

# Regional Bank Trading Data

*April 22, 2019*

# Medians by State

As of April 18, 2019	Financial and Performance Figures							Price/				Current Div. Yield (%)
	Total Assets (\$000)	NPAs/ Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	LTM EPS (x)	2019E EPS (x)	Tang. Book (%)	Assets (%)	
State (#)												
<b>Regional Median</b>	<b>890,272</b>	<b>0.62</b>	<b>9.58</b>	<b>1.05</b>	<b>9.92</b>	<b>3.76</b>	<b>64.5</b>	<b>13.0</b>	<b>11.8</b>	<b>136.4</b>	<b>13.1</b>	<b>1.70</b>
<b>Regional Mean</b>	<b>2,450,508</b>	<b>0.69</b>	<b>9.55</b>	<b>1.11</b>	<b>9.83</b>	<b>3.75</b>	<b>63.2</b>	<b>13.2</b>	<b>12.0</b>	<b>140.5</b>	<b>13.5</b>	<b>1.68</b>
Alabama (10)	714,762	0.37	8.81	1.08	9.85	3.80	65.9	14.7	11.1	126.0	11.9	0.77
Arkansas (3)	16,543,337	0.37	9.60	1.87	11.26	4.38	38.1	11.0	10.6	179.6	17.4	2.51
Florida (14)	1,115,636	0.37	8.91	1.04	9.99	3.65	63.1	13.9	12.8	157.2	14.0	0.00
Georgia (21)	534,833	0.70	9.22	1.24	11.04	3.90	57.4	11.6	11.7	133.7	12.9	1.63
Indiana (31)	762,532	0.59	10.11	1.17	10.74	3.65	64.8	13.0	11.3	126.4	12.7	2.35
Kentucky (11)	931,399	0.78	10.45	1.01	10.17	3.76	69.4	12.9	12.6	144.8	13.4	2.26
Louisiana (14)	1,356,247	0.80	9.48	0.96	9.64	3.98	66.2	13.0	12.2	134.3	12.2	1.46
Maryland (25)	496,254	1.08	9.73	0.90	8.36	3.66	68.7	12.9	11.1	114.1	11.4	1.35
Mississippi (8)	7,969,432	1.24	8.78	0.99	8.29	3.47	66.2	13.5	10.9	170.0	14.0	2.49
Missouri (16)	1,535,137	0.47	9.82	0.94	10.02	3.71	63.4	13.1	12.1	143.3	13.7	1.61
North Carolina (23)	632,304	0.86	9.01	1.12	10.77	3.76	67.2	12.5	11.9	131.8	12.6	0.37
Ohio (47)	521,897	0.64	9.63	1.16	10.11	3.79	63.3	12.5	11.1	139.9	13.4	2.52
Pennsylvania (80)	956,053	0.59	9.16	0.96	9.51	3.43	63.9	12.8	11.8	127.7	11.6	2.83
South Carolina (16)	695,365	0.60	9.56	0.97	9.32	3.82	74.8	14.1	12.9	122.6	12.7	0.00
Tennessee (19)	849,145	0.35	9.36	1.05	10.22	3.57	64.2	13.5	11.2	138.5	13.7	1.56
Texas (21)	6,123,494	0.40	10.32	1.31	9.03	3.80	52.6	15.5	12.5	179.8	18.2	1.77
Virginia (44)	681,213	0.86	10.13	0.97	9.54	3.76	69.1	13.1	12.9	118.3	12.3	2.26
West Virginia (12)	1,690,115	1.44	9.79	1.24	9.03	3.57	59.9	13.8	15.1	141.1	14.6	2.46

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

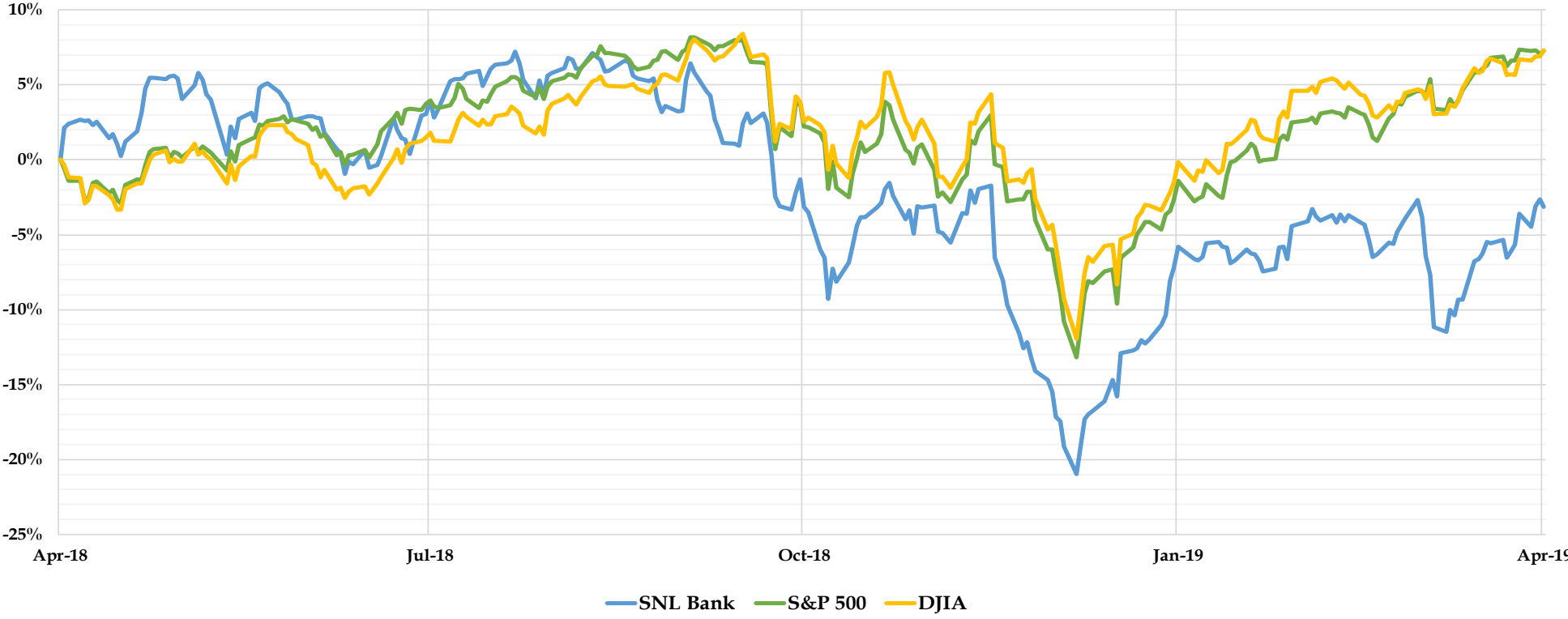
Source: S&P Global Market Intelligence

# Medians by Metric

As of April 18, 2019

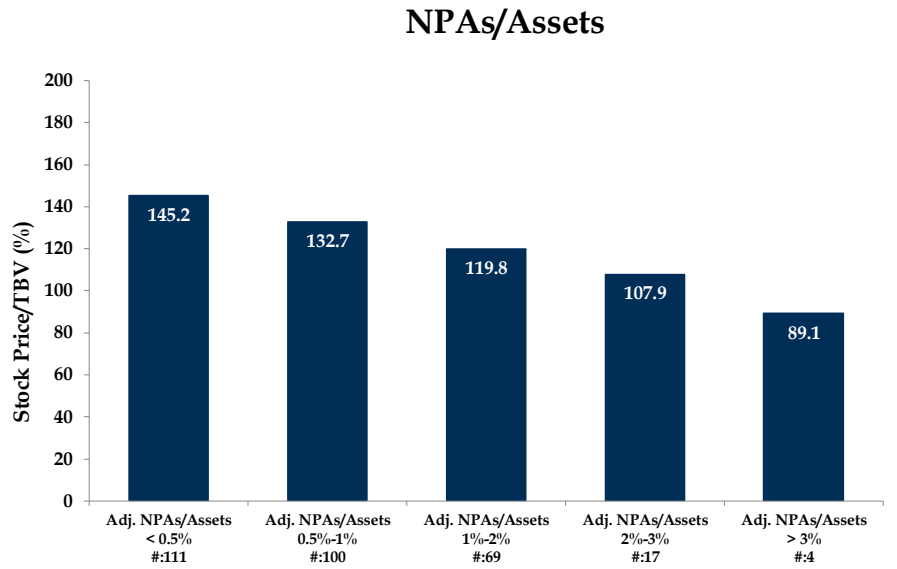
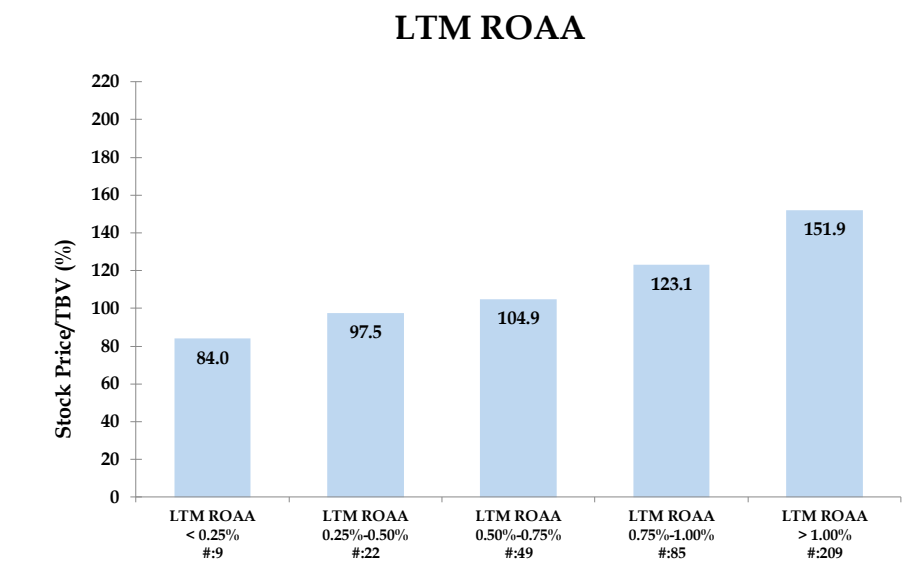
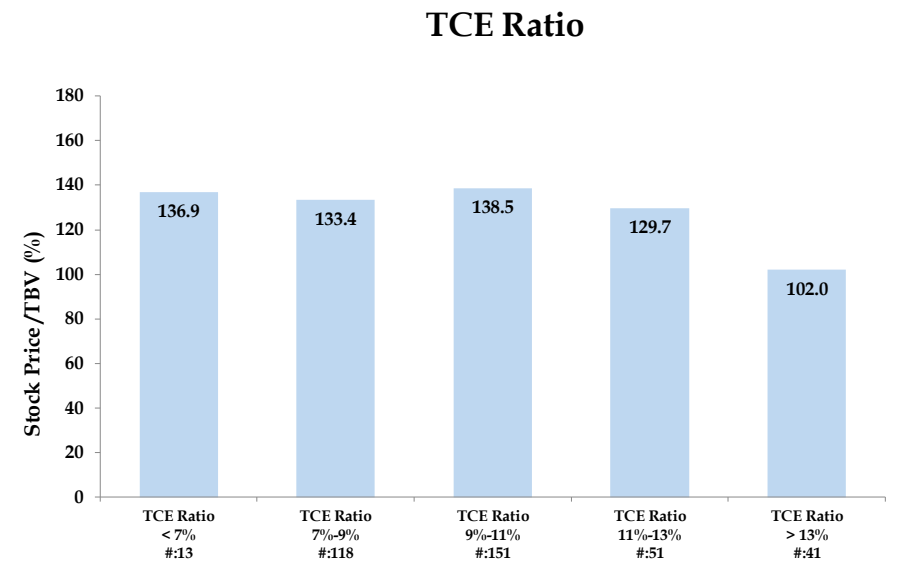
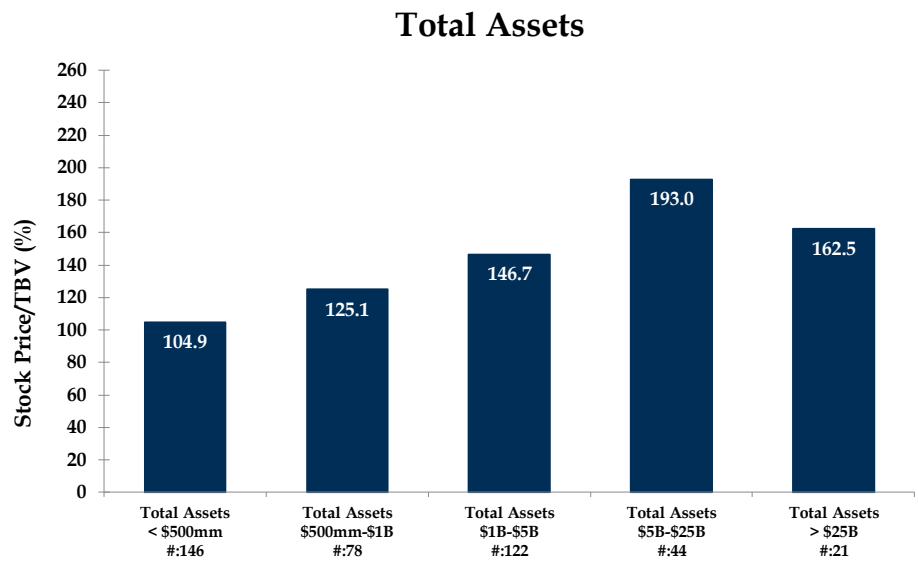
Financial Metric (#)	Financial and Performance Figures						Price/				Current Div. Yield (%)
	NPAs/ Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	LTM EPS (x)	2019E EPS (x)	Tang. Book (%)	Assets (%)	
Total Assets < \$500mm (146)	0.81	10.32	0.87	8.35	3.67	73.3	12.7	NM	104.9	10.9	1.67
Total Assets \$500mm-\$1B (78)	0.78	9.39	0.97	9.88	3.81	70.7	13.0	12.5	125.1	11.5	2.06
Total Assets \$1B-\$10B (142)	0.60	9.37	1.10	10.23	3.67	61.3	13.3	12.2	150.9	14.5	1.94
Total Assets > \$10B (45)	0.54	8.86	1.33	10.57	3.61	56.6	12.5	11.1	179.6	15.5	2.54
NPAs/ Assets < 0.5% (111)	0.31	9.39	1.08	9.85	3.70	62.3	13.3	12.2	145.2	14.4	1.98
NPAs/ Assets 0.5%-1.0% (100)	0.72	9.63	1.10	9.63	3.67	64.1	13.0	11.9	132.7	13.2	2.27
NPAs/ Assets 1.0%-2.0% (69)	1.36	10.09	0.93	9.00	3.77	68.7	13.7	12.8	119.8	12.0	2.11
NPAs/ Assets > 2.0% (22)	2.46	9.74	0.65	7.24	3.70	79.5	12.9	11.7	101.8	9.9	-
TCE Ratio < 7% (13)	0.52	6.26	0.78	10.80	3.38	73.6	12.8	11.8	136.9	8.7	1.38
TCE Ratio 7%-9% (118)	0.59	8.38	0.94	10.21	3.58	68.3	12.4	11.2	133.4	11.1	1.98
TCE Ratio 9%-11% (151)	0.64	9.82	1.08	9.48	3.70	64.4	13.1	12.2	138.5	13.4	2.16
TCE Ratio > 11% (92)	0.80	12.56	1.16	8.97	3.80	62.6	14.0	13.1	123.1	16.1	2.07
LTM ROAA < 0.00% (9)	1.63	9.73	(0.68)	(6.21)	3.60	90.7	NA	14.9	102.8	11.3	-
LTM ROAA 0.00%-0.50% (31)	0.89	10.01	0.36	2.75	3.53	86.9	23.5	21.6	92.7	10.0	0.00
LTM ROAA 0.50%-1.00% (134)	0.63	9.00	0.83	8.32	3.58	72.5	13.4	12.4	119.4	10.5	1.62
LTM ROAA > 1.00% (209)	0.62	9.87	1.29	11.25	3.76	59.7	12.5	11.7	151.9	11.0	2.43

