

Regional Bank Trading Data

July 1, 2019



Medians by State

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	1.06	9.87	3.76	65.8	12.9	12.3	130.9	13.2	1.75
Regional Mean	2,539,697	0.66	9.67	1.12	9.86	3.78	63.2	13.0	12.3	136.2	13.4	1.71
Alabama (10)	735,158	0.37	8.81	1.13	9.85	3.74	65.9	13.3	11.2	119.2	12.6	0.83
Arkansas (3)	16,091,639	0.53	9.60	1.87	11.26	4.38	38.1	10.2	9.9	157.4	16.9	2.75
Florida (14)	1,129,697	0.46	9.17	1.01	9.59	3.60	62.4	13.9	13.1	146.6	13.5	0.00
Georgia (20)	563,067	0.75	9.67	1.23	10.78	3.92	58.6	12.4	12.2	142.7	12.4	1.68
Indiana (31)	762,532	0.54	10.23	1.16	10.44	3.66	63.9	12.3	11.3	117.4	13.9	2.35
Kentucky (11)	934,260	0.64	10.66	1.01	10.23	3.76	70.9	12.9	13.3	138.4	13.7	2.51
Louisiana (14)	1,363,922	0.85	9.85	1.05	9.88	4.03	65.7	12.9	12.4	129.1	12.3	1.63
Maryland (24)	495,615	1.04	9.78	0.93	8.66	3.70	68.5	12.4	11.8	115.0	11.6	1.43
Mississippi (8)	8,197,687	1.25	9.11	1.00	8.21	3.49	66.6	13.8	11.2	159.7	13.4	2.57
Missouri (15)	1,857,379	0.39	9.86	1.14	11.41	3.76	61.8	12.6	12.0	152.6	14.3	1.49
North Carolina (23)	654,981	0.77	9.28	1.15	10.77	3.83	66.2	12.7	12.9	129.5	11.9	0.36
Ohio (46)	532,945	0.56	9.93	1.11	9.93	3.79	63.0	12.6	11.3	132.3	14.0	2.57
Pennsylvania (79)	952,265	0.57	9.31	0.96	9.10	3.46	66.3	12.9	11.9	122.7	11.6	2.78
South Carolina (14)	828,537	0.54	9.20	1.07	10.49	3.92	68.4	13.2	12.7	122.1	12.5	0.00
Tennessee (19)	865,947	0.35	9.54	1.02	9.66	3.65	63.8	13.3	12.4	142.9	13.5	1.32
Texas (21)	7,931,747	0.38	10.21	1.26	9.17	3.90	52.6	14.3	12.8	172.4	17.6	1.82
Virginia (44)	704,721	0.82	10.13	0.97	9.21	3.79	69.1	13.7	13.8	124.0	12.6	2.19
West Virginia (12)	1,112,453	1.01	9.70	1.05	8.81	3.58	65.9	14.9	14.4	127.2	13.0	2.53

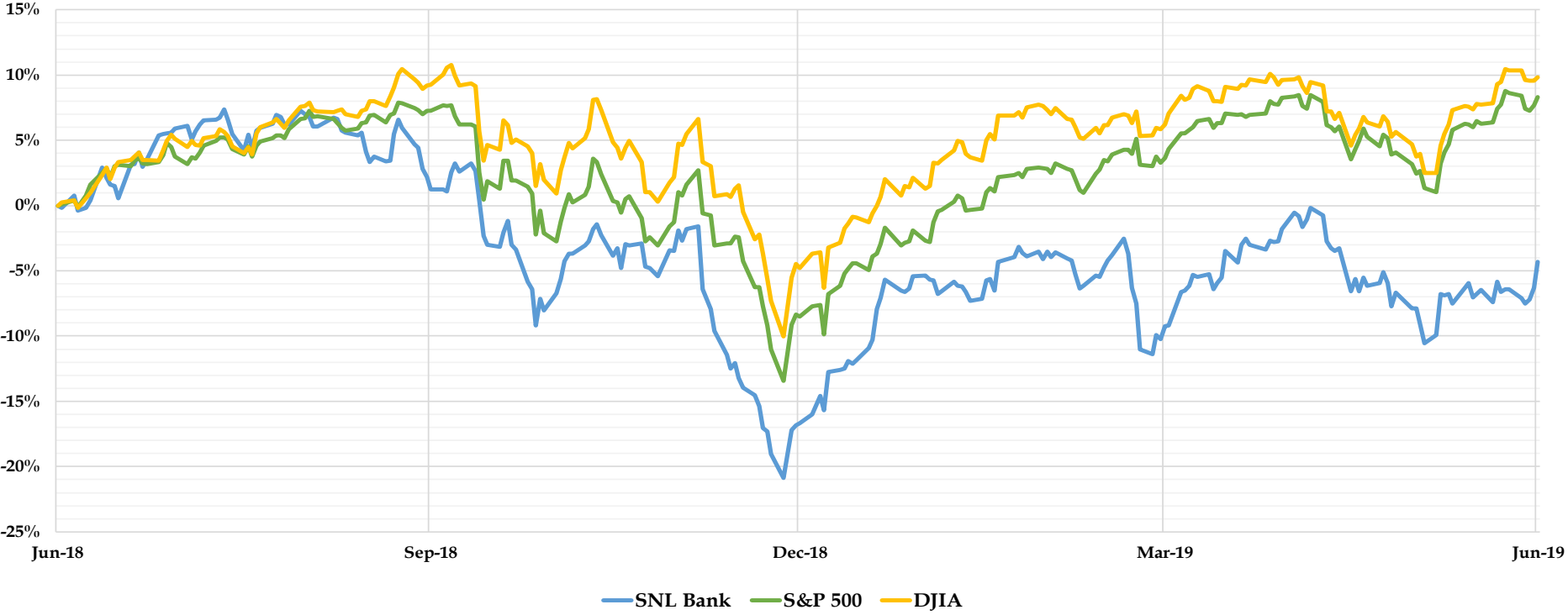
Financial data is as of most recently reported quarter for each company

Source: S&P Global Market Intelligence

Medians by Metric

As of June 28, 2019	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 (%)	
Financial Metric (#)											
Total Assets < \$500mm (140)	0.81	10.38	0.87	8.34	3.72	73.5	12.5	NM	103.7	10.7	1.70
Total Assets \$500mm-\$1B (76)	0.81	9.69	0.96	9.93	3.83	68.5	12.9	14.0	123.3	12.0	2.05
Total Assets \$1B-\$10B (139)	0.62	9.61	1.11	10.25	3.69	61.3	13.8	12.5	149.8	14.6	1.94
Total Assets > \$10B (48)	0.52	9.12	1.34	10.25	3.63	55.1	12.5	11.2	173.1	16.0	2.70
NPAs/ Assets < 0.5% (127)	0.31	9.52	1.11	9.85	3.67	62.5	13.3	12.3	141.7	14.3	2.14
NPAs/ Assets 0.5%-1.0% (111)	0.75	9.94	1.12	9.54	3.72	63.2	13.0	12.2	145.2	14.3	2.41
NPAs/ Assets 1.0%-2.0% (71)	1.36	10.18	0.93	9.15	3.75	68.5	12.9	12.5	121.3	12.5	2.18
NPAs/ Assets > 2.0% (20)	2.65	9.71	0.86	9.67	3.81	72.9	12.8	11.8	112.9	10.6	-
TCE Ratio < 7% (11)	0.40	6.57	0.86	11.70	3.31	72.0	11.1	11.3	125.7	7.7	1.11
TCE Ratio 7%-9% (99)	0.75	8.40	0.90	9.75	3.59	69.1	12.8	11.4	125.5	10.4	1.82
TCE Ratio 9%-11% (168)	0.55	9.77	1.10	9.64	3.73	63.1	13.1	12.3	142.3	13.9	2.20
TCE Ratio > 11% (101)	0.76	12.25	1.15	8.99	3.83	62.9	13.4	13.3	119.9	15.3	2.18
LTM ROAA < 0.00% (5)	1.53	9.81	(1.07)	(7.05)	3.46	86.2	NA	NA	126.9	11.0	-
LTM ROAA 0.00%-0.50% (29)	0.92	10.25	0.30	2.72	3.54	86.2	24.0	17.0	93.3	10.2	0.00
LTM ROAA 0.50%-1.00% (144)	0.66	9.17	0.83	8.15	3.62	72.0	14.3	13.0	117.1	10.7	1.71
LTM ROAA > 1.00% (208)	0.60	10.08	1.26	11.26	3.78	59.2	12.3	12.2	151.2	10.9	2.45

Index Price Performance, LTM

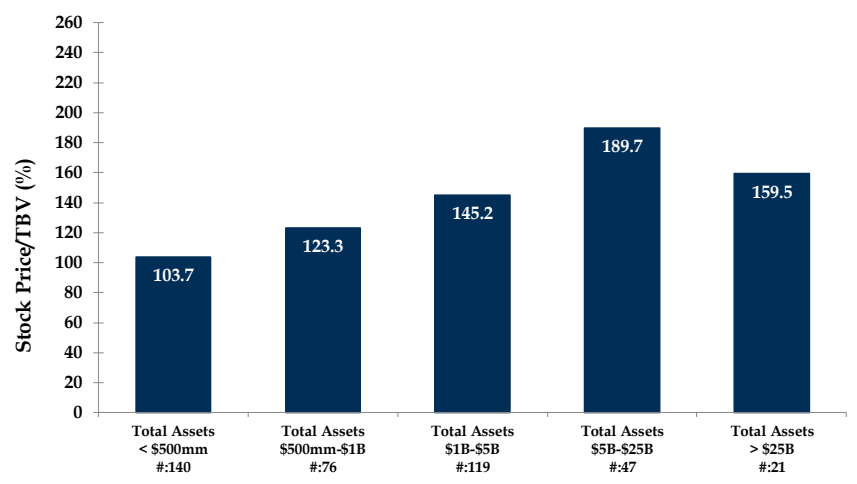


As of 06/28/19	Price Changes	
	One-Year	One-Month
SNL Bank	-4.32%	3.85%
S&P 500	8.30%	4.97%
DJIA	9.84%	4.94%

