

# Regional Bank Trading Data

*August 12, 2019*

# Medians by State

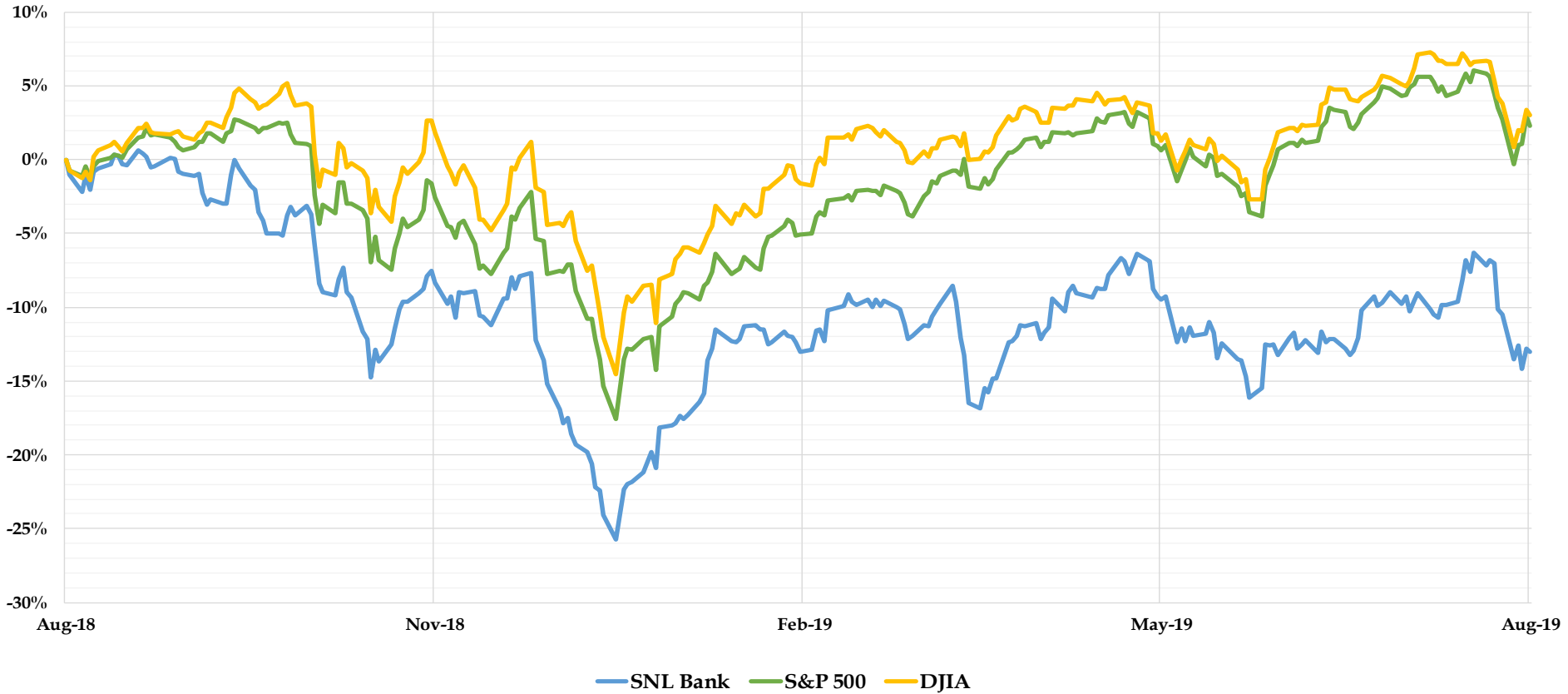
As of August 9, 2019	Financial and Performance Figures							Price/				Current Div. Yield (%)
	State (#)	Total Assets (\$000)	NPAs/ Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	LTM EPS (x)	2019E EPS (x)	Tang. Book (%)	
<b>Regional Median</b>	<b>873,065</b>	<b>0.60</b>	<b>9.87</b>	<b>1.09</b>	<b>10.01</b>	<b>3.78</b>	<b>64.8</b>	<b>12.2</b>	<b>11.8</b>	<b>128.5</b>	<b>13.1</b>	<b>1.85</b>
<b>Regional Mean</b>	<b>2,679,937</b>	<b>0.75</b>	<b>9.83</b>	<b>1.13</b>	<b>10.10</b>	<b>3.79</b>	<b>62.6</b>	<b>12.4</b>	<b>12.2</b>	<b>131.8</b>	<b>13.0</b>	<b>1.77</b>
Alabama (10)	727,193	0.30	9.72	1.11	10.05	3.83	65.2	13.6	10.6	120.6	12.1	0.83
Arkansas (3)	17,937,435	0.54	9.96	1.83	10.88	4.33	38.9	10.8	10.2	168.4	15.3	2.81
Florida (14)	1,124,454	0.71	9.93	0.97	9.52	3.62	64.5	14.5	13.4	145.8	13.6	0.00
Georgia (19)	585,908	1.07	9.67	1.25	10.91	3.92	56.8	10.7	11.4	141.1	12.1	1.85
Indiana (31)	798,855	0.61	10.28	1.17	10.11	3.66	64.0	12.4	11.5	114.9	12.8	2.40
Kentucky (10)	836,629	0.55	10.96	1.06	11.45	3.85	69.8	11.5	12.1	134.6	13.9	2.43
Louisiana (14)	1,348,808	1.32	10.17	1.06	9.72	4.03	66.4	12.8	12.0	125.8	11.5	1.82
Maryland (24)	500,231	1.48	9.72	0.94	9.17	3.65	68.7	11.8	11.2	110.4	12.0	1.53
Mississippi (8)	8,182,619	0.73	9.34	1.08	8.60	3.60	66.7	13.9	11.6	152.1	13.1	2.66
Missouri (15)	1,842,658	0.37	9.80	1.24	12.63	3.76	59.9	11.4	11.3	131.2	13.6	1.80
North Carolina (23)	627,363	0.64	9.00	0.92	10.26	3.81	66.1	11.9	14.3	126.9	13.1	0.36
Ohio (46)	545,696	0.54	10.12	1.10	9.97	3.79	63.2	11.9	11.3	130.2	13.3	2.54
Pennsylvania (79)	965,231	0.59	9.46	0.97	9.38	3.43	65.0	12.0	11.7	116.5	11.3	2.90
South Carolina (14)	864,475	0.57	9.12	1.06	10.09	3.96	68.1	13.4	12.8	119.7	11.9	0.00
Tennessee (19)	881,655	0.30	9.49	1.10	9.61	3.66	63.4	12.9	13.0	131.2	13.4	1.32
Texas (21)	7,979,293	0.36	10.01	1.23	9.06	3.86	53.0	13.8	13.1	166.3	15.9	1.85
Virginia (44)	721,784	0.74	10.22	0.97	9.17	3.76	68.7	13.5	13.8	118.3	12.2	2.12
West Virginia (10)	1,768,575	2.02	9.96	1.33	11.22	3.62	58.0	11.1	13.8	119.1	13.5	2.60

Financial data is as of most recently reported quarter for each company  
Source: S&P Global Market Intelligence

# Medians by Metric

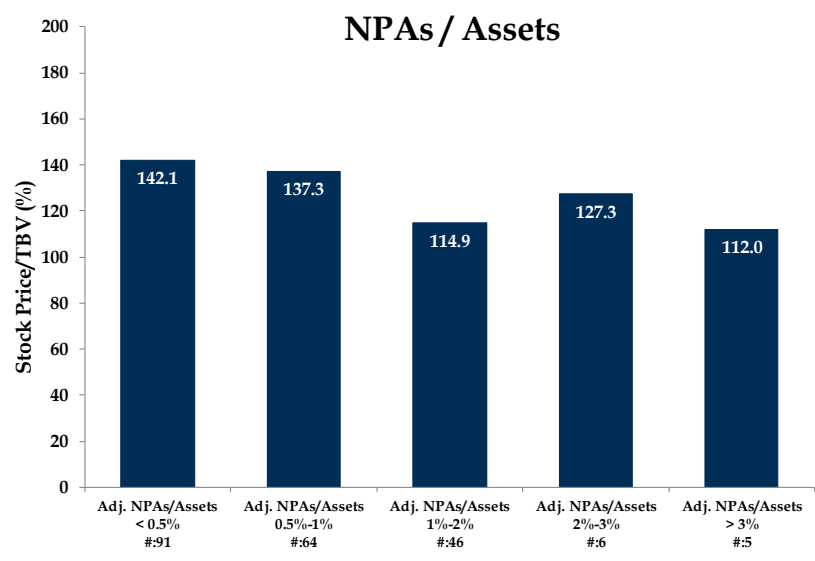
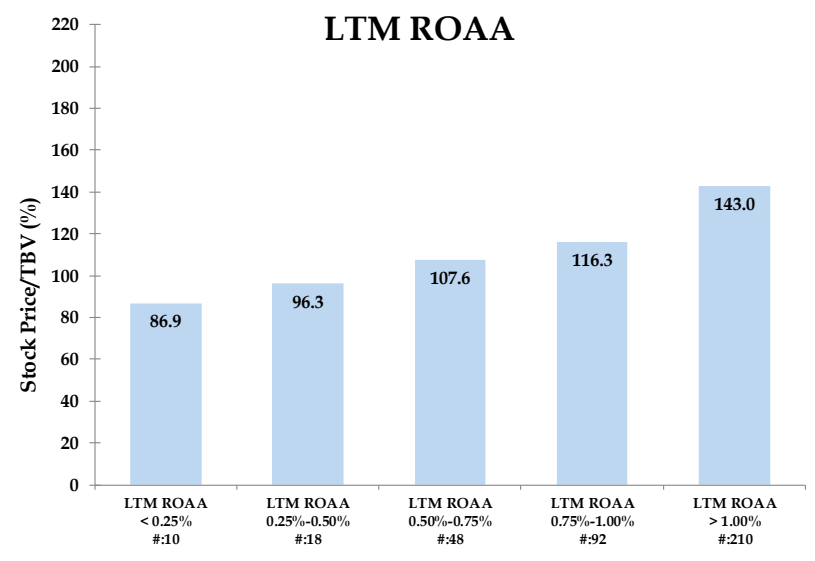
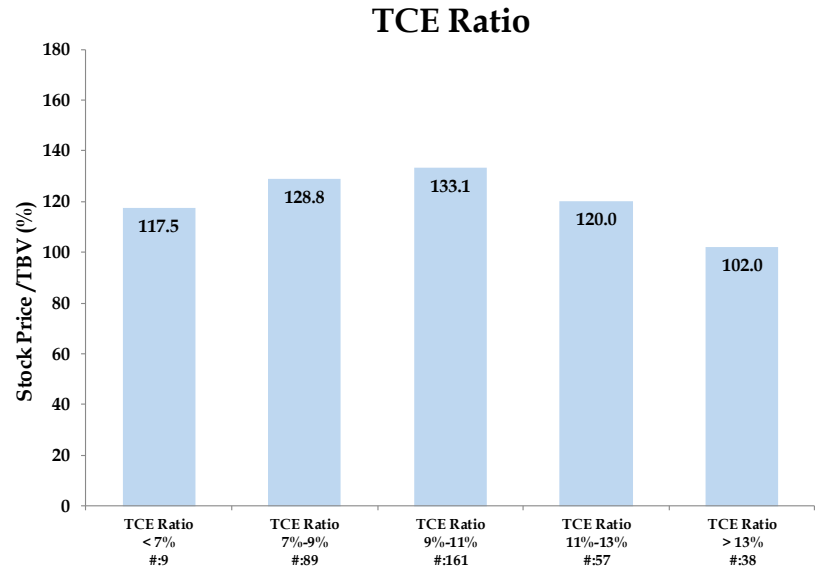
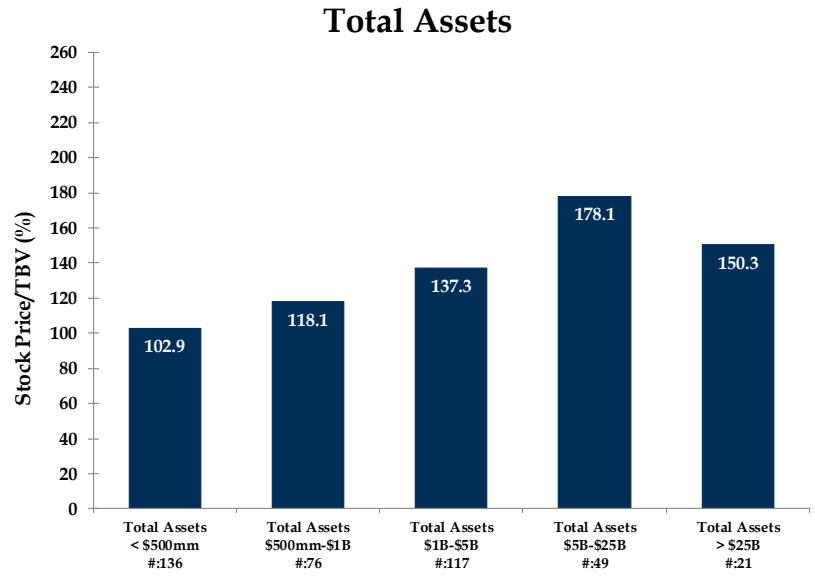
As of August 9, 2019	Financial and Performance Figures						Price/				Current Div. Yield (%)
	NPAs/ Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	LTM EPS (x)	2019E EPS (x)	Tang. Book (%)	Assets (%)	
Financial Metric (#)											
Total Assets < \$500mm (136)	0.80	10.38	0.87	8.22	3.71	73.0	12.8	NM	102.9	10.9	1.64
Total Assets \$500mm-\$1B (76)	0.73	9.72	1.01	9.95	3.83	68.2	12.4	10.9	118.1	11.1	2.03
Total Assets \$1B-\$10B (139)	0.56	9.72	1.15	10.26	3.68	61.4	12.7	12.3	142.5	14.1	2.13
Total Assets > \$10B (48)	0.45	9.06	1.33	10.54	3.62	55.5	11.5	11.1	164.8	14.7	2.77
NPAs/ Assets < 0.5% (91)	0.31	9.94	1.18	9.97	3.70	60.0	12.7	11.6	142.1	14.9	2.23
NPAs/ Assets 0.5%-1.0% (64)	0.75	10.01	1.14	9.53	3.68	63.7	12.5	12.1	137.3	13.7	2.38
NPAs/ Assets 1.0%-2.0% (46)	1.36	10.74	1.03	9.71	3.76	66.0	12.7	11.9	114.9	12.2	2.04
NPAs/ Assets > 2.0% (12)	2.91	9.61	0.86	10.08	3.73	72.9	11.1	11.9	115.1	9.8	-
TCE Ratio < 7% (9)	0.71	6.61	0.75	10.78	3.26	71.1	12.4	10.2	117.5	7.4	-
TCE Ratio 7%-9% (89)	0.70	8.44	0.94	10.54	3.63	68.1	11.8	10.8	128.8	10.4	1.95
TCE Ratio 9%-11% (161)	0.52	9.89	1.08	9.57	3.70	63.8	12.6	12.5	133.1	13.0	2.13
TCE Ratio > 11% (95)	0.75	12.38	1.14	9.14	3.83	63.8	13.2	13.2	113.1	15.2	2.32
LTM ROAA < 0.00% (5)	1.91	9.97	(0.31)	(3.59)	3.66	88.5	NA	NA	119.9	10.5	-
LTM ROAA 0.00%-0.50% (28)	0.90	10.25	0.31	2.63	3.48	86.9	23.5	16.9	91.2	9.8	0.00
LTM ROAA 0.50%-1.00% (140)	0.64	9.33	0.83	8.30	3.63	72.0	13.7	13.2	112.0	10.2	1.72
LTM ROAA > 1.00% (210)	0.57	10.01	1.29	11.15	3.78	59.0	11.7	11.6	143.0	10.7	2.53