# Index Price Performance, LTM



As of 04/18/19	Price Changes	
	One-Year	One-Month
SNL Bank	-3.16%	-0.49%
S&P 500	7.25%	2.54%
DJIA	7.32%	2.49%

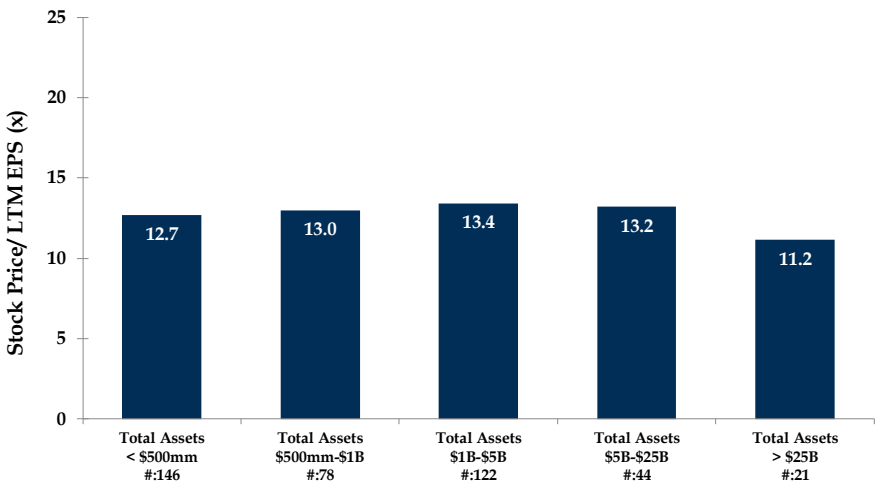
# National Trading Fundamentals - P/TBV Multiples



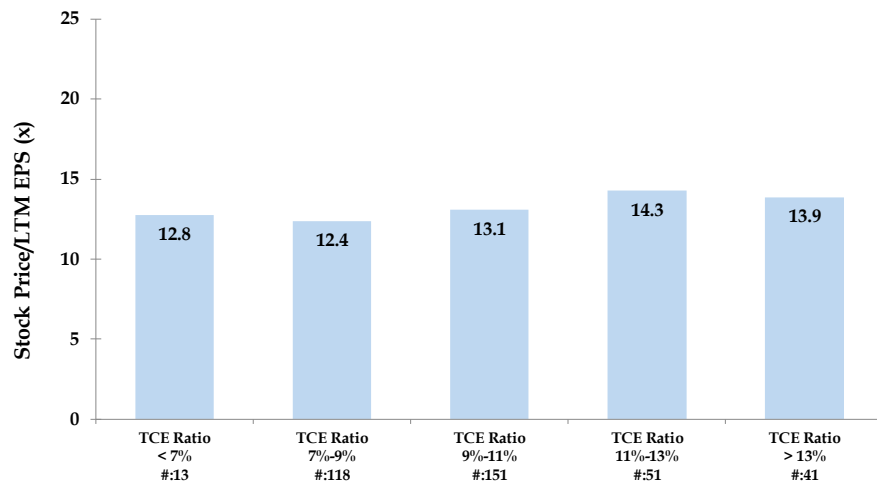
Figures represent medians for public companies, excluding mutuals, with most recent quarter financial data available  
 Pricing as of 04/18/19  
 Source: S&P Global Market Intelligence

# National Trading Fundamentals - P/E Multiples

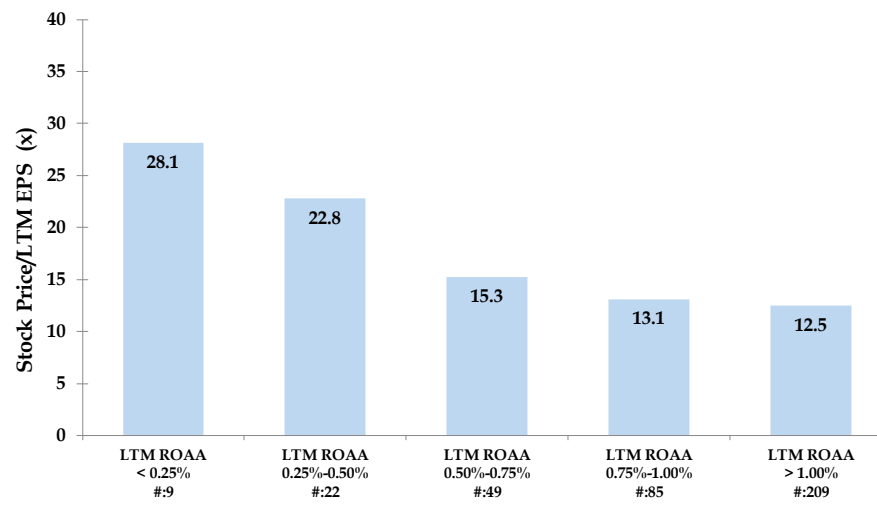
**Total Assets**



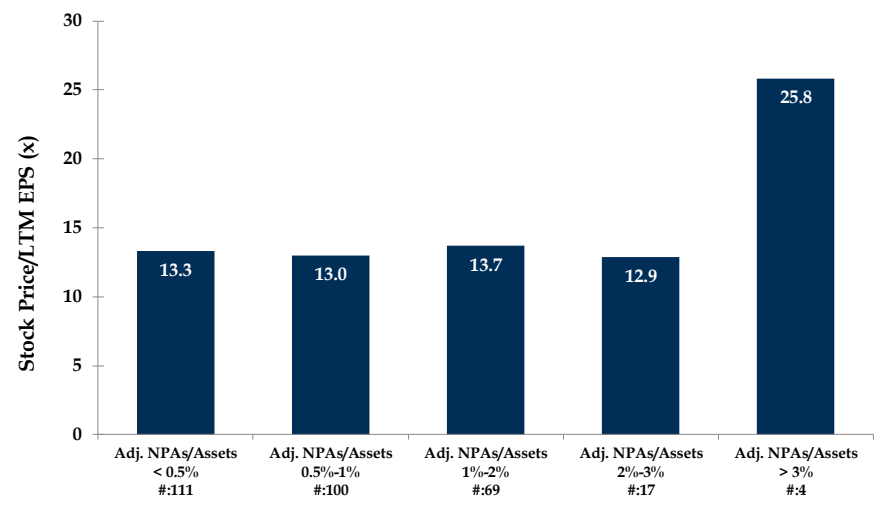
**TCE Ratio**



**LTM ROAA**



**NPAs/Assets**



Figures represent medians for public companies, excluding mutuals, with most recent quarter financial data available  
 Pricing as of 04/18/19  
 Source: S&P Global Market Intelligence

# State Level Trading Data

# Bank Trading Data - Per State

As of April 18, 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 EPS (x)			2019E EPS (x)	TBV (%)	Assets (%)		
<b>Alabama Median</b>					714,762	0.37	8.81	1.08	9.85	3.80	65.9						14.7	11.1	126.0	11.9	0.77
<b>Alabama Mean</b>					14,096,331	0.56	9.31	1.05	10.90	4.02	65.8						15.6	11.1	137.2	12.5	1.35
Auburn National Bancorp., Inc.	AUBN	Auburn	8	818,077	0.06	10.89	1.08	10.14	3.40	60.6	\$35.59	\$53.96	\$27.94	127.5	5,725	14.7	NA	145.6	15.9	2.81	
First US Bancshares, Inc.	FUSB	Birmingham	20	791,939	0.57	8.96	0.36	3.26	5.27	81.3	\$10.03	\$11.65	\$7.60	63.2	5,459	27.1	NA	90.1	8.0	0.80	
Pinnacle Bancshares, Inc.	PCLB	Jasper	7	227,514	0.14	12.45	1.19	9.85	3.80	65.9	\$25.52	\$27.00	\$21.36	26.5	374	10.0	NA	93.6	11.6	2.98	
Regions Financial Corp.	RF	Birmingham	1,457	128,802,000	0.84	7.88	1.40	11.43	3.52	59.0	\$15.25	\$19.99	\$12.39	15,448.3	12,547,161	9.8	9.7	158.4	12.1	3.67	
River Financial Corp.	RVRF	Prattville	14	1,070,464	NA	8.24	0.97	9.12	4.04	64.1	\$29.00	\$30.00	\$20.70	165.3	NA	18.1	NA	191.2	15.4	0.00	
ServisFirst Bancshares, Inc.	SFBS	Birmingham	20	8,310,836	0.37	8.81	1.84	20.45	3.69	32.3	\$33.58	\$44.95	\$29.90	1,795.7	145,214	13.0	12.6	245.8	21.6	1.79	
Southern Banc Co., Inc.	SRNN	Gadsden	4	101,277	1.71	11.17	0.45	3.92	5.13	83.0	\$9.30	\$11.50	\$8.50	7.1	132	16.6	NA	66.3	7.4	0.00	
Southern Community Bancshares, Inc.	SCBS	Cullman	1	121,261	0.25	8.10	0.53	5.98	3.47	74.9	\$8.65	\$9.15	\$8.05	4.4	11	NA	NA	NA	NA	0.67	
SouthFirst Bancshares, Inc.	SZBI	Sylacauga	3	82,355	NA	NA	NA	NA	NA	NA	\$3.95	\$5.83	\$3.33	2.8	394	NA	NA	NA	NA	0.00	
United Bancorp. of Alabama, Inc.	UBAB	Atmore	19	637,584	NA	7.31	1.59	23.92	3.82	70.7	\$20.35	\$22.00	\$15.30	74.4	1,098	NM	NA	106.4	7.8	0.74	



# Bank Trading Data - Per State, *continued*

As of April 18, 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: High Low		Market Cap. (\$mm)	ADV (shares)	LTM EPS (x)	2019E EPS (x)	TBV (%)	Assets (%)	Current Div. Yield (%)
<b>Arkansas Median</b>							16,543,337	0.37	9.60	1.87	11.26	4.38	38.1						11.0	10.6	179.6	17.4	2.51
<b>Arkansas Mean</b>							18,242,830	0.37	10.76	1.75	11.39	4.30	42.3						10.6	10.1	180.4	17.6	2.66
Bank OZK		OZK	Little Rock	245	23,005,652	0.21	14.29	1.87	11.26	4.55	35.6		\$31.04	\$50.39	\$21.02	4,002.5	1,317,286	9.6	8.9	125.5	17.4	2.96	
Home BancShares, Inc.		HOMB	Conway	165	15,179,501	NA	9.60	2.02	12.91	4.38	38.1		\$19.12	\$24.56	\$15.35	3,225.5	801,552	11.1	10.8	236.1	21.2	2.51	
Simmons First National Corp.		SFNC	Pine Bluff	216	16,543,337	0.53	8.39	1.37	10.00	3.97	53.1		\$25.47	\$33.45	\$22.64	2,439.7	388,877	11.0	10.6	179.6	14.2	2.51	

# Bank Trading Data – Per State, *continued*

As of April 18, 2019				Bank Overview		Financial and Performance Figures						Trading Data									
Company Name	Ticker	HQ City	# of Branches	Total Assets (\$000)	NPA/s/ Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price	52-Week:		Market Cap. (\$mm)	ADV (shares)	Price/				Current Div. Yield (%)	
												High	Low			LTM EPS (x)	2019E EPS (x)	TBV (%)	Assets (%)		
<b>Florida</b>																					
<b>Florida Median</b>				<b>1,115,636</b>	<b>0.37</b>	<b>8.91</b>	<b>1.04</b>	<b>9.99</b>	<b>3.65</b>	<b>63.1</b>							<b>13.9</b>	<b>12.8</b>	<b>157.2</b>	<b>14.0</b>	<b>0.00</b>
<b>Florida Mean</b>				<b>4,895,831</b>	<b>0.54</b>	<b>9.12</b>	<b>0.99</b>	<b>10.55</b>	<b>3.60</b>	<b>70.2</b>							<b>13.9</b>	<b>13.1</b>	<b>154.8</b>	<b>14.0</b>	<b>0.50</b>
BankUnited, Inc.	BKU	Miami Lakes	85	32,164,326	0.46	8.86	1.05	10.57	3.67	61.6	\$35.35	\$44.97	\$28.05	3,478.7	897,643	11.8	12.8	123.2	10.9	2.38	
Capital City Bank Group, Inc.	CBCG	Tallahassee	67	2,959,183	1.05	7.58	0.92	8.89	3.64	76.5	\$23.48	\$26.95	\$19.92	394.6	19,658	15.2	14.3	180.6	13.3	1.87	
CenterState Bank Corp.	CSFL	Winter Haven	160	12,337,588	0.29	9.60	1.43	9.41	4.39	50.5	\$24.43	\$32.27	\$19.55	3,188.6	623,715	13.9	11.2	212.3	18.9	1.80	
First Citrus Bancorp., Inc.	FCIT	Tampa	5	403,299	NA	8.35	1.03	12.13	4.10	64.7	\$24.80	\$28.10	\$20.75	47.2	420	12.5	NA	148.9	12.5	0.00	
First Miami Bancorp, Inc.	FMLA	South Miami	5	770,366	NA	13.25	0.38	2.86	3.30	65.3	\$1,235.00	\$1,302.00	\$1,070.00	107.8	1	NA	NA	105.6	14.0	0.40	
Friends Bank	FRIE	New Smyrna Beach	3	97,792	1.43	10.87	1.43	13.99	3.97	83.3	\$8.33	\$9.00	\$4.91	17.4	309	12.7	NA	165.5	18.0	0.00	
Mercantile Bank Holding Corp.	AMTB	Coral Gables	25	8,124,347	0.21	8.96	0.55	6.29	2.84	72.5	\$15.98	\$259.23	\$10.65	629.6	NA	14.8	12.7	95.0	8.5	0.00	
OptimumBank Holdings, Inc.	OPHC	Fort Lauderdale	3	100,368	NA	5.29	0.86	19.77	3.39	130.6	\$3.91	\$7.18	\$2.15	7.3	11,154	7.4	NA	136.9	7.2	0.00	
Pilot Bancshares, Inc.	PLBN	Tampa	6	361,384	NA	NA	NA	NA	NA	NA	\$3.30	\$3.93	\$2.90	40.9	2,320	NA	NA	NA	NA	0.00	
Prime Meridian Holding Co.	PMHG	Tallahassee	3	401,702	NA	12.65	1.07	8.43	3.81	61.6	\$20.40	\$23.25	\$17.75	64.1	1,310	15.8	NA	126.0	15.9	0.59	
Professional Holding Corp.	PFHD	Coral Gables	3	729,481	NA	NA	NA	NA	NA	NA	\$17.50	\$18.10	\$15.08	80.7	1,406	NA	NA	NA	NA	0.00	
Seacoast Banking Corp. of Florida	SBCF	Stuart	52	6,747,659	0.78	9.72	1.11	9.08	3.85	56.3	\$27.87	\$34.95	\$21.74	1,433.0	289,512	20.2	14.5	225.9	21.2	0.00	
TGR Financial, Inc.	TGRF	Naples	7	1,460,905	0.04	8.18	1.10	12.40	3.40	60.3	\$11.82	\$13.00	\$10.11	204.5	4,944	15.2	NA	171.9	14.0	0.00	
Three Shores Bancorp., Inc.	TSHR	Orlando	14	1,883,238	0.07	6.12	0.95	12.79	2.90	59.3	\$9.71	\$12.00	\$7.55	176.5	NA	13.5	NA	165.5	NA	0.00	

