

Regional Bank Trading Data

June 3, 2019



Medians by State

As of May 31, 2019

State (#)	Financial and Performance Figures							Price/				Current Div. Yield (%)
	Total Assets (\$000)	NPAs/ Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	LTM EPS (x)	2019E EPS (x)	Tang. Book (%)	Assets (%)	
Regional Median	900,104	0.56	9.69	1.05	9.87	3.76	65.8	12.7	11.5	132.1	12.9	1.81
Regional Mean	2,539,697	0.65	9.66	1.11	9.77	3.78	63.3	12.7	11.6	133.6	13.1	1.79
Alabama (10)	735,158	0.37	8.81	1.13	9.85	3.74	65.9	13.6	10.3	120.9	12.5	0.81
Arkansas (3)	16,091,639	0.53	9.60	1.87	11.26	4.38	38.1	10.0	9.7	154.4	16.2	2.97
Florida (14)	1,129,697	0.46	9.17	1.01	9.59	3.60	62.4	13.8	12.0	153.4	13.3	0.00
Georgia (20)	563,067	0.75	9.67	1.23	10.78	3.92	58.6	12.2	11.3	133.2	11.8	1.75
Indiana (31)	762,532	0.54	10.25	1.15	10.30	3.66	64.4	12.4	10.5	117.8	13.4	2.47
Kentucky (11)	934,260	0.64	10.66	1.01	10.23	3.76	70.9	12.4	12.3	134.2	13.3	2.51
Louisiana (14)	1,363,922	0.85	9.85	1.05	9.88	4.03	65.7	12.8	12.0	130.9	12.3	1.66
Maryland (24)	495,615	1.04	9.78	0.93	8.66	3.70	67.7	12.1	11.3	112.5	11.4	1.50
Mississippi (8)	8,197,687	1.25	9.11	1.00	8.21	3.49	66.6	13.0	10.6	154.3	13.0	2.72
Missouri (15)	1,857,379	0.34	9.70	0.94	10.02	3.76	63.4	11.8	11.1	140.5	13.6	1.60
North Carolina (23)	654,981	0.77	9.28	1.15	10.77	3.83	66.2	12.0	12.6	128.9	12.0	0.38
Ohio (46)	532,945	0.56	9.93	1.11	9.93	3.79	63.0	12.0	10.8	138.8	12.9	2.62
Pennsylvania (79)	952,265	0.57	9.31	0.96	9.10	3.46	66.3	12.7	11.4	121.7	11.3	2.84
South Carolina (14)	828,537	0.54	9.20	1.07	10.49	3.92	68.4	12.8	12.0	123.3	12.6	0.00
Tennessee (19)	865,947	0.35	9.54	1.02	9.66	3.65	63.8	13.0	11.7	135.1	13.2	1.65
Texas (21)	7,931,747	0.37	10.21	1.26	9.17	3.90	52.6	13.8	11.9	165.8	17.4	1.86
Virginia (44)	704,721	0.82	10.15	0.97	9.21	3.79	69.1	13.2	12.8	120.3	12.3	2.19
West Virginia (12)	1,112,453	1.01	9.70	1.05	8.81	3.58	65.9	14.4	13.8	119.5	13.7	2.66

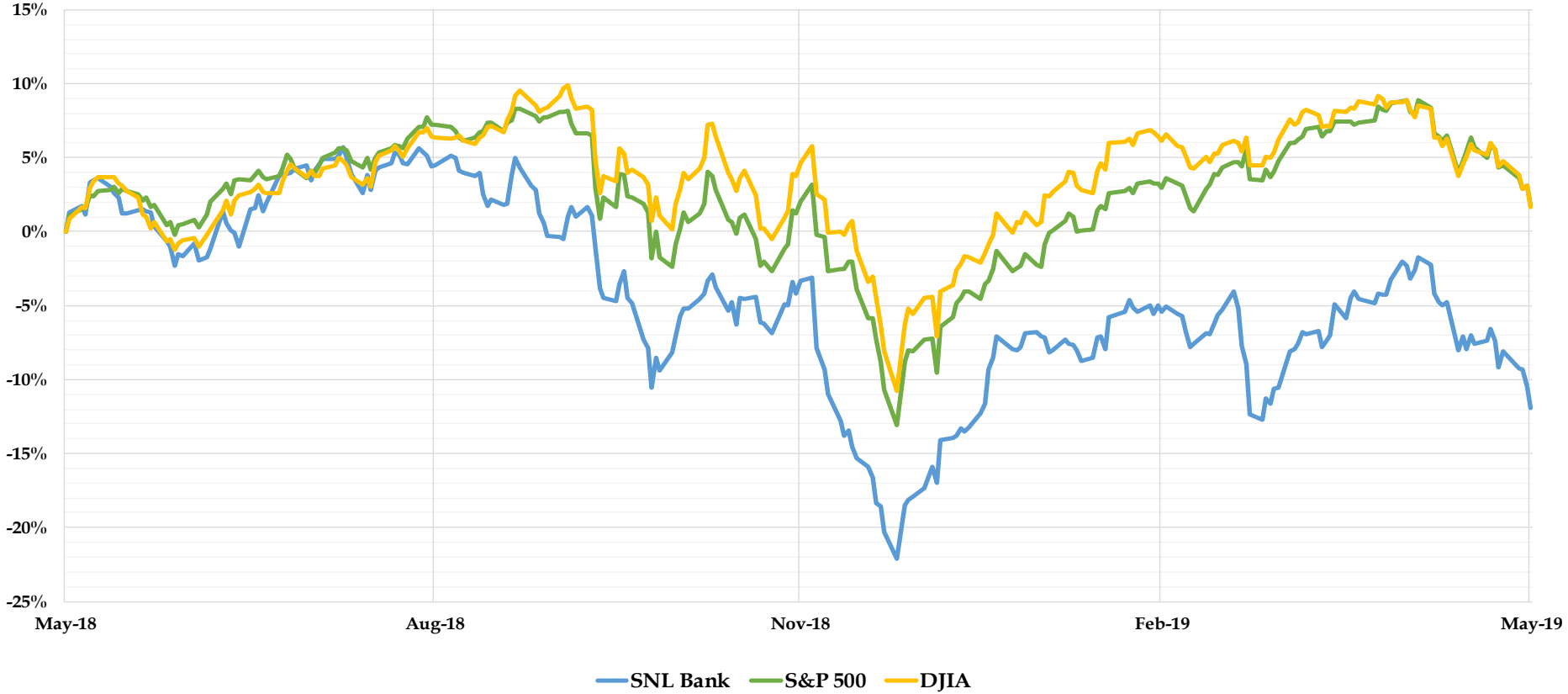
Financial data is as of most recently reported quarter for each company

Source: S&P Global Market Intelligence

Medians by Metric

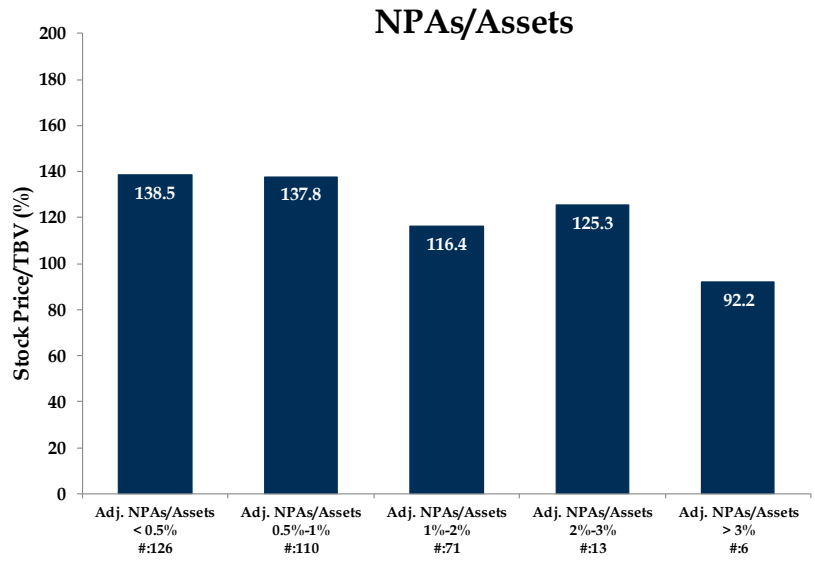
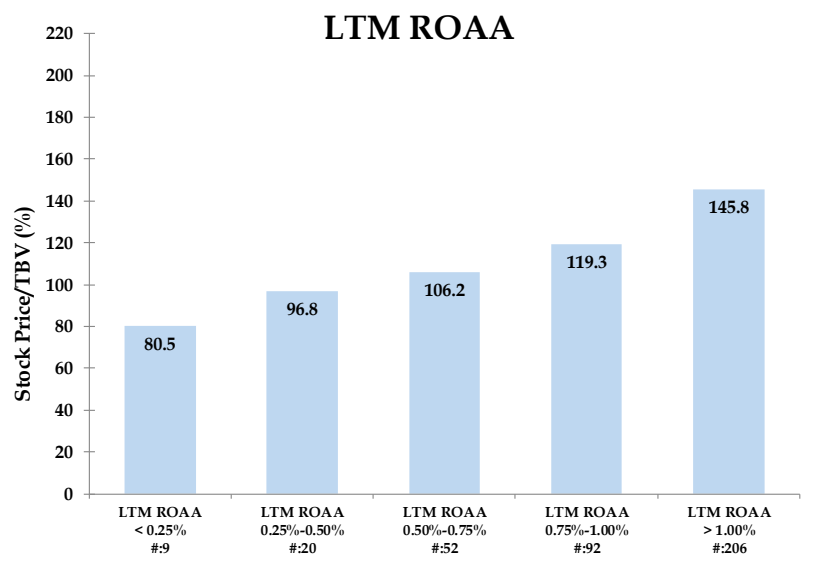
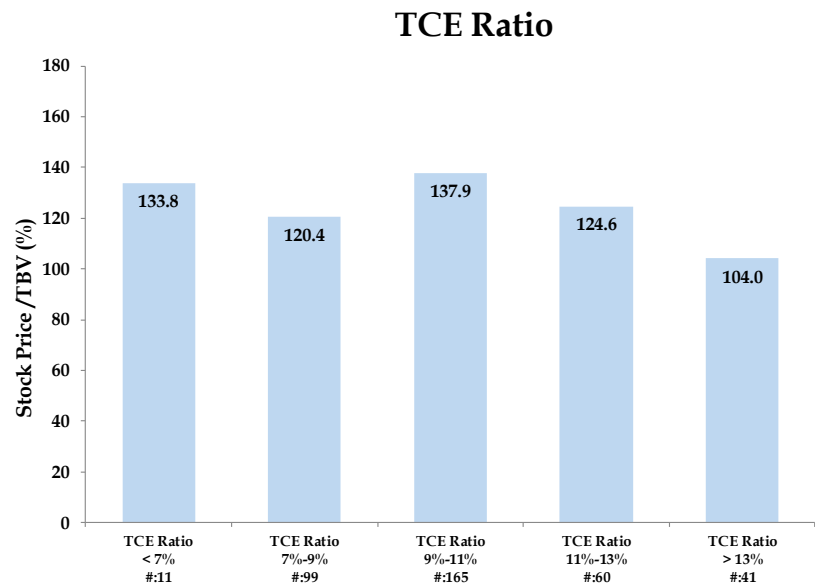
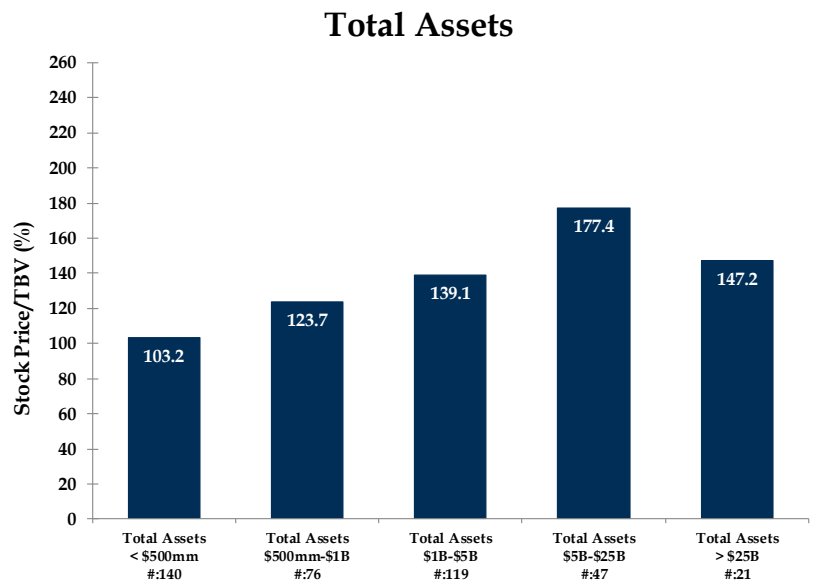
As of May 31, 2019		Financial and Performance Figures					Price/				Current Div. Yield (%)
Financial Metric (#)	NPAs/ Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	LTM EPS (x)	2019E EPS (x)	Tang. Book (%)	Assets (%)	
Total Assets < \$500mm (140)	0.81	10.38	0.87	8.34	3.73	73.5	12.5	NM	103.2	10.7	1.83
Total Assets \$500mm-\$1B (76)	0.78	9.64	0.95	9.92	3.83	68.5	12.9	13.4	123.7	11.9	2.04
Total Assets \$1B-\$10B (139)	0.63	9.64	1.11	10.23	3.69	61.5	13.0	11.8	145.8	13.8	2.00
Total Assets > \$10B (48)	0.52	9.12	1.34	10.25	3.63	55.1	11.7	10.4	163.4	14.7	2.85
NPAs/ Assets < 0.5% (126)	0.30	9.51	1.11	9.85	3.66	62.3	12.9	11.5	138.5	13.7	2.25
NPAs/ Assets 0.5%-1.0% (110)	0.74	9.93	1.12	9.53	3.71	63.4	12.6	11.6	137.8	13.5	2.54
NPAs/ Assets 1.0%-2.0% (71)	1.36	10.18	0.93	9.15	3.75	68.5	12.7	11.6	116.4	11.7	2.21
NPAs/ Assets > 2.0% (20)	2.65	9.71	0.86	9.67	3.81	72.9	12.3	10.9	111.9	10.2	-
TCE Ratio < 7% (11)	0.40	6.57	0.86	11.70	3.31	72.0	10.7	10.7	133.8	8.1	1.11
TCE Ratio 7%-9% (99)	0.75	8.36	0.90	9.76	3.59	68.5	12.3	10.8	120.4	10.2	1.97
TCE Ratio 9%-11% (165)	0.55	9.76	1.10	9.62	3.73	63.5	12.7	11.5	137.9	13.4	2.31
TCE Ratio > 11% (101)	0.78	12.25	1.15	8.99	3.83	62.9	13.3	13.1	117.8	15.2	2.32
LTM ROAA < 0.00% (5)	1.53	9.81	(1.07)	(7.05)	3.46	86.2	NA	NA	126.9	10.7	-
LTM ROAA 0.00%-0.50% (29)	0.92	10.25	0.30	2.72	3.54	86.2	24.7	17.0	92.3	9.8	0.00
LTM ROAA 0.50%-1.00% (144)	0.67	9.14	0.83	8.15	3.62	72.0	13.7	12.2	116.2	10.3	1.73
LTM ROAA > 1.00% (206)	0.60	10.10	1.26	11.25	3.77	59.3	11.9	11.3	145.8	10.7	2.60

Index Price Performance, LTM



As of 05/31/19	Price Changes	
	One-Year	One-Month
SNL Bank	-11.95%	-9.87%
S&P 500	1.73%	-6.58%
DJIA	1.64%	-6.69%

