

Regional Bank Trading Data

February 11, 2019

Medians by State

As of February 8, 2019	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 (%)	
State (#)												
Regional Median	953,924	0.79	9.57	1.04	9.73	3.74	65.1	13.3	12.0	133.3	13.3	1.71
Regional Mean	2,497,888	0.81	9.63	1.08	9.73	3.75	63.3	13.4	12.0	138.9	13.6	1.69
Alabama (11)	791,939	0.60	9.39	1.17	9.86	3.82	60.6	15.5	12.7	139.1	13.9	0.82
Arkansas (3)	16,543,337	0.23	9.43	1.90	11.58	4.42	37.6	10.9	10.6	179.7	17.8	2.54
Florida (14)	1,882,689	1.05	8.92	1.07	10.57	3.67	61.6	14.1	12.7	122.7	13.2	0.00
Georgia (21)	550,484	0.75	10.35	1.03	10.27	3.82	60.9	12.8	12.2	141.9	14.3	1.57
Indiana (31)	777,358	0.90	10.11	1.18	10.86	3.68	63.4	12.3	11.1	127.4	13.5	2.31
Kentucky (11)	931,399	1.03	10.97	1.09	10.60	3.74	70.1	12.2	12.0	131.3	13.4	2.47
Louisiana (15)	1,335,471	1.37	9.95	0.84	9.54	4.02	66.6	13.1	12.2	136.8	12.9	1.35
Maryland (25)	528,609	1.28	9.87	0.85	7.84	3.65	69.2	14.0	11.3	111.8	11.0	1.36
Mississippi (8)	7,969,432	1.25	8.79	0.99	8.29	3.46	66.0	13.6	11.4	169.4	14.1	2.50
Missouri (16)	1,492,899	0.53	9.17	0.89	9.31	3.60	63.4	13.2	11.7	136.0	13.8	1.57
North Carolina (23)	637,390	0.83	8.73	1.05	10.81	3.74	68.0	12.3	12.0	132.3	12.7	0.39
Ohio (47)	593,490	0.63	9.71	1.12	9.94	3.77	64.3	12.7	11.1	134.4	12.8	2.60
Pennsylvania (81)	976,449	0.58	9.15	0.94	8.94	3.45	65.3	13.2	12.0	127.9	11.3	2.84
South Carolina (16)	768,353	0.60	9.28	0.91	9.37	3.81	70.2	13.7	12.1	131.6	12.5	0.00
Tennessee (19)	1,365,117	0.36	9.36	1.06	10.10	3.60	64.9	13.4	11.8	144.9	13.2	1.67
Texas (21)	6,123,494	0.37	10.28	1.33	9.26	3.80	52.8	15.6	12.5	187.5	18.2	1.74
Virginia (45)	679,598	0.84	9.96	0.98	9.60	3.81	68.4	13.9	12.7	122.0	12.2	2.17
West Virginia (12)	1,014,476	1.48	9.86	1.02	8.46	3.57	65.8	14.7	14.0	123.1	13.4	2.58

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

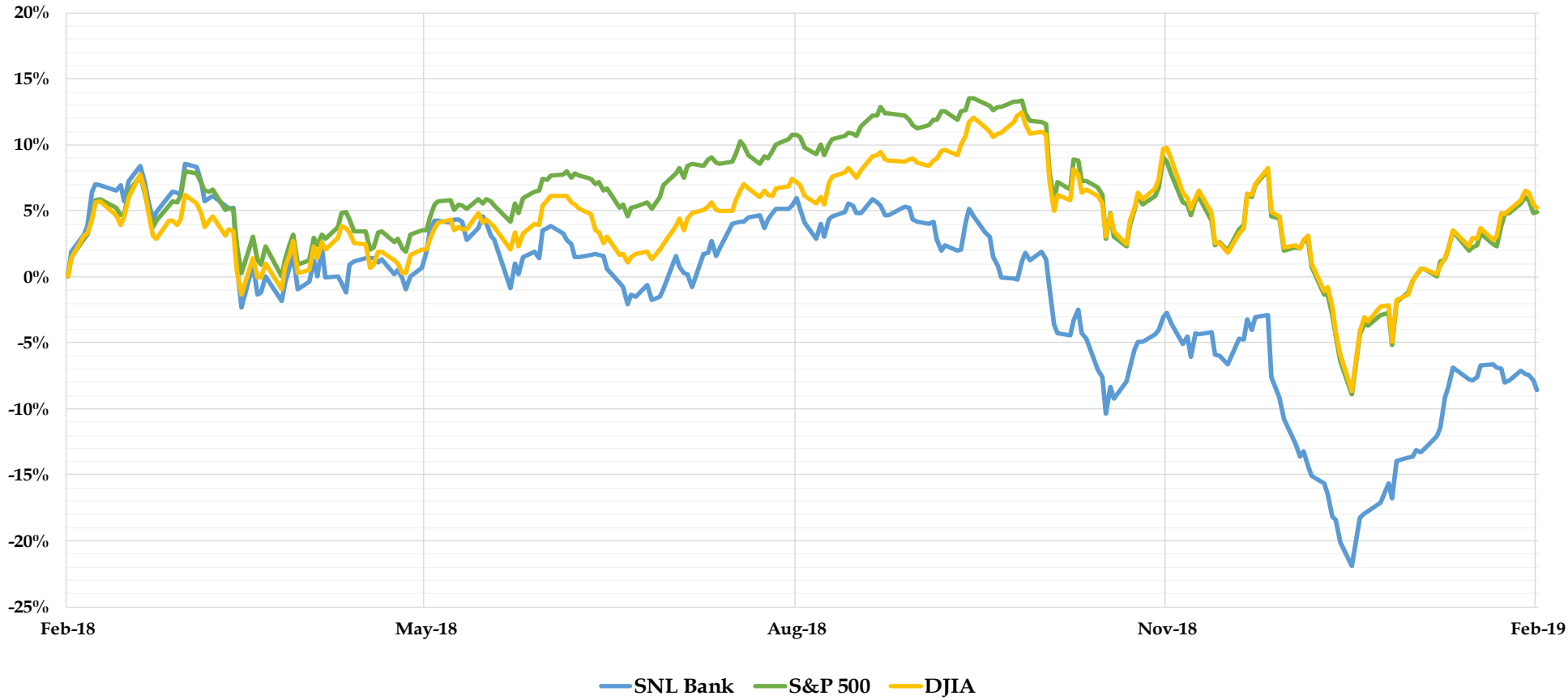
Source: S&P Global Market Intelligence

Medians by Metric

As of February 8, 2019

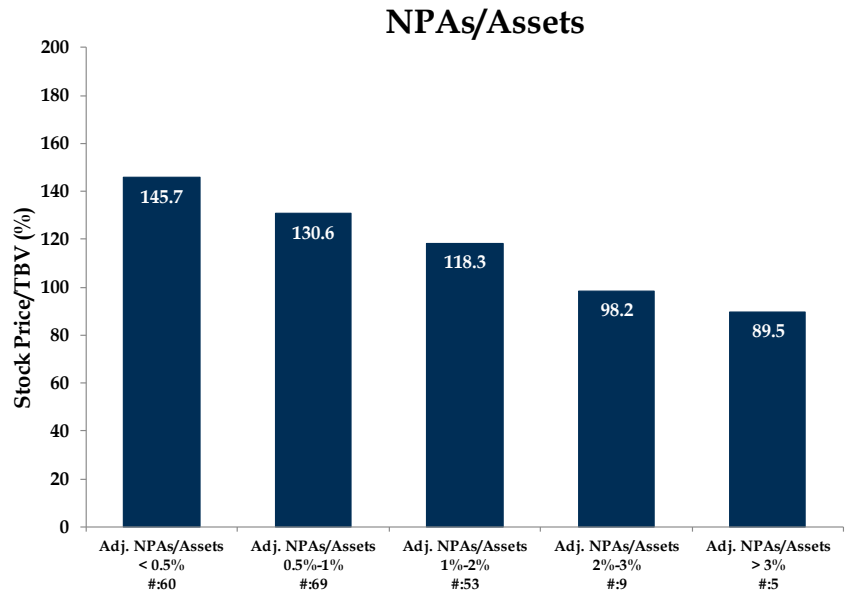
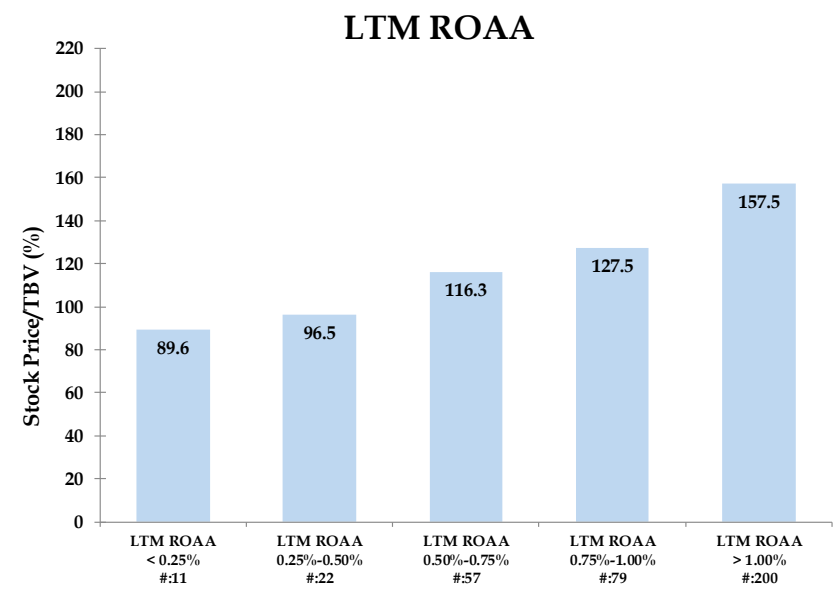
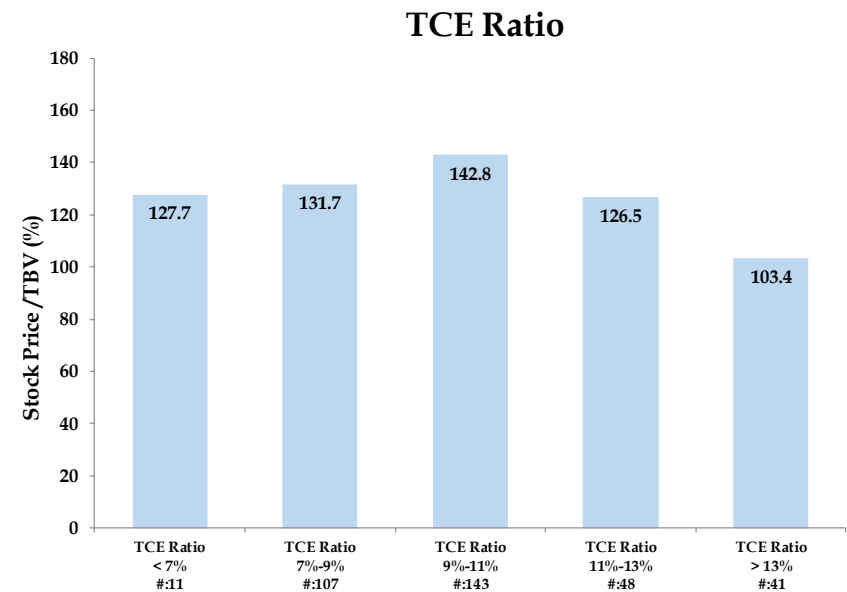
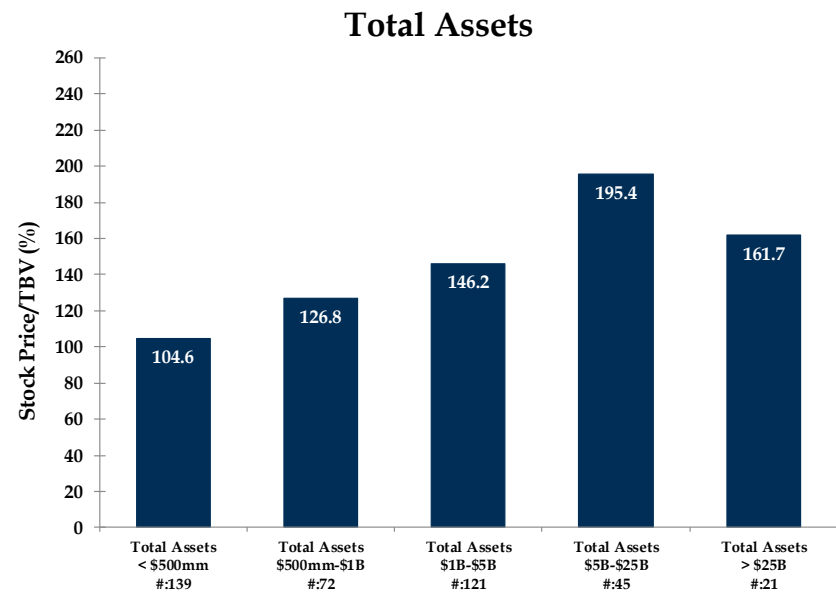
Financial Metric (#)	Financial and Performance Figures						Price/				Current Div. Yield (%)
	NPAs/ Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	LTM EPS (x)	2019E EPS (x)	Tang. Book (%)	Assets (%)	
Total Assets < \$500mm (139)	0.86	10.38	0.82	7.70	3.70	73.4	13.6	NM	104.6	10.8	1.77
Total Assets \$500mm-\$1B (72)	0.87	9.36	0.97	9.59	3.80	69.5	13.4	11.7	126.8	12.2	1.94
Total Assets \$1B-\$10B (143)	0.65	9.41	1.11	10.22	3.66	61.6	13.4	12.0	152.3	14.6	1.91
Total Assets > \$10B (44)	0.58	8.86	1.35	10.62	3.61	56.4	12.2	10.9	180.2	15.2	2.60
NPAs/ Assets < 0.5% (60)	0.31	9.39	1.14	10.06	3.67	62.3	12.9	11.9	145.7	14.8	1.99
NPAs/ Assets 0.5%-1.0% (69)	0.75	10.22	1.07	9.09	3.64	64.0	13.4	12.7	130.6	14.0	2.42
NPAs/ Assets 1.0%-2.0% (53)	1.30	10.54	0.92	8.90	3.79	69.6	13.4	13.3	118.3	12.3	2.21
NPAs/ Assets > 2.0% (15)	2.48	9.96	0.55	5.61	3.64	81.9	14.9	11.3	95.7	9.7	-
TCE Ratio < 7% (11)	1.11	6.31	0.72	10.54	3.40	76.8	12.6	11.2	127.7	8.5	1.10
TCE Ratio 7%-9% (107)	0.60	8.36	0.94	10.21	3.57	66.4	12.4	11.0	131.7	10.8	2.12
TCE Ratio 9%-11% (143)	0.74	9.79	1.09	9.46	3.72	64.5	13.5	12.2	142.8	14.0	2.06
TCE Ratio > 11% (89)	0.86	12.65	1.11	8.27	3.81	62.6	14.4	12.9	118.6	15.6	2.05
LTM ROAA < 0.00% (9)	1.84	9.73	(0.92)	(8.89)	3.47	80.2	NA	22.8	118.7	10.9	-
LTM ROAA 0.00%-0.50% (33)	0.79	9.73	0.36	2.75	3.47	84.8	26.4	24.9	95.2	9.2	0.17
LTM ROAA 0.50%-1.00% (136)	0.82	9.18	0.81	7.90	3.59	71.8	14.2	12.5	120.2	10.6	1.70
LTM ROAA > 1.00% (200)	0.70	9.84	1.28	11.30	3.77	59.4	12.3	11.5	157.5	10.8	2.39

Index Price Performance, LTM



As of 02/08/19	Price Changes	
	One-Year	One-Month
SNL Bank	-8.54%	5.88%
S&P 500	4.92%	5.18%
DJIA	5.22%	5.54%