# Bank Trading Data – Per State, *continued*

As of April 18, 2019																					
Bank Overview				Financial and Performance Figures						Trading Data											
Company Name	Ticker	HQ City	# of Branches	Total Assets (\$000)	NPA/Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price	52-Week:		Market Cap. (\$mm)	ADV (shares)	Price/				Current Div. Yield (%)	
												High	Low			LTM EPS (x)	2019E EPS (x)	TBV (%)	Assets (%)		
<b>Georgia Median</b>				534,833	0.70	9.22	1.24	11.04	3.90	57.4							11.6	11.7	133.7	12.9	1.63
<b>Georgia Mean</b>				13,941,018	0.81	10.35	1.19	11.27	3.85	64.1							12.3	12.6	128.2	12.4	1.34
Ameris Bancorp	ABCB	Moultrie	119	11,443,515	0.72	8.22	1.24	10.27	3.92	54.1	\$35.17	\$58.10	\$29.97	1,673.6	349,438	12.6	8.6	186.8	14.6	1.14	
Atlantic Capital Bancshares, Inc.	ACBI	Atlanta	1	2,955,440	0.47	10.34	1.03	9.05	3.50	57.4	\$18.12	\$21.60	\$14.44	448.3	106,861	16.6	13.8	151.0	15.5	0.00	
CCF Holding Co.	CCFH	Jonesboro	6	512,213	NA	NA	NA	NA	NA	NA	\$18.40	\$26.00	\$18.00	39.9	173	NA	NA	NA	NA	0.00	
Citizens Bancshares Corp.	CZBS	Atlanta	8	410,584	1.09	10.38	0.97	9.77	3.89	74.7	\$10.51	\$14.00	\$9.03	24.8	916	5.6	NA	52.2	5.4	2.85	
Colony Bancorp, Inc.	CBAN	Fitzgerald	27	1,279,077	NA	7.85	0.95	12.70	3.54	70.3	\$17.09	\$19.20	\$12.29	144.3	4,438	12.5	NA	143.8	11.3	1.76	
Community Capital Bancshares, Inc.	ALBY	Albany	3	194,179	NA	7.57	0.69	8.85	NA	76.5	\$9.28	\$13.50	\$9.07	11.4	573	9.2	NA	77.7	5.9	0.00	
Exchange Bankshares, Inc.	EXCH	Milledgeville	5	249,524	0.80	13.13	1.14	8.97	4.01	67.6	\$45.60	\$55.00	\$44.00	28.9	44	NA	NA	NA	NA	1.93	
Fidelity Southern Corp.	LION	Atlanta	70	4,789,945	NA	9.22	0.80	8.83	3.44	79.0	\$28.07	\$33.32	\$21.18	774.5	137,201	20.2	17.0	176.4	16.2	1.71	
First IC Corp.	FIEB	Doraville	7	500,737	0.55	14.41	2.16	14.31	4.59	52.5	\$7.95	\$11.45	\$7.60	52.3	2,368	NA	NA	82.9	NA	0.00	
FMB Equibanc, Inc.	FMBE	Statesboro	3	187,058	NA	NA	NA	NA	NA	NA	\$9.00	\$9.00	\$7.00	22.3	303	NA	NA	NA	NA	0.00	
MetroCity Bankshares, Inc.	MCBS	Doraville	17	1,437,126	0.62	11.21	3.01	28.17	4.35	40.1	\$27.50	\$33.20	\$22.80	332.0	61	NA	NA	NA	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	\$0.72	\$1.25	\$0.72	20.2	NA	NA	NA	101.8	14.7	0.00	
SouthCrest Financial Group, Inc.	SCSG	Atlanta	9	550,484	NA	NA	0.73	7.49	3.70	75.4	\$9.83	\$12.80	\$8.70	60.8	5,985	20.9	16.9	NA	NA	1.63	
Southeastern Banking Corp.	SEBC	Darien	12	419,571	NA	13.16	1.60	13.18	3.94	54.7	\$20.00	\$21.25	\$17.50	62.7	384	9.2	NA	113.4	14.9	2.60	
Southwest Georgia Financial Corp.	SGB	Moultrie	9	534,833	0.25	8.15	0.91	11.04	3.96	72.0	\$21.18	\$26.04	\$19.40	53.9	1,560	11.6	NA	123.6	10.1	2.27	
SunTrust Banks, Inc.	STI	Atlanta	1,174	220,425,000	NA	7.64	1.29	11.25	3.27	60.6	\$63.49	\$75.08	\$46.05	28,171.3	3,725,959	11.2	11.1	172.3	12.9	3.15	
Synovus Financial Corp.	SNV	Columbus	302	32,669,192	0.70	8.80	1.35	14.29	3.82	55.6	\$36.06	\$57.40	\$29.93	5,738.8	1,810,106	10.4	9.3	145.7	12.9	3.33	
Thomasville Bancshares, Inc.	THVB	Thomasville	3	880,545	0.17	8.74	2.00	21.44	4.01	47.0	\$39.00	\$42.00	\$38.25	233.9	336	NA	NA	NA	NA	3.33	
Touchmark Bancshares, Inc.	TMAK	Alpharetta	1	404,776	0.74	NA	1.36	11.24	3.12	51.7	\$8.90	\$9.94	\$8.05	39.8	550	7.4	NA	81.7	9.8	0.00	
United Community Banks, Inc.	UCBI	Blairsville	143	12,573,192	0.56	9.20	1.35	12.04	3.91	55.0	\$26.41	\$34.18	\$20.23	2,090.0	459,441	12.8	11.7	185.8	16.6	2.42	
United National Bank	UNBK	Cairo	1	224,724	1.42	13.37	1.32	9.77	4.66	57.0	\$29.50	\$33.75	\$29.25	19.9	50	NA	NA	NA	NA	0.00	

# Bank Trading Data - Per State, *continued*

As of April 18, 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>				762,532	0.59	10.11	1.17	10.74	3.65	64.8						13.0	11.3	126.4	12.7	2.35			
	<b>Indiana Mean</b>				2,384,840	0.65	10.65	1.07	9.83	3.66	65.0						14.0	11.5	142.1	14.0	2.13			
	1st Source Corp.	SRCE	South Bend	82	6,379,086	0.39	11.03	1.37	11.31	3.75	58.7	\$45.87	\$59.33	\$38.44	1,183.7	44,841	14.0	13.1	169.5	18.5	2.35			
	AMB Financial Corp.	AMFC	Saint John	5	226,578	1.15	8.17	0.59	7.30	3.44	78.7	\$17.15	\$18.50	\$16.85	16.8	136	13.0	NA	91.1	7.4	0.00			
	CITBA Financial Corp.	CBAF	Mooreville	9	480,716	0.26	9.98	0.91	9.38	3.43	69.3	\$55.10	\$66.00	\$54.05	51.1	556	11.9	NA	106.5	10.6	1.60			
	Crystal Valley Financial Corp.	CYVF	Middlebury	6	568,036	NA	12.19	1.57	13.37	4.32	61.1	\$51.25	\$56.00	\$46.60	79.2	758	9.3	NA	119.8	14.0	2.42			
	DSA Financial Corp.	DSFN	Lawrenceburg	1	125,583	NA	12.15	0.69	5.43	NA	73.7	\$11.70	\$13.00	\$11.25	15.8	126	19.2	NA	NA	NA	3.76			
	Farmers Bancorp	FABP	Frankfort	10	568,115	NA	NA	NA	NA	NA	NA	\$42.00	\$44.67	\$41.15	87.6	360	NA	NA	135.5	NA	2.48			
	FCN Banc Corp.	FBVI	Brookville	6	443,563	0.63	10.62	1.19	11.30	3.64	61.1	\$34.75	\$36.00	\$29.50	52.0	75	9.9	NA	111.4	11.8	3.80			
	FFW Corp.	FFWC	Wabash	6	398,200	NA	10.13	1.18	11.30	3.65	67.1	\$42.00	\$46.00	\$36.10	48.3	292	10.8	NA	120.0	12.1	2.00			
	First Bancorp of Indiana, Inc.	FBPI	Evansville	9	441,392	NA	6.95	0.39	4.72	NA	88.0	\$21.10	\$22.50	\$18.45	36.9	585	21.9	NA	122.0	8.4	2.94			
	First Capital, Inc.	FCAP	Corydon	18	794,162	0.87	9.97	1.19	11.47	3.79	61.1	\$52.62	\$54.36	\$33.72	177.0	2,279	19.0	NA	225.1	22.2	1.75			
	First Farmers Financial Corp.	FFMR	Converse	36	1,749,101	NA	NA	NA	NA	NA	NA	\$40.50	\$44.00	\$37.48	291.3	305	NA	NA	194.9	NA	2.86			
	First Financial Corp.	THFF	Terre Haute	66	3,008,718	0.54	13.69	1.57	10.98	4.32	58.9	\$41.93	\$53.05	\$37.41	515.2	28,636	11.0	11.3	126.4	17.1	2.43			
	First Internet Bancorp	INBK	Fishers	1	3,541,692	0.11	8.03	0.72	8.44	2.25	56.9	\$21.50	\$38.03	\$17.56	217.3	53,258	9.3	8.8	77.0	6.2	1.12			
	First Merchants Corp.	FRME	Muncie	122	9,884,716	0.30	9.97	1.64	11.84	4.00	50.2	\$38.35	\$50.44	\$32.49	1,905.9	160,806	11.9	11.2	201.7	19.1	2.29			
	First Savings Financial Group, Inc.	FSFG	Clarksville	16	1,073,989	1.27	NA	1.17	12.17	4.01	66.1	\$54.64	\$74.30	\$45.36	125.9	3,213	12.4	9.9	144.5	11.7	1.17			
	FS Bancorp	FXLG	Lagrange	12	762,532	NA	NA	1.34	14.01	3.83	64.8	\$62.21	\$85.00	\$47.50	136.4	440	13.9	NA	198.7	NA	2.06			
	German American Bancorp, Inc.	GABC	Jasper	65	3,929,090	0.32	9.04	1.38	12.07	3.75	56.8	\$29.56	\$38.20	\$26.20	738.0	47,298	14.9	12.8	213.9	18.8	2.30			
	Home Financial Bancorp	HWEN	Spencer	2	72,913	NA	11.94	0.15	1.28	NA	88.9	\$7.15	\$8.15	\$5.17	8.3	365	NM	NA	94.9	11.3	2.24			
	Horizon Bancorp, Inc.	HBNC	Michigan City	85	4,246,688	0.39	8.79	1.31	11.22	3.64	59.0	\$16.12	\$22.13	\$14.79	724.7	86,729	11.7	10.5	171.0	14.6	2.48			
	Lakeland Financial Corp.	LKFN	Warsaw	52	4,875,254	0.32	10.61	1.69	16.51	3.43	44.6	\$47.16	\$51.25	\$37.79	1,199.8	83,765	15.1	14.3	229.4	24.3	2.54			
	Logansport Financial Corp.	LOGN	Logansport	1	179,679	0.81	12.57	1.23	9.54	3.66	62.6	\$40.00	\$46.95	\$36.55	24.7	291	11.3	NA	109.2	13.7	3.50			
	Merchants Bancorp	MBIN	Carmel	10	3,884,163	0.15	9.28	1.71	15.86	2.54	36.2	\$23.78	\$29.15	\$18.85	682.6	54,510	11.5	10.7	190.3	17.8	1.18			
	Mid-Southern Bancorp, Inc.	MSVB	Salem	3	200,662	1.65	24.34	0.74	4.51	3.60	77.9	\$12.42	\$28.55	\$11.55	41.8	8,136	30.3	NA	90.7	22.1	0.64			
	MutualFirst Financial, Inc.	MFSF	Muncie	39	2,049,313	0.64	8.72	0.97	10.21	3.55	66.7	\$29.59	\$40.00	\$24.28	255.2	8,778	13.4	11.3	144.2	12.4	2.70			
	Northeast Indiana Bancorp, Inc.	NIDB	Huntington	6	343,821	0.83	11.19	1.25	11.16	3.58	63.9	\$37.00	\$39.75	\$34.01	44.6	416	10.8	NA	116.0	13.0	2.70			
	NorthWest Indiana Bancorp	NWIN	Munster	22	1,096,158	1.11	8.29	0.93	9.88	3.67	68.8	\$41.80	\$46.59	\$39.28	144.3	1,574	13.2	NA	140.9	11.6	2.87			
	Old National Bancorp	ONB	Evansville	198	19,728,435	0.90	8.47	1.07	8.42	3.54	61.5	\$16.87	\$20.95	\$14.45	2,960.4	883,813	13.8	12.4	187.4	15.0	3.08			
	STAR Financial Group, Inc.	SFIG.A	Fort Wayne	40	2,017,490	1.03	10.99	1.01	9.58	3.79	65.0	\$63.00	\$67.00	\$61.00	232.8	18	NA	NA	NA	NA	0.00			
	SVB&T Corp.	SVBT	Jasper	4	400,954	NA	10.11	1.05	10.74	3.51	68.8	\$82.05	\$83.00	\$69.05	45.9	NA	11.1	NA	113.2	11.4	1.22			
	Third Century Bancorp	TDCB	Franklin	5	159,077	0.19	10.36	0.66	6.32	4.27	76.0	\$11.60	\$14.10	\$9.20	13.7	257	13.5	NA	83.1	8.6	2.41			
	West End Indiana Bancshares, Inc.	WEIN	Richmond	5	300,151	0.55	10.05	0.45	4.72	4.22	73.3	\$26.25	\$31.75	\$24.11	26.1	273	19.6	NA	92.7	9.3	1.07			

