1	1.58	NA	0.40	1.75	\$3,889,938
71.4	\$29.29	\$15.03	Eagle Bancorp, Inc.	EGBN	MD	\$27.89	\$850	NM	NM	15.5	10.3	0.74	0.74	0.14%	NA	NM	59.0	(4.2)	(0.43)	1.69	3.10	1.82	\$9,658,914
36.4	\$46.30	\$31.71	First United Corporation	FUNC	MD	\$44.73	\$289	11.6	10.8	9.8	9.3	1.36	1.44	2.33%	9.71	26.94	58.6	12.3	1.21	0.49	0.05	1.31	\$2,082,092
(5.9)	\$5.25	\$3.71	Glen Burnie Bancorp	GLBZ	MD	\$4.50	\$13	NM	NM	NM	NM	0.62	0.63	0.00%	5.32	NA	97.3	(0.8)	(0.04)	0.25	0.14	1.18	\$395,030
57.6	\$24.76	\$14.93	Shore Bancshares, Inc.	SHBI	MD	\$24.54	\$820	12.4	NA	11.0	10.3	1.33	1.56	2.28%	8.69	25.25	56.9	11.2	1.08	1.37	0.13	1.20	\$6,151,431
36.4			Median - Maryland					11.6	10.8	10.7	10.0	1.33	1.44	1.48%	9.20	25.25	59.0	11.2	1.08	0.93	0.14	1.31	\$3,889,938
30.2	\$62.99	\$44.75	Bank of America Corporation	BAC	NC	\$61.07	\$428,587	14.1	NA	13.1	11.7	1.55	2.09	2.10%	5.99	25.81	59.9	11.1	0.97	0.64	0.46	1.07	\$3,498,956,000
22.2	\$56.20	\$40.79	Truist Financial Corporation	TFC	NC	\$52.31	\$63,903	12.0	11.2	11.1	10.2	1.09	1.58	3.98%	7.52	47.71	55.8	9.0	1.07	NA	0.54	1.50	\$556,023,000
25.8	\$66.54	\$45.04	First Bancorp	FBNC	NC	\$63.12	\$2,612	19.6	13.7	13.9	13.1	1.52	2.14	1.52%	9.75	29.19	48.8	8.1	1.04	0.50	0.07	1.39	\$13,041,615
7.3	\$2,237.82	\$1,623.76	First Citizens BancShares, Inc.	FCNC.A	NC	\$2,171.89	\$22,556	11.6	11.2	11.7	10.4	1.23	1.26	0.39%	8.30	4.41	62.9	10.6	1.01	NA	0.41	NA	\$236,842,000
30.2	\$51.90	\$37.30	HomeTrust Bancshares, Inc.	HTB	NC	\$51.52	\$851	13.5	13.1	13.6	13.2	1.43	1.53	1.16%	12.77	13.91	58.3	10.9	1.48	0.83	0.25	1.06	\$4,440,278
29.7	\$43.85	\$29.36	Live Oak Bancshares, Inc.	LOB	NC	\$42.71	\$1,977	15.0	17.8	13.2	9.9	1.62	nm	0.28%	NA	4.23	57.9	11.1	0.94	NA	0.59	1.47	\$16,038,141
55.1	\$45.78	\$26.81	Peoples Bancorp of North Carolina, Inc.	PEBK	NC	\$43.34	\$231	11.9	13.1	NM	NM	1.47	1.47	1.94%	9.14	27.20	71.5	13.1	1.16	0.41	0.05	0.83	\$1,764,999
29.7			Median - North Carolina					13.5	13.1	13.2	11.0	1.47	1.56	1.52%	8.72	25.81	58.3	10.9	1.04	0.57	0.41	1.23	\$16,038,141

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41.5	\$35.74	\$24.12	First Community Corporation	FCCO	SC	\$34.75	\$327	13.0	NA	11.0	10.2	1.43	1.67	1.96%	8.37	23.88	63.0	12.1	1.05	0.06	0.01	1.16	\$2,372,348
