

# Regional Bank Trading Data

*February 25, 2019*

# Medians by State

As of February 22, 2019												
State (#)	Financial and Performance Figures							Price/				Current Div. Yield (%)
	Total Assets (\$000)	NPAs/ Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	LTM EPS (x)	2019E EPS (x)	Tang. Book (%)	Assets (%)	
<b>Regional Median</b>	<b>953,924</b>	<b>0.74</b>	<b>9.59</b>	<b>1.07</b>	<b>9.63</b>	<b>3.74</b>	<b>64.1</b>	<b>13.7</b>	<b>12.5</b>	<b>139.7</b>	<b>13.6</b>	<b>1.67</b>
<b>Regional Mean</b>	<b>2,523,800</b>	<b>0.80</b>	<b>9.63</b>	<b>1.10</b>	<b>9.78</b>	<b>3.74</b>	<b>63.1</b>	<b>13.8</b>	<b>12.6</b>	<b>144.7</b>	<b>14.0</b>	<b>1.63</b>
Alabama (11)	791,939	0.54	9.18	1.12	9.62	3.80	63.5	15.6	13.4	141.0	14.3	0.80
Arkansas (3)	16,543,337	0.23	9.43	1.90	11.58	4.42	37.6	11.6	11.3	194.7	19.2	2.38
Florida (14)	1,882,689	1.05	8.92	1.07	10.57	3.67	61.6	14.9	13.3	148.0	14.4	0.00
Georgia (21)	550,484	0.78	10.35	1.03	10.27	3.82	60.9	13.1	12.8	145.4	14.5	1.46
Indiana (31)	760,553	0.87	10.11	1.18	10.86	3.72	63.4	12.9	11.8	125.4	13.1	2.24
Kentucky (11)	931,399	1.03	10.80	1.09	10.60	3.74	70.1	13.2	12.6	140.8	13.6	2.34
Louisiana (15)	1,356,247	1.32	9.95	0.98	9.64	3.98	66.6	13.0	12.6	141.2	13.3	1.33
Maryland (25)	496,254	1.40	9.87	0.88	8.30	3.64	69.2	13.8	11.6	113.5	11.5	1.38
Mississippi (8)	7,969,432	1.27	8.79	0.99	8.29	3.46	66.0	14.9	12.0	182.1	14.7	2.32
Missouri (16)	1,492,899	0.44	9.41	0.89	9.44	3.66	63.4	13.6	12.3	138.7	13.6	1.51
North Carolina (23)	637,390	0.71	8.90	1.12	10.72	3.74	66.0	13.0	12.4	137.2	12.7	0.36
Ohio (47)	557,694	0.60	9.74	1.12	10.11	3.77	63.3	12.7	11.6	133.9	13.9	2.55
Pennsylvania (81)	976,449	0.58	9.18	0.94	8.90	3.45	66.4	13.3	12.4	132.1	11.5	2.70
South Carolina (16)	768,360	0.66	9.28	0.91	9.37	3.81	72.3	14.7	13.1	129.4	12.8	0.00
Tennessee (19)	1,365,117	0.35	9.36	1.08	10.33	3.60	64.7	14.0	12.5	150.6	13.7	1.62
Texas (21)	6,123,494	0.39	10.28	1.33	9.24	3.78	52.6	16.1	13.3	205.4	19.8	1.72
Virginia (45)	680,195	0.78	10.09	0.97	9.50	3.81	68.4	13.7	13.7	121.8	12.0	2.17
West Virginia (12)	1,544,470	1.48	9.79	1.22	8.68	3.52	59.9	14.9	14.5	123.8	13.7	2.48

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

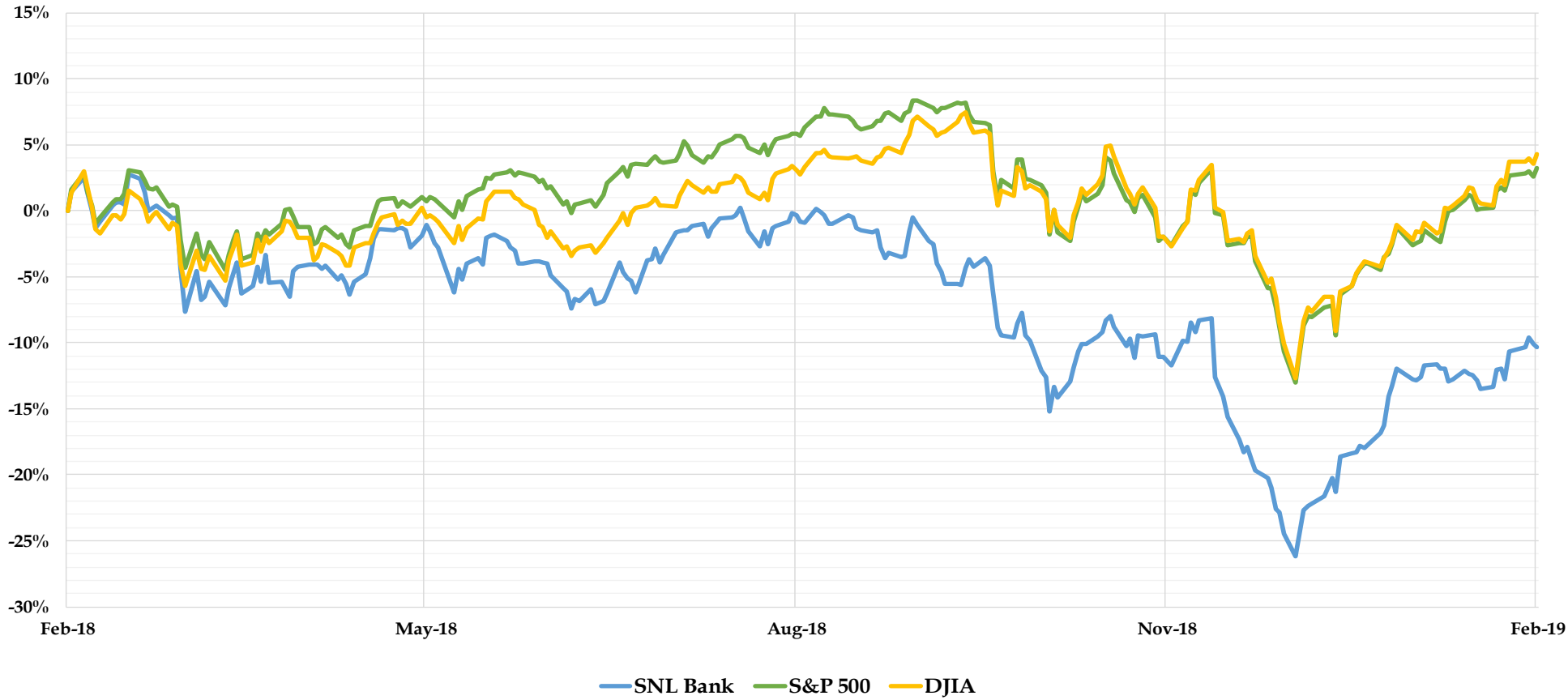
Source: S&P Global Market Intelligence

# Medians by Metric

As of February 22, 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 (140)	0.86	10.38	0.84	7.79	3.70	73.5	13.2	NM	106.3	10.9	1.77
Total Assets \$500mm-\$1B (73)	0.80	9.39	0.97	9.67	3.81	69.7	13.5	11.9	131.8	12.5	2.14
Total Assets \$1B-\$10B (143)	0.63	9.41	1.11	10.20	3.66	61.6	13.9	12.7	158.6	15.4	1.88
Total Assets > \$10B (44)	0.63	8.86	1.35	10.62	3.60	56.3	13.1	11.6	191.0	16.5	2.43
NPAs/ Assets < 0.5% (74)	0.32	9.57	1.13	10.18	3.67	61.9	13.4	12.8	148.2	15.4	1.81
NPAs/ Assets 0.5%-1.0% (74)	0.75	10.03	1.10	9.43	3.64	63.6	13.7	13.2	133.7	14.3	2.35
NPAs/ Assets 1.0%-2.0% (58)	1.36	10.31	0.92	8.96	3.79	69.9	13.5	12.5	120.7	11.5	2.22
NPAs/ Assets > 2.0% (15)	2.54	9.96	0.55	5.61	3.64	81.9	16.4	11.8	96.7	9.1	-
TCE Ratio < 7% (12)	0.93	6.33	0.73	10.33	3.41	75.8	12.8	11.8	138.2	8.6	0.51
TCE Ratio 7%-9% (105)	0.67	8.36	0.94	10.09	3.58	66.1	12.9	11.5	137.8	11.2	2.06
TCE Ratio 9%-11% (150)	0.65	9.81	1.11	9.54	3.72	64.4	13.9	12.9	146.2	14.4	2.09
TCE Ratio > 11% (87)	0.84	12.77	1.12	8.46	3.80	62.1	14.9	13.1	120.7	15.9	1.92
LTM ROAA < 0.00% (9)	1.52	9.73	(0.92)	(8.60)	3.47	80.2	NA	14.3	118.7	10.9	-
LTM ROAA 0.00%-0.50% (33)	0.75	9.64	0.36	2.75	3.43	86.0	26.6	25.2	95.4	9.3	0.00
LTM ROAA 0.50%-1.00% (135)	0.82	9.18	0.82	8.09	3.57	72.0	14.4	13.0	121.0	10.7	1.64
LTM ROAA > 1.00% (203)	0.67	9.86	1.28	11.22	3.77	59.8	13.0	12.2	163.1	11.0	2.26

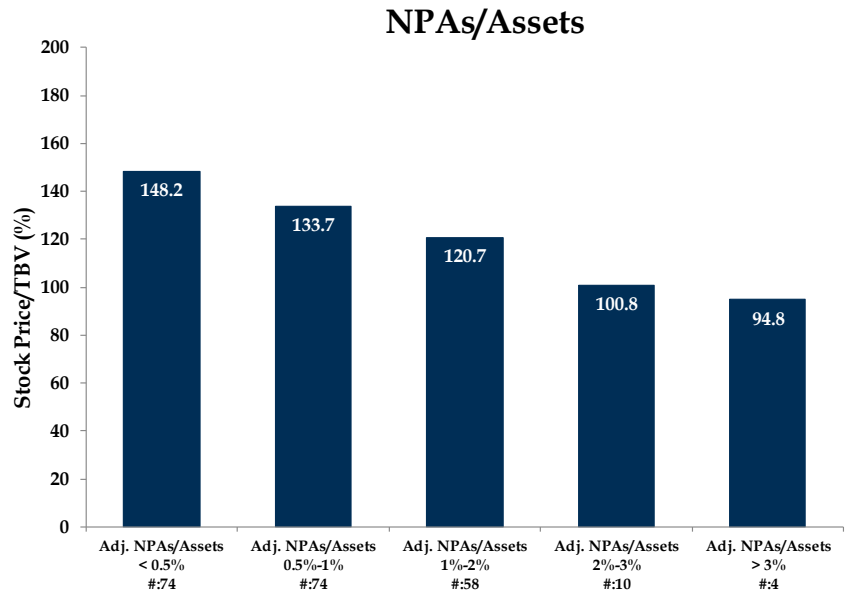
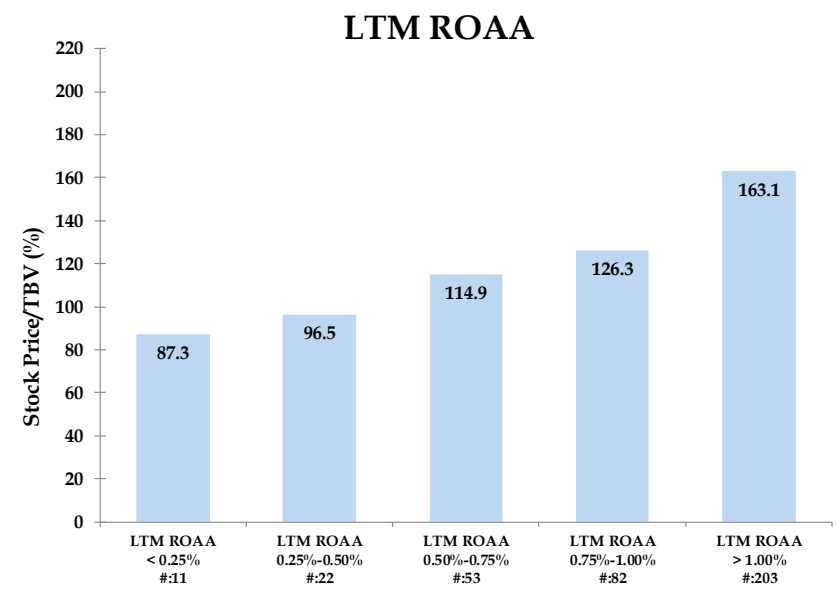
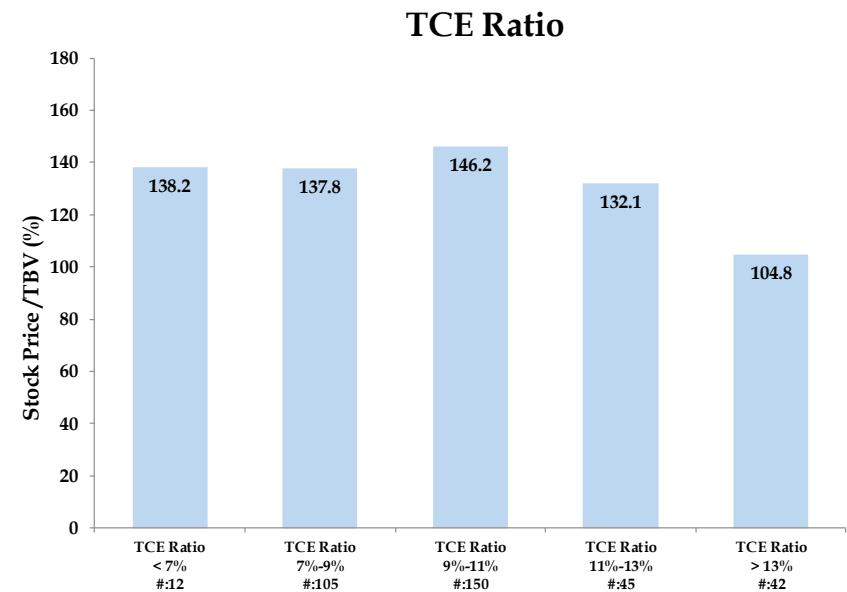
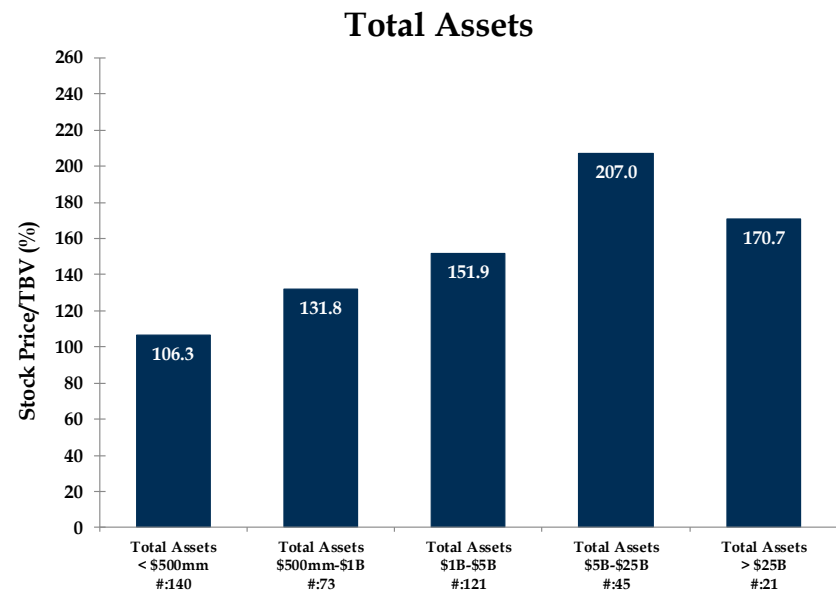
# Index Price Performance, LTM