# Index Price Performance, LTM



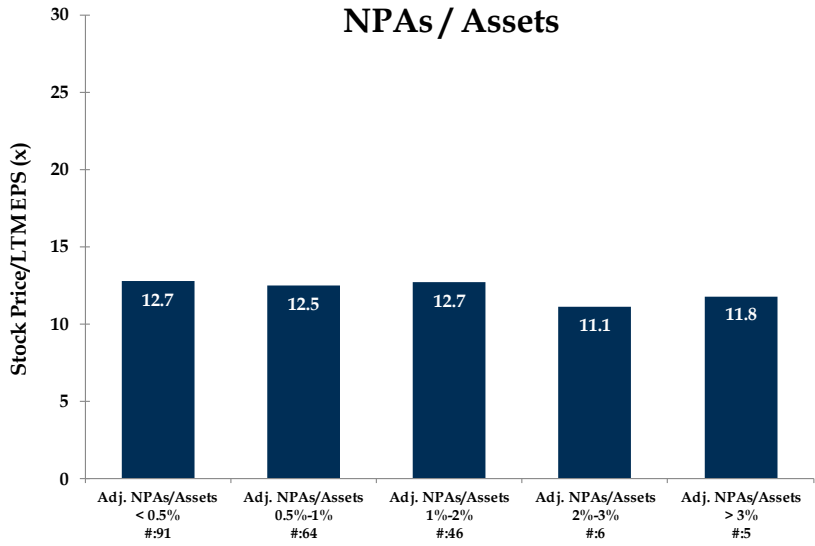
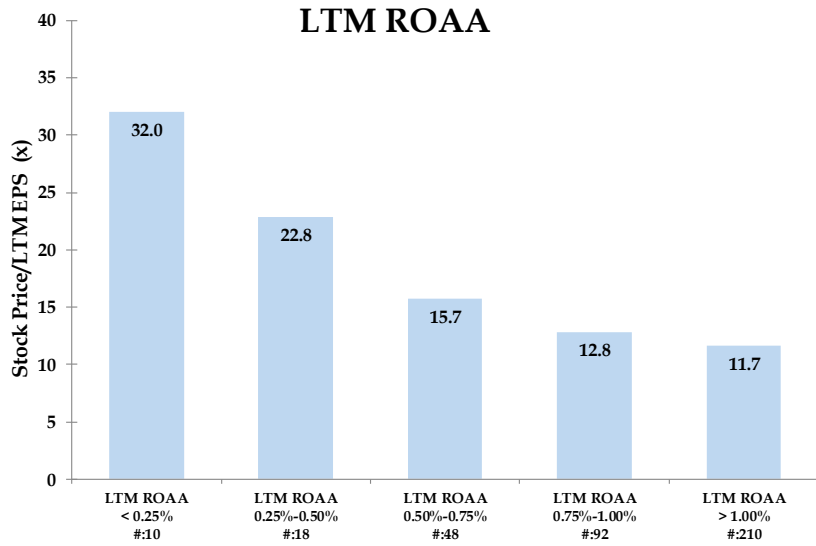
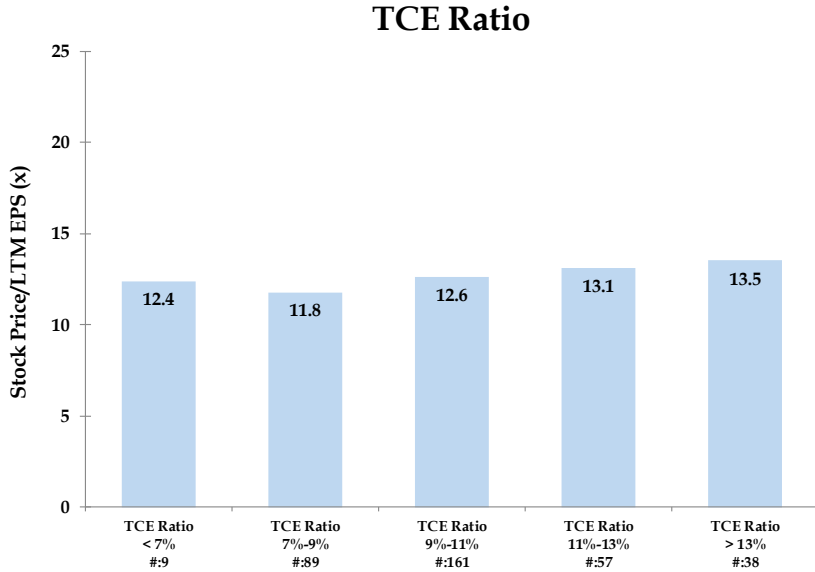
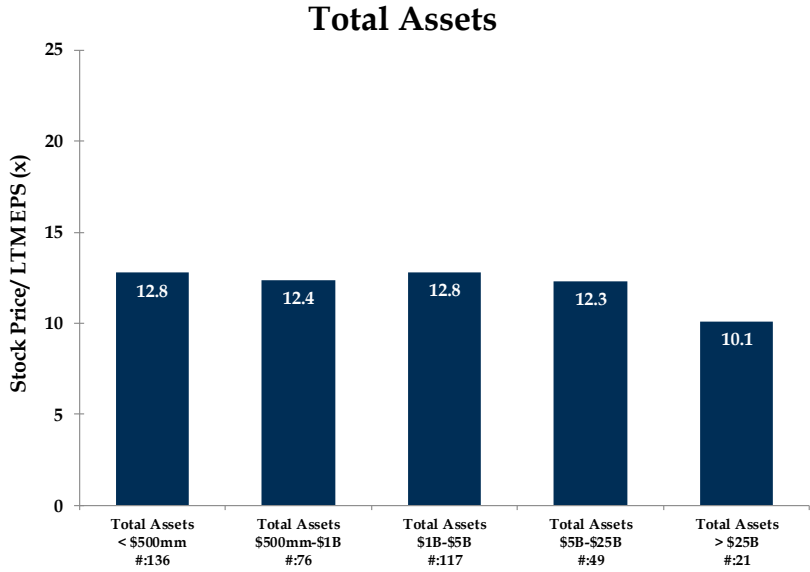
As of 08/09/19	Price Changes	
	One-Year	One-Month
<b>SNL Bank</b>	-13.04%	-4.15%
<b>S&amp;P 500</b>	2.28%	-2.05%
<b>DJIA</b>	3.05%	-1.85%

# National Trading Fundamentals - P/TBV Multiples



Figures represent medians for public companies, excluding mutuals, with most recent quarter financial data available  
 Pricing as of 08/09/19  
 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 08/09/19

Source: S&P Global Market Intelligence

# State Level Trading Data

# Bank Trading Data - Per State

As of August 9, 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)	Price/ ADV				Current Div. Yield (%)
Company Name	Ticker	HQ City	High										Low	LTM		2019E	TBV	Assets		
<b>Alabama Median</b>					727,193	0.30	9.72	1.11	10.05	3.83	65.2					13.6	10.6	120.6	12.1	0.83
<b>Alabama Mean</b>					14,019,849	0.56	10.12	1.01	10.00	4.02	65.3					12.8	10.6	126.2	12.5	1.37
Auburn National Bancorp., Inc.	AUBN	Auburn	8	839,178	0.05	11.21	1.13	10.36	3.49	59.7	\$39.44	\$47.99	\$27.94	140.8	5,894	15.5	NA	149.7	16.8	2.54
First US Bancshares, Inc.	FUSB	Birmingham	20	777,171	NA	9.72	0.52	4.98	5.22	78.4	\$9.22	\$11.50	\$7.60	58.1	6,594	15.9	NA	77.8	7.5	0.87
Pinnacle Bancshares, Inc.	PCLB	Jasper	7	230,252	0.11	12.76	1.23	10.05	3.83	65.2	\$28.15	\$29.00	\$21.36	29.1	449	10.7	NA	99.1	12.6	2.70
Regions Financial Corp.	RF	Birmingham	1,461	127,518,000	0.84	8.46	1.41	11.48	3.51	57.9	\$14.67	\$19.99	\$12.39	14,637.3	12,683,384	9.1	9.5	142.0	11.7	4.23
River Financial Corp.	RVRF	Prattville	14	1,117,256	NA	8.67	0.93	8.92	3.88	64.0	\$28.00	\$30.00	\$20.70	159.7	20	16.8	NA	168.4	14.3	0.00
ServisFirst Bancshares, Inc.	SFBS	Birmingham	20	8,740,237	0.35	8.76	1.79	19.88	3.59	32.4	\$30.78	\$44.06	\$29.90	1,647.9	146,759	11.7	11.6	215.6	18.9	1.95
Southern Banc Co., Inc.	SRNN	Gadsden	4	95,570	1.79	12.06	0.45	3.86	5.26	83.0	\$8.60	\$10.50	\$8.05	6.6	146	15.6	NA	60.2	7.3	0.00
Southern Community Bancshares, Inc.	SCBS	Cullman	1	121,261	0.25	8.10	0.53	5.98	3.47	74.9	\$9.25	\$9.45	\$8.05	4.7	14	NA	NA	NA	NA	0.63
SouthFirst Bancshares, Inc.	SZBI	Sylacauga	3	82,355	NA	NA	NA	NA	NA	NA	\$2.60	\$5.83	\$2.15	1.8	908	NA	NA	NA	NA	0.00
United Bancorp. of Alabama, Inc.	UBAB	Atmore	20	677,214	NA	11.37	1.11	14.47	3.93	72.2	\$20.37	\$22.00	\$20.00	74.5	764	7.1	NA	96.7	11.0	0.79



# Bank Trading Data – Per State, *continued*

As of August 9, 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)	Price/				Current Div. Yield (%)	
														High	Low		ADV (shares)	LTM EPS (x)	2019E EPS (x)	TBV Assets (%)		Assets (%)
<b>Arkansas Median</b>						17,937,435	0.54	9.96	1.83	10.88	4.33	38.9						10.8	10.2	168.4	15.3	2.81
<b>Arkansas Mean</b>						18,728,580	0.50	11.10	1.70	10.99	4.24	43.2						10.1	9.7	164.2	16.4	2.96
Bank OZK		OZK	Little Rock	246	22,960,731	0.25	14.83	1.83	10.88	4.50	36.8	\$27.32	\$41.73	\$21.02	3,522.9	1,306,351	8.6	8.2	106.7	15.3	3.51	
Home BancShares, Inc.		HOMB	Conway	164	15,287,575	0.54	9.96	1.97	12.58	4.33	38.9	\$18.49	\$24.56	\$15.35	3,096.5	770,614	10.8	10.7	217.6	20.3	2.81	
Simmons First National Corp.		SFNC	Pine Bluff	216	17,937,435	0.70	8.51	1.30	9.53	3.88	54.0	\$25.09	\$32.45	\$22.08	2,423.9	405,126	11.0	10.2	168.4	13.5	2.55	

# Bank Trading Data – Per State, *continued*

As of August 9, 2019				Bank Overview							Financial and Performance Figures							Trading Data						
Florida				# 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/ ADV				Current Div. Yield (%)				
Company Name	Ticker	HQ City	High										Low	LTM		2019E	TBV	Assets						
<b>Florida Median</b>				<b>1,124,454</b>	<b>0.71</b>	<b>9.93</b>	<b>0.97</b>	<b>9.52</b>	<b>3.62</b>	<b>64.5</b>						<b>14.5</b>	<b>13.4</b>	<b>145.8</b>	<b>13.6</b>	<b>0.00</b>				
<b>Florida Mean</b>				<b>5,295,656</b>	<b>0.72</b>	<b>9.44</b>	<b>0.97</b>	<b>10.03</b>	<b>3.53</b>	<b>70.1</b>						<b>14.2</b>	<b>12.7</b>	<b>143.2</b>	<b>13.5</b>	<b>0.52</b>				
BankUnited, Inc.	BKU	Miami Lakes	85	33,092,265	0.46	NA	0.93	9.87	3.13	61.2	\$32.27	\$41.13	\$28.05	3,067.8	854,296	11.3	11.1	111.7	9.3	2.60				
Capital City Bank Group, Inc.	CCBG	Tallahassee	66	3,017,654	0.84	7.83	0.97	9.24	3.78	73.7	\$24.59	\$26.95	\$19.92	411.8	20,445	14.7	14.3	179.2	13.6	1.79				
CenterState Bank Corp.	CSFL	Winter Haven	160	17,036,597	0.24	9.99	1.44	8.88	4.39	50.6	\$22.96	\$31.22	\$19.55	2,962.4	603,192	12.5	11.3	188.5	17.4	1.92				
First Citrus Bancorp., Inc.	FCIT	Tampa	5	396,401	NA	8.91	1.07	12.34	3.76	63.9	\$26.50	\$28.10	\$20.75	53.7	341	12.8	NA	152.0	13.6	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	97,638	1.36	10.96	1.24	11.75	3.93	87.8	\$9.09	\$9.09	\$5.36	19.2	393	16.0	NA	179.5	19.7	0.00				
Mercantile Bank Holding Corp.	AMTB	Coral Gables	25	7,926,826	NA	9.93	0.64	6.83	2.94	72.3	\$17.25	\$259.23	\$10.65	706.0	44,934	14.3	13.6	94.9	9.4	0.00				
OptimumBank Holdings, Inc.	OPHC	Fort Lauderdale	3	106,722	NA	4.85	0.97	19.09	3.19	127.7	\$3.00	\$5.94	\$2.15	5.6	3,390	NM	NA	107.8	5.2	0.00				
Pilot Bancshares, Inc.	PLBN	Tampa	6	361,384	NA	NA	NA	NA	NA	NA	\$3.50	\$3.93	\$2.90	43.4	2,326	NA	NA	NA	NA	0.00				
Prime Meridian Holding Co.	PMHG	Tallahassee	4	450,727	NA	11.76	0.94	7.79	3.71	65.0	\$19.50	\$23.25	\$17.75	61.3	917	15.6	NA	115.7	13.6	0.62				
Professional Holding Corp.	PFHD	Coral Gables	5	729,481	NA	NA	NA	NA	NA	NA	\$17.95	\$18.50	\$15.08	63.1	1,260	NA	NA	NA	NA	0.00				
Seacoast Banking Corp. of Florida	SBCF	Stuart	52	6,824,886	0.71	10.65	1.20	9.35	3.95	54.5	\$25.51	\$31.94	\$21.74	1,305.2	246,502	16.6	13.4	186.9	19.2	0.00				
TGR Financial, Inc.	TGRF	Naples	7	1,478,541	NA	8.78	1.15	12.68	3.52	58.9	\$11.29	\$13.00	\$10.11	195.4	4,128	13.3	NA	151.0	13.3	0.00				
Three Shores Bancorp., Inc.	TSHR	Orlando	14	1,849,700	NA	6.89	0.74	9.70	2.79	60.4	\$9.05	\$12.00	\$9.00	217.3	646	15.3	NA	140.6	NA	0.00				