# Bank Trading Data – Per State, *continued*

As of April 18, 2019				Bank Overview		Financial and Performance Figures						Trading Data						Current Div. Yield (%)			
Kentucky		Company Name	HQ City	# of Branches	Total Assets (\$000)	NPA's/Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price	52-Week:		Market Cap. (\$mm)	ADV (shares)	Price/				
													High	Low			LTM EPS (x)	2019E EPS (x)	TBV (%)	Assets (%)	
<b>Kentucky Median</b>					931,399	0.78	10.45	1.01	10.17	3.76	69.4						12.9	12.6	144.8	13.4	2.26
<b>Kentucky Mean</b>					1,653,255	0.83	10.49	1.11	10.29	3.78	68.5						13.9	14.5	140.4	14.8	1.95
		Boyle Bancorp, Inc.	Danville	13	552,200	1.03	10.80	1.00	8.94	3.87	78.6	\$78.05	\$80.25	\$66.13	69.6	237	13.2	NA	114.1	12.3	3.48
		Citizens Commerce Bancshares, Inc.	Versailles	5	247,259	0.53	10.03	0.79	7.66	3.84	76.7	\$6.00	\$8.50	\$5.50	23.9	556	NA	NA	NA	NA	0.00
		Citizens First Corp.	Bowling Green	8	472,081	NA	10.10	1.02	9.97	3.52	68.1	\$24.82	\$27.10	\$20.21	63.0	3,898	13.1	NA	133.8	13.4	1.13
		Citizens National Corp.	Paintsville	12	589,761	NA	NA	NA	NA	NA	NA	\$55.00	\$99.00	\$54.79	57.7	5	NA	NA	NA	NA	1.53
		Community Trust Bancorp, Inc.	Pikeville	80	4,313,293	2.20	12.05	1.38	10.49	3.67	57.2	\$42.23	\$53.00	\$35.70	750.3	35,432	12.8	12.0	146.6	17.4	3.41
		HFBA Financial Corp.	Middlesboro	6	380,783	1.16	10.97	0.97	8.90	3.87	70.0	\$30.65	\$32.50	\$29.25	36.5	178	NA	NA	87.4	9.6	2.48
		HopFed Bancorp, Inc.	Hopkinsville	18	931,399	0.92	9.75	0.62	6.52	3.39	81.1	\$19.83	\$20.36	\$13.03	120.0	14,890	21.8	22.5	145.2	14.2	1.41
		Kentucky Bancshares, Inc.	Paris	18	1,086,012	0.18	8.64	1.18	12.36	3.70	68.8	\$24.27	\$51.00	\$22.50	145.2	964	11.6	NA	156.2	13.3	2.80
		Limestone Bancorp, Inc.	Louisville	16	1,069,692	0.60	8.61	0.86	10.36	3.52	72.3	\$14.86	\$17.65	\$11.91	109.4	4,112	12.1	11.3	120.4	10.4	0.00
		Republic Bancorp, Inc.	Louisville	45	5,240,404	0.78	12.88	1.52	11.67	4.62	56.6	\$46.64	\$50.70	\$35.17	974.5	17,432	12.5	12.6	144.8	18.6	2.26
		Stock Yards Bancorp, Inc.	Louisville	38	3,302,924	0.11	11.05	1.76	16.00	3.83	55.7	\$34.53	\$41.00	\$28.02	787.0	48,413	14.3	13.7	215.4	23.8	2.90

# Bank Trading Data – Per State, *continued*

As of April 18, 2019				Bank Overview							Financial and Performance Figures							Trading Data						
Louisiana				Total Assets (\$000)	NPA/Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price	52-Week:		Market Cap. (\$mm)	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>				<b>1,356,247</b>	<b>0.80</b>	<b>9.48</b>	<b>0.96</b>	<b>9.64</b>	<b>3.98</b>	<b>66.2</b>						<b>13.0</b>	<b>12.2</b>	<b>134.3</b>	<b>12.2</b>	<b>1.46</b>				
<b>Louisiana Mean</b>				<b>3,468,227</b>	<b>1.62</b>	<b>10.10</b>	<b>0.68</b>	<b>6.13</b>	<b>3.97</b>	<b>70.1</b>						<b>13.7</b>	<b>12.4</b>	<b>131.3</b>	<b>12.9</b>	<b>1.71</b>				
BOL Bancshares, Inc.	BOLB	New Orleans	5	78,712	11.64	5.78	-1.19	-13.94	4.53	109.1	\$21.75	\$24.50	\$21.00	3.9	6	NM	NA	85.6	5.1	0.00				
Business First Bancshares, Inc.	BFST	Baton Rouge	25	2,094,896	0.79	9.95	0.84	7.04	4.02	67.0	\$24.75	\$28.99	\$20.64	329.7	30,800	20.3	13.8	161.3	15.6	1.29				
Century Next Financial Corp.	CTUY	Ruston	7	462,128	0.43	8.78	1.04	10.48	4.04	62.3	\$33.20	\$40.91	\$27.27	53.6	129	12.8	NA	136.9	11.9	0.60				
Citizens National Bancshares of Bossier, Inc.	CNBL	Bossier City	12	969,095	0.97	10.56	1.35	12.40	3.94	60.2	\$23.51	\$26.55	\$21.00	145.8	57	NA	NA	NA	NA	2.13				
First Guaranty Bancshares, Inc.	FGBI	Hammond	26	1,817,211	0.37	7.79	0.82	9.98	3.41	66.3	\$21.30	\$28.00	\$19.20	187.6	6,348	13.2	12.2	132.9	10.3	3.00				
Heritage NOLA Bancorp, Inc.	HRGG	Covington	3	119,421	0.08	20.19	0.37	1.72	3.66	87.6	\$12.83	\$13.16	\$11.77	19.7	1,201	NM	NA	89.1	18.0	0.00				
Home Bancorp, Inc.	HBCP	Lafayette	39	2,153,658	1.27	11.40	1.46	10.88	4.62	55.9	\$37.09	\$48.47	\$32.59	351.8	16,067	10.9	12.0	147.4	16.3	2.16				
Home Federal Bancorp, Inc. of Louisiana	HFBL	Shreveport	8	425,569	1.36	11.43	1.09	9.75	3.86	60.7	\$34.32	\$37.30	\$25.64	59.8	1,748	14.3	NA	132.8	15.2	1.63				
IBERIABANK Corp.	IBKC	Lafayette	191	30,833,015	0.81	8.84	1.25	9.54	3.75	55.0	\$75.77	\$87.50	\$60.82	4,133.4	378,331	11.7	10.5	159.2	13.5	2.27				
Investar Holding Corp.	ISTR	Baton Rouge	25	1,786,469	0.60	9.20	0.81	7.68	3.61	64.3	\$23.00	\$29.90	\$19.49	233.2	16,043	16.5	12.1	134.3	12.2	0.91				
Jeff Davis Bancshares, Inc.	JDVB	Jennings	23	864,688	NA	8.91	1.08	11.93	4.03	72.9	\$56.00	\$62.00	\$52.41	87.3	42	9.3	NA	113.6	10.1	4.21				
MBT Bancshares, Inc.	MBKL	Metairie	9	385,348	0.13	9.76	0.88	9.27	4.25	74.9	\$20.10	\$26.00	\$19.00	40.8	NA	11.9	NA	109.2	10.7	4.98				
MidSouth Bancorp, Inc.	MSL	Lafayette	42	1,743,398	1.82	8.03	-1.50	-11.01	4.08	79.6	\$12.04	\$16.15	\$10.07	201.2	45,028	NM	NM	146.8	11.8	0.33				
Origin Bancorp, Inc.	OBNK	Ruston	44	4,821,576	0.80	10.79	1.16	10.07	3.75	66.1	\$34.39	\$42.31	\$27.41	816.7	NA	15.6	14.0	157.9	16.9	0.38				

# Bank Trading Data – Per State, *continued*

As of April 18, 2019			Bank Overview		Financial and Performance Figures						Trading Data						Current Div. Yield (%)				
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/					
												High	Low			LTM EPS (x)	2019E EPS (x)	TBV (%)	Assets (%)		
<b>Maryland Median</b>				496,254	1.08	9.73	0.90	8.36	3.66	68.7							12.9	11.1	114.1	11.4	1.35
<b>Maryland Mean</b>				1,470,782	1.22	11.24	0.87	7.70	3.70	67.8							14.4	11.6	118.1	12.5	1.29
Calvin B. Taylor Bankshares, Inc.	TYCB	Berlin	11	531,910	1.08	15.94	1.40	8.75	3.57	51.6	\$38.00	\$41.00	\$33.11	106.0	225	14.4	NA	125.0	19.9	2.63	
Capital Bancorp, Inc.	CBNK	Rockville	6	1,105,058	0.44	10.37	1.22	13.94	5.59	73.1	\$11.61	\$14.28	\$10.21	159.3	NA	11.4	10.7	138.6	14.4	0.00	
Carroll Bancorp, Inc.	CROL	Sykesville	3	196,245	3.08	8.91	0.23	2.51	3.11	88.6	\$13.55	\$14.00	\$12.38	15.2	332	35.6	NA	89.1	7.9	0.00	
CBM Bancorp, Inc.	CBMB	Baltimore	4	215,413	1.00	28.01	0.35	2.10	3.67	79.9	\$12.93	\$13.25	\$12.02	50.3	NA	NM	NA	90.7	25.4	0.00	
Community Financial Corp.	TCFC	Waldorf	14	1,689,227	2.02	8.41	0.70	7.53	3.41	60.1	\$29.31	\$37.75	\$26.47	163.6	9,107	14.5	10.6	116.1	9.7	1.71	
Community Heritage Financial, Inc.	CMHF	Middletown	7	435,574	0.73	10.32	0.50	4.48	3.65	76.6	\$21.25	\$26.87	\$19.15	47.5	NA	24.1	NA	105.6	10.9	0.56	
Delmar Bancorp	DBCP	Salisbury	16	739,416	NA	NA	NA	NA	NA	NA	\$7.20	\$8.22	\$6.95	71.9	2,177	NA	NA	125.8	NA	1.39	
Delmarva Bancshares, Inc.	DLMV	Cambridge	6	378,062	NA	9.20	0.95	7.63	3.94	65.6	\$8.20	\$8.70	\$7.49	32.4	2,352	14.6	NA	93.6	8.8	2.44	
Eagle Bancorp, Inc.	EGBN	Bethesda	20	8,388,406	NA	NA	1.84	14.14	4.08	38.5	\$54.45	\$65.42	\$45.15	1,880.6	228,896	12.5	12.2	186.6	22.4	0.00	
Farmers and Merchants Bancshares, Inc.	FMFG	Hampstead	8	417,158	0.81	10.88	1.14	10.77	3.88	61.2	\$30.25	\$34.00	\$29.00	50.9	202	10.7	NA	112.2	12.2	2.84	
First United Corp.	FUNC	Oakland	25	1,416,901	NA	7.92	0.84	9.76	NA	70.1	\$18.48	\$24.32	\$14.75	131.0	17,467	11.6	NA	117.6	9.2	1.95	
Frederick County Bancorp, Inc.	FCBI	Frederick	5	418,588	0.50	8.49	0.70	8.64	3.58	77.2	\$24.45	\$35.00	\$23.00	37.7	255	13.0	NA	106.0	9.0	1.31	
Glen Burnie Bancorp	GLBZ	Glen Burnie	8	413,046	0.69	8.24	0.39	4.76	3.26	83.6	\$10.66	\$13.55	\$10.00	30.0	2,249	19.0	NA	88.1	7.3	3.75	
Hamilton Bancorp, Inc.	HBK	Towson	7	496,254	1.52	9.73	-0.68	-6.21	3.06	79.7	\$14.40	\$16.24	\$13.50	46.2	3,269	NM	NA	103.8	9.9	0.00	
Harbor Bankshares Corp.	HRBK	Baltimore	7	283,111	NA	NA	NA	NA	NA	NA	\$0.51	\$1.70	\$0.46	0.5	167	NA	NA	NA	1.2	0.00	
Harford Bank	HFBK	Aberdeen	8	364,571	1.77	10.86	0.90	8.28	3.97	68.7	\$28.90	\$31.90	\$26.25	40.9	204	12.9	NA	102.9	11.2	2.35	
Howard Bancorp, Inc.	HBMD	Baltimore	21	2,266,514	1.28	9.73	-0.19	-1.44	3.78	68.1	\$14.28	\$19.65	\$12.60	272.2	36,087	NM	14.9	127.9	12.0	0.00	
MB Bancorp, Inc.	MBCQ	Forest Hill	3	150,349	2.03	21.92	1.57	7.43	2.97	92.1	\$16.40	\$18.25	\$13.86	30.1	372	12.9	NA	97.5	21.4	0.00	
Old Line Bancshares, Inc.	OLBK	Bowie	37	2,950,007	0.27	9.18	1.01	8.29	3.74	50.1	\$26.18	\$35.72	\$24.51	446.2	53,703	15.3	11.1	171.0	15.1	1.83	
Peoples Bancorp, Inc.	PEBC	Chestertown	7	246,543	1.89	10.64	0.87	8.36	3.63	75.0	\$33.37	\$35.00	\$27.40	24.3	117	11.5	NA	92.8	9.9	2.10	
PSB Holding Corp.	PSBP	Preston	10	426,770	NA	8.36	0.81	10.25	3.69	67.7	\$25.01	\$27.50	\$20.02	35.5	NA	10.5	NA	99.5	8.3	0.00	
Revere Bank	REVB	Rockville	11	2,455,211	0.12	9.67	1.22	12.73	3.77	50.8	\$28.81	\$31.45	\$26.45	346.1	5,591	11.4	11.1	145.2	13.9	0.00	
Sandy Spring Bancorp, Inc.	SASR	Olney	56	8,327,900	0.49	9.28	1.36	10.53	3.61	51.4	\$33.52	\$43.87	\$29.83	1,191.9	138,066	10.9	10.6	161.2	14.3	3.34	
Seyvern Bancorp, Inc.	SVBI	Annapolis	6	974,233	1.73	10.00	1.03	9.00	3.66	70.1	\$8.91	\$9.94	\$7.22	113.3	15,621	13.3	NA	116.7	11.7	1.35	
Shore Bancshares, Inc.	SHBI	Easton	21	1,483,076	1.79	11.13	1.74	14.81	3.74	59.6	\$15.32	\$20.08	\$12.95	195.8	25,158	7.8	11.6	120.0	13.2	2.61	