National Trading Fundamentals - P/TBV Multiples



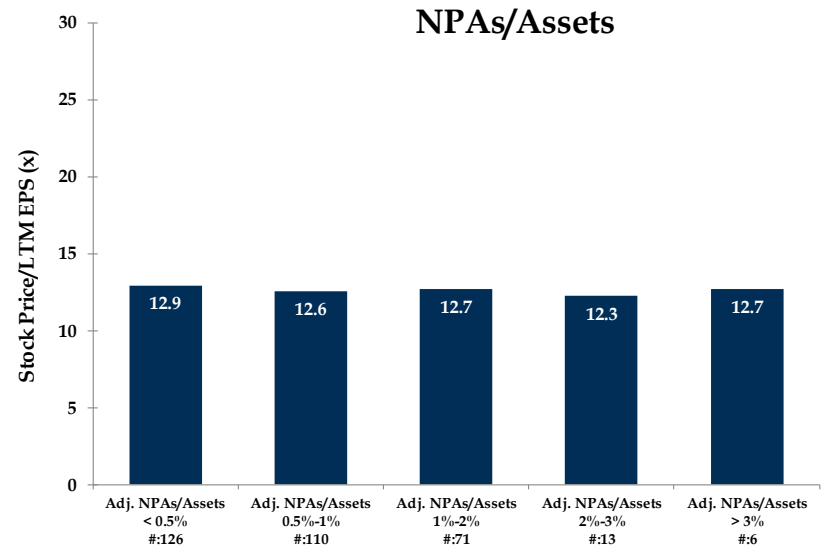
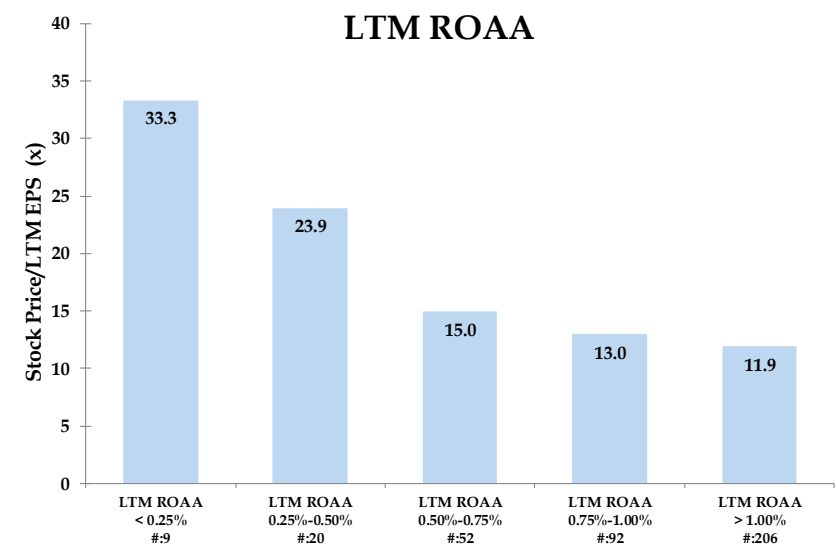
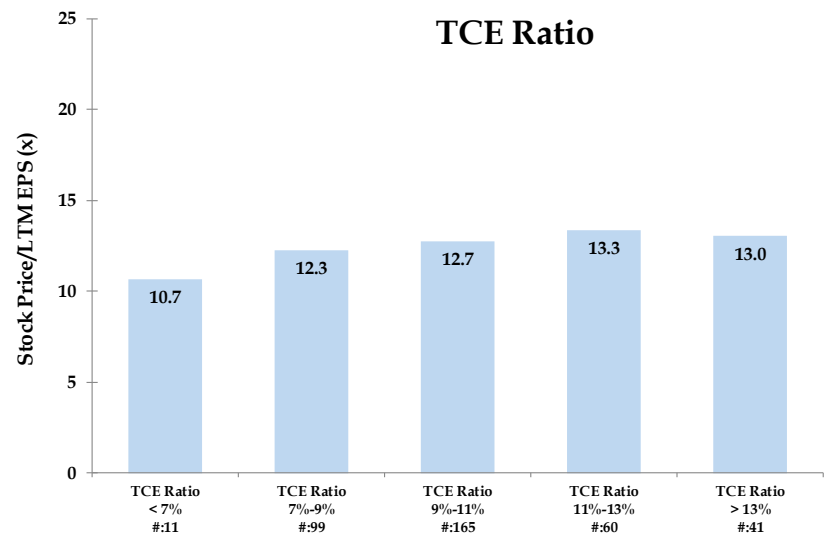
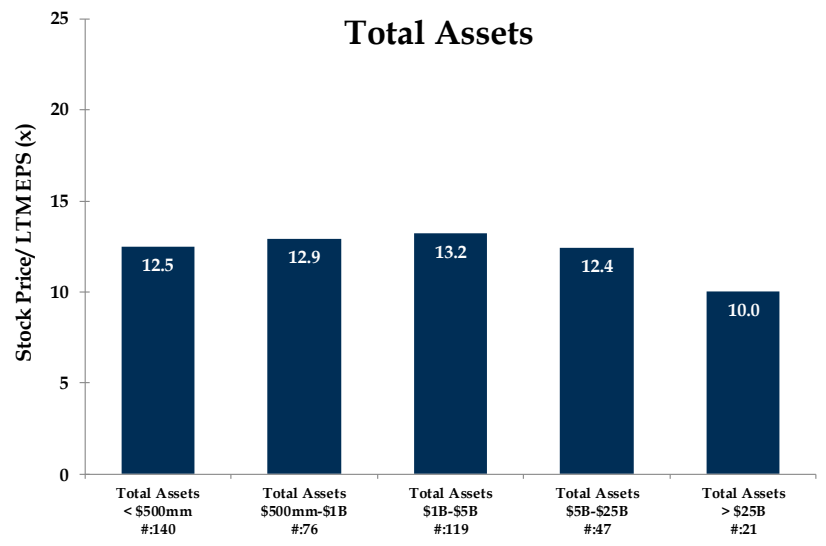
Figures represent medians for public companies, excluding mutuals, with most recent quarter financial data available

Pricing as of 05/31/19

Source: S&P Global Market Intelligence



National Trading Fundamentals - P/E Multiples



Figures represent medians for public companies, excluding mutuals, with most recent quarter financial data available
 Pricing as of 05/31/19
 Source: S&P Global Market Intelligence



State Level Trading Data

Bank Trading Data - Per State

As of May 31, 2019			Bank Overview		Financial and Performance Figures						Trading Data									
Alabama			# of Branches	Total Assets (\$000)	NPAs/ Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price	52-Week:		Market Cap. (\$mm)	ADV (shares)	Price/ LTM 2019E				Current Div. Yield (%)
Company Name	Ticker	HQ City										High	Low			EPS (x)	EPS (x)	TBV (%)	Assets (%)	
Alabama Median				735,158	0.37	8.81	1.13	9.85	3.74	65.9						13.6	10.3	120.9	12.5	0.81
Alabama Mean				14,103,528	0.55	9.47	1.06	10.91	4.05	65.5						13.8	10.3	129.1	12.5	1.39
Auburn National Bancorp., Inc.	AUBN	Auburn	8	835,014	0.04	10.89	1.13	10.49	3.45	59.3	\$34.37	\$53.96	\$27.94	123.1	5,733	13.6	NA	135.3	14.7	2.91
First US Bancshares, Inc.	FUSB	Birmingham	20	795,334	0.41	9.21	0.46	4.26	5.25	79.7	\$9.15	\$11.65	\$7.60	57.7	6,418	18.7	NA	79.7	7.3	0.87
Pinnacle Bancshares, Inc.	PCLB	Jasper	7	227,514	0.14	12.45	1.19	9.85	3.80	65.9	\$27.30	\$29.00	\$21.36	28.3	392	10.7	NA	100.2	12.5	2.78
Regions Financial Corp.	RF	Birmingham	1,456	128,802,000	0.84	7.88	1.40	11.43	3.52	58.9	\$13.83	\$19.99	\$12.39	14,012.9	12,608,623	8.9	8.8	143.6	10.9	4.05
River Financial Corp.	RVRF	Prattville	14	1,090,413	NA	8.40	0.95	9.05	3.93	64.1	\$28.00	\$30.00	\$20.70	159.7	20	17.2	NA	178.2	14.6	0.00
ServisFirst Bancshares, Inc.	SFBS	Birmingham	20	8,310,836	0.37	8.81	1.84	20.45	3.69	32.3	\$31.34	\$44.95	\$29.90	1,677.0	142,283	12.1	11.7	229.4	20.2	1.91
Southern Banc Co., Inc.	SRNN	Gadsden	4	95,570	1.79	12.06	0.45	3.86	5.26	83.0	\$8.52	\$11.50	\$8.50	6.5	143	15.5	NA	59.6	7.2	0.00
Southern Community Bancshares, Inc.	SCBS	Cullman	1	121,261	0.25	8.10	0.53	5.98	3.47	74.9	\$8.65	\$9.15	\$8.05	4.4	11	NA	NA	NA	NA	0.67
SouthFirst Bancshares, Inc.	SZBI	Sylacauga	3	82,355	NA	NA	NA	NA	NA	NA	\$3.06	\$5.83	\$3.06	2.1	392	NA	NA	NA	NA	0.00
United Bancorp. of Alabama, Inc.	UBAB	Atmore	20	674,982	NA	7.41	1.58	22.85	NA	71.7	\$20.35	\$22.00	\$17.55	74.4	848	NA	NA	106.4	NA	0.74



Bank Trading Data – Per State, *continued*

As of May 31, 2019				Bank Overview							Financial and Performance Figures							Trading Data						
Arkansas				Total Assets (\$000)	NPAs/Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price	52-Week:		Market Cap. (\$mm)	ADV (shares)	Price/				Current Div. Yield (%)				
Company Name	Ticker	HQ City	# of Branches									High	Low			LTM	2019E	EPS (x)	EPS (x)		TBV (%)	Assets (%)		
Arkansas Median				16,091,639	0.53	9.60	1.87	11.26	4.38	38.1						10.0	9.7	154.4	16.2	2.97				
Arkansas Mean				18,092,264	0.46	10.97	1.74	11.28	4.28	42.6						9.7	9.3	162.5	16.2	2.99				
Bank OZK	OZK	Little Rock	246	23,005,652	0.21	14.29	1.87	11.26	4.55	35.6	\$28.90	\$50.39	\$21.02	3,727.2	1,346,169	9.0	8.3	116.8	16.2	3.18				
Home BancShares, Inc.	HOMB	Conway	165	15,179,501	0.53	9.60	2.02	12.91	4.38	38.1	\$17.52	\$24.56	\$15.35	2,943.3	776,849	10.1	9.9	216.4	19.4	2.97				
Simmons First National Corp.	SFNC	Pine Bluff	216	16,091,639	0.66	9.02	1.32	9.67	3.90	53.9	\$22.81	\$33.45	\$22.64	2,186.9	395,742	10.0	9.7	154.4	13.1	2.81				



Bank Trading Data – Per State, *continued*

As of May 31, 2019				Bank Overview							Financial and Performance Figures							Trading Data						
Florida				Company Name	Ticker	HQ City	# of Branches	Total Assets (\$000)	NPAs/Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price	52-Week:		Market Cap. (\$mm)	ADV (shares)	Price/				Current Div. Yield (%)
Florida Median							1,129,697	0.46	9.17	1.01	9.59	3.60	62.4						13.8	12.0	153.4	13.3	0.00	
Florida Mean							4,949,909	0.54	9.19	0.99	10.34	3.55	69.5						13.4	12.4	146.1	13.4	0.53	
BankUnited, Inc.	BKU	Miami Lakes	85	32,702,976	0.52	8.72	0.97	10.03	3.41	61.5	\$32.48	\$44.97	\$28.05	3,195.2	896,450	11.3	11.5	112.4	9.8	2.59				
Capital City Bank Group, Inc.	CCBG	Tallahassee	67	3,052,051	0.91	7.56	0.93	8.97	3.72	75.2	\$23.41	\$26.95	\$19.92	393.6	19,115	14.8	13.8	175.6	12.9	1.88				
CenterState Bank Corp.	CSFL	Winter Haven	160	12,587,637	0.40	9.90	1.44	9.27	4.40	50.4	\$21.89	\$32.11	\$19.55	2,858.9	623,244	12.2	10.5	180.6	16.6	2.01				
First Citrus Bancorp., Inc.	FCIT	Tampa	5	396,115	NA	8.67	1.12	13.14	3.72	62.3	\$26.00	\$28.10	\$20.75	49.5	461	12.1	NA	153.4	13.3	0.00				
First Miami Bancorp, Inc.	FMIA	South Miami	5	770,366	NA	13.25	0.38	2.86	3.30	65.3	\$1,250.00	\$1,302.00	\$1,224.00	109.1	2	NA	NA	106.9	14.2	0.40				
Friends Bank	FRIE	New Smyrna Beach	3	97,792	1.43	10.87	1.43	13.99	3.97	83.3	\$8.36	\$9.00	\$4.91	17.5	337	12.8	NA	166.1	18.1	0.00				
Mercantil Bank Holding Corp.	AMTB	Coral Gables	25	7,902,355	0.25	9.61	0.60	6.60	2.90	71.7	\$18.62	\$259.23	\$10.65	732.1	22,958	16.1	14.5	106.2	10.2	0.00				
OptimumBank Holdings, Inc.	OPHC	Fort Lauderdale	3	106,722	NA	4.85	0.97	19.09	3.19	127.7	\$4.05	\$6.49	\$2.15	7.5	4,981	6.3	NA	145.5	7.1	0.00				
Pilot Bancshares, Inc.	PLBN	Tampa	6	361,384	NA	NA	NA	NA	NA	NA	\$3.31	\$3.93	\$2.90	41.0	2,001	NA	NA	NA	NA	0.00				
Prime Meridian Holding Co.	PMHG	Tallahassee	4	426,849	NA	12.11	1.05	8.48	3.77	62.5	\$20.30	\$23.25	\$17.75	63.8	1,419	15.3	NA	123.5	14.9	0.59				
Professional Holding Corp.	PFHD	Coral Gables	4	729,481	NA	NA	NA	NA	NA	NA	\$17.62	\$18.10	\$15.08	61.9	1,233	NA	NA	NA	NA	0.00				
Seacoast Banking Corp. of Florida	SBCF	Stuart	52	6,783,389	0.73	10.18	1.14	9.15	3.91	56.0	\$23.19	\$34.95	\$21.74	1,185.4	266,240	16.1	12.0	178.7	17.6	0.00				
TGR Financial, Inc.	TGRF	Naples	7	1,489,028	0.01	8.30	1.14	12.64	3.49	59.3	\$11.30	\$13.00	\$10.11	195.6	3,991	13.8	NA	158.8	13.2	0.00				
Three Shores Bancorp., Inc.	TSHR	Orlando	14	1,892,578	0.10	6.29	0.74	9.91	2.88	59.4	\$9.71	\$12.00	\$9.06	176.5	733	16.7	NA	NA	NA	0.00				



Bank Trading Data – Per State, *continued*

As of May 31, 2019			Bank Overview		Financial and Performance Figures						Trading Data											
Georgia	Company Name	Ticker	HQ City	# of Branches	Total Assets (\$000)	NPAs/Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price	52-Week:		Market Cap. (\$mm)	ADV (shares)	Price/				Current Div. Yield (%)	
													High	Low			LTM EPS (x)	2019E EPS (x)	TBV Assets (%)	Assets (%)		
Georgia Median					563,067	0.75	9.67	1.23	10.78	3.92	58.6							12.2	11.3	133.2	11.8	1.75
Georgia Mean					16,136,720	1.26	10.45	1.18	11.12	3.95	64.1							12.3	12.5	140.8	12.3	1.65
	Ameris Bancorp	ABCB	Moultrie	119	11,656,275	0.75	8.46	1.26	10.18	3.93	52.9	\$35.29	\$58.10	\$29.97	1,673.6	357,039	12.3	8.8	178.9	14.4	1.13	
	Atlantic Capital Bancshares, Inc.	ACBI	Atlanta	1	2,855,887	0.67	10.59	1.03	9.06	3.60	56.5	\$16.36	\$21.60	\$14.44	394.3	110,263	14.7	14.4	133.2	14.0	0.00	
	CCF Holding Co.	CCFH	Jonesboro	6	511,983	3.57	8.48	0.90	10.75	4.33	73.4	\$18.50	\$26.00	\$18.00	40.3	172	12.7	NA	92.1	7.8	0.00	
	Citizens Bancshares Corp.	CZBS	Atlanta	8	403,920	1.36	10.66	0.99	9.62	3.92	74.3	\$11.75	\$12.35	\$9.03	24.8	960	NA	NA	58.3	NA	2.55	
	Colony Bankcorp, Inc.	CBAN	Fitzgerald	30	1,279,077	1.88	7.85	0.95	12.70	3.54	70.2	\$16.70	\$19.20	\$12.29	158.6	5,627	12.2	NA	140.6	11.0	1.80	
	Community Capital Bancshares, Inc.	ALBY	Albany	3	NA	NA	NA	0.74	9.43	NA	75.1	\$10.00	\$13.18	\$9.07	12.3	552	9.0	NA	81.5	NA	4.00	
	Exchange Bankshares, Inc.	EXCH	Milledgeville	5	251,183	0.67	13.36	1.20	9.31	4.21	66.1	\$45.15	\$55.00	\$44.05	28.6	45	NA	NA	NA	NA	1.95	
	Fidelity Southern Corp.	LJON	Atlanta	65	4,789,945	0.96	9.22	0.80	8.83	3.44	78.9	\$28.17	\$33.32	\$21.18	779.1	132,969	20.3	18.0	177.0	16.2	1.70	
	First IC Corp.	FIEB	Doraville	7	563,067	0.60	13.30	2.12	14.45	4.62	51.4	\$8.00	\$10.41	\$7.47	64.1	1,719	NA	NA	85.6	11.4	0.00	
	MetroCity Bankshares, Inc.	MCBS	Doraville	18	1,488,463	0.75	11.03	2.77	24.61	4.42	42.0	\$27.50	\$33.20	\$24.75	332.0	54	NA	NA	NA	NA	0.00	
	Signature Bank of Georgia	SGBG	Sandy Springs	2	120,276	2.40	14.74	-1.07	-7.05	3.75	112.2	\$1.10	\$1.25	\$0.72	30.9	40	NA	NA	155.5	NA	0.00	
	SouthCrest Financial Group, Inc.	SCSG	Atlanta	9	542,633	NA	NA	0.80	8.06	3.79	74.7	\$9.50	\$12.80	\$8.70	58.8	4,365	18.3	16.4	NA	NA	1.68	
	Southeastern Banking Corp.	SEBC	Darien	12	427,580	NA	13.43	1.63	13.01	4.08	55.3	\$19.52	\$21.25	\$17.50	61.4	516	8.8	NA	106.4	14.3	2.66	
	Southwest Georgia Financial Corp.	SGB	Moultrie	9	551,071	0.19	8.21	0.89	10.81	3.97	73.0	\$20.02	\$26.04	\$19.40	51.0	1,518	11.0	NA	112.6	9.2	2.40	
	SunTrust Banks, Inc.	STI	Atlanta	1,173	220,425,000	1.32	7.64	1.29	11.25	3.27	60.6	\$60.01	\$75.08	\$46.05	26,634.0	3,641,613	10.5	10.4	162.8	12.2	3.33	
	Synovus Financial Corp.	SNV	Columbus	301	46,630,025	0.52	8.33	1.26	13.11	3.81	54.1	\$31.96	\$57.40	\$29.93	5,033.7	1,901,788	9.6	7.9	131.1	10.8	3.75	
	Thomasville Bancshares, Inc.	THVB	Thomasville	3	956,186	0.40	8.58	1.97	21.20	3.72	47.4	\$41.00	\$42.00	\$38.25	245.9	343	NA	NA	318.6	NA	3.41	
	Touchmark Bancshares, Inc.	TMAK	Alpharetta	1	421,816	NA	NA	1.32	10.88	NA	52.4	\$9.05	\$9.80	\$8.05	40.5	484	7.6	NA	NA	9.6	0.00	
	United Community Banks, Inc.	UCBI	Blairsville	141	12,505,827	0.55	9.67	1.39	12.20	3.98	54.8	\$26.51	\$34.18	\$20.23	2,095.3	463,512	12.4	11.3	177.9	16.8	2.57	
	United National Bank	UNBK	Cairo	1	217,457	3.58	14.19	1.37	10.08	4.77	56.1	\$34.00	\$34.00	\$29.25	22.9	99	NA	NA	NA	NA	0.00	