National Trading Fundamentals - P/TBV Multiples

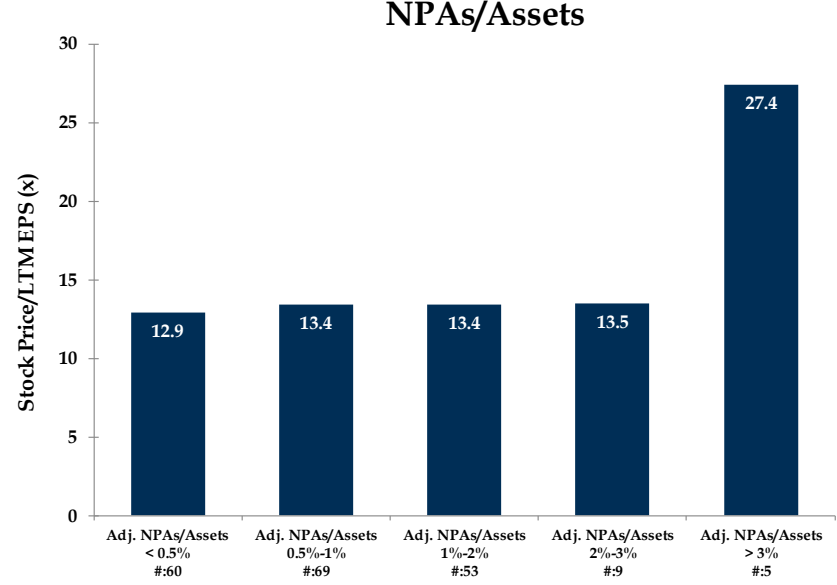
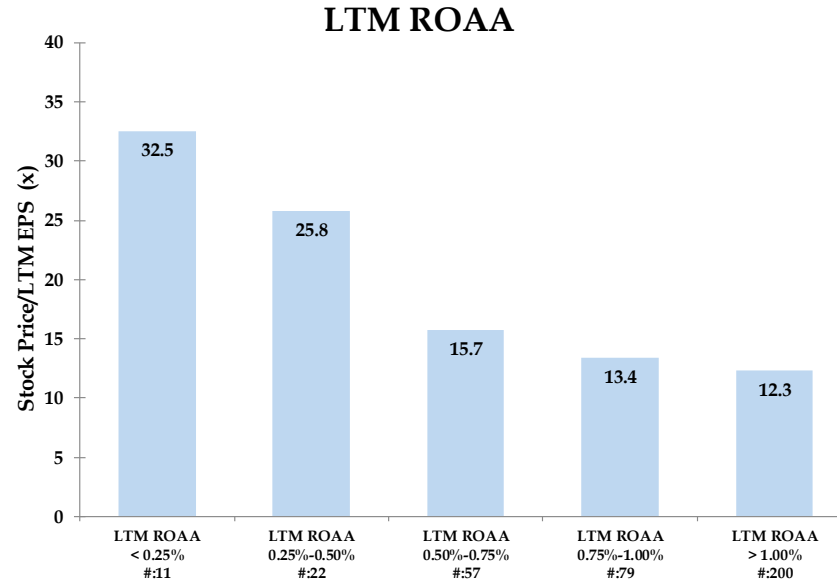
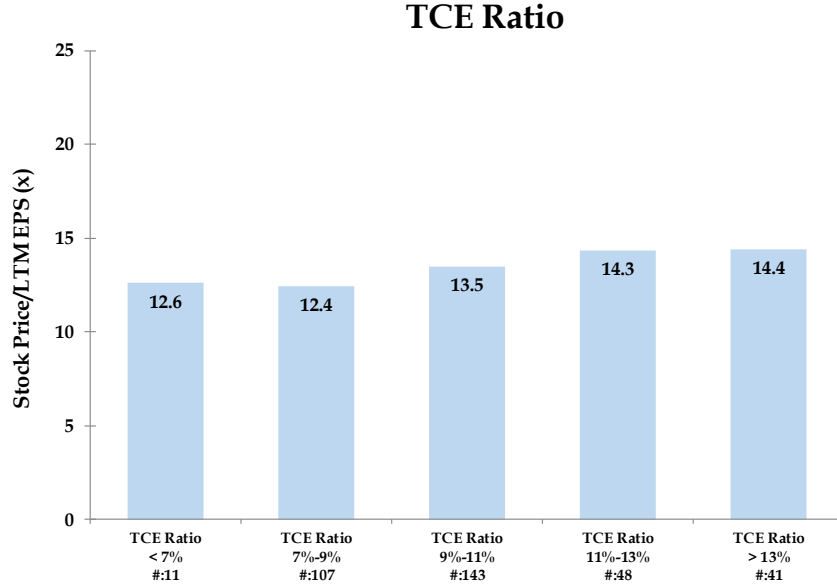
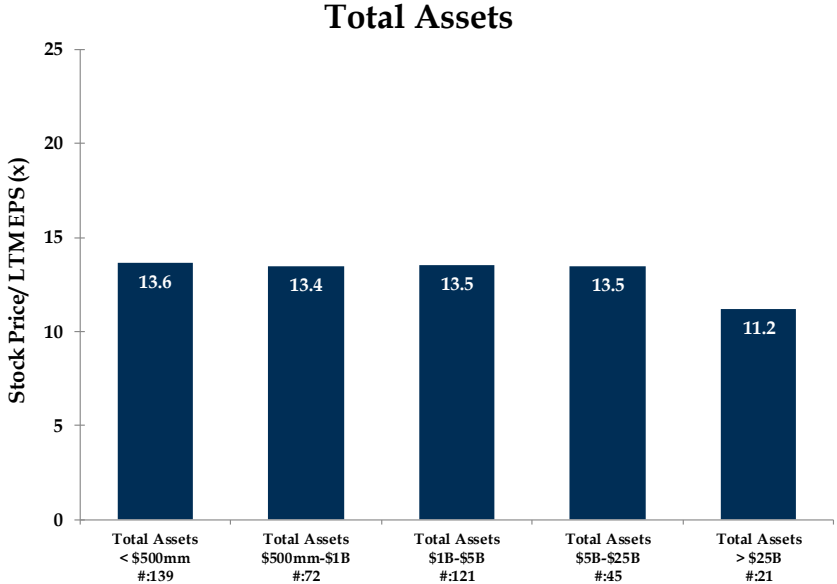


Figures represent medians for public companies, excluding mutuals, with most recent quarter financial data available

Pricing as of 02/08/19

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 02/08/19

Source: S&P Global Market Intelligence

State Level Trading Data

Bank Trading Data - Per State

As of February 8, 2019				Bank Overview							Financial and Performance Figures							Trading Data						
Alabama				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 (%)					
Alabama Median				791,939	0.60	9.39	1.17	9.86	3.82	60.6						15.5	12.7	139.1	13.9	0.82				
Alabama Mean				12,867,391	0.71	9.77	1.14	11.19	4.15	62.9						16.0	12.0	149.1	14.4	1.20				
Auburn National Bancorp., Inc.	AUBN	Auburn	8	818,077	NA	10.89	1.08	10.14	3.40	60.6	\$34.00	\$53.96	\$27.94	123.9	4,931	14.0	NA	139.1	15.1	2.82				
First US Bancshares, Inc.	FUSB	Birmingham	20	791,939	NA	8.96	0.36	3.26	5.27	81.9	\$9.75	\$11.89	\$7.60	61.4	4,565	26.4	NA	87.6	7.8	0.82				
National Commerce Corp.	NCOM	Birmingham	36	4,210,541	NA	10.69	1.26	7.65	4.75	54.5	\$42.00	\$48.60	\$33.40	872.0	66,016	19.0	13.6	206.9	20.7	0.00				
Pinnacle Bancshares, Inc.	PCLB	Jasper	7	220,981	0.12	12.19	1.17	9.86	3.77	66.4	\$24.25	\$27.00	\$21.36	25.3	399	9.7	NA	94.1	11.5	1.81				
Regions Financial Corp.	RF	Birmingham	1,450	125,688,000	0.84	NA	1.43	11.44	3.50	60.3	\$15.44	\$20.21	\$12.39	15,826.0	12,253,663	10.0	9.7	181.1	12.7	3.63				
River Financial Corp.	RVRF	Prattville	10	871,552	0.53	9.39	1.01	9.38	3.98	60.0	\$30.00	\$30.00	\$20.70	170.7	NA	18.6	NA	190.5	17.7	0.93				
ServisFirst Bancshares, Inc.	SFBS	Birmingham	20	8,007,382	0.38	8.76	1.88	20.97	3.75	33.0	\$33.88	\$44.95	\$29.90	1,808.4	141,409	13.4	12.7	258.2	22.6	1.77				
Southern Banc Co., Inc.	SRNN	Gadsden	4	101,277	1.71	11.17	0.45	3.92	5.13	83.0	\$9.50	\$11.50	\$8.75	7.3	128	17.0	NA	67.7	7.6	0.00				
Southern Community Bancshares, Inc.	SCBS	Cullman	1	109,586	0.67	8.61	NA	NA	NA	NA	\$8.68	\$9.15	\$8.68	4.4	7	NA	NA	NA	NA	0.67				
SouthFirst Bancshares, Inc.	SZBI	Sylacauga	3	82,355	NA	NA	NA	NA	NA	NA	\$3.50	\$5.83	\$3.33	2.5	392	NA	NA	NA	NA	0.00				
United Bancorp. of Alabama, Inc.	UBAB	Atmore	19	639,609	NA	7.29	1.60	24.08	3.82	66.5	\$20.89	\$22.00	\$15.05	50.9	1,209	NA	NA	116.6	NA	0.72				

Bank Trading Data – Per State, *continued*

As of February 8, 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		EPS	TBV Assets (%)			
Arkansas Median				16,543,337	0.23	9.43	1.90	11.58	4.42	37.6						10.9	10.6	179.7	17.8	2.54				
Arkansas Mean				18,077,935	0.23	10.66	1.78	11.58	4.33	42.1						10.5	10.0	182.9	17.7	2.63				
Bank OZK	OZK	Little Rock	242	22,388,030	0.23	14.17	1.90	11.58	4.59	35.6	\$31.04	\$53.70	\$21.02	3,992.1	1,317,498	9.6	8.9	129.9	17.8	2.84				
Home BancShares, Inc.	HOMB	Conway	163	15,302,438	NA	9.43	2.06	13.17	4.42	37.6	\$18.90	\$25.23	\$15.35	3,226.6	793,081	10.9	10.6	239.3	21.1	2.54				
Simmons First National Corp.	SFNC	Pine Bluff	193	16,543,337	NA	8.39	1.37	10.00	3.97	53.1	\$25.48	\$33.45	\$22.64	2,353.0	379,913	11.0	10.6	179.7	14.2	2.51				

Bank Trading Data – Per State, *continued*

As of February 8, 2019				Bank Overview							Financial and Performance Figures							Trading Data						
Florida				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					
Florida Median				1,882,689	1.05	8.92	1.07	10.57	3.67	61.6						14.1	12.7	122.7	13.2	0.00				
Florida Mean				6,061,374	1.13	9.06	1.08	12.81	3.62	70.3						14.1	13.2	146.6	13.4	0.47				
BankUnited, Inc.	BKU	Miami Lakes	92	32,164,326	NA	8.87	1.05	10.57	3.67	61.6	\$35.21	\$44.97	\$28.05	3,490.8	922,407	11.8	12.7	122.7	10.9	2.39				
Capital City Bank Group, Inc.	CCBG	Tallahassee	67	2,959,183	1.05	7.58	0.92	8.89	3.64	78.4	\$24.50	\$26.95	\$19.92	410.3	21,402	15.9	14.8	188.4	13.9	1.47				
CenterState Bank Corp.	CSFL	Winter Haven	127	12,337,588	NA	9.59	1.43	9.41	4.28	50.7	\$25.73	\$32.27	\$19.55	2,461.8	630,521	14.6	11.8	223.9	20.0	1.71				
First Citrus Bancorp., Inc.	FCIT	Tampa	5	403,299	NA	8.35	1.03	12.13	4.10	64.7	\$24.75	\$28.10	\$20.75	50.0	416	12.4	NA	148.6	12.4	0.00				
First Miami Bancorp, Inc.	FMIA	South Miami	5	NA	NA	NA	NA	NA	NA	NA	\$1,285.00	\$1,292.00	\$1,040.00	112.1	1	NA	NA	112.7	NA	0.39				
Friends Bank	FRIE	New Smyrna Beach	3	95,299	1.56	10.83	1.27	12.80	3.85	83.2	\$5.62	\$5.75	\$4.50	11.7	267	9.7	NA	114.9	12.5	0.00				
Mercantil Bank Holding Corp.	AMTB	Coral Gables	25	8,124,347	NA	8.96	0.55	6.14	2.78	73.9	\$15.00	\$259.23	\$10.65	588.7	NA	13.9	12.0	89.2	8.0	0.00				
OptimumBank Holdings, Inc.	OPHC	Fort Lauderdale	3	98,118	NA	5.91	1.42	38.27	3.49	123.1	\$3.65	\$7.18	\$2.15	6.6	14,937	NM	NA	114.2	6.7	0.00				
Pilot Bancshares, Inc.	PLBN	Tampa	5	NA	NA	NA	NA	NA	NA	NA	\$3.25	\$3.93	\$2.90	40.3	1,582	NA	NA	120.4	NA	0.00				
Prime Meridian Holding Co.	PMHG	Tallahassee	3	401,702	NA	12.65	1.07	8.41	3.81	61.6	\$18.35	\$23.25	\$17.75	57.6	1,302	14.2	NA	113.3	14.3	0.65				
Professional Holding Corp.	PFHD	Coral Gables	3	NA	NA	NA	NA	NA	NA	NA	\$17.05	\$18.10	\$15.08	78.6	571	NA	NA	NA	NA	0.00				
Seacoast Banking Corp. of Florida	SBCF	Stuart	53	6,747,659	0.78	9.72	1.11	9.08	3.85	56.3	\$28.27	\$34.95	\$21.74	1,446.0	355,477	20.5	14.7	229.2	21.5	0.00				
TGR Financial, Inc.	TGRF	Naples	7	1,460,905	NA	8.18	1.10	12.40	3.40	60.3	\$11.95	\$13.00	\$10.11	206.7	4,700	15.3	NA	173.7	14.2	0.00				
Three Shores Bancorp., Inc.	TSHR	Orlando	14	1,882,689	NA	NA	0.95	12.79	2.92	59.8	\$9.06	\$12.00	\$7.50	164.6	NA	12.6	NA	154.4	NA	0.00				

Bank Trading Data – Per State, *continued*

As of February 8, 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 (%)		
Georgia Median					550,484	0.75	10.35	1.03	10.27	3.82	60.9							12.8	12.2	141.9	14.3	1.57
Georgia Mean					15,124,876	0.98	10.52	1.13	10.73	3.85	64.3							13.8	13.0	144.8	20.9	1.28
	Ameris Bancorp	ABCB	Moultrie	136	11,443,515	NA	8.22	1.24	10.27	3.92	54.4	\$37.74	\$59.05	\$29.97	1,782.2	332,750	13.5	9.2	200.5	15.7	1.06	
	Atlantic Capital Bancshares, Inc.	ACBI	Atlanta	15	2,955,440	NA	10.35	1.03	9.05	3.50	57.4	\$18.66	\$21.60	\$14.44	471.9	103,888	17.1	14.1	155.3	16.0	0.00	
	CCF Holding Co.	CCFH	Jonesboro	6	492,302	NA	NA	NA	NA	NA	NA	\$21.50	\$26.00	\$20.20	46.4	98	NA	NA	114.1	92.2	0.00	
	Citizens Bancshares Corp.	CZBS	Atlanta	8	395,923	1.30	10.45	0.66	6.66	3.87	76.3	\$11.00	\$14.00	\$9.03	25.9	654	NA	NA	NA	NA	2.27	
	Colony Bankcorp, Inc.	CBAN	Fitzgerald	27	1,251,878	NA	7.59	0.99	13.32	3.56	69.7	\$15.95	\$19.50	\$12.29	134.7	4,882	11.4	NA	141.9	10.8	1.88	
	Community Capital Bancshares, Inc.	ALBY	Albany	3	NA	NA	NA	0.69	8.85	NA	76.5	\$9.80	\$13.75	\$9.30	12.1	526	9.7	NA	82.1	NA	0.00	
	Exchange Bankshares, Inc.	EXCH	Milledgeville	5	249,524	0.80	13.13	1.14	8.97	4.01	67.6	\$45.00	\$55.00	\$39.50	28.5	17	NA	NA	NA	NA	1.96	
	Fidelity Southern Corp.	LJON	Atlanta	70	4,733,796	NA	9.04	0.92	10.43	3.38	76.7	\$30.60	\$31.19	\$21.18	834.8	127,657	19.0	18.5	195.9	17.6	1.57	
	First IC Corp.	FIEB	Doraville	7	500,737	0.55	14.41	2.16	14.31	4.59	52.5	\$8.50	\$11.80	\$8.22	55.9	3,010	NA	NA	88.7	NA	0.00	
	FMB Equibanc, Inc.	FMBE	Statesboro	3	NA	NA	NA	NA	NA	NA	NA	\$9.00	\$9.00	\$6.55	22.3	293	NA	NA	NA	NA	0.00	
	MetroCity Bankshares, Inc.	MCBS	Doraville	17	1,443,224	0.63	10.35	3.09	29.52	4.60	36.5	\$27.50	\$33.20	\$21.00	333.3	56	NA	NA	232.7	NA	0.00	
	Signature Bank of Georgia	SGBG	Sandy Springs	2	119,660	2.48	14.49	-1.19	-8.60	3.73	115.8	\$0.75	\$0.75	\$0.75	21.1	NA	NA	NA	118.7	NA	0.00	
	SouthCrest Financial Group, Inc.	SCSG	Atlanta	9	550,484	NA	NA	0.73	7.49	3.70	75.4	\$9.53	\$12.80	\$8.70	59.0	5,631	20.3	16.4	NA	NA	1.68	
	Southeastern Banking Corp.	SEBC	Darien	10	421,575	NA	12.44	0.92	7.63	3.82	61.2	\$19.25	\$21.25	\$17.50	60.3	254	15.4	NA	114.9	14.3	2.29	
	Southwest Georgia Financial Corp.	SGB	Moultrie	9	534,701	NA	8.19	0.92	11.09	3.99	72.2	\$20.86	\$26.04	\$19.80	53.1	1,614	11.3	NA	121.3	9.9	2.30	
	SunTrust Banks, Inc.	STI	Atlanta	1,235	215,543,000	NA	7.56	1.34	11.50	3.26	60.9	\$64.37	\$75.08	\$46.05	28,766.3	3,590,381	11.2	10.9	182.0	13.5	3.11	
	Synovus Financial Corp.	SNV	Columbus	252	32,669,192	0.70	8.81	1.35	14.23	3.83	56.2	\$37.33	\$57.40	\$29.93	6,175.6	1,582,399	10.8	9.5	150.6	13.3	3.21	
	Thomasville Bancshares, Inc.	THVB	Thomasville	3	870,317	0.20	8.94	1.90	20.39	3.80	47.7	\$39.75	\$42.00	\$38.25	236.7	322	NA	NA	NA	NA	3.27	
	Touchmark Bancshares, Inc.	TMAK	Alpharetta	1	399,457	0.75	12.22	0.83	6.94	3.15	53.2	\$8.66	\$10.00	\$8.05	38.8	701	12.2	NA	79.5	9.7	0.00	
	United Community Banks, Inc.	UCBI	Blairsville	144	12,573,192	NA	9.25	1.35	12.04	3.91	55.0	\$27.79	\$34.18	\$20.23	2,201.9	457,110	13.4	12.2	194.3	17.5	2.30	
	United National Bank	UNBK	Cairo	1	224,724	1.42	13.37	1.32	9.77	4.66	57.0	\$31.30	\$37.50	\$31.30	21.1	24	NA	NA	NA	NA	0.00	