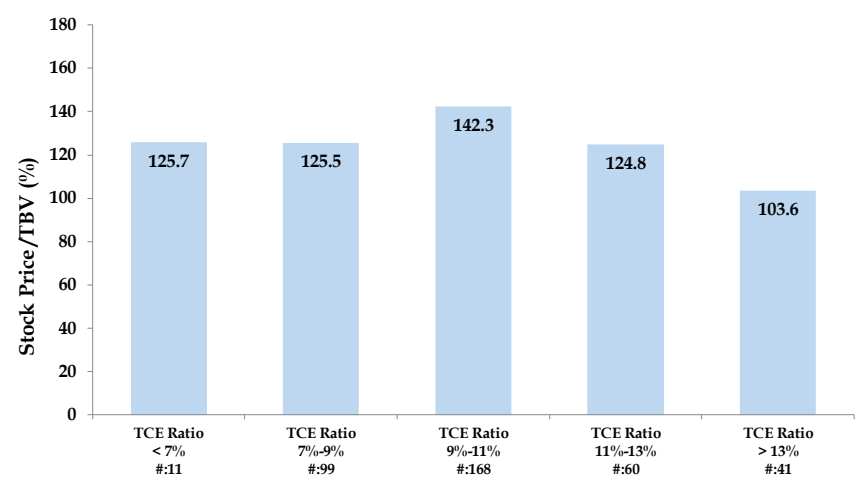
Source: S&P Global Market Intelligence

National Trading Fundamentals - P/TBV Multiples

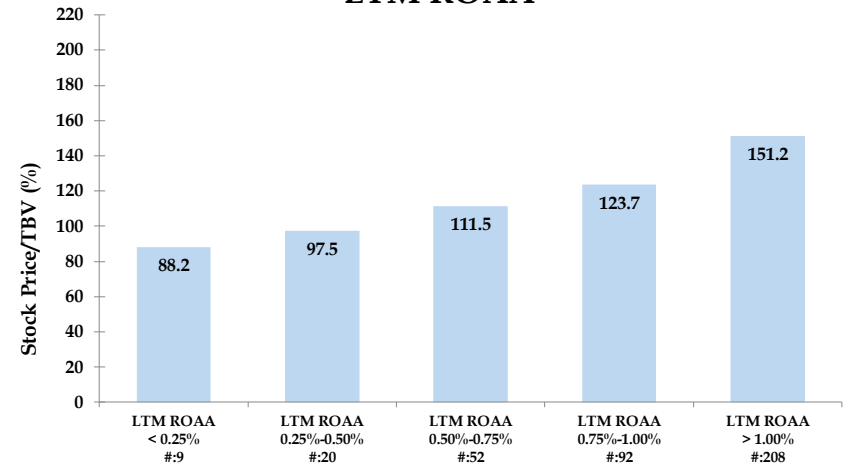
Total Assets



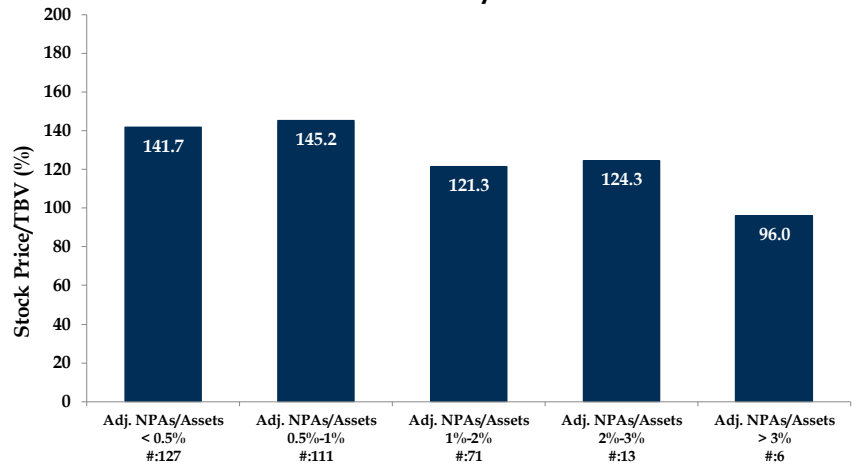
TCE Ratio



LTM ROAA



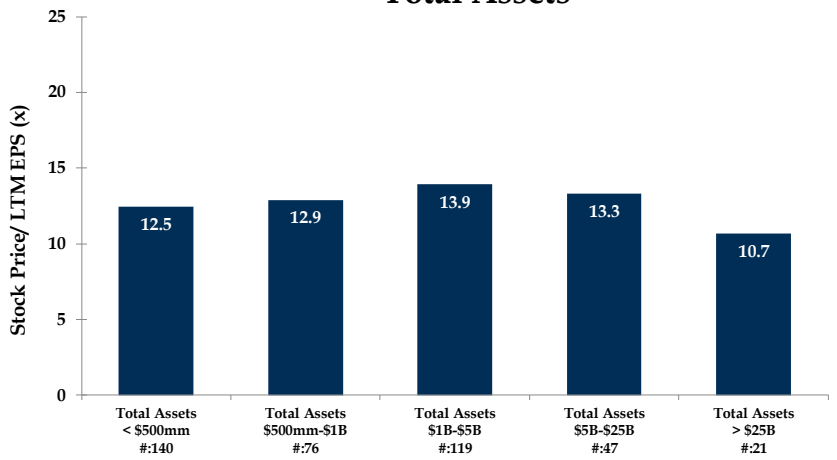
NPAs/Assets



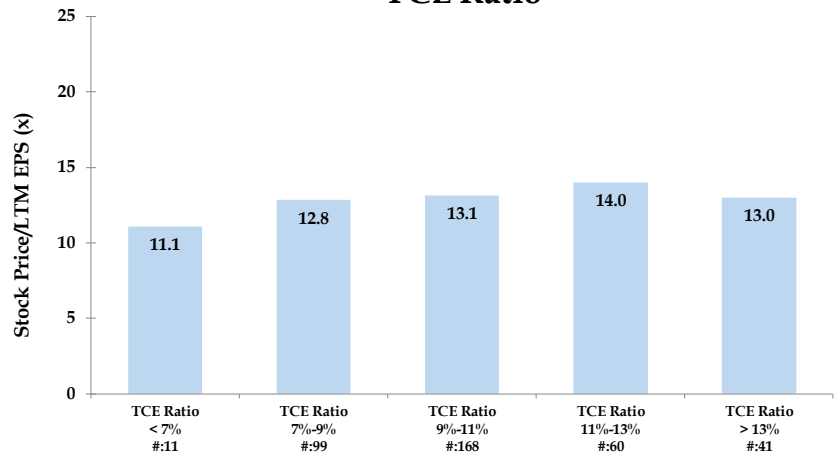
Figures represent medians for public companies, excluding mutuals, with most recent quarter financial data available
 Pricing as of 06/28/19
 Source: S&P Global Market Intelligence

National Trading Fundamentals - P/E Multiples

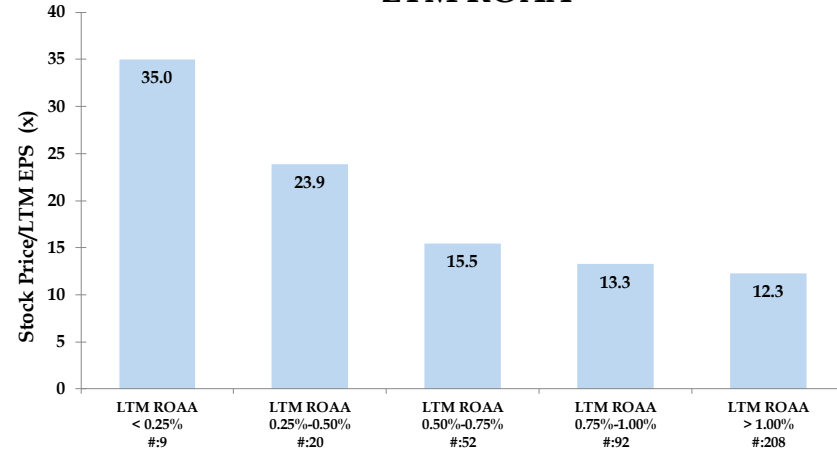
Total Assets



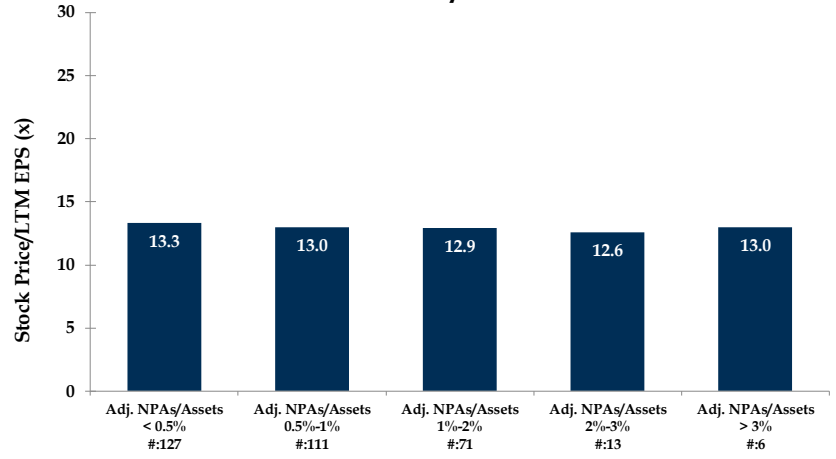
TCE Ratio



LTM ROAA



NPAs/Assets



Figures represent medians for public companies, excluding mutuals, with most recent quarter financial data available
 Pricing as of 06/28/19
 Source: S&P Global Market Intelligence

State Level Trading Data



Bank Trading Data - Per State

As of June 28, 2019		Bank Overview			Financial and Performance Figures						Trading Data											
Alabama		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 (%)	
Alabama Median						735,158	0.37	8.81	1.13	9.85	3.74	65.9						13.3	11.2	119.2	12.6	0.83
Alabama Mean						14,103,528	0.55	9.47	1.06	10.91	4.05	65.5						14.0	11.2	132.8	12.8	1.36
	Auburn National Bancorp., Inc.	AUBN	Auburn	8	835,014	0.04	10.89	1.13	10.49	3.45	59.3	\$33.50	\$53.96	\$27.94	120.0	5,816	13.3	NA	131.9	14.4	2.99	
	First US Bancshares, Inc.	FUSB	Birmingham	20	795,334	0.41	9.21	0.46	4.26	5.25	79.7	\$9.24	\$11.65	\$7.60	58.2	6,649	18.9	NA	80.5	7.3	0.87	
	Pinnacle Bancshares, Inc.	PCLB	Jasper	7	227,514	0.14	12.45	1.19	9.85	3.80	65.9	\$27.57	\$29.00	\$21.36	28.6	455	10.9	NA	101.2	12.6	2.76	
	Regions Financial Corp.	RF	Birmingham	1,462	128,802,000	0.84	7.88	1.40	11.43	3.52	58.9	\$14.94	\$19.99	\$12.39	15,137.6	12,681,405	9.6	9.6	155.1	11.8	3.75	
	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	18	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	\$34.26	\$44.95	\$29.90	1,833.3	143,909	13.3	12.8	250.8	22.1	1.75	
	Southern Banc Co., Inc.	SRNN	Gadsden	4	95,570	1.79	12.06	0.45	3.86	5.26	83.0	\$8.35	\$11.50	\$8.05	6.4	147	15.2	NA	58.4	7.0	0.00	
	Southern Community Bancshares, Inc.	SCBS	Cullman	1	121,261	0.25	8.10	0.53	5.98	3.47	74.9	\$8.55	\$9.15	\$8.05	4.3	16	NA	NA	NA	NA	0.68	
	SouthFirst Bancshares, Inc.	SZBI	Sylacauga	3	82,355	NA	NA	NA	NA	NA	NA	\$2.37	\$5.83	\$2.35	1.7	584	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	\$18.50	74.4	897	NA	NA	106.4	NA	0.79	



Bank Trading Data – Per State, *continued*

As of June 28, 2019		Bank Overview			Financial and Performance Figures						Trading Data											
Arkansas		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 (%)	
Arkansas Median						16,091,639	0.53	9.60	1.87	11.26	4.38	38.1						10.2	9.9	157.4	16.9	2.75
Arkansas Mean						18,092,264	0.46	10.97	1.74	11.28	4.28	42.6						10.2	9.8	172.3	17.2	2.84
	Bank OZK	OZK	Little Rock	246	23,005,652	0.21	14.29	1.87	11.26	4.55	35.6	\$30.09	\$47.18	\$21.02	3,880.7	1,339,700	9.3	8.7	121.7	16.9	3.06	
	Home BancShares, Inc.	HOMB	Conway	165	15,179,501	0.53	9.60	2.02	12.91	4.38	38.1	\$19.26	\$24.56	\$15.35	3,235.7	770,523	11.1	10.9	237.9	21.3	2.70	
	Simmons First National Corp.	SFNC	Pine Bluff	216	16,091,639	0.66	9.02	1.32	9.67	3.90	53.9	\$23.26	\$32.45	\$22.08	2,230.1	391,974	10.2	9.9	157.4	13.4	2.75	



Bank Trading Data – Per State, *continued*

As of June 28, 2019				Bank Overview								Financial and Performance Figures								Trading Data							
Florida																Price/				Current Div. Yield (%)							
Company Name	Ticker	HQ City	# of Branches	Total Assets (\$000)	NPA/Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price	52-Week: High Low		Market Cap. (\$mm)	ADV (shares)	LTM EPS (x)	2019E EPS (x)	TBV (%)	Assets (%)								
Florida Median				1,129,697	0.46	9.17	1.01	9.59	3.60	62.4						13.9	13.1	146.6	13.5	0.00							
Florida Mean				4,949,909	0.54	9.19	0.99	10.34	3.55	69.5						13.7	13.2	148.8	13.4	0.51							
BankUnited, Inc.	BKU	Miami Lakes	85	32,702,976	0.52	8.72	0.97	10.03	3.41	61.5	\$33.74	\$42.91	\$28.05	3,319.2	868,554	11.8	11.9	116.8	10.2	2.49							
Capital City Bank Group, Inc.	CCBG	Tallahassee	67	3,052,051	0.91	7.56	0.93	8.97	3.72	75.2	\$24.85	\$26.95	\$19.92	417.8	20,210	15.7	14.7	186.4	13.7	1.77							
CenterState Bank Corp.	CSFL	Winter Haven	160	12,587,637	0.40	9.90	1.44	9.27	4.40	50.4	\$23.03	\$31.24	\$19.55	3,007.8	596,300	12.9	11.0	190.0	17.5	1.91							
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	379	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	\$1,299.99	\$1,302.00	\$1,235.00	113.4	2	NA	NA	111.2	14.7	0.38							
Friends Bank	FRIE	New Smyrna Beach	3	97,792	1.43	10.87	1.43	13.99	3.97	83.3	\$8.50	\$9.00	\$5.05	17.8	378	13.0	NA	168.9	18.4	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	\$19.71	\$259.23	\$10.65	777.5	42,241	17.0	15.4	112.4	10.8	0.00							
OptimumBank Holdings, Inc.	OPHC	Fort Lauderdale	3	106,722	NA	4.85	0.97	19.09	3.19	127.7	\$3.50	\$6.49	\$2.15	6.5	4,421	5.5	NA	125.7	6.1	0.00							
Pilot Bancshares, Inc.	PLBN	Tampa	6	361,384	NA	NA	NA	NA	NA	NA	\$3.50	\$3.93	\$2.90	43.4	1,918	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	\$20.49	\$23.25	\$17.75	64.4	1,025	15.4	NA	124.6	15.1	0.59							
Professional Holding Corp.	PFHD	Coral Gables	5	729,481	NA	NA	NA	NA	NA	NA	\$17.62	\$18.10	\$15.08	61.9	1,211	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	\$25.44	\$34.95	\$21.74	1,300.5	252,160	17.7	13.1	196.0	19.3	0.00							
TGR Financial, Inc.	TGRF	Naples	7	1,489,028	0.01	8.30	1.14	12.64	3.49	59.3	\$11.42	\$13.00	\$10.11	197.7	3,836	13.9	NA	160.5	13.3	0.00							
Three Shores Bancorp., Inc.	TSHR	Orlando	14	1,892,578	0.10	6.29	0.74	9.91	2.88	59.4	\$9.00	\$12.00	\$9.00	163.6	695	15.5	NA	139.8	8.9	0.00							