# Bank Trading Data – Per State, *continued*

As of August 9, 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)	Price/ Assets				Current Div. Yield (%)	
												High	Low		ADV (shares)	LTM EPS (x)	2019E EPS (x)	TBV (%)		Assets (%)
<b>Georgia Median</b>				585,908	1.07	9.67	1.25	10.91	3.92	56.8						10.7	11.4	141.1	12.1	1.85
<b>Georgia Mean</b>				16,926,156	1.47	10.54	1.24	11.48	3.93	63.3						11.4	12.4	140.7	12.6	1.61
Ameris Bancorp	ABCB	Moultrie	182	11,889,336	NA	8.68	1.44	11.25	3.92	52.7	\$37.63	\$50.50	\$29.97	2,607.9	380,019	10.9	9.9	180.8	15.0	1.06
Atlantic Capital Bancshares, Inc.	ACBI	Atlanta	1	2,389,680	NA	NA	1.82	15.32	3.62	56.8	\$17.60	\$19.79	\$14.44	402.7	113,126	8.8	15.8	143.3	17.2	0.00
CCF Holding Co.	CCFH	Jonesboro	6	511,983	3.57	8.48	0.90	10.75	4.33	73.4	\$22.50	\$26.00	\$18.00	66.1	165	15.4	NA	112.0	9.5	0.00
Citizens Bancshares Corp.	CZBS	Atlanta	7	403,920	1.36	10.66	0.99	9.62	3.92	74.3	\$11.30	\$12.10	\$9.03	23.9	1,016	NA	NA	56.1	NA	2.65
Colony Bankcorp, Inc.	CBAN	Fitzgerald	30	1,506,972	1.67	7.19	0.83	10.91	3.55	70.0	\$16.21	\$19.20	\$12.29	154.0	11,881	13.1	NA	144.0	10.2	1.85
Community Capital Bancshares, Inc.	ALBY	Albany	3	NA	NA	NA	0.74	9.43	NA	75.1	\$10.40	\$12.58	\$9.07	12.8	574	9.4	NA	84.8	NA	3.85
Exchange Bankshares, Inc.	EXCH	Milledgeville	5	251,183	0.67	13.36	1.20	9.31	4.21	66.1	\$45.00	\$55.00	\$43.10	28.5	49	NA	NA	NA	NA	1.96
First IC Corp.	FIEB	Doraville	9	619,341	0.13	12.11	1.91	13.76	4.51	52.6	\$8.70	\$10.40	\$7.47	69.7	3,478	NA	NA	93.1	NA	0.00
MetroCity Bankshares, Inc.	MCBS	Doraville	19	1,488,463	0.75	11.03	2.77	24.61	4.42	42.0	\$27.50	\$33.20	\$24.75	334.2	51	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	\$1.00	\$1.60	\$0.72	28.1	198	NA	NA	141.3	NA	0.00
SouthCrest Financial Group, Inc.	SCSG	Atlanta	9	528,503	NA	NA	0.85	8.25	3.79	74.2	\$9.80	\$11.00	\$8.70	60.7	5,254	18.1	16.9	NA	NA	1.63
Southeastern Banking Corp.	SEBC	Darien	12	427,580	NA	13.43	1.63	13.02	4.08	55.3	\$20.00	\$21.25	\$17.50	63.0	498	9.0	NA	109.1	14.6	2.60
Southwest Georgia Financial Corp.	SGB	Moultrie	9	552,475	NA	8.52	0.90	10.90	3.97	72.8	\$19.86	\$24.04	\$19.13	50.6	1,208	10.6	NA	107.4	9.2	2.42
SunTrust Banks, Inc.	STI	Atlanta	1,173	222,288,000	1.07	8.05	1.25	10.98	3.24	62.6	\$61.09	\$75.08	\$46.05	27,113.3	3,624,847	10.8	11.0	155.9	12.3	3.27
Synovus Financial Corp.	SNV	Columbus	300	47,318,203	0.56	8.56	1.25	12.83	3.77	53.1	\$35.92	\$51.55	\$29.93	5,543.2	1,930,958	10.6	9.0	140.8	12.0	3.34
Thomasville Bancshares, Inc.	THVB	Thomasville	3	956,186	0.40	8.58	1.97	21.20	3.72	47.4	\$41.00	\$45.00	\$38.25	246.2	343	NA	NA	318.6	NA	3.41
Touchmark Bancshares, Inc.	TMAK	Alpharetta	1	421,816	NA	NA	1.32	10.88	3.11	52.4	\$9.20	\$9.70	\$8.05	41.2	551	7.8	NA	NA	9.8	0.00
United Community Banks, Inc.	UCBI	Blairsville	141	12,779,438	NA	NA	1.42	12.17	4.03	54.5	\$27.11	\$31.71	\$20.23	2,143.7	455,239	12.3	11.8	181.9	16.8	2.51
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	98	NA	NA	NA	NA	0.00

# Bank Trading Data – Per State, *continued*

As of August 9, 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)	Price/				Current Div. Yield (%)	
													High	Low		ADV (shares)	LTM EPS (x)	2019E EPS (x)	TBV (%)		Assets (%)
	<b>Indiana Median</b>				798,855	0.61	10.28	1.17	10.11	3.66	64.0						12.4	11.5	114.9	12.8	2.40
	<b>Indiana Mean</b>				2,546,469	0.70	10.81	1.09	9.66	3.65	64.8						13.5	11.3	133.4	13.3	2.17
	1st Source Corp.	SRCE	South Bend	82	6,650,105	0.33	10.82	1.38	11.29	3.76	58.6	\$44.91	\$57.96	\$38.44	1,146.8	45,680	13.4	12.7	161.4	17.3	2.40
	AMB Financial Corp.	AMFC	Saint John	5	223,094	1.18	8.48	0.59	6.93	3.35	80.1	\$17.15	\$18.40	\$16.56	16.6	176	13.2	NA	87.6	7.4	0.00
	CIT/BA Financial Corp.	CBAF	Moorestown	9	487,818	0.16	10.28	0.93	9.49	3.46	68.7	\$29.52	\$33.00	\$27.50	54.7	1,118	12.3	NA	109.2	11.2	1.49
	Crystal Valley Financial Corp.	CYVF	Middlebury	6	587,765	NA	12.31	1.55	12.99	4.28	61.4	\$53.50	\$56.00	\$46.60	82.7	654	9.6	NA	114.3	14.1	2.32
	DSA Financial Corp.	DSFN	Lawrenceburg	1	125,583	0.53	12.15	0.69	5.43	NA	73.7	\$12.00	\$13.00	\$9.55	16.2	150	19.7	NA	NA	NA	3.67
	Farmers Bancorp	FABP	Frankfort	10	570,780	NA	11.92	NA	NA	NA	56.3	\$42.00	\$44.67	\$41.71	87.6	348	9.6	NA	127.5	15.2	2.67
	FCN Banc Corp.	FBVI	Brookville	6	448,429	0.61	11.22	1.31	12.05	3.65	59.7	\$35.15	\$37.00	\$30.01	52.6	77	9.1	NA	111.0	NA	3.87
	FFW Corp.	FFWC	Wabash	6	414,517	NA	10.53	1.10	10.44	3.52	68.3	\$41.51	\$46.00	\$36.10	47.7	298	11.0	NA	109.7	11.5	2.02
	First Bancorp of Indiana, Inc.	FBPI	Evansville	9	437,700	NA	7.17	0.43	5.18	NA	86.2	\$20.20	\$22.50	\$18.45	35.3	513	19.0	NA	114.3	8.1	3.07
	First Capital, Inc.	FCAP	Corydon	18	834,918	0.75	10.51	1.25	NA	3.89	60.7	\$55.57	\$57.95	\$33.72	187.0	4,603	18.5	NA	228.8	NA	1.73
	First Farmers Financial Corp.	FFMR	Converse	36	1,749,097	NA	9.31	1.64	17.01	4.09	53.0	\$44.00	\$44.00	\$40.02	316.5	318	11.4	NA	194.7	18.0	2.73
	First Financial Corp.	THFF	Terre Haute	84	3,064,212	0.49	14.61	1.49	10.00	4.33	58.7	\$41.49	\$52.80	\$37.41	509.9	30,834	11.4	11.4	115.2	16.6	2.51
	First Internet Bancorp	INBK	Fishers	1	3,958,829	NA	7.37	0.62	7.45	2.05	57.3	\$20.20	\$32.15	\$17.56	201.2	42,161	9.5	8.4	69.4	5.1	1.19
	First Merchants Corp.	FRME	Muncie	117	10,737,857	0.26	10.07	1.62	11.52	3.91	50.3	\$37.27	\$49.85	\$32.49	1,852.2	192,354	11.3	11.5	178.1	17.2	2.79
	First Savings Financial Group, Inc.	FSFG	Clarksville	16	1,229,372	1.09	NA	1.38	14.44	3.95	71.4	\$60.75	\$72.25	\$45.36	141.9	3,465	10.0	10.6	NA	11.6	1.05
	FS Bancorp	FXLG	Lagrange	12	798,855	NA	9.42	1.39	NA	3.89	64.0	\$60.25	\$85.00	\$52.66	132.1	404	12.8	NA	176.1	NA	2.12
	German American Bancorp, Inc.	GABC	Jasper	74	3,970,739	NA	10.01	1.44	12.25	3.83	56.5	\$30.81	\$38.20	\$26.20	821.4	52,194	14.0	12.8	199.4	19.4	2.21
	Home Financial Bancorp	HWEN	Spencer	2	72,952	NA	12.03	0.16	1.34	NA	89.3	\$6.50	\$8.00	\$5.17	7.5	272	NM	NA	85.6	10.3	2.46
	Horizon Bancorp, Inc.	HBNC	Michigan City	76	5,098,682	0.44	9.08	1.22	10.26	3.58	58.5	\$16.35	\$21.24	\$14.79	736.8	83,277	12.3	10.3	164.9	14.4	2.94
	Lakeland Financial Corp.	LKFN	Warsaw	52	4,975,519	0.43	11.27	1.76	16.40	3.44	44.8	\$42.87	\$51.25	\$37.79	1,090.7	81,937	12.9	13.2	194.7	21.9	2.80
	Logansport Financial Corp.	LOGN	Logansport	1	183,389	0.73	12.84	1.20	9.42	3.49	64.1	\$39.00	\$46.95	\$36.55	24.1	356	11.1	NA	102.1	13.1	3.59
	Merchants Bancorp	MBIN	Carmel	10	5,287,390	NA	7.24	1.48	13.56	2.59	40.9	\$17.44	\$28.57	\$15.47	500.6	39,730	9.1	8.9	131.3	9.7	1.61
	Mid-Southern Bancorp, Inc.	MSVB	Salem	3	207,679	NA	24.46	0.72	3.17	3.66	78.1	\$12.62	\$14.00	\$11.55	42.5	4,299	29.3	NA	88.5	21.7	0.63
	MutualFirst Financial, Inc.	MFSF	Muncie	39	2,090,919	0.45	9.27	1.06	10.76	3.49	66.8	\$32.00	\$38.90	\$24.28	273.6	8,587	12.9	12.5	143.0	13.1	2.50
	Northeast Indiana Bancorp, Inc.	NIDB	Huntington	6	358,661	1.53	11.15	1.25	11.15	3.56	63.8	\$37.00	\$39.75	\$35.05	44.6	379	10.5	NA	111.6	12.4	2.70
	NorthWest Indiana Bancorp	NWIN	Munster	22	1,309,349	1.09	NA	0.90	9.57	3.84	65.2	\$45.00	\$46.59	\$39.28	155.3	1,114	13.8	NA	145.7	11.9	2.76
	Old National Bancorp	ONB	Evansville	198	20,145,285	0.82	8.92	1.15	8.56	3.58	59.7	\$16.90	\$20.95	\$14.45	2,910.7	829,732	13.0	12.2	171.4	14.4	3.08
	STAR Financial Group, Inc.	SFIG.A	Fort Wayne	40	2,009,707	0.95	10.84	1.09	10.21	3.86	65.8	\$64.25	\$66.00	\$61.00	237.4	17	NA	NA	NA	NA	0.00
	SVB&T Corp.	SVBT	Jasper	4	440,990	NA	9.89	0.88	8.90	3.44	73.0	\$80.01	\$83.50	\$73.00	44.7	706	12.4	NA	102.6	10.1	1.25
	Third Century Bancorp	TDCB	Franklin	6	171,218	NA	10.00	0.63	6.13	3.84	77.0	\$12.15	\$13.79	\$9.20	14.3	233	14.3	NA	83.7	8.4	2.30
	West End Indiana Bancshares, Inc.	WEIN	Richmond	5	299,130	NA	10.25	0.44	4.53	4.16	75.7	\$33.00	\$33.05	\$24.11	32.7	508	25.2	NA	114.6	11.8	0.85

# Bank Trading Data – Per State, *continued*

As of August 9, 2019				Bank Overview						Financial and Performance Figures						Trading Data					
Kentucky				# 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)			TBV (%)	Assets (%)			
<b>Kentucky Median</b>					836,629	0.55	10.96	1.06	11.45	3.85	69.8						11.5	12.1	134.6	13.9	2.43
<b>Kentucky Mean</b>					1,802,884	0.81	10.91	1.21	11.02	3.86	67.1						12.0	12.4	135.3	15.2	2.04
Boyle Bancorp, Inc.	BYLB	Danville	13	556,888	0.88	11.07	1.01	9.11	3.99	78.1	\$78.15	\$80.25	\$68.10	68.1	228	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	\$5.65	\$8.50	\$5.50	22.5	562	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	4,943	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	\$55.00	58.8	2	NA	NA	NA	NA	1.50	
Community Trust Bancorp, Inc.	CTBI	Pikeville	80	4,377,257	2.20	12.27	1.53	11.46	3.66	57.5	\$40.62	\$51.20	\$35.70	721.8	31,528	11.1	11.9	136.4	16.5	3.74	
HFB Financial Corp.	HFBA	Middlesboro	6	382,184	1.15	11.21	0.91	8.37	3.86	71.3	\$30.00	\$32.50	\$29.50	35.7	143	NA	NA	85.6	NA	2.53	
Kentucky Bancshares, Inc.	KTYB	Paris	18	1,083,497	NA	NA	1.14	11.45	NA	71.2	\$23.52	\$26.25	\$22.50	139.7	1,097	11.5	NA	144.3	13.0	2.89	
Limestone Bancorp, Inc.	LMST	Louisville	16	1,126,788	0.55	9.00	1.06	12.32	3.48	69.8	\$15.15	\$16.59	\$11.91	112.3	3,829	9.9	11.6	111.4	10.0	0.00	
Republic Bancorp, Inc.	RBCA.A	Louisville	45	5,723,134	NA	12.52	1.56	11.76	4.64	56.8	\$45.33	\$52.68	\$35.17	949.6	18,677	11.5	12.3	132.9	16.6	2.33	
Stock Yards Bancorp, Inc.	SYBT	Louisville	43	3,463,823	0.10	10.85	1.85	16.61	3.83	56.0	\$36.71	\$39.10	\$28.02	834.2	42,706	13.9	13.7	223.0	24.1	2.83	

# Bank Trading Data – Per State, *continued*

As of August 9, 2019				Bank Overview							Financial and Performance Figures							Trading Data						
Louisiana				# 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/ ADV				Current Div. Yield (%)				
Company Name	Ticker	HQ City	High										Low	LTM		2019E	TBV	Assets						
<b>Louisiana Median</b>					<b>1,348,808</b>	<b>1.32</b>	<b>10.17</b>	<b>1.06</b>	<b>9.72</b>	<b>4.03</b>	<b>66.4</b>					<b>12.8</b>	<b>12.0</b>	<b>125.8</b>	<b>11.5</b>	<b>1.82</b>				
<b>Louisiana Mean</b>					<b>3,564,157</b>	<b>3.16</b>	<b>10.68</b>	<b>0.86</b>	<b>8.24</b>	<b>3.99</b>	<b>71.1</b>					<b>12.6</b>	<b>12.1</b>	<b>121.5</b>	<b>12.3</b>	<b>1.82</b>				
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	14	NM	NA	78.9	6.9	0.00				
Business First Bancshares, Inc.	BFST	Baton Rouge	25	2,153,608	NA	10.57	1.03	8.16	4.08	62.6	\$22.79	\$27.40	\$20.64	304.6	18,973	15.0	12.5	137.3	14.1	1.76				
Century Next Financial Corp.	CTUY	Ruston	7	483,353	NA	NA	0.98	10.06	4.30	66.6	\$32.25	\$36.00	\$29.00	52.1	189	12.1	NA	NA	11.1	0.71				
Citizens National Bancshares of Bossier, Inc.	CNBL	Bossier City	12	982,509	1.05	10.49	1.37	12.46	4.04	60.0	\$26.55	\$27.00	\$21.00	172.9	61	NA	NA	NA	NA	1.88				
First Guaranty Bancshares, Inc.	FGBI	Hammond	26	1,873,441	NA	NA	0.68	8.32	3.40	67.4	\$20.75	\$27.00	\$19.02	182.7	6,357	14.7	11.9	123.1	9.8	3.08				
Heritage NOLA Bancorp, Inc.	HRGG	Covington	3	121,455	NA	19.78	0.30	1.45	3.58	89.8	\$12.71	\$13.16	\$12.30	19.4	1,347	NM	NA	87.6	17.3	0.00				
Home Bancorp, Inc.	HBCP	Lafayette	39	2,220,386	1.32	11.52	1.43	10.19	4.52	58.4	\$36.41	\$46.58	\$32.59	343.8	12,433	11.0	11.6	138.5	15.5	2.31				
Home Federal Bancorp, Inc. of Louisiana	HFBL	Shreveport	8	442,453	NA	11.38	1.10	9.83	3.78	63.3	\$32.02	\$37.30	\$25.64	55.6	1,781	12.8	NA	117.4	13.4	2.00				
IBERIABANK Corp.	IBKC	Lafayette	190	31,446,532	NA	8.97	1.41	10.67	3.68	51.9	\$72.01	\$87.50	\$60.82	3,791.8	346,303	9.4	10.1	140.6	12.2	2.50				
Investar Holding Corp.	ISTR	Baton Rouge	25	1,996,641	NA	9.09	0.89	8.62	3.55	64.6	\$23.15	\$28.40	\$19.49	227.0	16,157	14.2	12.1	128.5	11.5	0.95				
Jeff Davis Bancshares, Inc.	JDVB	Jennings	23	864,688	NA	8.91	1.08	11.93	4.03	72.9	\$55.00	\$60.00	\$52.41	85.8	51	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	\$22.50	\$26.00	\$19.00	45.8	235	12.7	NA	117.0	11.5	4.44				
MidSouth Bancorp, Inc.	MSL	Lafayette	42	1,715,106	1.42	8.14	-2.03	-15.30	4.04	86.2	\$11.03	\$16.15	\$10.07	184.6	61,713	NM	NM	135.7	11.0	0.36				
Origin Bancorp, Inc.	OBNK	Ruston	45	5,119,625	NA	10.85	1.08	9.39	3.75	66.2	\$33.00	\$41.86	\$27.41	774.6	72,042	15.1	14.4	142.1	15.3	1.12				