Bank Trading Data - Per State, *continued*

As of February 8, 2019			Bank Overview			Financial and Performance Figures						Trading Data										
Indiana	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 (%)		
Indiana Median					777,358	0.90	10.11	1.18	10.86	3.68	63.4							12.3	11.1	127.4	13.5	2.31
Indiana Mean					2,435,572	0.88	10.68	1.09	9.93	3.65	64.3							14.2	11.1	142.9	14.1	2.10
	1st Source Corp.	SRCE	South Bend	82	6,293,745	NA	10.92	1.34	11.09	3.73	59.2	\$45.75	\$59.33	\$38.44	1,179.6	46,407	14.5	13.0	174.0	18.7	2.36	
	AMB Financial Corp.	AMFC	Saint John	5	226,578	NA	NA	NA	NA	NA	NA	\$17.45	\$18.90	\$17.45	17.2	90	NA	NA	94.8	NA	0.00	
	CITBA Financial Corp.	CBAF	Mooreville	9	480,716	0.26	9.98	0.91	9.38	3.43	69.3	\$56.26	\$66.00	\$53.25	52.2	509	12.2	NA	108.7	10.8	1.49	
	Crystal Valley Financial Corp.	CYVF	Middlebury	6	566,448	NA	11.72	1.59	13.73	4.30	61.0	\$48.61	\$56.00	\$46.60	75.5	839	8.8	NA	113.7	13.3	2.47	
	DSA Financial Corp.	DSFN	Lawrenceburg	1	122,865	NA	12.36	0.79	6.05	NA	69.1	\$12.00	\$13.00	\$11.20	16.2	226	17.6	NA	NA	NA	3.67	
	Farmers Bancorp	FABP	Frankfort	11	NA	NA	NA	NA	NA	NA	NA	\$43.99	\$44.67	\$41.05	91.7	471	NA	NA	141.9	16.5	2.36	
	FCN Banc Corp.	FBVI	Brookville	6	444,506	1.03	10.19	1.22	11.60	3.52	59.6	\$34.00	\$36.00	\$28.76	51.1	92	9.5	NA	113.3	11.5	3.76	
	FFW Corp.	FFWC	Wabash	6	398,200	NA	10.13	1.18	11.30	3.65	67.1	\$41.00	\$46.00	\$36.10	47.1	257	10.5	NA	117.1	11.8	2.05	
	First Bancorp of Indiana, Inc.	FBPI	Evansville	9	441,392	NA	6.95	0.39	4.72	NA	88.0	\$19.60	\$21.75	\$18.45	34.3	691	20.4	NA	113.3	7.8	3.16	
	First Capital, Inc.	FCAP	Corydon	18	794,162	0.87	9.97	1.19	NA	3.73	62.4	\$50.00	\$53.68	\$33.72	167.8	1,998	18.0	NA	227.5	NA	1.84	
	First Farmers Financial Corp.	FFMR	Converse	34	1,681,988	1.90	8.92	1.47	15.75	4.00	55.7	\$42.00	\$44.00	\$35.63	301.7	262	12.3	NA	202.1	17.9	2.67	
	First Financial Corp.	THFF	Terre Haute	66	3,008,718	NA	13.69	1.57	10.98	4.32	58.9	\$42.25	\$53.05	\$37.41	518.8	25,057	11.1	11.3	127.4	17.2	2.41	
	First Internet Bancorp	INBK	Fishers	1	3,541,692	NA	8.03	0.72	8.44	2.25	56.8	\$19.55	\$39.70	\$18.78	198.8	50,202	8.5	8.0	70.0	5.6	1.23	
	First Merchants Corp.	FRME	Muncie	123	9,884,716	0.30	9.97	1.64	11.84	4.00	50.2	\$38.15	\$50.44	\$32.49	1,882.7	155,535	11.8	11.1	200.6	19.0	2.31	
	First Savings Financial Group, Inc.	FSFG	Clarksville	16	1,073,989	1.27	NA	1.17	12.17	4.01	66.1	\$51.22	\$80.01	\$45.36	118.0	3,198	11.7	9.3	135.5	11.0	1.17	
	FS Bancorp	FXLG	Lagrange	11	760,553	NA	9.06	1.29	13.63	3.77	65.3	\$66.00	\$85.00	\$45.00	144.8	427	15.6	NA	210.9	19.0	1.94	
	German American Bancorp, Inc.	GABC	Jasper	57	3,929,090	NA	9.04	1.38	12.07	3.75	56.7	\$30.07	\$38.20	\$26.20	750.8	41,699	15.1	12.9	217.6	19.1	2.26	
	Home Financial Bancorp	HWEN	Spencer	2	72,913	NA	11.94	0.15	1.28	NA	88.9	\$6.75	\$8.15	\$5.17	7.8	400	NM	NA	89.6	10.7	2.37	
	Horizon Bancorp, Inc.	HBNC	Michigan City	63	4,246,688	0.39	8.79	1.31	11.22	3.64	59.1	\$16.48	\$22.13	\$14.79	632.4	89,554	11.9	10.6	174.8	14.9	2.43	
	Lakeland Financial Corp.	LKFN	Warsaw	51	4,875,254	0.32	10.61	1.69	16.51	3.43	44.6	\$45.87	\$51.25	\$37.79	1,152.7	85,722	14.7	13.9	223.1	23.6	2.27	
	Logansport Financial Corp.	LOGN	Logansport	1	173,245	0.91	13.69	1.27	9.76	3.70	61.8	\$43.45	\$45.00	\$36.55	27.0	111	12.1	NA	113.8	15.6	3.22	
	Merchants Bancorp	MBIN	Carmel	7	3,884,163	NA	9.28	1.71	15.86	2.53	36.5	\$19.66	\$29.15	\$18.85	564.1	58,498	9.5	8.8	157.3	14.7	1.22	
	Mid-Southern Bancorp, Inc.	MSVB	Salem	3	200,662	NA	24.34	0.72	4.28	3.53	79.6	\$12.89	\$28.55	\$11.55	43.4	7,610	31.4	NA	96.5	NA	0.62	
	MutualFirst Financial, Inc.	MFSF	Muncie	39	2,049,313	0.64	8.72	0.97	10.21	3.55	66.7	\$29.03	\$40.00	\$24.28	249.8	8,231	13.1	11.0	141.5	12.2	2.76	
	Northeast Indiana Bancorp, Inc.	NIDB	Huntington	6	334,211	0.86	11.10	1.28	11.46	3.60	63.4	\$37.45	\$39.50	\$34.01	45.2	354	10.7	NA	121.8	13.5	2.67	
	NorthWest Indiana Bancorp	NWIN	Munster	19	1,096,158	1.11	NA	0.93	9.88	3.81	69.4	\$42.60	\$46.59	\$39.28	129.0	1,308	13.4	NA	151.8	11.8	2.82	
	Old National Bancorp	ONB	Evansville	197	19,728,435	0.90	8.47	1.07	8.42	3.54	61.4	\$16.67	\$20.95	\$14.45	2,919.6	882,820	13.7	12.3	185.2	14.8	3.12	
	STAR Financial Group, Inc.	SFIG.A	Fort Wayne	40	1,889,241	1.47	10.64	0.78	7.41	3.78	68.3	\$62.10	\$67.00	\$59.00	230.2	16	NA	NA	112.6	NA	0.00	
	SVB&T Corp.	SVBT	Jasper	4	400,954	NA	10.11	1.05	10.74	3.51	68.8	\$82.90	\$83.00	\$69.05	46.4	NA	11.2	NA	114.4	11.6	1.21	
	Third Century Bancorp	TDCB	Franklin	5	157,833	0.92	10.22	0.47	4.52	3.63	78.7	\$12.20	\$14.25	\$9.20	14.4	239	19.7	NA	NA	NA	2.30	
	West End Indiana Bancshares, Inc.	WEIN	Richmond	5	308,718	NA	9.63	0.36	3.79	4.18	71.4	\$26.00	\$31.75	\$24.11	25.7	224	24.3	NA	93.2	9.0	1.08	

Bank Trading Data – Per State, *continued*

As of February 8, 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 (%)
																High	Low			LTM	2019E	TBV	Assets	
Kentucky Median							931,399	1.03	10.97	1.09	10.60	3.74	70.1						12.2	12.0	131.3	13.4	2.47	
Kentucky Mean							1,639,729	1.04	10.73	1.34	12.61	3.78	69.2						13.5	14.2	139.3	15.1	1.96	
	Boyle Bancorp, Inc.	BYLB	Danville	13	522,265	1.17	11.08	0.97	8.68	3.85	78.4		\$75.70	\$80.00	\$66.13	67.5	166	13.2	NA	114.1	12.6	3.54		
	Citizens Commerce Bancshares, Inc.	CCVS	Versailles	5	236,176	1.03	10.42	3.12	30.69	4.03	82.2		\$5.76	\$8.50	\$5.22	23.0	17	NA	NA	NA	NA	0.00		
	Citizens First Corp.	CZFC	Bowling Green	8	475,982	NA	9.72	1.01	10.12	3.50	68.1		\$22.70	\$27.10	\$20.21	57.6	1,788	12.0	NA	125.6	12.1	1.23		
	Citizens National Corp.	CZNL	Paintsville	12	589,761	NA	NA	NA	NA	NA	NA		\$60.00	\$99.00	\$48.50	63.0	5	NA	NA	NA	NA	1.40		
	Community Trust Bancorp, Inc.	CTBI	Pikeville	80	4,201,616	2.27	12.06	1.41	10.83	3.66	56.8		\$41.42	\$53.00	\$35.70	733.6	38,663	12.4	12.0	147.3	17.5	3.48		
	HFB Financial Corp.	HFBA	Middlesboro	6	380,783	1.16	10.97	0.97	8.90	3.87	70.0		\$30.75	\$32.50	\$28.80	36.7	228	NA	NA	92.3	NA	2.47		
	HopFed Bancorp, Inc.	HFBC	Hopkinsville	18	931,399	0.92	9.75	0.62	6.52	3.36	81.7		\$19.62	\$19.85	\$13.03	130.5	16,389	21.6	22.3	143.7	14.0	1.43		
	Kentucky Bancshares, Inc.	KTYB	Paris	17	1,086,012	NA	NA	1.18	12.31	3.58	70.2		\$23.45	\$51.00	\$22.50	139.7	966	11.2	NA	160.4	12.9	2.73		
	Limestone Bancorp, Inc.	LMST	Louisville	16	1,069,692	0.60	8.61	0.86	10.36	3.52	72.3		\$14.51	\$17.65	\$11.91	106.5	4,866	11.8	11.1	117.6	10.1	0.00		
	Republic Bancorp, Inc.	RBCA.A	Louisville	45	5,240,404	NA	12.88	1.52	11.67	4.62	56.6		\$42.30	\$50.70	\$35.17	883.6	17,133	11.3	11.5	131.3	16.9	2.50		
	Stock Yards Bancorp, Inc.	SYBT	Louisville	37	3,302,924	0.11	11.05	1.76	16.00	3.83	55.6		\$35.46	\$41.00	\$28.02	806.7	53,886	14.7	14.1	221.2	24.4	2.82		

Bank Trading Data – Per State, *continued*

As of February 8, 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 EPS (x)	2019E EPS (x)	TBV (%)	Assets (%)					
Louisiana Median				1,335,471	1.37	9.95	0.84	9.54	4.02	66.6						13.1	12.2	136.8	12.9	1.35				
Louisiana Mean				3,430,717	2.91	10.50	0.57	4.84	4.00	70.8						16.3	15.0	133.1	13.0	1.71				
BOL Bancshares, Inc.	BOLB	New Orleans	5	78,394	11.73	6.31	-2.06	-23.33	4.42	116.4	\$21.75	\$28.00	\$21.00	3.9	6	NM	NA	78.8	5.1	0.00				
Business First Bancshares, Inc.	BFST	Baton Rouge	18	2,094,896	NA	9.95	0.84	7.04	4.02	67.8	\$24.13	\$30.00	\$20.64	318.8	NA	19.8	13.5	157.3	15.2	1.33				
Century Next Financial Corp.	CTUY	Ruston	3	462,247	NA	NA	1.08	10.85	4.23	66.5	\$30.30	\$45.00	\$29.00	48.7	110	10.2	NA	NA	10.9	0.66				
Citizens National Bancshares of Bossier, Inc.	CNBL	Bossier City	12	927,544	1.04	10.31	NA	NA	NA	NA	\$25.71	\$27.50	\$25.70	159.5	43	NA	NA	173.7	NA	1.94				
First Guaranty Bancshares, Inc.	FGBI	Hammond	27	1,817,211	NA	7.79	0.82	9.98	3.41	66.6	\$21.04	\$28.49	\$19.20	185.3	7,506	13.1	12.0	131.3	10.2	3.04				
FPB Financial Corp.	FPBF	Hammond	7	379,334	1.46	12.01	1.27	10.85	4.48	60.3	\$26.75	\$29.15	\$17.55	69.9	1,815	16.2	NA	159.3	19.1	1.35				
Heritage NOLA Bancorp, Inc.	HRGG	Covington	3	115,657	NA	21.12	0.44	2.02	3.60	84.1	\$12.80	\$13.16	\$11.62	21.6	1,199	40.0	NA	90.1	19.0	0.00				
Home Bancorp, Inc.	HBCP	Lafayette	39	2,153,658	1.27	11.40	1.46	10.88	4.52	55.9	\$34.82	\$48.47	\$32.59	329.4	18,446	10.2	11.3	138.4	15.3	2.30				
Home Federal Bancorp, Inc. of Louisiana	HFBL	Shreveport	7	425,569	NA	11.43	1.09	9.76	3.86	60.7	\$30.62	\$37.30	\$25.64	54.2	1,702	12.8	NA	118.5	13.5	1.83				
IBERIABANK Corp.	IBKC	Lafayette	213	30,826,166	NA	8.82	1.25	9.54	3.75	54.9	\$76.11	\$87.50	\$60.82	4,170.5	369,826	11.8	10.5	160.3	13.6	2.15				
Investar Holding Corp.	ISTR	Baton Rouge	21	1,786,469	NA	9.20	0.81	7.68	3.61	63.4	\$23.16	\$29.90	\$19.49	214.5	16,068	16.7	12.2	135.2	12.3	0.86				
Jeff Davis Bancshares, Inc.	JDV B	Jennings	23	NA	NA	NA	NA	NA	NA	NA	\$53.00	\$63.00	\$52.00	82.4	54	NA	NA	114.5	9.8	4.45				
MBT Bancshares, Inc.	MBKL	Metairie	9	397,916	0.14	9.36	0.83	8.64	4.30	76.5	\$20.20	\$26.00	\$19.00	40.9	NA	12.9	NA	110.8	10.4	4.95				
MidSouth Bancorp, Inc.	MSL	Lafayette	42	1,743,398	1.84	8.03	-1.50	-11.01	4.08	80.2	\$11.40	\$16.15	\$10.07	189.7	42,893	NM	31.7	139.0	11.1	0.35				
Origin Bancorp, Inc.	OBNK	Ruston	45	4,821,576	NA	10.79	1.16	10.08	3.75	67.4	\$34.08	\$42.31	\$27.41	808.6	NA	15.5	13.7	156.4	16.8	0.38				