Bank Trading Data – Per State, *continued*

As of June 28, 2019																					
Bank Overview				Financial and Performance Figures							Trading Data										
Georgia				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 (%)		
Georgia Median				563,067	0.75	9.67	1.23	10.78	3.92	58.6						12.4	12.2	142.7	12.4	1.68	
Georgia Mean				16,136,720	1.26	10.45	1.18	11.13	3.91	64.1						12.9	13.4	152.1	13.0	1.59	
Ameris Bancorp	ABCB	Moultrie	119	11,656,275	0.75	8.46	1.26	10.18	3.93	52.9	\$39.19	\$54.50	\$29.97	1,858.5	374,376	13.7	9.8	198.7	16.0	1.02	
Atlantic Capital Bancshares, Inc.	ACBI	Atlanta	1	2,855,887	0.67	10.59	1.03	9.06	3.60	56.5	\$17.12	\$20.35	\$14.44	412.7	103,615	15.4	15.1	139.4	14.7	0.00	
CCF Holding Co.	CCFH	Jonesboro	6	511,983	3.57	8.48	0.90	10.75	4.33	73.4	\$19.00	\$26.00	\$18.00	41.8	180	13.0	NA	94.6	8.0	0.00	
Citizens Bancshares Corp.	CZBS	Atlanta	7	403,920	1.36	10.66	0.99	9.62	3.92	74.3	\$11.60	\$12.10	\$9.03	24.5	911	NA	NA	57.6	NA	2.59	
Colony Bankcorp, Inc.	CBAN	Fitzgerald	30	1,279,077	1.88	7.85	0.95	12.70	3.54	70.2	\$16.95	\$19.20	\$12.29	161.0	10,892	12.4	NA	142.7	11.2	1.77	
Community Capital Bancshares, Inc.	ALBY	Albany	3	NA	NA	NA	0.74	9.43	NA	75.1	\$10.10	\$13.18	\$9.07	12.4	579	9.1	NA	82.4	NA	3.96	
Exchange Bankshares, Inc.	EXCH	Milledgeville	5	251,183	0.67	13.36	1.20	9.31	4.21	66.1	\$44.25	\$55.00	\$43.10	28.1	52	NA	NA	NA	NA	1.99	
Fidelity Southern Corp.	LION	Atlanta	63	4,789,945	0.96	9.22	0.80	8.83	3.44	78.9	\$30.97	\$33.32	\$21.18	856.6	141,461	22.3	19.7	194.6	17.9	1.55	
First IC Corp.	FIEB	Doraville	9	563,067	0.60	13.30	2.12	14.45	4.62	51.4	\$8.45	\$10.41	\$7.47	67.7	3,522	NA	NA	90.4	12.0	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	334.1	52	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	\$1.60	\$1.60	\$0.72	44.9	56	NA	NA	226.1	NA	0.00	
SouthCrest Financial Group, Inc.	SCSG	Atlanta	9	542,633	NA	NA	0.80	8.06	3.79	74.7	\$10.00	\$12.30	\$8.70	61.9	4,796	19.2	17.2	NA	NA	1.60	
Southeastern Banking Corp.	SEBC	Darien	12	427,580	NA	13.43	1.63	13.02	4.08	55.3	\$19.30	\$21.25	\$17.50	60.8	480	8.7	NA	105.2	14.1	2.69	
Southwest Georgia Financial Corp.	SGB	Moultrie	9	551,071	0.19	8.21	0.89	10.81	3.97	73.0	\$20.85	\$24.04	\$19.13	53.1	1,426	11.5	NA	117.3	9.6	2.30	
SunTrust Banks, Inc.	STI	Atlanta	1,173	220,425,000	1.32	7.64	1.29	11.25	3.27	60.6	\$62.85	\$75.08	\$46.05	27,894.4	3,642,183	11.0	11.0	170.5	12.8	3.18	
Synovus Financial Corp.	SNV	Columbus	301	46,630,025	0.52	8.33	1.26	13.11	3.81	54.1	\$35.00	\$55.42	\$29.93	5,512.5	1,936,045	10.5	8.7	143.5	11.9	3.43	
Thomasville Bancshares, Inc.	THVB	Thomasville	3	956,186	0.40	8.58	1.97	21.20	3.72	47.4	\$42.01	\$45.00	\$38.25	252.1	310	NA	NA	326.4	NA	3.33	
Touchmark Bancshares, Inc.	TMAK	Alpharetta	1	421,816	NA	NA	1.32	10.88	3.11	52.4	\$8.93	\$9.70	\$8.05	40.0	529	7.5	NA	NA	9.5	0.00	
United Community Banks, Inc.	UCBI	Blairsville	142	12,505,827	0.55	9.67	1.39	12.20	3.98	54.8	\$28.56	\$31.93	\$20.23	2,257.4	462,939	13.3	12.2	191.6	18.0	2.38	
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 June 28, 2019																					
Bank Overview				Financial and Performance Figures								Trading Data									
Indiana				Total Assets (\$000)	NPA/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 (%)		
Indiana Median				762,532	0.54	10.23	1.16	10.44	3.66	63.9						12.3	11.3	117.4	13.9	2.35	
Indiana Mean				2,448,775	0.67	10.78	1.09	9.93	3.66	64.6						13.3	11.5	135.8	14.1	2.16	
1st Source Corp.	SRCE	South Bend	82	6,379,086	0.39	11.03	1.37	11.31	3.75	58.7	\$46.40	\$59.33	\$38.44	1,191.0	45,136	14.1	13.2	171.5	18.7	2.33	
AMB Financial Corp.	AMFC	Saint John	5	216,950	1.27	8.66	0.60	7.09	3.40	79.5	\$16.80	\$18.50	\$16.70	16.2	173	12.8	NA	87.9	7.6	0.00	
CITBA Financial Corp.	CBAF	Mooreville	9	487,818	0.16	10.28	0.93	9.49	3.46	68.7	\$56.55	\$66.00	\$54.25	52.4	532	11.8	NA	104.6	10.7	0.78	
Crystal Valley Financial Corp.	CYVF	Middlebury	6	568,036	NA	12.19	1.57	13.37	4.32	61.1	\$51.90	\$56.00	\$46.60	80.3	653	9.4	NA	115.9	14.1	2.39	
DSA Financial Corp.	DSFN	Lawrenceburg	1	125,583	0.53	12.15	0.69	5.43	NA	73.7	\$11.00	\$13.00	\$9.55	14.8	139	18.0	NA	NA	NA	4.00	
Farmers Bancorp	FABP	Frankfort	10	570,780	NA	11.92	NA	NA	NA	56.3	\$42.25	\$44.67	\$41.71	88.1	369	9.6	NA	128.3	15.3	2.46	
FCN Banc Corp.	FBVI	Brookville	6	448,429	0.61	11.22	1.31	12.05	3.65	59.7	\$35.15	\$37.00	\$29.50	52.6	84	9.1	NA	111.0	NA	3.87	
FFW Corp.	FFWC	Wabash	6	395,551	NA	10.55	1.15	10.94	3.61	68.3	\$42.99	\$46.00	\$36.10	49.4	302	11.2	NA	118.8	12.5	1.95	
First Bancorp of Indiana, Inc.	FBPI	Evansville	9	437,700	NA	7.17	0.43	5.18	NA	86.2	\$20.35	\$22.50	\$18.45	35.6	575	19.2	NA	115.1	8.1	3.05	
First Capital, Inc.	FCAP	Corydon	18	813,861	0.85	10.13	1.17	11.18	3.80	61.6	\$50.54	\$54.36	\$33.72	170.0	3,945	18.2	NA	208.1	20.9	1.90	
First Farmers Financial Corp.	FFMR	Converse	36	1,749,097	NA	9.31	1.64	17.01	4.09	53.0	\$42.05	\$44.00	\$40.02	302.5	351	10.9	NA	186.1	17.2	2.85	
First Financial Corp.	THFF	Terre Haute	66	3,025,565	0.54	14.29	1.59	10.92	4.38	58.3	\$40.16	\$53.05	\$37.41	493.6	29,832	10.4	11.1	115.5	16.3	2.59	
First Internet Bancorp	INBK	Fishers	1	3,670,176	0.18	7.89	0.66	7.80	2.16	57.1	\$21.54	\$34.35	\$17.56	217.1	46,525	9.8	8.9	75.4	5.9	1.11	
First Merchants Corp.	FRME	Muncie	117	10,210,925	0.30	10.14	1.63	11.74	3.98	50.2	\$37.90	\$50.44	\$32.49	1,882.5	184,802	11.6	11.3	189.7	18.3	2.74	
First Savings Financial Group, Inc.	FSFG	Clarksville	16	1,129,722	1.38	NA	1.23	12.92	4.00	69.7	\$60.00	\$74.30	\$45.36	139.9	3,483	11.5	10.4	NA	12.5	1.07	
FS Bancorp	FXLG	Lagrange	12	762,532	NA	9.41	1.34	14.01	3.83	64.8	\$60.34	\$85.00	\$48.75	132.3	425	13.5	NA	185.0	17.4	2.12	
German American Bancorp, Inc.	GABC	Jasper	66	3,895,524	0.31	9.68	1.39	12.13	3.81	56.7	\$30.12	\$38.20	\$26.20	752.8	48,616	14.6	12.8	205.5	19.3	2.26	
Home Financial Bancorp	HWEN	Spencer	2	72,952	NA	12.03	0.16	1.34	NA	89.3	\$6.70	\$8.15	\$5.17	7.7	282	NM	NA	88.2	10.6	2.39	
Horizon Bancorp, Inc.	HBNC	Michigan City	82	5,051,639	0.45	8.87	1.23	10.57	3.60	58.5	\$16.34	\$21.60	\$14.79	736.2	81,719	12.3	10.5	170.2	14.6	2.94	
Lakeland Financial Corp.	LKFN	Warsaw	52	4,891,885	0.26	11.01	1.74	16.68	3.45	44.5	\$46.83	\$51.25	\$37.79	1,191.5	80,527	14.4	14.2	221.4	24.4	2.56	
Logansport Financial Corp.	LOGN	Logansport	1	179,679	0.81	12.57	1.23	9.54	3.66	62.6	\$39.60	\$46.95	\$36.55	24.4	355	11.2	NA	108.1	13.6	3.54	
Merchants Bancorp	MBIN	Carmel	10	3,976,725	NA	9.29	1.55	14.25	2.60	39.2	\$17.03	\$28.93	\$15.47	488.8	42,267	8.9	8.7	133.0	12.6	1.64	
Mid-Southern Bancorp, Inc.	MSVB	Salem	3	198,667	1.67	24.97	0.72	3.70	3.62	79.5	\$12.61	\$28.45	\$11.55	42.4	8,806	23.4	NA	90.6	22.6	0.63	
MutualFirst Financial, Inc.	MFSF	Muncie	39	2,064,141	0.44	9.10	0.99	10.30	3.54	66.8	\$34.04	\$38.90	\$24.28	293.3	8,469	14.7	13.3	158.2	14.2	2.35	
Northeast Indiana Bancorp, Inc.	NIDB	Huntington	6	343,821	0.83	11.19	1.25	11.16	3.58	63.9	\$36.30	\$39.75	\$35.05	43.8	432	10.6	NA	113.8	12.7	2.75	
NorthWest Indiana Bancorp	NWIN	Munster	22	1,268,353	1.00	8.52	0.84	8.91	3.82	64.9	\$44.00	\$46.59	\$39.28	151.9	1,263	14.9	NA	142.4	12.0	2.82	
Old National Bancorp	ONB	Evansville	198	20,084,420	0.86	8.66	1.08	8.28	3.55	60.8	\$16.59	\$20.95	\$14.45	2,886.3	837,812	13.5	12.3	175.7	14.4	3.13	
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	\$80.73	\$83.50	\$69.05	45.1	869	11.9	NA	108.4	10.8	1.24	
Third Century Bancorp	TDCB	Franklin	6	163,696	0.26	10.21	0.65	6.28	3.74	76.5	\$12.15	\$14.10	\$9.20	14.3	221	14.1	NA	85.7	8.8	2.30	
West End Indiana Bancshares, Inc.	WEIN	Richmond	5	299,130	NA	10.25	0.44	4.53	4.16	75.7	\$25.00	\$31.75	\$24.11	24.8	312	19.1	NA	86.8	8.9	1.12	



Bank Trading Data – Per State, *continued*

As of June 28, 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						12.9	13.3	138.4	13.7	2.51	
Kentucky Mean							1,666,088	0.75	10.71	1.11	10.23	3.79	68.4						14.1	14.6	139.3	15.7	2.24	
Boyle Bancorp, Inc.				BYLB	Danville	13	556,888	0.88	11.07	1.01	9.11	3.99	78.1	\$78.15	\$80.25	\$68.00	69.7	243	12.7	NA	110.6	12.2	3.48	
Citizens Commerce Bancshares, Inc.				CCVS	Versailles	5	253,424	0.52	10.25	0.83	8.11	3.90	75.4	\$6.50	\$8.50	\$5.50	25.9	561	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	\$25.68	\$27.10	\$20.21	65.4	4,999	13.5	NA	138.4	13.9	1.09	
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	\$42.29	\$52.80	\$35.70	751.4	32,529	12.8	12.2	146.8	17.4	3.41	
HFB Financial Corp.				HFBA	Middlesboro	6	382,184	1.15	11.21	0.91	8.37	3.86	71.3	\$30.30	\$32.50	\$29.50	36.1	155	NA	NA	86.4	NA	2.51	
HopFed Bancorp, Inc.				HFBC	Hopkinsville	18	934,260	0.87	9.94	0.57	5.83	3.36	80.7	\$18.97	\$20.36	\$13.03	115.0	14,605	22.6	21.6	135.8	13.5	4.85	
Kentucky Bancshares, Inc.				KTYB	Paris	18	1,086,973	0.20	9.09	1.14	11.68	3.55	70.9	\$24.40	\$26.25	\$22.50	144.9	963	12.0	NA	149.7	13.4	2.79	
Limestone Bancorp, Inc.				LMST	Louisville	16	1,091,323	0.57	8.83	0.93	10.79	3.52	70.9	\$15.25	\$17.65	\$11.91	112.7	3,876	11.6	11.6	118.1	10.4	0.00	
Republic Bancorp, Inc.				RBCA.A	Louisville	45	5,365,768	0.71	13.09	1.54	11.70	4.67	56.6	\$49.75	\$50.70	\$35.17	1,041.7	17,827	13.1	13.3	148.6	19.4	2.12	
Stock Yards Bancorp, Inc.				SYBT	Louisville	43	3,281,016	0.13	11.47	1.80	16.24	3.85	55.8	\$36.15	\$39.55	\$28.02	825.0	42,648	14.4	14.1	219.3	25.1	2.88	



Bank Trading Data – Per State, *continued*

As of June 28, 2019																				
Bank Overview				Financial and Performance Figures							Trading Data									
Louisiana				Total Assets (\$000)	NPA/Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price	52-Week:		Market Cap. (\$mm)	Price/				Current Div. Yield (%)	
Company Name	Ticker	HQ City	# of Branches									High	Low		ADV (shares)	LTM EPS (x)	2019E EPS (x)	TBV (%)		Assets (%)
Louisiana Median				1,363,922	0.85	9.85	1.05	9.88	4.03	65.7						12.9	12.4	129.1	12.3	1.63
Louisiana Mean				3,529,160	1.89	10.43	0.87	8.42	4.00	70.6						13.1	12.4	128.2	12.8	1.70
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	\$25.45	\$27.66	\$20.64	340.0	19,867	18.9	14.1	160.4	16.2	1.57
Century Next Financial Corp.	CTUY	Ruston	7	475,652	NA	NA	1.01	10.29	4.25	64.8	\$31.30	\$36.00	\$29.00	50.6	169	11.9	NA	129.1	10.9	0.73
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	175.8	67	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	\$20.85	\$27.63	\$19.20	183.6	5,915	13.3	11.9	123.7	9.6	3.07
Heritage NOLA Bancorp, Inc.	HRGG	Covington	3	121,455	NA	19.78	0.30	1.45	3.58	89.8	\$13.00	\$13.16	\$12.25	19.9	1,339	NM	NA	89.6	17.7	0.00
Home Bancorp, Inc.	HBCP	Lafayette	40	2,202,675	1.38	11.38	1.49	10.80	4.60	57.0	\$38.48	\$48.24	\$32.59	364.5	12,615	11.2	12.5	149.8	16.5	2.18
Home Federal Bancorp, Inc. of Louisiana	HFBL	Shreveport	8	434,357	1.23	11.28	1.12	10.01	3.86	60.2	\$33.25	\$37.30	\$25.64	57.9	1,699	13.4	NA	125.9	14.2	1.68
IBERIABANK Corp.	IBKC	Lafayette	191	31,260,189	0.85	9.01	1.34	10.22	3.73	53.1	\$75.85	\$87.50	\$60.82	4,127.5	356,080	10.7	10.6	153.3	13.3	2.27
Investar Holding Corp.	ISTR	Baton Rouge	25	1,961,894	0.46	9.09	0.87	8.34	3.57	64.4	\$23.85	\$29.90	\$19.49	235.0	16,545	15.5	12.2	137.4	12.3	0.92
Jeff Davis Bancshares, Inc.	JDVB	Jennings	23	864,688	NA	8.91	1.08	11.93	4.03	72.9	\$55.00	\$62.00	\$52.41	85.8	48	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	\$22.00	\$26.00	\$19.00	44.8	187	12.5	NA	114.4	11.3	4.55
MidSouth Bancorp, Inc.	MSL	Lafayette	42	1,745,335	1.41	7.99	-1.87	-13.92	4.03	83.8	\$11.85	\$16.15	\$10.07	198.1	57,441	NM	NM	145.8	11.6	0.34
Origin Bancorp, Inc.	OBNK	Ruston	44	4,872,201	0.75	11.07	1.13	9.75	3.78	65.7	\$33.00	\$41.86	\$27.41	783.6	65,481	15.0	13.2	146.3	16.1	0.39