Bank Trading Data - Per State, *continued*

As of May 31, 2019			Bank Overview		Financial and Performance Figures						Trading Data									
Indiana			# of Branches	Total Assets (\$000)	NPA's/ Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price	52-Week:		Market Cap. (\$mm)	ADV (shares)	Price/ Yield				Current Div. Yield (%)
Company Name	Ticker	HQ City										High	Low			LTM EPS (x)	2019E EPS (x)	TBV (%)	Assets (%)	
Indiana Median				762,532	0.54	10.25	1.15	10.30	3.66	64.4						12.4	10.5	117.8	13.4	2.47
Indiana Mean				2,448,776	0.67	10.83	1.07	9.69	3.65	65.0						13.0	10.8	132.3	13.5	2.23
1st Source Corp.	SRCE	South Bend	82	6,379,086	0.39	11.03	1.37	11.31	3.75	58.7	\$43.76	\$59.33	\$38.44	1,129.2	44,202	13.3	12.4	161.7	17.6	2.47
AMB Financial Corp.	AMFC	Saint John	5	216,950	1.27	8.66	0.60	7.09	3.40	79.5	\$16.95	\$18.50	\$16.82	16.6	179	12.9	NA	88.6	7.7	0.00
CIIBA Financial Corp.	CBAF	Mooreville	9	487,818	0.16	10.28	0.93	9.49	3.46	68.7	\$56.10	\$66.00	\$54.05	52.0	523	11.7	NA	103.7	10.7	1.57
Crystal Valley Financial Corp.	CYVF	Middlebury	6	568,036	NA	12.19	1.57	13.37	4.32	61.1	\$52.25	\$56.00	\$46.60	80.8	777	9.4	NA	116.7	14.2	2.37
DSA Financial Corp.	DSFN	Lawrenceburg	1	125,583	0.53	12.15	0.69	5.43	NA	73.7	\$10.48	\$13.00	\$9.55	14.1	144	17.2	NA	NA	NA	4.20
Farmers Bancorp	FABP	Frankfort	10	570,780	NA	11.92	NA	NA	NA	56.3	\$41.71	\$44.67	\$41.71	87.0	355	9.5	NA	126.6	15.1	2.49
FCN Banc Corp.	FBVI	Brookville	6	448,429	0.61	11.22	1.31	12.05	3.65	59.7	\$36.00	\$36.00	\$29.50	53.8	81	9.3	NA	113.7	NA	3.67
FFW Corp.	FFWC	Wabash	6	395,551	NA	10.55	1.15	10.94	3.61	68.3	\$41.51	\$46.00	\$36.10	47.7	300	10.8	NA	114.7	12.1	2.02
First Bancorp of Indiana, Inc.	FBPI	Evansville	9	437,700	NA	7.17	0.43	5.18	NA	86.2	\$21.00	\$22.50	\$18.45	36.7	573	19.8	NA	118.8	8.4	2.95
First Capital, Inc.	FCAP	Corydon	18	813,861	0.85	10.13	1.17	11.18	3.80	61.6	\$48.75	\$54.36	\$33.72	164.0	2,247	17.5	NA	200.7	20.2	1.97
First Farmers Financial Corp.	FFMR	Converse	36	1,749,101	NA	NA	NA	NA	NA	NA	\$41.50	\$44.00	\$40.02	298.7	320	NA	NA	199.7	NA	2.80
First Financial Corp.	THFF	Terre Haute	66	3,025,565	0.54	14.29	1.59	10.92	4.38	58.3	\$37.83	\$53.05	\$37.41	464.9	30,105	9.8	10.5	108.8	15.4	2.75
First Internet Bancorp	INBK	Fishers	1	3,670,176	0.18	7.89	0.66	7.80	2.16	57.1	\$20.33	\$36.35	\$17.56	204.9	53,555	9.3	8.3	71.2	5.6	1.18
First Merchants Corp.	FRME	Muncie	118	10,210,925	0.30	10.14	1.63	11.74	3.98	50.2	\$33.25	\$50.44	\$32.49	1,651.5	173,899	10.2	9.9	166.4	16.1	3.13
First Savings Financial Group, Inc.	FSFG	Clarksville	16	1,129,722	1.38	NA	1.23	12.92	4.00	69.7	\$57.25	\$74.30	\$45.36	133.5	3,287	11.0	10.0	NA	11.9	1.12
FS Bancorp	FXLG	Lagrange	12	762,532	NA	9.41	1.34	14.01	3.83	64.8	\$62.50	\$85.00	\$48.28	137.1	456	14.0	NA	191.7	18.0	2.05
German American Bancorp, Inc.	GABC	Jasper	65	3,895,524	0.31	9.68	1.39	12.13	3.81	56.7	\$27.87	\$38.20	\$26.20	696.5	47,901	13.5	11.9	190.2	17.9	2.44
Home Financial Bancorp	HWEN	Spencer	2	72,952	NA	12.03	0.16	1.34	NA	89.3	\$6.07	\$8.15	\$5.17	7.0	292	NM	NA	79.9	9.6	2.64
Horizon Bancorp, Inc.	HBNC	Michigan City	82	5,051,639	0.45	8.87	1.23	10.57	3.60	58.5	\$15.51	\$22.13	\$14.79	698.8	87,130	11.7	9.9	161.5	13.8	2.58
Lakeland Financial Corp.	LKFN	Warsaw	52	4,891,885	0.26	11.01	1.74	16.68	3.45	44.5	\$43.95	\$51.25	\$37.79	1,118.2	81,701	13.5	13.4	207.8	22.9	2.73
Logansport Financial Corp.	LOGN	Logansport	1	179,679	0.81	12.57	1.23	9.54	3.66	62.6	\$39.75	\$46.95	\$36.55	24.5	337	11.2	NA	108.5	13.6	3.52
Merchants Bancorp	MBIN	Carmel	10	3,976,725	NA	9.29	1.55	14.25	2.60	39.2	\$18.20	\$29.15	\$16.76	522.4	50,272	9.5	9.3	142.2	13.4	1.54
Mid-Southern Bancorp, Inc.	MSVB	Salem	3	198,667	1.67	24.97	0.72	3.70	3.62	79.5	\$12.56	\$28.45	\$11.55	42.3	8,594	23.3	NA	90.3	22.5	0.64
MutualFirst Financial, Inc.	MFSF	Muncie	39	2,064,141	0.44	9.10	0.99	10.30	3.54	66.8	\$29.88	\$40.00	\$24.28	257.5	8,777	12.9	11.6	138.9	12.5	2.68
Northeast Indiana Bancorp, Inc.	NIDB	Huntington	6	343,821	0.83	11.19	1.25	11.16	3.58	63.9	\$36.50	\$39.75	\$35.05	44.0	436	10.6	NA	114.4	12.8	2.74
NorthWest Indiana Bancorp	NWIN	Munster	22	1,268,353	1.00	8.52	0.84	8.91	3.82	64.9	\$43.05	\$46.59	\$39.28	148.6	1,582	14.5	NA	139.4	11.7	2.79
Old National Bancorp	ONB	Evansville	198	20,084,420	0.86	8.66	1.08	8.28	3.55	60.8	\$15.94	\$20.95	\$14.45	2,773.2	860,677	13.0	11.8	168.8	13.8	3.26
STAR Financial Group, Inc.	SFIG.A	Fort Wayne	40	2,009,707	0.95	10.84	1.09	10.21	3.86	65.8	\$63.00	\$66.00	\$61.00	232.8	17	NA	NA	NA	NA	0.00
SVB&T Corp.	SVBT	Jasper	4	419,887	NA	9.91	0.95	9.59	3.45	71.6	\$80.10	\$83.50	\$69.05	44.8	896	11.8	NA	107.6	10.7	1.25
Third Century Bancorp	TDCB	Franklin	5	163,696	0.26	10.21	0.65	6.28	3.74	76.5	\$11.75	\$14.10	\$9.20	13.9	226	13.7	NA	82.9	8.5	2.38
West End Indiana Bancshares, Inc.	WEIN	Richmond	5	299,130	NA	10.25	0.44	4.53	4.16	75.7	\$25.20	\$31.75	\$24.11	25.0	331	19.2	NA	87.5	9.0	1.11

Bank Trading Data – Per State, *continued*

As of May 31, 2019				Bank Overview							Financial and Performance Figures							Trading Data						
Kentucky				Company Name	Ticker	HQ City	# of Branches	Total Assets (\$000)	NPAs/Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price	52-Week:		Market Cap. (\$mm)	ADV (shares)	Price/				Current Div. Yield (%)
Kentucky Median							934,260	0.64	10.66	1.01	10.23	3.76	70.9						12.4	12.3	134.2	13.3	2.51	
Kentucky Mean							1,666,088	0.75	10.71	1.11	10.23	3.79	68.4							13.6	13.9	133.6	14.9	2.31
	Boyle Bancorp, Inc.	BYLB	Danville	13	556,888	0.88	11.07	1.01	9.11	3.99	78.1	\$78.50	\$80.25	\$68.00	70.0	244	12.8	NA	111.1	12.3	3.46			
	Citizens Commerce Bancshares, Inc.	CCVS	Versailles	5	253,424	0.52	10.25	0.83	8.11	3.90	75.4	\$6.06	\$8.50	\$5.50	24.2	560	NA	NA	NA	NA	0.00			
	Citizens First Corp.	CZFC	Bowling Green	8	472,081	0.29	10.10	1.02	9.97	3.52	68.0	\$24.11	\$27.10	\$20.21	61.4	4,563	12.7	NA	130.0	13.0	1.16			
	Citizens National Corp.	CZNL	Paintsville	12	589,761	NA	NA	NA	NA	NA	NA	\$56.00	\$60.00	\$54.79	58.8	5	NA	NA	NA	NA	1.50			
	Community Trust Bancorp, Inc.	CTBI	Pikeville	80	4,313,293	2.20	12.05	1.38	10.49	3.67	56.8	\$39.59	\$53.00	\$35.70	703.4	33,827	12.0	11.3	137.4	16.3	3.64			
	HFB Financial Corp.	HFBA	Middlesboro	6	382,184	1.15	11.21	0.91	8.37	3.86	71.3	\$30.25	\$32.50	\$29.50	36.0	173	NA	NA	86.3	NA	2.51			
	HopFed Bancorp, Inc.	HFBC	Hopkinsville	18	934,260	0.87	9.94	0.57	5.83	3.36	80.7	\$18.75	\$20.36	\$13.03	113.7	15,628	22.3	21.3	134.2	13.3	4.91			
	Kentucky Bancshares, Inc.	KTYB	Paris	18	1,086,973	0.20	9.09	1.14	11.68	3.55	70.9	\$24.12	\$51.00	\$22.50	143.3	948	11.9	NA	148.0	13.3	2.82			
	Limestone Bancorp, Inc.	LMST	Louisville	16	1,091,323	0.57	8.83	0.93	10.79	3.52	70.9	\$14.98	\$17.65	\$11.91	110.6	3,837	11.4	11.4	116.0	10.2	0.00			
	Republic Bancorp, Inc.	RBCA.A	Louisville	45	5,365,768	0.71	13.09	1.54	11.70	4.67	56.6	\$45.84	\$50.70	\$35.17	959.8	18,135	12.0	12.3	136.9	17.9	2.30			
	Stock Yards Bancorp, Inc.	SYBT	Louisville	43	3,281,016	0.13	11.47	1.80	16.24	3.85	55.8	\$33.33	\$41.00	\$28.02	760.7	43,394	13.3	13.0	202.2	23.2	3.12			



Bank Trading Data – Per State, *continued*

As of May 31, 2019				Bank Overview							Financial and Performance Figures							Trading Data						
Louisiana				Total Assets (\$000)	NPAs/Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price	52-Week:		Market Cap. (\$mm)	ADV (shares)	Price/				Current Div. Yield (%)				
Company Name	Ticker	HQ City	# of Branches									High	Low			LTM	2019E	TBV	Assets					
Louisiana Median				1,363,922	0.85	9.85	1.05	9.88	4.03	65.7						12.8	12.0	130.9	12.3	1.66				
Louisiana Mean				3,529,160	1.89	10.43	0.87	8.42	4.00	70.6						12.9	12.1	125.6	12.6	1.73				
BOL Bancshares, Inc.	BOLB	New Orleans	5	79,479	11.89	8.57	1.73	19.99	4.72	110.6	\$30.00	\$30.00	\$21.00	5.4	15	NM	NA	78.9	6.9	0.00				
Business First Bancshares, Inc.	BFST	Baton Rouge	25	2,101,400	0.84	10.37	0.93	7.47	4.03	65.6	\$24.52	\$27.89	\$20.64	327.6	29,158	18.2	13.6	154.6	15.6	1.63				
Century Next Financial Corp.	CTUY	Ruston	7	475,652	NA	NA	1.01	10.29	4.25	64.8	\$31.75	\$37.27	\$29.00	51.3	152	12.0	NA	130.9	11.1	0.72				
Citizens National Bancshares of Bossier, Inc.	CNBL	Bossier City	12	982,509	1.05	10.49	1.37	12.46	4.04	60.0	\$27.00	\$27.00	\$21.00	167.5	69	NA	NA	NA	NA	1.85				
First Guaranty Bancshares, Inc.	FGBI	Hammond	26	1,907,491	0.74	7.81	0.78	9.51	3.40	66.7	\$20.60	\$28.00	\$19.20	181.4	6,003	13.1	11.8	122.2	9.5	3.11				
Heritage NOLA Bancorp, Inc.	HRGG	Covington	3	121,455	NA	19.78	0.30	1.45	3.58	89.8	\$12.80	\$13.16	\$12.00	19.6	1,256	NM	NA	88.2	17.5	0.00				
Home Bancorp, Inc.	HBCP	Lafayette	40	2,202,675	1.38	11.38	1.49	10.80	4.60	57.0	\$35.65	\$48.47	\$32.59	337.7	14,527	10.4	11.6	138.8	15.3	2.36				
Home Federal Bancorp, Inc. of Louisiana	HFBL	Shreveport	8	434,357	1.23	11.28	1.12	10.01	3.86	60.2	\$33.02	\$37.30	\$25.64	57.5	1,774	13.3	NA	125.0	14.1	1.70				
IBERIABANK Corp.	IBKC	Lafayette	191	31,260,189	0.85	9.01	1.34	10.22	3.73	53.1	\$71.50	\$87.50	\$60.82	3,890.8	366,108	10.1	9.9	144.5	12.5	2.41				
Investar Holding Corp.	ISTR	Baton Rouge	25	1,961,894	0.46	9.09	0.87	8.34	3.57	64.4	\$23.89	\$29.90	\$19.49	235.4	16,117	15.5	12.3	137.6	12.3	0.88				
Jeff Davis Bancshares, Inc.	JDV B	Jennings	23	864,688	NA	8.91	1.08	11.93	4.03	72.9	\$55.00	\$62.00	\$52.41	85.8	47	9.1	NA	111.6	9.9	4.29				
MBT Bancshares, Inc.	MBKL	Metairie	9	398,921	0.13	9.85	0.92	9.62	4.37	74.1	\$21.90	\$26.00	\$19.00	44.4	195	12.4	NA	113.9	11.2	4.57				
MidSouth Bancorp, Inc.	MSL	Lafayette	42	1,745,335	1.41	7.99	-1.87	-13.92	4.03	83.8	\$11.26	\$16.15	\$10.07	188.2	52,104	NM	NM	138.5	11.0	0.36				
Origin Bancorp, Inc.	OBNK	Ruston	44	4,872,201	0.75	11.07	1.13	9.75	3.78	65.7	\$33.36	\$42.31	\$27.41	792.2	77,996	15.2	13.3	147.9	16.3	0.39				