As of 02/22/19	Price Changes	
	One-Year	One-Month
SNL Bank	-10.32%	2.78%
S&P 500	3.28%	6.07%
DJIA	4.28%	6.67%

Source: S&P Global Market Intelligence

# National Trading Fundamentals - P/TBV Multiples

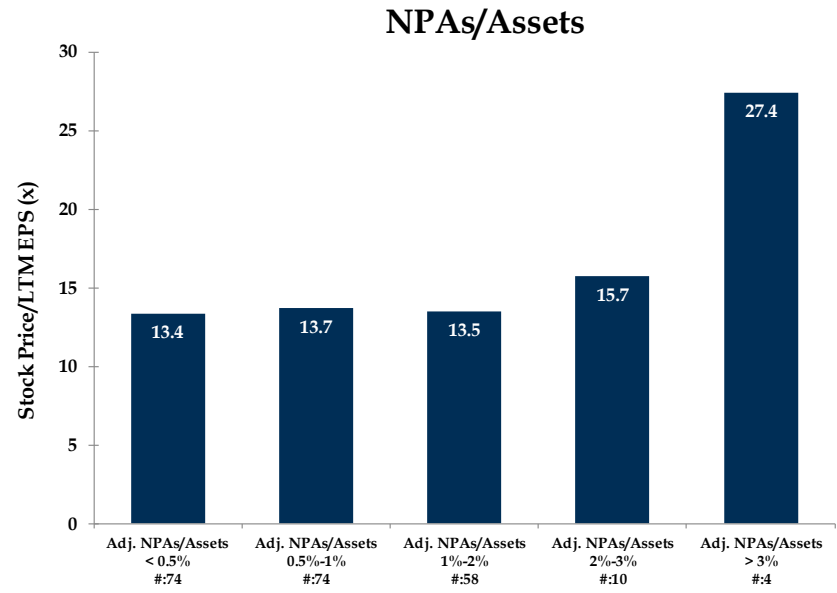
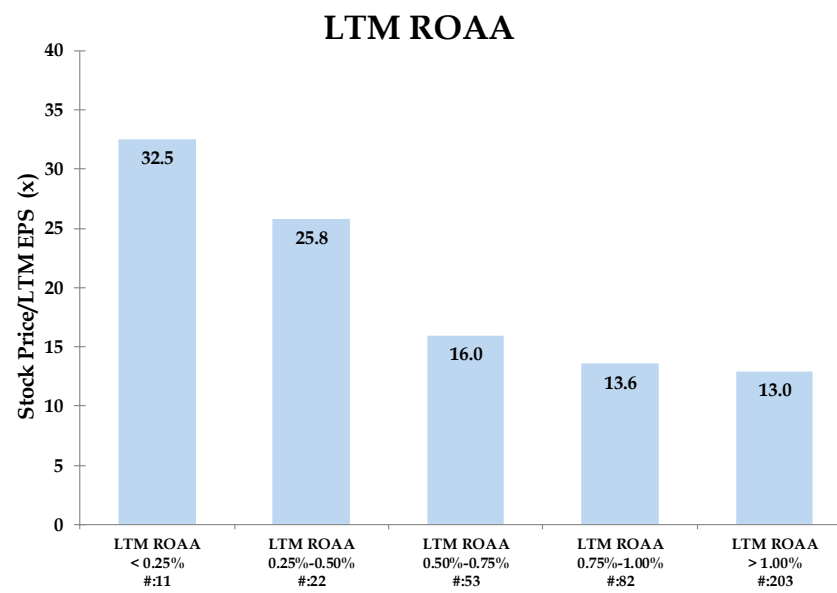
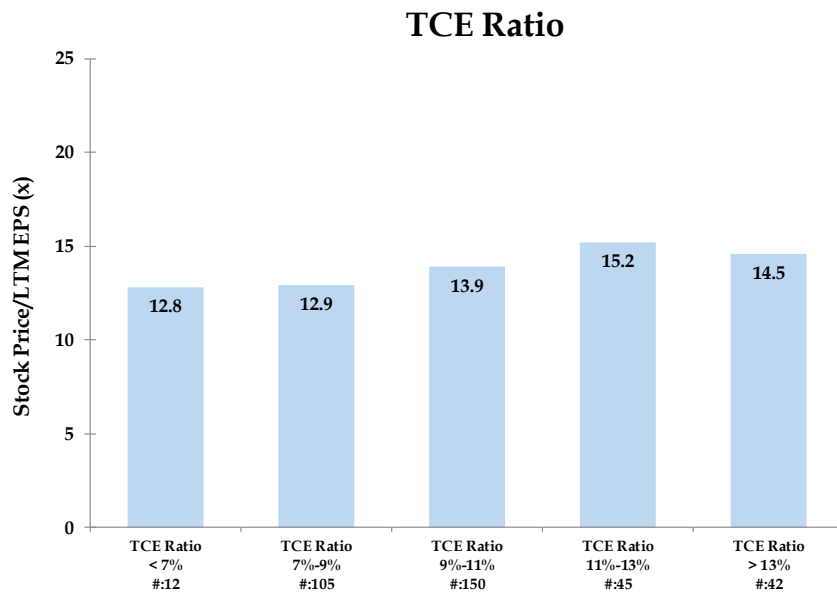
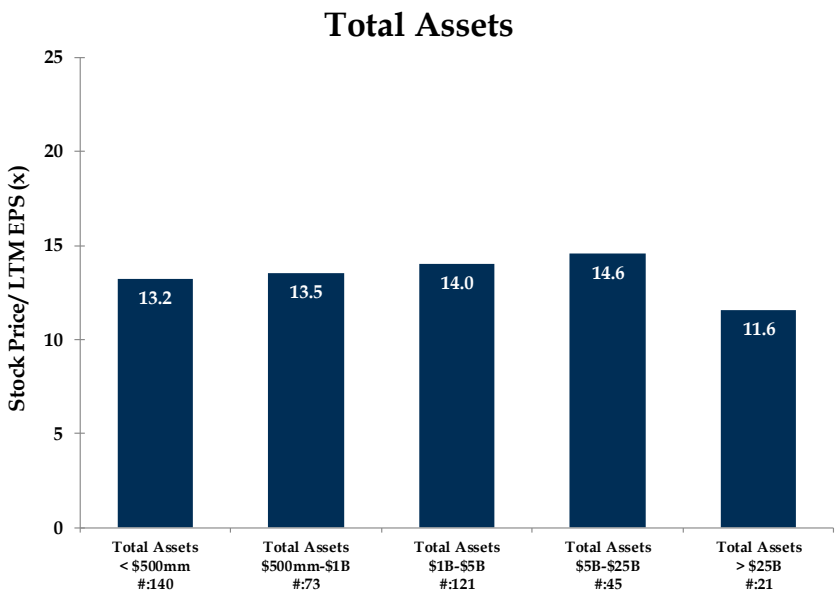


Figures represent medians for public companies, excluding mutuals, with most recent quarter financial data available

Pricing as of 02/22/19

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 02/22/19

Source: S&P Global Market Intelligence

# State Level Trading Data

# Bank Trading Data - Per State

As of February 22, 2019				Bank Overview		Financial and Performance Figures						Trading Data									
Alabama				# of Branches	Total Assets (\$000)	NPAs/ Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price	52-Week:		Market Cap. (\$mm)	ADV (shares)	Price/ Assets				Current Div. Yield (%)
Company Name	Ticker	HQ City	High										Low	LTM			2019E	TBV	Assets		
<b>Alabama Median</b>					791,939	0.54	9.18	1.12	9.62	3.80	63.5						15.6	13.4	141.0	14.3	0.80
<b>Alabama Mean</b>					12,868,065	0.69	9.56	1.06	10.49	4.07	64.5						16.4	12.6	152.3	14.9	1.18
Auburn National Bancorp., Inc.	AUBN	Auburn	8	818,077	NA	10.89	1.08	10.14	3.40	60.6	\$34.46	\$53.96	\$27.94	125.6	5,090	14.2	NA	141.0	15.3	2.90	
First US Bancshares, Inc.	FUSB	Birmingham	20	791,939	NA	8.96	0.36	3.26	5.27	81.9	\$10.06	\$11.88	\$7.60	63.4	4,861	27.2	NA	90.3	8.0	0.80	
National Commerce Corp.	NCOM	Birmingham	36	4,210,541	NA	10.69	1.26	7.65	4.75	54.5	\$43.66	\$48.60	\$33.40	906.5	67,884	19.8	14.1	215.1	21.6	0.00	
Pinnacle Bancshares, Inc.	PCLB	Jasper	7	220,981	0.12	12.19	1.17	9.86	3.77	66.4	\$24.75	\$27.00	\$21.36	25.8	415	9.9	NA	96.0	11.7	1.78	
Regions Financial Corp.	RF	Birmingham	1,454	125,688,000	0.84	7.72	1.43	11.44	3.50	59.8	\$16.24	\$20.21	\$12.39	16,646.0	12,204,521	10.5	10.3	178.5	13.3	3.45	
River Financial Corp.	RVRF	Prattville	14	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	\$35.93	\$44.95	\$29.90	1,917.8	143,652	14.2	13.4	273.9	24.0	1.67	
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	126	17.0	NA	67.7	7.6	0.00	
Southern Community Bancshares, Inc.	SCBS	Cullman	1	116,999	0.54	8.56	0.39	4.19	3.31	79.7	\$8.05	\$9.15	\$8.05	4.1	10	NA	NA	NA	NA	0.72	
SouthFirst Bancshares, Inc.	SZBI	Sylacauga	3	82,355	NA	NA	NA	NA	NA	NA	\$3.75	\$5.83	\$3.33	2.6	404	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	\$21.00	\$22.00	\$15.05	51.2	1,188	NA	NA	117.2	NA	0.71	



# Bank Trading Data – Per State, *continued*

As of February 22, 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		
<b>Arkansas Median</b>				16,543,337	0.23	9.43	1.90	11.58	4.42	37.6						11.6	11.3	194.7	19.2	2.38				
<b>Arkansas Mean</b>				18,077,935	0.23	10.66	1.78	11.58	4.33	42.1						11.3	10.8	196.5	19.0	2.45				
Bank OZK	OZK	Little Rock	245	22,388,030	0.23	14.17	1.90	11.58	4.59	35.6	\$33.36	\$53.70	\$21.02	4,290.5	1,308,864	10.3	9.6	139.6	19.2	2.64				
Home BancShares, Inc.	HOMB	Conway	165	15,302,438	NA	9.43	2.06	13.17	4.42	37.6	\$20.15	\$25.23	\$15.35	3,427.4	792,403	11.6	11.3	255.1	22.5	2.38				
Simmons First National Corp.	SFNC	Pine Bluff	194	16,543,337	NA	8.39	1.37	10.00	3.97	53.1	\$27.61	\$33.45	\$22.64	2,549.7	375,368	11.9	11.4	194.7	15.4	2.32				