Bank Trading Data - Per State, *continued*

As of February 8, 2019				Bank Overview							Financial and Performance Figures							Trading Data						
Maryland				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 (%)					
Maryland Median				528,609	1.28	9.87	0.85	7.84	3.65	69.2					14.0	11.3	111.8	11.0	1.36					
Maryland Mean				1,514,935	1.30	11.17	0.81	7.11	3.70	67.9					15.7	11.5	111.2	12.4	1.26					
Calvin B. Taylor Bankshares, Inc.	TYCB	Berlin	11	560,964	1.07	15.23	1.30	8.13	3.60	54.2	\$33.85	\$41.00	\$33.11	94.4	194	14.0	NA	110.5	16.8	2.92				
Capital Bancorp, Inc.	CBNK	Rockville	5	1,105,058	NA	10.37	1.22	13.94	5.59	73.1	\$11.90	\$14.28	\$10.21	162.7	NA	11.7	11.1	142.0	14.7	0.00				
Carroll Bancorp, Inc.	CROL	Sykesville	3	196,789	2.20	8.54	0.16	1.76	3.20	87.8	\$13.85	\$14.90	\$13.00	14.8	585	NA	NA	90.2	7.7	0.00				
CBM Bancorp, Inc.	CBMB	Baltimore	4	217,487	0.89	27.69	NA	1.99	NA	76.9	\$12.76	\$13.25	\$12.02	54.0	NA	NA	NA	89.7	24.8	0.00				
Community Financial Corp.	TCFC	Waldorf	14	1,689,227	2.02	8.41	0.70	7.53	3.41	60.1	\$29.36	\$38.39	\$26.47	163.8	8,548	14.5	10.7	116.3	9.7	1.70				
Community Heritage Financial, Inc.	CMHF	Middletown	6	435,574	0.73	10.32	0.50	4.48	3.64	76.6	\$21.00	\$26.87	\$19.00	46.9	NA	23.9	NA	104.4	10.8	0.57				
Delmar Bancorp	DBCP	Salisbury	16	737,924	NA	7.81	0.65	7.66	3.88	65.2	\$7.16	\$8.22	\$6.95	71.5	2,230	15.7	NA	125.1	9.7	1.40				
Delmarva Bancshares, Inc.	DLMV	Cambridge	6	378,062	NA	11.66	0.95	7.63	3.94	65.6	\$7.80	\$8.70	\$7.49	30.8	1,884	13.9	NA	70.2	8.1	2.56				
Eagle Bancorp, Inc.	EGBN	Bethesda	20	8,389,137	NA	NA	1.91	14.89	4.10	37.3	\$54.45	\$65.42	\$45.15	1,872.4	215,639	12.3	11.6	195.4	22.3	0.00				
Farmers and Merchants Bancshares, Inc.	FMFG	Hampstead	8	417,158	NA	10.88	1.14	10.79	3.84	62.2	\$30.15	\$32.99	\$29.00	50.7	183	10.7	NA	111.8	12.2	2.85				
First United Corp.	FUNC	Oakland	24	1,347,906	1.27	7.82	0.55	6.42	3.61	70.7	\$17.01	\$24.32	\$14.75	120.5	17,115	17.4	NA	115.2	8.9	2.12				
Frederick County Bancorp, Inc.	FCBI	Frederick	5	418,588	0.50	8.49	0.70	8.64	3.58	77.2	\$27.75	\$35.00	\$25.95	42.8	311	14.8	NA	120.3	10.2	1.15				
Glen Burnie Bancorp	GLBZ	Glen Burnie	8	411,365	0.75	8.11	0.28	3.32	3.24	83.1	\$11.22	\$13.55	\$10.00	31.6	2,378	28.1	NA	94.6	7.7	3.57				
Hamilton Bancorp, Inc.	HBK	Towson	7	496,254	NA	9.73	-0.68	-6.21	3.06	80.1	\$14.70	\$16.24	\$13.50	47.2	3,446	NM	NA	105.9	10.1	0.00				
Harbor Bankshares Corp.	HRBK	Baltimore	7	NA	NA	NA	NA	NA	NA	NA	\$0.51	\$2.00	\$0.46	0.5	196	NA	NA	9.3	0.2	0.00				
Harford Bank	HFBK	Aberdeen	8	364,571	1.75	10.86	0.90	8.30	4.01	68.4	\$28.57	\$31.90	\$25.65	40.3	251	NA	NA	103.4	NA	2.38				
Howard Bancorp, Inc.	HBMD	Baltimore	22	2,267,053	1.28	9.73	-0.19	-1.44	3.47	69.2	\$13.42	\$20.15	\$12.60	255.5	40,549	NM	14.0	120.2	11.3	0.00				
MB Bancorp, Inc.	MBCQ	Forest Hill	3	150,384	2.06	20.60	0.58	2.76	2.87	92.5	\$15.52	\$18.25	\$13.86	28.3	504	33.0	NA	98.2	20.2	0.00				
Old Line Bancshares, Inc.	OLBK	Bowie	37	2,950,007	NA	9.22	1.01	8.31	3.74	50.1	\$26.70	\$35.72	\$24.51	454.7	56,375	15.6	11.4	173.5	15.4	1.50				
Peoples Bancorp, Inc.	PEBC	Chestertown	7	242,361	2.13	10.39	0.80	7.84	3.83	75.4	\$33.07	\$35.00	\$26.61	24.1	110	12.4	NA	95.9	9.9	1.51				
PSB Holding Corp.	PSBP	Preston	8	426,770	NA	NA	NA	NA	NA	NA	\$23.90	\$23.90	\$20.02	34.0	NA	NA	NA	39.3	NA	0.00				
Revere Bank	REVB	Rockville	11	2,455,211	0.12	9.67	1.22	12.73	3.77	50.8	\$29.00	\$31.45	\$26.45	346.3	5,280	11.5	11.1	146.2	14.0	0.00				
Sandy Spring Bancorp, Inc.	SASR	Olney	56	8,243,272	0.45	9.03	1.27	9.84	3.61	51.1	\$32.96	\$43.87	\$29.87	1,171.1	144,836	11.7	10.4	164.5	14.2	3.40				
Seyern Bancorp, Inc.	SVBI	Annapolis	6	974,233	1.73	10.00	1.01	9.46	3.66	70.1	\$8.85	\$9.86	\$7.10	112.6	12,689	13.2	NA	118.6	NA	1.36				
Shore Bancshares, Inc.	SHBI	Easton	21	1,483,076	1.79	11.13	1.74	14.81	3.74	62.9	\$15.20	\$20.09	\$12.95	193.8	25,801	7.8	11.5	119.0	13.1	2.63				

Bank Trading Data – Per State, *continued*

As of February 8, 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 EPS (x)	2019E EPS (x)	TBV Assets (%)	Assets (%)	
Mississippi Median							7,969,432	1.25	8.79	0.99	8.29	3.46	66.0						13.6	11.4	169.4	14.1	2.50	
Mississippi Mean							9,698,687	1.01	9.72	0.90	7.67	3.50	68.7						14.4	12.0	150.4	13.3	2.36	
	BancorpSouth Bank	BXS	Tupelo	287	18,001,540	0.49	8.46	1.28	10.60	3.72	65.8	\$30.36	\$35.45	\$24.31	3,029.8	657,331	13.6	12.7	207.6	16.8	2.24			
	Citizens Holding Co.	CIZN	Philadelphia	23	958,630	NA	8.45	0.69	7.95	3.01	77.9	\$21.11	\$24.00	\$19.08	103.5	1,191	15.5	NA	128.3	10.8	4.55			
	First Bancshares, Inc.	FBMS	Hattiesburg	64	3,003,986	NA	8.66	0.87	7.59	3.95	58.5	\$32.25	\$43.53	\$27.85	478.3	35,321	19.9	11.4	191.1	15.9	0.87			
	Hancock Whitney Corp.	HWC	Gulfport	204	28,235,907	1.25	8.02	1.17	11.04	3.38	57.8	\$40.74	\$56.40	\$32.59	3,489.1	518,883	11.0	9.8	159.0	12.4	2.65			
	Merchants & Marine Bancorp, Inc.	MNMB	Pascagoula	13	551,308	1.29	11.82	0.64	5.37	3.21	71.8	\$37.15	\$43.00	\$37.12	49.4	147	13.3	NA	76.2	9.0	3.23			
	Peoples Financial Corp.	PFBX	Biloxi	19	616,786	NA	14.09	0.10	0.73	3.04	92.4	\$11.50	\$14.25	\$11.20	56.8	1,363	NM	NA	65.4	9.2	0.17			
	Renasant Corp.	RNST	Tupelo	152	12,934,878	NA	8.92	1.32	8.64	4.16	59.2	\$35.66	\$49.78	\$28.02	2,087.8	182,008	12.8	11.1	195.8	16.1	2.36			
	Trustmark Corp.	TRMK	Jackson	207	13,286,460	NA	9.31	1.11	9.43	3.54	66.1	\$32.78	\$36.32	\$26.84	2,158.1	361,062	14.8	14.9	179.7	16.2	2.81			

Bank Trading Data – Per State, *continued*

As of February 8, 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 (%)
Missouri Median							1,492,899	0.53	9.17	0.89	9.31	3.60	63.4						13.2	11.7	136.0	13.8	1.57	
Missouri Mean							5,389,156	0.78	12.13	0.94	8.90	3.58	68.0						15.8	12.5	143.3	15.0	1.52	
CCSB Financial Corp.	CCFC	Liberty	3				111,680	0.00	9.60	0.38	3.56	3.60	94.2	\$13.75	\$15.00	\$12.85	10.3	249	27.5	NA	96.5	9.3	2.04	
Central BanCo., Inc.	CBCY.B	Jefferson City	152				12,697,646	0.53	13.07	1.33	9.32	3.49	58.6	\$600.00	\$630.00	\$505.00	3,041.6	18	15.7	NA	163.4	20.9	0.83	
Central Federal Bancshares, Inc.	CFDB	Rolla	1				70,274	0.49	36.45	0.08	0.21	3.36	93.6	\$13.55	\$14.50	\$12.70	20.2	1,119	NM	NA	86.1	31.4	0.00	
Commerce Bancshares, Inc.	CBSH	Kansas City	173				25,463,842	NA	NA	1.78	15.81	3.53	55.3	\$60.50	\$69.10	\$52.83	6,735.5	501,415	16.0	15.9	268.5	26.6	1.72	
Enterprise Financial Services Corp	EFSC	Clayton	33				5,645,662	0.30	8.66	1.64	15.46	3.82	49.5	\$43.66	\$58.15	\$36.09	996.0	109,447	11.4	11.2	208.4	17.6	1.28	
First Bancshares, Inc.	FBSI	Mountain Grove	10				345,324	NA	9.17	0.84	9.30	4.36	67.4	\$14.50	\$16.00	\$10.80	36.9	431	12.4	NA	117.3	10.7	1.66	
Great Southern Bancorp, Inc.	GSBC	Springfield	111				4,676,200	NA	11.20	1.49	13.46	3.99	55.0	\$53.53	\$61.65	\$43.30	756.6	26,680	11.4	12.0	144.9	16.2	2.39	
Guaranty Federal Bancshares, Inc.	GFED	Springfield	17				965,138	NA	7.80	0.80	8.99	3.76	63.1	\$22.50	\$27.39	\$20.11	99.6	1,785	13.7	10.2	133.0	10.3	2.31	
Hawthorn Bancshares, Inc.	HWBK	Jefferson City	21				1,481,682	NA	6.71	0.74	11.44	3.30	74.8	\$22.43	\$24.88	\$19.23	135.4	6,247	12.6	NA	136.0	9.1	1.78	
IFB Holdings, Inc.	IFBH	Chillicothe	1				77,276	NA	NA	NA	NA	NA	NA	\$51.75	\$51.75	\$50.51	9.1	NA	NA	NA	NA	11.5	0.97	
Liberty Bancorp, Inc.	LBCP	Kansas City	13				NA	NA	NA	NA	NA	NA	NA	\$24.95	\$27.00	\$22.35	61.6	740	NA	NA	125.8	NA	1.08	
NASB Financial, Inc.	NASB	Grandview	11				2,197,987	NA	NA	1.53	13.30	NA	60.9	\$40.97	\$45.00	\$33.31	302.6	494	9.9	NA	134.4	13.8	4.88	
Quarry City Savings and Loan Assoc.	QRRY	Warrensburg	1				54,335	1.73	16.21	0.36	2.22	3.72	89.5	\$14.00	\$16.27	\$14.00	5.7	72	29.3	NA	64.8	10.5	0.00	
Reliance Bancshares, Inc.	RLBS	Frontenac	22				1,492,899	0.71	5.75	0.01	0.08	2.71	63.7	\$1.65	\$2.10	\$1.37	124.9	2,644	NM	NA	145.4	8.6	0.00	
Southern Missouri Bancorp, Inc.	SMBC	Poplar Bluff	52				2,206,279	1.70	NA	1.31	12.50	3.77	55.3	\$34.95	\$41.49	\$30.29	325.5	11,741	12.5	11.4	167.2	14.8	1.49	
UMB Financial Corp.	UMBF	Kansas City	96				23,351,119	NA	8.78	0.93	8.91	3.11	70.4	\$65.54	\$82.14	\$57.00	3,268.9	230,824	16.7	14.3	158.4	13.8	1.83	