Bank Trading Data – Per State, *continued*

As of June 28, 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				495,615	1.04	9.78	0.93	8.66	3.70	68.5						12.4	11.8	115.0	11.6	1.43	
Maryland Mean				1,519,664	1.18	11.36	0.95	8.36	3.73	67.5						14.7	12.1	119.6	12.7	1.38	
Calvin B. Taylor Bankshares, Inc.	TYCB	Berlin	11	520,523	1.09	16.57	1.47	9.10	3.80	51.7	\$34.80	\$41.00	\$33.11	97.1	201	12.6	NA	112.5	18.6	2.87	
Capital Bancorp, Inc.	CBNK	Rockville	6	1,123,752	0.62	10.55	1.22	12.86	5.49	73.4	\$12.30	\$14.28	\$10.21	168.7	26,455	12.2	11.5	142.3	15.0	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	316	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	\$13.80	\$15.30	\$12.02	54.2	16,704	NA	NA	95.7	26.9	0.00	
Community Financial Corp.	TCFC	Waldorf	14	1,711,947	1.84	8.57	0.85	9.15	3.35	59.4	\$33.73	\$37.09	\$26.47	188.3	8,326	13.4	11.8	129.3	11.0	1.48	
Community Heritage Financial, Inc.	CMHF	Middletown	7	470,706	0.60	9.78	0.42	3.98	3.72	79.9	\$20.90	\$26.87	\$19.15	47.1	1,296	26.5	NA	102.2	10.0	0.57	
Delmar Bancorp	DBCP	Salisbury	16	759,525	NA	8.17	0.76	8.66	4.07	65.5	\$7.60	\$8.22	\$6.95	75.9	2,171	13.9	NA	123.3	10.0	1.32	
Delmarva Bancshares, Inc.	DLMV	Cambridge	6	388,341	NA	9.22	0.97	7.75	3.94	65.6	\$8.11	\$8.70	\$7.49	32.3	2,151	14.0	NA	90.6	8.5	2.47	
Eagle Bancorp, Inc.	EGBN	Bethesda	20	8,388,406	0.79	12.60	1.84	14.14	4.08	38.4	\$54.13	\$65.42	\$45.15	1,869.7	240,745	12.4	11.9	179.2	22.3	1.63	
Farmers and Merchants Bancshares, Inc.	FMFG	Hampstead	8	428,484	0.79	10.90	1.13	10.50	3.81	62.4	\$31.00	\$34.00	\$29.00	52.2	189	11.1	NA	111.7	12.2	2.84	
First United Corp.	FUNC	Oakland	25	1,416,901	1.53	7.92	0.84	9.75	3.70	69.8	\$19.71	\$20.95	\$14.75	139.7	14,473	12.3	NA	125.4	9.9	1.83	
Frederick County Bancorp, Inc.	FCBI	Frederick	5	442,421	0.46	8.18	0.65	7.87	3.54	77.9	\$27.00	\$35.00	\$23.00	42.4	204	15.4	NA	115.0	9.4	1.19	
Glen Burnie Bancorp	GLBZ	Glen Burnie	8	393,059	0.86	8.77	0.36	4.36	3.27	84.5	\$11.00	\$13.55	\$10.00	31.0	1,822	21.2	NA	90.0	7.9	3.64	
Harbor Bankshares Corp.	HRBK	Baltimore	7	283,111	NA	NA	NA	NA	NA	NA	\$0.65	\$1.28	\$0.46	0.7	229	NA	NA	NA	1.5	0.00	
Harford Bank	HFBK	Aberdeen	8	368,749	1.73	11.01	0.93	8.56	3.92	68.5	\$28.75	\$31.90	\$26.65	40.6	239	12.3	NA	100.1	11.0	2.37	
Howard Bancorp, Inc.	HBMD	Baltimore	20	2,250,559	1.13	10.30	0.28	2.08	3.78	65.7	\$15.17	\$19.52	\$12.60	289.2	23,836	NM	15.4	129.1	12.8	0.00	
MB Bancorp, Inc.	MBCQ	Forest Hill	3	148,174	1.99	22.51	1.66	7.70	2.84	91.3	\$16.20	\$18.25	\$13.86	29.8	328	12.0	NA	95.2	21.4	0.00	
Old Line Bancshares, Inc.	OLBK	Bowie	37	3,077,246	0.28	9.12	1.02	8.03	3.70	50.2	\$26.61	\$35.72	\$24.12	453.4	47,293	15.3	12.3	167.6	14.7	1.80	
Peoples Bancorp, Inc.	PEBC	Chestertown	7	243,471	1.95	9.47	0.87	8.22	3.88	76.9	\$36.00	\$36.00	\$27.90	26.2	125	12.4	NA	115.7	10.8	1.94	
PSB Holding Corp.	PSBP	Preston	10	436,532	NA	8.50	0.75	9.34	3.62	70.1	\$27.00	\$27.50	\$21.64	38.4	342	11.9	NA	103.4	8.8	0.00	
Revere Bank	REVB	Rockville	11	2,510,251	0.12	9.87	1.22	12.08	3.74	50.4	\$27.70	\$31.45	\$26.45	334.2	5,850	11.0	10.6	134.3	13.1	0.00	
Sandy Spring Bancorp, Inc.	SASR	Olney	56	8,327,900	0.49	9.28	1.36	10.53	3.61	51.4	\$34.88	\$43.55	\$29.83	1,241.8	127,709	11.4	10.8	167.7	14.9	3.44	
Severn Bancorp, Inc.	SVBI	Annapolis	6	885,043	1.81	11.28	1.06	9.57	3.65	68.5	\$8.69	\$9.94	\$7.22	111.0	13,915	12.1	NA	111.3	12.5	1.38	
Shore Bancshares, Inc.	SHBI	Easton	21	1,485,799	1.63	11.39	1.70	14.21	3.70	58.7	\$16.34	\$19.84	\$12.95	208.8	23,755	8.5	12.4	125.1	14.1	2.45	



Bank Trading Data – Per State, *continued*

As of June 28, 2019			Bank Overview		Financial and Performance Figures						Trading Data									
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 (%)	
Mississippi Median				8,197,687	1.25	9.11	1.00	8.21	3.49	66.6						13.8	11.2	159.7	13.4	2.57
Mississippi Mean				9,870,104	1.16	9.82	0.90	7.58	3.52	68.8						14.1	11.8	142.5	12.8	2.40
BancorpSouth Bank	BXS	Tupelo	307	18,314,183	0.48	8.41	1.25	10.27	3.76	66.3	\$29.04	\$35.40	\$24.31	2,934.9	582,845	13.1	12.3	194.6	15.7	2.34
Citizens Holding Co.	CIZN	Philadelphia	23	1,057,392	1.27	8.29	0.63	7.37	2.93	78.2	\$20.63	\$24.00	\$19.08	101.3	1,200	16.4	NA	115.7	9.6	4.65
First Bancshares, Inc.	FBMS	Hattiesburg	68	3,532,979	1.32	9.07	0.91	7.80	3.96	56.3	\$30.34	\$43.53	\$27.85	521.0	35,347	17.3	10.8	170.6	14.8	1.05
Hancock Whitney Corp.	HWC	Gulfport	202	28,490,231	1.23	8.36	1.18	11.04	3.40	58.3	\$40.06	\$53.00	\$32.59	3,433.6	470,859	10.6	10.0	148.8	12.1	2.70
Merchants & Marine Bancorp, Inc.	MNMB	Pascagoula	13	592,677	1.32	11.56	0.67	5.49	3.30	77.1	\$39.50	\$40.50	\$37.12	52.5	123	13.8	NA	77.0	8.9	3.04
Peoples Financial Corp.	PFBX	Biloxi	19	632,961	2.54	14.33	0.12	0.86	3.03	89.3	\$11.62	\$14.08	\$11.20	57.4	1,136	NM	NA	63.3	9.1	0.17
Renasant Corp.	RNST	Tupelo	164	12,862,395	0.33	9.35	1.34	8.62	4.18	58.1	\$35.94	\$47.65	\$28.02	2,107.1	199,447	12.5	11.2	189.7	16.4	2.45
Trustmark Corp.	TRMK	Jackson	208	13,478,017	0.76	9.15	1.09	9.18	3.59	66.9	\$33.25	\$36.64	\$26.84	2,152.6	387,687	15.2	14.9	179.9	16.0	2.77



Bank Trading Data – Per State, *continued*

As of June 28, 2019																				
Bank Overview				Financial and Performance Figures							Trading Data									
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	0.39	9.86	1.14	11.41	3.76	61.8						12.6	12.0	152.6	14.3	1.49
Missouri Mean				5,845,119	0.77	12.03	1.10	10.31	3.75	66.8						13.0	12.6	144.4	15.8	1.45
CCSB Financial Corp.	CCFC	Liberty	3	118,514	0.00	9.58	0.61	6.05	3.62	91.2	\$13.55	\$15.00	\$12.85	10.0	259	15.6	NA	88.7	8.5	0.00
Central BanCo., Inc.	CBCY.B	Jefferson City	156	13,410,897	0.45	13.19	1.45	9.85	3.64	57.1	\$610.00	\$630.00	\$545.00	2,761.1	17	14.4	NA	155.6	20.1	0.98
Central Federal Bancshares, Inc.	CFDB	Rolla	1	69,595	NA	35.41	0.13	0.36	3.45	93.4	\$13.00	\$14.40	\$12.65	19.0	1,282	NM	NA	80.5	28.5	0.00
Commerce Bancshares, Inc.	CBSH	Kansas City	167	25,033,471	0.34	11.06	1.75	15.29	3.57	55.5	\$59.66	\$69.10	\$53.40	6,592.9	469,144	15.9	16.3	240.4	26.6	1.74
Enterprise Financial Services Corp	EFSC	Clayton	36	6,932,757	0.24	8.35	1.51	13.98	3.84	49.6	\$41.60	\$58.15	\$36.09	1,118.2	105,738	11.5	10.6	200.0	16.1	1.44
First Bancshares, Inc.	FBSI	Mountain Grove	10	353,326	0.19	9.18	0.94	10.02	3.82	65.0	\$14.55	\$16.00	\$11.59	36.9	290	11.2	NA	114.7	10.5	1.65
Great Southern Bancorp, Inc.	GSBC	Springfield	104	4,778,220	0.31	11.21	1.55	13.90	4.02	54.1	\$59.85	\$61.65	\$43.30	849.7	25,067	12.0	12.7	158.6	17.7	2.14
Guaranty Federal Bancshares, Inc.	GFED	Springfield	16	981,469	NA	8.02	0.85	9.74	3.91	63.4	\$23.25	\$27.39	\$20.11	104.2	2,333	12.9	10.7	133.1	10.6	2.24
Hawthorn Bancshares, Inc.	HWBK	Jefferson City	21	1,538,311	1.43	6.82	0.90	13.76	3.29	72.0	\$26.80	\$27.52	\$19.28	168.2	10,132	12.7	NA	160.4	10.9	1.72
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	539,831	0.93	10.01	1.66	14.71	4.70	55.7	\$41.35	\$41.75	\$24.49	161.3	3,172	12.5	NA	191.7	19.0	0.65
NASB Financial, Inc.	NASB	Grandview	11	2,288,549	1.36	10.27	1.54	13.76	3.96	60.2	\$40.55	\$43.70	\$33.31	299.5	362	9.4	NA	127.8	13.1	4.93
Quarry City Savings and Loan Assoc.	QRRY	Warrensburg	1	53,524	1.72	16.45	0.19	1.19	3.76	94.6	\$14.09	\$16.27	\$13.55	5.7	69	NM	NA	65.2	10.7	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	\$34.83	\$40.00	\$29.92	324.8	13,893	11.8	11.2	155.4	14.9	1.49
UMB Financial Corp.	UMBF	Kansas City	94	23,556,760	0.28	9.23	0.91	8.88	3.21	69.3	\$65.82	\$80.39	\$57.00	3,229.6	242,882	16.6	13.8	149.7	13.7	1.82