# Bank Trading Data – Per State, *continued*

As of August 9, 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 (%)		
<b>Maryland</b>																					
<b>Maryland Median</b>				500,231	1.48	9.72	0.94	9.17	3.65	68.7							11.8	11.2	110.4	12.0	1.53
<b>Maryland Mean</b>				1,546,594	1.41	11.44	0.97	8.34	3.71	67.4							14.2	11.8	116.2	12.5	1.42
Calvin B. Taylor Bankshares, Inc.	TYCB	Berlin	11	523,958	NA	16.79	1.55	9.61	3.79	49.6	\$34.82	\$41.00	\$33.11	97.1	206	11.8	NA	110.4	18.5	2.87	
Capital Bancorp, Inc.	CBNK	Rockville	6	1,234,157	NA	9.98	1.27	12.59	5.57	73.1	\$11.96	\$14.28	\$10.21	164.1	24,121	11.5	10.7	133.3	13.3	0.00	
Carroll Bancorp, Inc.	CROL	Sykesville	3	190,080	2.80	9.33	0.11	1.20	2.94	96.1	\$12.68	\$14.00	\$12.38	14.3	308	NM	NA	82.5	7.7	0.00	
CBM Bancorp, Inc.	CBMB	Baltimore	4	217,193	0.99	28.09	0.34	1.65	3.61	79.9	\$13.67	\$15.30	\$12.02	53.7	14,708	NA	NA	94.8	26.6	0.00	
Community Financial Corp.	TCFC	Waldorf	12	1,756,448	1.47	8.63	0.91	9.77	3.33	58.2	\$31.93	\$34.76	\$26.47	178.3	8,129	11.7	11.3	118.5	10.1	1.57	
Community Heritage Financial, Inc.	CMHF	Middletown	7	476,504	0.44	9.57	0.41	4.05	3.65	80.9	\$20.75	\$26.75	\$19.15	46.7	928	25.3	NA	102.8	9.8	0.58	
Delmar Bancorp	DBCP	Salisbury	16	770,222	NA	8.33	0.88	9.73	4.03	63.7	\$7.53	\$8.22	\$6.95	75.2	2,271	11.8	NA	118.1	9.8	1.33	
Delmarva Bancshares, Inc.	DLMV	Cambridge	6	370,406	NA	9.97	0.98	7.89	3.91	65.4	\$8.12	\$8.70	\$7.49	32.2	2,298	13.5	NA	87.8	8.9	2.46	
Eagle Bancorp, Inc.	EGBN	Bethesda	20	8,670,003	NA	NA	1.79	13.61	4.01	36.7	\$39.90	\$60.77	\$37.08	1,378.1	273,705	9.2	9.3	132.1	15.9	2.21	
Farmers and Merchants Bancshares, Inc.	FMFG	Hampstead	8	436,449	NA	10.94	1.14	10.45	3.74	63.1	\$30.75	\$34.00	\$29.00	52.0	185	10.8	NA	108.9	11.9	2.86	
First United Corp.	FUNC	Oakland	25	1,405,629	NA	8.26	0.80	9.17	NA	69.6	\$20.62	\$21.88	\$14.75	146.5	15,039	13.4	NA	127.2	10.4	1.75	
Frederick County Bancorp, Inc.	FCBI	Frederick	5	455,373	0.83	8.15	0.53	6.38	3.44	79.3	\$36.57	\$37.52	\$23.00	58.2	379	25.4	NA	155.5	12.7	0.88	
Glen Burnie Bancorp	GLBZ	Glen Burnie	8	377,613	NA	9.24	0.33	3.84	3.32	83.9	\$10.51	\$13.25	\$10.00	29.7	1,503	22.8	NA	85.0	7.9	3.81	
Harbor Bankshares Corp.	HRBK	Baltimore	7	283,111	NA	NA	NA	NA	NA	NA	\$0.70	\$1.20	\$0.46	0.7	278	NA	NA	NA	1.6	0.00	
Harford Bank	HFBK	Aberdeen	8	367,926	1.50	11.22	0.94	8.55	3.92	68.8	\$28.57	\$31.90	\$26.75	40.4	233	NA	NA	99.5	NA	2.38	
Howard Bancorp, Inc.	HBMD	Baltimore	20	2,295,634	1.05	10.26	0.48	3.52	3.70	62.4	\$14.65	\$19.52	\$12.60	279.3	22,099	26.6	16.7	122.7	12.2	0.00	
MB Bancorp, Inc.	MBCQ	Forest Hill	3	148,174	1.99	22.51	1.66	7.70	2.84	91.3	\$17.00	\$18.25	\$13.86	31.2	355	12.6	NA	99.9	22.5	0.00	
Old Line Bancshares, Inc.	OLBK	Bowie	37	3,075,613	NA	9.46	1.20	9.44	3.62	50.8	\$26.91	\$35.08	\$24.12	457.4	52,339	12.9	12.8	163.0	14.9	1.78	
Peoples Bancorp, Inc.	PEBC	Chestertown	7	243,471	1.95	9.47	0.87	8.22	3.88	76.9	\$34.30	\$36.00	\$28.30	25.0	70	11.8	NA	110.2	10.3	2.04	
PSB Holding Corp.	PSBP	Preston	10	444,371	NA	8.66	0.74	9.00	3.64	72.5	\$27.50	\$27.50	\$22.40	39.1	341	12.2	NA	101.5	8.8	0.00	
Revere Bank	REVB	Rockville	11	2,626,721	NA	9.87	1.22	11.54	3.71	49.8	\$29.40	\$31.45	\$26.45	356.0	5,991	11.7	11.2	137.4	13.4	0.00	
Sandy Spring Bancorp, Inc.	SASR	Olney	56	8,398,519	0.45	9.49	1.39	10.68	3.61	51.1	\$34.72	\$40.56	\$29.83	1,236.7	126,605	10.9	10.7	162.0	14.7	3.46	
Severn Bancorp, Inc.	SVBI	Annapolis	6	862,112	1.95	11.80	1.07	9.66	3.60	68.7	\$8.00	\$9.94	\$7.22	102.2	14,519	10.8	NA	102.5	NA	1.50	
Shore Bancshares, Inc.	SHBI	Easton	21	1,488,562	1.54	11.66	1.68	13.67	3.64	59.0	\$15.61	\$19.40	\$12.95	199.5	23,232	8.1	12.0	116.5	13.4	2.56	

# Bank Trading Data – Per State, *continued*

As of August 9, 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 (%)	Assets (%)		
<b>Mississippi Median</b>				8,182,619	0.73	9.34	1.08	8.60	3.60	66.7							13.9	11.6	152.1	13.1	2.66
<b>Mississippi Mean</b>				9,982,750	0.81	10.24	0.91	7.55	3.59	69.1							13.7	11.8	136.2	12.6	2.46
BancorpSouth Bank	BXS	Tupelo	307	18,936,814	0.46	8.42	1.22	9.94	3.80	66.7	\$28.03	\$35.40	\$24.31	2,822.0	572,716	12.8	12.1	184.8	14.9	2.64	
Citizens Holding Co.	CIZN	Philadelphia	23	1,034,031	NA	9.02	0.58	6.79	2.82	78.1	\$20.36	\$24.00	\$19.08	100.0	1,371	17.1	NA	107.6	9.7	4.72	
First Bancshares, Inc.	FBMS	Hattiesburg	68	3,472,584	NA	9.64	1.06	8.68	4.00	54.9	\$32.20	\$43.53	\$27.85	551.9	36,569	15.8	11.6	172.0	15.9	0.99	
Hancock Whitney Corp.	HWC	Gulfport	203	28,761,863	1.18	8.75	1.23	11.31	3.41	58.6	\$37.63	\$53.00	\$32.59	3,227.5	461,228	9.5	9.4	132.2	11.2	2.87	
Merchants & Marine Bancorp, Inc.	MNMB	Pascagoula	13	592,677	1.32	11.56	0.67	5.49	3.30	77.1	\$39.75	\$40.00	\$37.12	52.9	143	13.9	NA	77.5	8.9	3.02	
Peoples Financial Corp.	PFBX	Biloxi	19	622,422	NA	14.92	0.06	0.40	NA	92.9	\$11.00	\$13.55	\$11.00	54.4	962	NM	NA	58.5	8.7	0.18	
Renasant Corp.	RNST	Tupelo	166	12,892,653	0.35	NA	1.36	8.51	4.19	57.9	\$33.53	\$47.65	\$28.02	1,954.0	209,567	11.4	11.1	177.0	15.2	2.62	
Trustmark Corp.	TRMK	Jackson	205	13,548,958	0.73	9.34	1.10	9.29	3.60	66.8	\$34.44	\$36.64	\$26.84	2,218.0	381,700	15.3	14.7	180.3	16.4	2.67	



# Bank Trading Data – Per State, *continued*

As of August 9, 2019				Bank Overview							Financial and Performance Figures							Trading Data						
Missouri				Company Name	Ticker	HQ City	# of Branches	Total Assets (\$000)	NPAs/Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price*	52-Week:		Market Cap. (\$mm)	ADV (shares)	Price/				Current Div. Yield (%)
																High	Low			LTM EPS (x)	2019E EPS (x)	TBV (%)	Assets (%)	
<b>Missouri Median</b>							1,842,658	0.37	9.80	1.24	12.63	3.76	59.9						11.4	11.3	131.2	13.6	1.80	
<b>Missouri Mean</b>							5,965,502	0.67	12.52	1.13	10.59	3.77	66.5						12.2	12.1	132.5	15.2	1.72	
CCSB Financial Corp.	CCFC	Liberty	3	118,514	0.00	9.58	0.61	6.05	3.62	91.2	\$13.65	\$15.00	\$12.85	10.1	290	15.7	NA	89.4	8.6	2.05				
Central BanCo., Inc.	CBCY.B	Jefferson City	169	13,410,897	0.45	13.19	1.45	9.85	3.64	57.1	\$600.00	\$630.00	\$550.00	2,732.4	16	14.2	NA	153.1	19.8	1.00				
Central Federal Bancshares, Inc.	CFDB	Rolla	1	69,595	NA	35.41	0.13	0.36	3.45	93.4	\$13.20	\$14.26	\$12.65	19.3	1,282	NM	NA	81.7	28.9	0.00				
Commerce Bancshares, Inc.	CBSH	Kansas City	168	25,772,174	0.22	11.25	1.73	14.73	3.56	55.7	\$58.02	\$69.10	\$53.40	6,367.5	461,959	15.5	15.8	221.6	24.9	1.79				
Enterprise Financial Services Corp	EFSC	Clayton	36	7,181,855	0.37	8.43	1.34	12.12	3.86	49.7	\$39.33	\$58.00	\$36.09	1,057.3	105,826	11.8	9.9	180.9	14.7	1.63				
First Bancshares, Inc.	FBSI	Mountain Grove	10	368,720	NA	9.15	0.95	9.92	NA	61.7	\$14.65	\$15.50	\$13.35	37.2	207	11.1	NA	110.9	10.1	1.64				
Great Southern Bancorp, Inc.	GSBC	Springfield	104	4,871,522	0.36	11.59	1.62	14.33	4.03	53.6	\$57.37	\$61.35	\$43.30	815.4	25,671	10.8	11.6	144.6	16.7	2.23				
Guaranty Federal Bancshares, Inc.	GFED	Springfield	16	977,444	NA	8.17	1.13	13.45	3.90	63.4	\$23.27	\$27.39	\$20.11	104.3	2,653	9.6	10.9	129.9	10.6	2.23				
Hawthorn Bancshares, Inc.	HWBK	Jefferson City	21	1,470,914	NA	7.44	0.93	13.86	NA	70.8	\$21.95	\$27.75	\$19.28	137.8	11,104	9.9	NA	125.9	9.4	2.10				
IFB Holdings, Inc.	IFBH	Chillicothe	1	NA	NA	NA	NA	NA	NA	NA	\$51.75	\$51.75	\$50.51	9.1	1	NA	NA	NA	NA	0.97				
Liberty Bancorp, Inc.	LIBC	Kansas City	13	539,831	0.93	10.01	1.66	14.71	4.70	55.7	NA	NA	NA	102.1	NA	12.6	NA	NA	19.2	NA				
NASB Financial, Inc.	NASB	Grandview	11	2,451,353	NA	NA	1.72	15.91	NA	58.2	\$41.65	\$42.34	\$33.31	307.6	370	8.2	NA	131.2	12.5	4.80				
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	62	NM	NA	65.2	10.7	0.00				
Southern Missouri Bancorp, Inc.	SMBC	Poplar Bluff	49	2,214,402	1.72	NA	1.38	13.13	3.78	56.3	\$33.03	\$40.00	\$29.92	306.8	15,033	10.5	10.7	147.3	13.9	1.82				
UMB Financial Corp.	UMBF	Kansas City	94	24,016,276	0.24	9.59	0.89	8.72	3.17	69.7	\$65.73	\$77.43	\$57.00	3,225.2	235,478	16.4	14.0	141.2	13.4	1.83				