Bank Trading Data - Per State, *continued*

As of May 31, 2019				Bank Overview							Financial and Performance Figures							Trading Data						
Maryland				Company Name	Ticker	HQ City	# of Branches	Total Assets (\$000)	NPAs/Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price	52-Week:		Market Cap. (\$mm)	ADV (shares)	Price/				Current Div. Yield (%)
		High	Low													LTM EPS (x)	2019E EPS (x)			TBV (%)	Assets (%)			
Maryland Median							495,615	1.04	9.78	0.93	8.66	3.70	67.7						12.1	11.3	112.5	11.4	1.50	
Maryland Mean							1,519,257	1.18	11.35	0.95	8.40	3.73	67.3							14.4	11.4	115.8	12.4	1.44
Calvin B. Taylor Bankshares, Inc.	TYCB	Berlin	11	520,523	1.09	16.57	1.47	9.10	3.80	51.7	\$36.00	\$41.00	\$33.11	100.4	202	13.0	NA	116.4	19.3	2.78				
Capital Bancorp, Inc.	CBNK	Rockville	6	1,123,752	0.62	10.55	1.22	12.86	5.49	73.4	\$12.00	\$14.28	\$10.21	164.6	26,326	11.9	11.3	138.8	14.6	0.00				
Carroll Bancorp, Inc.	CROL	Sykesville	3	193,847	2.95	9.11	0.20	2.23	2.99	90.9	\$12.85	\$14.00	\$12.38	14.5	358	37.5	NA	83.7	7.6	0.00				
CBM Bancorp, Inc.	CBMB	Baltimore	4	217,193	0.99	28.09	0.34	1.65	3.61	79.9	\$13.86	\$15.30	\$12.02	54.4	18,103	NA	NA	96.1	27.0	0.00				
Community Financial Corp.	TCFC	Waldorf	14	1,711,947	1.84	8.57	0.85	9.15	3.35	59.4	\$31.03	\$37.75	\$26.47	173.2	9,529	12.4	10.8	118.9	10.1	1.61				
Community Heritage Financial, Inc.	CMHF	Middletown	7	470,706	0.60	9.78	0.42	3.98	3.72	79.9	\$23.00	\$26.87	\$19.15	51.8	1,556	29.1	NA	112.5	11.0	0.52				
Delmar Bancorp	DBCP	Salisbury	16	759,525	NA	8.17	0.76	8.66	4.07	65.5	\$7.35	\$8.22	\$6.95	73.4	2,146	13.5	NA	119.3	9.7	1.36				
Delmarva Bancshares, Inc.	DLMV	Cambridge	6	388,341	NA	9.22	0.97	7.75	3.94	65.6	\$8.23	\$8.70	\$7.49	32.8	2,128	14.2	NA	92.0	8.6	2.43				
Eagle Bancorp, Inc.	EGBN	Bethesda	20	8,388,406	0.79	12.60	1.84	14.14	4.08	38.4	\$53.08	\$65.42	\$45.15	1,833.4	234,535	12.2	11.6	175.7	21.9	1.66				
Farmers and Merchants Bancshares, Inc.	FMFG	Hampstead	8	428,484	0.79	10.90	1.13	10.50	3.81	62.4	\$30.52	\$34.00	\$29.00	51.4	185	10.9	NA	110.0	12.0	2.88				
First United Corp.	FUNC	Oakland	25	1,416,901	1.53	7.92	0.84	9.75	3.70	69.8	\$18.00	\$24.32	\$14.75	127.6	16,372	11.3	NA	114.5	9.0	2.00				
Frederick County Bancorp, Inc.	FCBI	Frederick	5	442,421	0.46	8.18	0.65	7.87	3.54	77.9	\$23.75	\$35.00	\$23.00	36.6	240	13.6	NA	101.1	8.3	1.35				
Glen Burnie Bancorp	GLBZ	Glen Burnie	8	393,059	0.86	8.77	0.36	4.36	3.27	84.5	\$10.52	\$13.55	\$10.00	29.7	2,032	20.2	NA	86.0	7.5	3.80				
Harbor Bankshares Corp.	HRBK	Baltimore	7	283,111	NA	NA	NA	NA	NA	NA	\$0.74	\$1.50	\$0.46	0.8	188	NA	NA	NA	1.7	0.00				
Harford Bank	HFBK	Aberdeen	8	368,749	1.73	11.01	0.93	8.56	3.92	68.5	\$28.25	\$31.90	\$26.60	39.9	182	12.1	NA	98.4	10.8	2.41				
Howard Bancorp, Inc.	HBMD	Baltimore	21	2,250,559	1.13	10.30	0.28	2.08	3.78	65.7	\$13.90	\$19.65	\$12.60	265.0	30,969	NM	14.1	118.3	11.8	0.00				
MB Bancorp, Inc.	MBCQ	Forest Hill	3	148,174	1.99	22.51	1.66	7.70	2.84	91.3	\$15.95	\$18.25	\$13.86	29.3	310	11.8	NA	93.7	21.1	0.00				
Old Line Bancshares, Inc.	OLBK	Bowie	37	3,077,246	0.28	9.12	1.02	8.03	3.70	50.2	\$24.63	\$35.72	\$24.46	419.7	53,320	14.2	11.4	155.1	13.6	1.95				
Peoples Bancorp, Inc.	PEBC	Chestertown	7	243,471	1.95	9.47	0.87	8.22	3.88	76.9	\$34.02	\$35.00	\$27.40	24.8	126	11.7	NA	109.3	10.2	2.06				
PSB Holding Corp.	PSBP	Preston	10	426,770	NA	8.36	0.81	10.25	3.69	67.7	\$25.80	\$27.50	\$20.02	36.7	284	10.8	NA	102.7	8.6	0.00				
Revere Bank	REVB	Rockville	11	2,510,251	0.12	9.87	1.22	12.08	3.74	50.4	\$28.49	\$31.45	\$26.45	343.7	5,558	11.4	10.9	138.2	13.5	0.00				
Sandy Spring Bancorp, Inc.	SASR	Olney	56	8,327,900	0.49	9.28	1.36	10.53	3.61	51.4	\$32.15	\$43.87	\$29.83	1,144.6	134,080	10.5	10.0	154.6	13.7	3.73				
Severn Bancorp, Inc.	SVBI	Annapolis	6	885,043	1.81	11.28	1.06	9.57	3.65	68.5	\$8.70	\$9.94	\$7.22	111.1	15,760	12.1	NA	111.5	12.6	1.38				
Shore Bancshares, Inc.	SHBI	Easton	21	1,485,799	1.63	11.39	1.70	14.21	3.70	58.7	\$15.35	\$20.08	\$12.95	196.2	25,047	8.0	11.5	117.6	13.2	2.61				



Bank Trading Data – Per State, *continued*

As of May 31, 2019				Bank Overview							Financial and Performance Figures							Trading Data						
Mississippi				Company Name	Ticker	HQ City	# of Branches	Total Assets (\$000)	NPAs/Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price	52-Week:		Market Cap. (\$mm)	ADV (shares)	Price/				Current Div. Yield (%)
																High	Low			LTM	2019E	EPS (x)	EPS (x)	
Mississippi Median							8,197,687	1.25	9.11	1.00	8.21	3.49	66.6						13.0	10.6	154.3	13.0	2.72	
Mississippi Mean							9,870,104	1.16	9.82	0.90	7.58	3.52	68.8						13.6	11.3	136.9	12.3	2.49	
	BancorpSouth Bank	BXS	Tupelo	307	18,314,183	0.48	8.41	1.25	10.27	3.76	66.3	\$27.08	\$35.45	\$24.31	2,736.8	606,264	12.3	11.5	181.5	14.6	2.51			
	Citizens Holding Co.	CIZN	Philadelphia	23	1,057,392	1.27	8.29	0.63	7.37	2.93	78.2	\$20.75	\$24.00	\$19.08	101.9	1,161	16.5	NA	116.4	9.6	4.63			
	First Bancshares, Inc.	FBMS	Hattiesburg	68	3,532,979	1.32	9.07	0.91	7.80	3.96	56.3	\$29.80	\$43.53	\$27.85	511.7	34,391	17.0	10.6	167.6	14.6	1.07			
	Hancock Whitney Corp.	HWC	Gulfport	203	28,490,231	1.23	8.36	1.18	11.04	3.40	58.3	\$37.98	\$53.35	\$32.59	3,255.4	478,602	10.0	9.4	141.1	11.4	2.84			
	Merchants & Marine Bancorp, Inc.	MNMB	Pascagoula	13	592,677	1.32	11.56	0.67	5.49	3.30	77.1	\$37.20	\$40.50	\$37.12	49.5	125	13.0	NA	72.6	8.4	3.23			
	Peoples Financial Corp.	PFBX	Biloxi	19	632,961	2.54	14.33	0.12	0.86	3.03	89.3	\$12.03	\$14.25	\$11.20	59.5	1,111	NM	NA	65.6	9.4	0.17			
	Renasant Corp.	RNST	Tupelo	164	12,862,395	0.33	9.35	1.34	8.62	4.18	58.1	\$33.80	\$49.78	\$28.02	1,981.6	193,237	11.7	10.5	178.4	15.4	2.60			
	Trustmark Corp.	TRMK	Jackson	207	13,478,017	0.76	9.15	1.09	9.18	3.59	66.9	\$31.77	\$36.64	\$26.84	2,056.8	394,465	14.5	14.2	171.9	15.3	2.90			



Bank Trading Data – Per State, *continued*

As of May 31, 2019				Bank Overview							Financial and Performance Figures							Trading Data						
Missouri				Company Name	Ticker	HQ City	# of Branches	Total Assets (\$000)	NPAs/Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price	52-Week:		Market Cap. (\$mm)	ADV (shares)	Price/				Current Div. Yield (%)
																High	Low			LTM EPS (x)	2019E EPS (x)	TBV (%)	Assets (%)	
Missouri Median							1,857,379	0.34	9.70	0.94	10.02	3.76	63.4						11.8	11.1	140.5	13.6	1.60	
Missouri Mean							5,845,178	0.76	12.19	1.06	10.02	3.68	67.5						12.4	11.9	136.3	15.3	1.58	
CCSB Financial Corp.	CCFC	Liberty	3	118,514	0.00	9.58	0.68	6.76	3.62	89.3	\$13.20	\$15.00	\$12.85	9.8	244	NA	NA	90.5	NA	2.12				
Central BanCo., Inc.	CBCY.B	Jefferson City	156	13,410,897	0.45	13.19	1.45	9.85	3.64	57.1	\$600.00	\$630.00	\$545.00	2,732.4	17	14.2	NA	153.1	19.8	1.00				
Central Federal Bancshares, Inc.	CFDB	Rolla	1	69,595	NA	35.41	0.13	0.36	3.45	93.4	\$13.00	\$14.40	\$12.70	19.0	1,220	NM	NA	80.5	28.5	0.00				
Commerce Bancshares, Inc.	CBSH	Kansas City	168	25,033,471	0.34	11.06	1.75	15.29	3.57	55.5	\$57.33	\$69.10	\$53.40	6,335.4	472,522	15.3	15.6	231.0	25.6	1.81				
Enterprise Financial Services Corp	EFSC	Clayton	36	6,932,757	0.24	8.35	1.51	13.98	3.84	49.6	\$39.19	\$58.15	\$36.09	1,053.4	105,682	10.9	10.0	188.4	15.2	1.53				
First Bancshares, Inc.	FBSI	Mountain Grove	10	353,326	0.19	9.18	0.94	10.02	3.82	65.0	\$15.20	\$16.00	\$11.50	38.6	291	11.7	NA	119.9	10.9	1.58				
Great Southern Bancorp, Inc.	GSBC	Springfield	104	4,778,220	0.31	11.21	1.55	13.90	4.02	54.1	\$55.22	\$61.65	\$43.30	783.9	24,655	11.1	11.7	146.4	16.4	2.32				
Guaranty Federal Bancshares, Inc.	GFED	Springfield	16	981,469	NA	8.02	0.85	9.74	3.91	63.4	\$22.64	\$27.39	\$20.11	101.5	2,215	12.6	10.4	129.6	10.3	2.30				
Hawthorn Bancshares, Inc.	HWBK	Jefferson City	20	1,538,311	1.43	6.82	0.90	13.76	3.29	72.0	\$26.38	\$28.62	\$20.05	159.2	6,546	12.0	NA	151.8	10.3	1.82				
IFB Holdings, Inc.	IFBH	Chillicothe	1	NA	NA	NA	NA	NA	NA	NA	\$51.75	\$51.75	\$50.51	9.1	2	NA	NA	NA	NA	0.97				
Liberty Bancorp, Inc.	LBCP	Kansas City	13	540,649	NA	NA	NA	NA	NA	NA	\$24.25	\$27.00	\$22.35	160.9	257	NA	NA	NA	10.9	0.00				
NASB Financial, Inc.	NASB	Grandview	11	2,288,549	1.36	10.27	1.54	13.76	3.96	60.2	\$42.00	\$43.70	\$33.31	310.2	387	9.7	NA	132.3	13.6	4.76				
Quarry City Savings and Loan Assoc.	QRRY	Warrensburg	1	53,524	1.72	16.45	0.19	1.19	3.76	94.6	\$13.63	\$16.27	\$13.63	5.6	64	NM	NA	63.1	10.4	0.00				
Southern Missouri Bancorp, Inc.	SMBC	Poplar Bluff	49	2,176,447	2.02	9.70	1.34	12.79	3.77	54.4	\$32.58	\$41.49	\$29.92	303.7	14,108	11.0	10.5	145.3	14.0	1.60				
UMB Financial Corp.	UMBF	Kansas City	94	23,556,760	0.28	9.23	0.91	8.88	3.21	69.3	\$61.74	\$82.14	\$57.00	3,029.4	241,292	15.6	13.0	140.5	12.9	1.94				