Bank Trading Data - Per State, *continued*

As of June 28, 2019																					
Bank Overview				Financial and Performance Figures								Trading Data									
North Carolina				Total Assets (\$000)	NPA/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						12.7	12.9	129.5	11.9	0.36	
North Carolina Mean				115,934,736	0.78	9.95	1.07	10.08	3.77	69.6						12.7	13.3	131.7	12.3	0.81	
AB&T Financial Corp.	ABTO	Gastonia	4	139,030	2.09	8.95	0.78	9.67	4.24	81.2	\$0.51	\$0.70	\$0.39	16.0	1,086	16.4	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	\$10.85	\$14.99	\$10.76	47.4	2,272	10.9	NA	96.0	10.0	0.92	
Bank of America Corp.	BAC	Charlotte	4,323	2,377,164,000	0.47	7.54	1.22	10.77	2.48	57.5	\$29.00	\$31.91	\$22.66	275,737.9	61,407,502	10.8	10.2	159.5	11.8	2.07	
BB&T Corp.	BBT	Winston-Salem	1,788	227,683,000	NA	7.93	1.46	10.88	3.48	56.8	\$49.13	\$53.08	\$40.68	37,629.6	4,760,341	12.5	11.5	218.4	16.8	3.30	
blueharbor bank	BLHK	Mooreville	4	226,154	0.85	12.92	1.15	8.84	3.94	60.9	\$12.48	\$13.00	\$9.30	34.2	1,220	NA	NA	126.2	NA	0.00	
Carolina Trust BancShares, Inc.	CART	Lincolnton	11	621,279	1.01	9.62	0.54	5.31	3.90	65.1	\$7.86	\$9.35	\$7.20	73.1	10,692	20.7	NA	123.9	11.8	0.00	
Coastal Bank & Trust	CABT	Jacksonville	3	117,000	0.01	15.28	0.55	3.41	3.97	80.5	\$7.00	\$7.50	\$7.00	9.4	192	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	\$30.12	\$30.70	\$19.18	208.4	31,286	14.8	14.0	145.1	12.5	0.00	
First Bancorp	FBNC	Southern Pines	101	6,050,248	0.65	9.28	1.57	12.18	4.06	54.9	\$36.42	\$43.14	\$30.50	1,083.4	101,469	11.9	11.7	201.2	17.9	1.32	
First Citizens BancShares, Inc.	FCNC.A	Raleigh	557	35,961,670	0.66	9.08	1.17	11.86	3.77	64.6	\$450.27	\$488.44	\$355.18	5,052.7	39,952	12.9	NA	158.2	14.3	0.36	
HomeTrust Bancshares, Inc.	HTBI	Asheville	42	3,457,737	1.13	11.04	0.79	6.44	3.44	66.2	\$25.14	\$30.00	\$23.93	455.4	42,747	18.0	17.7	121.3	13.3	0.95	
KS Bancorp, Inc.	KSBI	Smithfield	10	396,851	NA	5.86	0.92	16.60	3.34	71.3	\$26.07	\$30.00	\$24.01	28.9	263	8.3	NA	124.1	7.3	1.38	
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	121	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	\$17.15	\$32.95	\$13.09	689.2	206,291	17.2	NM	145.7	17.0	0.70	
M&F Bancorp, Inc.	MFBP	Durham	8	268,047	1.79	7.73	0.52	7.16	3.45	93.0	\$2.20	\$3.45	\$1.88	4.5	795	NM	NA	21.6	1.7	0.00	
Oak Ridge Financial Services, Inc.	BKOR	Oak Ridge	4	471,845	NA	7.68	0.90	12.11	3.77	74.0	\$14.20	\$16.25	\$12.45	37.3	737	9.2	NA	102.9	7.9	1.41	
Peoples Bancorp of North Carolina, Inc.	PEBK	Newton	21	1,111,148	0.25	11.39	1.25	11.37	4.48	71.1	\$30.05	\$34.32	\$20.03	179.0	6,698	13.2	NA	142.4	16.2	1.86	
Select Bancorp, Inc.	SLCT	Dunn	19	1,242,077	1.02	15.38	1.23	8.42	4.21	60.5	\$11.44	\$14.25	\$10.14	221.1	30,113	12.9	14.9	118.2	17.8	0.00	
Southern BancShares (N.C.), Inc.	SBNC	Mount Olive	64	2,760,842	0.32	9.58	1.22	10.92	3.92	63.1	\$3,730.00	\$3,940.00	\$3,275.00	302.8	8	10.2	NA	115.6	11.1	0.27	
Surrey Bancorp	SRBY	Mount Airy	7	311,983	0.94	14.60	1.64	11.24	4.52	56.5	\$14.75	\$15.50	\$13.55	61.5	371	12.3	NA	135.1	19.7	2.71	
Union Bank	UBNC	Greenville	15	770,592	0.13	8.74	0.94	9.01	3.91	65.0	\$14.67	\$16.12	\$13.84	87.9	1,051	12.8	NA	132.8	11.4	1.33	
Uwharrie Capital Corp	UWHR	Albemarle	10	654,981	0.78	5.44	0.47	6.60	3.47	87.4	\$5.00	\$5.93	\$4.51	35.5	1,436	14.9	NA	99.5	5.5	0.00	
West Town Bancorp, Inc.	WTWB	Raleigh	2	590,819	NA	NA	1.94	13.95	4.39	88.8	\$22.85	\$29.49	\$20.51	78.4	1,993	6.6	NA	146.3	12.0	0.00	



Bank Trading Data - Per State, *continued*

As of June 28, 2019																					
Bank Overview				Financial and Performance Figures							Trading Data										
Ohio																					
Company Name	Ticker	HQ City	# of Branches	Total Assets (\$000)	NPA/Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price	52-Week: High Low		Market Cap. (\$mm)	ADV (shares)	LTM EPS (x)	2019E EPS (x)	TBV (%)	Assets (%)	Current Div. Yield (%)	
Ohio Median				532,945	0.56	9.93	1.11	9.93	3.79	63.0							12.6	11.3	132.3	14.0	2.57
Ohio Mean				10,267,505	0.74	11.47	1.03	9.27	3.72	67.5							13.7	11.7	133.3	13.6	2.51
Andover Bancorp, Inc.	ANDC	Andover	11	402,493	0.40	9.42	0.91	9.57	3.19	73.6	\$19.35	\$24.00	\$18.50	46.6	560	NA	NA	132.3	NA	3.77	
Central Federal Corp.	CFBK	Worthington	7	720,479	0.71	6.61	0.86	11.82	3.32	72.0	\$12.04	\$16.95	\$10.62	53.1	4,522	10.0	NA	111.0	7.3	0.00	
Civista Bancshares, Inc.	CIVB	Sandusky	36	2,277,702	0.38	9.96	0.89	6.83	4.28	62.1	\$22.45	\$25.88	\$15.55	350.8	36,799	23.6	11.2	160.6	15.5	1.96	
Community Investors Bancorp, Inc.	CIBN	Bucyrus	5	163,220	1.31	8.47	0.64	7.14	4.13	81.2	\$17.62	\$18.49	\$15.15	14.0	351	14.6	NA	101.3	8.6	2.04	
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	\$30.61	\$32.05	\$27.49	25.4	215	17.2	NA	92.6	8.8	2.55	
Consumers Bancorp, Inc.	CBKM	Minerva	14	528,433	0.40	9.29	1.11	12.53	3.67	71.3	\$18.50	\$24.14	\$16.85	50.6	2,079	9.0	NA	103.0	9.6	2.81	
Cortland Bancorp	CLDB	Cortland	14	685,496	1.28	9.97	1.39	14.96	3.83	64.6	\$23.10	\$28.68	\$19.10	101.3	1,015	10.6	NA	147.2	14.7	1.90	
Croghan Bancshares, Inc.	CHBH	Fremont	17	833,853	0.48	11.67	1.43	10.43	4.24	60.8	\$53.00	\$59.25	\$48.76	120.4	787	10.3	NA	127.6	14.5	3.55	
CSB Bancorp, Inc.	CSBB	Millersburg	15	734,845	0.54	10.15	1.35	13.10	4.04	57.7	\$40.45	\$44.99	\$37.27	110.9	329	11.3	NA	149.7	15.1	2.57	
Eagle Financial Bancorp, Inc.	EFBI	Cincinnati	3	136,545	0.48	20.38	0.22	1.07	3.54	91.7	\$15.80	\$16.61	\$14.56	24.0	835	NM	NA	93.3	19.0	0.00	
Empire Bancshares, Inc.	EBSH	Hicksville	3	118,051	1.40	13.06	0.81	6.28	3.73	75.5	\$25.90	\$25.90	\$20.71	17.2	448	NA	NA	NA	NA	1.43	
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	\$29.12	\$48.60	\$26.68	320.7	11,992	19.5	16.9	195.4	22.1	2.06	
Farmers National Banc Corp.	FMNB	Canfield	37	2,356,074	0.52	9.92	1.46	13.10	3.85	58.1	\$14.83	\$16.90	\$11.56	412.5	29,549	12.5	11.9	179.6	17.5	2.43	
FFD Financial Corp.	FFDF	Dover	7	407,937	0.39	9.05	1.54	16.76	3.96	52.4	\$52.70	\$53.99	\$47.06	52.5	180	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	\$27.90	\$30.31	\$22.12	20,231.0	6,685,714	8.7	9.9	149.7	12.4	3.44	
First Bancshares, Inc.	FIBH	Bellevue	7	237,289	NA	7.97	1.09	12.87	NA	71.0	\$40.00	\$50.00	\$38.01	21.5	69	9.3	NA	113.6	9.1	2.90	
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	\$575.00	33.1	0	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	\$87.55	\$96.50	\$86.75	28.1	24	15.1	NA	69.5	9.6	2.47	
First Defiance Financial Corp.	FDEF	Defiance	44	3,221,249	0.95	9.40	1.48	11.81	4.00	60.0	\$28.57	\$35.00	\$22.78	563.4	51,134	12.7	12.1	192.1	17.5	2.66	
First Financial Bancorp.	FFBC	Cincinnati	161	14,074,263	0.60	9.21	1.35	9.21	4.14	50.7	\$24.22	\$32.45	\$22.07	2,388.4	351,520	12.7	11.2	197.0	17.0	3.63	
First Niles Financial, Inc.	FNFI	Niles	1	99,726	0.89	12.25	0.27	2.27	2.15	89.4	\$9.00	\$9.80	\$7.00	10.0	151	39.1	NA	82.8	10.2	2.22	
FNB, Inc.	FIDS	Dennison	5	228,650	NA	NA	NA	NA	NA	NA	\$32.00	\$33.71	\$31.00	21.5	27	NA	NA	NA	9.4	5.00	
Heartland BancCorp	HLAN	Whitehall	19	1,064,224	0.22	11.00	1.17	12.64	3.92	63.0	\$81.00	\$105.00	\$78.00	163.3	380	12.3	12.7	139.7	15.3	2.57	
Hocking Valley Bancshares, Inc.	HCKG	Athens	7	264,540	NA	NA	NA	NA	NA	NA	\$740.00	\$740.00	\$695.00	33.8	1	NA	NA	NA	NA	0.16	
Home Loan Financial Corp.	HLFN	Coshocton	4	215,689	NA	13.31	1.80	13.40	4.55	50.7	\$35.00	\$49.50	\$29.00	49.0	88	13.1	NA	170.5	22.7	3.09	
Huntington Bancshares Inc.	HBAN	Columbus	904	108,203,000	1.16	7.49	1.35	12.80	3.35	57.0	\$13.82	\$16.53	\$11.12	14,461.8	11,954,491	11.1	10.4	182.2	13.5	4.05	
KeyCorp	KEY	Cleveland	1,125	141,515,000	0.54	8.41	1.33	12.10	3.18	61.6	\$17.75	\$21.91	\$13.66	17,897.1	11,546,170	10.3	9.8	154.3	12.8	3.83	
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 June 28, 2019			Bank Overview		Financial and Performance Figures							Trading Data								
Ohio, 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)	Price/ Assets				Current Div. Yield (%)	
Company Name	Ticker	HQ City										High	Low		ADV (shares)	LTM EPS (x)	2019E EPS (x)	TBV (%)		Assets (%)
Ohio Median				532,945	0.56	9.93	1.11	9.93	3.79	63.0					12.6	11.3	132.3	14.0	2.57	
Ohio Mean				10,267,505	0.74	11.47	1.03	9.27	3.72	67.5					13.7	11.7	133.3	13.6	2.51	
LCNB Corp.	LCNB	Lebanon	36	1,632,387	0.69	10.23	1.07	8.15	3.66	61.1	\$19.00	\$20.65	\$14.56	252.9	24,367	14.4	12.2	157.6	15.5	3.58
Middlefield Banc Corp.	MBCN	Middlefield	15	1,280,935	1.12	9.05	1.09	10.07	3.75	63.0	\$41.00	\$52.35	\$38.50	133.5	5,432	10.4	10.4	116.8	10.4	2.73
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	17	1,044,873	1.80	10.86	0.94	8.48	4.52	70.9	\$38.57	\$54.35	\$26.45	183.5	6,702	18.6	NA	163.0	17.6	2.18
Pandora Bancshares, Inc.	PDRB	Pandora	5	177,588	1.42	8.52	0.70	8.33	3.87	80.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Park National Corp.	PRK	Newark	117	7,852,246	1.19	9.38	1.36	12.99	3.84	61.5	\$99.39	\$114.62	\$79.27	1,654.5	33,489	14.9	13.7	214.1	19.8	4.06
Peoples Bancorp Inc.	PEBO	Marietta	83	4,017,119	0.47	9.76	1.23	9.66	3.75	62.0	\$32.26	\$39.55	\$28.35	657.7	39,202	12.9	11.3	168.7	15.8	4.22
Peoples-Sidney Financial Corp.	PPSF	Sidney	5	113,248	0.54	13.17	0.68	5.15	3.83	79.4	\$13.30	\$13.44	\$10.06	16.1	838	NA	NA	NA	NA	2.41
Perpetual Federal Savings Bank	PFOH	Urbana	1	392,015	0.55	19.03	1.61	8.72	3.06	33.3	\$29.86	\$32.27	\$27.85	73.8	1,136	11.7	NA	98.8	18.8	3.22
SB Financial Group, Inc.	SBFG	Defiance	20	1,021,271	0.42	9.93	1.18	8.94	3.97	70.5	\$16.46	\$20.53	\$16.05	106.2	7,477	11.4	10.5	106.7	10.6	2.19
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	\$11.27	\$13.75	\$10.25	62.1	3,078	13.1	NA	127.5	10.7	4.79
United Bancshares, Inc.	UBOH	Columbus Grove	19	852,231	0.24	6.67	1.01	10.52	3.83	72.9	\$20.17	\$24.00	\$18.80	66.0	1,938	8.0	NA	120.2	7.7	2.58
United Community Financial Corp.	UCFC	Youngstown	34	2,852,041	0.86	10.28	1.34	11.98	3.38	56.6	\$9.57	\$11.98	\$8.49	467.0	117,818	12.8	11.6	160.8	16.4	2.93
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	6	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	\$20.63	\$22.00	\$17.66	55.2	968	9.6	NA	124.8	11.6	3.30