# Bank Trading Data – Per State, *continued*

As of February 22, 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 EPS (x)	2019E EPS (x)	TBV (%)	Assets (%)					
<b>Florida Median</b>				1,882,689	1.05	8.92	1.07	10.57	3.67	61.6						14.9	13.3	148.0	14.4	0.00				
<b>Florida Mean</b>				6,061,374	1.13	9.06	1.08	12.81	3.62	70.3						14.9	13.8	153.6	14.3	0.45				
BankUnited, Inc.	BKU	Miami Lakes	85	32,164,326	NA	8.87	1.05	10.57	3.67	61.6	\$36.96	\$44.97	\$28.05	3,664.3	920,952	12.4	13.3	128.7	11.4	2.27				
Capital City Bank Group, Inc.	CCBG	Tallahassee	67	2,959,183	1.05	7.58	0.92	8.89	3.64	78.4	\$25.62	\$26.95	\$19.92	429.1	21,287	16.6	15.4	197.0	14.5	1.41				
CenterState Bank Corp.	CSFL	Winter Haven	125	12,337,588	NA	9.59	1.43	9.41	4.28	50.7	\$26.54	\$32.27	\$19.55	2,539.3	623,493	15.1	12.2	231.0	20.6	1.66				
First Citrus Bancorp., Inc.	FCIT	Tampa	5	403,299	NA	8.35	1.03	12.13	4.10	64.7	\$24.65	\$28.10	\$20.75	49.8	410	12.4	NA	148.0	12.4	0.00				
First Miami Bancorp, Inc.	FMIA	South Miami	5	NA	NA	NA	NA	NA	NA	NA	\$1,295.00	\$1,295.00	\$1,050.20	113.0	1	NA	NA	113.5	NA	0.39				
Friends Bank	FRIE	New Smyrna Beach	3	95,299	1.56	10.83	1.27	12.80	3.85	83.2	\$7.55	\$7.55	\$4.75	15.8	304	13.0	NA	154.4	16.7	0.00				
Mercantil Bank Holding Corp.	AMTB	Coral Gables	25	8,124,347	NA	8.96	0.55	6.14	2.78	73.9	\$15.99	\$259.23	\$10.65	621.3	NA	14.8	12.8	95.1	8.5	0.00				
OptimumBank Holdings, Inc.	OPHC	Fort Lauderdale	3	98,118	NA	5.91	1.42	38.27	3.49	123.1	\$3.82	\$7.18	\$2.15	6.9	14,486	NM	NA	119.6	7.1	0.00				
Pilot Bancshares, Inc.	PLBN	Tampa	6	NA	NA	NA	NA	NA	NA	NA	\$3.29	\$3.93	\$2.90	40.8	2,027	NA	NA	121.9	NA	0.00				
Prime Meridian Holding Co.	PMHG	Tallahassee	3	401,702	NA	12.65	1.07	8.41	3.81	61.6	\$19.45	\$23.25	\$17.75	61.1	1,293	15.1	NA	120.1	15.2	0.62				
Professional Holding Corp.	PFHD	Coral Gables	3	NA	NA	NA	NA	NA	NA	NA	\$17.25	\$18.10	\$15.08	79.5	842	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	\$29.44	\$34.95	\$21.74	1,505.8	308,008	21.3	15.3	238.7	22.4	0.00				
TGR Financial, Inc.	TGRF	Naples	7	1,460,905	NA	8.18	1.10	12.40	3.40	60.3	\$12.00	\$13.00	\$10.11	207.6	4,761	15.4	NA	174.5	14.3	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 22, 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 (%)			
<b>Georgia Median</b>							550,484	0.78	10.35	1.03	10.27	3.82	60.9						13.1	12.8	145.4	14.5	1.46	
<b>Georgia Mean</b>							15,124,876	1.02	10.52	1.13	10.73	3.85	64.3							14.3	13.8	148.7	21.3	1.25
Ameris Bancorp	ABCB	Moultrie	119	11,443,515	NA	8.22	1.24	10.27	3.92	54.4	\$41.44	\$59.05	\$29.97	1,956.9	338,860	14.8	10.1	220.1	17.2	0.97				
Atlantic Capital Bancshares, Inc.	ACBI	Atlanta	15	2,955,440	NA	10.35	1.03	9.05	3.50	57.4	\$19.60	\$21.60	\$14.44	495.7	103,350	18.0	14.8	163.1	16.8	0.00				
CCF Holding Co.	CCFH	Jonesboro	6	492,302	NA	NA	NA	NA	NA	NA	\$21.00	\$26.00	\$20.20	45.4	102	NA	NA	111.4	90.0	0.00				
Citizens Bancshares Corp.	CZBS	Atlanta	8	395,923	1.30	10.45	0.66	6.66	3.87	76.3	\$11.25	\$14.00	\$9.03	26.5	661	NA	NA	NA	NA	2.22				
Colony Bankcorp, Inc.	CBAN	Fitzgerald	27	1,251,878	NA	7.59	0.99	13.32	3.56	69.7	\$16.35	\$19.50	\$12.29	138.1	4,526	11.7	NA	145.4	11.0	1.83				
Community Capital Bancshares, Inc.	ALBY	Albany	3	NA	NA	NA	0.69	8.85	NA	76.5	\$9.60	\$13.75	\$9.30	11.8	530	9.5	NA	80.4	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	\$39.75	28.5	32	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	\$32.85	\$32.88	\$21.18	896.1	132,556	20.4	19.9	210.3	18.9	1.46				
First IC Corp.	FIEB	Doraville	7	500,737	0.55	14.41	2.16	14.31	4.59	52.5	\$8.40	\$11.60	\$8.22	55.3	3,010	NA	NA	87.6	NA	0.00				
FMB Equibanc, Inc.	FMBE	Statesboro	3	NA	NA	NA	NA	NA	NA	NA	\$9.00	\$9.00	\$6.55	22.3	290	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	\$27.00	\$33.20	\$21.00	327.3	59	NA	NA	228.5	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	\$10.00	\$12.80	\$8.70	61.9	5,554	21.3	17.2	NA	NA	1.60				
Southeastern Banking Corp.	SEBC	Darien	12	421,575	NA	12.44	0.92	7.63	3.82	61.2	\$19.50	\$21.25	\$17.50	61.0	264	15.6	NA	116.4	14.5	2.26				
Southwest Georgia Financial Corp.	SGB	Moultrie	9	534,701	NA	8.19	0.92	11.09	3.99	72.2	\$20.22	\$26.04	\$19.80	51.5	1,638	11.0	NA	117.6	9.6	2.37				
SunTrust Banks, Inc.	STI	Atlanta	1,231	215,543,000	1.35	7.56	1.34	11.50	3.26	60.9	\$66.27	\$75.08	\$46.05	29,314.0	3,634,936	11.5	11.4	187.3	13.9	3.02				
Synovus Financial Corp.	SNV	Columbus	303	32,669,192	0.70	8.81	1.35	14.23	3.83	56.2	\$39.79	\$57.40	\$29.93	6,582.6	1,642,615	11.5	10.1	160.6	14.2	3.02				
Thomasville Bancshares, Inc.	THVB	Thomasville	3	870,317	0.20	8.94	1.90	20.39	3.80	47.7	\$39.50	\$42.00	\$38.25	235.2	299	NA	NA	NA	NA	3.29				
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	598	12.2	NA	79.5	9.7	0.00				
United Community Banks, Inc.	UCBI	Blairsville	143	12,573,192	NA	9.25	1.35	12.04	3.91	55.0	\$29.02	\$34.18	\$20.23	2,299.4	458,215	14.0	12.8	202.9	18.3	2.21				
United National Bank	UNBK	Cairo	1	224,724	1.42	13.37	1.32	9.77	4.66	57.0	\$31.30	\$33.75	\$31.30	21.1	24	NA	NA	NA	NA	0.00				

# Bank Trading Data - Per State, *continued*

As of February 22, 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 (%)		
<b>Indiana Median</b>					760,553	0.87	10.11	1.18	10.86	3.72	63.4							12.9	11.8	125.4	13.1	2.24
<b>Indiana Mean</b>					2,375,371	0.85	10.69	1.10	10.00	3.68	64.2							14.3	11.8	144.2	14.1	2.07
	1st Source Corp.	SRCE	South Bend	82	6,293,745	0.56	10.92	1.34	11.09	3.73	59.2	\$47.65	\$59.33	\$38.44	1,228.6	46,260	15.1	13.6	181.2	19.5	2.27	
	AMB Financial Corp.	AMFC	Saint John	5	226,578	NA	NA	NA	NA	NA	NA	\$17.35	\$18.90	\$17.35	17.1	91	NA	NA	94.2	NA	0.00	
	CIIBA Financial Corp.	CBAF	Mooreville	9	480,716	0.26	9.98	0.91	9.38	3.43	69.3	\$56.00	\$66.00	\$53.30	51.9	544	12.1	NA	108.2	10.8	1.50	
	Crystal Valley Financial Corp.	CYVF	Middlebury	6	566,448	NA	11.72	1.59	13.73	4.30	61.0	\$50.00	\$56.00	\$46.60	77.6	842	9.0	NA	116.9	13.7	2.40	
	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	225	17.6	NA	NA	NA	3.67	
	Farmers Bancorp	FABP	Frankfort	10	568,115	NA	NA	NA	NA	NA	NA	\$42.25	\$44.67	\$41.05	88.1	456	NA	NA	136.3	NA	2.46	
	FCN Banc Corp.	FBVI	Brookville	6	444,506	1.03	10.19	1.22	11.60	3.52	59.6	\$34.00	\$36.00	\$29.25	51.1	86	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	\$41.05	\$46.00	\$36.10	47.2	258	10.6	NA	117.3	11.8	2.05	
	First Bancorp of Indiana, Inc.	FBPI	Evansville	9	441,392	NA	6.95	0.39	4.72	NA	88.0	\$20.00	\$21.75	\$18.45	35.0	693	20.8	NA	115.6	7.9	3.10	
	First Capital, Inc.	FCAP	Corydon	18	794,162	0.87	9.97	1.19	NA	3.73	62.4	\$51.45	\$54.36	\$33.72	172.7	2,207	18.6	NA	234.1	NA	1.79	
	First Farmers Financial Corp.	FFMR	Converse	35	1,681,988	1.90	8.92	1.47	15.75	4.00	55.7	\$40.28	\$44.00	\$35.63	289.3	287	11.8	NA	193.8	17.2	2.78	
	First Financial Corp.	THFF	Terre Haute	66	3,008,718	NA	13.69	1.57	10.98	4.32	58.9	\$44.29	\$53.05	\$37.41	543.8	25,539	11.7	11.8	133.6	18.1	2.30	
	First Internet Bancorp	INBK	Fishers	1	3,541,692	NA	8.03	0.72	8.44	2.25	56.8	\$21.94	\$39.70	\$18.78	223.1	51,079	9.5	9.0	78.6	6.3	1.09	
	First Merchants Corp.	FRME	Muncie	123	9,884,716	0.30	9.97	1.64	11.84	4.00	50.2	\$40.79	\$50.44	\$32.49	2,013.0	156,382	12.7	11.8	214.5	20.4	2.16	
	First Savings Financial Group, Inc.	FSFG	Clarksville	16	1,073,989	1.27	NA	1.17	12.17	4.01	66.1	\$53.06	\$80.01	\$45.36	122.3	3,246	12.1	9.6	140.3	11.4	1.13	
	FS Bancorp	FXLG	Lagrange	12	760,553	NA	9.06	1.29	13.63	3.77	65.3	\$66.00	\$85.00	\$45.00	144.8	426	15.6	NA	210.9	19.0	1.94	
	German American Bancorp, Inc.	GABC	Jasper	65	3,929,090	NA	9.04	1.38	12.07	3.75	56.7	\$31.00	\$38.20	\$26.20	774.0	43,260	15.6	13.4	224.3	19.7	2.19	
	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	391	NM	NA	89.6	10.7	2.37	
	Horizon Bancorp, Inc.	HBNC	Michigan City	65	4,246,688	0.39	8.79	1.31	11.22	3.64	59.1	\$17.82	\$22.13	\$14.79	683.8	88,492	12.9	11.5	189.1	16.1	2.24	
	Lakeland Financial Corp.	LKFN	Warsaw	52	4,875,254	0.32	10.61	1.69	16.51	3.43	44.6	\$48.28	\$51.25	\$37.79	1,213.2	85,175	15.4	14.6	234.8	24.9	2.15	
	Logansport Financial Corp.	LOGN	Logansport	1	173,245	0.91	13.69	1.27	9.76	3.70	61.8	\$41.50	\$46.95	\$36.55	25.8	109	11.6	NA	108.7	14.9	3.37	
	Merchants Bancorp	MBIN	Carmel	10	3,884,163	NA	9.28	1.71	15.86	2.53	36.5	\$21.72	\$29.15	\$18.85	623.2	59,566	10.5	9.7	173.8	16.2	1.10	
	Mid-Southern Bancorp, Inc.	MSVB	Salem	3	200,662	NA	24.34	0.72	4.28	3.53	79.6	\$13.00	\$28.55	\$11.55	43.8	7,650	31.7	NA	97.4	NA	0.62	
	MutualFirst Financial, Inc.	MFSF	Muncie	39	2,049,313	0.64	8.72	0.97	10.21	3.55	66.7	\$31.12	\$40.00	\$24.28	267.7	8,345	14.1	11.8	151.7	13.1	2.57	
	Northeast Indiana Bancorp, Inc.	NIDB	Huntington	6	334,211	0.86	11.10	1.28	11.46	3.60	63.4	\$35.55	\$39.50	\$34.01	42.9	365	10.2	NA	115.6	12.8	2.81	
	NorthWest Indiana Bancorp	NWIN	Munster	22	1,096,158	1.11	NA	0.93	9.88	3.81	69.4	\$42.60	\$46.59	\$39.28	129.0	1,377	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	61.5	\$17.89	\$20.95	\$14.45	3,133.7	880,323	14.7	13.2	198.8	15.9	2.91	
	STAR Financial Group, Inc.	SFIG.A	Fort Wayne	40	1,889,241	1.47	10.64	0.78	7.41	3.78	68.3	\$62.75	\$67.00	\$59.00	232.6	17	NA	NA	113.8	NA	0.00	
	SVB&T Corp.	SVBT	Jasper	4	400,954	NA	10.11	1.05	10.74	3.51	68.8	\$79.65	\$83.00	\$69.05	44.5	NA	10.7	NA	109.9	11.1	1.26	
	Third Century Bancorp	TDCB	Franklin	5	159,077	NA	10.36	0.66	6.32	4.27	76.1	\$11.75	\$14.10	\$9.20	13.9	233	13.7	NA	86.0	8.7	2.38	
	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	232	24.3	NA	93.2	9.0	1.08	

# Bank Trading Data – Per State, *continued*

As of February 22, 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 EPS (x)	2019E EPS (x)	TBV (%)	Assets (%)	
<b>Kentucky Median</b>							931,399	1.03	10.80	1.09	10.60	3.74	70.1						13.2	12.6	140.8	13.6	2.34	
<b>Kentucky Mean</b>							1,642,450	1.02	10.70	1.34	12.64	3.78	69.2						14.1	14.8	144.6	15.0	1.89	
	Boyle Bancorp, Inc.	BYLB	Danville	13	552,200	1.03	10.80	1.00	8.94	3.87	78.6		\$80.09	\$80.25	\$66.13	71.4	237	13.5	NA	117.1	12.6	3.35		
	Citizens Commerce Bancshares, Inc.	CCVS	Versailles	5	236,176	1.03	10.42	3.12	30.69	4.03	82.2		\$6.50	\$8.50	\$5.22	25.9	533	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		\$25.45	\$27.10	\$20.21	64.6	2,798	13.5	NA	140.8	13.6	1.10		
	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.	CIBI	Pikeville	80	4,201,616	2.27	12.06	1.41	10.83	3.66	56.8		\$43.43	\$53.00	\$35.70	769.2	37,468	13.0	12.6	154.4	18.3	3.32		
	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	36.6	227	NA	NA	87.7	9.6	2.47		
	HopFed Bancorp, Inc.	HFBC	Hopkinsville	18	931,399	0.92	9.75	0.62	6.52	3.36	81.7		\$20.09	\$20.15	\$13.03	133.6	14,576	22.1	22.8	147.1	14.3	1.39		
	Kentucky Bancshares, Inc.	KTYB	Paris	17	1,086,012	NA	NA	1.18	12.31	3.58	70.2		\$23.75	\$51.00	\$22.50	141.5	965	11.4	NA	162.4	13.0	2.69		
	Limestone Bancorp, Inc.	LMST	Louisville	16	1,069,692	0.60	8.61	0.86	10.36	3.52	72.3		\$15.06	\$17.65	\$11.91	110.5	4,416	12.2	11.5	122.0	10.5	0.00		
	Republic Bancorp, Inc.	RBCA.A	Louisville	45	5,240,404	NA	12.88	1.52	11.67	4.62	56.6		\$45.17	\$50.70	\$35.17	943.5	17,085	12.1	12.2	140.2	18.0	2.34		
	Stock Yards Bancorp, Inc.	SYBT	Louisville	38	3,302,924	0.11	11.05	1.76	16.00	3.83	55.6		\$36.82	\$41.00	\$28.02	837.6	53,512	15.2	14.6	229.6	25.4	2.72		