Bank Trading Data – Per State, *continued*

As of May 31, 2019				Bank Overview							Financial and Performance Figures							Trading Data						
North Carolina				Total Assets (\$000)	NPAs/Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price	52-Week:		Market Cap. (\$mm)	ADV (shares)	Price/				Current Div. Yield (%)				
Company Name	Ticker	HQ City	# of Branches									High	Low			LTM EPS (x)	2019E EPS (x)	TBV (%)	Assets (%)					
North Carolina Median				654,981	0.77	9.28	1.15	10.77	3.83	66.2						12.0	12.6	128.9	12.0	0.38				
North Carolina Mean				115,934,736	0.78	9.95	1.07	10.08	3.77	69.6						12.3	12.9	128.3	12.0	0.84				
AB&T Financial Corp.	ABTO	Gastonia	4	139,030	2.09	8.95	0.78	9.67	4.24	81.2	\$0.41	\$0.70	\$0.39	12.9	1,026	13.2	NA	NA	NA	0.00				
Aquesta Financial Holdings, Inc.	AQFH	Cornelius	7	475,250	0.28	10.40	1.03	13.40	NA	73.2	\$10.80	\$14.99	\$10.76	47.2	2,260	10.8	NA	95.5	9.9	0.93				
Bank of America Corp.	BAC	Charlotte	4,331	2,377,164,000	0.47	7.54	1.22	10.77	2.48	57.5	\$26.60	\$31.91	\$22.66	252,918.2	62,563,872	9.9	9.3	146.3	10.8	2.26				
BB&T Corp.	BBT	Winston-Salem	1,790	227,683,000	NA	7.93	1.46	10.88	3.48	56.8	\$46.75	\$54.96	\$40.68	35,806.8	4,735,729	11.9	11.0	207.9	15.9	3.47				
blueharbor bank	BLHK	Mooreville	4	226,154	0.85	12.92	1.15	8.84	3.94	60.9	\$12.51	\$13.00	\$9.30	34.3	1,247	NA	NA	126.5	NA	0.00				
Carolina Trust BancShares, Inc.	CART	Lincolnton	11	621,279	1.01	9.62	0.54	5.31	3.90	65.1	\$8.01	\$9.35	\$7.20	74.5	10,493	20.5	NA	126.3	12.0	0.00				
Coastal Bank & Trust	CABT	Jacksonville	3	117,000	0.01	15.28	0.55	3.41	3.97	80.5	\$7.04	\$7.50	\$7.00	9.5	185	NA	NA	NA	NA	0.00				
Entegra Financial Corp.	ENFC	Franklin	19	1,669,151	0.90	8.75	0.86	8.94	3.29	63.6	\$29.65	\$30.70	\$19.18	205.2	31,030	14.6	13.8	142.8	12.3	0.00				
First Bancorp	FBNC	Southern Pines	101	6,050,248	0.65	9.28	1.57	12.18	4.06	54.9	\$35.41	\$43.14	\$30.50	1,053.3	103,100	11.6	11.4	195.6	17.4	1.36				
First Citizens BancShares, Inc.	FCNCA	Raleigh	558	35,961,670	0.66	9.08	1.17	11.86	3.77	64.6	\$420.10	\$488.44	\$355.18	4,722.6	40,257	12.1	NA	147.6	13.3	0.38				
HomeTrust Bancshares, Inc.	HTBI	Asheville	42	3,457,737	1.13	11.04	0.79	6.44	3.44	66.2	\$24.48	\$30.00	\$24.00	443.4	42,342	17.5	17.2	118.1	12.9	0.98				
KS Bancorp, Inc.	KSBI	Smithfield	10	396,851	NA	5.86	0.92	16.60	3.34	71.3	\$26.95	\$30.20	\$24.01	29.9	320	8.5	NA	128.3	7.5	1.34				
LifeStore Financial Group, Inc. (MHC)	LSFG	West Jefferson	5	297,183	NA	NA	1.30	14.14	3.30	72.2	\$32.51	\$34.00	\$25.50	34.2	123	8.7	NA	NA	11.1	0.00				
Live Oak Bancshares, Inc.	LOB	Wilmington	1	4,058,047	0.76	11.74	1.15	8.60	3.61	73.9	\$15.53	\$32.95	\$13.09	624.1	206,988	15.5	NM	131.9	15.4	0.77				
M&F Bancorp, Inc.	MFBP	Durham	8	268,047	1.79	7.73	0.52	7.16	3.45	93.0	\$2.40	\$3.49	\$1.88	4.9	717	NM	NA	23.5	1.8	0.00				
Oak Ridge Financial Services, Inc.	BKOR	Oak Ridge	4	471,845	NA	7.68	0.90	12.11	3.77	74.0	\$14.30	\$16.25	\$12.45	37.5	806	9.2	NA	103.6	8.0	1.40				
Peoples Bancorp of North Carolina, Inc.	PEBK	Newton	21	1,111,148	0.25	11.39	1.25	11.37	4.48	71.1	\$27.35	\$33.49	\$20.03	162.9	6,659	12.0	NA	129.6	14.8	2.05				
Select Bancorp, Inc.	SLCT	Dunn	19	1,242,077	1.02	15.38	1.23	8.42	4.21	60.5	\$11.05	\$14.25	\$10.14	213.6	34,513	12.4	14.4	114.2	17.2	0.00				
Southern BancShares (N.C.), Inc.	SBNC	Mount Olive	63	2,760,842	0.32	9.58	1.22	10.92	3.92	63.1	\$3,697.51	\$3,940.00	\$3,275.00	300.2	8	10.1	NA	114.6	11.0	0.27				
Surrey Bancorp	SRYB	Mount Airy	7	311,983	0.94	14.60	1.64	11.24	4.52	56.5	\$14.61	\$15.50	\$13.50	60.9	347	12.2	NA	133.8	19.5	2.74				
Union Bank	UBNC	Greenville	15	770,592	0.13	8.74	0.94	9.01	3.91	65.0	\$14.77	\$18.93	\$13.84	88.2	1,014	12.9	NA	133.7	11.5	1.32				
Uwharrie Capital Corp	UWHR	Albemarle	10	654,981	0.78	5.44	0.47	6.60	3.47	87.4	\$4.95	\$5.94	\$4.51	35.1	1,391	14.8	NA	98.5	5.5	0.00				
West Town Bancorp, Inc.	WTWB	Raleigh	9	590,819	NA	NA	1.94	13.95	4.39	88.8	\$23.00	\$29.49	\$20.51	67.9	1,921	6.7	NA	147.3	12.1	0.00				



Bank Trading Data – Per State, *continued*

As of May 31, 2019				Bank Overview							Financial and Performance Figures							Trading Data						
Ohio				Total Assets (\$000)	NPAs/Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price	52-Week:		Market Cap. (\$mm)	ADV (shares)	Price/				Current Div. Yield (%)				
Company Name	Ticker	HQ City	# of Branches									High	Low			LTM EPS (x)	2019E EPS (x)	TBV (%)	Assets (%)					
Ohio Median				532,945	0.56	9.93	1.11	9.93	3.79	63.0						12.0	10.8	138.8	12.9	2.62				
Ohio Mean				10,267,505	0.74	11.47	1.03	9.27	3.72	67.5						13.3	11.2	130.4	13.2	2.55				
Andover Bancorp, Inc.	ANDC	Andover	11	402,493	0.40	9.42	0.91	9.57	3.19	73.6	\$20.45	\$24.00	\$20.25	49.2	526	NA	NA	139.9	NA	3.57				
Central Federal Corp.	CFBK	Worthington	7	720,479	0.71	6.61	0.86	11.82	3.32	72.0	\$12.41	\$16.95	\$10.62	54.8	4,241	10.3	NA	114.4	7.6	0.00				
Civista Bancshares, Inc.	CIVB	Sandusky	36	2,277,702	0.38	9.96	0.89	6.83	4.28	62.1	\$21.70	\$25.88	\$15.55	339.0	35,511	22.8	10.8	155.2	14.9	2.03				
Community Investors Bancorp, Inc.	CIBN	Bucyrus	5	163,220	1.31	8.47	0.64	7.14	4.13	81.2	\$17.82	\$18.49	\$15.15	14.2	362	14.8	NA	102.5	8.7	2.02				
Community Savings Bancorp, Inc.	CCSB	Caldwell	1	52,118	1.53	14.73	-1.62	-10.17	3.43	150.6	\$13.55	\$15.42	\$12.56	5.1	296	NM	NA	70.4	10.4	0.00				
Comunibanc Corp.	CBCZ	Napoleon	7	287,205	1.44	9.53	0.52	5.79	2.95	81.7	\$30.50	\$32.05	\$27.49	25.3	218	17.2	NA	92.3	8.8	2.56				
Consumers Bancorp, Inc.	CBKM	Minerva	14	528,433	0.40	9.29	1.11	12.53	3.67	71.3	\$19.06	\$25.00	\$16.85	52.1	2,060	9.3	NA	106.1	9.9	2.73				
Cortland Bancorp	CLDB	Cortland	14	685,496	1.28	9.97	1.39	14.96	3.83	64.6	\$23.00	\$28.68	\$19.10	100.8	1,065	10.6	NA	146.5	14.6	1.91				
Croghan Bancshares, Inc.	CHBH	Fremont	17	833,853	0.48	11.67	1.43	10.43	4.24	60.8	\$54.88	\$59.25	\$48.76	124.9	798	10.6	NA	132.1	15.0	3.28				
CSB Bancorp, Inc.	CSBB	Millersburg	15	734,845	0.54	10.15	1.35	13.10	4.04	57.7	\$39.65	\$44.99	\$37.27	108.7	321	11.1	NA	146.8	14.8	2.62				
Eagle Financial Bancorp, Inc.	EFBI	Cincinnati	3	136,545	0.48	20.38	0.22	1.07	3.54	91.7	\$15.77	\$16.84	\$14.56	23.9	917	NM	NA	93.1	19.0	0.00				
Empire Bancshares, Inc.	EBSH	Hicksville	3	118,051	1.40	13.06	0.81	6.28	3.73	75.5	\$22.34	\$23.00	\$20.40	14.8	520	NA	NA	NA	NA	1.61				
F&M Bancorp	FMOO	Miamisburg	4	159,149	NA	NA	NA	NA	NA	NA	\$68.40	\$68.40	\$58.00	21.6	8	NA	NA	NA	NA	1.46				
Farmers & Merchants Bancorp, Inc.	FMAO	Archbold	30	1,465,661	0.12	11.70	1.25	9.67	3.85	62.3	\$29.55	\$49.99	\$26.68	325.4	11,163	19.8	17.2	198.3	22.4	2.03				
Farmers National Banc Corp.	FMNB	Canfield	37	2,356,074	0.52	9.92	1.46	13.10	3.85	58.1	\$13.45	\$16.90	\$11.56	374.1	30,441	11.3	10.7	162.9	15.9	2.68				
FFD Financial Corp.	FFDF	Dover	7	407,937	0.39	9.05	1.54	16.76	3.96	52.4	\$52.70	\$53.99	\$45.85	52.5	199	9.0	NA	142.3	12.9	3.04				
Fifth Third Bancorp	FITB	Cincinnati	1,230	167,853,000	0.61	8.44	1.57	13.99	3.25	53.9	\$26.50	\$32.01	\$22.12	19,269.5	6,624,463	8.3	9.3	142.2	11.8	3.32				
First Bancshares, Inc.	FIBH	Bellevue	7	237,289	NA	7.97	1.09	12.87	NA	71.0	\$42.25	\$50.00	\$38.01	22.7	70	9.8	NA	120.0	9.6	2.65				
First Bank of Ohio	FBOO	Tiffin	5	185,028	0.07	37.65	1.06	2.76	4.44	51.2	\$585.00	\$585.00	\$555.00	33.1	1	17.5	NA	47.5	17.9	0.00				
First Citizens National Bank of Upper Sandusky	FSDK	Upper Sandusky	8	291,234	1.47	13.88	0.66	4.73	3.75	80.1	\$88.00	\$96.50	\$86.75	28.2	22	15.1	NA	69.9	9.7	2.45				
First Defiance Financial Corp.	FDEF	Defiance	44	3,221,249	0.95	9.40	1.48	11.81	4.00	60.0	\$27.10	\$35.00	\$22.78	534.4	50,707	12.0	11.5	182.3	16.6	2.80				
First Financial Bancorp.	FFBC	Cincinnati	160	14,074,263	0.60	9.21	1.35	9.21	4.14	50.7	\$22.32	\$33.70	\$22.11	2,201.1	355,719	11.7	10.4	181.6	15.6	3.94				
First Niles Financial, Inc.	FNFI	Niles	1	99,726	0.89	12.25	0.27	2.27	2.15	89.4	\$7.75	\$9.80	\$7.00	8.6	149	33.7	NA	71.3	8.7	2.58				
FNB, Inc.	FIDS	Dennison	5	228,650	NA	NA	NA	NA	NA	NA	\$33.00	\$33.71	\$31.00	22.2	24	NA	NA	NA	9.7	4.85				
Heartland BancCorp	HLAN	Whitehall	19	1,064,224	0.22	11.00	1.17	12.64	3.92	63.0	\$80.50	\$105.00	\$78.00	162.3	356	12.2	12.6	138.8	15.2	2.58				
Hocking Valley Bancshares, Inc.	HCKG	Athens	7	264,540	NA	NA	NA	NA	NA	NA	\$715.01	\$740.00	\$692.00	32.6	1	NA	NA	NA	NA	0.17				
Home Loan Financial Corp.	HLFN	Coshocton	4	215,689	NA	13.31	1.80	13.40	4.55	50.7	\$35.05	\$49.50	\$29.00	49.0	79	13.1	NA	170.8	22.7	3.08				
Huntington Bancshares Inc.	HBAN	Columbus	936	108,203,000	1.16	7.49	1.35	12.80	3.35	57.0	\$12.65	\$16.53	\$11.12	13,237.5	11,882,730	10.2	9.6	166.8	12.4	4.43				
KeyCorp	KEY	Cleveland	1,140	141,515,000	0.54	8.41	1.33	12.10	3.18	61.6	\$15.97	\$21.91	\$13.66	16,102.4	11,564,221	9.3	8.8	138.8	11.6	4.26				
Killbuck Bancshares, Inc.	KLIB	Killbuck	10	537,456	0.08	11.29	1.42	12.60	3.83	56.0	\$185.30	\$190.00	\$155.00	109.2	15	NA	NA	NA	NA	1.83				

Bank Trading Data – Per State, *continued*

As of May 31, 2019				Bank Overview							Financial and Performance Figures							Trading Data						
Ohio, cont.				Company Name	Ticker	HQ City	# of Branches	Total Assets (\$000)	NPAs/Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price*	52-Week:		Market Cap. (\$mm)	ADV (shares)	Price/				Current Div. Yield (%)
Ohio Median							532,945	0.56	9.93	1.11	9.93	3.79	63.0						12.0	10.8	138.8	12.9	2.62	
Ohio Mean							10,267,505	0.74	11.47	1.03	9.27	3.72	67.5						13.3	11.2	130.4	13.2	2.55	
	LCNB Corp.	LCNB	Lebanon	36	1,632,387	0.69	10.23	1.07	8.15	3.66	61.1	\$16.97	\$20.65	\$14.56	225.8	19,929	12.9	10.9	140.8	13.8	4.01			
	Middlefield Banc Corp.	MBCN	Middlefield	15	1,280,935	1.12	9.05	1.09	10.07	3.75	63.0	\$39.26	\$54.43	\$38.50	127.9	4,091	9.9	9.9	111.8	10.0	2.85			
	Minster Financial Corp.	MTFC	Minster	7	490,197	NA	NA	NA	NA	NA	NA	\$57.25	\$57.25	\$55.00	13.9	57	NA	NA	NA	NA	3.84			
	Ohio Valley Banc Corp.	OVBC	Gallipolis	16	1,044,873	1.80	10.86	0.94	8.48	4.52	70.9	\$36.30	\$56.15	\$26.45	172.7	7,711	17.5	NA	153.4	16.5	2.31			
	Pandora Bancshares, Inc.	PDRB	Pandora	5	177,588	1.42	8.52	0.70	8.33	3.87	80.5	NA	NA	NA	12.8	NA	10.8	NA	NA	7.2	NA			
	Park National Corp.	PRK	Newark	117	7,852,246	1.19	9.38	1.36	12.99	3.84	61.5	\$94.49	\$119.00	\$79.27	1,573.0	32,753	14.1	13.0	203.5	18.8	4.28			
	Peoples Bancorp Inc.	PEBO	Marietta	83	4,017,119	0.47	9.76	1.23	9.66	3.75	62.1	\$30.91	\$39.58	\$28.35	615.0	39,981	12.4	10.8	161.6	15.1	4.40			
	Peoples-Sidney Financial Corp.	PPSF	Sidney	5	113,248	0.54	13.17	0.68	5.15	3.83	79.4	\$13.44	\$13.44	\$10.03	16.3	874	NA	NA	NA	NA	2.38			
	Perpetual Federal Savings Bank	PFOH	Urbana	1	392,015	0.55	19.03	1.61	8.72	3.06	33.3	\$30.00	\$32.27	\$27.85	74.1	920	11.7	NA	99.3	18.9	3.20			
	SB Financial Group, Inc.	SBFG	Defiance	20	1,021,271	0.42	9.93	1.18	8.94	3.97	70.5	\$17.69	\$20.53	\$16.05	114.1	7,036	12.3	11.3	114.6	11.3	2.04			
	SSNB, Inc.	SDGB	Lancaster	3	105,253	NA	NA	NA	NA	NA	NA	\$21.00	\$21.00	\$19.56	5.9	15	NA	NA	NA	5.6	1.33			
	United Bancorp, Inc.	UBCP	Martins Ferry	20	621,008	0.28	8.42	0.87	9.93	3.70	68.5	\$11.30	\$14.00	\$10.25	62.2	3,283	13.1	NA	127.8	10.7	4.78			
	United Bancshares, Inc.	UBOH	Columbus Grove	19	852,231	0.24	6.67	1.01	10.52	3.83	72.9	\$22.50	\$24.00	\$18.80	73.6	1,888	9.0	NA	134.0	8.6	2.31			
	United Community Financial Corp.	UCFC	Youngstown	35	2,852,041	0.86	10.28	1.34	11.98	3.38	56.6	\$9.16	\$11.98	\$8.49	447.0	131,748	12.2	11.1	153.9	15.7	3.06			
	Versailles Financial Corp.	VERF	Versailles	1	54,973	NA	21.51	0.83	3.88	3.67	70.1	\$23.00	\$75.00	\$21.00	7.6	7	18.7	NA	68.4	14.7	0.00			
	Wayne Savings Bancshares, Inc.	WAYN	Wooster	11	478,221	0.56	9.36	1.24	13.17	3.60	58.7	\$20.60	\$22.00	\$17.66	55.5	954	9.6	NA	124.6	11.6	3.30			