Bank Trading Data - Per State, *continued*

As of June 28, 2019																					
Bank Overview				Financial and Performance Figures							Trading Data										
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 (%)		
Pennsylvania Median				952,265	0.57	9.31	0.96	9.10	3.46	66.3						12.9	11.9	122.7	11.6	2.78	
Pennsylvania Mean				7,182,781	0.74	9.71	0.93	9.16	3.38	67.2						14.3	12.6	132.6	12.4	2.48	
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	\$39.57	\$41.45	\$33.25	279.0	9,309	12.3	NA	186.1	16.7	2.53	
American Bank Inc.	AMBK	Allentown	1	637,024	NA	8.89	NA	NA	NA	NA	\$12.00	\$12.50	\$10.95	68.0	292	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	\$4.15	\$4.55	\$3.92	72.8	19,316	9.2	NA	83.6	6.2	2.41	
Apollo Bancorp, Inc.	APLO	Apollo	6	163,036	NA	12.45	1.03	8.60	NA	72.6	\$40.99	\$48.00	\$40.00	21.2	31	12.5	NA	104.6	13.0	4.98	
Bryn Mawr Bank Corp.	BMTC	Bryn Mawr	43	4,631,993	0.53	8.35	1.34	10.71	3.76	58.6	\$37.32	\$50.35	\$32.84	751.9	54,683	12.8	12.2	203.5	16.2	2.68	
CB Financial Services, Inc.	CBFV	Carmichaels	29	1,302,593	0.43	8.14	0.70	6.59	3.59	70.0	\$23.75	\$35.00	\$22.77	129.0	9,145	14.8	11.4	125.5	9.9	4.04	
CCFNB Bancorp, Inc.	CCFN	Bloomsburg	14	726,000	0.88	12.24	1.12	8.84	3.12	62.9	\$49.25	\$58.99	\$47.50	104.3	500	12.9	NA	119.8	14.5	3.17	
Centric Financial Corp.	CFCX	Harrisburg	5	734,152	NA	9.71	1.17	12.55	3.93	61.8	\$10.10	\$12.70	\$9.40	88.3	2,520	10.2	NA	124.0	12.0	0.00	
Citizens & Northern Corp.	CZNC	Wellsboro	27	1,290,000	0.94	14.88	1.77	11.92	3.95	60.7	\$26.33	\$29.25	\$23.60	360.0	12,367	14.3	14.8	171.6	25.3	4.10	
Citizens Financial Services, Inc.	CZFS	Mansfield	28	1,448,054	1.66	8.33	1.28	12.87	3.67	55.4	\$60.50	\$65.84	\$54.96	213.6	549	11.8	11.6	180.2	14.8	2.94	
Clarion County Community Bank	CCYY	Clarion	4	162,521	0.58	10.24	0.68	6.87	3.89	73.9	\$8.18	\$11.00	\$8.00	13.6	185	12.5	NA	81.8	8.4	1.71	
CNB Financial Corp.	CCNE	Clearfield	42	3,287,324	0.78	7.26	1.16	14.09	3.71	61.1	\$28.24	\$32.41	\$21.43	428.4	18,229	12.0	11.6	182.6	13.1	2.41	
Codorus Valley Bancorp, Inc.	CVLY	York	37	1,824,969	1.65	9.89	1.10	11.22	3.79	63.0	\$23.00	\$31.86	\$19.65	217.5	12,208	11.2	NA	120.7	11.9	2.78	
Commercial National Financial Corp.	CNAF	Latrobe	9	421,690	0.14	14.79	1.10	7.65	3.93	72.5	\$22.25	\$25.18	\$19.95	63.7	1,763	14.2	NA	102.1	15.1	4.67	
Community Bankers' Corp.	CTYP	Indiana	7	306,379	NA	NA	NA	NA	NA	NA	\$7.67	\$8.75	\$7.67	17.4	130	NA	NA	NA	NA	4.69	
Customers Bancorp, Inc.	CUBI	Wyomissing	15	10,143,894	0.40	7.35	0.61	6.62	2.56	65.5	\$21.00	\$30.01	\$16.72	654.1	212,857	13.9	9.7	87.8	6.6	0.00	
Dimeco, Inc.	DIMC	Honesdale	8	686,417	2.83	11.86	1.23	10.66	4.11	68.0	\$40.88	\$44.00	\$37.50	101.7	667	12.4	NA	125.0	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	\$44.47	\$46.86	\$25.84	193.9	10,075	18.1	16.6	194.1	16.5	0.63	
Embassy Bancorp, Inc.	EMYB	Bethlehem	9	1,122,676	0.28	8.16	0.95	12.01	3.11	61.0	\$16.99	\$18.35	\$14.06	127.0	3,155	12.5	NA	138.7	11.3	1.18	
Emclair Financial Corp	EMCF	Emlenton	20	889,643	0.40	6.57	0.60	7.32	3.50	65.5	\$31.26	\$38.70	\$28.67	84.4	2,255	16.5	NA	147.9	9.5	3.71	
ENB Financial Corp	ENBP	Ephrata	16	1,112,198	0.16	9.61	0.90	9.58	3.56	71.6	\$40.00	\$40.25	\$34.21	227.7	592	12.0	NA	106.6	10.2	3.10	
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	176	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	\$15.25	\$16.80	\$14.90	167.6	13,439	14.3	14.0	103.2	9.5	2.62	
F.N.B. Corp.	FNB	Pittsburgh	384	33,695,411	0.45	7.15	1.17	8.36	3.35	54.3	\$11.77	\$13.88	\$9.35	3,795.5	2,487,068	10.3	10.0	170.3	11.4	4.08	
Fidelity D & D Bancorp, Inc.	FDDB	Dunmore	13	964,220	0.57	10.12	1.20	12.41	3.62	61.9	\$67.20	\$75.00	\$53.01	254.1	4,231	22.7	NA	260.5	26.4	1.55	
First Commonwealth Financial Corp.	FCF	Indiana	134	7,972,673	0.45	9.26	1.41	11.27	3.73	57.2	\$13.47	\$17.91	\$11.33	1,324.9	466,950	12.4	12.2	186.6	16.7	2.97	
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	\$24.65	\$28.00	\$20.01	142.4	829	14.7	NA	139.3	14.4	4.38	
First Resource Bank	FRSB	Exton	2	305,329	1.23	8.46	0.74	8.35	3.86	68.5	\$9.65	\$11.24	\$7.67	26.7	1,433	13.0	NA	103.2	8.7	0.00	

Bank Trading Data - Per State, *continued*

As of June 28, 2019				Bank Overview							Financial and Performance Figures							Trading Data						
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 (%)					
Pennsylvania Median				952,265	0.57	9.31	0.96	9.10	3.46	66.3						12.9	11.9	122.7	11.6	2.78				
Pennsylvania Mean				7,182,781	0.74	9.71	0.93	9.16	3.38	67.2						14.3	12.6	132.6	12.4	2.48				
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	\$167.00	\$167.00	\$133.65	123.6	16	NA	NA	NA	NA	2.16				
FNCB Bancorp, Inc.	FNCB	Dunmore	18	1,214,451	1.42	10.19	1.13	15.08	3.19	68.5	\$7.74	\$12.00	\$7.14	155.6	30,726	9.6	NA	125.7	12.8	2.58				
Franklin Financial Services Corp.	FRAM	Chambersburg	24	1,212,960	1.46	9.34	0.49	5.05	3.75	68.7	\$38.12	\$39.56	\$26.83	168.2	7,254	28.9	NA	149.5	13.9	3.15				
Fulton Financial Corp.	FULT	Lancaster	236	20,974,649	0.94	8.64	1.06	9.51	3.44	63.6	\$16.37	\$18.45	\$14.38	2,763.4	1,022,220	13.3	11.8	157.5	13.3	3.18				
GNB Financial Services, Inc.	GNBF	Gratz	5	NA	NA	NA	NA	NA	NA	NA	\$59.25	\$71.90	\$50.50	46.1	51	NA	NA	115.2	13.4	1.89				
Hamlin Bank and Trust Co.	HMLN	Smethport	8	398,982	0.47	21.86	0.70	3.36	3.88	55.5	\$277.00	\$330.00	\$276.00	103.2	10	35.5	NA	118.3	25.9	3.97				
Harleysville Financial Corp.	HARL	Harleysville	9	793,265	1.29	9.37	1.08	11.60	3.26	56.7	\$23.30	\$27.00	\$22.63	87.8	990	10.7	NA	118.2	11.1	4.29				
Honat Bancorp, Inc.	HONT	Honesdale	12	670,315	0.35	15.00	1.37	8.91	4.24	60.8	\$108.00	\$125.00	\$104.00	159.3	122	NA	NA	159.4	NA	1.63				
HV Bancorp, Inc.	HVBC	Huntingdon Valley	6	306,685	0.81	10.37	0.23	2.24	2.69	88.0	\$15.08	\$17.50	\$14.66	31.6	2,149	NM	NA	107.1	11.1	0.00				
Jonestown Bank and Trust Co.	JNES	Jonestown	14	606,817	1.24	8.97	0.84	9.52	3.58	71.2	\$23.25	\$29.25	\$22.01	56.1	797	11.1	NA	103.1	9.2	3.27				
JTNB Bancorp, Inc.	JTNB	Jim Thorpe	6	186,458	0.31	9.24	0.55	6.43	3.14	80.0	\$15.75	\$17.25	\$15.31	14.9	115	NA	NA	NA	NA	1.52				
Juniata Valley Financial Corp.	JUVF	Mifflintown	16	627,782	0.52	9.66	0.90	8.58	3.58	73.3	\$20.05	\$24.00	\$19.41	102.3	535	18.2	NA	171.1	16.3	4.39				
Kish Bancorp, Inc.	KISB	Belleville	15	872,223	NA	6.79	0.72	10.42	3.25	77.4	\$30.95	\$48.88	\$29.88	80.2	645	12.8	NA	134.7	9.1	3.23				
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	41.1	448	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	\$22.01	\$25.65	\$18.03	169.0	11,575	17.1	16.7	124.5	14.1	0.00				
Mars Bancorp, Inc.	MNBP	Mars	5	392,889	0.02	9.12	0.45	5.20	2.92	84.3	\$385.05	\$425.00	\$365.00	30.8	12	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	\$14.50	\$16.00	\$14.50	44.3	173	16.3	NA	111.5	9.8	3.03				
Meridian Corp.	MRBK	Malvern	7	1,027,514	0.67	10.47	0.94	8.29	3.73	79.6	\$16.90	\$18.88	\$15.26	108.3	4,542	12.2	11.7	101.2	10.5	0.00				
Mid Penn Bancorp, Inc.	MPB	Millersburg	38	2,147,817	0.35	7.60	0.74	7.00	3.64	69.4	\$24.95	\$35.40	\$21.54	211.1	11,823	14.3	11.3	133.7	9.8	2.89				
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	12	7.0	NA	95.5	10.0	0.00				
MNB Corp.	MNBC	Bangor	9	404,244	0.56	8.49	0.92	11.50	3.48	67.4	\$32.83	\$33.50	\$31.00	37.2	165	10.2	NA	108.3	9.2	2.56				
Muncy Bank Financial, Inc.	MYBF	Muncy	8	471,784	0.85	9.89	1.03	10.47	3.63	69.0	\$37.00	\$39.05	\$30.48	56.7	320	12.1	NA	121.4	12.0	3.57				
Neffs Bancorp, Inc.	NEFB	Neffs	1	369,139	0.79	17.68	1.23	6.83	2.87	49.9	\$425.00	\$445.00	\$362.00	67.8	9	NA	NA	104.1	NA	1.88				
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	533,713	0.45	9.98	0.60	6.35	3.08	78.1	\$35.80	\$37.50	\$34.20	47.6	526	15.0	NA	89.2	8.9	2.23				
Northwest Bancshares, Inc.	NWBI	Warren	184	10,297,088	0.90	9.53	1.10	8.50	3.91	62.0	\$17.61	\$18.81	\$15.50	1,871.1	464,011	17.3	15.9	197.8	18.2	4.09				
Norwood Financial Corp.	NWFL	Honesdale	26	1,203,595	0.24	9.66	1.18	11.53	3.52	57.9	\$34.81	\$40.58	\$28.08	217.7	6,461	16.0	NA	190.1	18.2	2.76				
Orrstown Financial Services, Inc.	ORRF	Shippensburg	38	1,973,283	0.32	8.32	0.69	7.79	3.34	73.4	\$21.99	\$27.00	\$17.30	247.4	20,862	15.5	11.6	128.1	10.6	2.73				
Penns Woods Bancorp, Inc.	PWOD	Williamsport	27	1,704,708	1.19	7.64	0.96	10.94	3.33	64.0	\$45.25	\$46.50	\$34.84	212.3	5,713	13.8	NA	164.8	12.5	4.15				

Bank Trading Data – Per State, *continued*

As of June 28, 2019			Bank Overview		Financial and Performance Figures							Trading Data								
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 (%)	
Pennsylvania Median				952,265	0.57	9.31	0.96	9.10	3.46	66.3						12.9	11.9	122.7	11.6	2.78
Pennsylvania Mean				7,182,781	0.74	9.71	0.93	9.16	3.38	67.2						14.3	12.6	132.6	12.4	2.48
Peoples Financial Services Corp.	PFIS	Scranton	28	2,317,944	0.57	9.73	1.13	9.29	3.59	59.6	\$44.99	\$48.47	\$39.01	332.9	5,848	13.0	NA	151.9	14.4	3.02
Peoples Limited	PPLL	Wyalusing	9	393,481	0.38	8.77	1.15	13.44	3.38	67.5	\$73.00	\$73.00	\$60.95	46.4	31	10.9	NA	141.0	NA	2.90
PNC Financial Services Group, Inc.	PNC	Pittsburgh	2,405	392,837,000	0.71	9.15	1.41	11.44	2.99	58.9	\$137.28	\$147.23	\$108.45	61,973.4	2,271,230	12.6	12.1	176.8	16.0	2.77
Prudential Bancorp, Inc.	PBIP	Philadelphia	11	1,202,398	1.21	10.64	0.86	7.13	2.39	57.5	\$18.92	\$19.84	\$13.92	168.8	8,798	18.9	NA	132.8	14.1	1.06
QNB Corp.	QNBC	Quakertown	12	1,203,126	0.81	9.17	1.00	10.68	3.14	64.0	\$37.00	\$47.30	\$36.15	129.3	926	10.9	NA	117.1	10.7	3.57
Quaint Oak Bancorp, Inc.	QNTQ	Southampton	2	281,919	0.84	8.30	0.81	9.10	3.34	72.7	\$12.81	\$14.00	\$11.82	25.6	956	12.0	NA	108.8	9.0	2.81
Republic First Bancorp, Inc.	FRBK	Philadelphia	29	2,805,060	0.76	8.54	0.28	3.05	3.10	87.0	\$4.91	\$8.20	\$4.55	288.9	130,427	37.8	NM	121.0	10.3	0.00
Riverview Financial Corp.	RIVE	Harrisburg	30	1,138,712	0.51	7.69	0.64	6.56	4.06	74.1	\$10.50	\$14.55	\$10.11	96.1	3,627	13.1	NA	112.5	8.4	3.81
S&T Bancorp, Inc.	STBA	Indiana	60	7,229,262	1.02	9.41	1.44	11.07	3.67	51.3	\$37.48	\$47.77	\$35.16	1,287.0	94,456	12.8	12.6	197.0	17.8	2.88
Somerset Trust Holding Co.	SOME	Somerset	36	1,266,158	1.04	8.21	0.87	11.94	4.21	78.6	\$41.00	\$47.00	\$41.00	99.9	398	9.4	NA	96.1	7.9	3.41
Standard AVB Financial Corp.	STND	Monroeville	19	989,750	0.31	11.65	0.90	6.50	3.19	62.9	\$27.44	\$39.45	\$26.97	127.7	5,515	14.8	NA	118.2	13.4	3.22
Susquehanna Community Financial, Inc.	SQCF	West Milton	6	466,459	0.23	9.29	1.20	12.13	NA	NA	\$17.50	\$21.49	\$16.37	51.6	1,476	10.4	NA	119.3	11.1	2.97
TriState Capital Holdings, Inc.	TSC	Pittsburgh	2	6,344,010	0.16	6.23	1.05	12.52	2.20	60.7	\$21.34	\$30.10	\$18.20	626.4	163,748	11.1	11.3	160.3	9.9	0.00
UNB Corp.	UNPA	Mount Carmel	2	145,683	0.04	9.40	0.26	2.72	2.60	89.8	\$151.00	\$189.90	\$150.00	8.6	35	23.9	NA	63.1	5.9	1.32
Univest Corp. of Pennsylvania	UVSP	Souderton	47	5,035,527	0.53	9.47	1.11	8.69	3.73	60.0	\$26.26	\$29.05	\$20.18	769.1	103,771	14.3	12.2	167.0	15.3	3.05
Victory Bancorp, Inc.	VTYB	Limerick	1	261,564	NA	6.92	0.83	11.70	NA	72.4	\$9.00	\$9.00	\$6.90	17.6	527	8.8	NA	96.9	6.7	1.11
Woodlands Financial Services Co.	WDFN	Williamsport	8	424,854	NA	10.11	1.51	15.41	3.78	66.3	\$29.55	\$33.00	\$28.00	45.6	199	7.4	NA	106.1	10.7	3.38
WVS Financial Corp.	WVFC	Pittsburgh	6	356,358	0.06	9.90	0.79	8.11	2.05	49.3	\$17.50	\$18.44	\$12.25	31.3	1,517	11.4	NA	96.4	9.5	2.29
York Traditions Bank	YRKB	York	6	488,753	0.66	10.61	1.01	9.72	3.55	70.8	\$19.50	\$22.00	\$16.36	60.6	551	12.9	NA	116.7	12.4	0.00