# Bank Trading Data – Per State, *continued*

As of February 22, 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 (%)					
<b>Louisiana Median</b>				1,356,247	1.32	9.95	0.98	9.64	3.98	66.6						13.0	12.6	141.2	13.3	1.33				
<b>Louisiana Mean</b>				3,433,594	2.43	10.44	0.69	6.08	4.01	69.6						14.2	12.6	133.4	12.9	1.68				
BOL Bancshares, Inc.	BOLB	New Orleans	5	78,712	11.64	5.78	-1.19	-13.94	4.53	109.1	\$21.75	\$28.00	\$21.00	3.9	6	NM	NA	85.6	5.1	0.00				
Business First Bancshares, Inc.	BFST	Baton Rouge	25	2,094,896	NA	9.95	0.84	7.04	4.02	67.0	\$24.35	\$30.00	\$20.64	321.7	NA	20.0	13.6	158.7	15.4	1.31				
Century Next Financial Corp.	CTUY	Ruston	7	462,247	NA	NA	1.08	10.85	4.23	66.5	\$31.00	\$45.00	\$29.00	49.9	114	10.4	NA	NA	11.1	0.65				
Citizens National Bancshares of Bossier, Inc.	CNBL	Bossier City	12	969,095	0.97	10.56	1.35	12.40	3.94	60.2	\$25.71	\$27.50	\$25.70	159.5	41	NA	NA	NA	NA	1.94				
First Guaranty Bancshares, Inc.	FGBI	Hammond	27	1,817,211	NA	7.79	0.82	9.98	3.41	66.6	\$20.99	\$28.49	\$19.20	184.9	7,279	13.0	12.0	131.0	10.2	3.05				
FPB Financial Corp.	FPBF	Hammond	7	379,334	1.46	12.01	1.27	10.85	4.48	60.3	\$27.16	\$29.15	\$17.60	71.0	1,881	16.5	NA	161.7	19.4	1.33				
Heritage NOLA Bancorp, Inc.	HRGG	Covington	3	119,421	NA	20.19	0.37	1.72	3.69	87.6	\$12.82	\$13.16	\$11.62	21.6	1,127	NM	NA	90.2	NA	0.00				
Home Bancorp, Inc.	HBCP	Lafayette	39	2,153,658	1.27	11.40	1.46	10.88	4.52	55.9	\$35.53	\$48.47	\$32.59	336.1	18,556	10.5	11.5	141.2	15.6	2.25				
Home Federal Bancorp, Inc. of Louisiana	HFBL	Shreveport	7	425,569	1.36	11.43	1.09	9.75	3.86	60.7	\$31.20	\$37.30	\$25.64	54.4	1,681	13.0	NA	120.7	13.8	1.79				
IBERIABANK Corp.	IBKC	Lafayette	191	30,833,015	0.81	8.84	1.25	9.54	3.75	55.0	\$78.78	\$87.50	\$60.82	4,316.8	372,023	12.2	10.9	165.9	14.1	2.08				
Investar Holding Corp.	ISTR	Baton Rouge	22	1,786,469	NA	9.20	0.81	7.68	3.61	63.4	\$25.05	\$29.90	\$19.49	232.0	16,120	18.0	13.1	146.2	13.3	0.80				
Jeff Davis Bancshares, Inc.	JDV B	Jennings	23	NA	NA	NA	NA	NA	NA	NA	\$53.00	\$63.00	\$52.00	82.6	54	NA	NA	114.5	9.8	4.45				
MBT Bancshares, Inc.	MBKL	Metairie	9	385,711	0.13	9.75	0.89	9.34	4.25	74.8	\$20.60	\$26.00	\$19.00	41.7	NA	12.1	NA	111.9	10.9	4.85				
MidSouth Bancorp, Inc.	MSL	Lafayette	42	1,743,398	1.84	8.03	-1.50	-11.01	4.08	80.2	\$11.70	\$16.15	\$10.07	194.7	42,481	NM	NM	142.7	11.4	0.34				
Origin Bancorp, Inc.	OBNK	Ruston	43	4,821,576	NA	10.79	1.16	10.08	3.75	66.9	\$35.71	\$42.31	\$27.41	847.3	NA	16.2	14.4	163.9	17.6	0.36				

# Bank Trading Data – Per State, *continued*

As of February 22, 2019				Bank Overview		Financial and Performance Figures						Trading Data									
Maryland	Company Name	Ticker	HQ City	# of Branches	Total Assets (\$000)	NPAs/Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price	52-Week:		Market Cap. (\$mm)	ADV (shares)	Price/				Current Div. Yield (%)
													High	Low			LTM EPS (x)	2019E EPS (x)	TBV (%)	Assets (%)	
	<b>Maryland Median</b>				496,254	1.40	9.87	0.88	8.30	3.64	69.2						13.8	11.6	113.5	11.5	1.38
	<b>Maryland Mean</b>				1,464,667	1.31	11.21	0.81	7.16	3.69	67.7						16.0	11.9	118.3	13.4	1.24
	Calvin B. Taylor Bankshares, Inc.	TYCB	Berlin	11	531,910	NA	15.94	1.40	8.75	NA	51.3	\$34.10	\$41.00	\$33.11	95.1	229	12.9	NA	112.2	17.9	2.90
	Capital Bancorp, Inc.	CBNK	Rockville	6	1,105,058	NA	10.37	1.22	13.94	5.59	73.1	\$11.89	\$14.28	\$10.21	162.6	NA	11.7	11.0	141.9	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	\$14.78	\$13.00	14.8	398	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	\$12.88	\$13.25	\$12.02	54.5	NA	NA	NA	90.5	25.1	0.00
	Community Financial Corp.	TCFC	Waldorf	14	1,689,227	2.02	8.41	0.70	7.53	3.41	60.1	\$30.30	\$38.39	\$26.47	169.0	8,788	15.0	11.0	120.0	10.0	1.65
	Community Heritage Financial, Inc.	CMHF	Middletown	7	435,574	0.73	10.32	0.50	4.48	3.64	76.6	\$22.00	\$26.87	\$19.00	49.1	NA	25.0	NA	109.3	11.3	0.55
	Delmar Bancorp	DBCP	Salisbury	16	737,924	NA	7.81	0.65	7.66	3.88	65.2	\$7.25	\$8.22	\$6.95	72.4	2,394	15.9	NA	126.7	9.8	1.38
	Delmarva Bancshares, Inc.	DLMV	Cambridge	6	378,062	NA	11.66	0.95	7.63	3.94	65.6	\$8.00	\$8.70	\$7.49	31.6	2,105	14.3	NA	72.0	8.3	2.50
	Eagle Bancorp, Inc.	EGBN	Bethesda	20	8,389,137	NA	NA	1.91	14.89	4.10	37.3	\$59.93	\$65.42	\$45.15	2,060.9	220,884	13.6	12.7	215.1	24.6	0.00
	Farmers and Merchants Bancshares, Inc.	FMFG	Hampstead	8	417,158	NA	10.88	1.14	10.79	3.84	62.2	\$30.25	\$32.99	\$29.00	50.9	176	10.7	NA	112.2	12.2	2.84
	First United Corp.	FUNC	Oakland	25	1,347,906	1.27	7.82	0.55	6.42	3.61	70.7	\$17.10	\$24.32	\$14.75	121.1	17,617	17.4	NA	115.8	9.0	2.11
	Frederick County Bancorp, Inc.	FCBI	Frederick	5	418,588	0.50	8.49	0.70	8.64	3.58	77.2	\$26.50	\$35.00	\$25.90	40.9	300	14.1	NA	114.9	9.8	1.21
	Glen Burnie Bancorp	GLBZ	Glen Burnie	8	411,365	0.75	8.11	0.28	3.32	3.24	83.1	\$11.55	\$13.55	\$10.00	32.5	2,360	28.9	NA	97.4	7.9	3.46
	Hamilton Bancorp, Inc.	HBK	Towson	7	496,254	1.52	9.73	-0.68	-6.21	3.06	79.7	\$15.19	\$16.24	\$13.50	48.7	3,585	NM	NA	109.5	10.5	0.00
	Harbor Bankshares Corp.	HRBK	Baltimore	7	283,111	NA	NA	NA	NA	NA	NA	\$0.51	\$2.00	\$0.46	0.5	191	NA	NA	NA	NA	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	\$26.25	40.3	248	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	\$13.68	\$20.15	\$12.60	260.5	40,204	NM	14.3	122.6	11.5	0.00
	MB Bancorp, Inc.	MBCQ	Forest Hill	3	150,384	2.06	20.60	0.58	2.76	2.87	92.5	\$16.50	\$18.25	\$13.86	30.1	525	35.1	NA	104.4	21.5	0.00
	Old Line Bancshares, Inc.	OLBK	Bowie	37	2,950,007	NA	9.22	1.01	8.31	3.74	50.1	\$28.88	\$35.72	\$24.51	491.9	57,330	16.9	12.3	187.7	16.7	1.39
	Peoples Bancorp, Inc.	PEBC	Chestertown	7	246,543	1.89	10.64	0.87	8.40	3.63	74.9	\$33.07	\$35.00	\$26.71	24.1	111	11.4	NA	92.0	9.8	1.51
	PSB Holding Corp.	PSBP	Preston	10	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	\$29.60	\$31.45	\$26.45	353.5	5,441	11.7	11.4	149.2	14.2	0.00
	Sandy Spring Bancorp, Inc.	SASR	Olney	56	8,243,272	0.45	9.02	1.27	9.84	3.61	51.1	\$35.00	\$43.87	\$29.87	1,243.6	143,606	12.4	11.1	174.7	15.1	3.20
	Seyern Bancorp, Inc.	SVBI	Annapolis	6	974,233	1.73	10.00	1.01	9.46	3.66	70.1	\$8.68	\$9.86	\$7.10	110.4	12,394	13.0	NA	116.3	NA	1.38
	Shore Bancshares, Inc.	SHBI	Easton	21	1,483,076	1.79	11.13	1.74	14.81	3.74	62.9	\$15.59	\$20.09	\$12.95	198.8	25,795	8.0	11.8	122.1	13.4	2.57

# Bank Trading Data – Per State, *continued*

As of February 22, 2019				Bank Overview							Financial and Performance Figures							Trading Data						
Mississippi				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 (%)						
<b>Mississippi Median</b>				<b>7,969,432</b>	<b>1.27</b>	<b>8.79</b>	<b>0.99</b>	<b>8.29</b>	<b>3.46</b>	<b>66.0</b>						<b>14.9</b>	<b>12.0</b>	<b>182.1</b>	<b>14.7</b>	<b>2.32</b>				
<b>Mississippi Mean</b>				<b>9,698,687</b>	<b>1.36</b>	<b>9.72</b>	<b>0.90</b>	<b>7.67</b>	<b>3.50</b>	<b>68.7</b>						<b>15.2</b>	<b>12.9</b>	<b>159.0</b>	<b>14.0</b>	<b>2.24</b>				
BancorpSouth Bank	BXS	Tupelo	295	18,001,540	0.49	8.46	1.28	10.60	3.72	65.8	\$33.13	\$35.45	\$24.31	3,306.3	647,637	14.9	13.9	226.6	18.4	2.05				
Citizens Holding Co.	CIZN	Philadelphia	23	958,630	1.39	8.45	0.69	7.95	3.01	77.9	\$21.11	\$24.00	\$19.08	103.5	1,227	15.5	NA	128.3	10.8	4.55				
First Bancshares, Inc.	FBMS	Hattiesburg	61	3,003,986	NA	8.66	0.87	7.59	3.95	58.5	\$32.67	\$43.53	\$27.85	484.5	35,037	20.2	11.6	193.5	16.1	0.86				
Hancock Whitney Corp.	HWC	Gulfport	202	28,235,907	1.25	8.02	1.17	11.04	3.38	57.8	\$43.74	\$56.40	\$32.59	3,746.0	514,724	11.8	10.5	170.7	13.3	2.47				
Merchants & Marine Bancorp, Inc.	MNMB	Pascagoula	13	551,308	1.29	11.82	0.64	5.37	3.21	71.8	\$39.00	\$42.00	\$37.12	51.9	131	14.0	NA	80.0	9.4	3.08				
Peoples Financial Corp.	PFBX	Biloxi	19	616,786	2.96	14.09	0.10	0.73	3.04	92.4	\$11.35	\$14.25	\$11.20	56.1	1,355	NM	NA	64.5	9.1	0.18				
Renasant Corp.	RNST	Tupelo	164	12,934,878	NA	8.92	1.32	8.64	4.16	59.2	\$38.58	\$49.78	\$28.02	2,258.7	186,274	13.8	12.0	211.9	17.5	2.18				
Trustmark Corp.	TRMK	Jackson	207	13,286,460	0.81	9.31	1.11	9.43	3.54	66.1	\$35.80	\$36.32	\$26.84	2,333.4	370,127	16.2	16.3	196.3	17.7	2.57				



# Bank Trading Data – Per State, *continued*

As of February 22, 2019				Bank Overview							Financial and Performance Figures							Trading Data						
Missouri				Company Name	Ticker	HQ City	# of Branches	Total Assets (\$000)	NPAs/Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price	52-Week:		Market Cap. (\$mm)	ADV (shares)	Price/				Current Div. Yield (%)
		High	Low													LTM	2019E			TBV	Assets			
<b>Missouri Median</b>							1,492,899	0.44	9.41	0.89	9.44	3.66	63.4						13.6	12.3	138.7	13.6	1.51	
<b>Missouri Mean</b>							5,422,258	0.65	11.67	0.95	8.92	3.60	67.8						16.1	13.1	146.9	15.4	1.41	
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	156	13,194,170	0.44	13.01	1.39	9.58	3.42	57.9	\$600.00	\$630.00	\$515.00	3,041.6	17	15.0	NA	157.9	20.1	0.83				
Central Federal Bancshares, Inc.	CFDB	Rolla	1	70,274	0.49	36.45	0.08	0.21	3.36	93.6	\$13.75	\$14.50	\$12.70	20.5	1,065	NM	NA	87.3	31.8	0.00				
Commerce Bancshares, Inc.	CBSH	Kansas City	169	25,463,842	0.31	10.45	1.78	15.81	3.53	55.3	\$63.51	\$69.10	\$53.40	7,057.1	501,238	16.8	16.7	281.8	27.9	1.64				
Enterprise Financial Services Corp	EFSC	Clayton	33	5,645,662	0.30	8.66	1.64	15.46	3.82	49.5	\$46.51	\$58.15	\$36.09	1,061.0	107,770	12.1	11.9	222.0	18.8	1.20				
First Bancshares, Inc.	FBSI	Mountain Grove	10	345,324	0.21	9.17	0.84	9.30	4.37	66.8	\$15.00	\$16.00	\$10.80	38.2	350	12.8	NA	121.4	11.1	1.60				
Great Southern Bancorp, Inc.	GSBC	Springfield	105	4,676,200	NA	11.20	1.49	13.46	3.99	55.0	\$56.67	\$61.65	\$43.30	801.0	27,195	12.0	12.7	153.4	17.1	2.26				
Guaranty Federal Bancshares, Inc.	GFED	Springfield	16	965,138	NA	7.80	0.80	8.99	3.76	63.1	\$23.32	\$27.39	\$20.11	103.2	1,910	14.2	10.6	137.8	10.7	2.23				
Hawthorn Bancshares, Inc.	HWBK	Jefferson City	20	1,481,682	NA	6.71	0.74	11.44	3.30	74.8	\$22.87	\$24.88	\$19.23	138.0	6,257	12.8	NA	138.7	9.3	1.75				
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	\$24.25	\$27.00	\$22.35	119.3	603	NA	NA	122.3	NA	0.00				
NASB Financial, Inc.	NASB	Grandview	11	2,197,987	NA	10.42	1.53	13.30	3.97	61.1	\$40.40	\$45.00	\$33.31	298.3	442	9.8	NA	130.7	13.6	4.95				
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	\$1.74	\$2.10	\$1.37	131.8	2,617	NM	NA	153.3	9.1	0.00				
Southern Missouri Bancorp, Inc.	SMBC	Poplar Bluff	52	2,206,279	1.70	9.21	1.31	12.50	3.77	54.8	\$36.40	\$41.49	\$30.29	339.3	12,029	13.0	11.8	168.5	15.4	1.43				
UMB Financial Corp.	UMBF	Kansas City	94	23,351,119	NA	8.78	0.93	8.91	3.11	70.4	\$69.14	\$82.14	\$57.00	3,448.4	233,410	17.6	15.0	167.1	14.5	1.74				