17.6	\$37.18	\$28.65	United Community Banks, Inc.	UCB	SC	\$35.59	\$4,262	11.7	11.2	11.3	11.0	1.14	1.59	2.81%	NA	32.89	53.4	10.3	1.34	NA	0.22	0.84	\$29,051,142
41.7	\$64.06	\$38.30	Southern First Bancshares, Inc.	SFST	SC	\$61.36	\$581	13.2	13.1	12.2	10.0	1.28	1.28	nm	9.62	NA	58.4	10.4	0.89	NA	0.01	1.10	\$4,700,171
41.5			Median - South Carolina					13.0	NA	11.3	10.2	1.28	1.59	2.38%	9.00	28.39	58.4	10.4	1.05	0.06	0.01	1.10	\$4,700,171
108.8	\$29.79	\$13.38	Bank of the James Financial Group, Inc.	BOTJ	VA	\$27.79	\$126	11.5	11.1	NM	NM	1.55	1.72	1.44%	6.95	16.53	72.5	14.7	1.06	0.22	0.08	0.94	\$1,061,189
26.1	\$74.32	\$56.11	Burke & Herbert Financial Services Corp.	BHRB	VA	\$73.63	\$1,485	11.8	8.8	8.8	8.1	1.24	1.49	2.99%	9.21	35.26	51.9	11.0	1.15	1.23	0.02	1.18	\$10,992,498
34.4	\$86.18	\$61.45	C&F Financial Corporation	CFFI	VA	\$84.75	\$275	9.5	10.0	NM	NM	0.99	1.09	2.27%	9.04	20.98	67.4	11.2	1.06	NA	NA	1.84	\$2,809,968
(0.9)	\$259.64	\$174.24	Capital One Financial Corporation	COF	VA	\$208.71	\$128,040	12.9	10.7	10.5	8.5	1.18	2.12	1.53%	9.66	18.56	51.1	9.2	1.57	NA	3.32	5.02	\$673,835,000
66.1	\$45.26	\$25.76	Chain Bridge Bancorp, Inc.	CBNA	VA	\$44.36	\$150	10.9	NA	7.8	9.6	1.59	1.59	nm	8.38	NA	49.4	15.7	1.53	0.00	0.00	1.35	\$2,192,553
28.8	\$44.00	\$31.44	Eagle Financial Services, Inc.	EFSL	VA	\$41.48	\$221	12.0	14.4	12.6	11.2	1.16	1.16	2.99%	10.50	35.84	68.8	9.9	0.98	1.09	0.32	1.22	\$1,847,365
33.8	\$49.35	\$31.21	First Community Bankshares, Inc.	FCBC	VA	\$47.64	\$901	15.0	15.6	15.1	14.7	1.67	2.40	2.77%	10.90	70.66	57.7	11.4	1.75	0.70	0.18	1.33	\$3,607,720
45.7	\$18.99	\$11.83	FVCBankcorp, Inc.	FVCB	VA	\$18.62	\$336	13.1	NA	10.3	9.2	1.27	1.30	1.50%	10.94	17.61	53.4	10.1	1.16	0.60	0.03	1.01	\$2,367,194
22.0	\$23.79	\$18.02	John Marshall Bancorp, Inc.	JMSB	VA	\$23.22	\$326	13.4	NA	12.3	10.7	1.20	1.20	1.72%	11.40	10.40	52.6	9.2	1.05	0.01	0.03	1.00	\$2,402,421
44.8	\$41.32	\$27.00	National Bankshares, Inc.	NKSH	VA	\$39.80	\$253	12.5	12.3	11.4	11.0	1.32	1.41	3.77%	9.90	NA	57.6	11.2	1.12	NA	0.02	0.99	\$1,832,700
43.9	\$16.77	\$9.55	Primis Financial Corp.	FRST	VA	\$16.04	\$398	7.4	19.1	10.1	8.5	0.92	1.17	2.49%	7.99	18.52	80.5	13.0	1.32	NA	0.27	1.24	\$4,353,614