# Bank Trading Data – Per State, *continued*

As of April 18, 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>Mississippi Median</b>				<b>7,969,432</b>	<b>1.24</b>	<b>8.78</b>	<b>0.99</b>	<b>8.29</b>	<b>3.47</b>	<b>66.2</b>							<b>13.5</b>	<b>10.9</b>	<b>170.0</b>	<b>14.0</b>	<b>2.49</b>
<b>Mississippi Mean</b>				<b>9,770,400</b>	<b>1.23</b>	<b>9.81</b>	<b>0.91</b>	<b>7.75</b>	<b>3.51</b>	<b>68.5</b>							<b>14.2</b>	<b>12.0</b>	<b>149.5</b>	<b>13.4</b>	<b>2.31</b>
BancorpSouth Bank	BXS	Tupelo	307	18,314,183	0.48	8.41	1.25	10.27	3.76	66.3	\$29.83	\$35.45	\$24.31	2,955.2	633,505	13.5	12.6	199.9	16.1	2.28	
Citizens Holding Co.	CIZN	Philadelphia	23	958,630	1.39	8.45	0.68	7.95	3.05	76.0	\$22.50	\$24.00	\$19.08	110.4	1,187	16.5	NA	136.7	11.5	4.27	
First Bancshares, Inc.	FBMS	Hattiesburg	68	3,003,986	1.40	8.66	0.87	7.59	3.94	58.1	\$30.73	\$43.53	\$27.85	530.0	36,118	19.0	10.9	182.1	15.2	0.91	
Hancock Whitney Corp.	HWC	Gulfport	203	28,490,231	1.23	8.36	1.18	11.04	3.40	58.3	\$42.51	\$55.00	\$32.59	3,642.9	496,014	11.2	10.5	157.9	12.8	2.54	
Merchants & Marine Bancorp, Inc.	MNMB	Pascagoula	13	558,043	1.25	12.33	0.76	6.32	3.21	74.3	\$37.20	\$41.40	\$37.12	49.5	151	11.4	NA	72.3	8.9	3.23	
Peoples Financial Corp.	PFBX	Biloxi	19	616,786	2.96	14.09	0.10	0.74	3.04	89.6	\$12.40	\$14.25	\$11.20	61.3	1,227	NM	NA	70.5	9.9	0.16	
Renasant Corp.	RNST	Tupelo	164	12,934,878	0.31	8.90	1.32	8.64	4.16	58.9	\$34.50	\$49.78	\$28.02	2,022.8	190,749	12.4	10.7	189.9	15.6	2.43	
Trustmark Corp.	TRMK	Jackson	207	13,286,460	0.81	9.31	1.11	9.43	3.54	66.1	\$34.08	\$36.32	\$26.84	2,235.1	386,733	15.4	15.4	186.9	16.9	2.70	



# Bank Trading Data – Per State, *continued*

As of April 18, 2019				Bank Overview		Financial and Performance Figures						Trading Data									
Company Name	Ticker	HQ City	# of Branches	Total Assets (\$000)	NPA/Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price	52-Week:		Market Cap. (\$mm)	ADV (shares)	Price/				Current Div. Yield (%)	
												High	Low			LTM EPS (x)	2019E EPS (x)	TBV (%)	Assets (%)		
<b>Missouri Median</b>				<b>1,839,835</b>	<b>0.47</b>	<b>9.82</b>	<b>0.94</b>	<b>10.02</b>	<b>3.71</b>	<b>63.4</b>							<b>13.1</b>	<b>12.1</b>	<b>143.3</b>	<b>13.7</b>	<b>1.61</b>
<b>Missouri Mean</b>				<b>5,713,656</b>	<b>0.87</b>	<b>12.38</b>	<b>1.05</b>	<b>9.85</b>	<b>3.66</b>	<b>67.6</b>							<b>14.7</b>	<b>12.6</b>	<b>141.5</b>	<b>15.4</b>	<b>1.55</b>
CCSB Financial Corp.	CCFC	Liberty	3	103,777	0.07	10.58	0.57	5.49	3.70	91.1	\$13.75	\$15.00	\$12.85	10.2	238	17.7	NA	94.3	10.0	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	\$575.00	\$630.00	\$540.00	2,969.6	19	14.3	NA	151.3	19.3	1.04	
Central Federal Bancshares, Inc.	CFDB	Rolla	1	69,041	0.47	36.53	0.05	0.13	3.46	94.4	\$13.75	\$14.40	\$12.70	20.1	1,197	NM	NA	86.8	31.7	0.00	
Commerce Bancshares, Inc.	CBSH	Kansas City	169	25,033,471	NA	NA	1.75	15.29	3.57	55.5	\$58.91	\$69.10	\$53.40	6,521.1	471,962	15.7	16.1	247.9	26.2	1.77	
Enterprise Financial Services Corp	EFSC	Clayton	36	5,645,662	0.30	8.66	1.64	15.46	3.82	49.5	\$43.92	\$58.15	\$36.09	1,180.5	108,532	11.5	11.7	209.6	17.7	1.28	
First Bancshares, Inc.	FBSI	Mountain Grove	10	353,326	NA	9.18	0.94	10.02	NA	65.1	\$14.90	\$16.00	\$10.90	37.8	312	11.5	NA	117.5	10.7	1.61	
Great Southern Bancorp, Inc.	GSBC	Springfield	105	4,778,220	NA	11.21	1.55	13.90	4.02	54.1	\$56.65	\$61.65	\$43.30	802.8	26,103	11.4	12.4	150.1	16.8	2.26	
Guaranty Federal Bancshares, Inc.	GFED	Springfield	16	981,469	NA	8.02	0.85	9.74	3.91	63.4	\$23.37	\$27.39	\$20.11	104.8	2,120	13.0	10.6	132.9	10.6	2.23	
Hawthorn Bancshares, Inc.	HWBK	Jefferson City	20	1,481,682	1.50	6.71	0.74	11.44	3.30	73.6	\$23.60	\$24.88	\$20.05	142.4	6,344	13.3	NA	143.3	9.6	1.69	
IFB Holdings, Inc.	IFBH	Chillicothe	1	NA	NA	NA	NA	NA	NA	NA	\$51.75	\$51.75	\$50.51	9.1	NA	NA	NA	NA	NA	0.97	
Liberty Bancorp, Inc.	LBCP	Kansas City	13	540,649	NA	NA	NA	NA	NA	NA	\$24.25	\$27.00	\$22.35	160.7	265	NA	NA	NA	10.9	0.00	
NASB Financial, Inc.	NASB	Grandview	11	2,197,987	1.40	10.42	1.53	13.30	4.05	61.1	\$40.50	\$43.70	\$33.31	299.1	368	9.8	NA	131.0	13.6	4.94	
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	65	29.3	NA	64.8	10.5	0.00	
Southern Missouri Bancorp, Inc.	SMBC	Poplar Bluff	49	2,206,279	1.70	9.22	1.31	12.50	3.77	54.8	\$32.80	\$41.49	\$29.92	305.8	13,614	11.8	10.8	151.8	13.8	1.59	
UMB Financial Corp.	UMBF	Kansas City	94	23,351,119	0.20	8.78	0.93	8.91	3.21	69.0	\$65.68	\$82.14	\$57.00	3,221.7	236,620	16.7	14.3	158.7	13.8	1.83	

# Bank Trading Data - Per State, *continued*

As of April 18, 2019				Bank Overview							Financial and Performance Figures							Trading Data						
North Carolina				# of Branches	Total Assets (\$000)	NPA/ Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price	52-Week:		Market Cap. (\$mm)	ADV (shares)	Price/ Assets				Current Div. Yield (%)			
Company Name	Ticker	HQ City	High										Low	LTM EPS (x)			2019E EPS (x)	TBV (%)	Assets (%)					
<b>North Carolina Median</b>					632,304	0.86	9.01	1.12	10.77	3.76	67.2						12.5	11.9	131.8	12.6	0.37			
<b>North Carolina Mean</b>					115,866,222	0.85	9.79	1.07	10.06	3.76	69.5						12.6	12.2	135.4	12.8	0.80			
AB&T Financial Corp.	ABTO	Gastonia	4	143,329	2.12	8.36	0.71	9.06	3.96	85.5	\$0.42	\$0.70	\$0.42	13.2	943	13.1	NA	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	\$11.42	\$14.99	\$11.15	46.1	1,663	11.9	NA	138.0	10.0	0.88				
Bank of America Corp.	BAC	Charlotte	4,341	2,377,164,000	NA	7.54	1.22	10.77	2.48	57.5	\$30.03	\$31.91	\$22.66	287,338.7	64,412,223	11.2	10.5	165.2	12.2	2.00				
BB&T Corp.	BBT	Winston-Salem	1,794	227,683,000	NA	7.93	1.46	10.88	3.48	56.8	\$49.35	\$56.03	\$40.68	37,798.2	4,665,873	12.5	11.6	219.4	16.8	3.28				
blueharbor bank	BLHK	Mooreville	4	214,082	0.91	13.40	1.16	9.09	3.76	60.4	\$12.61	\$13.00	\$9.30	34.6	1,106	15.2	NA	127.5	17.1	0.00				
Carolina Trust BancShares, Inc.	CART	Lincolnton	11	475,104	1.12	10.57	0.65	6.86	3.83	68.4	\$8.34	\$9.35	\$7.20	77.5	12,479	18.1	NA	118.9	12.6	0.00				
Coastal Bank & Trust	CABT	Jacksonville	3	109,663	0.01	16.06	0.55	3.53	3.92	80.4	\$7.33	\$7.50	\$7.00	9.9	NA	NA	NA	NA	NA	0.00				
Entegra Financial Corp.	ENFC	Franklin	19	1,636,441	0.91	8.41	0.86	8.98	3.35	62.4	\$23.85	\$30.70	\$19.18	165.0	18,586	12.0	10.7	121.9	10.1	0.00				
First Bancorp	FBNC	Southern Pines	101	5,864,116	0.74	9.14	1.57	12.27	4.12	55.7	\$36.49	\$43.14	\$30.50	1,085.3	104,550	12.1	12.1	211.4	18.5	1.32				
First Citizens BancShares, Inc.	FCNC.A	Raleigh	555	35,408,629	0.68	9.12	1.15	11.70	3.69	66.0	\$435.18	\$488.44	\$355.18	4,955.4	37,794	13.0	NA	158.1	14.3	0.37				
HomeTrust Bancshares, Inc.	HTBI	Asheville	42	3,413,099	0.93	11.29	0.88	7.17	3.46	65.6	\$25.39	\$30.00	\$24.00	470.2	40,089	16.5	15.1	123.1	13.8	0.95				
KS Bancorp, Inc.	KSBI	Smithfield	10	400,415	NA	5.53	0.92	15.75	3.37	71.6	\$26.00	\$33.08	\$24.01	28.8	407	8.7	NA	130.2	7.2	1.38				
LifeStore Financial Group, Inc. (MHC)	LSFG	West Jefferson	5	292,159	NA	NA	1.24	13.77	NA	NA	\$29.25	\$30.00	\$22.64	30.7	127	NA	NA	NA	NA	0.00				
Live Oak Bancshares, Inc.	LOB	Wilmington	1	3,670,449	0.61	12.74	1.52	11.00	3.62	70.8	\$16.60	\$32.95	\$13.09	666.9	200,615	13.4	NM	143.7	18.2	0.72				
M&F Bancorp, Inc.	MFBP	Durham	8	257,183	2.44	7.73	0.18	2.45	3.41	94.3	\$2.20	\$3.85	\$1.88	4.5	777	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	\$14.25	\$16.25	\$12.45	36.9	891	9.4	NA	107.6	8.1	1.40				
Peoples Bancorp of North Carolina, Inc.	PEBK	Newton	21	1,093,251	0.31	11.31	1.22	10.81	4.39	71.0	\$27.49	\$33.49	\$20.03	164.9	6,030	12.4	NA	133.3	15.1	2.04				
Select Bancorp, Inc.	SLCT	Dunn	19	1,258,525	1.01	14.85	1.12	8.51	4.19	60.5	\$12.05	\$14.25	\$10.14	232.9	33,963	13.9	13.4	127.2	18.5	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	\$3,600.00	\$3,940.00	\$3,225.00	292.3	7	10.6	NA	120.7	11.0	0.28				
Surrey Bancorp	SRYP	Mount Airy	7	309,150	0.93	14.55	1.69	11.72	4.53	58.0	\$15.50	\$15.50	\$13.30	64.6	336	12.7	NA	143.7	20.9	2.58				
Union Bank	UBNC	Greenville	15	745,186	0.17	8.60	0.94	9.03	3.92	65.6	\$15.00	\$18.93	\$13.84	89.7	875	13.4	NA	143.3	12.1	1.30				
Uwharrie Capital Corp	UWHR	Albemarle	10	632,304	0.86	5.46	0.40	5.57	3.50	88.7	\$5.00	\$5.98	\$4.51	35.5	1,344	18.5	NA	103.2	5.7	0.00				
West Town Bancorp, Inc.	WTWB	Raleigh	9	555,324	NA	8.90	2.24	16.41	4.41	78.0	\$23.00	\$29.49	\$20.51	60.3	988	5.9	NA	149.7	12.6	0.00				