# Bank Trading Data – Per State, *continued*

As of February 22, 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	
<b>North Carolina Median</b>				637,390	0.71	8.90	1.12	10.72	3.74	66.0						13.0	12.4	137.2	12.7	0.36
<b>North Carolina Mean</b>				114,794,988	0.60	9.72	1.07	9.98	3.74	68.9						12.6	12.6	139.1	13.0	0.77
AB&T Financial Corp.	ABTO	Gastonia	4	143,300	NA	NA	0.71	NA	NA	NA	\$0.48	\$0.70	\$0.48	15.1	482	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	\$11.50	\$14.99	\$11.20	46.5	1,849	12.0	NA	139.0	10.1	0.87
Bank of America Corp.	BAC	Charlotte	4,344	2,354,507,000	NA	7.54	1.21	10.63	2.43	58.1	\$29.08	\$33.05	\$22.66	281,182.8	66,053,981	11.1	10.0	163.2	12.1	2.06
BB&T Corp.	BBT	Winston-Salem	1,874	225,697,000	NA	7.67	1.47	10.95	3.46	56.9	\$51.49	\$56.31	\$40.68	39,320.6	4,360,175	13.2	11.9	238.3	17.7	3.15
blueharbor bank	BLHK	Mooreville	4	214,082	0.91	13.40	1.16	9.09	3.76	60.4	\$12.75	\$14.50	\$9.30	34.9	1,079	15.4	NA	128.9	17.3	0.00
Carolina Trust BancShares, Inc.	CART	Lincolnton	11	475,104	NA	10.57	0.65	7.08	3.83	68.4	\$8.37	\$9.70	\$7.20	79.6	10,427	18.2	NA	119.3	12.6	0.00
Coastal Bank & Trust	CABT	Jacksonville	3	109,663	0.01	16.06	0.55	3.53	3.92	80.4	\$7.40	\$7.50	\$7.00	10.0	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	\$24.72	\$30.70	\$19.18	171.0	18,062	12.4	11.1	126.3	10.4	0.00
First Bancorp	FBNC	Southern Pines	101	5,863,687	0.74	NA	1.57	12.27	4.12	55.4	\$39.27	\$43.14	\$30.50	1,167.3	105,139	13.0	13.0	237.0	19.9	1.22
First Citizens BancShares, Inc.	FCNCA	Raleigh	550	35,408,629	0.68	9.12	1.15	11.70	3.69	66.0	\$439.53	\$488.44	\$355.18	5,018.0	37,289	13.1	NA	159.6	14.4	0.36
HomeTrust Bancshares, Inc.	HTBI	Asheville	42	3,413,099	0.93	11.29	0.88	7.17	3.46	65.6	\$27.56	\$30.00	\$24.00	510.4	40,233	17.9	16.3	133.7	15.0	0.87
KS Bancorp, Inc.	KSBI	Smithfield	10	400,415	NA	5.53	0.92	15.75	3.37	71.6	\$27.50	\$33.30	\$24.01	30.5	374	9.2	NA	137.7	7.6	1.02
LifeStore Financial Group, Inc. (MHC)	LSFG	West Jefferson	5	292,159	NA	NA	1.24	13.77	NA	NA	\$28.90	\$30.00	\$22.64	30.4	133	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	\$16.60	\$32.95	\$13.09	666.6	197,171	13.4	NM	149.1	18.2	0.72
M&F Bancorp, Inc.	MFBP	Durham	8	257,183	NA	7.73	0.18	2.44	3.41	94.3	\$2.20	\$4.40	\$1.88	4.5	781	9.6	NA	22.5	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	\$15.20	\$16.25	\$12.45	39.4	892	10.0	NA	114.8	8.7	1.32
Peoples Bancorp of North Carolina, Inc.	PEBK	Newton	21	1,093,251	NA	11.31	1.22	10.81	4.29	72.4	\$28.60	\$33.49	\$20.03	171.5	6,351	12.9	NA	138.7	15.7	1.82
Select Bancorp, Inc.	SLCT	Dunn	18	1,258,525	NA	14.85	1.12	8.51	4.23	60.9	\$11.69	\$14.25	\$11.20	225.8	35,476	13.4	13.0	123.4	17.9	0.00
Southern BancShares (N.C.), Inc.	SBNC	Mount Olive	63	2,684,237	0.36	9.12	1.13	10.19	3.82	62.3	\$3,500.00	\$3,940.00	\$3,130.00	284.1	7	10.3	NA	117.3	10.7	0.29
Surrey Bancorp	SRYB	Mount Airy	7	309,150	0.93	14.55	1.71	11.85	4.54	57.5	\$14.75	\$15.00	\$13.02	61.5	341	12.4	NA	136.7	19.9	2.71
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	1,054	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	\$4.75	\$6.13	\$4.51	33.9	1,239	NM	NA	102.9	5.4	0.00
West Town Bancorp, Inc.	WTWB	Raleigh	9	555,324	NA	8.90	2.24	16.41	4.41	78.0	\$23.50	\$29.49	\$20.51	61.6	1,093	6.0	NA	153.0	12.9	0.00

# Bank Trading Data – Per State, *continued*

As of February 22, 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/ EPS				Current Div. Yield (%)
Company Name	Ticker	HQ City	High										Low	LTM EPS (x)			2019E EPS (x)	TBV (%)	Assets (%)		
<b>Ohio Median</b>					557,694	0.60	9.74	1.12	10.11	3.77	63.3						12.7	11.6	133.9	13.9	2.55
<b>Ohio Mean</b>					10,170,863	0.76	11.35	1.00	9.01	3.71	67.9						14.0	11.8	136.0	14.0	2.51
Andover Bancorp, Inc.	ANDC	Andover	11	395,770	0.38	8.96	0.96	10.15	3.21	72.4	\$23.50	\$24.24	\$22.50	57.5	483	NA	NA	NA	NA	NA	3.11
Central Federal Corp.	CFBK	Worthington	5	665,025	NA	6.85	0.78	10.11	3.41	74.1	\$12.73	\$16.95	\$10.62	55.2	4,080	12.7	NA	121.1	8.3	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	\$26.25	30.9	348	NM	NA	157.5	15.5	0.89	
Civista Bancshares, Inc.	CIVB	Sandusky	36	2,138,954	0.43	9.98	0.81	6.50	4.15	63.3	\$21.03	\$25.88	\$15.55	328.1	39,285	20.6	10.5	160.1	15.4	1.71	
Community Investors Bancorp, Inc.	CIBN	Bucyrus	5	153,813	1.39	8.88	0.65	7.23	4.16	81.3	\$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	56,484	1.46	14.05	-1.76	-10.53	3.38	155.9	\$13.80	\$15.42	\$12.56	5.4	355	NM	NA	72.9	10.2	0.00	
Comunibanc Corp.	CBCZ	Napoleon	7	281,287	2.13	9.25	0.51	5.77	2.95	81.9	\$30.55	\$32.00	\$27.49	25.3	207	17.4	NA	97.3	9.0	2.55	
Consumers Bancorp, Inc.	CBKM	Minerva	13	517,955	0.43	9.05	1.11	12.52	3.70	71.1	\$19.50	\$25.00	\$16.85	53.3	1,856	9.7	NA	113.7	10.3	2.67	
Cortland Bancorp	CLDB	Cortland	14	714,666	NA	9.08	1.31	14.36	3.76	65.7	\$20.25	\$26.00	\$19.10	88.1	1,601	9.9	NA	135.7	12.3	2.17	
Croghan Bancshares, Inc.	CHBH	Fremont	17	847,552	0.45	11.08	1.45	10.79	4.22	60.0	\$52.50	\$59.25	\$48.76	119.5	771	10.0	NA	131.0	14.1	3.43	
CSB Bancorp, Inc.	CSBB	Millersburg	15	731,722	0.43	9.86	1.31	12.89	3.98	58.2	\$37.50	\$44.99	\$35.25	102.8	353	10.9	NA	143.5	14.1	2.77	
Eagle Financial Bancorp, Inc.	EFBI	Cincinnati	3	137,819	0.79	20.11	0.41	1.95	3.34	90.5	\$15.57	\$16.84	\$14.56	23.5	1,030	NA	NA	91.3	18.4	0.00	
Empire Bancshares, Inc.	EBSH	Hicksville	3	112,695	1.51	13.11	0.84	6.61	3.59	75.3	\$21.15	\$23.00	\$20.30	14.0	457	NA	NA	96.8	NA	1.70	
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	30	1,116,163	0.12	12.49	1.34	10.86	3.83	61.6	\$31.87	\$49.99	\$29.61	351.3	9,554	19.8	16.6	213.1	26.5	1.88	
Farmers National Banc Corp.	FMNB	Canfield	37	2,328,730	NA	9.56	1.46	13.13	3.87	58.2	\$14.74	\$16.90	\$11.56	409.7	29,978	12.7	11.8	187.6	17.6	2.17	
FFD Financial Corp.	FFDF	Dover	7	394,084	0.49	9.02	1.48	16.31	3.91	53.0	\$50.75	\$53.50	\$44.25	50.5	169	9.2	NA	142.0	12.8	3.15	
Fifth Third Bancorp	FITB	Cincinnati	1,139	146,069,000	NA	8.64	1.54	13.72	3.22	59.4	\$27.83	\$34.67	\$22.12	17,995.7	6,007,107	9.1	9.9	145.1	12.4	3.16	
First Bancshares, Inc.	FIBH	Bellevue	7	222,493	NA	8.67	NA	NA	NA	NA	\$38.10	\$50.00	\$38.05	21.7	49	NA	NA	112.5	9.7	2.94	
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	\$30.99	\$35.00	\$22.78	625.9	53,266	13.7	13.4	210.7	19.6	2.45	
First Financial Bancorp.	FFBC	Cincinnati	160	13,986,660	0.63	8.86	1.37	9.85	4.10	51.3	\$28.10	\$33.70	\$22.27	2,750.8	425,315	14.6	12.2	237.7	19.7	3.13	
First Niles Financial, Inc.	FNFI	Niles	1	98,388	0.82	11.31	0.24	2.02	2.58	83.5	\$7.77	\$10.75	\$7.00	8.6	142	37.0	NA	78.4	8.9	2.57	
FNB, Inc.	FIDS	Dennison	5	228,650	NA	NA	NA	NA	NA	NA	\$31.32	\$34.00	\$31.00	21.1	28	NA	NA	NA	9.2	4.47	
Heartland BancCorp	HLAN	Whitehall	18	1,047,177	0.20	10.85	1.16	13.54	3.90	62.5	\$83.00	\$105.00	\$78.00	167.4	502	12.4	NA	147.3	16.0	2.51	
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	\$32.20	\$52.00	\$26.55	17.7	103	12.4	NA	159.6	21.4	3.35	
Huntington Bancshares Inc.	HBAN	Columbus	935	108,781,000	1.09	7.13	1.33	12.60	3.33	57.1	\$14.33	\$16.60	\$11.12	15,000.8	10,435,858	11.9	10.6	197.5	13.9	3.91	
KeyCorp	KEY	Cleveland	1,180	139,613,000	0.52	8.27	1.35	12.33	3.18	62.3	\$17.65	\$22.40	\$13.66	17,994.2	10,812,089	10.3	9.6	159.1	13.0	3.85	

# Bank Trading Data – Per State, *continued*

As of February 22, 2019				Bank Overview							Financial and Performance Figures							Trading Data						
Ohio, cont.				Total Assets (\$000)	NPAs/Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price	52-Week:		Market Cap. (\$mm)	ADV (shares)	Price/				Current Div. Yield (%)				
Company Name	Ticker	HQ City	# of Branches									High	Low			LTM EPS (x)	2019E EPS (x)	TBV (%)	Assets (%)					
<b>Ohio Median</b>				557,694	0.60	9.74	1.12	10.11	3.77	63.3					12.7	11.6	133.9	13.9	2.55					
<b>Ohio Mean</b>				10,170,863	0.76	11.35	1.00	9.01	3.71	67.9					14.0	11.8	136.0	14.0	2.51					
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	\$17.14	\$20.65	\$14.56	227.9	18,609	13.8	10.8	146.8	13.9	3.97				
Middlefield Banc Corp.	MBCN	Middlefield	15	1,248,398	0.79	9.00	1.07	9.94	3.77	64.3	\$42.80	\$54.90	\$38.50	138.9	4,632	11.2	10.4	125.3	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	\$38.00	\$56.15	\$26.45	180.1	8,812	15.0	NA	163.6	17.5	2.21				
Pandora Bancshares, Inc.	PDRB	Pandora	5	178,510	1.37	8.09	0.70	8.33	3.97	80.0	\$50.75	\$50.75	\$50.75	12.8	NA	NA	NA	90.1	NA	2.46				
Park National Corp.	PRK	Newark	110	7,804,308	1.16	9.28	1.45	14.08	3.84	60.1	\$99.94	\$119.00	\$79.27	1,568.9	31,824	14.1	13.6	220.1	20.1	4.04				
Peoples Bancorp Inc.	PEBO	Marietta	75	3,992,112	NA	9.42	1.19	9.46	3.72	61.6	\$34.02	\$39.58	\$28.35	656.7	40,622	14.1	11.9	184.3	16.7	3.53				
Peoples-Sidney Financial Corp.	PPSF	Sidney	5	112,330	0.72	13.31	0.64	4.85	3.81	79.3	\$12.90	\$12.90	\$10.00	15.6	904	NA	NA	105.2	NA	2.48				
Perpetual Federal Savings Bank	PFOH	Urbana	1	390,168	0.58	18.86	1.59	8.73	3.07	33.8	\$30.00	\$31.70	\$27.85	74.1	860	11.9	NA	100.7	19.0	3.20				
SB Financial Group, Inc.	SBFG	Defiance	20	985,898	0.40	10.32	1.23	9.61	3.95	69.3	\$18.63	\$20.53	\$16.05	121.2	7,378	12.3	11.4	121.1	12.5	1.83				
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	20	593,490	0.23	8.53	0.84	9.13	3.79	69.7	\$11.30	\$14.00	\$10.25	66.9	3,064	14.3	NA	132.1	11.3	4.60				
United Bancshares, Inc.	UBOH	Columbus Grove	19	830,300	NA	6.42	1.02	10.72	3.97	72.4	\$22.62	\$24.00	\$18.80	74.0	1,873	9.0	NA	143.9	8.9	2.30				
United Community Financial Corp.	UCFC	Youngstown	36	2,811,357	NA	10.24	1.35	12.10	3.40	56.6	\$9.98	\$11.98	\$8.49	490.3	127,606	13.5	12.2	171.9	17.4	2.81				
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	\$20.45	\$21.00	\$17.66	55.2	1,661	10.7	NA	127.8	11.7	3.13				