14.8	\$39.03	\$31.91	TowneBank	TOWN	VA	\$38.76	\$3,539	10.7	12.6	11.5	10.6	1.20	1.71	2.89%	9.62	49.31	61.8	12.1	1.55	0.32	0.07	1.29	\$22,616,959
34.8	\$43.62	\$30.39	Atlantic Union Bankshares Corporation	AUB	VA	\$42.62	\$6,049	12.7	10.6	11.4	10.6	1.21	2.05	3.47%	8.17	43.28	48.5	9.7	1.30	0.51	0.16	1.04	\$38,099,868
17.7	\$4.79	\$3.23	Blue Ridge Bankshares, Inc.	BRBS	VA	\$3.48	\$307	31.6	NA	NM	NM	1.13	1.14	0.00%	11.79	NA	82.2	3.3	0.43	1.77	(0.02)	1.11	\$2,328,717
96.4	\$35.14	\$16.78	Carter Bankshares, Inc.	CARE	VA	\$34.51	\$765	5.9	13.2	6.1	13.0	1.42	1.42	1.16%	11.19	NA	72.1	28.8	2.65	NA	(0.40)	1.48	\$4,801,883
48.7	\$31.83	\$20.78	First National Corporation	FXNC	VA	\$31.36	\$284	13.1	12.8	12.4	11.7	1.46	1.59	2.17%	8.65	27.71	67.6	11.7	1.06	0.32	0.15	1.00	\$2,075,645
16.2	\$25.29	\$17.86	MainStreet Bancshares, Inc.	MNSB	VA	\$23.42	\$161	11.5	11.6	10.8	10.1	0.89	0.89	1.71%	8.34	19.61	68.0	8.0	0.80	3.19	0.02	0.99	\$2,243,085
24.9	\$48.76	\$36.60	Virginia National Bankshares Corporation	VABK	VA	\$45.76	\$248	10.0	11.3	NM	NM	1.27	1.34	3.15%	11.34	31.58	52.8	13.5	1.53	NA	0.01	0.66	\$1,638,196
34.1			Median - Virginia					11.9	11.9	11.1	10.6	1.23	1.42	2.27%	9.64	24.35	59.7	11.2	1.15	0.55	0.03	1.15	\$2,384,808
19.0	\$146.66	\$113.21	City Holding Company	CHCO	WV	\$145.21	\$2,040	15.9	15.7	15.0	14.7	2.52	3.13	2.40%	9.85	38.07	48.0	16.4	1.97	0.24	0.02	0.44	\$6,773,995
37.9	\$31.99	\$22.14	MVB Financial Corp.	MVBF	WV	\$30.90	\$400	10.4	NM	18.1	11.9	1.16	1.19	2.20%	NA	22.97	89.8	11.8	1.15	NA	0.32	1.14	\$3,545,853
40.2	\$49.27	\$34.10	United Bankshares, Inc.	UBSI	WV	\$48.88	\$6,678	13.3	13.5	13.1	12.4	1.21	1.93	3.11%	10.92	41.14	46.8	9.4	1.54	0.48	0.16	1.20	\$33,751,832
37.8	\$42.21	\$29.18	WesBanco, Inc.	WSBC	WV	\$41.90	\$4,017	12.2	11.1	nm	10.4	1.03	1.85	3.63%	8.34	43.90	52.1	8.8	1.30	0.87	0.10	1.11	\$27,796,917
37.8			Median - West Virginia					12.7	13.5	15.0	12.1	1.19	1.89	2.75%	9.85	39.61	50.0	10.6	1.42	0.48	0.13	1.13	\$17,285,456
32.8			Average					13.0	12.6	11.6	10.6	1.42	1.60	0.02	9.31	28.53	61.9	10.4	1.15	1.11	0.39	1.30	\$114,823,009
30.2			Median					12.5	12.6	11.4	10.4	1.26	1.53	0.02	9.40	26.94	58.4	11.0	1.15	0.58	0.14	1.18	4,440,278