# Bank Trading Data – Per State, *continued*

As of August 9, 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/ Yield				Current Div. Yield (%)			
Company Name	Ticker	HQ City	High										Low	LTM EPS (x)			2019E EPS (x)	TBV (%)	Assets (%)					
<b>North Carolina Median</b>					627,363	0.64	9.00	0.92	10.26	3.81	66.1					11.9	14.3	126.9	13.1	0.36				
<b>North Carolina Mean</b>					116,960,050	0.61	9.77	1.06	9.79	3.74	69.5					12.8	16.9	128.5	13.0	0.85				
AB&T Financial Corp.	ABTO	Gastonia	4	143,500	NA	NA	0.79	NA	NA	NA	\$0.43	\$0.65	\$0.39	13.5	1,117	11.9	NA	NA	NA	0.00				
Aquesta Financial Holdings, Inc.	AQFH	Cornelius	7	475,618	0.25	NA	0.82	9.60	NA	69.8	\$11.05	\$12.65	\$10.76	60.0	2,536	14.7	NA	97.7	12.6	0.90				
Bank of America Corp.	BAC	Charlotte	4,295	2,395,892,000	0.41	7.57	1.24	10.96	2.49	56.9	\$28.33	\$31.49	\$22.66	263,704.2	60,179,653	10.1	10.0	150.3	11.2	2.54				
BB&T Corp.	BBT	Winston-Salem	1,788	230,872,000	NA	8.22	1.48	10.94	3.47	56.2	\$47.35	\$53.08	\$40.68	36,270.6	4,823,688	11.7	11.2	200.3	15.9	3.80				
blueharbor bank	BLHK	Mooreville	4	236,216	0.80	12.76	1.14	8.72	3.95	60.8	\$12.56	\$13.00	\$9.30	36.4	1,153	15.3	NA	120.9	15.4	0.00				
Carolina Trust BancShares, Inc.	CART	Lincolnton	11	617,423	NA	10.12	0.74	6.87	3.98	63.0	\$10.23	\$10.58	\$7.20	95.2	15,749	20.9	NA	154.4	15.4	0.00				
Coastal Bank & Trust	CABT	Jacksonville	3	114,969	0.76	15.84	0.58	3.62	4.02	80.7	\$7.00	\$7.50	\$7.00	9.4	174	NA	NA	NA	NA	0.00				
Entegra Financial Corp.	ENFC	Franklin	19	1,669,151	0.90	8.75	0.86	8.94	3.29	63.6	\$29.81	\$30.24	\$19.18	206.4	28,601	14.7	14.4	143.6	12.4	0.00				
First Bancorp	FBNC	Southern Pines	101	6,012,039	0.57	9.75	1.57	11.99	4.06	55.0	\$36.03	\$43.14	\$30.50	1,070.7	99,440	11.7	11.4	190.7	17.8	1.33				
First Citizens BancShares, Inc.	FCNC.A	Raleigh	557	37,655,094	NA	8.65	1.22	12.48	3.81	63.6	\$445.04	\$488.44	\$355.18	4,881.2	40,792	11.8	NA	154.1	13.2	0.36				
HomeTrust Bancshares, Inc.	HTBI	Asheville	42	3,476,178	NA	11.04	0.80	6.62	3.43	66.3	\$25.23	\$30.00	\$23.93	450.6	42,536	17.3	17.8	119.2	13.1	0.95				
KS Bancorp, Inc.	KSBI	Smithfield	10	396,930	NA	6.30	0.92	16.43	3.32	71.1	\$26.50	\$30.00	\$24.01	29.4	364	8.1	NA	117.5	7.4	1.36				
LifeStore Financial Group, Inc. (MHC)	LSFG	West Jefferson	5	297,183	NA	NA	1.30	14.14	3.30	72.2	\$32.50	\$34.00	\$26.50	34.2	101	8.7	NA	NA	11.1	0.00				
Live Oak Bancshares, Inc.	LOB	Wilmington	1	4,274,301	0.70	NA	0.86	6.49	3.67	75.9	\$18.28	\$30.85	\$13.09	735.5	203,339	23.4	39.3	155.3	17.2	0.66				
M&F Bancorp, Inc.	MFBP	Durham	8	262,547	NA	8.14	0.48	6.42	3.46	95.9	\$2.55	\$3.20	\$1.88	5.2	1,014	NM	NA	24.2	2.0	0.00				
Oak Ridge Financial Services, Inc.	BKOR	Oak Ridge	4	468,474	NA	8.05	0.91	11.91	3.73	73.6	\$14.51	\$16.25	\$12.45	38.1	768	9.2	NA	101.0	8.1	1.38				
Peoples Bancorp of North Carolina, Inc.	PEBK	Newton	21	1,116,572	0.27	11.64	1.31	11.64	4.56	70.6	\$27.78	\$34.32	\$20.03	164.8	7,011	11.6	NA	126.9	14.8	2.02				
Select Bancorp, Inc.	SLCT	Dunn	20	1,316,797	1.37	14.75	1.24	7.78	4.12	61.6	\$10.85	\$14.25	\$10.14	209.0	30,483	12.8	14.3	109.8	15.9	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	\$3,800.00	\$3,899.00	\$3,275.00	308.2	6	10.4	NA	117.8	11.3	0.26				
Surrey Bancorp	SRBY	Mount Airy	7	315,431	NA	NA	1.61	11.02	4.54	56.6	\$14.80	\$15.50	\$14.00	61.7	366	12.3	NA	135.5	19.6	2.70				
Union Bank	UBNC	Greenville	15	777,156	0.09	9.00	0.92	8.79	3.83	65.8	\$14.76	\$15.97	\$13.84	88.3	1,352	12.8	NA	128.8	11.4	1.32				
Uwharrie Capital Corp	UWHR	Albemarle	10	627,363	0.90	5.96	0.54	7.54	3.44	86.4	\$4.90	\$5.74	\$4.51	34.7	1,300	12.4	NA	92.7	5.6	0.00				
West Town Bancorp, Inc.	WTWB	Raleigh	2	303,365	NA	NA	1.76	11.63	4.24	99.5	\$22.95	\$29.45	\$20.51	78.7	2,062	7.7	NA	NA	21.2	0.00				

# Bank Trading Data - Per State, *continued*

As of August 9, 2019																				
Bank Overview				Financial and Performance Figures							Trading Data									
Ohio				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 (%)
<b>Ohio Median</b>				545,696	0.54	10.12	1.10	9.97	3.79	63.2					11.9	11.3	130.2	13.3	2.54	
<b>Ohio Mean</b>				10,392,428	0.67	11.65	1.07	9.33	3.74	66.5					12.9	11.4	126.3	13.2	2.60	
Andover Bancorp, Inc.	ANDC	Andover	11	402,493	0.40	9.42	0.91	9.57	3.19	73.6	\$19.45	\$24.00	\$18.50	46.8	555	NA	NA	133.0	NA	3.75
Central Federal Corp.	CFBK	Worthington	7	720,479	0.71	6.61	0.86	11.82	3.32	72.0	\$12.13	\$16.95	\$10.62	53.5	5,158	10.0	NA	111.8	7.4	0.00
Civista Bancshares, Inc.	CIVB	Sandusky	36	2,202,995	0.38	10.89	1.09	8.08	4.32	61.0	\$21.34	\$25.44	\$15.55	333.6	37,944	17.5	10.6	144.8	15.2	2.06
Community Investors Bancorp, Inc.	CIBN	Bucyrus	5	168,897	NA	8.39	0.65	7.42	3.82	80.0	\$17.67	\$18.49	\$16.15	14.1	328	13.9	NA	99.1	8.3	2.04
Community Savings Bancorp, Inc.	CCSB	Caldwell	1	52,222	NA	14.72	-0.31	-1.99	3.66	109.2	\$12.88	\$15.10	\$12.56	4.9	294	NM	NA	68.4	10.1	0.00
Comunibanc Corp.	CBCZ	Napoleon	7	287,205	1.44	9.53	0.52	5.75	2.87	81.9	\$30.75	\$32.05	\$27.49	25.5	217	17.4	NA	93.1	8.9	2.54
Consumers Bancorp, Inc.	CBKM	Minerva	15	553,936	NA	9.24	1.07	11.93	3.56	72.8	\$17.78	\$24.14	\$16.85	48.6	2,206	8.7	NA	95.0	8.8	2.92
Cortland Bancorp	CLDB	Cortland	14	690,683	NA	10.30	1.09	11.43	3.85	66.7	\$22.75	\$28.68	\$19.10	99.6	1,003	13.2	NA	140.0	14.4	1.93
Croghan Bancshares, Inc.	CHBH	Fremont	17	861,255	NA	NA	1.38	9.97	4.14	62.0	\$52.65	\$58.70	\$48.76	119.7	799	10.4	NA	126.7	13.9	3.57
CSB Bancorp, Inc.	CSBB	Millersburg	15	750,252	NA	10.28	1.37	13.09	4.06	57.6	\$40.67	\$44.99	\$37.27	111.5	365	11.1	NA	145.6	14.9	2.56
Eagle Financial Bancorp, Inc.	EFBI	Cincinnati	3	136,545	0.48	20.38	0.22	1.07	3.54	91.7	\$15.93	\$16.05	\$14.56	24.2	809	NM	NA	94.0	19.2	0.00
Empire Bancshares, Inc.	EBSH	Hicksville	3	118,051	1.40	13.06	0.79	6.13	3.83	75.3	\$24.00	\$25.90	\$21.05	15.9	298	NA	NA	107.7	NA	1.54
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	1,530,547	0.17	11.68	1.31	9.68	3.94	60.6	\$25.21	\$46.93	\$24.58	277.6	12,060	15.7	14.7	162.0	18.3	2.38
Farmers National Banc Corp.	FMNB	Canfield	37	2,405,949	0.49	10.22	1.45	12.86	3.83	58.4	\$14.24	\$16.15	\$11.56	394.0	30,457	11.8	11.3	163.7	16.4	2.53
FFD Financial Corp.	FFDF	Dover	7	413,953	NA	9.32	1.62	17.51	3.97	51.4	\$54.65	\$54.65	\$48.05	54.4	181	8.6	NA	141.2	13.1	2.93
Fifth Third Bancorp	FITB	Cincinnati	1,230	168,802,000	0.63	8.91	1.41	12.25	3.29	55.1	\$26.74	\$30.31	\$22.12	19,533.2	6,537,863	9.1	9.4	133.6	11.7	3.59
First Bancshares, Inc.	FIBH	Bellevue	7	237,289	NA	7.97	1.09	12.87	NA	71.0	\$38.75	\$50.00	\$38.01	20.8	72	9.0	NA	110.1	8.8	2.99
First Bank of Ohio	FBOO	Tiffin	5	195,172	0.07	36.10	1.18	3.13	4.57	49.3	\$585.00	\$585.00	\$575.00	33.1	0	15.3	NA	47.0	17.0	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	\$93.00	\$93.00	\$86.75	29.8	20	16.0	NA	73.9	10.2	2.32
First Defiance Financial Corp.	FDEF	Defiance	44	3,277,552	0.78	9.60	1.49	11.95	4.02	60.0	\$27.64	\$33.34	\$22.78	545.3	50,413	11.9	11.6	178.8	16.6	2.75
First Financial Bancorp.	FFBC	Cincinnati	161	14,437,663	0.62	9.41	1.47	9.84	4.12	49.7	\$23.96	\$32.25	\$22.07	2,361.8	352,770	11.6	11.3	185.8	16.4	3.84
First Niles Financial, Inc.	FNFI	Niles	1	94,453	NA	13.39	0.29	2.44	NA	87.6	\$8.00	\$9.50	\$7.00	8.9	203	30.8	NA	71.1	9.5	2.50
FNB, Inc.	FIDS	Dennison	5	228,650	NA	NA	NA	NA	NA	NA	\$32.00	\$33.71	\$31.00	21.5	25	NA	NA	NA	9.4	5.00
Heartland BancCorp	HLAN	Whitehall	19	1,101,028	0.20	11.01	1.18	11.81	3.95	63.3	\$82.00	\$95.50	\$78.00	165.4	380	12.6	12.9	136.7	15.0	2.54
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	214,722	NA	13.68	1.78	13.22	NA	50.5	\$35.55	\$49.50	\$29.00	49.7	119	13.3	NA	169.3	23.2	3.04
Huntington Bancshares Inc.	HBAN	Columbus	904	108,247,000	NA	7.72	1.35	12.84	3.36	57.2	\$13.00	\$16.53	\$11.12	13,491.9	11,951,568	10.2	10.0	164.8	12.6	4.62
KeyCorp	KEY	Cleveland	1,124	144,545,000	0.54	8.55	1.28	11.45	3.14	61.6	\$16.47	\$21.91	\$13.66	16,523.7	11,494,181	9.8	9.2	136.5	11.6	4.49
Killbuck Bancshares, Inc.	KLIB	Killbuck	10	537,456	0.08	11.29	1.42	12.60	3.83	56.0	\$176.35	\$239.98	\$170.00	103.9	10	NA	NA	NA	NA	1.93

# Bank Trading Data – Per State, *continued*

As of August 9, 2019				Bank Overview							Financial and Performance Figures							Trading Data						
Ohio, cont.	Company Name	Ticker	HQ City	# of Branches	Total Assets (\$000)	NPAs/Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price*	52-Week:		Market Cap. (\$mm)	Price/				Current Div. Yield (%)				
													High	Low		ADV (shares)	LTM EPS (x)	2019E EPS (x)	TBV (%)		Assets (%)			
	<b>Ohio Median</b>				545,696	0.54	10.12	1.10	9.97	3.79	63.2						11.9	11.3	130.2	13.3	2.54			
	<b>Ohio Mean</b>				10,392,428	0.67	11.65	1.07	9.33	3.74	66.5						12.9	11.4	126.3	13.2	2.60			
	LCNB Corp.	LCNB	Lebanon	35	1,642,012	NA	10.12	1.15	8.56	3.68	61.1	\$17.02	\$20.65	\$14.56	220.6	23,648	11.9	11.8	138.3	13.5	4.00			
	Middlefield Banc Corp.	MBCN	Middlefield	15	1,288,422	1.06	9.20	1.09	10.00	3.72	63.2	\$45.51	\$50.85	\$38.50	147.6	5,662	11.4	11.9	126.2	11.5	2.46			
	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	1,034,975	NA	11.31	0.95	8.39	4.53	71.7	\$35.15	\$52.20	\$26.45	167.6	6,409	16.8	NA	144.2	16.2	2.39			
	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	118	8,657,453	1.06	8.96	1.23	11.58	3.87	63.0	\$91.49	\$112.88	\$79.27	1,501.7	35,327	14.8	13.5	197.6	17.3	4.42			
	Peoples Bancorp Inc.	PEBO	Marietta	82	4,276,376	NA	9.87	1.25	9.64	3.76	61.5	\$31.60	\$36.92	\$28.35	645.0	40,126	12.4	11.3	161.5	15.3	4.30			
	Peoples-Sidney Financial Corp.	PPSF	Sidney	5	113,248	0.54	13.17	0.68	5.15	3.83	79.4	\$12.70	\$13.44	\$10.45	15.4	777	NA	NA	NA	NA	2.52			
	Perpetual Federal Savings Bank	PFOH	Urbana	1	391,257	0.50	19.14	1.61	8.58	3.05	34.0	\$29.90	\$32.27	\$27.85	73.9	983	11.7	NA	98.6	18.9	3.21			
	SB Financial Group, Inc.	SBFG	Defiance	20	1,029,123	0.43	10.10	1.10	8.42	3.90	72.1	\$16.06	\$20.53	\$16.05	105.2	8,366	11.7	10.0	101.4	10.2	2.24			
	SSNB, Inc.	SDGB	Lancaster	3	105,253	NA	NA	NA	NA	NA	NA	\$21.00	\$22.00	\$20.25	5.9	16	NA	NA	NA	5.6	1.33			
	United Bancorp, Inc.	UBCP	Martins Ferry	20	648,627	NA	NA	0.90	10.26	3.63	68.3	\$11.27	\$13.75	\$10.25	63.8	3,192	12.1	NA	127.5	10.2	4.79			
	United Bancshares, Inc.	UBOH	Columbus Grove	19	855,412	0.21	7.09	1.00	10.28	3.76	73.0	\$21.50	\$23.99	\$18.80	70.3	2,011	8.5	NA	120.1	8.2	2.42			
	United Community Financial Corp.	UCFC	Youngstown	34	2,869,116	0.97	10.32	1.36	12.16	3.37	56.2	\$9.85	\$10.58	\$8.49	473.5	110,042	12.6	11.7	161.2	16.5	3.25			
	Versailles Financial Corp.	VERF	Versailles	1	55,337	NA	21.64	0.87	4.01	3.70	69.7	\$23.50	\$75.00	\$21.00	7.8	19	18.4	NA	69.0	14.9	0.00			
	Wayne Savings Bancshares, Inc.	WAYN	Wooster	11	488,939	NA	9.49	1.30	13.62	3.59	57.1	\$20.95	\$22.00	\$17.66	56.0	880	9.2	NA	122.0	11.5	3.63			