Bank Trading Data – Per State, *continued*

As of February 8, 2019			Bank Overview		Financial and Performance Figures						Trading Data									
North 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/ EPS				Current Div. Yield (%)
Company Name	Ticker	HQ City										High	Low			LTM	2019E	TBV	Assets	
North Carolina Median				637,390	0.83	8.73	1.05	10.81	3.74	68.0						12.3	12.0	132.3	12.7	0.39
North Carolina Mean				114,794,624	0.95	9.73	1.05	9.51	3.74	68.5						12.2	12.3	135.3	12.6	0.79
AB&T Financial Corp.	ABTO	Gastonia	4	143,300	NA	NA	0.71	NA	NA	NA	\$0.48	\$0.70	\$0.48	15.1	533	15.0	NA	NA	NA	0.00
Aquesta Financial Holdings, Inc.	AQFH	Cornelius	7	460,113	0.30	7.27	0.98	13.46	NA	74.8	\$11.56	\$14.99	\$11.20	46.7	1,586	12.0	NA	139.7	10.1	0.87
Bank of America Corp.	BAC	Charlotte	4,333	2,354,507,000	NA	7.54	1.21	10.63	2.43	58.1	\$28.29	\$33.05	\$22.66	273,544.1	67,263,969	10.8	9.8	158.8	11.7	2.12
BB&T Corp.	BBT	Winston-Salem	1,897	225,697,000	NA	7.67	1.47	10.95	3.46	56.9	\$50.24	\$56.31	\$40.68	38,349.5	4,250,075	12.8	11.5	232.5	17.2	3.22
blueharbor bank	BLHK	Mooreville	4	214,082	0.91	13.40	1.16	9.09	3.76	60.4	\$12.98	\$14.50	\$9.30	35.6	1,136	15.6	NA	131.2	17.6	0.00
Carolina Trust BancShares, Inc.	CART	Lincolnton	9	475,104	NA	10.57	0.65	7.08	3.83	68.4	\$8.30	\$9.70	\$7.20	78.9	10,439	18.0	NA	118.3	12.5	0.00
Coastal Bank & Trust	CABT	Jacksonville	2	109,663	0.01	16.06	0.55	3.53	3.92	80.4	\$7.50	\$7.50	\$7.00	10.1	NA	NA	NA	NA	NA	0.00
Entegra Financial Corp.	ENFC	Franklin	19	1,636,441	NA	8.41	0.86	8.98	3.35	62.4	\$23.39	\$30.70	\$19.18	161.8	17,801	11.8	10.5	119.5	9.9	0.00
First Bancorp	FBNC	Southern Pines	102	5,863,687	0.74	NA	1.57	12.27	4.12	55.4	\$37.61	\$43.14	\$30.50	1,118.0	105,080	12.5	12.4	227.0	19.1	1.28
First Citizens BancShares, Inc.	FCNCA	Raleigh	550	35,408,629	NA	NA	1.15	11.70	3.69	68.0	\$412.92	\$488.44	\$355.18	4,806.3	37,125	12.3	NA	151.5	13.6	0.39
HomeTrust Bancshares, Inc.	HTBI	Asheville	41	3,413,099	0.93	11.29	0.88	7.17	3.46	65.6	\$27.49	\$30.00	\$24.00	509.1	40,348	17.9	16.3	133.3	14.9	0.87
KS Bancorp, Inc.	KSBI	Smithfield	10	400,415	NA	5.53	0.92	15.75	3.37	71.6	\$25.50	\$33.40	\$24.01	28.2	432	8.5	NA	127.7	7.1	1.10
LifeStore Financial Group, Inc. (MHC)	LSFG	West Jefferson	5	292,159	NA	NA	NA	NA	NA	NA	\$28.90	\$30.00	\$22.64	30.4	137	NA	NA	NA	NA	0.00
Live Oak Bancshares, Inc.	LOB	Wilmington	1	3,670,449	NA	NA	1.52	11.01	3.55	70.8	\$14.88	\$32.95	\$13.09	597.5	193,887	12.0	NM	133.7	16.3	0.81
M&F Bancorp, Inc.	MFBP	Durham	8	262,275	4.11	7.32	-0.80	-10.67	3.39	96.3	\$2.21	\$4.40	\$1.88	4.5	756	NM	NA	23.4	1.7	0.00
Oak Ridge Financial Services, Inc.	BKOR	Oak Ridge	4	453,341	NA	7.57	0.91	12.33	3.73	74.4	\$14.37	\$16.25	\$12.45	37.3	971	9.5	NA	108.5	8.2	1.39
Peoples Bancorp of North Carolina, Inc.	PEBK	Newton	21	1,093,251	NA	11.31	1.22	10.81	4.29	72.4	\$26.30	\$33.49	\$20.03	157.7	6,153	11.8	NA	127.6	14.4	1.98
Select Bancorp, Inc.	SLCT	Dunn	18	1,258,525	NA	14.85	1.12	8.51	4.23	60.9	\$11.80	\$14.25	\$11.20	227.9	34,816	13.6	13.1	124.6	18.1	0.00
Southern BancShares (N.C.), Inc.	SBNC	Mount Olive	63	2,674,603	0.43	9.07	1.91	17.12	3.90	56.9	\$3,460.00	\$3,940.00	\$3,080.00	280.9	7	6.0	NA	117.1	10.6	0.29
Surrey Bancorp	SRYB	Mount Airy	7	309,150	0.93	14.55	1.71	11.85	4.54	57.5	\$14.58	\$15.00	\$13.01	60.8	346	12.3	NA	135.2	19.7	2.61
Union Bank	UBNC	Greenville	15	745,186	0.17	8.60	0.94	9.03	3.92	65.6	\$14.75	\$18.93	\$13.84	88.3	1,101	13.2	NA	140.9	11.9	1.32
Uwharrie Capital Corp	UWHR	Albemarle	10	637,390	0.93	5.19	0.19	2.53	3.43	90.7	\$4.70	\$6.13	\$4.51	33.5	1,220	NM	NA	101.8	5.4	0.00
West Town Bancorp, Inc.	WTWB	Raleigh	9	551,494	NA	8.86	2.23	16.57	4.51	70.2	\$23.65	\$29.49	\$20.51	62.0	1,066	6.2	NA	154.6	13.0	0.00

Bank Trading Data - Per State, *continued*

As of February 8, 2019			Bank Overview		Financial and Performance Figures						Trading Data									
Ohio			# 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 EPS (x)	2019E EPS (x)	TBV (%)	Assets (%)	
Ohio Median				593,490	0.63	9.71	1.12	9.94	3.77	64.3						12.7	11.1	134.4	12.8	2.60
Ohio Mean				10,398,970	0.73	11.45	0.99	8.85	3.70	68.1						14.1	11.3	133.1	13.6	2.56
Andover Bancorp, Inc.	ANDC	Andover	11	397,752	0.38	8.54	0.98	10.25	3.27	73.0	\$22.81	\$24.50	\$22.50	55.8	456	NA	NA	NA	NA	3.20
Central Federal Corp.	CFBK	Worthington	5	606,379	0.58	7.19	0.52	6.47	3.38	74.9	\$13.00	\$16.95	\$10.62	55.6	4,028	22.6	NA	126.8	9.1	0.00
Citizens Independent Bancorp, Inc.	CZID	Logan	3	199,149	NA	9.87	0.00	-0.04	4.05	78.5	\$45.00	\$45.00	\$25.80	30.9	349	NM	NA	157.5	15.5	0.89
Civista Bancshares, Inc.	CIVB	Sandusky	28	2,085,535	0.44	9.71	0.66	5.55	4.11	65.2	\$19.22	\$25.88	\$15.55	296.0	38,686	24.6	9.8	152.3	14.3	1.87
Community Investors Bancorp, Inc.	CIBN	Bucyrus	5	153,813	NA	8.88	0.65	7.23	3.89	81.4	\$17.45	\$17.45	\$15.15	13.9	393	14.5	NA	101.6	9.0	2.06
Community Savings Bancorp, Inc.	CCSB	Caldwell	1	49,728	1.02	16.53	-1.93	-11.14	3.36	160.9	\$14.10	\$15.42	\$12.56	5.8	288	NM	NA	75.7	12.5	0.00
Comunibanc Corp.	CBCZ	Napoleon	7	281,287	2.13	9.25	0.51	5.77	2.95	81.9	\$30.00	\$32.75	\$27.49	24.9	214	17.1	NA	95.5	8.8	2.60
Consumers Bancorp, Inc.	CBKM	Minerva	13	517,955	NA	9.05	1.11	12.45	3.69	71.3	\$18.25	\$25.00	\$16.85	49.9	1,778	9.1	NA	106.4	9.6	2.85
Cortland Bancorp	CLDB	Cortland	13	714,666	NA	9.08	1.31	14.36	3.76	65.7	\$20.00	\$26.00	\$19.10	87.0	1,597	9.8	NA	134.0	12.2	2.20
Croghan Bancshares, Inc.	CHBH	Fremont	17	847,552	0.45	11.08	1.45	10.79	4.22	60.0	\$53.97	\$59.25	\$48.76	123.0	769	10.3	NA	134.7	14.5	3.34
CSB Bancorp, Inc.	CSBB	Millersburg	15	731,722	NA	9.86	1.31	12.89	3.98	58.1	\$38.65	\$44.99	\$34.50	106.0	368	11.3	NA	147.9	14.5	2.69
Eagle Financial Bancorp, Inc.	EFBI	Cincinnati	3	137,819	0.79	20.11	0.41	1.95	3.34	90.5	\$15.65	\$16.84	\$14.56	23.6	960	NA	NA	91.8	18.5	0.00
Empire Bancshares, Inc.	EBSH	Hicksville	3	113,313	1.54	12.78	0.70	5.49	3.68	75.8	\$21.10	\$23.00	\$20.30	14.0	454	NA	NA	96.5	12.3	1.71
F&M Bancorp	FMOO	Miamisburg	4	159,149	NA	NA	NA	NA	NA	NA	\$56.50	\$60.00	\$56.50	17.9	1	NA	NA	NA	NA	1.77
Farmers & Merchants Bancorp, Inc.	FMAO	Archbold	24	1,108,012	0.12	12.22	1.37	11.20	3.79	60.4	\$29.96	\$49.99	\$29.61	332.4	9,359	18.3	15.1	206.2	25.1	2.00
Farmers National Banc Corp.	FMNB	Canfield	37	2,328,730	NA	9.56	1.46	13.13	3.87	58.2	\$13.76	\$16.90	\$11.56	382.4	30,454	11.9	11.0	175.1	16.4	2.33
FFD Financial Corp.	FFDF	Dover	7	394,084	NA	9.02	1.48	16.31	NA	53.0	\$50.75	\$53.50	\$44.25	50.5	172	9.2	NA	142.0	12.8	3.15
Fifth Third Bancorp	FITB	Cincinnati	1,142	146,069,000	NA	8.64	1.54	13.72	3.22	59.4	\$26.43	\$34.67	\$22.12	17,090.5	6,014,850	8.6	9.4	137.8	11.8	3.33
First Bancshares, Inc.	FIBH	Bellevue	7	222,493	NA	8.67	NA	NA	NA	NA	\$41.00	\$50.00	\$35.61	23.3	50	NA	NA	121.0	10.5	2.73
First Bank of Ohio	FBOO	Tiffin	5	180,599	0.07	38.17	1.06	2.76	4.29	50.7	\$585.00	\$585.00	\$555.00	33.1	NA	17.7	NA	48.0	18.3	0.00
First Citizens National Bank of Upper Sandusky	FSDK	Upper Sandusky	8	284,218	1.56	14.01	0.67	4.75	3.61	79.8	\$87.40	\$96.50	\$87.00	28.0	21	15.1	NA	70.5	9.9	2.47
First Defiance Financial Corp.	FDEF	Defiance	44	3,182,376	1.00	9.63	1.52	12.03	3.99	60.0	\$29.39	\$35.00	\$22.78	593.6	53,449	13.0	12.7	199.9	18.6	2.59
First Financial Bancorp.	FFBC	Cincinnati	160	13,986,660	0.63	NA	1.37	9.85	4.10	52.6	\$26.60	\$33.70	\$22.27	2,604.0	422,566	13.8	11.6	234.4	18.6	3.31
First Niles Financial, Inc.	FNFI	Niles	1	98,388	0.82	11.31	0.24	2.02	2.58	83.5	\$7.75	\$10.75	\$7.00	8.6	152	36.9	NA	78.2	8.9	2.58
FNB, Inc.	FIDS	Dennison	5	NA	NA	NA	NA	NA	NA	NA	\$31.32	\$34.00	\$31.00	21.1	48	NA	NA	NA	9.1	4.47
Heartland BancCorp	HLAN	Whitehall	18	1,047,177	0.20	10.85	1.16	13.54	3.90	62.5	\$80.50	\$105.00	\$78.00	162.3	509	12.1	NA	142.9	15.5	2.58
Hocking Valley Bancshares, Inc.	HCKG	Athens	7	NA	NA	NA	NA	NA	NA	NA	\$725.00	\$740.00	\$692.00	33.1	0	NA	NA	NA	NA	0.17
Home Loan Financial Corp.	HLEN	Coshocton	4	210,576	NA	13.41	1.76	13.21	4.46	50.6	\$30.25	\$52.00	\$25.75	16.7	103	11.6	NA	149.9	20.1	3.57
Huntington Bancshares Inc.	HBAN	Columbus	1,010	108,781,000	NA	7.13	1.33	12.60	3.33	57.1	\$13.62	\$16.60	\$11.12	14,257.0	10,419,665	11.4	10.1	187.7	13.3	4.11
KeyCorp	KEY	Cleveland	1,181	139,613,000	0.52	8.27	1.35	12.33	3.18	62.3	\$16.97	\$22.40	\$13.66	17,301.0	10,832,513	9.9	9.2	152.9	12.5	4.01

Bank Trading Data – Per State, *continued*

As of February 8, 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							593,490	0.63	9.71	1.12	9.94	3.77	64.3						12.7	11.1	134.4	12.8	2.60	
Ohio Mean							10,398,970	0.73	11.45	0.99	8.85	3.70	68.1						14.1	11.3	133.1	13.6	2.56	
				Killbuck Bancshares, Inc.	KLIB	Killbuck	10	521,897	0.01	11.50	1.40	12.73	3.67	55.6	\$185.00	\$190.00	\$155.00	109.0	10	NA	NA	NA	NA	2.43
				LCNB Corp.	LCNB	Lebanon	36	1,636,927	NA	9.87	1.00	7.90	3.63	60.6	\$16.99	\$20.65	\$14.56	225.9	18,295	13.7	10.8	145.5	13.8	4.00
				Middlefield Banc Corp.	MBCN	Middlefield	15	1,248,398	0.79	9.00	1.07	9.94	3.77	64.3	\$42.75	\$54.90	\$38.50	138.7	4,729	11.2	10.4	125.2	11.1	2.62
				Minster Financial Corp.	MTFC	Minster	7	NA	NA	NA	NA	NA	NA	NA	\$57.00	\$57.00	\$55.00	59.6	50	NA	NA	NA	NA	3.86
				Ohio Valley Banc Corp.	OVBC	Gallipolis	18	1,030,493	NA	10.77	1.14	10.57	4.38	69.6	\$36.64	\$56.15	\$26.45	173.7	8,743	14.5	NA	157.7	16.9	2.29
				Pandora Bancshares, Inc.	PDRB	Pandora	5	169,274	0.86	8.40	0.66	7.83	3.94	77.0	\$50.75	\$50.75	\$50.75	12.8	NA	11.7	NA	90.1	7.6	2.46
				Park National Corp.	PRK	Newark	110	7,804,308	1.16	9.28	1.45	14.08	3.84	60.1	\$97.63	\$119.00	\$79.27	1,532.6	31,368	13.8	13.3	215.0	19.6	4.14
				Peoples Bancorp Inc.	PEBO	Marietta	75	3,992,112	NA	9.42	1.19	9.46	3.72	61.6	\$32.22	\$39.58	\$28.35	621.9	41,341	13.4	11.2	174.5	15.8	3.72
				Peoples-Sidney Financial Corp.	PPSF	Sidney	5	112,330	0.72	13.31	0.64	4.85	3.81	79.3	\$11.50	\$11.80	\$10.00	13.9	917	NA	NA	93.7	NA	2.78
				Perpetual Federal Savings Bank	PFOH	Urbana	1	390,168	0.58	18.86	1.59	8.73	3.07	33.8	\$29.50	\$31.70	\$27.85	72.9	871	11.7	NA	99.0	18.7	3.12
				SB Financial Group, Inc.	SBFG	Defiance	20	985,898	0.40	10.32	1.23	9.61	3.95	69.3	\$18.80	\$20.53	\$16.05	122.3	9,902	12.5	11.5	122.2	12.6	1.81
				SSNB, Inc.	SDGB	Lancaster	3	NA	NA	NA	NA	NA	NA	NA	\$21.00	\$21.00	\$19.06	5.9	15	NA	NA	NA	5.4	1.33
				United Bancorp, Inc.	UBCP	Martins Ferry	19	593,490	NA	8.53	0.84	9.13	3.79	69.7	\$10.80	\$14.00	\$10.25	63.9	3,057	13.7	NA	126.3	10.8	4.81
				United Bancshares, Inc.	UBOH	Columbus Grove	19	830,300	NA	6.42	1.02	10.72	3.97	72.4	\$22.21	\$24.00	\$18.80	72.6	1,947	8.8	NA	141.3	8.7	2.34
				United Community Financial Corp.	UCFC	Youngstown	36	2,811,357	NA	10.24	1.35	12.10	3.40	56.6	\$9.59	\$11.98	\$8.49	471.1	126,150	12.9	11.7	165.1	16.8	2.92
				Versailles Financial Corp.	VERF	Versailles	1	53,740	NA	21.74	0.77	3.65	3.59	71.0	\$25.00	\$36.00	\$23.25	8.3	23	21.7	NA	75.2	16.4	4.00
				Wayne Savings Bancshares, Inc.	WAYN	Wooster	11	472,887	NA	9.16	1.12	12.07	3.55	62.0	\$20.39	\$21.00	\$17.66	55.0	1,780	10.6	NA	127.4	11.6	3.14