Bank Trading Data - Per State, *continued*

As of May 31, 2019				Bank Overview							Financial and Performance Figures							Trading Data						
Pennsylvania				Total Assets (\$000)	NPAs/Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price	52-Week:		Market Cap. (\$mm)	ADV (shares)	Price/				Current Div. Yield (%)				
Company Name	Ticker	HQ City	# of Branches									High	Low			LTM EPS (x)	2019E EPS (x)	TBV (%)	Assets (%)					
Pennsylvania Median				952,265	0.57	9.31	0.96	9.10	3.46	66.3						12.7	11.4	121.7	11.3	2.84				
Pennsylvania Mean				7,182,778	0.74	9.71	0.93	9.16	3.38	67.2						14.0	12.1	129.9	12.1	2.51				
1st Summit Bancorp of Johnstown, Inc.	FSMK	Johnstown	16	1,080,677	0.34	9.52	1.02	11.33	2.86	62.2	\$123.00	\$123.00	\$123.00	135.1	1	NA	NA	137.5	NA	0.00				
ACNB Corp.	ACNB	Gettysburg	29	1,671,159	0.43	9.10	1.38	13.80	3.81	59.2	\$35.70	\$41.45	\$30.80	251.7	9,500	11.1	NA	167.9	15.1	2.80				
American Bank Inc.	AMBK	Allentown	1	637,024	NA	8.89	NA	NA	NA	NA	\$12.00	\$12.50	\$10.95	68.0	308	NA	NA	119.0	10.6	4.00				
AmeriServ Financial, Inc.	ASRV	Johnstown	17	1,167,682	0.10	7.54	0.68	8.15	3.30	82.4	\$4.12	\$4.55	\$3.92	72.3	20,142	9.2	NA	83.0	6.2	2.43				
Apollo Bancorp, Inc.	APLO	Apollo	6	163,036	NA	12.45	1.03	8.60	NA	72.6	\$41.25	\$48.00	\$41.25	21.4	37	12.5	NA	105.3	13.1	4.95				
Bryn Mawr Bank Corp.	BMIC	Bryn Mawr	43	4,631,993	0.53	8.35	1.34	10.71	3.76	58.6	\$36.56	\$50.35	\$32.84	736.6	55,678	12.6	11.9	199.4	15.9	2.74				
CB Financial Services, Inc.	CBFV	Carmichaels	29	1,302,593	0.43	8.14	0.70	6.59	3.59	70.0	\$23.49	\$36.95	\$22.77	127.6	9,527	14.6	11.2	124.1	9.8	4.09				
CCFNB Bancorp, Inc.	CCFN	Bloomsburg	14	726,000	0.88	12.24	1.12	8.84	3.12	62.9	\$51.90	\$58.99	\$47.00	109.9	459	13.6	NA	126.2	15.3	3.01				
Centric Financial Corp.	CFCX	Harrisburg	5	734,152	NA	9.71	1.17	12.55	3.93	61.8	\$10.25	\$12.70	\$9.40	89.6	2,597	10.4	NA	125.8	12.2	0.00				
Citizens & Northern Corp.	CZNC	Wellsboro	27	1,290,000	0.94	14.88	1.77	11.92	3.95	60.7	\$27.60	\$29.25	\$23.60	377.4	12,583	15.0	15.1	179.9	26.5	3.91				
Citizens Financial Services, Inc.	CZFS	Mansfield	28	1,448,054	1.66	8.33	1.28	12.87	3.67	55.4	\$64.00	\$66.50	\$55.51	224.3	540	12.3	12.3	188.7	15.5	2.78				
Clarion County Community Bank	CCYY	Clarion	4	162,521	0.58	10.24	0.68	6.87	3.89	73.9	\$8.59	\$11.00	\$8.50	14.3	96	13.1	NA	85.9	8.8	1.63				
CNB Financial Corp.	CCNE	Clearfield	42	3,287,324	0.78	7.26	1.16	14.09	3.71	61.1	\$24.75	\$32.86	\$21.43	375.5	17,892	10.5	10.1	160.0	11.5	2.75				
Codorus Valley Bancorp, Inc.	CVLY	York	37	1,824,969	1.65	9.89	1.10	11.22	3.79	63.0	\$21.02	\$31.86	\$19.65	198.8	12,585	10.2	NA	110.3	10.9	3.04				
Commercial National Financial Corp.	CNAF	Latrobe	9	421,690	0.14	14.79	1.10	7.65	3.93	72.5	\$22.98	\$25.18	\$19.95	65.7	1,861	14.6	NA	105.4	15.6	4.53				
Community Bankers' Corp.	CTYP	Indiana	7	306,379	NA	NA	NA	NA	NA	NA	\$7.77	\$8.85	\$7.77	17.7	128	NA	NA	NA	NA	4.63				
Customers Bancorp, Inc.	CUBI	Wyomissing	15	10,143,894	0.40	7.35	0.61	6.62	2.56	65.5	\$19.72	\$32.34	\$16.72	614.2	216,733	13.1	9.1	82.4	6.2	0.00				
Dimeco, Inc.	DIMC	Honesdale	8	686,417	2.83	11.86	1.23	10.66	4.11	68.0	\$40.75	\$44.00	\$34.80	101.4	633	12.3	NA	124.6	14.8	2.94				
DNB Financial Corp.	DNBF	Downingtown	14	1,166,694	0.96	8.61	0.94	9.76	3.43	64.4	\$42.38	\$46.86	\$25.84	183.6	7,269	17.2	15.9	185.0	15.7	0.66				
Embassy Bancorp, Inc.	EMYB	Bethlehem	9	1,122,676	0.28	8.16	0.95	12.01	3.11	61.0	\$16.00	\$18.35	\$14.06	119.6	3,219	11.8	NA	130.6	10.7	1.06				
Emclair Financial Corp	EMCF	Emlenton	20	889,643	0.40	6.57	0.60	7.32	3.50	65.5	\$32.67	\$38.70	\$28.67	88.2	2,368	17.2	NA	154.5	10.0	3.55				
ENB Financial Corp	ENBP	Ephrata	16	1,112,198	0.16	9.61	0.90	9.58	3.56	71.6	\$37.60	\$37.60	\$34.15	214.1	589	11.3	NA	100.2	9.6	3.30				
Enterprise Financial Services Group, Inc.	EFSG	Allison Park	1	297,040	3.02	NA	0.73	NA	3.56	79.7	\$9.50	\$11.00	\$9.00	10.8	178	NA	NA	NA	2.9	0.00				
ESSA Bancorp, Inc.	ESSA	Stroudsburg	23	1,835,814	0.56	9.26	0.64	6.49	2.80	68.5	\$15.15	\$16.80	\$14.77	166.6	13,667	14.2	13.9	102.5	9.4	2.64				
F.N.B. Corp.	FNB	Pittsburgh	384	33,695,411	0.45	7.15	1.17	8.36	3.35	54.3	\$11.00	\$14.19	\$9.35	3,547.2	2,509,864	9.6	9.4	159.1	10.6	4.36				
Fidelity D & D Bancorp, Inc.	FDDB	Dunmore	13	964,220	0.57	10.12	1.20	12.41	3.62	61.9	\$59.50	\$75.00	\$50.48	225.0	5,393	20.1	NA	230.7	23.3	1.75				
First Commonwealth Financial Corp.	FCF	Indiana	134	7,972,673	0.45	9.26	1.41	11.27	3.73	57.2	\$12.57	\$17.91	\$11.33	1,236.4	484,974	11.5	11.4	174.1	15.5	3.18				
First Community Financial Corp.	FMFP	Mifflintown	12	511,921	NA	9.08	0.83	9.26	3.06	70.9	\$27.00	\$28.50	\$21.25	76.4	155	18.0	NA	164.3	14.9	2.07				
First Keystone Corp.	FKYS	Berwick	18	990,768	1.83	10.52	0.96	8.42	2.90	67.8	\$24.00	\$29.00	\$20.01	138.6	804	14.3	NA	135.6	14.0	4.50				
First Resource Bank	FRSB	Exton	2	305,329	1.23	8.46	0.74	8.35	3.86	68.5	\$10.15	\$11.24	\$7.67	28.0	1,315	13.7	NA	108.5	9.2	0.00				

Bank Trading Data - Per State, *continued*

As of May 31, 2019				Bank Overview							Financial and Performance Figures							Trading Data						
Pennsylvania, cont.				Total Assets (\$000)	NPAs/Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price	52-Week:		Market Cap. (\$mm)	ADV (shares)	Price/				Current Div. Yield (%)				
Company Name	Ticker	HQ City	# of Branches									High	Low			LTM EPS (x)	2019E EPS (x)	TBV (%)	Assets (%)					
Pennsylvania Median				952,265	0.57	9.31	0.96	9.10	3.46	66.3						12.7	11.4	121.7	11.3	2.84				
Pennsylvania Mean				7,182,778	0.74	9.71	0.93	9.16	3.38	67.2						14.0	12.1	129.9	12.1	2.51				
Fleetwood Bank Corp.	FLEW	Fleetwood	7	266,899	0.20	9.03	0.72	7.99	3.58	76.2	\$83.90	\$92.45	\$73.55	24.5	21	NA	NA	102.9	NA	2.38				
FNB Bancorp, Inc.	FBIP	Newtown	16	940,309	0.43	8.61	1.01	13.27	3.02	62.6	\$163.00	\$175.00	\$133.65	120.7	16	NA	NA	NA	NA	2.21				
FNCB Bancorp, Inc.	FNCB	Dunmore	17	1,214,451	1.42	10.19	1.13	15.08	3.19	68.5	\$7.35	\$12.00	\$7.14	147.8	18,862	9.1	NA	119.4	12.2	2.72				
Franklin Financial Services Corp.	FRAF	Chambersburg	24	1,212,960	1.46	9.34	0.49	5.05	3.75	68.7	\$38.00	\$39.25	\$29.26	167.7	3,573	28.8	NA	149.0	13.8	3.16				
Fulton Financial Corp.	FULT	Lancaster	236	20,974,649	0.94	8.64	1.06	9.51	3.44	63.6	\$15.76	\$18.45	\$14.38	2,660.4	1,019,700	12.8	11.3	151.7	12.8	3.30				
GNB Financial Services, Inc.	GNBF	Gratz	5	NA	NA	NA	NA	NA	NA	NA	\$58.25	\$71.90	\$50.50	45.3	54	NA	NA	113.3	13.1	1.92				
Hamlin Bank and Trust Co.	HMLN	Smethport	8	398,982	0.47	21.86	0.70	3.36	3.88	55.5	\$285.00	\$335.00	\$276.00	106.2	9	36.5	NA	121.7	26.6	3.86				
Harleysville Financial Corp.	HARL	Harleysville	9	793,265	1.29	9.37	1.08	11.60	3.26	56.7	\$24.25	\$27.00	\$22.50	91.4	1,010	11.1	NA	123.0	11.5	4.12				
Honat Bancorp, Inc.	HONT	Honesdale	12	670,315	0.35	15.00	1.37	8.91	4.24	60.8	\$118.00	\$125.00	\$104.00	174.1	130	NA	NA	174.2	NA	1.49				
HV Bancorp, Inc.	HVBC	Huntingdon Valley	6	306,685	0.81	10.37	0.23	2.24	2.69	88.0	\$15.67	\$17.50	\$14.55	32.8	2,239	NM	NA	111.3	11.5	0.00				
Jonestown Bank and Trust Co.	JNES	Jonestown	14	606,817	1.24	8.97	0.84	9.52	3.58	71.2	\$22.01	\$29.25	\$22.01	53.1	704	10.5	NA	97.6	8.8	3.45				
JINB Bancorp, Inc.	JINB	Jim Thorpe	6	186,458	0.31	9.24	0.55	6.43	3.14	80.0	\$15.46	\$17.25	\$15.31	14.6	117	NA	NA	NA	NA	4.53				
Juniata Valley Financial Corp.	JUVF	Mifflintown	16	627,782	0.52	9.66	0.90	8.58	3.58	73.3	\$21.00	\$24.00	\$19.41	107.2	550	19.1	NA	179.2	17.1	4.19				
Kish Bancorp, Inc.	KISB	Belleville	15	872,223	NA	6.79	0.72	10.42	3.25	77.4	\$30.70	\$48.88	\$29.78	79.6	666	12.7	NA	133.6	9.1	3.26				
Landmark Bancorp, Inc.	LDKB	Pittston	6	330,308	NA	9.81	-0.14	-1.56	3.42	86.2	\$17.50	\$18.00	\$13.60	41.0	454	NM	NA	126.9	12.4	1.83				
Malvern Bancorp, Inc.	MLVF	Paoli	9	1,210,240	1.68	11.37	0.82	7.27	2.73	56.6	\$19.90	\$27.25	\$18.03	152.8	11,714	15.4	14.9	112.5	12.8	0.00				
Mars Bancorp, Inc.	MNBP	Mars	5	392,889	0.02	9.12	0.45	5.20	2.92	84.3	\$385.04	\$425.00	\$362.00	30.8	13	17.3	NA	86.0	7.8	3.12				
Mauch Chunk Trust Financial Corp.	MCHT	Jim Thorpe	8	449,563	0.70	8.83	0.61	7.47	2.86	75.1	\$15.49	\$16.00	\$14.60	47.4	170	17.4	NA	119.1	10.5	2.84				
Meridian Corp.	MRBK	Malvern	7	1,027,514	0.67	10.47	0.94	8.29	3.73	79.6	\$17.01	\$18.88	\$15.26	109.0	4,784	12.3	12.0	101.8	10.6	0.00				
Mid Penn Bancorp, Inc.	MPB	Millersburg	38	2,147,817	0.35	7.60	0.74	7.00	3.64	69.4	\$24.00	\$36.30	\$21.54	203.1	10,888	13.7	10.9	128.7	9.5	3.00				
Mifflinburg Bancorp, Inc.	MIFF	Mifflinburg	7	444,435	NA	10.42	1.12	11.30	NA	58.4	\$23.65	\$23.65	\$23.15	44.3	14	7.0	NA	95.5	10.0	0.00				
MNB Corp.	MNBC	Bangor	9	404,244	0.56	8.49	0.92	11.46	3.48	67.4	\$33.50	\$33.50	\$31.00	38.0	164	10.4	NA	110.5	9.4	2.51				
Muncy Bank Financial, Inc.	MYBF	Muncy	8	471,784	0.85	9.89	1.03	10.47	3.63	69.0	\$36.00	\$39.05	\$30.48	55.1	326	11.8	NA	118.1	11.7	3.67				
Neffs Bancorp, Inc.	NEFB	Neffs	1	369,139	0.79	17.68	1.23	6.83	2.87	49.9	\$419.00	\$425.00	\$362.00	66.9	8	NA	NA	102.6	NA	1.91				
New Tripoli Bancorp, Inc.	NTBP	New Tripoli	3	486,816	0.88	11.19	1.01	9.07	3.16	60.4	\$1,198.00	\$1,200.00	\$876.00	76.2	1	NA	NA	NA	NA	3.17				
Northumberland Bancorp	NUBC	Northumberland	7	533,508	0.45	9.93	0.60	6.34	3.08	78.1	\$35.62	\$37.50	\$34.20	47.3	525	15.0	NA	89.3	8.9	2.25				
Northwest Bancshares, Inc.	NWBI	Warren	184	10,297,088	0.90	9.53	1.10	8.50	3.91	62.0	\$16.77	\$18.81	\$15.50	1,781.8	466,230	16.4	15.1	188.4	17.3	4.29				
Norwood Financial Corp.	NWFL	Honesdale	26	1,203,595	0.24	9.66	1.18	11.53	3.52	57.9	\$32.05	\$40.58	\$28.08	200.5	7,677	14.7	NA	175.0	16.7	3.00				
Orrstown Financial Services, Inc.	ORRF	Shippensburg	38	1,973,283	0.32	8.32	0.69	7.79	3.34	73.4	\$21.24	\$27.05	\$17.30	239.0	20,122	15.0	11.3	123.7	10.2	2.82				
Penns Woods Bancorp, Inc.	PWOD	Williamsport	27	1,704,708	1.19	7.64	0.96	10.94	3.33	64.0	\$41.84	\$47.00	\$34.84	196.3	5,748	12.7	NA	152.4	11.5	4.49				