# Bank Trading Data - Per State, *continued*

As of February 22, 2019				Bank Overview		Financial and Performance Figures						Trading Data									
Pennsylvania				# 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 (%)		
<b>Pennsylvania Median</b>					976,449	0.58	9.18	0.94	8.90	3.45	66.4						13.3	12.4	132.1	11.5	2.70
<b>Pennsylvania Mean</b>					7,070,175	0.78	9.74	0.92	8.87	3.39	67.3						14.3	13.9	138.6	12.7	2.46
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	NA	0.00
ACNB Corp.	ACNB	Gettysburg	29	1,647,724	NA	NA	1.34	13.54	3.81	61.2	\$39.70	\$41.45	\$27.40	279.7	9,096	12.8	NA	196.5	17.0	NA	2.32
American Bank Inc.	AMBK	Allentown	1	621,969	NA	NA	NA	NA	NA	NA	\$11.95	\$12.50	\$10.95	67.8	387	NA	NA	124.8	NA	NA	3.35
AmeriServ Financial, Inc.	ASRV	Johnstown	17	1,160,680	NA	7.49	0.67	8.08	3.30	81.6	\$4.20	\$4.55	\$3.93	74.0	22,005	9.8	NA	86.0	6.4	NA	1.90
Apollo Bancorp, Inc.	APLO	Apollo	6	164,000	NA	NA	0.88	NA	NA	73.4	\$44.00	\$49.00	\$42.15	22.8	41	15.9	NA	115.8	NA	NA	4.64
Beneficial Bancorp, Inc.	BNCL	Philadelphia	62	5,806,925	0.38	15.75	0.81	4.61	3.32	66.6	\$16.21	\$18.60	\$13.74	1,172.3	275,395	24.9	27.2	139.0	NA	NA	1.48
Bryn Mawr Bank Corp.	BMIC	Bryn Mawr	44	4,652,485	0.49	8.05	1.47	11.78	3.80	57.0	\$40.88	\$50.35	\$32.84	827.8	58,976	13.1	12.6	230.3	17.7	NA	2.45
CB Financial Services, Inc.	CBFV	Carmichaels	29	1,279,990	NA	8.02	0.61	5.91	3.56	70.5	\$25.85	\$36.95	\$22.82	140.4	8,941	18.5	12.3	141.0	11.0	NA	3.71
CCFNB Bancorp, Inc.	CCFN	Bloomsburg	14	726,225	0.98	11.87	1.11	8.85	3.24	62.7	\$49.10	\$58.99	\$46.70	104.2	463	13.0	NA	122.3	14.4	NA	3.10
Centric Financial Corp.	CFCX	Harrisburg	5	704,396	NA	9.84	1.21	13.85	3.95	61.4	\$10.50	\$12.70	\$8.76	91.7	2,934	10.2	NA	132.1	13.0	NA	0.00
Citizens & Northern Corp.	CZNC	Wellsboro	25	1,290,893	1.20	14.50	1.72	11.72	3.90	60.2	\$26.45	\$28.99	\$22.11	327.8	13,243	14.8	15.3	175.7	25.2	NA	4.08
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	208.3	533	11.6	10.7	181.4	14.6	NA	2.96
Clarion County Community Bank	CCYY	Clarion	4	160,148	0.58	10.13	0.72	7.30	3.87	73.3	\$8.85	\$11.00	\$8.52	14.7	91	12.9	NA	90.9	9.2	NA	1.58
CNB Financial Corp.	CCNE	Clearfield	42	3,221,521	NA	7.02	1.12	13.46	NA	62.4	\$28.45	\$32.86	\$21.43	430.5	19,368	12.9	11.4	193.7	13.4	NA	2.39
Codorus Valley Bancorp, Inc.	CVLY	York	37	1,807,480	NA	9.77	1.11	11.43	3.84	64.5	\$23.00	\$31.86	\$20.27	216.3	11,719	11.2	NA	123.2	12.0	NA	2.78
Commercial National Financial Corp.	CNAF	Latrobe	9	419,383	NA	14.20	1.08	7.42	4.10	73.0	\$22.11	\$28.00	\$20.50	63.3	1,122	14.5	NA	106.3	15.1	NA	4.70
Community Bankers' Corp.	CTYP	Indiana	7	NA	NA	NA	NA	NA	NA	NA	\$8.25	\$9.00	\$8.14	18.7	81	NA	NA	NA	6.1	NA	4.36
Customers Bancorp, Inc.	CUBI	Wyomissing	15	9,833,425	NA	7.36	0.69	7.61	2.58	63.7	\$22.12	\$32.34	\$16.72	710.6	216,559	12.4	10.2	94.9	7.1	NA	0.00
Dimeco, Inc.	DIMC	Honesdale	8	694,779	NA	11.45	1.21	10.50	4.17	68.7	\$41.25	\$44.00	\$34.00	102.1	958	12.9	NA	128.9	14.8	NA	2.91
DNB Financial Corp.	DNBF	Downingtown	15	1,158,235	NA	8.40	0.96	10.02	3.44	64.5	\$39.34	\$42.00	\$25.84	170.0	8,283	15.9	14.7	177.1	14.7	NA	0.71
Embassy Bancorp, Inc.	EMYB	Bethlehem	9	1,076,797	0.36	7.84	0.84	10.59	3.15	60.3	\$15.20	\$18.35	\$14.06	113.5	2,859	13.3	NA	134.9	10.6	NA	1.12
Emclair Financial Corp	EMCF	Emlenton	20	898,780	NA	NA	0.54	6.80	3.47	67.4	\$30.80	\$38.70	\$28.67	83.1	2,343	17.9	NA	142.6	9.3	NA	3.77
ENB Financial Corp	ENBP	Ephrata	16	1,097,842	NA	9.36	0.93	9.88	3.46	74.5	\$34.55	\$37.50	\$34.11	98.7	622	10.1	NA	99.7	NA	NA	3.47
Enterprise Financial Services Group, Inc.	EFSG	Allison Park	1	285,141	3.73	NA	0.55	6.14	2.70	82.9	\$9.50	\$14.60	\$9.00	8.4	252	NA	NA	NA	3.0	NA	0.00
ESSA Bancorp, Inc.	ESSA	Stroudsburg	23	1,862,878	0.63	9.18	0.61	6.21	2.83	68.8	\$16.40	\$16.50	\$14.16	180.3	13,760	16.1	15.0	114.2	10.4	NA	2.44
F.N.B. Corp.	FNB	Pittsburgh	398	33,101,840	NA	7.05	1.16	8.30	3.38	54.9	\$12.33	\$14.92	\$9.35	3,967.6	2,632,904	11.0	10.6	184.4	12.1	NA	3.89
Fidelity D & D Bancorp, Inc.	FDBC	Dunmore	13	981,102	NA	9.52	1.20	12.36	3.70	61.3	\$58.69	\$75.00	\$44.60	220.6	5,191	20.2	NA	236.3	22.5	NA	1.77
First Commonwealth Financial Corp.	FCF	Indiana	137	7,828,255	0.46	9.13	1.42	11.41	3.71	57.0	\$14.29	\$17.91	\$11.33	1,406.2	533,432	13.2	12.9	204.6	18.0	NA	2.80
First Community Financial Corp.	FMFP	Mifflintown	12	NA	NA	NA	NA	NA	NA	NA	\$28.50	\$28.50	\$20.25	80.5	137	NA	NA	178.9	NA	NA	1.96
First Keystone Corp.	FKYS	Berwick	18	1,012,000	NA	NA	0.91	NA	2.89	69.5	\$23.00	\$29.00	\$20.01	132.3	584	14.4	NA	141.2	NA	NA	4.70

# Bank Trading Data - Per State, *continued*

As of February 22, 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		
<b>Pennsylvania Median</b>					976,449	0.58	9.18	0.94	8.90	3.45	66.4						13.3	12.4	132.1	11.5	2.70
<b>Pennsylvania Mean</b>					7,070,175	0.78	9.74	0.92	8.87	3.39	67.3						14.3	13.9	138.6	12.7	2.46
First Resource Bank	FRSB	Exton	2	302,447	1.37	8.36	0.81	8.99	3.89	69.7	\$10.60	\$12.50	\$8.05	27.9	1,734	12.9	NA	110.2	9.2	0.00	
Fleetwood Bank Corp.	FLEW	Fleetwood	7	259,231	0.21	9.12	0.72	8.10	3.45	76.4	\$77.00	\$88.00	\$69.55	22.5	17	NA	NA	NA	NA	2.60	
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	18	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	\$7.66	\$12.00	\$7.14	154.0	11,174	9.7	NA	132.5	10.4	2.61	
Franklin Financial Services Corp.	FRAF	Chambersburg	24	1,209,587	NA	9.11	0.52	5.34	3.78	70.1	\$36.10	\$37.95	\$29.26	159.4	2,832	26.0	NA	145.5	13.2	2.99	
Fulton Financial Corp.	FULT	Lancaster	242	20,682,152	0.97	8.52	1.03	9.24	3.40	65.1	\$17.18	\$19.55	\$14.38	2,923.8	992,257	14.6	12.3	170.4	14.1	2.79	
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	\$286.00	\$345.00	\$276.00	106.5	19	NM	NA	128.1	26.7	3.85	
Harleysville Financial Corp.	HARL	Harleysville	9	771,816	1.40	9.47	1.01	11.01	3.20	57.8	\$27.00	\$27.00	\$22.50	101.1	1,297	13.2	NA	138.4	13.1	3.70	
Honat Bancorp, Inc.	HONT	Honesdale	12	645,991	0.51	15.05	1.07	7.00	4.13	62.5	\$107.02	\$125.00	\$100.10	160.3	122	NA	NA	163.1	24.5	1.64	
HV Bancorp, Inc.	HVBC	Huntingdon Valley	6	320,883	0.67	9.79	0.27	2.48	2.74	86.9	\$15.63	\$17.50	\$13.75	32.8	2,306	NM	NA	112.2	11.0	0.00	
Jonestown Bank and Trust Co.	JNES	Jonestown	14	588,729	1.29	9.16	0.84	9.57	3.55	71.4	\$23.40	\$29.60	\$23.39	56.5	503	NA	NA	107.1	NA	3.25	
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	\$20.50	\$24.00	\$19.80	104.4	458	18.6	NA	181.8	16.7	4.29	
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	675	13.6	NA	142.6	9.7	3.13	
Landmark Bancorp, Inc.	LDKB	Pittston	6	335,692	NA	9.61	-0.13	-1.55	3.45	89.8	\$16.00	\$18.00	\$13.60	31.3	478	NM	NA	116.3	11.2	2.00	
Malvern Bancorp, Inc.	MLVF	Paoli	9	1,128,492	1.82	12.02	0.84	7.83	2.71	57.1	\$21.11	\$27.25	\$18.03	161.8	11,714	15.8	13.1	121.0	14.5	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	230	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	\$17.47	\$18.99	\$15.26	111.9	5,176	13.8	12.4	106.8	11.2	0.00	
Mid Penn Bancorp, Inc.	MPB	Millersburg	38	2,077,981	NA	7.63	0.63	6.03	3.67	72.6	\$23.75	\$36.75	\$21.69	200.9	10,261	16.0	NA	131.2	9.7	2.53	
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	\$33.50	\$34.80	\$32.00	48.9	459	NA	NA	110.7	NA	3.94	
Neffs Bancorp, Inc.	NEFB	Neffs	1	370,827	0.82	17.43	1.40	7.77	2.88	47.6	\$414.00	\$415.00	\$354.00	66.0	8	NA	NA	103.4	NA	1.88	
New Tripoli Bancorp, Inc.	NTBP	New Tripoli	3	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	\$35.21	\$37.50	\$34.05	46.8	561	20.7	NA	96.0	8.8	2.16	
Northwest Bancshares, Inc.	NWBI	Warren	174	9,607,773	0.97	10.03	1.11	8.61	3.88	62.3	\$18.63	\$18.69	\$15.50	1,925.5	461,311	18.3	17.2	207.0	20.0	3.86	
Norwood Financial Corp.	NWFL	Honesdale	26	1,184,559	0.28	9.43	1.19	11.71	3.53	57.7	\$31.54	\$40.58	\$28.08	197.5	7,479	14.5	NA	179.4	16.8	3.04	
Orrstown Financial Services, Inc.	ORRF	Shippensburg	29	1,934,388	0.33	8.18	0.75	8.56	3.31	74.0	\$20.66	\$27.05	\$17.30	196.0	16,229	13.8	11.1	124.1	10.1	2.90	

