

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)														
27.4	81.65	46.51	The Bancorp, Inc.	TBBK	DE	\$60.76	\$2,543	11.8	NA	10.0	7.3	8.07	3.65	NM	7.03	NM	32.5	29.9	2.56	1.71	2.17	0.80	9,898,764		
27.4			Median - Delaware							11.8	NA	10.0	7.3	8.07	3.65	NM	7.03	NM	32.5	29.9	2.56	NA	2.17	0.80	\$9,898,764
48.0	\$52.11	\$31.35	BankUnited, Inc.	BKU	FL	\$47.23	\$3,465	13.2	13.3	11.1	10.3	1.15	1.18	2.79%	8.33	35.10	59.7	8.9	0.77	NA	0.37	0.87	\$35,358,613		
(44.9)	\$17.45	\$4.80	BayFirst Financial Corp.	BAFN	FL	\$8.00	\$33	NM	NM	NM	NM	0.46	nm	0.00%	NA	NM	98.8	(21.7)	(1.73)	1.76	1.63	2.28	\$1,300,258		
34.8	\$48.78	\$35.57	Capital City Bank Group, Inc.	CCBG	FL	\$47.34	\$812	13.4	13.8	12.8	12.7	1.45	1.72	2.28%	10.79	29.18	68.9	11.0	1.39	NA	0.14	1.22	\$4,453,734		
37.4	\$24.38	\$15.62	Amerant Bancorp Inc.	AMTB	FL	\$22.85	\$909	16.2	12.2	NM	NM	1.00	1.01	1.58%	NA	25.53	69.5	6.2	0.57	2.83	0.69	1.17	\$9,903,514		
27.5	\$14.91	\$9.51	NewtekOne, Inc.	NEWT	FL	\$13.10	\$378	6.0	10.1	5.5	5.2	1.07	1.12	5.80%	12.26	26.15	65.1	17.8	2.78	7.40	1.39	2.08	\$2,744,819		
37.4	\$35.55	\$23.17	Seacoast Banking Corporation of Florida	SBCF	FL	\$31.73	\$3,066	20.9	13.2	12.6	11.5	1.15	2.06	2.40%	NA	48.68	52.1	5.4	0.78	NA	0.09	1.39	\$21,145,147		
15.3	\$108.46	\$84.48	SouthState Bank Corporation	SSB	FL	\$98.42	\$9,639	10.6	9.5	10.4	9.2	1.07	1.73	2.44%	8.64	25.24	49.5	10.5	1.42	0.66	0.16	1.18	\$67,979,223		
16.4	\$20.79	\$15.57	USCB Financial Holdings, Inc.	USCB	FL	\$19.00	\$347	13.3	10.9	9.6	8.7	1.55	1.55	2.63%	7.84	29.72	52.8	12.5	1.00	0.16	0.03	1.16	\$2,845,735		
29.5	\$5.59	\$3.91	OptimumBank Holdings, Inc.	OPHC	FL	\$5.53	\$67	7.8	7.8	6.5	5.4	0.75	0.75	nm	7.60	0.00	50.8	14.8	1.64	0.27	0.04	1.07	\$1,111,678		
29.5			Median - Florida							13.2	11.6	10.4	9.2	1.07	1.37	2.42%	8.48	32.14	59.7	10.5	1.00	1.21	0.16	1.18	\$4,453,734
9.0	\$36.40	\$26.40	Capital Bancorp, Inc.	CBNK	MD	\$30.37	\$495	9.2	8.8	9.2	8.7	1.21	1.35	1.58%	9.73	13.90	63.3	14.2	1.60	NA	0.45	1.80	\$3,808,467		
50.9	\$29.26	\$15.03	Eagle Bancorp, Inc.	EGBN	MD	\$26.45	\$807	NM	NM	15.6	9.9	0.70	0.71	0.15%	NA	NM	57.7	(10.6)	(1.07)	1.87	3.47	2.10	\$9,954,281		