# Bank Trading Data – Per State, *continued*

As of August 9, 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)	Price/ ADV				Current Div. Yield (%)				
Company Name	Ticker	HQ City	High										Low	LTM EPS (x)		2019E EPS (x)	TBV (%)	Assets (%)						
<b>Pennsylvania Median</b>					965,231	0.59	9.46	0.97	9.38	3.43	65.0					12.0	11.7	116.5	11.3	2.90				
<b>Pennsylvania Mean</b>					7,403,107	0.73	9.82	0.94	9.05	3.31	67.2					13.3	12.1	126.6	12.0	2.53				
1st Summit Bancorp of Johnstown, Inc.	FSMK	Johnstown	16	1,104,110	0.31	9.91	1.00	10.80	2.83	62.6	\$123.00	\$123.00	\$123.00	135.1	1	NA	NA	NA	NA	0.00				
ACNB Corp.	ACNB	Gettysburg	29	1,679,305	0.38	9.46	1.43	13.98	3.83	59.1	\$36.03	\$41.45	\$33.55	254.7	9,240	10.7	NA	162.7	15.2	2.78				
American Bank Inc.	AMBK	Allentown	1	637,824	NA	9.10	NA	NA	NA	NA	\$12.05	\$12.50	\$10.95	68.3	303	NA	NA	116.5	10.6	3.98				
AmeriServ Financial, Inc.	ASRV	Johnstown	17	1,190,583	NA	7.60	0.68	8.12	3.30	82.4	\$4.18	\$4.55	\$3.92	72.7	16,778	9.3	NA	81.2	6.1	2.39				
Apollo Bancorp, Inc.	APLO	Apollo	6	162,986	NA	12.79	1.12	9.19	NA	70.9	\$41.00	\$48.00	\$39.99	21.2	32	11.5	NA	101.8	13.0	4.98				
Bryn Mawr Bank Corp.	BMTC	Bryn Mawr	43	4,736,565	0.37	8.51	1.34	10.68	3.69	59.7	\$35.28	\$50.05	\$32.84	710.3	54,951	11.9	11.6	184.1	15.0	2.95				
CB Financial Services, Inc.	CBFV	Carmichaels	29	1,305,188	NA	8.46	0.83	7.70	3.62	68.1	\$24.90	\$32.45	\$22.77	135.3	10,669	12.6	11.7	126.3	10.4	3.86				
CCFNB Bancorp, Inc.	CCFN	Bloomsburg	14	730,503	0.80	12.38	1.18	9.14	3.15	62.2	\$49.25	\$58.99	\$48.50	104.3	465	12.2	NA	116.3	14.2	3.17				
Centric Financial Corp.	CFCX	Harrisburg	6	786,752	NA	9.32	1.13	11.77	3.92	62.7	\$10.10	\$12.70	\$9.40	88.5	2,295	10.6	NA	120.6	11.2	0.00				
Citizens & Northern Corp.	CZNC	Wellsboro	27	1,609,685	0.84	13.28	1.47	9.85	3.95	60.5	\$24.18	\$29.25	\$23.57	331.0	12,492	15.2	13.5	157.8	20.6	4.47				
Citizens Financial Services, Inc.	CZFS	Mansfield	28	1,447,170	NA	8.71	1.28	12.73	3.68	55.7	\$58.25	\$65.84	\$54.96	205.3	551	11.2	10.8	165.7	14.2	3.06				
Clarion County Community Bank	CCYY	Clarion	4	162,521	0.58	10.24	0.68	6.87	3.85	74.0	\$8.15	\$10.00	\$8.00	13.6	179	12.4	NA	81.5	8.4	1.72				
CNB Financial Corp.	CCNE	Clearfield	42	3,400,974	NA	7.36	1.17	14.18	NA	61.3	\$26.68	\$32.41	\$21.43	403.7	18,683	10.9	10.8	163.8	11.9	2.55				
Codorus Valley Bancorp, Inc.	CVLY	York	37	1,842,355	1.59	NA	1.02	10.28	3.76	63.9	\$21.54	\$30.80	\$19.65	202.8	12,831	11.2	NA	113.1	11.0	2.97				
Commercial National Financial Corp.	CNAF	Latrobe	9	426,470	NA	15.27	1.08	7.48	3.94	72.7	\$21.85	\$25.18	\$19.95	62.5	1,707	13.9	NA	96.0	14.7	4.76				
Community Bankers' Corp.	CTYP	Indiana	7	306,379	NA	NA	NA	NA	NA	NA	\$8.00	\$8.55	\$7.67	18.2	108	NA	NA	NA	NA	4.50				
Customers Bancorp, Inc.	CUBI	Wyomissing	15	11,182,427	NA	6.79	0.48	5.03	2.57	67.4	\$19.40	\$25.68	\$16.72	605.8	207,509	18.1	9.8	79.8	5.5	0.00				
Dimeco, Inc.	DIMC	Honesdale	8	709,738	NA	11.89	1.29	11.09	NA	66.1	\$43.50	\$44.00	\$40.00	108.2	666	12.4	NA	128.6	15.3	2.76				
DNB Financial Corp.	DNBF	Downingtown	14	1,154,409	1.07	8.99	0.98	9.98	3.43	63.8	\$42.61	\$46.86	\$25.84	184.7	11,667	16.5	15.9	180.3	16.0	0.66				
Embassy Bancorp, Inc.	EMYB	Bethlehem	9	1,134,460	0.28	8.25	0.94	11.75	3.10	61.2	\$16.25	\$18.35	\$14.06	121.5	3,349	11.8	NA	129.8	10.7	1.23				
Emclair Financial Corp	EMCF	Emlenton	20	908,950	NA	6.68	0.67	7.71	3.50	65.0	\$34.82	\$38.70	\$28.67	94.0	2,114	17.2	NA	158.3	10.4	3.33				
ENB Financial Corp	ENBP	Ephrata	16	1,131,645	NA	9.94	0.97	10.22	3.58	70.7	\$19.76	\$21.50	\$17.11	112.4	1,149	10.8	NA	105.3	NA	3.14				
Enterprise Financial Services Group, Inc.	EFSG	Allison Park	1	297,040	3.02	NA	0.73	NA	3.56	79.7	\$9.80	\$11.00	\$9.00	11.1	102	NA	NA	NA	NA	0.00				
ESSA Bancorp, Inc.	ESSA	Stroudsburg	23	1,800,024	NA	9.70	0.66	6.55	2.74	68.9	\$14.74	\$16.80	\$14.15	162.0	12,392	13.4	13.2	97.1	9.3	2.71				
F.N.B. Corp.	FNB	Pittsburgh	385	33,903,440	0.42	7.32	1.18	8.46	3.27	53.9	\$11.14	\$13.69	\$9.35	3,588.1	2,385,658	9.5	9.6	156.6	10.7	4.31				
Fidelity D & D Bancorp, Inc.	FDBC	Dunmore	13	997,039	0.61	10.15	1.20	12.30	3.57	61.9	\$62.61	\$75.00	\$53.01	236.8	4,310	20.7	NA	233.9	23.7	1.66				
First Commonwealth Financial Corp.	FCF	Indiana	134	8,070,854	0.47	9.46	1.33	10.57	3.72	57.6	\$12.63	\$17.33	\$11.33	1,242.3	459,221	12.0	11.4	168.9	15.4	3.17				
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	154	18.0	NA	164.3	14.9	2.07				
First Keystone Corp.	FKYS	Berwick	18	1,003,812	NA	10.82	0.97	8.27	NA	NA	\$22.75	\$27.00	\$20.01	131.4	850	13.5	NA	128.6	NA	4.75				
First Resource Bank	FRSB	Exton	2	312,634	NA	8.51	0.75	8.58	1.14	68.6	\$9.90	\$10.86	\$7.67	27.4	1,465	12.7	NA	102.8	8.8	0.00				

# Bank Trading Data – Per State, *continued*

As of August 9, 2019				Bank Overview							Financial and Performance Figures							Trading Data						
Pennsylvania, cont.				# of Branches	Total Assets (\$000)	NPA/ Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price	52-Week:		Market Cap. (\$mm)	Price/ ADV				Current Div. Yield (%)				
Company Name	Ticker	HQ City	High										Low	LTM EPS (x)		2019E EPS (x)	TBV (%)	Assets (%)						
<b>Pennsylvania Median</b>					965,231	0.59	9.46	0.97	9.38	3.43	65.0					12.0	11.7	116.5	11.3	2.90				
<b>Pennsylvania Mean</b>					7,403,107	0.73	9.82	0.94	9.05	3.31	67.2					13.3	12.1	126.6	12.0	2.53				
Fleetwood Bank Corp.	FLEW	Fleetwood	7	265,509	0.20	9.23	0.73	8.03	3.60	76.2	\$73.50	\$92.45	\$72.55	21.5	24	NA	NA	NA	NA	2.72				
FNB Bancorp, Inc.	FBIP	Newtown	16	940,309	0.43	8.61	1.01	13.27	3.02	62.6	\$169.00	\$169.00	\$133.65	125.1	14	NA	NA	NA	NA	2.13				
FNCB Bancorp, Inc.	FNCB	Dunmore	18	1,198,794	1.31	10.82	1.15	13.78	3.19	69.7	\$7.26	\$12.00	\$7.14	146.4	33,052	9.1	NA	112.8	12.2	2.75				
Franklin Financial Services Corp.	FRAF	Chambersburg	24	1,252,141	1.36	9.24	1.25	12.84	3.75	65.1	\$35.75	\$39.56	\$26.83	155.1	8,101	10.5	NA	136.4	12.5	3.36				
Fulton Financial Corp.	FULT	Lancaster	236	21,308,670	NA	8.54	1.16	10.54	3.45	62.7	\$16.19	\$18.45	\$14.38	2,691.9	1,007,619	11.7	11.4	152.4	12.7	3.21				
GNB Financial Services, Inc.	GNBF	Gratz	5	NA	NA	NA	NA	NA	NA	NA	\$57.10	\$60.00	\$50.50	44.5	41	NA	NA	111.1	12.9	1.96				
Hamlin Bank and Trust Co.	HMLN	Smethport	8	398,982	0.47	21.86	0.70	3.36	3.88	55.5	\$285.00	\$329.00	\$276.00	106.2	11	36.5	NA	121.7	26.6	3.86				
Harleysville Financial Corp.	HARL	Harleysville	9	795,031	1.23	9.45	1.07	11.41	3.26	57.0	\$23.00	\$27.00	\$23.00	86.7	971	10.6	NA	115.1	10.9	4.35				
Honat Bancorp, Inc.	HONT	Honesdale	12	670,315	0.35	15.00	1.37	8.91	4.24	60.8	\$110.50	\$125.00	\$105.00	162.9	115	NA	NA	163.1	NA	1.59				
HV Bancorp, Inc.	HVBC	Huntingdon Valley	6	306,685	0.81	10.37	0.23	2.24	2.69	88.0	\$14.75	\$16.75	\$14.25	31.0	2,223	NM	NA	104.8	10.9	0.00				
Jonestown Bank and Trust Co.	JNES	Jonestown	14	619,468	NA	9.01	0.84	9.38	NA	71.3	\$24.00	\$29.25	\$22.01	58.0	655	11.4	NA	103.8	9.4	3.17				
JTNB Bancorp, Inc.	JTNB	Jim Thorpe	6	186,522	0.27	10.11	0.59	6.59	3.18	79.3	\$15.00	\$17.25	\$15.00	14.2	134	NA	NA	NA	NA	1.60				
Juniata Valley Financial Corp.	JUVF	Mifflintown	16	662,064	NA	9.67	0.93	8.71	3.62	74.4	\$20.00	\$22.75	\$19.41	102.1	529	17.4	NA	161.7	15.4	4.40				
Kish Bancorp, Inc.	KISB	Bellefonte	15	905,502	NA	6.66	0.75	10.78	3.26	77.1	\$31.50	\$48.88	\$30.55	81.6	512	12.4	NA	135.7	9.0	3.17				
Landmark Bancorp, Inc.	LDKB	Pittston	6	334,424	NA	9.97	-0.17	-1.85	3.32	88.5	\$17.00	\$18.00	\$13.60	39.9	473	NM	NA	119.9	12.0	1.88				
Malvern Bancorp, Inc.	MLVF	Paoli	9	1,265,878	1.56	11.03	0.83	7.14	2.67	55.3	\$20.13	\$25.65	\$18.03	154.5	11,855	15.6	16.5	111.9	12.4	0.00				
Mars Bancorp, Inc.	MNBP	Mars	5	392,900	NA	9.39	0.46	5.20	NA	84.1	\$385.00	\$425.00	\$377.00	30.8	15	16.9	NA	83.5	7.8	3.12				
Mauch Chunk Trust Financial Corp.	MCHT	Jim Thorpe	8	473,895	NA	8.77	0.61	7.33	2.83	75.2	\$14.80	\$16.00	\$14.50	45.2	140	16.4	NA	108.8	9.5	2.97				
Meridian Corp.	MRBK	Malvern	7	1,055,906	NA	10.42	0.92	8.33	3.69	78.7	\$17.83	\$18.88	\$15.26	114.2	4,358	12.6	12.0	104.4	10.8	0.00				
Mid Penn Bancorp, Inc.	MPB	Millersburg	38	2,136,122	NA	7.84	0.75	7.02	NA	69.4	\$23.20	\$31.75	\$21.54	196.6	12,230	12.7	10.8	121.3	9.2	3.10				
Mifflinburg Bancorp, Inc.	MIFF	Mifflinburg	7	445,266	NA	10.63	1.12	11.02	NA	59.7	\$29.00	\$29.00	\$23.15	54.3	12	11.0	NA	114.6	12.2	0.00				
MNB Corp.	MNBC	Bangor	9	409,061	0.55	9.22	0.97	11.75	3.52	67.1	\$35.00	\$35.00	\$31.00	39.7	164	10.2	NA	105.2	9.7	2.40				
Muncy Bank Financial, Inc.	MYBF	Muncy	8	478,975	NA	10.00	1.05	10.61	NA	NA	\$37.00	\$40.95	\$30.95	56.7	293	11.5	NA	118.3	11.8	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	494,822	0.87	11.23	0.95	8.52	3.07	62.7	\$1,185.00	\$1,200.00	\$876.00	75.4	1	NA	NA	NA	NA	3.21				
Northumberland Bancorp	NUBC	Northumberland	7	533,713	0.45	9.98	0.60	6.35	3.08	78.1	\$35.81	\$37.50	\$34.35	47.6	534	15.0	NA	89.3	8.9	2.23				
Northwest Bancshares, Inc.	NWBI	Warren	184	10,505,483	0.83	9.52	1.07	8.33	3.92	62.3	\$16.62	\$18.81	\$15.50	1,771.9	464,370	16.3	15.9	183.7	16.9	4.33				
Norwood Financial Corp.	NWFL	Honesdale	26	1,222,528	NA	9.90	1.16	11.21	3.51	58.8	\$31.76	\$40.58	\$28.08	198.7	6,428	14.6	NA	166.7	16.3	3.02				
Orrstown Financial Services, Inc.	ORRF	Shippensburg	38	2,399,508	0.26	8.10	0.56	6.32	3.43	71.5	\$21.05	\$26.20	\$17.30	236.3	21,771	17.5	10.5	123.0	9.8	2.85				
Penns Woods Bancorp, Inc.	PWOD	Williamsport	27	1,711,500	NA	7.88	0.99	11.28	3.34	63.5	\$42.80	\$46.50	\$34.84	200.9	5,963	12.4	NA	150.6	11.7	4.39				

# Bank Trading Data – Per State, *continued*

As of August 9, 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/ Yield				Current Div. Yield (%)
Company Name	Ticker	HQ City										High	Low			LTM EPS (x)	2019E EPS (x)	TBV (%)	Assets (%)	
<b>Pennsylvania Median</b>				<b>965,231</b>	<b>0.59</b>	<b>9.46</b>	<b>0.97</b>	<b>9.38</b>	<b>3.43</b>	<b>65.0</b>						<b>12.0</b>	<b>11.7</b>	<b>116.5</b>	<b>11.3</b>	<b>2.90</b>
<b>Pennsylvania Mean</b>				<b>7,403,107</b>	<b>0.73</b>	<b>9.82</b>	<b>0.94</b>	<b>9.05</b>	<b>3.31</b>	<b>67.2</b>						<b>13.3</b>	<b>12.1</b>	<b>126.6</b>	<b>12.0</b>	<b>2.53</b>
Peoples Financial Services Corp.	PFIS	Scranton	29	2,324,266	0.53	10.02	1.17	9.57	3.60	59.5	\$44.30	\$49.71	\$39.01	327.8	6,211	12.3	NA	144.8	14.1	3.07
Peoples Limited	PPLL	Wyalusing	9	389,907	NA	NA	1.13	NA	NA	NA	\$73.00	\$75.00	\$63.81	46.4	31	10.8	NA	NA	NA	2.90
PNC Financial Services Group, Inc.	PNC	Pittsburgh	2,395	405,761,000	0.68	9.06	1.40	11.36	2.98	58.8	\$132.34	\$147.00	\$108.45	58,925.3	2,237,266	12.0	11.7	164.7	14.7	3.48
Prudential Bancorp, Inc.	PBIP	Philadelphia	11	1,191,344	1.20	10.82	0.84	7.15	2.28	59.5	\$16.67	\$19.57	\$13.92	148.2	8,712	16.2	NA	115.6	12.4	1.20
QNB Corp.	QNBC	Quakertown	12	1,212,005	0.80	9.56	1.01	10.73	3.15	63.9	\$36.91	\$46.90	\$36.07	129.2	907	10.7	NA	111.6	10.7	3.58
Quaint Oak Bancorp, Inc.	QNTQ	Southampton	2	284,877	NA	8.44	0.83	9.47	3.27	72.0	\$12.45	\$14.00	\$11.82	24.4	930	11.0	NA	103.7	8.7	2.89
Republic First Bancorp, Inc.	FRBK	Philadelphia	30	2,940,986	0.75	8.25	0.19	2.18	3.04	90.4	\$4.07	\$7.95	\$3.97	239.5	127,044	NM	NM	99.1	8.1	0.00
Riverview Financial Corp.	RIVE	Harrisburg	30	1,120,198	0.44	8.04	0.53	5.30	4.13	76.4	\$10.55	\$14.55	\$10.05	96.7	3,721	16.2	NA	110.2	8.6	3.79
S&T Bancorp, Inc.	STBA	Indiana	60	7,334,605	0.92	9.58	1.49	11.43	3.68	52.0	\$35.72	\$47.77	\$34.56	1,225.5	99,096	11.6	12.1	181.6	16.7	3.02
Somerset Trust Holding Co.	SOME	Somerset	36	1,292,803	NA	8.53	0.88	11.67	NA	78.1	\$42.58	\$47.00	\$41.00	103.7	563	9.5	NA	94.1	8.0	3.29
Standard AVB Financial Corp.	STND	Monroeville	19	990,152	NA	11.81	0.86	6.13	3.16	63.4	\$27.39	\$39.45	\$26.97	127.5	5,663	15.5	NA	115.1	13.2	3.23
Susquehanna Community Financial, Inc.	SQCF	West Milton	6	500,208	NA	NA	1.16	NA	NA	NA	\$18.80	\$21.49	\$16.37	55.3	1,657	11.0	NA	128.1	NA	2.77
TriState Capital Holdings, Inc.	TSC	Pittsburgh	2	6,846,003	0.08	5.99	0.99	11.99	2.11	61.4	\$19.78	\$30.10	\$18.20	580.1	157,006	10.3	10.7	142.9	8.6	0.00
UNB Corp.	UNPA	Mount Carmel	2	145,683	0.04	9.40	0.26	2.72	2.60	89.8	\$153.00	\$189.90	\$150.00	8.8	26	24.2	NA	63.9	6.0	1.31
Univest Corp. of Pennsylvania	UVSP	Souderton	47	5,154,298	0.50	9.54	1.33	10.51	3.71	60.0	\$25.82	\$29.05	\$20.18	756.7	105,192	11.5	12.0	159.3	14.7	3.10
Victory Bancorp, Inc.	VTYB	Limerick	1	258,556	NA	7.22	0.82	11.71	NA	71.2	\$9.90	\$10.44	\$6.90	19.3	526	9.0	NA	103.4	7.5	1.01
Woodlands Financial Services Co.	WDFN	Williamsport	8	433,242	NA	10.24	1.30	13.09	3.75	67.1	\$30.00	\$33.00	\$28.00	46.3	214	8.5	NA	104.3	10.7	3.47
WVS Financial Corp.	WVFC	Pittsburgh	6	355,818	NA	10.13	0.79	8.08	2.09	49.9	\$17.02	\$18.44	\$12.25	30.4	1,519	10.8	NA	91.8	9.3	2.35
York Traditions Bank	YRKB	York	6	519,520	0.59	10.41	1.06	10.12	3.57	69.8	\$18.97	\$22.00	\$16.36	59.0	532	11.7	NA	108.9	11.3	0.00