Bank Trading Data – Per State, *continued*

As of June 28, 2019																						
Bank Overview				Financial and Performance Figures								Trading Data										
South 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 (%)			
South Carolina Median				828,537	0.54	9.20	1.07	10.49	3.92	68.4						13.2	12.7	122.1	12.5	0.00		
South Carolina Mean				2,148,041	0.54	9.68	1.05	10.06	3.98	68.9						14.7	12.9	140.1	13.5	0.96		
Bank of South Carolina Corp.	BKSC	Charleston	4	431,824	0.14	10.96	1.63	15.82	4.15	56.2	\$18.88	\$22.00	\$16.75	104.2	3,479	15.1	NA	220.1	24.1	3.39		
Carolina Financial Corp.	CARO	Charleston	61	3,842,180	0.48	12.05	1.62	10.90	4.10	52.0	\$35.09	\$45.49	\$27.62	779.1	64,543	13.0	12.4	175.5	20.4	1.03		
CNB Corp.	CNBW	Conway	16	1,202,518	0.27	9.75	1.12	11.60	3.18	61.0	\$75.06	\$80.25	\$74.50	120.0	6	9.1	NA	102.4	10.0	3.33		
Coastal Carolina Bancshares, Inc.	CCNB	Myrtle Beach	7	397,506	0.54	10.55	0.59	4.97	3.77	77.3	\$7.83	\$8.50	\$6.38	48.2	1,244	24.0	NA	115.9	12.1	0.00		
CoastalSouth Bancshares, Inc.	COSO	Hilton Head Island	6	NA	NA	NA	NA	NA	NA	NA	\$12.00	\$14.00	\$9.20	59.4	70	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	\$7.60	\$8.85	\$7.10	38.9	1,089	7.5	NA	92.5	8.1	0.00		
First Capital Bancshares, Inc.	FCPB	Bennettsville	3	88,858	NA	NA	NA	NA	NA	NA	\$6.12	\$7.60	\$6.00	31.1	338	NA	NA	NA	NA	0.00		
First Community Corp.	FCCO	Lexington	21	1,097,396	0.56	9.24	1.01	10.09	3.71	67.8	\$18.51	\$26.25	\$17.08	141.9	19,898	12.9	13.0	142.0	12.9	2.38		
First Reliance Bancshares, Inc.	FSRL	Florence	12	604,384	0.98	8.60	0.53	5.86	4.36	86.3	\$7.15	\$7.64	\$5.15	59.6	3,114	18.8	NA	114.9	9.9	0.00		
GrandSouth Bancorp.	GRRB	Greenville	6	828,537	NA	8.04	0.93	12.35	5.33	69.1	\$15.70	\$19.95	\$14.85	81.4	876	11.1	NA	119.9	9.6	0.00		
Security Federal Corp.	SFDL	Aiken	17	937,204	NA	8.97	0.84	9.61	3.43	74.3	\$32.25	\$34.64	\$27.75	95.3	270	13.2	NA	113.5	10.2	1.12		
South Atlantic Bancshares, Inc.	SABK	Myrtle Beach	9	680,121	NA	11.15	0.62	5.06	4.28	74.7	\$12.43	\$14.75	\$10.66	92.5	2,612	23.9	NA	124.3	13.7	0.00		
South State Corp.	SSB	Columbia	156	15,406,887	0.27	9.16	1.24	7.68	4.02	57.6	\$73.67	\$90.80	\$56.55	2,598.6	169,700	14.8	13.8	198.3	16.9	2.17		
Southern First Bancshares, Inc.	SFST	Greenville	12	2,014,426	0.64	8.99	1.26	13.79	3.55	56.5	\$39.16	\$47.20	\$27.33	293.9	15,121	13.1	12.3	162.2	14.6	0.00		



Bank Trading Data – Per State, *continued*

As of June 28, 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						13.3	12.4	142.9	13.5	1.32	
Tennessee Mean				4,695,712	0.48	9.73	1.10	10.00	3.71	63.6						13.3	12.3	138.7	13.5	1.49	
CapStar Financial Holdings, Inc.	CSTR	Nashville	13	2,035,811	0.20	10.31	0.67	5.55	3.62	63.1	\$15.15	\$19.98	\$13.51	267.8	32,989	19.9	12.7	131.2	13.3	1.32	
FB Financial Corp.	FBK	Nashville	75	5,335,156	0.62	10.54	1.61	12.33	4.65	63.8	\$36.60	\$44.69	\$30.33	1,129.5	73,073	14.4	12.8	206.5	21.2	0.87	
First Advantage Bancorp	FABK	Clarksville	8	682,005	1.49	11.46	1.18	9.86	4.35	66.2	\$24.95	\$26.25	\$22.30	96.3	892	14.0	NA	124.2	14.2	2.40	
First Alliance Bancshares, Inc.	FABR	Cordova	4	140,577	NA	NA	NA	NA	NA	NA	\$5.05	\$7.00	\$4.75	6.2	40	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	157	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	\$6.61	\$7.25	\$6.30	10.8	382	9.9	NA	77.3	6.3	3.78	
First Farmers and Merchants Corp.	FFMH	Columbia	22	1,346,492	0.11	9.53	1.20	12.95	3.34	69.3	\$44.37	\$46.60	\$40.55	196.5	109	12.1	NA	154.8	14.7	1.89	
First Horizon National Corp.	FHN	Memphis	294	41,099,003	0.95	7.27	1.40	12.08	3.41	63.2	\$14.93	\$19.01	\$12.30	4,708.3	3,404,245	8.8	10.1	163.8	11.6	3.75	
Franklin Financial Network, Inc.	FSB	Franklin	15	4,238,436	0.28	8.64	0.66	7.66	2.73	57.7	\$27.86	\$41.50	\$25.25	410.3	89,276	15.3	11.5	111.4	9.6	0.57	
InsCorp, Inc.	IBTN	Nashville	2	520,624	NA	8.29	0.89	10.21	NA	NA	\$16.57	\$19.87	\$15.05	48.6	634	11.1	NA	112.0	9.3	1.21	
Mountain Commerce Bancorp, Inc.	MCBI	Knoxville	5	865,947	NA	9.30	1.31	14.62	NA	48.6	\$19.10	\$21.50	\$17.40	118.2	3,856	11.1	NA	146.8	13.7	0.00	
Paragon Financial Solutions, Inc.	PGNN	Memphis	5	409,833	0.25	10.46	0.83	8.11	3.85	71.8	\$9.82	\$11.30	\$8.10	43.3	1,851	13.3	NA	103.0	10.8	0.00	
Pinnacle Financial Partners, Inc.	PNFP	Nashville	117	25,557,858	0.46	9.30	1.52	9.47	3.56	46.2	\$57.48	\$66.54	\$43.23	4,396.5	449,089	12.0	11.3	200.9	17.3	1.11	
Reliant Bancorp, Inc.	RBNC	Brentwood	17	1,761,926	0.35	9.56	0.85	6.90	3.65	73.8	\$23.63	\$30.00	\$19.03	266.9	12,991	19.1	15.6	166.2	15.4	1.52	
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	\$31.35	\$36.08	\$31.01	8.0	22	NA	NA	77.1	NA	1.28	
SmartFinancial, Inc.	SMBK	Knoxville	29	2,353,981	0.18	9.31	0.92	7.57	4.25	62.9	\$21.69	\$27.69	\$16.17	302.6	31,036	14.8	12.4	142.9	12.9	0.00	
Truxton Corp.	TRUX	Nashville	1	494,046	NA	12.00	1.80	15.85	3.15	57.4	\$41.50	\$41.50	\$35.80	114.5	894	13.4	NA	192.8	23.1	2.41	
United Tennessee Bankshares, Inc.	UNTN	Newport	3	211,909	NA	11.25	0.87	8.06	NA	66.0	\$21.80	\$37.60	\$20.61	18.6	115	10.3	NA	77.9	8.8	2.52	



Bank Trading Data – Per State, *continued*

As of June 28, 2019																					
Bank Overview				Financial and Performance Figures								Trading Data									
Texas																					
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 (%)		
Texas Median				7,931,747	0.38	10.21	1.26	9.17	3.90	52.6						14.3	12.8	172.4	17.6	1.82	
Texas Mean				12,477,135	0.43	10.66	1.30	10.21	3.94	56.4						15.0	13.0	188.3	19.7	1.67	
Allegiance Bancshares, Inc.	ABTX	Houston	27	4,768,802	0.99	10.06	1.10	8.25	4.29	58.5	\$33.34	\$46.85	\$28.58	711.5	61,401	14.1	12.3	157.5	15.0	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	1	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	\$20.80	\$29.97	\$16.13	2,677.8	1,400,911	10.6	8.8	157.2	15.3	3.37	
CBTX, Inc.	CBTX	Houston	35	3,283,462	0.38	12.89	1.52	10.23	4.43	57.8	\$28.14	\$38.71	\$26.11	707.4	61,138	14.5	14.7	170.1	21.4	1.42	
Comerica Inc.	CMA	Dallas	437	70,690,000	0.42	9.66	1.83	16.81	3.69	51.0	\$72.64	\$100.64	\$63.69	11,198.2	1,931,639	9.4	8.9	166.8	16.0	3.69	
Cullen/Frost Bankers, Inc.	CFR	San Antonio	147	31,664,566	0.31	9.00	1.50	13.96	3.71	54.8	\$93.66	\$116.45	\$81.87	5,909.3	366,383	13.2	13.4	211.7	18.7	3.03	
First Financial Bankshares, Inc.	FFIN	Abilene	79	7,945,895	0.37	12.01	2.02	15.29	3.99	48.2	\$30.79	\$33.42	\$25.28	4,149.7	667,584	27.2	26.1	447.7	52.6	1.56	
Guaranty Bancshares, Inc.	GNTY	Addison	31	2,308,991	0.25	9.40	0.98	9.17	3.55	65.4	\$31.15	\$33.98	\$24.27	364.6	19,808	17.0	14.3	172.1	15.9	2.18	
Hilltop Holdings Inc.	HTH	Dallas	65	13,549,370	0.41	12.59	1.04	7.23	3.60	85.4	\$21.27	\$23.12	\$16.43	1,999.0	419,888	14.8	12.6	119.9	14.8	1.50	
Independent Bank Group, Inc.	IBTX	McKinney	95	14,145,383	0.12	8.65	1.26	8.05	4.01	48.1	\$54.96	\$71.35	\$44.14	2,399.9	214,110	13.2	10.5	212.7	17.0	1.82	
International Bancshares Corp.	IBOC	Laredo	196	12,027,703	0.99	14.49	1.82	11.32	4.04	50.5	\$37.71	\$47.95	\$32.56	2,475.6	201,770	11.7	NA	145.4	20.6	2.65	
LegacyTexas Financial Group, Inc.	LTXB	Plano	43	9,346,072	0.67	10.28	1.75	15.05	3.90	44.9	\$40.71	\$47.18	\$30.19	1,935.3	329,065	12.4	13.0	210.4	21.2	2.46	
North Dallas Bank & Trust Co.	NODB	Dallas	6	1,311,527	0.00	11.74	0.87	7.83	2.67	62.9	\$82.00	\$92.00	\$82.00	210.7	103	18.1	NA	136.9	16.1	1.22	
Pioneer Bancshares, Inc.	PONB	Dripping Springs	20	1,576,735	0.37	8.84	0.51	5.37	3.09	73.9	\$26.65	\$32.00	\$26.05	164.6	1,314	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	\$66.05	\$76.25	\$57.01	4,614.4	443,731	14.0	13.8	211.9	20.6	2.48	
Southside Bancshares, Inc.	SBSI	Tyler	63	6,217,196	0.49	9.01	1.24	10.27	3.15	50.8	\$32.38	\$37.32	\$29.28	1,091.8	127,101	14.7	14.3	202.1	17.6	3.83	
Spirit of Texas Bancshares, Inc.	STXB	Conroe	26	1,477,184	0.44	12.02	0.96	7.30	4.64	66.2	\$22.50	\$23.53	\$16.70	310.1	32,066	20.8	13.3	157.7	18.6	0.00	
Texas Capital Bancshares, Inc.	TCBI	Dallas	12	28,383,111	0.47	8.51	1.20	12.78	3.75	52.6	\$61.37	\$99.95	\$47.86	3,085.3	658,244	10.2	9.6	127.8	10.9	0.00	
Trinity Bank, N.A.	TYBT	Fort Worth	1	256,510	0.37	13.46	1.88	14.70	3.90	44.9	\$64.00	\$67.00	\$59.50	70.4	61	15.0	NA	203.6	27.4	1.88	
Triumph Bancorp, Inc.	TBK	Dallas	61	4,529,783	0.76	10.37	1.31	8.78	6.35	62.5	\$29.05	\$44.70	\$27.21	772.9	203,698	14.3	12.4	172.7	17.1	0.00	
Veritex Holdings, Inc.	VBTX	Dallas	43	7,931,747	0.25	9.95	0.84	5.32	4.06	43.7	\$25.95	\$32.99	\$20.34	1,408.2	328,452	19.8	10.3	189.1	17.7	1.93	