# Bank Trading Data – Per State, *continued*

As of April 18, 2019			Bank Overview		Financial and Performance Figures							Trading Data									
Ohio	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>Ohio Median</b>				521,897	0.64	9.63	1.16	10.11	3.79	63.3						12.5	11.1	139.9	13.4	2.52
	<b>Ohio Mean</b>				9,583,864	0.79	11.42	1.03	9.30	3.73	67.7						12.8	11.3	137.9	14.7	2.47
	Andover Bancorp, Inc.	ANDC	Andover	11	395,993	0.38	8.96	0.95	10.05	3.21	72.5	\$20.45	\$24.01	\$20.25	49.2	524	13.0	NA	139.9	12.4	3.57
	Central Federal Corp.	CFBK	Worthington	7	665,025	0.52	6.85	0.78	10.11	3.37	74.1	\$12.54	\$16.95	\$10.62	55.1	3,751	12.5	NA	119.4	8.2	0.00
	Citizens Independent Bancorp, Inc.	CZID	Logan	3	203,461	NA	NA	NA	NA	NA	NA	\$46.50	\$46.50	\$27.35	32.0	351	NA	NA	162.7	NA	0.86
	Civista Bancshares, Inc.	CIVB	Sandusky	36	2,138,954	0.42	9.98	0.81	6.50	4.15	63.3	\$22.19	\$25.88	\$15.55	346.2	39,070	21.8	11.0	168.9	16.3	1.98
	Community Investors Bancorp, Inc.	CIBN	Bucyrus	5	153,813	1.39	8.88	0.65	7.23	4.16	81.3	\$17.80	\$18.45	\$15.15	14.2	349	14.8	NA	103.7	9.2	2.02
	Community Savings Bancorp, Inc.	CCSB	Caldwell	1	56,484	1.46	14.05	-1.76	-10.53	3.38	155.9	\$14.50	\$15.42	\$12.56	5.6	316	NM	NA	76.6	10.8	0.00
	Comunibanc Corp.	CBCZ	Napoleon	7	281,287	2.13	9.25	0.51	5.77	2.95	81.9	\$32.00	\$32.05	\$27.49	26.5	212	18.2	NA	101.9	9.4	2.44
	Consumers Bancorp, Inc.	CBKM	Minerva	14	528,433	NA	9.29	1.11	12.50	3.68	71.6	\$18.47	\$25.00	\$16.85	50.5	2,048	9.0	NA	102.8	9.6	2.82
	Cortland Bancorp	CLDB	Cortland	14	714,666	1.42	9.08	1.31	14.36	3.76	64.8	\$24.48	\$28.68	\$19.10	106.5	1,650	12.1	NA	164.0	14.9	1.80
	Croghan Bancshares, Inc.	CHBH	Fremont	17	847,552	0.45	11.08	1.45	10.79	4.22	60.0	\$52.65	\$59.25	\$48.76	119.9	802	10.0	NA	131.4	14.2	3.42
	CSB Bancorp, Inc.	CSBB	Millersburg	15	734,845	NA	10.15	1.35	13.10	4.04	57.7	\$41.25	\$44.99	\$37.00	113.1	344	11.6	NA	152.7	15.4	2.52
	Eagle Financial Bancorp, Inc.	EFBI	Cincinnati	3	137,085	0.70	20.26	0.26	1.25	3.53	90.8	\$15.99	\$16.84	\$14.56	24.3	1,034	NM	NA	95.0	19.2	0.00
	Empire Bancshares, Inc.	EBSH	Hicksville	3	112,695	1.51	13.11	0.84	6.61	3.59	75.3	\$21.50	\$23.00	\$20.30	14.2	520	NA	NA	98.4	NA	1.67
	F&M Bancorp	FMOO	Miamisburg	4	159,149	NA	NA	NA	NA	NA	NA	\$68.40	\$68.40	\$58.00	21.6	7	NA	NA	NA	NA	1.46
	Farmers & Merchants Bancorp, Inc.	FMAO	Archbold	30	1,116,163	0.11	12.49	1.34	10.86	3.80	61.6	\$30.62	\$49.99	\$26.68	337.2	10,939	19.0	15.9	204.7	25.5	1.96
	Farmers National Banc Corp.	FMNB	Canfield	37	2,328,864	0.53	9.56	1.46	13.13	3.87	58.2	\$13.85	\$16.90	\$11.56	384.9	29,801	11.9	11.1	176.3	16.5	2.60
	FFD Financial Corp.	FFDF	Dover	7	394,084	0.49	9.02	1.48	16.31	3.91	53.0	\$53.00	\$53.99	\$44.40	52.8	155	9.6	NA	148.3	13.4	3.02
	Fifth Third Bancorp	FITB	Cincinnati	1,230	146,069,000	0.64	8.64	1.54	13.72	3.22	58.5	\$27.50	\$34.67	\$22.12	21,205.5	6,747,262	9.0	9.8	143.4	12.3	3.20
	First Bancshares, Inc.	FIBH	Bellevue	7	222,532	NA	8.79	1.16	13.84	4.11	69.5	\$39.00	\$50.00	\$38.01	22.2	65	8.7	NA	113.5	10.0	2.87
	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	1.53	14.01	0.67	4.75	3.61	79.9	\$90.00	\$96.50	\$86.75	28.9	20	15.6	NA	72.6	10.2	2.40
	First Defiance Financial Corp.	FDEF	Defiance	44	3,181,722	1.00	9.63	1.52	12.03	3.99	59.5	\$28.90	\$35.00	\$22.78	573.9	52,280	12.8	12.6	196.5	18.3	2.63
	First Financial Bancorp.	FFBC	Cincinnati	160	13,986,660	0.63	8.86	1.37	9.85	4.10	51.3	\$24.75	\$33.70	\$22.27	2,435.1	369,860	12.8	11.2	209.4	17.3	3.56
	First Niles Financial, Inc.	FNFI	Niles	1	99,136	0.89	11.77	0.22	1.89	2.18	91.8	\$8.50	\$10.50	\$7.00	9.5	138	NM	NA	81.9	9.6	2.35
	FNB, Inc.	FIDS	Dennison	5	228,650	NA	NA	NA	NA	NA	NA	\$32.00	\$33.71	\$31.00	21.5	22	NA	NA	NA	9.4	4.38
	Heartland BancCorp	HLAN	Whitehall	18	1,064,224	0.22	11.00	1.17	12.64	3.94	63.0	\$83.00	\$105.00	\$78.00	167.3	564	12.6	12.4	143.1	15.7	2.51
	Hocking Valley Bancshares, Inc.	HCKG	Athens	7	264,540	NA	NA	NA	NA	NA	NA	\$714.95	\$740.00	\$692.00	32.6	0	NA	NA	NA	NA	0.17
	Home Loan Financial Corp.	HLFN	Coshocton	4	210,576	NA	13.41	1.76	13.21	4.46	50.6	\$34.00	\$49.50	\$27.75	18.7	95	13.1	NA	168.5	22.6	3.18
	Huntington Bancshares Inc.	HBAN	Columbus	935	108,781,000	1.09	7.13	1.33	12.60	3.33	57.1	\$13.61	\$16.53	\$11.12	14,303.5	11,582,746	11.3	10.2	187.6	13.2	4.11
	KeyCorp	KEY	Cleveland	1,176	141,515,000	0.54	8.41	1.33	12.10	3.18	61.6	\$16.79	\$21.91	\$13.66	17,011.4	11,414,325	9.8	9.2	145.9	12.1	4.05

# Bank Trading Data – Per State, *continued*

As of April 18, 2019				Bank Overview		Financial and Performance Figures						Trading Data									
Ohio, cont.	Company Name	Ticker	HQ City	# of Branches	Total Assets (\$000)	NPA's/Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price	52-Week:		Market Cap. (\$mm)	ADV (shares)	Price/				Current Div. Yield (%)
													High	Low			LTM EPS (x)	2019E EPS (x)	TBV (%)	Assets (%)	
	<b>Ohio Median</b>				521,897	0.64	9.63	1.16	10.11	3.79	63.3						12.5	11.1	139.9	13.4	2.52
	<b>Ohio Mean</b>				9,583,864	0.79	11.42	1.03	9.30	3.73	67.7						12.8	11.3	137.9	14.7	2.47
	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	11	NA	NA	NA	NA	2.43
	LCNB Corp.	LCNB	Lebanon	36	1,632,387	NA	10.23	1.07	8.15	3.66	61.0	\$16.45	\$20.65	\$14.56	219.0	18,688	12.5	10.4	136.5	13.4	4.13
	Middlefield Banc Corp.	MBCN	Middlefield	15	1,248,398	0.79	9.00	1.09	9.94	3.77	63.5	\$40.88	\$54.43	\$38.50	133.1	4,018	10.7	9.6	119.7	10.6	2.74
	Minster Financial Corp.	MITFC	Minster	7	490,197	NA	NA	NA	NA	NA	NA	\$55.00	\$57.00	\$55.00	13.3	54	NA	NA	NA	NA	4.00
	Ohio Valley Banc Corp.	OVBC	Gallipolis	18	1,030,493	1.65	10.77	1.12	10.63	4.43	69.0	\$39.82	\$56.15	\$26.45	189.5	8,338	15.7	NA	171.4	18.3	2.11
	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	117	7,852,246	1.19	9.38	1.36	12.99	3.85	61.5	\$93.94	\$119.00	\$79.27	1,468.3	31,437	14.1	13.2	206.9	18.7	4.30
	Peoples Bancorp Inc.	PEBO	Marietta	83	3,991,454	0.51	9.41	1.19	9.48	3.72	61.7	\$31.71	\$39.58	\$28.35	617.1	40,716	13.2	11.1	172.1	15.5	3.78
	Peoples-Sidney Financial Corp.	PPSF	Sidney	5	112,330	0.72	13.31	0.64	4.85	3.81	79.3	\$12.15	\$13.25	\$10.00	14.7	900	NA	NA	99.0	NA	2.63
	Perpetual Federal Savings Bank	PFOH	Urbana	1	392,015	NA	19.03	1.61	8.72	NA	33.3	\$30.10	\$32.27	\$27.85	74.3	914	11.8	NA	99.6	19.0	3.19
	SB Financial Group, Inc.	SBFG	Defiance	20	1,021,271	0.42	9.93	1.18	8.94	3.97	70.5	\$18.23	\$20.53	\$16.05	117.7	6,544	12.7	11.1	118.1	11.7	1.87
	SSNB, Inc.	SDGB	Lancaster	3	105,253	NA	NA	NA	NA	NA	NA	\$21.00	\$21.00	\$19.56	5.9	14	NA	NA	NA	5.6	1.33
	United Bancorp, Inc.	UBCP	Martins Ferry	20	593,213	0.23	8.28	0.84	9.13	3.84	68.7	\$10.99	\$14.00	\$10.25	62.5	3,063	13.4	NA	132.9	11.0	4.82
	United Bancshares, Inc.	UBOH	Columbus Grove	19	830,300	0.26	6.42	1.02	10.80	3.96	71.6	\$23.01	\$24.00	\$18.80	75.3	1,859	9.2	NA	146.4	9.1	2.26
	United Community Financial Corp.	UCFC	Youngstown	35	2,852,041	NA	10.28	1.34	11.98	3.38	56.6	\$9.33	\$11.98	\$8.49	457.1	132,071	12.5	11.3	156.7	16.0	3.00
	Versailles Financial Corp.	VERF	Versailles	1	54,973	NA	21.51	0.83	3.88	3.67	70.1	\$75.00	\$75.00	\$23.25	24.9	24	NM	NA	223.1	48.0	0.00
	Wayne Savings Bancshares, Inc.	WAYN	Wooster	11	478,221	NA	9.36	1.23	13.17	3.58	58.7	\$20.80	\$22.00	\$17.66	56.1	1,137	9.7	NA	125.8	11.7	3.27

# Bank Trading Data – Per State, *continued*

As of April 18, 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>Pennsylvania Median</b>				956,053	0.59	9.16	0.96	9.51	3.43	63.9							12.8	11.8	127.7	11.6	2.83			
<b>Pennsylvania Mean</b>				7,157,937	0.77	9.64	0.95	9.25	3.39	66.4							13.8	12.7	134.7	12.4	2.49			
1st Summit Bancorp of Johnstown, Inc.	FSMK	Johnstown	16	1,073,271	0.32	9.16	1.06	11.97	2.83	61.3	\$123.00	\$123.00	\$123.00	135.1	0	NA	NA	149.1	NA	0.00				
ACNB Corp.	ACNB	Gettysburg	29	1,647,724	0.45	8.88	1.34	13.62	3.81	59.9	\$39.20	\$41.45	\$29.30	276.3	9,628	12.7	NA	191.6	16.8	2.35				
American Bank Inc.	AMBK	Allentown	1	637,024	NA	8.89	NA	NA	NA	NA	\$11.90	\$12.50	\$10.95	67.5	327	NA	NA	118.1	10.5	4.03				
AmeriServ Financial, Inc.	ASRV	Johnstown	17	1,167,682	NA	7.54	0.68	8.15	3.30	82.4	\$4.06	\$4.55	\$3.92	71.5	20,845	9.0	NA	81.7	6.1	1.97				
Apollo Bancorp, Inc.	APLO	Apollo	6	163,000	NA	NA	1.03	NA	NA	70.7	\$42.00	\$48.00	\$42.00	21.8	36	12.8	NA	110.0	NA	4.86				
Bryn Mawr Bank Corp.	BMTC	Bryn Mawr	43	4,631,993	0.53	8.35	1.34	10.71	3.76	60.6	\$36.49	\$50.35	\$32.84	735.9	57,581	12.5	11.7	199.0	15.9	2.74				
CB Financial Services, Inc.	CBFV	Carmichaels	29	1,281,301	0.54	7.91	0.61	5.91	3.56	70.5	\$23.41	\$36.95	\$22.77	127.2	9,276	16.7	11.2	129.4	9.9	4.10				
CCFNB Bancorp, Inc.	CCFN	Bloomsburg	14	726,225	0.98	11.87	1.11	8.85	3.24	62.7	\$49.05	\$58.99	\$46.70	104.1	437	13.0	NA	122.1	14.3	3.10				
Centric Financial Corp.	CFCX	Harrisburg	5	704,396	NA	9.84	1.21	13.85	3.95	61.4	\$10.70	\$12.70	\$9.00	93.5	2,926	10.4	NA	134.6	13.2	0.00				
Citizens & Northern Corp.	CZNC	Wellsboro	27	1,290,000	0.94	14.88	1.77	11.92	3.95	60.7	\$27.66	\$28.99	\$23.50	342.8	12,707	15.0	15.9	180.2	26.6	3.90				
Citizens Financial Services, Inc.	CZFS	Mansfield	28	1,430,712	1.58	8.17	1.29	13.00	3.66	55.4	\$63.00	\$66.50	\$55.51	220.5	524	12.3	11.3	192.0	15.4	2.83				
Clarion County Community Bank	CCYY	Clarion	4	160,148	0.58	10.13	0.72	7.30	3.87	73.3	\$8.65	\$11.00	\$8.52	14.4	87	12.6	NA	88.8	9.0	1.62				
CNB Financial Corp.	CCNE	Clearfield	42	3,287,324	NA	7.26	1.16	14.09	NA	61.3	\$27.16	\$32.86	\$21.43	411.8	19,082	11.5	11.1	175.6	12.6	2.50				
Codorus Valley Bancorp, Inc.	CVLY	York	37	1,824,969	NA	NA	1.10	11.23	3.81	63.1	\$22.32	\$31.86	\$19.65	211.1	12,749	10.8	NA	119.8	11.6	2.87				
Commercial National Financial Corp.	CNAF	Latrobe	9	419,626	0.14	14.19	1.08	7.42	4.10	73.0	\$21.22	\$28.00	\$19.95	60.7	1,652	14.0	NA	102.0	14.5	4.90				
Community Bankers' Corp.	CTYP	Indiana	7	306,379	NA	NA	NA	NA	NA	NA	\$8.00	\$8.95	\$8.00	18.2	131	NA	NA	NA	NA	4.50				
Customers Bancorp, Inc.	CUBI	Wyomissing	15	9,833,425	0.41	7.36	0.69	7.61	2.58	63.7	\$22.30	\$32.34	\$16.72	719.6	219,494	12.5	10.5	95.6	7.2	0.00				
Dimeco, Inc.	DIMC	Honesdale	8	694,695	2.26	11.44	1.21	10.50	4.17	64.5	\$40.90	\$44.00	\$34.00	101.7	903	12.8	NA	128.0	14.6	2.93				
DNB Financial Corp.	DNBF	Downingtown	15	1,158,235	1.07	8.40	0.96	10.02	3.45	63.9	\$38.65	\$42.00	\$25.84	167.3	7,469	15.6	14.4	174.0	14.4	0.72				
Embassy Bancorp, Inc.	EMYB	Bethlehem	9	1,099,387	0.30	7.93	0.96	12.10	3.19	60.5	\$15.40	\$18.35	\$14.06	115.1	2,692	11.5	NA	131.8	10.5	1.10				
Emclair Financial Corp	EMCF	Emlenton	20	898,875	0.33	6.26	0.53	6.56	3.47	65.9	\$29.96	\$38.70	\$28.67	80.9	2,390	17.4	NA	147.2	9.0	3.87				
ENB Financial Corp	ENBP	Ephrata	16	1,112,198	NA	9.61	0.89	9.54	3.57	71.9	\$35.50	\$37.50	\$34.11	101.1	583	10.7	NA	98.5	NA	3.49				
Enterprise Financial Services Group, Inc.	EFSG	Allison Park	1	NA	NA	NA	NA	NA	NA	NA	\$9.50	\$11.42	\$9.00	8.4	188	NA	NA	NA	2.9	0.00				
ESSA Bancorp, Inc.	ESSA	Stroudsburg	23	1,862,878	0.63	9.18	0.61	6.21	2.83	68.8	\$15.37	\$16.80	\$14.60	169.0	14,329	15.1	14.1	107.1	9.8	2.60				
F.N.B. Corp.	FNB	Pittsburgh	388	33,101,840	0.46	7.05	1.16	8.30	3.38	54.9	\$11.27	\$14.19	\$9.35	3,649.3	2,544,669	10.1	9.7	168.6	11.1	4.26				
Fidelity D & D Bancorp, Inc.	FDBC	Dunmore	13	981,102	0.64	9.52	1.20	12.36	3.64	61.7	\$59.79	\$75.00	\$48.52	227.7	5,351	20.6	NA	240.8	22.9	1.74				
First Commonwealth Financial Corp.	FCF	Indiana	135	7,828,255	0.46	9.13	1.42	11.41	3.71	57.1	\$13.47	\$17.91	\$11.33	1,328.6	517,214	12.5	12.2	192.7	17.0	2.97				
First Community Financial Corp.	FMFP	Mifflintown	12	511,921	NA	9.08	0.83	9.26	3.06	70.9	\$27.50	\$28.50	\$21.25	77.8	148	18.3	NA	167.4	15.2	2.04				
First Keystone Corp.	FKYS	Berwick	18	1,012,000	1.85	9.83	0.92	8.05	3.18	63.6	\$22.00	\$29.00	\$20.01	126.8	698	13.8	NA	129.9	12.5	4.91				
First Resource Bank	FRSB	Exton	2	305,329	NA	8.46	0.73	8.35	3.88	68.5	\$10.20	\$12.00	\$8.05	26.8	1,258	13.1	NA	103.9	8.8	0.00				