# Bank Trading Data – Per State, *continued*

As of August 9, 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)	Price/ ADV				Current Div. Yield (%)	
Company Name	Ticker	HQ City										High	Low		LTM EPS (x)	2019E EPS (x)	TBV (%)	Assets (%)		
<b>South Carolina Median</b>				<b>864,475</b>	<b>0.57</b>	<b>9.12</b>	<b>1.06</b>	<b>10.09</b>	<b>3.96</b>	<b>68.1</b>						<b>13.4</b>	<b>12.8</b>	<b>119.7</b>	<b>11.9</b>	<b>0.00</b>
<b>South Carolina Mean</b>				<b>2,197,861</b>	<b>0.56</b>	<b>9.62</b>	<b>1.08</b>	<b>10.30</b>	<b>3.99</b>	<b>68.7</b>						<b>13.7</b>	<b>12.7</b>	<b>137.1</b>	<b>13.2</b>	<b>0.97</b>
Bank of South Carolina Corp.	BKSC	Charleston	4	442,374	0.13	11.17	1.65	15.60	4.21	55.4	\$18.95	\$21.34	\$16.75	104.7	3,458	14.9	NA	212.0	23.7	3.38
Carolina Financial Corp.	CARO	Charleston	61	3,888,074	NA	12.36	1.60	10.45	4.07	53.3	\$34.80	\$43.15	\$27.62	775.4	60,493	13.1	12.3	167.5	19.9	1.03
CNB Corp.	CNBW	Conway	16	1,202,518	0.27	9.75	1.12	11.60	3.18	61.0	\$75.40	\$80.25	\$74.50	120.6	16	9.1	NA	102.9	10.0	3.32
Coastal Carolina Bancshares, Inc.	CCNB	Myrtle Beach	7	433,577	NA	9.89	0.60	5.23	NA	76.7	\$8.05	\$8.45	\$6.38	49.5	1,125	22.7	NA	116.5	11.4	0.00
CoastalSouth Bancshares, Inc.	COSO	Hilton Head Island	6	NA	NA	NA	NA	NA	NA	NA	\$12.30	\$14.00	\$9.20	76.2	74	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	\$7.50	\$8.85	\$7.10	41.2	1,183	7.4	NA	91.2	8.0	0.00
First Capital Bancshares, Inc.	FCPB	Charleston	4	88,858	NA	NA	NA	NA	NA	NA	\$6.69	\$7.45	\$6.00	34.0	532	NA	NA	NA	NA	0.00
First Community Corp.	FCCO	Lexington	21	1,115,968	0.54	9.20	1.00	9.73	3.70	68.1	\$18.48	\$26.25	\$17.08	138.8	20,471	13.1	13.3	137.3	12.4	2.38
First Reliance Bancshares, Inc.	FSRL	Florence	11	634,749	0.82	8.50	0.66	7.38	3.99	83.6	\$7.50	\$7.64	\$5.15	62.5	3,259	15.6	NA	116.0	9.8	0.00
GrandSouth Bancorp.	GRRB	Greenville	7	864,475	NA	8.18	0.94	12.04	5.21	68.2	\$16.00	\$19.89	\$14.85	82.9	878	11.1	NA	117.3	9.6	0.00
Security Federal Corp.	SFDL	Aiken	17	973,413	NA	9.05	0.83	9.37	NA	75.8	\$33.55	\$35.00	\$27.75	99.2	253	13.6	NA	109.1	9.9	1.19
South Atlantic Bancshares, Inc.	SABK	Myrtle Beach	9	736,102	NA	10.65	0.89	7.24	4.25	74.1	\$12.66	\$14.30	\$10.66	94.3	2,218	16.4	NA	122.2	12.9	0.00
South State Corp.	SSB	Columbia	156	15,683,337	NA	8.99	1.22	7.68	3.93	58.4	\$76.14	\$85.50	\$56.55	2,593.6	174,570	15.1	13.9	201.2	16.9	2.26
Southern First Bancshares, Inc.	SFST	Greenville	12	2,116,044	0.60	8.97	1.31	14.25	3.53	55.9	\$38.29	\$44.40	\$27.33	289.4	15,638	11.9	11.2	152.4	13.7	0.00



# Bank Trading Data – Per State, *continued*

As of August 9, 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 (%)		
<b>Tennessee Median</b>				881,655	0.30	9.49	1.10	9.61	3.66	63.4							12.9	13.0	131.2	13.4	1.32
<b>Tennessee Mean</b>				4,831,496	0.52	9.74	1.10	9.98	3.69	63.4							13.3	12.6	136.3	13.4	1.46
CapStar Financial Holdings, Inc.	CSTR	Nashville	13	2,018,421	0.18	10.56	0.73	5.86	3.66	61.4	\$15.39	\$18.31	\$13.51	270.3	34,907	19.2	11.7	129.6	13.5	1.30	
FB Financial Corp.	FBK	Nashville	76	5,940,402	NA	9.22	1.47	11.40	4.55	64.5	\$36.50	\$44.69	\$30.33	1,128.0	72,274	15.0	13.1	212.4	19.0	0.88	
First Advantage Bancorp	FABK	Clarksville	8	692,528	1.39	11.46	1.10	9.36	4.27	66.3	\$25.40	\$26.25	\$22.30	97.8	875	14.9	NA	123.9	14.2	2.36	
First Alliance Bancshares, Inc.	FABR	Cordova	4	140,577	NA	NA	NA	NA	NA	NA	\$7.50	\$7.50	\$4.75	9.3	49	NA	NA	NA	NA	0.00	
First Citizens Bancshares, Inc.	FIZN	Dyersburg	25	1,704,186	NA	8.94	1.09	10.59	3.45	68.5	\$61.00	\$62.00	\$54.10	241.8	127	13.6	NA	161.0	14.2	1.97	
First Community Corp.	FCCT	Rogersville	7	173,764	NA	8.02	0.73	8.03	3.86	79.5	\$6.70	\$7.25	\$6.30	10.9	345	10.0	NA	78.4	6.4	3.73	
First Farmers and Merchants Corp.	FFMH	Columbia	22	1,369,290	NA	9.68	1.16	12.12	3.93	63.8	\$44.40	\$46.60	\$40.55	196.6	95	12.5	NA	149.4	14.4	1.89	
First Horizon National Corp.	FHN	Memphis	294	42,171,770	NA	7.29	1.46	12.46	3.37	60.7	\$15.97	\$19.01	\$12.30	4,990.3	3,365,558	8.9	10.0	168.6	11.9	3.51	
Franklin Financial Network, Inc.	FSB	Franklin	15	4,071,971	0.11	9.24	0.54	6.06	2.76	58.8	\$28.35	\$41.50	\$25.25	414.6	82,978	19.2	14.1	110.7	10.2	0.56	
InsCorp, Inc.	IBTN	Nashville	2	520,624	NA	8.29	0.89	10.21	NA	NA	\$16.40	\$19.75	\$15.05	48.3	681	11.0	NA	110.8	9.2	1.22	
Mountain Commerce Bancorp, Inc.	MCBI	Knoxville	5	881,655	NA	9.55	1.33	14.66	NA	48.9	\$19.00	\$21.50	\$17.40	117.6	3,711	10.6	NA	139.7	13.3	0.00	
Paragon Financial Solutions, Inc.	PGNN	Memphis	5	404,924	NA	NA	0.80	7.66	3.80	72.4	\$9.81	\$11.30	\$8.10	43.3	1,667	13.8	NA	102.9	10.9	0.00	
Pinnacle Financial Partners, Inc.	PNFP	Nashville	117	26,540,355	0.42	9.43	1.54	9.61	3.49	46.1	\$55.95	\$66.54	\$43.23	4,281.9	456,273	11.3	10.6	184.9	16.2	1.14	
Reliant Bancorp, Inc.	RBNC	Brentwood	17	1,794,248	NA	9.33	0.95	7.82	3.64	74.6	\$23.57	\$30.00	\$19.03	263.9	12,708	16.5	16.0	162.3	14.7	1.53	
Security Bancorp, Inc.	SCYT	McMinnville	3	211,608	NA	11.21	1.16	11.08	NA	63.0	\$57.00	\$59.00	\$56.25	21.7	51	NA	NA	NA	NA	1.75	
SFB Bancorp, Inc.	SFBK	Elizabethton	2	68,717	NA	NA	NA	NA	NA	NA	\$30.20	\$36.08	\$30.15	7.7	51	NA	NA	74.3	NA	1.32	
SmartFinancial, Inc.	SMBK	Knoxville	29	2,391,257	NA	9.57	1.12	9.04	4.10	62.8	\$20.80	\$25.26	\$16.17	290.2	30,319	11.6	13.0	131.2	12.1	0.00	
Truxton Corp.	TRUX	Nashville	1	487,808	NA	12.70	1.85	16.09	3.14	56.0	\$43.50	\$44.00	\$35.80	120.0	784	13.3	NA	193.6	24.6	2.30	
United Tennessee Bankshares, Inc.	UNTN	Newport	3	214,322	NA	11.41	0.83	7.56	NA	66.9	\$24.00	\$37.60	\$20.61	20.4	114	11.8	NA	83.6	9.5	2.29	

# Bank Trading Data – Per State, *continued*

As of August 9, 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)	Price/ ADV				Current Div. Yield (%)	
Company Name	Ticker	HQ City	High										Low	LTM EPS (x)		2019E EPS (x)	TBV (%)	Assets (%)			
<b>Texas Median</b>					7,979,293	0.36	10.01	1.23	9.06	3.86	53.0						13.8	13.1	166.3	15.9	1.85
<b>Texas Mean</b>					12,800,479	0.39	10.63	1.29	9.99	3.93	56.5						14.4	12.9	177.0	18.6	1.78
Allegiance Bancshares, Inc.	ABTX	Houston	27	4,794,211	1.11	10.05	1.14	8.04	4.31	58.3	\$32.58	\$45.90	\$28.58	689.3	66,331	13.1	12.5	150.8	14.4	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	\$127.00	50.3	1	NA	NA	191.9	NA	0.00	
Cadence Bancorp.	CADE	Houston	103	17,504,005	NA	10.83	1.26	10.08	3.87	45.7	\$15.48	\$28.95	\$14.79	1,993.8	1,450,806	8.8	7.8	108.9	11.4	4.52	
CBTX, Inc.	CBTX	Houston	35	3,379,506	0.29	12.96	1.59	10.64	4.46	58.5	\$28.54	\$38.45	\$26.11	718.0	55,925	13.8	14.8	166.6	21.0	1.40	
Comerica Inc.	CMA	Dallas	437	72,537,000	0.41	9.30	1.79	16.82	3.70	50.6	\$62.63	\$100.64	\$62.06	9,354.5	1,973,772	8.0	7.9	140.4	12.9	4.28	
Cullen/Frost Bankers, Inc.	CFR	San Antonio	147	31,818,863	0.24	9.43	1.49	13.60	3.75	55.2	\$88.05	\$114.86	\$81.87	5,516.9	359,897	12.4	12.9	187.7	17.4	3.23	
First Financial Bankshares, Inc.	FFIN	Abilene	79	7,979,293	0.35	12.69	2.06	15.17	4.00	47.9	\$31.64	\$33.43	\$26.73	4,267.6	661,912	27.3	26.5	433.8	53.9	1.52	
Guaranty Bancshares, Inc.	GNTY	Addison	31	2,332,627	0.49	9.31	1.01	9.53	3.59	65.3	\$30.06	\$33.74	\$24.27	347.5	19,724	15.5	14.2	162.6	14.9	2.26	
Hilltop Holdings Inc.	HTH	Dallas	64	14,265,870	0.39	12.21	1.22	8.42	3.61	84.0	\$22.37	\$23.38	\$16.43	2,075.4	439,595	13.1	11.6	121.9	14.6	1.43	
Independent Bank Group, Inc.	IBTX	McKinney	94	14,708,922	0.18	8.42	1.29	8.24	4.05	47.5	\$51.30	\$71.35	\$44.14	2,203.3	218,280	12.0	10.0	192.4	15.0	1.95	
International Bancshares Corp.	IBOC	Laredo	196	12,227,016	NA	14.88	1.77	NA	NA	51.0	\$33.68	\$47.95	\$32.56	2,211.0	206,107	10.5	NA	124.4	NA	2.97	
LegacyTexas Financial Group, Inc.	LTXB	Plano	43	9,935,934	0.64	9.88	1.72	14.48	3.86	45.4	\$40.83	\$47.18	\$30.19	1,933.2	330,700	12.5	14.2	206.9	20.1	2.45	
North Dallas Bank & Trust Co.	NODB	Dallas	6	1,285,458	0.04	12.33	0.80	6.97	2.68	65.8	\$81.50	\$92.00	\$80.60	209.4	107	19.8	NA	132.1	16.3	1.23	
Pioneer Bancshares, Inc.	PONB	Dripping Springs	19	1,576,735	0.37	8.84	0.51	5.37	3.09	73.9	\$26.45	\$31.05	\$26.05	164.2	1,046	NA	NA	NA	NA	0.00	
Prosperity Bancshares, Inc.	PB	Houston	265	22,375,221	0.18	10.75	1.46	8.13	3.16	42.4	\$65.86	\$76.25	\$57.01	4,547.9	462,957	13.9	13.9	207.7	20.4	2.49	
Southside Bancshares, Inc.	SBSI	Tyler	63	6,372,870	0.46	9.28	1.21	9.98	3.15	51.7	\$33.61	\$37.32	\$29.28	1,134.5	127,161	15.3	14.5	198.6	17.8	3.69	
Spirit of Texas Bancshares, Inc.	STXB	Conroe	27	1,898,460	NA	10.01	1.05	8.03	4.65	64.1	\$21.43	\$23.53	\$16.70	338.4	36,825	17.9	13.9	160.6	15.6	0.00	
Texas Capital Bancshares, Inc.	TCBI	Dallas	12	29,970,384	0.38	8.35	1.17	12.65	3.62	53.0	\$56.01	\$94.95	\$47.86	2,817.4	665,509	9.1	9.4	112.7	9.4	0.00	
Trinity Bank, N.A.	TYBT	Fort Worth	1	255,745	0.30	13.78	1.55	11.90	3.90	45.7	\$65.00	\$67.00	\$59.50	71.4	61	18.3	NA	202.3	27.9	1.85	
Triumph Bancorp, Inc.	TBK	Dallas	61	4,783,189	0.74	9.78	1.23	8.60	6.26	64.4	\$29.49	\$44.70	\$27.21	768.2	173,133	14.5	13.3	172.2	16.2	0.00	
Veritex Holdings, Inc.	VBTX	Dallas	41	8,010,106	0.23	10.01	0.95	6.19	4.03	42.3	\$23.50	\$31.31	\$20.34	1,257.3	329,464	17.0	9.7	166.0	15.7	2.13	