31.8	\$41.95	\$28.00	First United Corporation	FUNC	MD	\$38.46	\$248	9.8	9.8	8.7	8.0	1.21	1.28	2.70%	9.56	25.58	59.3	12.8	1.24	0.56	0.06	1.31	\$2,039,010		
(3.8)	\$5.88	\$3.71	Glen Burnie Bancorp	GLBZ	MD	\$5.00	\$15	NM	76.1	NM	NM	0.68	0.69	0.00%	5.87	NM	102.9	(0.1)	(0.01)	0.54	0.10	1.17	\$359,916		
53.4	\$20.68	\$12.98	Shore Bancshares, Inc.	SHBI	MD	\$19.57	\$655	10.4	NA	9.8	8.9	1.09	1.28	2.45%	8.37	25.53	57.5	10.9	1.03	1.40	0.14	1.20	\$6,206,063		
31.8			Median - Maryland							9.8	9.8	9.5	8.8	1.09	1.28	1.58%	8.97	25.53	59.3	10.9	1.03	0.98	0.14	1.31	\$3,808,467
35.4	\$57.55	\$38.82	Bank of America Corporation	BAC	NC	\$52.66	\$375,461	13.1	NA	11.8	10.4	1.36	1.83	2.13%	5.98	27.36	61.3	10.5	0.92	0.68	0.48	1.08	\$3,496,186,000		
39.8	\$56.20	\$37.51	Truist Financial Corporation	TFC	NC	\$51.15	\$63,727	12.7	11.7	11.2	9.9	1.07	1.56	4.07%	7.72	51.61	55.9	8.5	1.02	NA	0.54	1.52	\$548,975,000		
50.3	\$62.64	\$39.88	First Bancorp	FBNC	NC	\$59.67	\$2,469	20.4	13.8	12.5	11.6	1.47	2.08	1.61%	9.54	31.74	49.6	7.6	0.96	0.47	0.08	1.42	\$12,947,734		
12.4	\$2,232.21	\$1,623.76	First Citizens BancShares, Inc.	FCNC.A	NC	\$1,983.39	\$21,191	11.4	10.9	11.3	9.9	1.14	1.17	0.42%	8.39	4.66	62.3	10.1	0.98	NA	0.42	NA	\$235,959,000		
39.8	\$47.64	\$33.42	HomeTrust Bancshares, Inc.	HTB	NC	\$46.43	\$772	12.0	12.0	13.2	12.2	1.32	1.41	1.29%	12.74	12.92	58.0	11.3	1.51	0.84	0.26	1.11	\$4,386,341		
43.9	\$42.89	\$25.53	Live Oak Bancshares, Inc.	LOB	NC	\$38.78	\$1,793	14.9	17.3	10.9	7.9	1.52	1.60	0.31%	NA	4.60	59.2	10.6	0.87	NA	0.68	1.53	\$15,300,033		
53.2	\$42.63	\$26.50	Peoples Bancorp of North Carolina, Inc.	PEBK	NC	\$39.74	\$211	10.9	12.1	NM	NM	1.37	1.37	2.11%	9.12	27.00	71.9	13.5	1.16	0.39	0.05	0.84	\$1,734,478		
39.8			Median - North Carolina							12.7	12.0	11.6	10.2	1.36	1.56	1.61%	8.75	27.00	59.2	10.5	0.98	0.57	0.42	1.26	\$15,300,033

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								LTM (x)	Core LTM (x)	Current FY (x)	Next FY (x)												
30.5	\$31.51	\$21.80	First Community Corporation	FCCO	SC	\$30.19	\$284	11.8	NA	10.3	9.5	1.28	1.52	2.12%	7.93	24.71	65.1	12.0	0.97	0.05	0.01	1.18	\$2,391,531