Bank Trading Data - Per State, *continued*

As of February 8, 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				976,449	0.58	9.15	0.94	8.94	3.45	65.3						13.2	12.0	127.9	11.3	2.84				
Pennsylvania Mean				7,070,150	0.84	9.68	0.92	8.96	3.40	67.0						14.4	13.4	135.1	12.5	2.49				
1st Summit Bancorp of Johnstown, Inc.	FSMK	Johnstown	16	1,073,271	0.32	9.16	1.06	11.97	2.83	61.3	\$123.00	\$123.00	\$123.00	135.1	0	NA	NA	149.1	NA	0.00				
ACNB Corp.	ACNB	Gettysburg	29	1,647,724	NA	NA	1.34	13.54	3.81	61.2	\$37.12	\$41.45	\$27.30	261.5	8,899	12.0	NA	183.7	15.9	2.48				
American Bank Inc.	AMBK	Allentown	1	637,499	NA	8.47	1.06	12.26	3.12	52.1	\$12.25	\$12.50	\$10.95	69.5	399	12.1	NA	127.9	10.8	3.27				
AmeriServ Financial, Inc.	ASRV	Johnstown	16	1,160,680	NA	7.49	0.67	8.08	3.30	81.6	\$4.14	\$4.55	\$3.93	72.9	21,396	9.6	NA	84.8	6.3	1.93				
Apollo Bancorp, Inc.	APLO	Apollo	6	164,000	NA	NA	0.88	NA	NA	73.4	\$44.00	\$49.00	\$42.15	22.8	40	15.9	NA	115.8	NA	4.64				
Beneficial Bancorp, Inc.	BNCL	Philadelphia	62	5,806,925	NA	15.75	0.81	4.61	3.32	66.6	\$15.64	\$18.60	\$13.74	1,131.1	279,095	24.1	26.4	134.1	NA	1.53				
Bryn Mawr Bank Corp.	BMIC	Bryn Mawr	44	4,652,485	0.49	8.05	1.47	11.78	3.80	57.0	\$37.96	\$50.35	\$32.84	768.7	59,134	12.1	11.7	213.9	16.4	2.63				
CB Financial Services, Inc.	CBFV	Carmichaels	28	1,279,990	NA	8.02	0.61	5.91	3.56	70.5	\$26.11	\$36.95	\$22.82	141.8	8,884	18.7	12.5	142.4	11.1	3.52				
CCFNB Bancorp, Inc.	CCFN	Bloomsburg	14	726,225	0.98	11.87	1.11	8.85	3.24	62.7	\$48.90	\$58.99	\$46.70	103.8	501	13.0	NA	121.8	14.3	3.11				
Centric Financial Corp.	CFCX	Harrisburg	5	704,396	NA	9.84	1.21	13.85	3.95	61.4	\$10.10	\$12.70	\$8.76	88.2	2,921	9.8	NA	127.0	12.5	0.00				
Citizens & Northern Corp.	CZNC	Wellsboro	25	1,290,893	1.20	14.50	1.72	11.72	3.90	60.5	\$25.32	\$28.99	\$22.11	311.9	13,575	14.1	14.6	168.2	24.2	4.27				
Citizens Financial Services, Inc.	CZFS	Mansfield	28	1,430,712	NA	8.17	1.29	13.00	3.66	55.4	\$59.50	\$66.50	\$55.51	208.5	539	11.6	10.7	181.4	14.6	2.96				
Clarion County Community Bank	CCYY	Clarion	4	160,148	0.58	10.13	0.72	7.30	3.87	73.3	\$8.75	\$11.00	\$8.52	14.6	176	12.8	NA	89.9	9.1	1.60				
CNB Financial Corp.	CCNE	Clearfield	42	3,221,521	NA	7.02	1.12	13.46	NA	62.4	\$26.10	\$32.86	\$21.43	394.9	19,786	11.8	10.4	177.7	12.3	2.61				
Codorus Valley Bancorp, Inc.	CVLY	York	37	1,807,480	NA	9.77	1.11	11.43	3.84	64.5	\$22.50	\$31.86	\$20.27	211.6	11,650	10.9	NA	120.5	11.8	2.84				
Commercial National Financial Corp.	CNAF	Latrobe	9	419,383	NA	14.20	1.08	7.42	4.10	73.0	\$21.90	\$28.00	\$20.50	62.7	1,086	14.4	NA	105.2	14.9	4.75				
Community Bankers' Corp.	CTYP	Indiana	7	NA	NA	NA	NA	NA	NA	NA	\$8.50	\$9.00	\$8.14	19.3	81	NA	NA	NA	6.3	4.24				
Customers Bancorp, Inc.	CUBI	Wyomissing	15	9,833,425	NA	7.36	0.69	7.61	2.58	63.7	\$19.94	\$32.34	\$16.72	640.6	218,629	11.2	9.1	85.5	6.4	0.00				
Dimeco, Inc.	DIMC	Honesdale	8	694,779	NA	11.45	1.21	10.50	4.17	68.7	\$40.51	\$44.00	\$33.72	100.3	940	12.7	NA	126.6	14.5	2.96				
DNB Financial Corp.	DNBF	Downingtown	15	1,158,235	NA	8.40	0.96	10.02	3.44	64.5	\$39.21	\$40.20	\$25.84	169.5	8,627	15.8	14.6	176.6	14.6	0.71				
Embassy Bancorp, Inc.	EMYB	Bethlehem	8	1,076,797	0.36	7.84	0.84	10.59	3.15	60.3	\$15.00	\$18.35	\$14.06	112.0	3,278	13.2	NA	133.1	10.4	1.13				
Emclair Financial Corp	EMCF	Emlenton	17	898,780	NA	NA	0.54	6.80	3.47	67.4	\$30.90	\$38.70	\$28.67	83.4	2,312	18.0	NA	143.1	9.3	3.62				
ENB Financial Corp	ENBP	Ephrata	16	1,097,842	NA	9.36	0.93	9.88	3.46	74.5	\$35.05	\$37.50	\$34.11	100.2	595	10.2	NA	101.1	NA	3.42				
Enterprise Financial Services Group, Inc.	EFSG	Allison Park	1	285,141	3.73	NA	0.55	6.14	2.70	82.9	\$9.50	\$15.00	\$9.00	8.4	262	NA	NA	NA	3.0	0.00				
ESSA Bancorp, Inc.	ESSA	Stroudsburg	23	1,862,878	NA	9.18	0.61	6.21	2.83	68.8	\$15.25	\$16.50	\$14.16	167.6	13,337	15.0	14.0	106.2	9.7	2.62				
F.N.B. Corp.	FNB	Pittsburgh	405	33,101,840	NA	7.05	1.16	8.30	3.38	54.9	\$11.87	\$14.92	\$9.35	3,849.2	2,641,248	10.6	10.2	177.6	11.7	4.04				
Fidelity D & D Bancorp, Inc.	FDBC	Dunmore	13	981,102	NA	9.52	1.20	12.36	3.70	61.3	\$59.60	\$75.00	\$44.50	224.1	5,140	20.6	NA	240.0	22.8	1.74				
First Commonwealth Financial Corp.	FCF	Indiana	137	7,828,255	0.46	9.13	1.42	11.41	3.71	57.0	\$13.63	\$17.91	\$11.33	1,341.2	535,053	12.6	12.3	195.1	17.2	2.93				
First Community Financial Corp.	FMFP	Mifflintown	12	NA	NA	NA	NA	NA	NA	NA	\$28.50	\$28.50	\$20.25	80.5	138	NA	NA	178.9	NA	3.65				
First Keystone Corp.	FKYS	Berwick	18	1,012,000	NA	NA	0.91	NA	2.89	69.5	\$22.50	\$29.00	\$20.01	129.4	572	14.1	NA	138.2	NA	4.80				

Bank Trading Data - Per State, *continued*

As of February 8, 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/ EPS				Current Div. Yield (%)			
Company Name	Ticker	HQ City	High										Low	LTM			2019E	TBV	Assets					
Pennsylvania Median					976,449	0.58	9.15	0.94	8.94	3.45	65.3						13.2	12.0	127.9	11.3	2.84			
Pennsylvania Mean					7,070,150	0.84	9.68	0.92	8.96	3.40	67.0						14.4	13.4	135.1	12.5	2.49			
First Resource Bank	FRSB	Exton	2	302,447	1.37	8.36	0.81	8.99	3.89	69.7	\$11.00	\$12.65	\$8.05	28.9	1,743	13.4	NA	114.4	9.6	0.00				
Fleetwood Bank Corp.	FLEW	Fleetwood	7	259,231	0.21	9.12	0.72	8.10	3.45	76.4	\$88.00	\$88.00	\$69.55	25.7	16	NA	NA	NA	NA	2.27				
FNB Bancorp, Inc.	FBIP	Newtown	16	935,656	0.44	8.01	0.94	12.61	2.94	64.2	\$140.00	\$175.00	\$130.00	103.6	19	NA	NA	NA	NA	2.49				
FNCB Bancorp, Inc.	FNCB	Dunmore	17	1,237,732	1.29	7.85	1.09	15.38	3.22	68.5	\$7.52	\$12.00	\$7.43	151.2	9,289	9.5	NA	130.1	10.2	2.66				
Franklin Financial Services Corp.	FRAF	Chambersburg	24	1,209,587	NA	9.11	0.52	5.34	3.78	70.1	\$37.75	\$37.79	\$29.26	166.7	2,823	27.2	NA	152.2	13.8	2.86				
Fulton Financial Corp.	FULT	Lancaster	241	20,682,152	NA	8.52	1.03	9.24	3.40	65.1	\$16.46	\$19.55	\$14.38	2,801.2	989,718	13.9	11.8	163.2	13.5	2.92				
GNB Financial Services, Inc.	GNBF	Gratz	5	344,981	NA	NA	NA	NA	NA	NA	\$54.00	\$71.90	\$46.25	42.0	60	NA	NA	NA	NA	1.85				
Hamlin Bank and Trust Co.	HMLN	Smethport	8	398,936	0.56	20.85	0.39	1.88	3.85	55.6	\$299.95	\$345.00	\$276.00	111.7	19	NM	NA	134.4	28.0	3.67				
Harleysville Financial Corp.	HARL	Harleysville	9	771,816	1.40	9.47	1.01	11.01	3.20	57.8	\$23.95	\$25.99	\$22.50	89.7	1,301	11.7	NA	122.8	11.6	4.18				
Honat Bancorp, Inc.	HONT	Honesdale	12	645,991	0.51	15.05	1.07	7.00	4.13	62.5	\$105.30	\$125.00	\$100.10	157.7	117	NA	NA	160.5	24.1	1.67				
HV Bancorp, Inc.	HVBC	Huntingdon Valley	6	302,310	0.60	10.26	0.30	2.59	2.81	85.0	\$15.16	\$17.50	\$13.75	31.8	2,181	38.9	NA	110.5	11.3	0.00				
Jonestown Bank and Trust Co.	JNES	Jonestown	14	588,729	1.29	9.16	0.84	9.57	3.55	71.4	\$24.50	\$29.60	\$23.70	59.1	463	NA	NA	112.1	NA	3.10				
JTNB Bancorp, Inc.	JTNB	Jim Thorpe	6	190,808	0.29	8.62	0.51	6.05	3.08	80.6	\$16.23	\$17.25	\$15.35	15.3	150	NA	NA	NA	NA	4.31				
Juniata Valley Financial Corp.	JUVF	Mifflintown	16	624,830	NA	9.33	0.89	8.78	3.54	74.0	\$21.20	\$24.00	\$19.80	108.0	450	19.3	NA	188.0	17.3	4.15				
Kish Bancorp, Inc.	KISB	Belleville	15	850,504	NA	6.79	0.72	10.54	3.23	76.8	\$32.00	\$48.88	\$29.63	82.3	663	13.6	NA	142.6	9.7	3.13				
Landmark Bancorp, Inc.	LDKB	Pittston	6	330,684	1.79	8.20	0.09	1.12	3.46	91.1	\$15.03	\$18.00	\$13.60	29.4	475	NM	NA	108.3	8.9	2.13				
Malvern Bancorp, Inc.	MLVF	Paoli	9	1,128,492	1.82	12.02	0.84	7.83	2.71	57.1	\$20.70	\$27.25	\$18.03	158.6	12,202	15.4	12.9	118.6	14.3	0.00				
Mars Bancorp, Inc.	MNBP	Mars	5	396,926	0.02	8.82	0.47	5.42	2.98	83.7	\$390.00	\$425.00	\$362.00	31.2	17	16.9	NA	89.1	7.9	3.08				
Mauch Chunk Trust Financial Corp.	MCHT	Jim Thorpe	8	NA	NA	NA	NA	NA	NA	NA	\$15.45	\$16.00	\$14.20	47.2	235	16.6	NA	133.4	NA	2.85				
Meridian Corp.	MRBK	Malvern	7	997,388	NA	10.56	0.90	7.78	3.62	80.7	\$16.95	\$18.99	\$15.26	108.6	5,096	13.3	12.0	103.6	10.9	0.00				
Mid Penn Bancorp, Inc.	MPB	Millersburg	37	2,077,981	NA	7.63	0.63	6.03	3.67	72.6	\$22.60	\$36.75	\$21.69	191.1	10,191	15.3	NA	124.8	9.2	2.65				
Mifflinburg Bancorp, Inc.	MIFF	Mifflinburg	7	438,368	NA	NA	NA	NA	NA	NA	\$23.65	\$23.65	\$23.15	44.3	NA	NA	NA	100.5	10.1	0.00				
MNB Corp.	MNBC	Bangor	9	395,957	0.58	8.28	0.93	11.79	3.64	66.4	\$33.00	\$45.50	\$29.01	37.4	43	10.2	NA	114.0	9.4	2.42				
Muncy Bank Financial, Inc.	MYBF	Muncy	8	459,665	0.51	9.89	1.07	10.78	3.51	68.3	\$32.62	\$34.95	\$32.00	47.6	471	NA	NA	107.8	NA	4.05				
Neffs Bancorp, Inc.	NEFB	Neffs	1	370,827	0.82	17.43	1.40	7.77	2.88	47.6	\$380.00	\$400.00	\$354.00	60.6	7	NA	NA	94.9	NA	2.05				
New Tripoli Bancorp, Inc.	NTBP	New Tripoli	2	480,323	0.90	10.98	1.10	9.73	3.18	58.0	\$972.00	\$1,120.00	\$876.00	61.9	0	NA	NA	120.5	NA	4.12				
Northumberland Bancorp	NUBC	Northumberland	7	531,936	0.45	9.15	0.45	4.67	3.04	79.9	\$36.00	\$37.50	\$34.05	47.8	551	21.2	NA	98.2	9.0	2.11				
Northwest Bancshares, Inc.	NWBI	Warren	173	9,607,773	0.97	10.03	1.11	8.61	3.88	62.3	\$17.90	\$18.56	\$15.50	1,850.0	455,785	17.5	16.6	198.8	19.3	4.02				
Norwood Financial Corp.	NWFL	Honesdale	26	1,184,559	0.28	9.43	1.19	11.71	3.53	57.7	\$31.20	\$40.58	\$28.08	195.4	7,234	14.4	NA	177.5	16.6	3.08				
Orrstown Financial Services, Inc.	ORRF	Shippensburg	32	1,934,388	0.33	8.18	0.75	8.56	3.31	74.0	\$20.00	\$27.05	\$17.30	189.7	16,203	13.3	10.8	120.2	9.7	3.00				