# Bank Trading Data – Per State, *continued*

As of August 9, 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/ Yield				Current Div. Yield (%)
												High	Low			LTM EPS (x)	2019E EPS (x)	TBV (%)	Assets (%)	
<b>Virginia Median</b>				<b>721,784</b>	<b>0.74</b>	<b>10.22</b>	<b>0.97</b>	<b>9.17</b>	<b>3.76</b>	<b>68.7</b>						<b>13.5</b>	<b>13.8</b>	<b>118.3</b>	<b>12.2</b>	<b>2.12</b>
<b>Virginia Mean</b>				<b>10,277,918</b>	<b>0.90</b>	<b>10.25</b>	<b>0.91</b>	<b>8.27</b>	<b>3.92</b>	<b>69.0</b>						<b>14.7</b>	<b>15.3</b>	<b>125.4</b>	<b>12.6</b>	<b>1.81</b>
American National Bankshares Inc.	AMNB	Danville	29	2,418,082	NA	9.41	0.78	6.45	3.59	59.0	\$34.94	\$42.00	\$28.39	389.3	16,349	19.3	13.2	178.0	16.1	3.09
Bank of Botetourt	BORT	Buchanan	12	464,034	0.98	10.39	0.99	9.98	3.80	66.5	\$28.15	\$32.50	\$27.00	48.3	556	10.2	NA	100.3	10.4	2.27
Bank of Fincastle	BFTL	Fincastle	7	219,129	NA	11.91	0.41	3.39	3.72	83.6	\$2.55	\$2.84	\$2.23	25.5	2,610	28.7	NA	97.7	11.6	0.00
Bank of Southside Virginia Corp.	BSSC	Carson	15	566,681	NA	NA	NA	NA	NA	NA	\$316.00	\$333.00	\$302.00	169.6	1	NA	NA	NA	NA	0.00
Bank of the James Financial Group, Inc.	BOIJ	Lynchburg	17	690,095	NA	8.59	0.81	9.69	3.83	73.7	\$14.96	\$16.47	\$12.60	65.5	3,072	12.0	NA	110.5	9.5	1.60
Bay Banks of Virginia, Inc.	BAYK	Richmond	18	1,094,260	NA	10.20	0.47	4.27	3.42	76.3	\$8.10	\$9.95	\$7.01	108.0	13,100	21.3	16.9	97.8	9.9	0.00
Benchmark Bankshares, Inc.	BMBN	Kenbridge	17	702,303	NA	9.51	1.43	13.26	NA	NA	\$19.00	\$21.55	\$18.40	95.6	2,215	10.3	NA	130.9	12.5	3.05
Blue Ridge Bankshares, Inc.	BRBS	Luray	9	721,784	NA	NA	0.92	10.56	3.66	75.7	\$19.75	\$22.50	\$16.50	85.9	319	12.8	NA	148.6	11.8	2.89
Burke & Herbert Bank & Trust Co.	BHRB	Alexandria	25	3,003,568	0.83	11.74	1.15	10.06	3.39	68.6	\$2,410.00	\$2,990.00	\$2,400.00	451.6	19	13.2	NA	131.1	NA	3.32
C&F Financial Corp.	CFFI	Toano	25	1,567,996	0.40	9.24	1.23	12.37	5.77	68.7	\$53.38	\$67.40	\$45.77	183.2	5,024	10.0	NA	128.2	11.7	2.77
Capital One Financial Corp.	COF	McLean	492	373,619,000	0.60	10.22	1.58	11.09	6.90	54.1	\$87.71	\$101.26	\$69.90	41,252.9	2,511,421	7.6	7.7	112.5	11.2	1.82
Carter Bank & Trust	CARE	Martinsville	104	4,062,908	4.51	10.13	0.28	2.55	3.05	63.2	\$19.05	\$21.14	\$14.45	501.7	50,441	NM	17.3	123.7	12.3	0.00
Chesapeake Financial Shares, Inc.	CPKF	Kilmarnock	17	934,148	NA	10.91	1.32	12.19	3.49	75.1	\$26.70	\$32.25	\$22.85	109.0	869	9.8	10.2	107.7	11.8	2.17
Citizens Bancorp of Virginia, Inc.	CZBT	Blackstone	11	400,553	1.47	13.54	1.29	9.83	3.91	63.6	\$25.50	\$28.50	\$22.50	55.5	374	NA	NA	106.2	NA	3.61
Community Bankers Trust Corp.	ESXB	Richmond	26	1,431,131	1.17	10.30	1.04	10.45	3.76	65.6	\$7.71	\$9.40	\$6.62	171.6	25,139	12.0	11.9	116.4	12.0	1.56
Eagle Financial Services, Inc.	EFSI	Berryville	13	833,504	0.83	11.13	1.08	9.86	4.05	67.4	\$30.00	\$37.70	\$29.50	102.4	978	12.0	NA	111.0	12.4	3.33
F & M Bank Corp.	FMBM	Timberville	14	806,949	NA	NA	1.08	9.10	4.59	68.8	\$27.20	\$39.00	\$26.53	87.0	806	11.5	NA	NA	NA	3.68
Farmers Bank of Appomattox	FBPA	Appomattox	5	234,313	0.82	13.60	1.00	7.58	4.00	65.0	\$28.50	\$33.00	\$26.75	30.9	161	13.2	NA	96.9	13.2	2.81
Farmers Bankshares, Inc.	FBVA	Windsor	7	NA	NA	NA	NA	NA	NA	NA	\$18.00	\$20.00	\$15.25	55.0	444	9.9	NA	NA	NA	2.44
Fauquier Bankshares, Inc.	FBSS	Warrenton	11	717,528	0.92	8.93	0.88	10.08	3.80	75.4	\$20.45	\$26.90	\$17.21	77.4	2,275	12.7	NA	120.7	10.8	2.35
First Community Bankshares, Inc.	FCBC	Bluefield	49	2,212,027	1.21	11.18	1.70	11.47	4.62	55.2	\$33.12	\$36.48	\$27.06	517.9	26,202	13.9	15.0	219.0	23.4	3.02
First National Corp.	FXNC	Strasburg	14	778,384	0.23	9.32	1.23	13.99	3.98	65.2	\$19.73	\$31.00	\$17.59	98.0	2,804	10.4	NA	135.1	12.6	1.82
Freedom Bank of Virginia	FDVA	Fairfax	4	489,906	0.62	12.50	0.04	0.35	3.48	90.9	\$10.60	\$12.50	\$9.25	75.5	10,183	NM	39.3	123.3	15.4	0.00
FVCBankcorp, Inc.	FVCB	Fairfax	11	1,484,600	NA	10.97	0.97	8.63	3.59	54.3	\$17.35	\$21.20	\$15.53	240.1	29,106	18.9	15.6	148.3	16.2	0.00
Highlands Bankshares, Inc.	HLND	Abingdon	14	612,368	2.47	8.43	0.68	7.29	3.90	75.3	\$7.40	\$7.41	\$5.06	61.1	3,938	19.0	NA	118.3	10.1	0.00
John Marshall Bancorp, Inc.	JMSB	Reston	8	1,494,231	0.16	10.22	0.96	9.26	3.46	61.5	\$16.20	\$18.70	\$13.91	211.8	4,258	16.5	NA	138.8	14.2	0.00
MainStreet Bancshares, Inc.	MNSB	Fairfax	6	1,184,764	0.23	10.89	1.17	10.89	3.41	56.1	\$21.71	\$25.50	\$16.62	175.4	11,759	13.5	13.4	138.8	15.1	0.00
National Bankshares, Inc.	NKSH	Blacksburg	25	1,269,517	0.65	NA	1.38	9.25	3.34	53.1	\$35.03	\$47.60	\$32.93	227.9	10,565	13.8	14.3	131.6	18.0	3.83
New Peoples Bankshares, Inc.	NWPP	Honaker	22	721,868	NA	7.21	0.18	2.46	3.79	94.4	\$1.92	\$2.20	\$1.25	45.9	2,629	32.0	NA	88.3	6.4	0.00
Oak View National Bank	OAKV	Warrenton	3	250,545	0.14	9.20	0.80	8.76	3.61	72.8	\$9.40	\$9.75	\$7.10	27.0	388	14.1	NA	117.1	10.8	0.00

# Bank Trading Data – Per State, *continued*

As of August 9, 2019				Bank Overview							Financial and Performance Figures							Trading Data						
Virginia, cont.				# of Branches	Total Assets (\$000)	NPA/ Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price	52-Week:		Market Cap. (\$mm)	Price/ ADV				Current Div. Yield (%)				
Company Name	Ticker	HQ City	High										Low	LTM		2019E	TBV	Assets						
<b>Virginia Median</b>				<b>721,784</b>	<b>0.74</b>	<b>10.22</b>	<b>0.97</b>	<b>9.17</b>	<b>3.76</b>	<b>68.7</b>						<b>13.5</b>	<b>13.8</b>	<b>118.3</b>	<b>12.2</b>	<b>2.12</b>				
<b>Virginia Mean</b>				<b>10,277,918</b>	<b>0.90</b>	<b>10.25</b>	<b>0.91</b>	<b>8.27</b>	<b>3.92</b>	<b>69.0</b>						<b>14.7</b>	<b>15.3</b>	<b>125.4</b>	<b>12.6</b>	<b>1.81</b>				
Old Point Financial Corp.	OPOF	Hampton	21	1,029,404	NA	10.26	0.64	6.45	3.66	78.2	\$22.67	\$29.90	\$19.00	117.9	4,449	17.7	NA	111.9	11.5	2.12				
Parkway Acquisition Corp.	PKKW	Floyd	20	680,324	NA	10.74	0.89	8.00	4.59	68.1	\$11.85	\$13.49	\$10.67	73.4	3,394	12.3	NA	101.5	10.8	2.03				
Peoples Bankshares, Inc.	PBVA	Montross	5	200,883	NA	7.34	-0.28	-3.59	3.46	75.2	\$28.30	\$44.25	\$27.20	11.1	332	NM	NA	75.1	5.5	0.00				
Pinnacle Bankshares Corp.	PPBN	Altavista	10	488,485	0.36	8.87	0.94	10.66	3.89	71.8	\$32.00	\$35.00	\$26.11	49.6	310	11.3	NA	114.2	10.1	1.75				
Pioneer Bankshares, Inc.	PNBI	Stanley	8	217,995	NA	13.33	0.98	7.24	NA	74.8	\$28.50	\$32.98	\$26.41	28.0	140	13.5	NA	96.2	12.8	3.09				
Southern National Bancorp of Virginia, Inc.	SONA	McLean	48	2,724,303	NA	9.68	1.17	9.15	3.52	52.4	\$15.00	\$17.99	\$12.87	361.8	52,670	11.5	11.5	143.0	13.3	2.40				
Touchstone Bank	TSBA	Prince George	14	458,083	NA	9.75	0.49	4.77	4.35	83.1	\$13.20	\$14.55	\$12.08	43.8	1,107	20.6	NA	98.5	9.6	2.12				
TowneBank	TOWN	Portsmouth	42	11,942,480	NA	9.55	1.29	9.41	3.57	63.0	\$27.19	\$33.20	\$22.88	1,952.3	115,926	13.9	14.3	180.7	16.5	2.65				
Union Bankshares Corp.	AUB	Richmond	153	17,159,384	0.31	9.28	1.13	7.81	3.76	53.0	\$36.47	\$42.64	\$26.48	2,994.1	310,246	15.8	13.1	199.7	17.4	2.74				
Village Bank and Trust Financial Corp.	VBFC	Midlothian	10	536,534	NA	7.40	0.67	9.20	3.76	82.4	\$34.22	\$35.50	\$28.77	49.2	1,690	14.3	NA	124.6	9.2	0.00				
Virginia Bank Bankshares, Inc.	VABB	Danville	7	201,362	1.33	11.71	0.85	7.28	4.35	74.3	\$14.75	\$16.00	\$14.00	27.1	292	16.4	NA	114.9	13.4	5.97				
Virginia Community Bankshares, Inc.	VCBS	Louisa	7	252,267	0.82	10.05	0.90	8.96	4.81	76.6	\$56.25	\$58.00	\$30.00	40.4	371	18.8	NA	159.2	16.0	0.00				
Virginia National Bankshares Corp.	VABK	Charlottesville	6	635,800	0.43	11.29	1.08	9.92	3.78	58.8	\$36.00	\$44.10	\$32.76	96.8	1,585	13.9	NA	135.0	15.2	3.33				
Virginia Partners Bank	PTRS	Fredericksburg	4	436,996	0.01	10.69	0.71	6.86	3.47	70.2	\$12.05	\$13.75	\$11.30	49.2	1,654	NA	NA	109.7	NA	0.00				

# Bank Trading Data – Per State, *continued*

As of August 9, 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/ Yield				Current Div. Yield (%)
Company Name	Ticker	HQ City										High	Low			LTM EPS (x)	2019E EPS (x)	TBV (%)	Assets (%)	
<b>West Virginia Median</b>				<b>1,768,575</b>	<b>2.02</b>	<b>9.96</b>	<b>1.33</b>	<b>11.22</b>	<b>3.62</b>	<b>58.0</b>					<b>11.1</b>	<b>13.8</b>	<b>119.1</b>	<b>13.5</b>	<b>2.60</b>	
<b>West Virginia Mean</b>				<b>4,455,641</b>	<b>2.36</b>	<b>9.88</b>	<b>1.20</b>	<b>10.56</b>	<b>3.65</b>	<b>62.5</b>					<b>12.2</b>	<b>12.9</b>	<b>137.8</b>	<b>14.3</b>	<b>2.52</b>	
Citizens Financial Corp.	CIWV	Elkins	6	279,744	2.22	9.61	1.23	12.19	4.29	60.8	\$15.40	\$17.00	\$12.75	27.5	330	NA	NA	103.9	NA	3.90
City Holding Co.	CHCO	Cross Lanes	94	4,940,467	NA	10.70	1.62	13.19	3.60	49.7	\$75.19	\$83.27	\$65.32	1,232.9	55,566	16.0	14.0	239.1	25.0	2.82
Jefferson Security Bank	JFWV	Shepherdstown	6	314,456	1.82	7.86	0.87	11.64	3.33	71.1	\$88.30	\$100.00	\$74.30	24.7	85	NA	NA	104.7	NA	1.93
MCNB Banks, Inc.	MKIN	Welch	7	297,727	6.51	10.88	0.83	7.84	3.71	72.4	\$18.05	\$25.00	\$16.31	20.0	43	8.1	NA	61.6	6.7	0.00
MVB Financial Corp.	MVBF	Fairmont	15	1,833,018	NA	9.58	1.44	14.18	3.47	78.8	\$16.70	\$19.90	\$14.31	195.6	13,585	8.5	13.8	112.5	10.7	0.96
Potomac Bancshares, Inc.	PTBS	Charles Town	9	510,557	NA	9.99	0.60	6.08	NA	79.7	\$14.02	\$15.36	\$13.70	58.0	1,175	18.9	NA	113.6	11.4	2.00
Premier Financial Bancorp, Inc.	PFBI	Huntington	48	1,704,131	NA	10.89	1.39	10.79	NA	55.3	\$15.30	\$20.82	\$14.07	223.9	17,899	9.7	NA	124.6	13.2	3.92
Summit Financial Group, Inc.	SMMF	Moorefield	34	2,299,114	2.52	9.32	1.37	13.44	3.63	54.0	\$25.31	\$27.47	\$17.94	316.6	17,841	10.6	11.3	149.5	13.8	2.37
United Bankshares, Inc.	UBSI	Charleston	140	19,882,539	0.73	9.92	1.35	7.90	3.50	49.9	\$36.43	\$39.95	\$29.13	3,719.3	454,692	14.5	14.3	203.8	18.7	3.73
WesBanco, Inc.	WSBC	Wheeling	203	12,494,653	0.35	10.01	1.31	8.37	3.65	53.6	\$34.90	\$51.12	\$33.88	1,908.9	139,161	11.6	11.2	164.6	15.3	3.55

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