# Bank Trading Data – Per State, *continued*

As of February 22, 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					
<b>Pennsylvania Median</b>					976,449	0.58	9.18	0.94	8.90	3.45	66.4						13.3	12.4	132.1	11.5	2.70			
<b>Pennsylvania Mean</b>					7,070,175	0.78	9.74	0.92	8.87	3.39	67.3						14.3	13.9	138.6	12.7	2.46			
Penns Woods Bancorp, Inc.	PWOD	Williamsport	28	1,684,771	NA	7.52	0.94	10.73	3.31	64.8	\$42.36	\$47.00	\$34.84	198.7	5,088	13.5	NA	158.6	11.8	4.44				
Peoples Financial Services Corp.	PFIS	Scranton	28	2,288,189	0.40	9.60	1.12	9.21	3.59	60.0	\$44.24	\$52.00	\$39.01	327.3	6,014	13.1	NA	153.4	14.3	3.07				
Peoples Limited	PPLL	Wyalusing	9	371,226	NA	NA	1.33	NA	NA	NA	\$64.55	\$66.50	\$59.10	41.0	62	8.5	NA	NA	NA	3.13				
PNC Financial Services Group, Inc.	PNC	Pittsburgh	2,441	382,315,000	NA	9.19	1.41	11.42	2.97	59.2	\$124.15	\$163.59	\$108.45	56,736.6	2,380,405	11.6	10.9	165.5	15.0	3.06				
Prudential Bancorp, Inc.	PBIP	Philadelphia	11	1,115,162	1.38	11.19	0.89	6.99	2.53	56.3	\$18.43	\$19.87	\$13.92	164.0	10,552	18.8	NA	132.1	14.7	1.09				
QNB Corp.	QNBC	Quakertown	12	1,175,452	0.82	8.88	0.96	10.47	3.13	64.2	\$37.72	\$47.30	\$36.15	131.5	915	11.6	NA	126.0	11.2	3.39				
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	847	12.3	NA	107.6	9.1	2.26				
Republic First Bancorp, Inc.	FRBK	Philadelphia	27	2,753,297	NA	NA	0.34	3.69	3.16	84.8	\$6.55	\$9.30	\$5.82	385.1	157,153	NM	25.2	170.4	14.0	0.00				
Riverview Financial Corp.	RIVE	Harrisburg	30	1,137,603	0.56	7.72	0.95	9.53	4.19	71.6	\$11.07	\$14.55	\$10.11	101.0	3,425	9.3	NA	117.8	8.9	3.61				
S&T Bancorp, Inc.	STBA	Indiana	58	7,252,221	0.91	9.27	1.50	11.60	3.64	50.6	\$41.42	\$47.77	\$35.16	1,433.8	95,613	13.8	13.4	222.5	19.8	2.61				
Somerset Trust Holding Co.	SOME	Somerset	35	1,210,941	1.30	6.74	0.66	8.90	4.08	78.4	\$47.00	\$47.00	\$41.00	114.6	359	14.8	NA	140.3	9.5	2.98				
Standard AVB Financial Corp.	STND	Monroeville	19	971,796	NA	NA	0.90	6.55	3.21	66.0	\$29.90	\$39.45	\$28.75	138.5	4,441	15.9	NA	134.6	14.8	2.96				
Susquehanna Community Financial, Inc.	SQCF	West Milton	6	422,536	NA	NA	1.24	NA	NA	NA	\$19.50	\$23.00	\$18.25	57.6	228	11.2	NA	NA	NA	2.56				
TriState Capital Holdings, Inc.	TSC	Pittsburgh	2	6,035,655	0.09	6.25	1.04	12.23	2.26	61.3	\$22.72	\$30.10	\$18.20	665.5	164,337	12.6	11.8	175.9	10.9	0.00				
Turbotville National Bancorp, Inc.		Turbotville	1	141,673	1.90	16.47	1.14	6.85	3.22	52.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA				
UNB Corp.	UNPA	Mount Carmel	2	141,055	0.05	9.57	0.22	2.33	2.53	91.4	\$175.00	\$189.90	\$150.00	10.0	35	32.5	NA	74.2	7.1	1.71				
Univest Corp. of Pennsylvania	UVSP	Souderton	47	4,984,347	0.56	NA	1.07	8.26	3.72	62.0	\$26.21	\$30.15	\$20.18	767.2	109,355	15.2	12.2	176.8	15.4	3.05				
Victory Bancorp, Inc.	VTYB	Limerick	1	251,656	NA	7.01	0.82	11.53	4.22	73.0	\$7.75	\$8.75	\$6.90	15.1	361	7.9	NA	85.7	6.0	1.29				
Woodlands Financial Services Co.	WDFN	Williamsport	8	414,311	NA	9.88	1.35	13.82	3.67	67.5	\$28.65	\$33.99	\$28.00	44.2	218	8.1	NA	107.9	10.7	3.49				
WVS Financial Corp.	WVFC	Pittsburgh	6	348,982	0.07	9.57	0.75	7.79	1.99	50.5	\$17.05	\$18.44	\$12.25	30.5	2,036	11.7	NA	95.1	9.1	2.35				
York Traditions Bank	YRKB	York	6	482,918	0.80	10.37	1.03	10.01	3.54	70.1	\$18.75	\$21.00	\$18.00	52.9	419	11.2	NA	104.6	10.8	0.00				

# Bank Trading Data – Per State, *continued*

As of February 22, 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					
<b>South Carolina Median</b>					768,360	0.66	9.28	0.91	9.37	3.81	72.3					14.7	13.1	129.4	12.8	0.00				
<b>South Carolina Mean</b>					1,982,177	0.76	9.46	0.97	8.86	3.91	70.6					16.7	13.0	146.9	13.4	0.80				
Bank of South Carolina Corp.	BKSC	Charleston	4	429,135	NA	NA	1.60	NA	NA	NA	\$18.29	\$22.50	\$16.75	100.8	3,989	14.8	NA	232.8	NA	3.28				
CAB Financial Corp.	CABF	Spartanburg	7	760,513	NA	10.38	0.59	5.47	3.59	77.5	\$17.50	\$17.95	\$11.50	129.5	7,582	30.2	NA	165.0	17.0	0.00				
Carolina Financial Corp.	CARO	Charleston	61	3,790,748	NA	11.83	1.37	9.43	4.03	51.7	\$37.56	\$45.58	\$27.62	836.4	79,647	16.6	13.0	195.0	22.2	0.85				
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	6	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	\$8.00	\$9.35	\$7.02	43.9	1,360	22.9	NA	109.4	11.8	0.00				
CoastalSouth Bancshares, Inc.	COSO	Hilton Head Island	6	NA	NA	NA	NA	NA	NA	NA	\$12.60	\$13.00	\$9.20	62.4	63	NA	NA	NA	NA	0.00				
Community First Bancorp.	CFOK	Seneca	7	381,741	1.03	8.84	1.28	14.49	3.84	90.4	\$8.20	\$8.85	\$7.10	34.1	797	7.5	NA	101.0	9.0	0.00				
First Capital Bancshares, Inc.	FCPB	Bennettsville	3	NA	NA	NA	NA	NA	NA	NA	\$7.00	\$9.50	\$6.00	35.6	304	NA	NA	109.0	NA	0.00				
First Community Corp.	FCCO	Lexington	20	1,091,595	0.54	NA	1.04	10.48	3.69	66.9	\$19.80	\$26.25	\$17.93	151.1	18,449	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	\$7.10	\$7.75	\$5.15	59.1	3,286	22.9	NA	110.5	9.6	0.00				
First South Bancorp, Inc.	FSBS	Spartanburg	4	238,460	NA	NA	NA	NA	NA	NA	\$1.12	\$1.30	\$0.76	36.5	4,443	NA	NA	NA	NA	0.00				
GrandSouth Bancorp.	GRRB	Greenville	6	776,206	NA	7.14	0.87	11.75	5.47	70.2	\$15.75	\$19.95	\$13.80	71.7	978	12.2	NA	129.4	9.3	0.00				
Security Federal Corp.	SFDL	Aiken	17	912,614	NA	8.70	0.81	9.32	3.38	74.4	\$31.70	\$32.00	\$27.75	93.6	236	13.7	NA	118.1	10.3	1.14				
South Atlantic Bancshares, Inc.	SABK	Myrtle Beach	9	632,132	NA	NA	0.57	4.74	4.27	76.3	\$12.46	\$16.00	\$10.66	93.1	3,894	22.3	NA	NA	14.8	0.00				
South State Corp.	SSB	Columbia	167	14,676,328	NA	9.56	1.23	7.63	4.04	56.5	\$71.48	\$93.25	\$56.55	2,561.1	162,136	14.7	13.3	196.9	17.5	2.13				
Southern First Bancshares, Inc.	SFST	Greenville	11	1,900,614	0.66	9.15	1.27	13.83	3.59	56.4	\$39.10	\$48.75	\$27.33	291.9	13,879	13.6	12.5	167.9	15.4	0.00				



# Bank Trading Data – Per State, *continued*

As of February 22, 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 (%)					
<b>Tennessee Median</b>				1,365,117	0.35	9.36	1.08	10.33	3.60	64.7						14.0	12.5	150.6	13.7	1.62				
<b>Tennessee Mean</b>				5,133,982	0.58	10.01	1.12	10.04	3.75	63.1						14.9	12.3	147.9	13.9	1.53				
CapStar Financial Holdings, Inc.	CSTR	Nashville	13	1,963,883	0.31	10.39	0.63	5.50	3.53	65.1	\$16.94	\$20.87	\$13.51	300.3	22,895	25.3	13.0	150.6	15.4	0.94				
FB Financial Corp.	FBK	Nashville	64	5,136,764	NA	10.49	1.66	12.74	4.66	64.8	\$35.58	\$44.69	\$32.66	1,093.2	91,239	14.0	12.7	209.0	21.3	0.90				
First Advantage Bancorp	FABK	Clarksville	8	664,329	1.46	11.63	1.21	9.97	4.41	66.5	\$25.95	\$26.45	\$22.30	101.2	1,125	14.5	NA	136.3	15.8	2.31				
First Alliance Bancshares, Inc.	FABR	Cordova	4	140,577	NA	NA	NA	NA	NA	NA	\$5.90	\$7.00	\$5.90	7.3	34	NA	NA	NA	NA	0.00				
First Citizens Bancshares, Inc.	FIZN	Dyersburg	25	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	7	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	\$44.20	\$46.60	\$40.00	196.8	136	13.9	NA	162.8	14.4	1.90				
First Horizon National Corp.	FHN	Memphis	296	40,833,117	NA	7.14	1.38	12.05	3.45	63.5	\$15.71	\$20.53	\$12.30	5,004.8	3,543,439	9.5	10.4	178.5	12.4	3.56				
Franklin Financial Network, Inc.	FSB	Franklin	15	4,246,389	NA	8.36	0.84	10.23	2.71	56.7	\$33.98	\$41.50	\$25.25	494.0	103,571	14.5	12.5	139.7	11.6	0.47				
InsCorp, Inc.	IBTN	Nashville	2	NA	NA	NA	NA	NA	NA	NA	\$17.78	\$19.87	\$15.05	51.6	1,209	NA	NA	131.3	10.9	1.12				
Mountain Commerce Bancorp, Inc.	MCBI	Knoxville	5	849,145	NA	9.00	1.28	14.41	NA	48.5	\$18.92	\$21.50	\$17.40	116.9	3,804	11.6	NA	152.1	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	\$9.20	\$11.30	\$8.10	39.9	3,437	18.3	NA	104.2	10.4	0.00				
Pinnacle Financial Partners, Inc.	PNFP	Nashville	116	25,031,044	0.44	9.12	1.53	9.37	3.60	46.2	\$59.16	\$68.85	\$43.23	4,584.9	513,300	12.8	11.6	217.0	18.3	1.08				
Reliant Bancorp, Inc.	RBNC	Brentwood	17	1,724,338	NA	9.36	0.64	5.17	3.57	73.7	\$22.21	\$30.00	\$19.03	256.1	14,521	18.1	14.7	163.6	14.9	1.62				
Security Bancorp, Inc.	SCYT	McMinnville	3	213,578	0.35	10.36	1.07	10.52	3.79	64.7	\$56.60	\$58.20	\$52.00	21.6	30	NA	NA	102.2	NA	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	21	NA	NA	79.9	12.6	2.46				
SmartFinancial, Inc.	SMBK	Knoxville	29	2,274,409	NA	9.29	0.92	7.42	4.30	64.1	\$20.24	\$27.69	\$16.17	282.0	32,617	14.2	11.1	138.3	12.4	0.00				
Truxton Corp.	TRUX	Nashville	1	485,133	NA	11.62	1.76	15.53	3.30	58.5	\$39.50	\$39.60	\$34.50	108.4	839	13.4	NA	191.5	22.3	2.53				
United Tennessee Bankshares, Inc.	UNTIN	Newport	3	205,732	NA	NA	NA	NA	NA	NA	\$22.00	\$23.00	\$20.95	18.7	153	NA	NA	89.3	9.1	2.45				

# Bank Trading Data – Per State, *continued*

As of February 22, 2019				Bank Overview		Financial and Performance Figures						Trading Data									
Texas				# of Branches	Total Assets (\$000)	NPAs/ Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price	52-Week:		Market Cap. (\$mm)	ADV (shares)	Price/ Assets				Current Div. Yield (%)
Company Name	Ticker	HQ City	High										Low	LTM EPS (x)			2019E EPS (x)	TBV (%)	Assets (%)		
<b>Texas Median</b>					6,123,494	0.39	10.28	1.33	9.24	3.78	52.6						16.1	13.3	205.4	19.8	1.72
<b>Texas Mean</b>					11,824,565	0.39	10.46	1.24	9.49	3.90	57.1						16.3	13.8	203.3	20.7	1.49
Allegiance Bancshares, Inc.	ABTX	Houston	28	4,655,249	NA	10.29	1.11	9.02	4.27	59.5	\$38.28	\$46.85	\$28.58	839.8	42,563	16.2	13.4	185.3	18.0	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	103	12,730,285	NA	9.05	1.45	12.07	3.61	48.6	\$20.07	\$31.44	\$16.13	2,644.4	1,260,596	10.2	9.2	147.3	13.0	3.49	
CBTX, Inc.	CBTX	Houston	35	3,279,096	0.40	12.56	1.50	10.18	4.35	58.6	\$33.93	\$38.71	\$27.00	845.1	85,514	18.0	17.2	210.8	25.8	0.59	
Comerica Inc.	CMA	Dallas	437	70,818,000	0.47	9.78	1.75	15.82	3.60	51.7	\$88.10	\$102.66	\$63.69	14,007.9	1,835,936	12.2	10.7	205.4	19.9	3.04	
Cullen/Frost Bankers, Inc.	CFR	San Antonio	144	32,292,966	0.23	8.11	1.47	13.85	3.64	55.3	\$105.28	\$121.66	\$81.87	6,631.8	419,094	15.3	14.8	258.4	20.6	2.55	
First Financial Bankshares, Inc.	FFIN	Abilene	79	7,731,854	0.37	11.63	1.98	15.37	3.96	48.7	\$64.28	\$66.83	\$45.05	4,329.2	259,937	29.0	27.1	495.7	56.3	1.31	
Guaranty Bancshares, Inc.	GNTY	Addison	31	2,266,970	0.37	9.31	0.97	9.03	3.50	65.2	\$31.10	\$37.36	\$28.24	367.9	21,581	17.6	13.9	177.1	16.2	2.19	
Hilltop Holdings Inc.	HTH	Dallas	66	13,683,572	0.46	12.13	0.93	6.51	3.56	86.6	\$19.93	\$25.70	\$16.43	1,865.7	400,301	15.6	13.3	115.2	13.7	1.61	
Independent Bank Group, Inc.	IBTX	McKinney	106	9,849,965	0.17	9.24	1.35	8.69	3.99	49.5	\$58.15	\$79.00	\$44.14	2,545.8	206,115	13.4	11.1	211.9	18.1	1.72	
International Bancshares Corp.	IBOC	Laredo	196	11,845,501	0.75	13.63	1.70	11.04	3.78	51.8	\$40.29	\$47.95	\$32.56	2,665.4	200,915	13.3	NA	169.1	22.5	2.08	
LegacyTexas Financial Group, Inc.	LTXB	Plano	43	9,051,142	0.27	10.32	1.73	15.22	3.89	44.8	\$43.88	\$47.18	\$30.19	2,066.5	279,833	13.6	13.2	232.5	23.5	2.28	
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	\$79.55	219.7	307	18.0	NA	145.1	16.8	1.17	
Pioneer Bancshares, Inc.	PONB	Dripping Springs	19	1,521,842	0.41	8.54	-0.92	-8.89	3.35	74.7	\$26.30	\$32.00	\$26.05	162.4	2,587	NM	NA	125.4	10.7	0.00	
Prosperity Bancshares, Inc.	PB	Houston	265	22,693,402	NA	10.21	1.42	8.15	3.18	42.6	\$74.38	\$79.20	\$57.01	5,195.2	442,824	16.1	15.4	245.2	22.9	2.20	
Southside Bancshares, Inc.	SBSI	Tyler	63	6,123,494	0.70	8.68	1.19	9.87	3.18	49.9	\$34.92	\$37.32	\$29.28	1,177.7	144,895	16.5	15.5	229.8	19.2	3.44	
Spirit of Texas Bancshares, Inc.	STXB	Conroe	23	1,467,969	NA	11.62	0.90	7.33	4.56	70.3	\$21.95	\$23.53	\$16.70	265.7	NA	21.1	12.9	159.2	18.1	0.00	
Texas Capital Bancshares, Inc.	TCBI	Dallas	12	28,257,767	0.28	8.26	1.19	12.72	3.75	52.6	\$61.52	\$103.05	\$47.86	3,090.7	630,832	10.6	9.6	132.4	11.0	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	\$59.00	72.1	47	15.6	NA	219.5	28.0	1.74	
Triumph Bancorp, Inc.	TBK	Dallas	61	4,559,779	0.79	10.03	1.33	9.24	6.35	61.6	\$33.58	\$44.70	\$27.47	893.2	221,884	16.5	12.2	207.0	19.8	0.00	
Veritex Holdings, Inc.	VBIX	Dallas	45	3,208,550	NA	11.66	1.26	7.73	4.09	46.8	\$27.70	\$33.08	\$20.34	1,487.6	270,021	17.3	11.1	190.1	20.9	1.81	