Bank Trading Data – Per State, *continued*

As of February 8, 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			2019E	TBV	Assets					
Pennsylvania Median					976,449	0.58	9.15	0.94	8.94	3.45	65.3						13.2	12.0	127.9	11.3	2.84			
Pennsylvania Mean					7,070,150	0.84	9.68	0.92	8.96	3.40	67.0						14.4	13.4	135.1	12.5	2.49			
Penns Woods Bancorp, Inc.	PWOD	Williamsport	27	1,684,771	NA	7.52	0.94	10.73	3.31	64.8	\$39.75	\$47.00	\$34.84	186.5	4,895	12.7	NA	148.9	11.1	4.73				
Peoples Financial Services Corp.	PFIS	Scranton	28	2,288,189	0.40	9.60	1.12	9.21	3.59	60.0	\$42.16	\$52.00	\$39.01	311.9	6,047	12.5	NA	146.2	13.6	3.23				
Peoples Limited	PPLL	Wyalusing	9	377,318	0.44	8.20	1.24	14.55	3.46	59.6	\$64.55	\$66.50	\$59.06	41.0	67	9.3	NA	NA	NA	3.13				
PNC Financial Services Group, Inc.	PNC	Pittsburgh	2,450	382,315,000	NA	9.19	1.41	11.42	2.97	59.2	\$121.24	\$163.59	\$108.45	55,406.7	2,388,852	11.3	10.7	161.7	14.6	3.13				
Prudential Bancorp, Inc.	PBIP	Philadelphia	11	1,115,162	1.37	11.19	0.88	6.98	2.52	56.3	\$18.01	\$19.87	\$13.92	160.2	11,004	18.4	NA	129.1	14.4	1.11				
QNB Corp.	QNBC	Quakertown	12	1,175,452	0.82	8.88	0.96	10.47	3.13	64.2	\$38.15	\$47.30	\$36.15	133.0	1,027	11.7	NA	127.4	11.3	3.36				
Quaint Oak Bancorp, Inc.	QNTQ	Southampton	2	271,404	NA	8.48	0.79	8.72	3.41	74.3	\$12.40	\$14.00	\$11.82	23.8	760	12.3	NA	107.6	9.1	2.26				
Republic First Bancorp, Inc.	FRBK	Philadelphia	25	2,753,297	NA	NA	0.34	3.69	3.16	84.8	\$6.47	\$9.30	\$5.82	380.4	159,316	NM	24.9	168.3	13.8	0.00				
Riverview Financial Corp.	RIVE	Harrisburg	32	1,137,603	0.56	7.72	0.95	9.53	4.19	71.6	\$12.22	\$14.55	\$10.11	111.4	3,410	10.3	NA	130.0	9.8	3.27				
S&T Bancorp, Inc.	STBA	Indiana	58	7,252,221	0.91	9.27	1.50	11.60	3.64	50.6	\$39.52	\$47.77	\$35.16	1,370.7	95,542	13.1	12.8	212.3	18.9	2.73				
Somerset Trust Holding Co.	SOME	Somerset	35	1,210,941	1.30	6.74	0.66	8.90	4.08	78.4	\$42.20	\$47.00	\$41.00	102.9	374	13.3	NA	125.9	8.5	3.32				
Standard AVB Financial Corp.	STND	Monroeville	19	971,796	NA	NA	0.90	6.55	3.21	65.5	\$30.49	\$39.45	\$28.75	141.2	4,343	16.2	NA	137.2	15.1	2.90				
Susquehanna Community Financial, Inc.	SQCF	West Milton	6	422,536	NA	NA	1.24	NA	NA	NA	\$20.00	\$24.00	\$18.25	59.0	227	11.5	NA	NA	NA	2.50				
TriState Capital Holdings, Inc.	TSC	Pittsburgh	2	6,035,655	NA	6.25	1.04	12.23	2.26	61.6	\$21.58	\$30.10	\$18.20	623.2	164,860	11.9	11.2	167.1	10.4	0.00				
Turbotville National Bancorp, Inc.	TVNB	Turbotville	1	141,673	1.90	16.47	1.14	6.85	3.22	52.0	\$93.16	\$93.16	\$93.16	22.6	1	14.5	NA	97.0	16.0	0.64				
UNB Corp.	UNPA	Mount Carmel	2	141,055	0.05	9.57	0.22	2.33	2.53	91.4	\$151.00	\$189.90	\$150.00	8.6	35	28.1	NA	64.1	6.1	1.99				
Univest Corp. of Pennsylvania	UVSP	Souderton	47	4,984,347	0.56	NA	1.07	8.26	3.72	62.0	\$24.09	\$30.15	\$20.18	705.1	105,372	14.0	11.2	162.5	14.1	3.32				
Victory Bancorp, Inc.	VIYB	Limerick	1	251,656	NA	7.01	0.82	11.53	4.22	73.0	\$7.72	\$8.75	\$6.90	15.0	353	7.9	NA	85.3	6.0	1.30				
Woodlands Financial Services Co.	WDFN	Williamsport	8	414,311	NA	NA	NA	NA	NA	NA	\$28.39	\$33.99	\$28.00	43.8	223	NA	NA	109.4	NA	3.52				
WVS Financial Corp.	WVFC	Pittsburgh	6	348,982	NA	9.57	0.75	7.79	NA	50.5	\$15.75	\$17.90	\$12.25	28.2	2,001	10.8	NA	91.7	8.8	2.54				
York Traditions Bank	YRKB	York	6	482,918	0.80	10.37	1.03	10.01	3.54	70.1	\$18.50	\$21.00	\$18.00	52.2	427	11.1	NA	103.2	10.7	0.00				

Bank Trading Data – Per State, *continued*

As of February 8, 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/ EPS				Current Div. Yield (%)			
Company Name	Ticker	HQ City	High										Low	LTM			2019E	TBV	Assets					
South Carolina Median					768,353	0.60	9.28	0.91	9.37	3.81	70.2						13.7	12.1	131.6	12.5	0.00			
South Carolina Mean					1,982,176	0.69	9.46	0.97	8.86	3.91	70.0						16.2	12.3	142.7	12.9	0.82			
Bank of South Carolina Corp.	BKSC	Charleston	4	429,135	NA	NA	1.60	NA	NA	NA	\$18.12	\$22.50	\$16.75	99.9	4,037	14.6	NA	230.6	NA	3.31				
CAB Financial Corp.	CABF	Spartanburg	7	760,500	NA	10.37	0.59	5.40	3.60	NA	\$17.05	\$17.95	\$11.50	126.2	7,678	29.4	NA	160.7	16.6	0.00				
Carolina Financial Corp.	CARO	Charleston	61	3,790,748	NA	11.83	1.37	9.43	4.03	51.7	\$34.90	\$45.58	\$27.62	777.2	79,378	15.4	12.1	181.2	20.6	0.92				
CNB Corp.	CNBW	Conway	16	1,196,739	0.37	9.41	0.91	9.46	3.10	63.0	\$76.90	\$80.25	\$73.00	124.4	7	11.7	NA	109.5	10.3	3.25				
Coastal Carolina Bancshares, Inc.	CCNB	Myrtle Beach	7	378,719	NA	10.90	0.60	4.90	3.79	76.9	\$7.51	\$9.45	\$7.02	41.2	1,355	21.5	NA	102.7	11.1	0.00				
CoastalSouth Bancshares, Inc.	COSO	Hilton Head Island	6	NA	NA	NA	NA	NA	NA	NA	\$12.50	\$13.00	\$9.20	71.3	62	NA	NA	NA	NA	0.00				
Community First Bancorp.	CFOK	Seneca	7	381,741	NA	8.84	1.28	14.49	3.84	90.7	\$8.10	\$9.25	\$7.10	33.7	746	7.4	NA	99.7	8.9	0.00				
First Capital Bancshares, Inc.	FCPB	Bennettsville	2	NA	NA	NA	NA	NA	NA	NA	\$7.25	\$9.50	\$6.59	36.9	318	NA	NA	112.9	NA	0.00				
First Community Corp.	FCCO	Lexington	19	1,091,595	0.54	NA	1.04	10.48	3.69	66.9	\$19.80	\$26.25	\$18.54	151.1	18,394	13.7	13.3	165.3	13.8	2.22				
First Reliance Bancshares, Inc.	FSRL	Florence	12	584,929	1.20	8.70	0.45	4.87	4.12	87.0	\$6.70	\$7.75	\$5.15	55.7	3,294	21.6	NA	104.3	9.1	0.00				
FirstSouth Bancorp, Inc.	FSBS	Spartanburg	4	238,460	NA	NA	NA	NA	NA	NA	\$1.12	\$1.30	\$0.76	36.5	4,363	NA	NA	NA	NA	0.00				
GrandSouth Bancorp.	GRRB	Greenville	6	776,206	NA	7.14	0.87	11.75	5.47	70.2	\$16.01	\$19.95	\$13.80	72.9	1,008	12.4	NA	131.6	9.4	0.00				
Security Federal Corp.	SFDL	Aiken	17	912,614	NA	8.70	0.81	9.32	3.38	74.4	\$31.50	\$32.00	\$27.75	93.0	243	13.6	NA	117.3	10.2	1.14				
South Atlantic Bancshares, Inc.	SABK	Myrtle Beach	9	632,132	NA	NA	0.57	4.74	4.27	76.3	\$12.45	\$16.00	\$10.66	93.0	3,900	22.2	NA	NA	14.8	0.00				
South State Corp.	SSB	Columbia	168	14,676,328	NA	9.56	1.23	7.63	4.02	56.7	\$65.60	\$93.25	\$56.55	2,350.4	160,948	13.5	12.2	180.7	16.0	2.32				
Southern First Bancshares, Inc.	SFST	Greenville	11	1,900,614	0.66	9.15	1.27	13.83	3.59	56.4	\$37.09	\$48.75	\$27.33	276.9	13,767	12.9	11.8	159.2	14.6	0.00				

Bank Trading Data – Per State, *continued*

As of February 8, 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				1,365,117	0.36	9.36	1.06	10.10	3.60	64.9						13.4	11.8	144.9	13.2	1.67				
Tennessee Mean				5,133,517	0.58	10.02	1.10	9.94	3.74	63.2						14.2	11.7	142.8	13.2	1.57				
CapStar Financial Holdings, Inc.	CSTR	Nashville	13	1,963,883	0.31	10.39	0.63	5.50	3.53	65.1	\$16.29	\$20.87	\$13.51	288.7	22,861	24.3	12.5	144.9	14.8	0.98				
FB Financial Corp.	FBK	Nashville	63	5,136,764	NA	10.49	1.66	12.74	4.66	64.8	\$33.55	\$44.69	\$32.66	1,030.8	92,215	13.2	12.0	197.1	20.1	0.95				
First Advantage Bancorp	FABK	Clarksville	8	664,329	1.46	11.63	1.21	9.97	4.41	66.5	\$24.07	\$26.45	\$22.30	93.9	1,132	13.4	NA	126.4	14.7	2.49				
First Alliance Bancshares, Inc.	FABR	Cordova	4	140,577	NA	NA	NA	NA	NA	NA	\$5.90	\$7.00	\$5.90	7.3	45	NA	NA	NA	NA	0.00				
First Citizens Bancshares, Inc.	FIZN	Dyersburg	24	1,681,525	NA	8.68	1.08	10.42	NA	65.5	\$62.00	\$62.00	\$52.65	246.4	93	14.0	NA	168.9	14.5	1.94				
First Community Corp.	FCCT	Rogersville	6	NA	NA	NA	NA	NA	NA	NA	\$6.30	\$7.25	\$6.28	10.3	340	NA	NA	NA	5.7	3.97				
First Farmers and Merchants Corp.	FFMH	Columbia	22	1,365,117	NA	8.91	1.04	11.44	NA	70.2	\$44.00	\$46.60	\$40.00	195.9	134	13.9	NA	162.0	14.3	1.91				
First Horizon National Corp.	FHN	Memphis	296	40,833,117	NA	7.14	1.38	12.05	3.45	63.5	\$15.33	\$20.53	\$12.30	4,883.7	3,560,766	9.3	10.1	174.1	12.1	3.65				
Franklin Financial Network, Inc.	FSB	Franklin	14	4,246,389	NA	8.36	0.84	10.23	2.71	56.7	\$32.07	\$41.50	\$25.25	466.2	104,143	13.7	11.8	131.9	11.0	0.50				
InsCorp, Inc.	IBTN	Nashville	2	NA	NA	NA	NA	NA	NA	NA	\$17.00	\$19.87	\$15.05	49.4	1,204	NA	NA	125.6	10.4	1.18				
Mountain Commerce Bancorp, Inc.	MCBI	Knoxville	5	849,145	NA	9.00	1.28	14.41	NA	48.5	\$19.00	\$21.50	\$17.40	117.4	3,748	11.7	NA	152.7	13.7	0.00				
Paragon Financial Solutions, Inc.	PGNN	Memphis	5	394,687	0.33	10.03	0.58	5.74	3.91	74.9	\$8.85	\$11.30	\$8.10	38.4	3,373	17.6	NA	100.3	10.0	0.00				
Pinnacle Financial Partners, Inc.	PNFP	Nashville	116	25,031,044	0.44	9.12	1.53	9.37	3.60	46.2	\$55.78	\$68.85	\$43.23	4,323.0	522,380	12.0	10.9	204.6	17.3	1.15				
Reliant Bancorp, Inc.	RBNC	Brentwood	15	1,724,338	NA	9.36	0.64	5.17	3.57	73.7	\$21.51	\$30.00	\$19.03	248.0	14,562	17.5	14.2	158.4	14.4	1.67				
Security Bancorp, Inc.	SCYT	McMinnville	3	205,674	0.36	10.37	0.93	9.19	3.68	66.1	\$56.45	\$58.20	\$52.00	21.5	29	11.4	NA	101.9	10.6	1.77				
SFB Bancorp, Inc.	SFBK	Elizabethton	2	67,929	NA	15.83	NA	NA	NA	NA	\$32.50	\$36.08	\$30.55	8.3	22	NA	NA	79.9	12.6	2.46				
SmartFinancial, Inc.	SMBK	Knoxville	26	2,274,409	NA	9.29	0.92	7.42	4.30	64.1	\$19.22	\$27.69	\$16.17	267.8	32,018	13.4	10.6	131.3	11.8	0.00				
Truxton Corp.	TRUX	Nashville	1	485,133	NA	11.62	1.76	15.51	3.30	58.5	\$37.61	\$39.60	\$34.05	102.6	858	12.7	NA	182.3	21.2	2.66				
United Tennessee Bankshares, Inc.	UNTIN	Newport	3	205,732	NA	NA	NA	NA	NA	NA	\$21.00	\$23.00	\$20.95	17.9	152	NA	NA	85.2	8.7	2.57				

Bank Trading Data – Per State, *continued*

As of February 8, 2019				Bank Overview						Financial and Performance Figures						Trading Data					
Texas				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 (%)		
Texas Median				6,123,494	0.37	10.28	1.33	9.26	3.80	52.8					15.6	12.5	187.5	18.2	1.74		
Texas Mean				11,824,565	0.35	10.46	1.24	9.49	3.92	57.0					15.6	13.1	194.4	19.8	1.57		
Allegiance Bancshares, Inc.	ABTX	Houston	28	4,655,249	NA	10.29	1.11	9.02	4.27	59.5	\$37.37	\$46.85	\$28.58	819.8	41,133	15.8	13.0	180.9	17.6	0.00	
BancAffiliated, Inc.	BAFI	Arlington	4	717,302	0.60	10.28	0.94	8.95	4.77	72.4	\$127.00	\$127.00	\$107.00	116.3	2	19.7	NA	206.5	20.2	0.00	
Cadence Bancorp.	CADE	Houston	68	12,730,285	NA	9.05	1.45	12.07	3.61	48.6	\$19.27	\$31.44	\$16.13	2,539.0	1,253,774	9.8	8.8	141.4	12.5	3.63	
CBTX, Inc.	CBTX	Houston	33	3,279,096	NA	12.56	1.50	10.18	4.35	58.6	\$32.15	\$38.71	\$27.00	800.8	86,110	17.0	16.3	199.7	24.4	0.62	
Comerica Inc.	CMA	Dallas	438	70,818,000	NA	9.78	1.75	15.82	3.60	51.7	\$82.34	\$102.66	\$63.69	13,181.3	1,822,633	11.4	10.0	192.0	18.6	3.25	
Cullen/Frost Bankers, Inc.	CFR	San Antonio	142	32,292,966	0.23	8.11	1.47	13.85	3.64	55.4	\$98.50	\$121.66	\$81.87	6,204.7	424,753	14.3	13.8	241.8	19.3	2.72	
First Financial Bankshares, Inc.	FFIN	Abilene	79	7,731,854	0.37	11.63	1.98	15.37	3.96	49.1	\$61.85	\$66.83	\$44.35	4,161.4	256,231	27.9	26.1	476.9	54.2	1.36	
Guaranty Bancshares, Inc.	GNTY	Addison	33	2,266,970	0.37	9.31	0.97	9.03	3.50	65.3	\$29.80	\$37.36	\$28.24	352.5	20,944	16.8	13.3	169.7	15.6	2.28	
Hilltop Holdings Inc.	HTH	Dallas	68	13,683,572	NA	12.13	0.93	6.51	4.03	84.1	\$18.34	\$25.88	\$16.43	1,716.8	404,998	14.3	12.3	106.0	12.6	1.74	
Independent Bank Group, Inc.	IBTX	McKinney	75	9,849,965	0.17	9.24	1.35	8.69	3.99	49.5	\$53.98	\$79.00	\$44.14	2,363.3	203,767	12.5	10.3	196.7	16.8	1.85	
International Bancshares Corp.	IBOC	Laredo	200	11,845,501	0.75	13.63	1.70	11.04	3.78	51.8	\$36.90	\$47.95	\$32.56	2,441.1	195,550	12.1	NA	154.8	20.6	2.28	
LegacyTexas Financial Group, Inc.	LTXB	Plano	44	9,051,142	0.27	10.32	1.73	15.22	3.89	44.8	\$40.45	\$47.18	\$30.19	1,905.0	276,266	12.5	12.1	214.3	21.7	2.47	
North Dallas Bank & Trust Co.	NODB	Dallas	6	1,303,979	0.00	11.61	0.90	2.58	2.64	61.5	\$85.50	\$92.00	\$78.55	219.7	309	18.0	NA	145.1	16.8	1.17	
Pioneer Bancshares, Inc.	PONB	Dripping Springs	20	1,521,842	0.41	8.54	-0.92	-8.89	3.35	74.7	\$26.30	\$32.00	\$26.05	162.4	2,745	NM	NA	125.4	10.7	0.00	
Prosperity Bancshares, Inc.	PB	Houston	266	22,693,402	NA	10.21	1.42	8.15	3.18	42.6	\$73.00	\$79.20	\$57.01	5,098.8	439,243	15.8	15.1	240.6	22.5	2.25	
Southside Bancshares, Inc.	SBSI	Tyler	63	6,123,494	0.70	8.68	1.19	9.87	3.18	49.9	\$33.02	\$37.32	\$29.28	1,113.6	150,450	15.6	14.7	217.3	18.2	3.63	
Spirit of Texas Bancshares, Inc.	STXB	Conroe	23	1,467,969	NA	11.62	0.90	7.33	4.56	70.3	\$21.70	\$23.53	\$16.70	262.7	NA	20.9	12.7	157.4	17.9	0.00	
Texas Capital Bancshares, Inc.	TCBI	Dallas	12	28,257,767	NA	8.26	1.19	12.72	3.78	52.8	\$57.92	\$103.05	\$47.86	2,907.6	625,292	10.0	9.0	124.7	10.3	0.00	
Trinity Bank, N.A.	TYBT	Fort Worth	1	257,181	0.02	12.77	1.84	14.77	3.80	45.6	\$65.50	\$67.00	\$58.80	72.1	49	15.6	NA	219.4	28.0	1.74	
Triumph Bancorp, Inc.	TBK	Dallas	51	4,559,779	NA	10.03	1.33	9.26	6.35	61.6	\$30.41	\$44.70	\$27.47	816.5	223,713	15.0	11.1	187.5	18.0	0.00	
Veritex Holdings, Inc.	VBTX	Dallas	22	3,208,550	NA	11.66	1.26	7.73	4.09	46.8	\$26.85	\$33.08	\$20.34	1,442.0	250,804	16.8	10.8	184.3	20.3	1.86	