26.1	\$36.77	\$26.88	United Community Banks, Inc.	UCB	SC	\$33.64	\$4,026	12.4	11.8	11.3	10.2	1.10	1.52	2.97%	NA	36.40	53.3	9.4	1.21	NA	0.22	1.06	\$28,176,582
71.4	\$62.00	\$33.12	Southern First Bancshares, Inc.	SFST	SC	\$57.73	\$537	13.6	13.4	11.0	8.6	1.25	1.25	nm	8.29	NA	60.9	9.8	0.81	NA	0.00	1.10	\$4,578,402
30.5			Median - South Carolina					12.4	NA	11.0	9.5	1.25	1.52	2.55%	8.11	30.55	60.9	9.8	0.97	0.05	0.01	1.10	\$4,578,402
70.0	\$23.50	\$13.00	Bank of the James Financial Group, Inc.	BOTJ	VA	\$23.18	\$105	11.6	11.1	NM	NM	1.32	1.47	1.73%	6.97	20.10	76.0	12.7	0.88	0.25	0.07	0.96	\$1,039,024
25.6	\$70.90	\$51.54	Burke & Herbert Financial Services Corp.	BHRB	VA	\$64.76	\$974	8.4	7.8	7.9	7.3	1.14	1.25	3.40%	9.93	28.53	52.6	14.4	1.48	1.51	0.03	1.26	\$7,927,711
23.9	\$80.99	\$57.09	C&F Financial Corporation	CFFI	VA	\$78.80	\$256	9.1	9.3	NM	NM	0.96	1.07	2.44%	8.59	21.38	67.1	11.3	1.04	NA	NA	1.86	\$2,813,748
6.4	\$259.64	\$174.72	Capital One Financial Corporation	COF	VA	\$192.10	\$121,829	67.4	31.7	9.8	8.1	1.11	1.90	1.67%	9.75	98.25	51.1	3.0	0.50	NA	3.32	5.28	\$682,905,000
46.9	\$38.43	\$22.84	Chain Bridge Bancorp, Inc.	CBNA	VA	\$35.96	\$119	10.9	10.9	8.7	10.8	1.35	1.35	nm	9.11	NA	54.2	13.3	1.36	0.00	0.00	1.36	\$1,918,674
31.4	\$41.12	\$28.70	Eagle Financial Services, Inc.	EFSI	VA	\$38.60	\$206	11.0	11.2	10.9	10.5	1.10	1.10	3.21%	10.35	35.23	67.4	10.3	0.98	1.01	0.18	1.18	\$1,838,360
24.7	\$45.10	\$31.21	First Community Bankshares, Inc.	FCBC	VA	\$43.74	\$825	16.5	14.7	14.9	14.6	1.58	2.31	2.83%	10.25	84.53	58.4	9.6	1.49	NA	0.15	1.37	\$3,644,947
42.8	\$18.41	\$10.82	FVCBankcorp, Inc.	FVCB	VA	\$15.77	\$284	12.3	NA	10.3	9.2	1.09	1.12	1.78%	10.87	14.06	54.7	9.3	1.04	0.63	0.05	1.00	\$2,335,434
36.5	\$22.10	\$15.70	John Marshall Bancorp, Inc.	JMSB	VA	\$21.62	\$306	13.6	NA	12.3	10.7	1.14	1.14	1.67%	11.40	24.53	53.0	8.6	0.98	0.05	0.02	1.01	\$2,352,350
51.6	\$40.00	\$24.74	National Bankshares, Inc.	NKSH	VA	\$36.71	\$234	13.3	12.0	12.8	NM	1.25	1.33	4.25%	9.65	NA	58.8	10.0	0.97	NA	0.03	0.98	\$1,828,993
83.1	\$14.97	\$7.59	Primis Financial Corp.	FRST	VA	\$14.84	\$368	7.9	27.9	9.1	7.3	0.86	1.10	2.70%	8.02	21.28	83.0	11.6	1.18	NA	0.30	1.28	\$4,256,668