# Bank Trading Data – Per State, *continued*

As of April 18, 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>Pennsylvania Median</b>				956,053	0.59	9.16	0.96	9.51	3.43	63.9							12.8	11.8	127.7	11.6	2.83			
<b>Pennsylvania Mean</b>				7,157,937	0.77	9.64	0.95	9.25	3.39	66.4							13.8	12.7	134.7	12.4	2.49			
Fleetwood Bank Corp.	FLEW	Fleetwood	7	266,899	0.20	9.03	0.72	7.97	3.56	76.7	\$74.05	\$92.45	\$74.05	21.6	18	NA	NA	NA	NA	2.70				
FNB Bancorp, Inc.	FBIP	Newtown	16	940,309	0.43	8.61	1.01	13.27	3.02	62.6	\$157.00	\$175.00	\$133.65	116.2	16	NA	NA	NA	NA	2.29				
FNCB Bancorp, Inc.	FNCB	Dunmore	17	1,237,732	1.29	7.85	1.09	15.38	3.22	68.0	\$7.75	\$12.00	\$7.14	155.8	17,158	9.8	NA	134.1	10.5	2.58				
Franklin Financial Services Corp.	FRAF	Chambersburg	24	1,209,587	1.20	9.11	0.52	5.34	3.78	68.2	\$36.00	\$38.00	\$29.26	158.8	2,712	25.9	NA	145.1	13.1	3.00				
Fulton Financial Corp.	FULT	Lancaster	236	20,974,649	NA	8.64	1.06	9.51	3.44	63.7	\$16.44	\$18.45	\$14.38	2,793.5	1,001,212	13.4	11.8	158.2	13.3	3.16				
GNB Financial Services, Inc.	GNBF	Gratz	5	344,981	NA	11.21	1.13	9.56	3.43	58.0	\$54.00	\$71.90	\$50.50	42.0	50	11.0	NA	109.3	12.2	2.07				
Hamlin Bank and Trust Co.	HMLN	Smethport	8	398,936	0.56	20.85	0.39	1.88	3.85	55.6	\$298.25	\$335.00	\$276.00	111.1	9	NM	NA	133.6	27.9	3.69				
Harleysville Financial Corp.	HARL	Harleysville	9	793,265	NA	9.37	1.07	11.60	3.25	56.7	\$23.45	\$27.00	\$22.50	88.4	1,166	10.8	NA	119.0	11.1	4.26				
Honat Bancorp, Inc.	HONT	Honesdale	12	660,172	0.46	15.14	1.38	9.04	4.05	61.3	\$107.25	\$125.00	\$101.00	160.6	121	NA	NA	163.4	NA	1.64				
HV Bancorp, Inc.	HVBC	Huntingdon Valley	6	320,883	0.67	9.79	0.27	2.48	2.74	86.9	\$16.04	\$17.50	\$14.25	33.6	2,243	NM	NA	115.1	11.3	0.00				
Jonestown Bank and Trust Co.	JNES	Jonestown	14	588,729	1.31	9.16	0.84	9.57	3.55	71.2	\$22.85	\$29.25	\$22.01	55.1	630	11.0	NA	102.2	9.4	3.33				
JTNB Bancorp, Inc.	JTNB	Jim Thorpe	6	190,808	0.29	8.62	0.51	6.05	3.08	80.6	\$15.44	\$17.25	\$15.31	14.6	160	NA	NA	NA	NA	4.53				
Juniata Valley Financial Corp.	JUVF	Mifflintown	16	625,236	0.46	9.39	0.96	9.42	3.60	72.9	\$20.00	\$24.00	\$19.41	102.0	514	16.9	NA	176.1	16.3	4.40				
Kish Bancorp, Inc.	KISB	Belleville	15	872,223	NA	6.79	0.72	10.42	3.25	77.4	\$31.40	\$48.88	\$29.68	81.3	687	13.0	NA	136.7	9.3	3.18				
Landmark Bancorp, Inc.	LDKB	Pittston	6	330,308	NA	9.81	-0.14	-1.56	3.42	90.7	\$17.22	\$18.00	\$13.60	33.6	456	NM	NA	124.8	12.2	1.86				
Malvern Bancorp, Inc.	MLVF	Paoli	9	1,128,492	1.82	12.02	0.84	7.83	2.71	57.1	\$20.89	\$27.25	\$18.03	160.1	11,516	15.6	13.0	119.7	14.4	0.00				
Mars Bancorp, Inc.	MNBP	Mars	5	392,900	NA	9.14	0.45	5.20	2.95	84.3	\$390.00	\$425.00	\$362.00	31.2	15	17.5	NA	89.1	7.9	3.08				
Mauch Chunk Trust Financial Corp.	MCHT	Jim Thorpe	8	NA	NA	NA	NA	NA	NA	NA	\$15.20	\$16.00	\$14.60	46.5	188	17.1	NA	129.3	NA	2.89				
Meridian Corp.	MRBK	Malvern	7	997,388	0.70	10.56	0.90	7.77	3.80	80.6	\$17.77	\$18.88	\$15.26	113.9	4,939	14.0	12.5	108.6	11.4	0.00				
Mid Penn Bancorp, Inc.	MPB	Millersburg	38	2,077,981	0.59	7.63	0.64	6.04	3.67	69.2	\$24.16	\$36.75	\$21.69	204.4	10,475	16.3	11.2	133.4	9.8	2.48				
Mifflinburg Bancorp, Inc.	MIFF	Mifflinburg	7	438,377	0.76	10.16	1.12	11.41	3.13	58.9	\$23.65	\$23.65	\$23.15	44.3	NA	9.0	NA	99.3	10.1	0.00				
MNB Corp.	MNBC	Bangor	9	395,957	0.58	8.28	0.92	11.68	3.53	66.7	\$31.00	\$45.50	\$31.00	35.1	166	9.7	NA	107.1	8.9	2.58				
Muncy Bank Financial, Inc.	MYBF	Muncy	8	471,784	NA	NA	1.03	10.47	NA	NA	\$39.70	\$41.00	\$32.00	57.9	352	12.4	NA	127.4	12.3	3.32				
Neffs Bancorp, Inc.	NEFB	Neffs	1	370,827	0.82	17.43	1.40	7.77	2.88	47.6	\$425.00	\$425.00	\$354.00	67.8	8	NA	NA	104.2	18.2	1.88				
New Tripoli Bancorp, Inc.	NTBP	New Tripoli	3	480,323	0.90	10.98	1.10	9.73	3.18	58.0	\$1,198.00	\$1,200.00	\$876.00	76.2	0	NA	NA	148.5	NA	3.34				
Northumberland Bancorp	NUBC	Northumberland	7	534,462	0.42	9.68	0.57	6.03	2.99	79.2	\$35.30	\$37.50	\$34.05	46.9	479	NA	NA	96.3	NA	2.15				
Northwest Bancshares, Inc.	NWBI	Warren	184	10,297,088	0.90	9.53	1.10	8.50	3.91	62.0	\$17.21	\$18.81	\$15.50	1,828.0	467,846	16.9	15.5	193.3	17.8	4.18				
Norwood Financial Corp.	NWFL	Honesdale	25	1,203,595	NA	9.66	1.17	11.53	3.55	57.9	\$32.00	\$40.58	\$28.08	200.1	7,739	14.7	NA	182.0	16.7	3.00				
Orrstown Financial Services, Inc.	ORRF	Shippensburg	31	1,934,388	0.33	8.18	0.75	8.56	3.31	74.1	\$20.00	\$27.05	\$17.30	189.6	16,771	13.3	10.8	120.2	9.8	3.00				
Penns Woods Bancorp, Inc.	PWOD	Williamsport	27	1,684,771	1.30	7.52	0.94	10.73	3.31	64.8	\$43.00	\$47.00	\$34.84	201.8	5,738	13.7	NA	161.0	12.0	4.37				

# Bank Trading Data – Per State, *continued*

As of April 18, 2019			Bank Overview		Financial and Performance Figures						Trading Data						Current Div. Yield (%)				
Company Name	Ticker	HQ City	# of Branches	Total Assets (\$000)	NPA/Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price*	52-Week:		Market Cap. (\$mm)	ADV (shares)	Price/					
												High	Low			LTM EPS (x)	2019E EPS (x)	TBV (%)	Assets (%)		
<b>Pennsylvania Median</b>				<b>956,053</b>	<b>0.59</b>	<b>9.16</b>	<b>0.96</b>	<b>9.51</b>	<b>3.43</b>	<b>63.9</b>							<b>12.8</b>	<b>11.8</b>	<b>127.7</b>	<b>11.6</b>	<b>2.83</b>
<b>Pennsylvania Mean</b>				<b>7,157,937</b>	<b>0.77</b>	<b>9.64</b>	<b>0.95</b>	<b>9.25</b>	<b>3.39</b>	<b>66.4</b>							<b>13.8</b>	<b>12.7</b>	<b>134.7</b>	<b>12.4</b>	<b>2.49</b>
Peoples Financial Services Corp.	PFIS	Scranton	28	2,288,993	0.40	9.58	1.12	9.21	3.59	60.0	\$44.89	\$52.00	\$39.01	332.1	6,166	13.3	NA	156.0	14.5	3.03	
Peoples Limited	PPLL	Wyalusing	9	371,198	0.40	8.87	1.33	15.68	3.39	65.5	\$67.12	\$67.12	\$60.95	42.7	58	8.8	NA	129.7	11.5	3.16	
PNC Financial Services Group, Inc.	PNC	Pittsburgh	2,428	392,837,000	NA	9.15	1.41	11.44	2.99	58.9	\$133.19	\$152.29	\$108.45	60,201.9	2,388,389	12.2	11.7	171.5	15.5	2.85	
Prudential Bancorp, Inc.	PBIP	Philadelphia	11	1,202,398	1.21	10.64	0.86	7.13	2.40	57.2	\$17.40	\$19.87	\$13.92	155.4	9,609	17.4	NA	124.8	12.9	1.15	
QNB Corp.	QNBC	Quakertown	12	1,175,452	0.82	8.88	0.96	10.47	3.13	62.9	\$37.27	\$47.30	\$36.15	130.2	822	11.5	NA	124.5	11.0	3.54	
Quaint Oak Bancorp, Inc.	QNTQ	Southampton	2	271,404	0.85	8.48	0.79	8.69	3.39	74.6	\$12.89	\$14.00	\$11.82	25.5	782	12.8	NA	111.0	9.4	2.79	
Republic First Bancorp, Inc.	FRBK	Philadelphia	28	2,753,297	0.83	8.58	0.34	3.69	3.16	84.8	\$5.41	\$9.30	\$5.06	318.2	143,344	36.1	21.6	135.1	11.6	0.00	
Riverview Financial Corp.	RIVE	Harrisburg	30	1,137,603	0.56	7.72	0.94	9.81	4.19	70.6	\$11.17	\$14.55	\$10.11	102.2	3,370	9.4	NA	119.0	9.0	0.00	
S&T Bancorp, Inc.	STBA	Indiana	59	7,229,262	1.02	9.41	1.44	11.07	3.67	51.2	\$38.16	\$47.77	\$35.16	1,310.0	94,775	13.1	12.9	200.5	18.1	2.83	
Somerset Trust Holding Co.	SOME	Somerset	35	1,233,674	1.16	7.46	0.91	12.58	4.06	78.0	\$45.21	\$47.00	\$41.00	110.1	337	10.2	NA	119.7	8.9	3.10	
Standard AVB Financial Corp.	STND	Monroeville	19	971,796	0.33	11.61	0.90	6.55	3.21	63.3	\$27.51	\$39.45	\$26.97	127.9	4,878	14.6	NA	120.9	13.6	3.21	
Susquehanna Community Financial, Inc.	SQCF	West Milton	6	422,536	0.20	10.03	1.24	12.05	3.33	64.6	\$17.99	\$22.00	\$16.65	53.2	273	10.3	NA	125.4	12.6	2.89	
TriState Capital Holdings, Inc.	TSC	Pittsburgh	2	6,344,010	NA	6.23	1.05	12.52	2.20	60.7	\$23.14	\$30.10	\$18.20	679.2	167,555	12.0	11.8	173.8	10.8	0.00	
Turbotville National Bancorp, Inc.		Turbotville	1	142,238	2.43	16.43	1.22	7.35	3.23	54.7	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	\$151.30	\$189.90	\$150.00	8.7	37	28.1	NA	64.2	6.1	1.98	
Univest Corp. of Pennsylvania	UVSP	Souderton	47	4,984,347	0.56	9.29	1.07	8.26	3.72	60.9	\$24.73	\$30.15	\$20.18	724.3	107,010	14.4	11.6	162.2	14.5	3.23	
Victory Bancorp, Inc.	VTYB	Limerick	1	251,656	NA	7.01	0.82	11.53	4.22	73.0	\$8.60	\$8.70	\$6.90	16.8	427	8.8	NA	95.1	6.7	1.16	
Woodlands Financial Services Co.	WDFN	Williamsport	8	414,311	1.48	9.88	1.35	13.82	3.67	67.5	\$30.75	\$33.99	\$28.00	47.4	165	8.7	NA	115.8	11.4	3.25	
WVS Financial Corp.	WVFC	Pittsburgh	6	348,982	0.07	9.57	0.75	7.79	1.99	50.5	\$17.00	\$18.44	\$12.25	30.4	1,670	11.6	NA	94.8	9.1	2.35	
York Traditions Bank	YRKB	York	6	482,918	0.80	10.37	1.03	10.01	3.54	70.2	\$19.00	\$21.00	\$18.00	53.6	498	11.4	NA	107.0	11.1	0.00	