Bank Trading Data – Per State, *continued*

As of February 8, 2019			Bank Overview		Financial and Performance Figures						Trading Data											
Virginia	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 (%)		
Virginia Median					679,598	0.84	9.96	0.98	9.60	3.81	68.4							13.9	12.7	122.0	12.2	2.17
Virginia Mean					9,900,161	1.03	10.28	0.92	8.53	3.97	69.3							15.8	14.3	128.2	12.7	1.78
	American National Bankshares Inc.	AMNB	Danville	25	1,862,866	NA	9.78	1.24	10.56	3.49	59.0	\$34.02	\$42.85	\$28.39	296.7	11,795	13.1	11.4	166.9	15.9	2.94	
	Bank of Botetourt	BORT	Buchanan	12	434,764	1.26	10.64	1.03	11.37	3.82	67.6	\$29.00	\$32.50	\$24.75	49.7	405	9.7	NA	107.4	11.4	2.21	
	Bank of Fincastle	BFTL	Fincastle	7	207,117	3.43	12.23	0.43	3.53	3.76	83.0	\$2.40	\$3.69	\$2.15	24.0	2,592	27.4	NA	94.8	11.6	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	674,897	NA	8.17	0.81	9.74	3.75	73.3	\$14.55	\$18.00	\$12.60	63.7	3,828	12.0	NA	115.5	9.4	1.65	
	Bay Banks of Virginia, Inc.	BAYK	Richmond	19	1,080,617	NA	9.82	0.39	3.36	3.61	80.8	\$8.00	\$10.71	\$7.01	105.6	9,807	25.8	16.7	100.7	9.8	0.00	
	Benchmark Bankshares, Inc.	BMBN	Kenbridge	15	618,249	0.62	11.34	1.20	10.42	4.70	62.8	\$19.92	\$21.75	\$17.99	102.5	668	14.1	NA	143.4	16.3	2.71	
	Blue Ridge Bankshares, Inc.	BRBS	Luray	9	539,590	NA	NA	0.97	12.04	4.26	74.7	\$16.75	\$27.00	\$16.50	46.8	533	10.2	NA	135.8	8.7	3.34	
	Burke & Herbert Bank & Trust Co.	BHRB	Alexandria	25	3,006,721	0.85	11.50	1.14	10.11	3.35	67.0	\$2,940.00	\$2,990.00	\$2,740.00	554.1	33	NA	NA	164.3	NA	2.72	
	C&F Financial Corp.	CFFI	Toano	26	1,521,411	0.53	NA	1.19	12.40	5.80	68.3	\$48.77	\$67.40	\$45.28	170.8	6,814	9.5	NA	127.5	11.2	3.03	
	Capital One Financial Corp.	COF	McLean	538	372,538,000	NA	9.09	1.66	11.98	6.87	53.4	\$77.83	\$101.67	\$69.90	36,399.8	2,619,879	6.6	7.0	111.9	9.9	2.06	
	Carter Bank & Trust	CARE	Martinsville	105	4,039,599	3.52	9.48	0.29	2.75	3.10	62.8	\$17.00	\$20.10	\$14.45	446.9	20,319	37.8	NA	118.3	11.1	0.00	
	Chesapeake Financial Shares, Inc.	CPKF	Kilmarnock	17	854,766	NA	10.85	1.34	12.21	4.35	72.6	\$26.77	\$32.25	\$22.85	108.6	1,333	10.3	9.6	118.3	12.8	2.17	
	Citizens Bancorp of Virginia, Inc.	CZBT	Blackstone	11	393,291	1.47	13.05	1.30	10.06	3.85	62.8	\$25.50	\$28.50	\$22.50	55.5	214	NA	NA	111.5	NA	3.61	
	Community Bankers Trust Corp.	ESXB	Richmond	27	1,393,874	NA	9.86	1.01	10.59	3.76	66.7	\$7.67	\$10.05	\$6.62	169.8	30,734	12.6	12.0	123.5	12.2	0.00	
	Eagle Financial Services, Inc.	EFSI	Berryville	13	799,617	0.74	10.96	1.16	10.67	4.06	65.9	\$32.05	\$38.20	\$29.50	110.8	1,126	12.3	NA	126.1	13.8	3.00	
	F & M Bank Corp.	FMBM	Timberville	14	780,253	NA	NA	1.21	9.91	4.65	68.6	\$31.75	\$40.00	\$28.11	104.6	697	11.8	NA	125.7	NA	3.15	
	Farmers Bank of Appomattox	FBPA	Appomattox	5	229,936	0.82	13.62	0.98	7.58	3.86	64.9	\$29.60	\$33.00	\$29.20	32.1	151	13.8	NA	104.8	14.0	2.70	
	Farmers Bankshares, Inc.	FBVA	Windsor	7	NA	NA	NA	NA	NA	NA	NA	\$16.50	\$21.00	\$15.25	50.7	501	12.0	NA	NA	NA	2.67	
	Fauquier Bankshares, Inc.	FBSS	Warrenton	11	730,805	0.92	8.21	0.92	10.64	3.81	75.0	\$21.75	\$26.90	\$17.21	82.1	2,365	13.4	NA	136.8	11.2	2.21	
	First Community Bankshares, Inc.	FCBC	Bluefield	49	2,244,374	1.33	10.95	1.56	10.64	4.46	56.2	\$34.71	\$36.09	\$25.85	555.6	30,819	15.9	15.4	236.3	24.8	2.42	
	First National Corp.	FXNC	Strasburg	15	752,969	0.46	8.80	1.34	16.36	3.93	64.1	\$19.45	\$23.50	\$17.61	96.4	2,001	9.5	NA	145.7	12.8	1.03	
	Freedom Bank of Virginia	FDVA	Fairfax	4	478,815	0.71	12.35	0.04	0.34	3.47	91.5	\$9.64	\$13.15	\$9.25	67.3	7,006	NM	35.7	113.9	14.1	0.00	
	FVCBankcorp, Inc.	FVCB	Fairfax	6	1,351,961	NA	NA	0.94	9.29	3.51	55.1	\$17.29	\$21.20	\$15.53	237.1	13,134	20.3	14.0	160.0	17.5	0.00	
	Highlands Bankshares, Inc.	HLND	Abingdon	14	591,941	NA	8.40	0.61	6.59	3.96	77.1	\$5.40	\$8.00	\$5.06	44.6	3,227	15.4	NA	89.6	7.6	0.00	
	HomeTown Bankshares Corp.	HMTA	Roanoke	6	558,741	1.51	9.42	0.71	7.56	3.54	72.8	\$13.95	\$16.50	\$11.26	81.0	7,219	21.1	NA	154.0	14.5	1.15	
	John Marshall Bancorp, Inc.	JMSB	Reston	6	1,394,621	0.09	10.18	0.95	8.98	3.51	63.5	\$16.40	\$19.25	\$14.26	192.5	3,369	18.4	NA	149.0	15.2	0.00	
	MainStreet Bancshares, Inc.	MNSB	Fairfax	6	1,100,613	NA	11.02	0.97	10.38	3.41	58.1	\$21.00	\$23.05	\$16.62	171.7	2,930	15.2	13.5	141.6	15.6	0.00	
	National Bankshares, Inc.	NKSH	Blacksburg	25	1,256,032	0.64	14.75	1.29	8.65	3.36	51.9	\$37.05	\$49.75	\$33.65	257.8	7,776	16.0	14.6	139.8	20.5	3.40	
	New Peoples Bankshares, Inc.	NWPP	Honaker	24	679,518	NA	7.34	0.02	0.31	3.94	94.7	\$1.60	\$2.20	\$1.25	38.3	2,578	NM	NA	76.7	5.6	0.00	

Bank Trading Data – Per State, *continued*

As of February 8, 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/ Assets				Current Div. Yield (%)			
Company Name	Ticker	HQ City	High										Low	LTM EPS (x)			2019E EPS (x)	TBV (%)	Assets (%)					
Virginia Median					679,598	0.84	9.96	0.98	9.60	3.81	68.4						13.9	12.7	122.0	12.2	2.17			
Virginia Mean					9,900,161	1.03	10.28	0.92	8.53	3.97	69.3						15.8	14.3	128.2	12.7	1.78			
Oak View National Bank	OAKV	Warrenton	3	238,186	0.15	9.29	0.73	8.17	3.61	73.5	\$8.45	\$10.20	\$7.10	24.3	824	14.1	NA	109.8	10.2	0.00				
Old Point Financial Corp.	OPOF	Hampton	21	1,038,183	NA	9.65	0.48	4.93	3.62	80.3	\$23.25	\$29.90	\$19.00	120.5	7,999	24.2	NA	120.6	11.6	1.89				
Parkway Acquisition Corp.	PKKW	Floyd	20	679,677	1.69	9.91	0.63	5.89	4.40	71.8	\$11.25	\$13.49	\$10.67	69.9	3,164	17.9	NA	105.0	10.3	1.78				
Peoples Bankshares, Inc.	PBVA	Montross	5	203,514	NA	NA	NA	NA	NA	NA	\$34.40	\$44.50	\$34.25	13.5	240	NA	NA	71.1	6.6	1.86				
Pinnacle Bankshares Corp.	PPBN	Altavista	9	470,611	0.37	8.84	0.90	10.34	3.83	72.5	\$32.15	\$33.00	\$26.11	49.6	420	12.0	NA	119.1	10.5	1.56				
Pioneer Bankshares, Inc.	PNBI	Stanley	7	208,974	NA	13.50	1.02	7.50	NA	71.5	\$29.46	\$32.98	\$26.41	28.9	66	12.4	NA	102.1	13.8	2.85				
Southern National Bancorp of Virginia, Inc.	SONA	McLean	47	2,701,294	NA	9.18	1.25	10.00	3.72	51.0	\$15.29	\$18.24	\$12.87	367.8	55,789	11.0	11.0	154.7	13.6	2.35				
Touchstone Bank	TSBA	Prince George	15	426,280	1.01	10.01	0.29	2.81	4.38	86.0	\$12.25	\$14.70	\$12.08	40.6	1,155	33.1	NA	95.6	9.5	2.29				
TowneBank	TOWN	Portsmouth	41	11,163,030	0.41	9.68	1.30	9.47	3.61	62.1	\$26.40	\$33.85	\$22.88	1,892.8	131,096	14.0	12.7	185.2	17.2	2.42				
Union Bankshares Corp.	UBSH	Richmond	140	13,765,599	NA	8.84	1.11	7.85	3.74	54.8	\$33.09	\$42.74	\$26.48	2,183.2	394,540	14.9	11.6	190.1	15.9	2.78				
Village Bank and Trust Financial Corp.	VBFC	Midlothian	10	514,866	NA	7.21	0.61	8.31	3.83	83.9	\$32.80	\$35.50	\$28.77	47.1	1,605	16.1	NA	126.8	9.1	0.00				
Virginia Bank Bankshares, Inc.	VABB	Danville	8	194,183	1.28	11.39	0.59	5.12	4.22	75.1	\$14.25	\$15.50	\$14.00	26.2	381	22.7	NA	118.3	13.5	6.18				
Virginia Community Bankshares, Inc.	VCBS	Louisa	7	254,567	0.87	10.09	0.99	9.81	4.76	80.9	\$36.12	\$36.25	\$30.00	27.1	161	11.0	NA	105.5	10.6	2.77				
Virginia National Bankshares Corp.	VABK	Charlottesville	6	644,800	NA	10.85	1.33	12.40	3.80	55.8	\$39.25	\$53.98	\$34.40	99.8	2,035	11.9	NA	142.8	15.5	3.06				
Virginia Partners Bank	PTRS	Fredericksburg	4	420,672	0.01	10.38	0.64	6.42	3.42	76.5	\$12.20	\$13.75	\$11.75	48.5	948	NA	NA	NA	NA	0.00				

Bank Trading Data – Per State, *continued*

As of February 8, 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/ EPS				Current Div. Yield (%)			
Company Name	Ticker	HQ City	High										Low	LTM			2019E	TBV	Assets					
West Virginia Median					1,014,476	1.48	9.86	1.02	8.46	3.57	65.8						14.7	14.0	123.1	13.4	2.58			
West Virginia Mean					3,685,561	2.16	9.61	1.02	9.19	3.70	65.3						14.1	13.1	146.5	14.3	2.56			
Citizens Financial Corp.	CIWV	Elkins	6	264,083	2.05	10.01	1.24	12.30	4.23	59.9	\$14.00	\$14.00	\$12.40	25.0	334	NA	NA	92.7	NA	NA	4.29			
City Holding Co.	CHCO	Cross Lanes	86	4,900,925	1.09	10.01	1.63	13.62	3.52	50.0	\$74.57	\$83.27	\$65.05	1,234.5	59,846	16.6	14.2	258.2	25.2	2.84				
CNB Financial Services, Inc.	CBFC	Berkeley Springs	8	387,402	1.02	8.26	0.64	7.50	3.46	78.1	\$51.00	NA	NA	21.0	0	8.9	NA	NA	NA	2.27				
Highlands Bankshares, Inc.	HBSI	Petersburg	12	407,264	NA	12.60	0.69	5.39	4.52	71.8	\$45.85	\$49.50	\$42.06	61.3	284	21.7	NA	119.9	15.1	3.93				
Jefferson Security Bank	JFWV	Shepherdstown	6	310,701	1.86	7.58	0.82	11.12	3.29	71.9	\$84.50	\$100.00	\$70.38	23.8	45	9.5	NA	100.2	7.6	1.78				
MCNB Banks, Inc.	MKIN	Welch	7	294,585	7.05	10.37	0.59	5.61	3.64	80.4	\$23.25	\$25.00	\$16.31	25.7	36	14.9	NA	84.2	8.7	0.00				
MVB Financial Corp.	MTVB	Fairmont	15	1,723,104	0.90	8.45	0.66	6.72	3.35	81.6	\$15.36	\$20.10	\$14.65	178.3	19,844	17.3	14.0	123.1	10.3	0.78				
Potomac Bancshares, Inc.	PTBS	Charles Town	8	484,482	NA	10.22	0.76	8.24	NA	76.2	\$14.50	\$17.00	\$13.70	59.9	1,196	15.4	NA	121.0	12.4	1.93				
Premier Financial Bancorp, Inc.	PFBI	Huntington	46	1,544,470	2.54	9.92	1.22	9.85	4.02	57.6	\$15.33	\$21.40	\$13.43	224.1	17,996	11.3	NA	137.2	13.3	3.91				
Summit Financial Group, Inc.	SMMF	Moorefield	33	2,200,586	NA	8.92	1.32	13.43	3.57	53.2	\$24.27	\$28.00	\$17.94	298.8	13,489	10.7	10.9	154.0	13.6	2.31				
United Bankshares, Inc.	UBSI	Charleston	142	19,250,498	0.75	9.79	1.36	7.84	3.57	49.4	\$35.97	\$39.95	\$29.13	3,680.6	528,838	14.7	14.2	211.9	19.1	3.78				
WesBanco, Inc.	WSBC	Wheeling	178	12,458,632	NA	9.19	1.26	8.68	3.52	53.0	\$40.54	\$51.12	\$34.14	2,213.4	128,785	13.9	12.2	208.8	17.8	2.86				

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