12.7	\$37.86	\$31.91	TowneBank	TOWN	VA	\$35.94	\$3,281	17.3	11.8	10.7	9.3	1.15	1.67	3.01%	9.25	51.92	62.3	6.9	0.86	0.35	0.03	1.29	\$22,358,708
44.7	\$42.18	\$26.86	Atlantic Union Bankshares Corporation	AUB	VA	\$38.10	\$5,413	16.1	10.9	10.2	9.5	1.11	1.91	3.88%	8.03	60.17	48.8	7.0	0.92	0.44	0.15	1.04	\$37,315,011
26.3	\$4.79	\$3.25	Blue Ridge Bankshares, Inc.	BRBS	VA	\$3.62	\$313	30.2	NA	NM	NM	1.17	1.18	0.00%	11.39	708.33	84.6	3.6	0.48	1.23	(0.03)	1.05	\$2,414,046
60.7	\$25.27	\$14.98	Carter Bankshares, Inc.	CARE	VA	\$24.80	\$550	5.1	9.7	8.0	8.3	1.09	1.09	1.61%	10.48	NA	75.0	26.0	2.24	0.73	(0.38)	1.41	\$4,799,270
45.0	\$29.85	\$18.31	First National Corporation	FXNC	VA	\$28.71	\$260	14.6	13.1	11.9	11.3	1.39	1.52	2.37%	8.41	32.40	68.8	10.1	0.87	0.32	0.31	1.02	\$2,037,978
32.2	\$25.17	\$17.86	MainStreet Bancshares, Inc.	MNSB	VA	\$24.75	\$175	12.4	11.5	11.1	10.0	0.97	0.97	1.62%	8.44	20.10	68.1	8.0	0.80	2.93	0.02	1.02	\$2,223,293
26.5	\$44.57	\$34.81	Virginia National Bankshares Corporation	VABK	VA	\$43.05	\$233	11.7	11.2	NM	NM	1.25	1.32	3.34%	10.76	39.02	54.4	11.3	1.23	0.18	0.02	0.64	\$1,648,164
34.4			Median - Virginia					12.4	11.2	10.5	9.5	1.14	1.29	2.44%	9.70	32.40	60.6	10.0	0.98	0.44	0.03	1.11	\$2,383,198
10.9	\$133.59	\$113.21	City Holding Company	CHCO	WV	\$125.92	\$1,777	13.9	13.7	13.9	13.3	2.24	2.79	2.76%	9.65	37.44	48.0	16.7	1.98	0.27	0.03	0.44	\$6,760,269
64.3	\$29.59	\$16.39	MVB Financial Corp.	MVBF	WV	\$26.55	\$341	12.9	NM	14.3	9.6	1.01	1.02	2.56%	10.04	33.01	94.5	8.7	0.83	1.33	0.26	0.93	\$3,308,918
34.2	\$45.93	\$33.70	United Bankshares, Inc.	UBSI	WV	\$44.10	\$6,090	12.4	12.4	12.2	11.6	1.11	1.78	3.45%	10.86	42.02	46.9	9.3	1.52	0.45	0.18	1.20	\$33,705,380
22.2	\$38.10	\$28.74	WesBanco, Inc.	WSBC	WV	\$34.76	\$3,342	11.2	9.1	9.5	8.6	0.87	1.57	4.37%	8.27	48.39	52.1	8.1	1.17	0.85	0.12	1.10	\$27,482,455
28.2			Median - West Virginia					12.6	12.4	13.0	10.6	1.06	1.67	3.11%	9.84	39.73	50.1	9.0	1.34	0.65	0.15	1.01	\$17,121,362
33.9			Average					14.0	14.3	10.9	9.6	1.31	1.46	0.02	9.18	49.39	62.1	9.7	1.05	1.03	0.40	1.31	\$114,609,760
34.2			Median					12.4	11.8	10.9	9.6	1.14	1.35	0.02	9.12	28.53	59.2	10.1	1.00	0.63	0.14	1.18	\$4,386,341