Bank Trading Data – Per State, *continued*

As of May 31, 2019				Bank Overview							Financial and Performance Figures							Trading Data						
Pennsylvania, cont.				# of Branches	Total Assets (\$000)	NPAs/ Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price	52-Week:		Market Cap. (\$mm)	ADV (shares)	Price/ Assets				Current Div. Yield (%)			
Company Name	Ticker	HQ City	High										Low	LTM EPS (x)			2019E EPS (x)	TBV (%)	Assets (%)					
Pennsylvania Median					952,265	0.57	9.31	0.96	9.10	3.46	66.3						12.7	11.4	121.7	11.3	2.84			
Pennsylvania Mean					7,182,778	0.74	9.71	0.93	9.16	3.38	67.2						14.0	12.1	129.9	12.1	2.51			
Peoples Financial Services Corp.	PFIS	Scranton	28	2,317,944	0.57	9.73	1.13	9.29	3.59	59.6	\$43.40	\$52.00	\$39.01	321.1	6,178	12.6	NA	146.6	13.9	3.13				
Peoples Limited	PPLL	Wyalusing	9	393,481	0.38	8.77	1.15	13.44	3.38	67.5	\$67.12	\$67.12	\$60.95	42.7	30	10.0	NA	129.7	NA	3.16				
PNC Financial Services Group, Inc.	PNC	Pittsburgh	2,405	392,837,000	0.71	9.15	1.41	11.44	2.99	58.9	\$127.26	\$149.49	\$108.45	57,450.0	2,333,297	11.7	11.2	163.9	14.8	2.99				
Prudential Bancorp, Inc.	PBIP	Philadelphia	11	1,202,398	1.21	10.64	0.86	7.13	2.39	57.5	\$17.34	\$19.87	\$13.92	154.7	9,597	17.3	NA	121.7	12.9	1.15				
QNB Corp.	QNBC	Quakertown	12	1,203,126	0.81	9.17	1.00	10.68	3.14	64.0	\$37.35	\$47.30	\$36.15	130.5	814	11.1	NA	118.3	10.8	3.53				
Quaint Oak Bancorp, Inc.	QNTQ	Southampton	2	281,919	0.84	8.30	0.81	9.10	3.34	72.7	\$12.75	\$14.00	\$11.82	24.8	888	11.9	NA	108.2	9.0	2.82				
Republic First Bancorp, Inc.	FRBK	Philadelphia	29	2,805,060	0.76	8.54	0.28	3.05	3.10	87.0	\$4.84	\$8.95	\$4.76	284.8	138,126	37.2	NM	119.3	10.2	0.00				
Riverview Financial Corp.	RIVE	Harrisburg	30	1,138,712	0.51	7.69	0.64	6.56	4.06	74.1	\$10.81	\$14.55	\$10.11	99.0	3,243	13.5	NA	115.9	8.7	0.00				
S&T Bancorp, Inc.	STBA	Indiana	60	7,229,262	1.02	9.41	1.44	11.07	3.67	51.3	\$37.70	\$47.77	\$35.16	1,294.2	91,019	12.9	12.7	198.1	17.9	2.86				
Somerset Trust Holding Co.	SOME	Somerset	36	1,266,158	1.04	8.21	0.87	11.94	4.21	78.6	\$42.75	\$47.00	\$41.00	104.1	348	9.8	NA	100.2	8.2	3.27				
Standard AVB Financial Corp.	STND	Monroeville	19	989,750	0.31	11.65	0.90	6.50	3.19	62.9	\$27.22	\$39.45	\$26.97	126.7	5,064	14.6	NA	117.2	13.3	3.25				
Susquehanna Community Financial, Inc.	SQCF	West Milton	6	466,459	0.23	9.29	1.20	12.13	NA	NA	\$17.21	\$21.69	\$16.37	50.7	1,039	10.2	NA	117.3	10.9	3.02				
TriState Capital Holdings, Inc.	TSC	Pittsburgh	2	6,344,010	0.16	6.23	1.05	12.52	2.20	60.7	\$20.57	\$30.10	\$18.20	603.8	165,623	10.7	10.7	154.5	9.6	0.00				
UNB Corp.	UNPA	Mount Carmel	2	145,683	0.04	9.40	0.26	2.72	2.60	89.8	\$156.00	\$189.90	\$150.00	8.9	36	24.7	NA	65.2	6.1	1.92				
Univest Corp. of Pennsylvania	UVSP	Souderton	47	5,035,527	0.53	9.47	1.11	8.69	3.73	60.0	\$23.88	\$29.20	\$20.18	699.4	105,584	13.0	11.1	151.9	13.9	3.35				
Victory Bancorp, Inc.	VTYB	Limerick	1	261,564	NA	6.92	0.83	11.70	NA	72.4	\$8.98	\$8.98	\$6.90	17.5	532	8.8	NA	96.7	6.7	1.11				
Woodlands Financial Services Co.	WDFN	Williamsport	8	424,854	NA	10.11	1.51	15.41	3.78	66.3	\$30.00	\$33.00	\$28.00	46.3	189	7.5	NA	107.7	10.9	3.33				
WVS Financial Corp.	WVFC	Pittsburgh	6	356,358	0.06	9.90	0.79	8.11	2.05	49.3	\$17.20	\$18.44	\$12.25	30.8	1,662	11.2	NA	94.7	9.4	2.33				
York Traditions Bank	YRKB	York	6	488,753	0.66	10.61	1.01	9.72	3.55	70.8	\$19.25	\$20.70	\$18.00	54.3	538	11.6	NA	104.7	11.1	0.00				



Bank Trading Data – Per State, *continued*

As of May 31, 2019				Bank Overview							Financial and Performance Figures							Trading Data						
South Carolina				# of Branches	Total Assets (\$000)	NPAs/ Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price	52-Week:		Market Cap. (\$mm)	ADV (shares)	Price/ Assets				Current Div. Yield (%)			
Company Name	Ticker	HQ City	High										Low	LTM			2019E	TBV	Assets					
South Carolina Median					828,537	0.54	9.20	1.07	10.49	3.92	68.4						12.8	12.0	123.3	12.6	0.00			
South Carolina Mean					2,148,041	0.54	9.68	1.05	10.06	3.98	68.9						14.4	11.9	134.7	13.0	1.01			
Bank of South Carolina Corp.	BKSC	Charleston	4	431,824	0.14	10.96	1.63	15.82	4.15	56.2	\$17.58	\$22.00	\$16.75	97.0	3,607	14.1	NA	204.9	22.5	3.64				
Carolina Financial Corp.	CARO	Charleston	61	3,842,180	0.48	12.05	1.62	10.90	4.10	52.0	\$33.20	\$45.58	\$27.62	737.2	73,872	12.3	11.7	166.0	19.3	1.08				
CNB Corp.	CNBW	Conway	16	1,202,518	0.27	9.75	1.12	11.60	3.18	61.0	\$74.50	\$80.25	\$74.50	119.1	5	9.0	NA	101.7	9.9	3.36				
Coastal Carolina Bancshares, Inc.	CCNB	Myrtle Beach	7	397,506	0.54	10.55	0.59	4.97	3.77	77.3	\$8.25	\$8.95	\$6.38	50.8	1,480	25.3	NA	122.1	12.8	0.00				
CoastalSouth Bancshares, Inc.	COSO	Hilton Head Island	6	NA	NA	NA	NA	NA	NA	NA	\$14.00	\$14.00	\$9.20	69.3	66	NA	NA	NA	NA	0.00				
Community First Bancorp.	CFOK	Seneca	8	392,698	1.01	8.69	1.16	13.00	3.82	94.3	\$7.21	\$8.85	\$7.10	30.0	1,009	7.1	NA	87.7	7.7	0.00				
First Capital Bancshares, Inc.	FCPB	Bennettsville	3	88,858	NA	NA	NA	NA	NA	NA	\$6.50	\$7.60	\$6.00	33.0	302	NA	NA	NA	NA	0.00				
First Community Corp.	FCCO	Lexington	20	1,097,396	0.56	9.24	1.01	10.09	3.71	67.8	\$17.78	\$26.25	\$17.31	136.3	16,331	12.4	12.5	136.4	12.4	2.47				
First Reliance Bancshares, Inc.	FSRL	Florence	12	604,384	0.98	8.60	0.53	5.86	4.36	86.3	\$7.20	\$7.64	\$5.15	60.0	2,974	18.9	NA	115.7	9.9	0.00				
GrandSouth Bancorp.	GRRB	Greenville	6	828,537	NA	8.04	0.93	12.35	5.33	69.1	\$15.77	\$19.95	\$15.65	81.7	786	11.2	NA	120.4	9.7	0.00				
Security Federal Corp.	SFDL	Aiken	17	937,204	NA	8.97	0.84	9.61	3.43	74.3	\$32.00	\$34.64	\$27.75	94.6	264	13.1	NA	112.6	10.1	1.13				
South Atlantic Bancshares, Inc.	SABK	Myrtle Beach	9	680,121	NA	11.15	0.62	5.06	4.28	74.7	\$12.45	\$15.05	\$10.66	92.7	3,220	23.9	NA	124.5	13.7	0.00				
South State Corp.	SSB	Columbia	162	15,406,887	0.27	9.16	1.24	7.68	4.02	57.6	\$65.89	\$93.25	\$56.55	2,307.5	169,615	13.3	12.3	177.4	15.1	2.43				
Southern First Bancshares, Inc.	SFST	Greenville	12	2,014,426	0.64	8.99	1.26	13.79	3.55	56.5	\$35.63	\$48.75	\$27.33	267.4	15,024	11.9	11.2	147.6	13.3	0.00				



Bank Trading Data – Per State, *continued*

As of May 31, 2019				Bank Overview							Financial and Performance Figures							Trading Data						
Tennessee				Total Assets (\$000)	NPAs/Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price	52-Week:		Market Cap. (\$mm)	ADV (shares)	Price/				Current Div. Yield (%)				
Company Name	Ticker	HQ City	# of Branches									High	Low			LTM EPS (x)	2019E EPS (x)	TBV (%)	Assets (%)					
Tennessee Median				865,947	0.35	9.54	1.02	9.66	3.65	63.8						13.0	11.7	135.1	13.2	1.65				
Tennessee Mean				4,695,712	0.48	9.73	1.10	10.00	3.71	63.6						12.9	11.6	134.6	13.1	1.55				
CapStar Financial Holdings, Inc.	CSTR	Nashville	13	2,035,811	0.20	10.31	0.67	5.55	3.62	63.1	\$14.83	\$20.70	\$13.51	262.2	27,316	19.5	12.2	128.4	13.0	1.35				
FB Financial Corp.	FBK	Nashville	75	5,335,156	0.62	10.54	1.61	12.33	4.65	63.8	\$34.79	\$44.69	\$30.33	1,073.6	78,005	13.7	12.2	196.2	20.1	0.92				
First Advantage Bancorp	FABK	Clarksville	8	682,005	1.49	11.46	1.18	9.86	4.35	66.2	\$24.62	\$26.25	\$22.30	95.2	920	13.8	NA	122.5	14.0	2.44				
First Alliance Bancshares, Inc.	FABR	Cordova	4	140,577	NA	NA	NA	NA	NA	NA	\$5.05	\$7.00	\$4.75	6.2	44	NA	NA	NA	NA	0.00				
First Citizens Bancshares, Inc.	FIZN	Dyersburg	25	1,704,186	NA	NA	NA	NA	NA	NA	\$62.00	\$62.00	\$52.65	245.8	149	NA	NA	168.9	14.4	1.94				
First Community Corp.	FCCT	Rogersville	7	173,764	NA	8.02	0.73	8.03	3.86	79.5	\$6.75	\$7.25	\$6.30	11.0	347	10.1	NA	79.0	6.4	3.70				
First Farmers and Merchants Corp.	FFMH	Columbia	22	1,346,492	0.11	9.53	1.20	12.95	3.34	69.3	\$44.62	\$46.60	\$40.55	198.4	104	12.2	NA	155.7	14.7	1.88				
First Horizon National Corp.	FHN	Memphis	295	41,099,003	0.95	7.27	1.40	12.08	3.41	63.2	\$13.41	\$19.43	\$12.30	4,229.0	3,416,296	7.9	9.0	147.2	10.4	4.18				
Franklin Financial Network, Inc.	FSB	Franklin	15	4,238,436	0.28	8.64	0.66	7.66	2.73	57.7	\$26.25	\$41.50	\$25.25	386.6	109,168	14.4	10.9	105.0	9.0	0.61				
InsCorp, Inc.	IBTN	Nashville	2	520,624	NA	8.29	0.89	10.21	NA	NA	\$17.06	\$19.87	\$15.05	50.0	717	11.4	NA	115.3	9.5	1.17				
Mountain Commerce Bancorp, Inc.	MCBI	Knoxville	5	865,947	NA	9.30	1.31	14.62	NA	48.6	\$18.80	\$21.50	\$17.40	116.4	4,982	10.9	NA	144.5	13.4	0.00				
Paragon Financial Solutions, Inc.	PGNN	Memphis	5	409,833	0.25	10.46	0.83	8.11	3.85	71.8	\$9.60	\$11.30	\$8.10	42.4	3,126	13.0	NA	100.7	10.5	0.00				
Pinnacle Financial Partners, Inc.	PNFP	Nashville	117	25,557,858	0.46	9.30	1.52	9.47	3.56	46.2	\$52.95	\$67.50	\$43.23	4,050.0	476,266	11.1	10.4	185.1	16.0	1.21				
Reliant Bancorp, Inc.	RBNC	Brentwood	17	1,761,926	0.35	9.56	0.85	6.90	3.65	73.8	\$21.76	\$30.00	\$19.03	245.8	15,367	17.5	14.5	153.1	14.2	1.65				
Security Bancorp, Inc.	SCYT	McMinnville	3	218,251	0.35	10.46	1.12	10.80	3.75	63.8	\$57.00	\$59.00	\$55.50	21.7	54	NA	NA	NA	NA	1.75				
SFB Bancorp, Inc.	SFBK	Elizabethton	2	68,717	NA	NA	NA	NA	NA	NA	\$31.12	\$36.08	\$31.01	8.0	21	NA	NA	76.5	NA	1.93				
SmartFinancial, Inc.	SMBK	Knoxville	29	2,353,981	0.18	9.31	0.92	7.57	4.25	62.9	\$20.51	\$27.69	\$16.17	286.1	33,364	14.0	11.7	135.1	12.2	0.00				
Truxton Corp.	TRUX	Nashville	1	494,046	NA	12.00	1.80	15.85	3.15	57.4	\$40.65	\$41.00	\$35.80	112.0	859	13.1	NA	188.9	22.7	2.46				
United Tennessee Bankshares, Inc.	UNTN	Newport	3	211,909	NA	11.25	0.87	8.06	NA	66.0	\$24.20	\$37.60	\$20.61	20.6	112	11.5	NA	86.4	9.7	2.27				



Bank Trading Data – Per State, *continued*

As of May 31, 2019			Bank Overview				Financial and Performance Figures						Trading Data							
Texas			# of Branches	Total Assets (\$000)	NPAs/ Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price	52-Week:		Market Cap. (\$mm)	ADV (shares)	Price/ Performance				Current Div. Yield (%)
Company Name	Ticker	HQ City										High	Low			LTM	2019E	TBV	Assets	
Texas Median				7,931,747	0.37	10.21	1.26	9.17	3.90	52.6						13.8	11.9	165.8	17.4	1.86
Texas Mean				12,477,135	0.43	10.66	1.30	10.21	3.94	56.4						14.4	12.4	180.7	18.9	1.74
Allegiance Bancshares, Inc.	ABTX	Houston	27	4,768,802	0.99	10.06	1.10	8.25	4.29	58.5	\$32.46	\$46.85	\$28.58	692.7	54,989	13.7	12.0	153.4	14.6	0.00
BancAffiliated, Inc.	BAFI	Arlington	4	798,646	0.26	10.21	0.89	6.94	4.87	73.6	\$127.00	\$127.00	\$107.25	49.7	2	NA	NA	191.9	NA	0.00
Cadence Bancorp.	CADE	Houston	103	17,452,911	0.54	10.11	1.41	11.59	3.79	46.3	\$18.50	\$31.44	\$16.13	2,381.7	1,409,194	9.4	7.8	139.8	13.6	3.78
CBTX, Inc.	CBTX	Houston	35	3,283,462	0.38	12.89	1.52	10.23	4.43	57.8	\$27.25	\$38.71	\$26.11	685.1	78,343	14.0	14.2	164.7	20.7	1.47
Comerica Inc.	CMA	Dallas	436	70,690,000	0.42	9.66	1.83	16.81	3.69	51.0	\$68.82	\$100.64	\$63.69	10,609.3	1,933,857	8.9	8.4	158.0	15.1	3.89
Cullen/Frost Bankers, Inc.	CFR	San Antonio	146	31,664,566	0.31	9.00	1.50	13.96	3.71	54.8	\$91.27	\$118.89	\$81.87	5,758.5	373,324	12.9	13.1	206.3	18.3	3.11
First Financial Bankshares, Inc.	FFIN	Abilene	79	7,945,895	0.37	12.01	2.02	15.29	3.99	48.2	\$56.66	\$66.83	\$50.55	3,818.1	338,175	25.1	24.0	411.9	48.4	1.69
Guaranty Bancshares, Inc.	GNTY	Addison	31	2,308,991	0.25	9.40	0.98	9.17	3.55	65.4	\$29.25	\$36.30	\$24.27	342.4	19,953	16.0	13.4	161.6	15.0	2.32
Hilltop Holdings Inc.	HTH	Dallas	65	13,549,370	0.41	12.59	1.04	7.23	3.60	85.4	\$20.13	\$24.09	\$16.43	1,891.9	432,935	14.0	11.9	113.5	14.0	1.59
Independent Bank Group, Inc.	IBTX	McKinney	106	14,145,383	0.12	8.65	1.26	8.05	4.01	48.1	\$51.64	\$77.55	\$44.14	2,255.0	218,702	12.4	9.9	199.8	15.9	1.94
International Bancshares Corp.	IBOC	Laredo	196	12,027,703	0.99	14.49	1.82	11.32	4.04	50.5	\$36.46	\$47.95	\$32.56	2,393.5	202,029	11.3	NA	140.6	19.9	2.74
LegacyTexas Financial Group, Inc.	LTXB	Plano	43	9,346,072	0.67	10.28	1.75	15.05	3.90	44.9	\$36.50	\$47.18	\$30.19	1,726.2	285,914	11.1	11.6	188.7	19.0	2.74
North Dallas Bank & Trust Co.	NODB	Dallas	6	1,311,527	0.00	11.74	0.87	7.83	2.67	62.9	\$84.00	\$92.00	\$82.50	215.8	113	18.5	NA	140.2	16.5	1.19
Pioneer Bancshares, Inc.	PONB	Dripping Springs	20	1,576,735	0.37	8.84	0.51	5.37	3.09	73.9	\$26.80	\$32.00	\$26.05	165.5	1,791	NA	NA	NA	NA	0.00
Prosperity Bancshares, Inc.	PB	Houston	265	22,354,241	0.18	10.66	1.46	8.23	3.19	42.4	\$64.81	\$76.25	\$57.01	4,527.8	417,625	13.7	13.5	207.9	20.2	2.53
Southside Bancshares, Inc.	SBSI	Tyler	63	6,217,196	0.49	9.01	1.24	10.27	3.15	50.8	\$32.57	\$37.32	\$29.28	1,098.2	136,346	14.7	14.4	203.3	17.7	3.81
Spirit of Texas Bancshares, Inc.	STXB	Conroe	26	1,477,184	NA	12.02	0.96	7.30	4.64	66.2	\$22.16	\$23.53	\$16.70	305.4	34,471	20.5	13.1	155.3	18.3	0.00
Texas Capital Bancshares, Inc.	TCBI	Dallas	12	28,383,111	0.47	8.51	1.20	12.78	3.75	52.6	\$57.30	\$102.75	\$47.86	2,880.1	691,220	9.5	8.9	119.3	10.2	0.00
Trinity Bank, N.A.	TYBT	Fort Worth	1	256,510	0.37	13.46	1.88	14.70	3.90	44.9	\$64.50	\$67.00	\$59.50	71.0	64	15.1	NA	205.1	27.6	1.86
Triumph Bancorp, Inc.	TBK	Dallas	61	4,529,783	0.76	10.37	1.31	8.78	6.35	62.5	\$28.07	\$44.70	\$27.47	746.8	209,115	13.8	11.9	166.9	16.6	0.00
Veritex Holdings, Inc.	VBIX	Dallas	44	7,931,747	0.25	9.95	0.84	5.32	4.06	43.7	\$25.43	\$33.08	\$20.34	1,380.0	324,233	19.4	10.1	185.3	17.4	1.97