Bank Trading Data - Per State, *continued*

As of June 28, 2019																					
Bank Overview				Financial and Performance Figures							Trading Data										
Virginia				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 (%)		
Virginia Median				704,721	0.82	10.13	0.97	9.21	3.79	69.1						13.7	13.8	124.0	12.6	2.19	
Virginia Mean				10,227,929	1.03	10.28	0.92	8.39	3.95	69.1						15.0	14.7	129.7	13.1	1.79	
American National Bankshares Inc.	AMNB	Danville	29	1,868,404	0.14	10.13	1.24	10.46	3.50	58.5	\$38.75	\$42.45	\$28.39	432.8	15,070	14.8	12.8	183.7	18.2	2.58	
Bank of Botetourt	BORT	Buchanan	12	457,731	1.10	10.32	1.01	10.69	3.81	67.4	\$28.00	\$32.50	\$27.00	48.0	450	9.7	NA	101.7	10.5	2.29	
Bank of Fincastle	BFTL	Fincastle	7	214,506	3.12	11.97	0.43	3.50	3.84	83.0	\$2.50	\$2.84	\$2.23	25.0	3,199	27.7	NA	97.4	11.7	0.00	
Bank of Southside Virginia Corp.	BSSC	Carson	15	566,681	NA	NA	NA	NA	NA	NA	\$328.50	\$329.01	\$268.00	176.3	1	NA	NA	NA	NA	0.00	
Bank of the James Financial Group, Inc.	BOIJ	Lynchburg	17	684,388	0.92	8.35	0.81	9.74	3.81	72.5	\$14.76	\$17.91	\$12.60	64.6	3,108	11.9	NA	113.0	9.4	1.63	
Bay Banks of Virginia, Inc.	BAYK	Richmond	18	1,103,840	1.14	9.85	0.41	3.65	3.50	79.4	\$8.15	\$10.20	\$7.01	108.6	13,622	25.5	17.0	100.9	9.8	0.00	
Benchmark Bankshares, Inc.	BMBN	Kenbridge	17	704,721	0.49	10.39	1.44	12.89	4.68	65.0	\$19.99	\$21.75	\$19.11	100.5	2,177	11.2	NA	136.4	14.2	2.90	
Blue Ridge Bankshares, Inc.	BRBS	Luray	9	574,801	NA	10.10	0.93	11.23	3.79	76.4	\$21.50	\$27.00	\$16.50	93.1	342	13.4	NA	161.8	16.2	2.65	
Burke & Herbert Bank & Trust Co.	BHRB	Alexandria	25	3,003,568	0.83	11.74	1.15	10.06	3.39	68.6	\$2,670.00	\$2,990.00	\$2,575.01	500.3	28	14.7	NA	145.2	NA	3.00	
C&F Financial Corp.	CFFI	Toano	26	1,549,360	0.47	9.06	1.18	12.10	5.76	68.9	\$54.61	\$67.40	\$45.77	189.5	5,497	10.7	NA	136.7	12.3	2.71	
Capital One Financial Corp.	COF	McLean	492	373,191,000	0.61	9.58	1.67	11.90	6.87	53.4	\$90.74	\$101.26	\$69.90	42,611.2	2,474,000	7.5	8.2	124.0	11.6	1.76	
Carter Bank & Trust	CARE	Martinsville	104	4,082,663	4.76	9.72	0.26	2.44	3.10	60.9	\$19.75	\$21.14	\$14.45	520.1	43,484	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	\$26.18	\$32.25	\$22.85	107.6	790	10.0	10.0	110.0	12.0	2.22	
Citizens Bancorp of Virginia, Inc.	CZBT	Blackstone	11	401,356	1.39	13.02	1.25	9.63	3.84	63.8	\$24.75	\$28.50	\$22.50	53.9	381	11.1	NA	103.1	13.4	3.72	
Community Bankers Trust Corp.	ESXB	Richmond	26	1,398,497	1.28	10.18	1.07	10.98	3.77	64.9	\$8.47	\$10.05	\$6.62	187.8	25,215	13.0	13.0	131.9	13.4	1.42	
Eagle Financial Services, Inc.	EFISI	Berryville	13	808,717	0.73	11.28	1.15	10.54	4.09	65.6	\$31.00	\$38.20	\$29.50	106.2	1,128	11.9	NA	117.6	13.3	3.23	
F & M Bank Corp.	FMBM	Timberville	14	780,037	2.18	NA	1.10	9.14	4.62	69.2	\$29.00	\$39.00	\$28.11	92.8	718	12.3	NA	112.9	12.0	3.45	
Farmers Bank of Appomattox	FBPA	Appomattox	5	234,313	0.82	13.60	1.00	7.58	4.00	65.0	\$26.90	\$33.00	\$26.75	29.2	145	12.5	NA	91.5	12.4	2.97	
Farmers Bankshares, Inc.	FBVA	Windsor	7	NA	NA	NA	NA	NA	NA	NA	\$17.90	\$20.70	\$15.25	54.7	405	10.3	NA	140.2	NA	2.46	
Fauquier Bankshares, Inc.	FBSS	Warrenton	11	700,502	0.95	8.87	0.91	10.50	3.84	76.4	\$21.31	\$26.90	\$17.21	80.7	2,316	13.0	NA	129.8	11.5	2.25	
First Community Bankshares, Inc.	FCBC	Bluefield	49	2,242,335	1.29	10.98	1.62	11.00	4.51	55.1	\$33.76	\$36.48	\$27.06	532.0	26,360	14.9	15.6	226.7	23.8	2.96	
First National Corp.	FXNC	Strasburg	14	775,078	0.28	8.95	1.28	15.13	3.98	64.5	\$20.35	\$31.00	\$17.61	101.0	2,648	10.4	NA	145.7	13.0	1.77	
Freedom Bank of Virginia	FDVA	Fairfax	4	477,902	0.71	12.61	0.08	0.69	3.54	90.8	\$9.98	\$12.50	\$9.25	71.0	10,185	NM	31.2	115.8	14.6	0.00	
FVCBankcorp, Inc.	FVCB	Fairfax	11	1,419,763	0.76	11.03	0.96	8.92	3.57	54.0	\$19.42	\$21.20	\$15.53	267.7	26,075	22.3	16.1	171.6	18.8	0.00	
Highlands Bankshares, Inc.	HLND	Abingdon	14	612,368	2.47	8.43	0.68	7.29	3.90	75.3	\$6.95	\$7.75	\$5.06	57.3	4,054	17.8	NA	111.1	9.5	0.00	
John Marshall Bancorp, Inc.	JMSB	Reston	8	1,425,477	0.26	10.33	0.95	9.02	3.47	63.1	\$14.25	\$18.75	\$13.91	185.7	4,122	15.3	NA	126.2	13.0	0.00	
MainStreet Bancshares, Inc.	MNSB	Fairfax	6	1,146,081	0.30	10.91	1.06	10.48	3.40	57.2	\$22.79	\$25.50	\$16.62	188.0	10,461	15.7	14.7	150.4	16.4	0.00	
National Bankshares, Inc.	NKSH	Blacksburg	25	1,258,003	0.62	13.86	1.38	9.24	3.35	51.8	\$38.93	\$48.10	\$33.65	253.3	10,300	15.6	15.3	146.2	20.1	3.44	
New Peoples Bankshares, Inc.	NWPP	Honaker	22	721,868	NA	7.21	0.18	2.46	3.79	94.4	\$1.95	\$2.10	\$1.25	46.6	2,638	32.5	NA	89.7	6.5	0.00	
Oak View National Bank	OAKV	Warrenton	3	244,826	0.14	9.21	0.75	8.34	3.62	73.5	\$9.00	\$10.00	\$7.10	25.9	384	14.5	NA	114.7	10.6	0.00	



Bank Trading Data – Per State, *continued*

As of June 28, 2019				Bank Overview							Financial and Performance Figures							Trading Data						
Virginia, cont.																		Price/						
Company Name	Ticker	HQ City	# of Branches	Total Assets (\$000)	NPA/Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price	52-Week: High Low		Market Cap. (\$mm)	ADV (shares)	LTM EPS (x)	2019E EPS (x)	TBV (%)	Assets (%)	Current Div. Yield (%)				
Virginia Median				704,721	0.82	10.13	0.97	9.21	3.79	69.1						13.7	13.8	124.0	12.6	2.19				
Virginia Mean				10,227,929	1.03	10.28	0.92	8.39	3.95	69.1						15.0	14.7	129.7	13.1	1.79				
Old Point Financial Corp.	OPOF	Hampton	21	1,026,880	1.47	10.05	0.58	5.96	3.66	78.9	\$22.05	\$29.90	\$19.00	114.7	5,121	19.0	NA	111.4	11.2	2.18				
Parkway Acquisition Corp.	PKKW	Floyd	20	673,420	1.60	10.53	0.82	7.52	4.55	69.7	\$11.85	\$13.49	\$10.67	73.6	3,627	13.5	NA	104.9	10.9	2.03				
Peoples Bankshares, Inc.	PBVA	Montross	5	200,883	NA	7.34	-0.28	-3.59	3.46	75.2	\$29.59	\$44.50	\$29.59	11.6	263	NM	NA	78.5	5.8	0.00				
Pinnacle Bankshares Corp.	PPBN	Altavista	10	488,485	0.36	8.87	0.94	10.66	3.89	71.8	\$31.00	\$35.00	\$26.11	48.2	368	11.0	NA	110.6	9.8	1.81				
Pioneer Bankshares, Inc.	PNBI	Stanley	7	217,995	NA	13.33	0.98	7.24	NA	74.8	\$27.25	\$32.98	\$26.41	26.7	102	12.9	NA	92.0	12.2	3.23				
Southern National Bancorp of Virginia, Inc.	SONA	McLean	49	2,704,195	0.31	9.35	1.16	9.18	3.62	51.2	\$15.31	\$18.00	\$12.87	369.2	52,235	11.8	10.8	152.2	13.6	2.35				
Touchstone Bank	TSBA	Prince George	14	439,348	0.95	9.87	0.41	3.95	4.38	84.1	\$12.70	\$14.55	\$12.08	42.2	858	24.0	NA	97.6	9.6	2.20				
TowneBank	TOWN	Portsmouth	42	11,568,263	0.40	9.49	1.32	9.58	3.62	62.3	\$27.28	\$33.70	\$22.88	1,959.9	115,522	14.0	13.8	188.7	17.1	2.64				
Union Bankshares Corp.	AUB	Richmond	153	16,897,655	0.31	9.09	1.19	8.37	3.76	53.9	\$35.33	\$42.74	\$26.48	2,899.0	324,414	14.5	12.7	200.8	17.2	2.60				
Village Bank and Trust Financial Corp.	VBFC	Midlothian	10	522,274	2.15	7.34	0.68	9.50	3.75	82.1	\$32.95	\$35.50	\$28.77	47.4	1,608	13.7	NA	123.7	9.1	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	292	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	\$57.50	\$58.00	\$30.00	41.3	302	19.2	NA	162.7	16.4	1.74				
Virginia National Bankshares Corp.	VABK	Charlottesville	6	635,800	0.43	11.29	1.08	9.92	3.78	58.8	\$36.99	\$49.90	\$32.76	99.4	1,437	14.3	NA	138.7	15.6	3.24				
Virginia Partners Bank	PTRS	Fredericksburg	4	429,911	0.01	10.44	0.64	6.30	3.47	72.2	\$12.87	\$13.75	\$11.30	52.6	1,593	NA	NA	120.4	NA	0.00				



Bank Trading Data – Per State, *continued*

As of June 28, 2019			Bank Overview		Financial and Performance Figures						Trading Data									
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 (%)	
West Virginia Median				1,112,453	1.01	9.70	1.05	8.81	3.58	65.9						14.9	14.4	127.2	13.0	2.53
West Virginia Mean				3,761,202	1.82	9.78	1.07	9.63	3.71	64.7						13.9	13.7	145.6	14.9	2.59
Citizens Financial Corp.	CIWV	Elkins	6	279,744	2.22	9.61	1.23	12.19	4.29	60.8	\$15.60	\$17.00	\$12.53	27.8	225	NA	NA	105.3	NA	3.85
City Holding Co.	CHCO	Cross Lanes	95	4,917,608	1.01	10.37	1.65	13.66	3.58	49.5	\$76.26	\$83.27	\$65.32	1,256.9	56,674	16.4	14.4	252.7	25.6	2.78
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	2.27
Highlands Bankshares, Inc.	HBSI	Petersburg	12	417,018	NA	12.50	0.87	6.78	4.50	74.9	\$40.50	\$49.50	\$40.50	54.1	348	15.2	NA	104.2	13.0	4.44
Jefferson Security Bank	JFWV	Shepherdstown	6	314,456	1.82	7.86	0.87	11.64	3.33	71.1	\$100.00	\$100.00	\$72.41	28.2	81	NA	NA	118.6	NA	1.70
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	0.00
MVB Financial Corp.	MVBF	Fairmont	15	1,789,908	0.65	8.70	0.74	7.51	3.45	80.9	\$16.96	\$19.90	\$14.31	197.4	13,487	16.3	15.6	127.9	11.1	0.94
Potomac Bancshares, Inc.	PTBS	Charles Town	9	496,441	0.92	10.09	0.67	6.97	3.41	78.0	\$13.92	\$15.75	\$13.70	57.5	1,111	16.6	NA	114.9	11.6	2.01
Premier Financial Bancorp, Inc.	PFBI	Huntington	48	1,728,465	2.24	10.30	1.34	10.63	4.10	55.9	\$15.00	\$20.91	\$14.07	219.5	16,796	10.0	NA	127.2	12.7	4.00
Summit Financial Group, Inc.	SMMF	Moorefield	35	2,249,641	2.76	9.20	1.29	12.82	3.60	53.9	\$26.85	\$27.50	\$17.94	340.2	16,476	12.1	11.8	167.5	15.2	2.23
United Bankshares, Inc.	UBSI	Charleston	140	19,645,133	0.70	9.78	1.36	7.90	3.53	49.3	\$37.09	\$39.95	\$29.13	3,786.7	476,343	14.9	14.7	213.5	19.3	3.67
WesBanco, Inc.	WSBC	Wheeling	203	12,601,408	0.33	9.48	1.26	8.34	3.59	53.3	\$38.55	\$51.12	\$34.14	2,105.0	130,764	13.3	11.9	190.0	16.7	3.22



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