# Bank Trading Data – Per State, *continued*

As of February 22, 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 (%)		
<b>Virginia Median</b>					680,195	0.78	10.09	0.97	9.50	3.81	68.4							13.7	13.7	121.8	12.0	2.17
<b>Virginia Mean</b>					9,900,272	1.02	10.29	0.93	8.58	3.97	69.2							16.0	14.9	131.9	13.0	1.76
	American National Bankshares Inc.	AMNB	Danville	25	1,862,866	0.15	9.78	1.24	10.56	3.49	59.0	\$36.35	\$42.85	\$28.39	317.7	11,955	14.0	12.2	178.3	17.0	2.75	
	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	407	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	\$2.84	\$2.23	24.0	2,457	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	\$14.65	\$18.00	\$12.60	64.1	3,640	12.1	NA	116.3	9.5	1.64	
	Bay Banks of Virginia, Inc.	BAYK	Richmond	19	1,080,617	NA	9.82	0.39	3.36	3.61	80.8	\$8.25	\$10.37	\$7.01	108.9	9,853	26.6	17.2	103.8	10.1	0.00	
	Benchmark Bankshares, Inc.	BMBN	Kenbridge	17	618,249	0.62	11.34	1.20	10.42	4.70	62.8	\$19.50	\$21.75	\$17.99	100.3	686	13.8	NA	140.3	15.9	2.77	
	Blue Ridge Bankshares, Inc.	BRBS	Luray	9	539,590	NA	NA	0.97	12.04	4.26	74.7	\$18.60	\$27.00	\$16.50	51.9	552	11.3	NA	150.8	9.6	3.01	
	Burke & Herbert Bank & Trust Co.	BHRB	Alexandria	25	3,006,721	0.85	11.50	1.14	10.11	3.35	67.0	\$2,950.00	\$2,990.00	\$2,740.00	556.0	34	NA	NA	164.9	NA	2.71	
	C&F Financial Corp.	CFFI	Toano	26	1,521,411	0.53	NA	1.19	12.40	5.80	68.3	\$51.73	\$67.40	\$45.28	181.1	6,746	10.0	NA	135.2	11.9	2.86	
	Capital One Financial Corp.	COF	McLean	539	372,538,000	0.62	9.09	1.66	11.98	6.87	53.7	\$81.20	\$101.67	\$69.90	37,991.9	2,604,741	6.9	7.4	116.8	10.3	1.97	
	Carter Bank & Trust	CARE	Martinsville	105	4,039,599	3.52	9.48	0.29	2.75	3.10	62.8	\$17.21	\$20.10	\$14.45	452.4	19,993	38.2	NA	119.8	11.2	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	109.7	1,373	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	\$24.51	\$28.50	\$22.50	53.4	206	NA	NA	107.2	NA	3.75	
	Community Bankers Trust Corp.	ESXB	Richmond	26	1,393,874	NA	9.86	1.01	10.59	3.76	66.7	\$7.57	\$10.05	\$6.62	167.5	30,798	12.4	11.8	121.9	12.0	0.00	
	Eagle Financial Services, Inc.	EFSI	Berryville	13	799,617	0.74	10.96	1.16	10.67	4.06	65.9	\$33.50	\$38.20	\$29.50	115.8	1,072	12.9	NA	131.8	14.4	2.87	
	F & M Bank Corp.	FMBM	Timberville	14	780,253	NA	NA	1.21	9.91	4.65	68.6	\$35.70	\$40.00	\$28.11	117.6	664	13.3	NA	141.3	NA	2.80	
	Farmers Bank of Appomattox	FBPA	Appomattox	5	229,936	0.82	13.62	0.98	7.58	3.86	64.9	\$29.00	\$33.00	\$28.40	31.4	158	13.6	NA	100.3	13.7	2.76	
	Farmers Bankshares, Inc.	FBVA	Windsor	7	NA	NA	NA	NA	NA	NA	NA	\$17.45	\$21.00	\$15.25	53.7	501	11.0	NA	NA	NA	2.52	
	Fauquier Bankshares, Inc.	FBSS	Warrenton	11	730,805	0.92	8.21	0.92	10.64	3.81	75.0	\$21.02	\$26.90	\$17.21	79.3	2,429	13.0	NA	132.2	10.9	2.28	
	First Community Bankshares, Inc.	FCBC	Bluefield	49	2,244,374	1.33	10.95	1.56	10.64	4.46	56.2	\$36.13	\$36.48	\$26.75	578.3	30,998	16.6	16.1	246.0	25.8	2.32	
	First National Corp.	FXNC	Strasburg	14	752,969	0.46	8.80	1.34	16.36	3.93	64.1	\$20.15	\$23.50	\$17.61	99.9	2,052	9.9	NA	150.9	13.3	1.79	
	Freedom Bank of Virginia	FDVA	Fairfax	4	478,815	0.71	12.35	0.04	0.34	3.47	91.5	\$9.80	\$13.15	\$9.25	68.4	8,577	NM	36.3	115.7	14.3	0.00	
	FVCBankcorp, Inc.	FVCB	Fairfax	11	1,351,961	NA	NA	0.94	9.29	3.51	55.1	\$17.88	\$21.20	\$15.53	245.2	13,689	21.0	14.5	165.4	18.1	0.00	
	Highlands Bankshares, Inc.	HLND	Abingdon	14	591,941	2.88	8.40	0.61	6.59	3.96	77.1	\$5.75	\$8.00	\$5.06	47.4	3,300	16.4	NA	95.5	8.1	0.00	
	HomeTown Bankshares Corp.	HMTA	Roanoke	6	564,978	1.30	9.44	0.72	7.62	3.55	72.0	\$14.44	\$16.50	\$11.26	83.9	7,260	21.2	NA	159.4	NA	1.11	
	John Marshall Bancorp, Inc.	JMSB	Reston	8	1,394,621	0.09	10.18	0.95	8.98	3.51	63.5	\$16.60	\$19.25	\$14.26	196.1	3,792	18.7	NA	150.8	15.4	0.00	
	MainStreet Bancshares, Inc.	MNSB	Fairfax	6	1,100,613	NA	11.02	0.97	10.38	3.41	58.1	\$23.62	\$23.63	\$16.62	193.2	2,815	17.1	15.2	159.3	17.6	0.00	
	National Bankshares, Inc.	NKSH	Blacksburg	25	1,256,032	0.64	14.75	1.29	8.65	3.36	51.9	\$40.25	\$49.75	\$33.65	280.1	8,047	17.3	15.9	151.9	22.3	3.13	
	New Peoples Bankshares, Inc.	NWPP	Honaker	22	679,518	NA	7.34	0.02	0.31	3.94	94.7	\$1.68	\$2.20	\$1.25	40.1	2,590	NM	NA	80.3	5.9	0.00	

# Bank Trading Data – Per State, *continued*

As of February 22, 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 (%)					
<b>Virginia Median</b>					680,195	0.78	10.09	0.97	9.50	3.81	68.4						13.7	13.7	121.8	12.0	2.17			
<b>Virginia Mean</b>					9,900,272	1.02	10.29	0.93	8.58	3.97	69.2						16.0	14.9	131.9	13.0	1.76			
Oak View National Bank	OAKV	Warrenton	3	238,186	0.15	9.29	0.73	8.17	3.61	73.5	\$8.50	\$10.20	\$7.10	24.4	825	14.2	NA	110.4	10.3	0.00				
Old Point Financial Corp.	OPOF	Hampton	21	1,038,183	NA	9.65	0.48	4.93	3.62	80.3	\$23.45	\$29.90	\$19.00	121.6	7,817	24.4	NA	121.6	11.7	2.05				
Parkway Acquisition Corp.	PKKW	Floyd	20	680,872	NA	10.18	0.86	7.98	4.53	70.8	\$11.24	\$13.49	\$10.67	69.8	3,293	12.4	NA	101.9	10.3	2.14				
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	72.4	\$32.00	\$33.00	\$26.11	49.4	422	11.9	NA	118.5	10.5	1.56				
Pioneer Bankshares, Inc.	PNBI	Stanley	7	213,522	NA	13.37	1.08	7.93	NA	73.0	\$28.75	\$32.98	\$26.41	28.2	79	12.6	NA	98.6	13.2	2.92				
Southern National Bancorp of Virginia, Inc.	SONA	McLean	49	2,701,294	NA	9.18	1.25	10.00	3.72	51.0	\$16.18	\$18.24	\$12.87	389.2	55,533	11.6	11.6	163.7	14.4	2.22				
Touchstone Bank	TSBA	Prince George	15	426,280	1.01	10.01	0.29	2.81	4.38	86.0	\$12.30	\$14.70	\$12.08	40.8	1,168	33.2	NA	96.0	9.6	2.28				
TowneBank	TOWN	Portsmouth	41	11,163,030	0.41	9.68	1.30	9.47	3.61	62.1	\$28.34	\$33.85	\$22.88	2,031.9	129,281	15.1	13.7	198.8	18.4	2.26				
Union Bankshares Corp.	UBSH	Richmond	155	13,765,599	NA	8.84	1.11	7.85	3.74	54.8	\$35.72	\$42.74	\$26.48	2,925.5	395,263	16.1	12.5	205.2	17.1	2.58				
Village Bank and Trust Financial Corp.	VBFC	Midlothian	10	514,866	NA	7.21	0.61	8.31	3.83	83.9	\$33.09	\$35.50	\$28.77	47.5	1,454	16.2	NA	127.9	9.2	0.00				
Virginia Bank Bankshares, Inc.	VABB	Danville	7	194,183	1.28	11.39	0.59	5.12	4.22	75.1	\$14.50	\$15.50	\$14.00	26.6	344	23.1	NA	120.3	13.7	6.07				
Virginia Community Bankshares, Inc.	VCBS	Louisa	7	247,470	0.87	10.24	0.97	9.54	4.50	78.9	\$36.27	\$36.27	\$30.00	27.2	158	11.3	NA	107.3	11.0	2.76				
Virginia National Bankshares Corp.	VABK	Charlottesville	6	644,800	NA	10.85	1.33	12.40	3.80	55.8	\$39.50	\$53.98	\$34.40	100.5	1,998	11.9	NA	143.7	15.6	3.04				
Virginia Partners Bank	PTRS	Fredericksburg	4	420,672	0.01	10.38	0.64	6.42	3.42	74.4	\$12.00	\$13.75	\$11.75	47.7	1,802	NA	NA	NA	NA	0.00				

# Bank Trading Data – Per State, *continued*

As of February 22, 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					
<b>West Virginia Median</b>					<b>1,544,470</b>	<b>1.48</b>	<b>9.79</b>	<b>1.22</b>	<b>8.68</b>	<b>3.52</b>	<b>59.9</b>						<b>14.9</b>	<b>14.5</b>	<b>123.8</b>	<b>13.7</b>	<b>2.48</b>			
<b>West Virginia Mean</b>					<b>3,986,121</b>	<b>2.15</b>	<b>9.36</b>	<b>1.05</b>	<b>9.60</b>	<b>3.61</b>	<b>64.6</b>						<b>13.7</b>	<b>13.8</b>	<b>151.4</b>	<b>14.8</b>	<b>2.49</b>			
Citizens Financial Corp.	CIWV	Elkins	6	264,083	2.05	10.01	1.24	12.30	4.23	59.9	\$14.50	\$14.54	\$12.40	25.9	333	NA	NA	96.1	NA	4.14				
City Holding Co.	CHCO	Cross Lanes	97	4,900,925	1.09	10.01	1.63	13.62	3.52	50.0	\$79.56	\$83.27	\$65.32	1,317.1	59,420	17.7	15.2	275.5	26.9	2.66				
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	NA	NA	NA	NA	NA	NA	NA	\$45.85	\$49.50	\$42.06	61.3	284	15.8	NA	119.9	NA	3.93				
Jefferson Security Bank	JFWV	Shepherdstown	6	310,701	1.86	7.58	0.82	11.12	3.29	71.9	\$81.50	\$100.00	\$70.38	23.0	47	9.1	NA	96.7	7.3	1.84				
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	1,750,969	NA	8.66	0.73	7.46	3.41	81.3	\$15.99	\$20.10	\$14.65	185.6	18,649	16.0	14.5	123.8	10.6	0.88				
Potomac Bancshares, Inc.	PTBS	Charles Town	8	484,482	0.83	10.22	0.75	8.24	3.46	76.2	\$14.40	\$17.00	\$13.70	59.5	1,193	15.3	NA	120.2	12.3	1.94				
Premier Financial Bancorp, Inc.	PFBI	Huntington	48	1,544,470	2.54	9.92	1.22	9.85	4.02	57.6	\$16.40	\$21.40	\$13.43	239.7	18,055	12.1	NA	146.8	14.2	3.66				
Summit Financial Group, Inc.	SMMF	Moorefield	35	2,200,586	NA	8.92	1.32	13.43	3.57	53.2	\$24.45	\$28.00	\$17.94	301.1	12,973	10.8	10.9	155.2	13.7	2.29				
United Bankshares, Inc.	UBSI	Charleston	140	19,250,498	0.75	9.79	1.36	7.84	3.57	49.4	\$38.72	\$39.95	\$29.13	3,962.0	516,912	15.8	15.3	228.1	20.6	3.51				
WesBanco, Inc.	WSBC	Wheeling	211	12,458,632	NA	9.19	1.26	8.68	3.52	53.0	\$42.55	\$51.12	\$34.14	2,323.2	128,722	14.6	12.9	219.2	18.6	2.73				

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