Bank Trading Data – Per State, *continued*

As of May 31, 2019			Bank Overview		Financial and Performance Figures						Trading Data									
Virginia			# of Branches	Total Assets (\$000)	NPAs/ Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price	52-Week:		Market Cap. (\$mm)	ADV (shares)	Price/ Yield				Current Div. Yield (%)
Company Name	Ticker	HQ City										High	Low			LTM EPS (x)	2019E EPS (x)	TBV (%)	Assets (%)	
Virginia Median				704,721	0.82	10.15	0.97	9.21	3.79	69.1						13.2	12.8	120.3	12.3	2.19
Virginia Mean				10,227,929	1.03	10.28	0.92	8.39	3.95	69.0						14.6	14.1	126.8	12.8	1.83
American National Bankshares Inc.	AMNB	Danville	30	1,868,404	0.14	10.13	1.24	10.46	3.50	58.5	\$34.88	\$42.85	\$28.39	389.5	14,242	13.4	11.6	165.3	16.3	2.87
Bank of Botetourt	BORT	Buchanan	12	457,731	1.10	10.32	1.01	10.69	3.81	67.4	\$27.15	\$32.50	\$26.90	46.6	406	9.4	NA	98.6	10.2	2.36
Bank of Fincastle	BFIL	Fincastle	7	214,506	3.12	11.97	0.43	3.50	3.84	83.0	\$2.37	\$2.84	\$2.23	23.7	3,555	26.2	NA	92.3	11.0	0.00
Bank of Southside Virginia Corp.	BSSC	Carson	15	566,681	NA	NA	NA	NA	NA	NA	\$329.01	\$329.01	\$262.00	176.5	1	NA	NA	NA	NA	0.00
Bank of the James Financial Group, Inc.	BOIJ	Lynchburg	16	684,388	0.92	8.35	0.81	9.74	3.81	72.5	\$14.05	\$18.00	\$12.60	61.5	3,292	11.3	NA	107.6	9.0	1.71
Bay Banks of Virginia, Inc.	BAYK	Richmond	18	1,103,840	1.14	9.85	0.41	3.65	3.50	79.4	\$8.14	\$10.20	\$7.01	108.4	13,204	25.4	17.0	100.8	9.8	0.00
Benchmark Bankshares, Inc.	BMBN	Kenbridge	17	704,721	0.49	10.39	1.44	12.89	4.68	65.0	\$20.00	\$21.75	\$18.00	100.6	772	11.2	NA	136.5	14.2	2.70
Blue Ridge Bankshares, Inc.	BRBS	Luray	9	574,801	NA	NA	0.93	11.23	3.79	76.4	\$22.50	\$27.00	\$16.50	97.4	405	14.1	NA	177.5	17.0	2.53
Burke & Herbert Bank & Trust Co.	BHRB	Alexandria	25	3,003,568	0.83	11.74	1.15	10.06	3.39	68.6	\$2,699.00	\$2,990.00	\$2,650.00	505.8	27	14.8	NA	146.8	NA	2.96
C&F Financial Corp.	CFFI	Toano	26	1,549,360	0.47	9.06	1.18	12.10	5.76	68.9	\$48.06	\$67.40	\$45.77	166.8	5,983	9.4	NA	120.3	10.8	3.08
Capital One Financial Corp.	COF	McLean	503	373,191,000	0.61	9.58	1.67	11.90	6.87	53.4	\$85.87	\$101.26	\$69.90	40,324.3	2,498,715	7.1	7.7	117.4	10.9	1.86
Carter Bank & Trust	CARE	Martinsville	104	4,082,663	4.76	9.72	0.26	2.44	3.10	60.9	\$19.75	\$20.10	\$14.45	520.1	23,436	NM	NA	132.9	12.7	0.00
Chesapeake Financial Shares, Inc.	CPKF	Kilmarnock	17	893,437	1.08	10.95	1.32	12.14	3.59	75.6	\$26.65	\$32.25	\$22.85	108.7	893	10.2	10.1	112.0	12.3	2.18
Citizens Bancorp of Virginia, Inc.	CZBT	Blackstone	11	401,356	1.39	13.02	1.25	9.63	3.84	63.8	\$24.60	\$28.50	\$22.50	53.6	361	11.0	NA	102.5	13.3	3.74
Community Bankers Trust Corp.	ESXB	Richmond	26	1,398,497	1.28	10.18	1.07	10.98	3.77	64.9	\$7.28	\$10.05	\$6.62	161.4	25,228	11.2	11.1	113.4	11.5	1.65
Eagle Financial Services, Inc.	EFSI	Berryville	13	808,717	0.73	11.28	1.15	10.54	4.09	65.6	\$31.85	\$38.20	\$29.50	108.4	1,180	12.2	NA	120.8	13.6	3.14
F & M Bank Corp.	FMBM	Timberville	14	780,037	2.18	NA	1.10	9.14	4.62	69.2	\$28.74	\$40.00	\$28.11	92.0	667	12.2	NA	111.9	11.9	3.48
Farmers Bank of Appomattox	FBPA	Appomattox	5	234,313	0.82	13.60	1.00	7.58	4.00	64.9	\$27.50	\$33.00	\$27.50	29.8	154	12.8	NA	93.5	12.7	2.91
Farmers Bankshares, Inc.	FBVA	Windsor	7	NA	NA	NA	NA	NA	NA	NA	\$17.57	\$21.00	\$15.25	53.7	387	10.1	NA	137.6	NA	2.50
Fauquier Bankshares, Inc.	FBSS	Warrenton	11	700,502	0.95	8.87	0.91	10.50	3.84	76.4	\$21.05	\$26.90	\$17.21	79.7	2,339	12.8	NA	128.2	11.4	2.28
First Community Bankshares, Inc.	FCBC	Bluefield	49	2,242,335	1.29	10.98	1.62	11.00	4.51	55.1	\$32.76	\$36.48	\$27.06	516.2	27,862	14.5	15.0	220.0	23.1	3.05
First National Corp.	FXNC	Strasburg	14	775,078	0.28	8.95	1.28	15.13	3.98	64.5	\$20.75	\$31.00	\$17.61	103.0	1,807	10.6	NA	148.5	13.3	1.73
Freedom Bank of Virginia	FDVA	Fairfax	4	477,902	0.71	12.61	0.08	0.69	3.54	90.8	\$10.20	\$12.80	\$9.25	72.5	9,056	NM	31.9	118.4	14.9	0.00
FVCBankcorp, Inc.	FVCB	Fairfax	11	1,419,763	0.76	11.03	0.96	8.92	3.57	54.0	\$17.75	\$21.20	\$15.53	244.7	18,470	20.4	14.8	156.9	17.2	0.00
Highlands Bankshares, Inc.	HLND	Abingdon	14	612,368	2.47	8.43	0.68	7.29	3.90	75.3	\$6.51	\$7.75	\$5.06	53.7	3,554	16.7	NA	104.1	8.9	0.00
John Marshall Bancorp, Inc.	JMSB	Reston	8	1,425,477	0.26	10.33	0.95	9.02	3.47	63.1	\$14.75	\$18.75	\$14.26	192.3	3,995	15.9	NA	130.6	13.5	0.00
MainStreet Bancshares, Inc.	MNSB	Fairfax	6	1,146,081	0.30	10.91	1.06	10.48	3.40	57.2	\$23.66	\$25.50	\$16.62	191.6	3,680	16.3	15.3	156.2	17.0	0.00
National Bankshares, Inc.	NKSH	Blacksburg	25	1,258,003	0.62	13.86	1.38	9.24	3.35	51.8	\$37.96	\$49.75	\$33.65	247.0	10,469	15.2	14.8	142.6	19.6	3.53
New Peoples Bankshares, Inc.	NWPP	Honaker	22	721,868	NA	7.21	0.18	2.46	3.79	94.4	\$1.75	\$2.10	\$1.25	41.9	2,601	29.2	NA	80.5	5.8	0.00
Oak View National Bank	OAKV	Warrenton	3	244,826	0.14	9.21	0.75	8.34	3.62	73.5	\$8.20	\$10.20	\$7.10	23.6	386	13.2	NA	104.5	9.6	0.00

Bank Trading Data – Per State, *continued*

As of May 31, 2019			Bank Overview							Financial and Performance Figures							Trading Data						
Virginia, cont.			# of Branches	Total Assets (\$000)	NPAs/ Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price	52-Week:		Market Cap. (\$mm)	ADV (shares)	Price/ EPS				Current Div. Yield (%)			
Company Name	Ticker	HQ City										High	Low			LTM	2019E	TBV	Assets				
Virginia Median				704,721	0.82	10.15	0.97	9.21	3.79	69.1					13.2	12.8	120.3	12.3	2.19				
Virginia Mean				10,227,929	1.03	10.28	0.92	8.39	3.95	69.0					14.6	14.1	126.8	12.8	1.83				
Old Point Financial Corp.	OPOF	Hampton	21	1,026,880	1.47	10.05	0.58	5.96	3.66	78.9	\$21.30	\$29.90	\$19.00	110.8	7,306	18.4	NA	107.6	10.8	2.25			
Parkway Acquisition Corp.	PKKW	Floyd	20	673,420	1.60	10.53	0.82	7.52	4.55	69.7	\$11.80	\$13.49	\$10.67	73.3	3,558	13.4	NA	104.5	10.9	2.03			
Peoples Bankshares, Inc.	PBVA	Montross	5	200,883	NA	7.34	-0.28	-3.59	3.46	75.2	\$31.24	\$44.50	\$30.75	12.2	257	NM	NA	82.9	6.1	0.00			
Pinnacle Bankshares Corp.	PPBN	Altavista	10	488,485	0.36	8.87	0.94	10.66	3.89	71.8	\$32.86	\$33.25	\$26.11	51.0	357	11.6	NA	117.2	10.4	1.70			
Pioneer Bankshares, Inc.	PNBI	Stanley	7	217,995	NA	13.33	0.98	7.24	NA	74.8	\$27.41	\$32.98	\$26.41	26.9	102	13.0	NA	92.6	12.3	3.21			
Southern National Bancorp of Virginia, Inc.	SONA	McLean	49	2,704,195	0.31	9.35	1.16	9.18	3.62	51.2	\$13.81	\$18.24	\$12.87	333.1	53,139	10.6	9.7	137.3	12.3	2.61			
Touchstone Bank	TSBA	Prince George	14	439,348	0.95	9.87	0.41	3.95	4.38	84.1	\$12.69	\$14.55	\$12.08	42.1	805	23.9	NA	97.5	9.6	2.21			
TowneBank	TOWN	Portsmouth	42	11,568,263	0.40	9.49	1.32	9.58	3.62	62.3	\$25.36	\$33.85	\$22.88	1,821.9	118,419	13.0	12.8	175.4	15.9	2.84			
Union Bankshares Corp.	AUB	Richmond	154	16,897,655	0.31	9.09	1.19	8.37	3.76	53.9	\$32.30	\$42.74	\$26.48	2,650.3	354,118	13.2	11.5	183.6	15.7	2.85			
Village Bank and Trust Financial Corp.	VBFC	Midlothian	10	522,274	2.15	7.34	0.68	9.50	3.75	82.1	\$33.55	\$35.50	\$28.77	48.3	1,574	14.0	NA	126.0	9.2	0.00			
Virginia Bank Bankshares, Inc.	VABB	Danville	7	201,362	1.33	11.71	0.85	7.28	4.35	74.3	\$16.00	\$16.00	\$14.00	29.4	398	17.8	NA	124.6	14.6	5.50			
Virginia Community Bankshares, Inc.	VCBS	Louisa	7	252,267	0.82	10.05	0.90	8.84	4.81	76.6	\$57.95	\$58.00	\$30.00	43.5	295	19.4	NA	171.4	17.2	1.73			
Virginia National Bankshares Corp.	VABK	Charlottesville	6	635,800	0.43	11.29	1.08	9.92	3.78	58.8	\$38.07	\$53.98	\$34.40	97.5	1,288	14.0	NA	135.9	15.3	3.15			
Virginia Partners Bank	PTRS	Fredericksburg	4	429,911	0.01	10.44	0.64	6.30	3.47	72.2	\$12.75	\$13.75	\$11.30	52.1	1,676	NA	NA	119.3	NA	0.00			



Bank Trading Data – Per State, *continued*

As of May 31, 2019				Bank Overview							Financial and Performance Figures							Trading Data						
West Virginia				# of Branches	Total Assets (\$000)	NPAs/ Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price	52-Week:		Market Cap. (\$mm)	ADV (shares)	Price/ Assets				Current Div. Yield (%)			
Company Name	Ticker	HQ City	High										Low	LTM			2019E	TBV	Assets					
West Virginia Median					1,112,453	1.01	9.70	1.05	8.81	3.58	65.9						14.4	13.8	119.5	13.7	2.66			
West Virginia Mean					3,761,202	1.82	9.78	1.07	9.63	3.71	64.7						13.6	12.9	139.5	14.5	2.67			
Citizens Financial Corp.	CIWV	Elkins	6	279,744	2.22	9.61	1.23	12.19	4.29	60.8	\$15.15	\$17.00	\$12.50	27.0	241	NA	NA	102.2	NA	NA	3.96			
City Holding Co.	CHCO	Cross Lanes	96	4,917,608	1.01	10.37	1.65	13.66	3.58	49.5	\$73.05	\$83.27	\$65.32	1,204.0	56,283	15.7	13.8	242.1	24.5	NA	2.90			
CNB Financial Services, Inc.	CBFC	Berkeley Springs	8	396,875	0.86	8.63	0.78	9.29	3.46	76.3	\$51.00	\$51.00	\$51.00	21.0	1	NA	NA	NA	NA	NA	2.27			
Highlands Bankshares, Inc.	HBSI	Petersburg	12	417,018	NA	12.50	0.87	6.78	4.50	74.9	\$42.80	\$49.50	\$42.80	57.2	306	16.0	NA	110.2	13.7	NA	4.21			
Jefferson Security Bank	JFWV	Shepherdstown	6	314,456	1.82	7.86	0.87	11.64	3.33	71.1	\$81.75	\$100.00	\$71.00	23.1	80	NA	NA	97.0	NA	NA	2.08			
MCNB Banks, Inc.	MKIN	Welch	7	297,727	6.51	10.88	0.83	7.84	3.71	72.4	\$23.25	\$25.00	\$16.31	25.7	39	10.5	NA	79.3	8.6	NA	0.00			
MVB Financial Corp.	MVBF	Fairmont	15	1,789,908	0.65	8.70	0.74	7.51	3.45	80.9	\$15.85	\$19.90	\$14.31	184.5	17,796	15.2	14.6	119.5	10.3	NA	1.01			
Potomac Bancshares, Inc.	PTBS	Charles Town	9	496,441	0.92	10.09	0.67	6.97	3.41	78.0	\$14.06	\$15.91	\$13.70	58.1	1,117	16.7	NA	116.0	11.7	NA	1.99			
Premier Financial Bancorp, Inc.	PFBI	Huntington	48	1,728,465	2.24	10.30	1.34	10.63	4.10	55.9	\$15.61	\$21.40	\$14.07	228.5	17,524	10.4	NA	132.3	13.2	NA	3.84			
Summit Financial Group, Inc.	SMMF	Moorefield	35	2,249,641	2.76	9.20	1.29	12.82	3.60	53.9	\$24.75	\$28.00	\$17.94	313.6	16,029	11.1	10.9	154.4	14.0	NA	2.42			
United Bankshares, Inc.	UBSI	Charleston	140	19,645,133	0.70	9.78	1.36	7.90	3.53	49.3	\$35.78	\$39.95	\$29.13	3,653.0	493,027	14.4	14.1	206.0	18.6	NA	3.80			
WesBanco, Inc.	WSBC	Wheeling	205	12,601,408	0.33	9.48	1.26	8.34	3.59	53.3	\$35.53	\$51.12	\$34.14	1,940.1	121,275	12.3	11.0	175.2	15.4	NA	3.49			



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