# Bank Trading Data – Per State, *continued*

As of April 18, 2019				Bank Overview							Financial and Performance Figures							Trading Data						
South Carolina				Total Assets (\$000)	NPA's/Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price	52-Week:		Market Cap. (\$mm)	ADV (shares)	Price/				Current Div. Yield (%)				
Company Name	Ticker	HQ City	# of Branches									High	Low			LTM EPS (x)	2019E EPS (x)	TBV (%)	Assets (%)					
<b>South Carolina Median</b>				<b>630,216</b>	<b>0.57</b>	<b>9.40</b>	<b>1.01</b>	<b>9.37</b>	<b>3.84</b>	<b>71.9</b>						<b>14.1</b>	<b>12.9</b>	<b>122.6</b>	<b>12.7</b>	<b>0.00</b>				
<b>South Carolina Mean</b>				<b>1,847,538</b>	<b>0.71</b>	<b>9.75</b>	<b>0.94</b>	<b>8.59</b>	<b>3.94</b>	<b>71.6</b>						<b>15.3</b>	<b>12.6</b>	<b>141.8</b>	<b>12.9</b>	<b>0.89</b>				
Bank of South Carolina Corp.	BKSC	Charleston	4	431,824	NA	NA	1.63	NA	NA	NA	\$18.40	\$22.50	\$16.75	101.5	3,471	14.7	NA	223.1	NA	3.48				
Carolina Financial Corp.	CARO	Charleston	61	3,790,748	0.44	11.83	1.37	9.43	4.10	51.7	\$36.50	\$45.58	\$27.62	814.4	76,119	16.2	12.6	189.5	21.6	0.88				
CNB Corp.	CNBW	Conway	16	1,187,973	0.31	9.69	1.10	11.51	3.12	61.5	\$74.50	\$80.25	\$74.50	120.5	5	9.3	NA	103.7	10.0	3.36				
Coastal Carolina Bancshares, Inc.	CCNB	Myrtle Beach	7	378,719	0.57	10.90	0.60	4.90	3.80	76.7	\$7.81	\$8.95	\$6.38	48.0	1,443	22.6	NA	117.5	12.7	0.00				
CoastalSouth Bancshares, Inc.	COSO	Hilton Head Island	6	584,111	1.63	10.72	-0.02	-0.14	NA	91.4	\$14.00	\$14.00	\$9.20	69.3	63	NA	NA	NA	NA	0.00				
Community First Bancorp.	CFOK	Seneca	8	381,741	1.03	8.84	1.28	14.49	3.84	90.4	\$7.70	\$8.85	\$7.10	32.0	961	7.1	NA	94.8	8.4	0.00				
First Capital Bancshares, Inc.	FCPB	Bennettsville	3	88,858	NA	NA	NA	NA	NA	NA	\$6.72	\$8.05	\$6.00	34.2	311	NA	NA	NA	NA	0.00				
First Community Corp.	FCCO	Lexington	20	1,097,396	0.56	9.24	1.01	10.09	3.71	67.8	\$18.65	\$26.25	\$17.82	143.0	17,311	13.0	13.1	143.1	13.0	2.36				
First Reliance Bancshares, Inc.	FSRL	Florence	12	584,929	1.20	8.70	0.45	4.87	4.12	87.0	\$7.06	\$7.75	\$5.15	58.7	2,954	22.8	NA	115.6	10.0	0.00				
First South Bancorp, Inc.	FSBS	Spartanburg	4	238,460	NA	NA	NA	NA	NA	NA	\$1.14	\$1.30	\$0.76	37.2	4,782	NA	NA	NA	NA	0.00				
GrandSouth Bancorp.	GRRB	Greenville	6	828,537	NA	8.04	0.93	12.35	5.33	69.1	\$15.71	\$19.95	\$15.00	79.7	880	11.1	NA	119.9	9.7	0.00				
Security Federal Corp.	SFDL	Aiken	17	912,614	0.96	8.70	0.81	9.32	3.38	74.8	\$31.35	\$32.00	\$27.75	92.7	268	13.5	NA	116.8	10.1	1.15				
South Atlantic Bancshares, Inc.	SABK	Myrtle Beach	9	630,216	0.11	11.64	0.57	4.78	4.27	75.5	\$12.19	\$15.45	\$10.66	90.7	3,252	25.9	NA	125.2	14.4	0.00				
South State Corp.	SSB	Columbia	168	14,676,328	0.35	9.56	1.23	7.63	4.09	56.6	\$72.80	\$93.25	\$56.55	2,574.9	166,045	15.0	13.5	200.6	17.8	2.09				
Southern First Bancshares, Inc.	SFST	Greenville	12	1,900,614	0.66	9.15	1.27	13.83	3.58	56.3	\$35.41	\$48.75	\$27.33	265.8	15,342	12.3	11.3	152.0	13.9	0.00				



# Bank Trading Data – Per State, *continued*

As of April 18, 2019			Bank Overview		Financial and Performance Figures						Trading Data									
Tennessee			# of Branches	Total Assets (\$000)	NPA/ Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price	52-Week:		Market Cap. (\$mm)	ADV (shares)	Price/ Assets				Current Div. Yield (%)
Company Name	Ticker	HQ City										High	Low			LTM EPS (x)	2019E EPS (x)	TBV (%)	Assets (%)	
<b>Tennessee Median</b>				<b>849,145</b>	<b>0.35</b>	<b>9.36</b>	<b>1.05</b>	<b>10.22</b>	<b>3.57</b>	<b>64.2</b>						<b>13.5</b>	<b>11.2</b>	<b>138.5</b>	<b>13.7</b>	<b>1.56</b>
<b>Tennessee Mean</b>				<b>4,675,315</b>	<b>0.44</b>	<b>9.74</b>	<b>1.14</b>	<b>10.33</b>	<b>3.69</b>	<b>62.4</b>						<b>13.8</b>	<b>11.9</b>	<b>141.4</b>	<b>13.4</b>	<b>1.53</b>
CapStar Financial Holdings, Inc.	CSTR	Nashville	13	1,963,883	0.23	10.39	0.63	5.50	3.53	64.4	\$15.57	\$20.87	\$13.51	277.4	26,382	23.2	12.3	138.5	14.1	1.03
FB Financial Corp.	FBK	Nashville	78	5,136,764	0.59	10.49	1.66	12.74	4.66	64.2	\$34.61	\$44.69	\$30.33	1,067.8	84,736	13.6	12.6	203.3	20.7	0.92
First Advantage Bancorp	FABK	Clarksville	8	682,005	1.49	11.46	1.18	9.86	4.35	66.2	\$25.00	\$26.45	\$22.30	97.2	1,134	14.0	NA	124.4	14.3	2.40
First Alliance Bancshares, Inc.	FABR	Cordova	4	140,577	NA	NA	NA	NA	NA	NA	\$5.65	\$7.00	\$5.65	7.0	21	NA	NA	NA	NA	0.00
First Citizens Bancshares, Inc.	FIZN	Dyersburg	25	1,704,186	NA	NA	NA	NA	NA	NA	\$62.00	\$62.00	\$52.65	245.8	93	NA	NA	168.9	NA	1.94
First Community Corp.	FCCT	Rogersville	7	173,948	NA	NA	NA	NA	NA	NA	\$7.25	\$7.25	\$6.30	11.8	335	NA	NA	NA	6.9	3.45
First Farmers and Merchants Corp.	FFMH	Columbia	22	1,365,117	0.15	8.91	1.04	11.44	3.23	70.1	\$44.52	\$46.60	\$40.55	197.9	137	14.0	NA	164.0	14.5	1.89
First Horizon National Corp.	FHN	Memphis	296	41,099,003	NA	7.27	1.40	12.08	3.41	63.2	\$14.81	\$19.75	\$12.30	4,701.2	3,514,425	8.8	10.0	162.5	11.5	3.78
Franklin Financial Network, Inc.	FSB	Franklin	15	4,249,439	0.13	8.36	0.84	10.23	2.71	56.2	\$27.99	\$41.50	\$25.25	407.9	106,689	12.0	11.2	115.1	9.6	0.57
InsCorp, Inc.	IBTN	Nashville	2	520,624	NA	8.29	0.89	10.21	NA	NA	\$17.25	\$19.87	\$15.05	50.6	915	11.6	NA	117.2	9.7	1.16
Mountain Commerce Bancorp, Inc.	MCBI	Knoxville	5	849,145	NA	9.00	1.28	14.41	NA	48.5	\$18.90	\$21.50	\$17.40	117.0	5,234	11.6	NA	151.9	13.7	0.00
Paragon Financial Solutions, Inc.	PGNN	Memphis	5	401,447	0.35	10.31	0.81	7.97	3.94	72.6	\$9.57	\$11.30	\$8.10	41.5	3,185	13.5	NA	103.7	10.7	0.00
Pinnacle Financial Partners, Inc.	PNFP	Nashville	116	25,557,858	0.46	9.30	1.52	9.47	3.56	46.1	\$55.84	\$68.70	\$43.23	4,305.3	493,709	11.7	11.0	195.3	16.8	1.15
Reliant Bancorp, Inc.	RBNC	Brentwood	17	1,724,338	0.40	9.36	0.86	6.93	3.57	74.2	\$23.01	\$30.00	\$19.03	264.7	14,048	18.7	15.1	169.5	15.4	1.56
Security Bancorp, Inc.	SCYT	McMinnville	3	213,578	0.35	10.36	1.07	10.52	3.79	64.7	\$59.00	\$59.00	\$54.75	22.5	30	NA	NA	106.5	NA	1.69
SFB Bancorp, Inc.	SFBK	Elizabethton	2	68,717	NA	NA	NA	NA	NA	NA	\$31.10	\$36.08	\$31.00	8.0	25	NA	NA	76.5	NA	2.57
SmartFinancial, Inc.	SMBK	Knoxville	29	2,274,409	0.23	9.29	0.92	7.47	4.42	64.0	\$19.83	\$27.69	\$16.17	276.6	32,556	13.7	11.0	135.5	12.1	0.00
Truxton Corp.	TRUX	Nashville	1	494,046	NA	12.00	1.80	15.85	3.15	57.4	\$40.00	\$41.00	\$35.80	110.2	827	12.9	NA	193.6	22.3	2.50
United Tennessee Bankshares, Inc.	UNTN	Newport	3	211,909	NA	11.25	NA	NA	NA	NA	\$22.00	\$23.00	\$20.61	18.7	145	NA	NA	78.4	8.8	2.50

# Bank Trading Data – Per State, *continued*

As of April 18, 2019				Bank Overview		Financial and Performance Figures						Trading Data								
Texas				Total Assets (\$000)	NPAs/Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price	52-Week:		Market Cap. (\$mm)	ADV (shares)	Price/				Current Div. Yield (%)
Company Name	Ticker	HQ City	# of Branches									High	Low			LTM EPS (x)	2019E EPS (x)	TBV (%)	Assets (%)	
<b>Texas Median</b>				6,123,494	0.40	10.32	1.31	9.03	3.80	52.6						15.5	12.5	179.8	18.2	1.77
<b>Texas Mean</b>				11,838,356	0.44	10.58	1.32	10.40	3.91	57.1						15.5	13.2	194.9	20.2	1.60
Allegiance Bancshares, Inc.	ABTX	Houston	27	4,655,249	1.01	10.29	1.11	9.02	4.27	58.9	\$36.54	\$46.85	\$28.58	791.9	49,403	15.4	12.7	176.8	17.2	0.00
BancAffiliated, Inc.	BAFI	Arlington	4	755,597	0.36	10.49	0.97	8.27	4.82	73.5	\$127.00	\$127.00	\$107.00	49.7	2	19.1	NA	191.9	19.2	0.00
Cadence Bancorp.	CADE	Houston	103	12,730,285	0.72	9.05	1.45	12.07	3.61	48.6	\$20.48	\$31.44	\$16.13	2,613.4	1,422,909	10.4	9.4	150.3	13.3	3.42
CBTX, Inc.	CBTX	Houston	35	3,279,096	0.40	12.56	1.50	10.18	4.35	57.9	\$32.15	\$38.71	\$27.61	808.4	81,745	17.0	16.3	199.7	24.4	1.24
Comerica Inc.	CMA	Dallas	437	70,690,000	NA	9.66	1.83	16.81	3.69	51.0	\$78.25	\$101.05	\$63.69	12,356.9	1,904,143	10.1	9.6	179.7	17.2	3.42
Cullen/Frost Bankers, Inc.	CFR	San Antonio	146	32,292,966	0.23	8.11	1.47	13.85	3.64	55.3	\$102.52	\$121.66	\$81.87	6,465.2	397,376	14.9	14.4	251.7	20.1	2.61
First Financial Bankshares, Inc.	FFIN	Abilene	79	7,945,895	0.37	12.01	2.02	15.29	3.99	48.2	\$60.28	\$66.83	\$47.55	4,059.8	333,371	26.7	25.5	438.3	51.5	1.39
Guaranty Bancshares, Inc.	GNTY	Addison	31	2,266,970	0.37	9.31	0.97	9.03	3.50	65.2	\$27.38	\$36.30	\$24.27	322.9	18,215	15.5	12.3	155.9	14.3	2.48
Hilltop Holdings Inc.	HTH	Dallas	65	13,683,572	0.46	12.13	0.93	6.51	3.56	86.6	\$20.12	\$24.94	\$16.43	1,883.5	428,594	15.7	13.3	116.3	13.8	1.59
Independent Bank Group, Inc.	IBTX	McKinney	106	9,849,965	0.17	9.24	1.35	8.69	3.99	49.5	\$56.49	\$79.00	\$44.14	2,472.5	209,725	13.0	10.8	205.9	17.5	1.77
International Bancshares Corp.	IBOC	Laredo	196	11,871,952	0.73	14.30	1.81	11.63	3.98	50.5	\$40.57	\$47.95	\$32.56	2,663.2	203,980	12.5	NA	160.6	22.5	2.46
LegacyTexas Financial Group, Inc.	LTXB	Plano	43	9,051,142	0.27	10.32	1.73	15.22	3.89	44.8	\$40.19	\$47.18	\$30.19	1,911.6	282,460	12.4	12.3	212.9	21.5	2.49
North Dallas Bank & Trust Co.	NODB	Dallas	6	1,311,527	0.00	11.74	0.87	7.83	2.67	62.9	\$83.50	\$92.00	\$80.00	214.5	132	18.4	NA	139.4	16.4	1.20
Pioneer Bancshares, Inc.	PONB	Dripping Springs	19	1,558,980	0.41	9.00	0.51	5.22	3.15	75.9	\$26.75	\$32.00	\$26.05	165.2	2,417	NA	NA	NA	NA	0.00
Prosperity Bancshares, Inc.	PB	Houston	264	22,693,402	0.07	10.21	1.42	8.15	3.18	42.6	\$71.50	\$76.92	\$57.01	4,994.0	437,242	15.5	14.8	235.7	22.0	2.29
Southside Bancshares, Inc.	SBSI	Tyler	63	6,123,494	0.70	8.68	1.19	9.87	3.18	49.9	\$33.86	\$37.32	\$29.28	1,141.7	139,921	16.0	15.1	222.9	18.6	3.54
Spirit of Texas Bancshares, Inc.	STXB	Conroe	26	1,466,753	NA	11.70	0.89	6.77	4.61	70.2	\$21.45	\$23.53	\$16.70	295.5	NA	20.8	12.9	154.5	17.7	0.00
Texas Capital Bancshares, Inc.	TCBI	Dallas	12	28,383,111	0.47	8.51	1.20	12.78	3.75	52.6	\$62.63	\$103.05	\$47.86	3,148.0	681,429	10.4	9.8	130.4	11.2	0.00
Trinity Bank, N.A.	TYBT	Fort Worth	1	257,181	0.02	12.77	1.84	14.77	3.80	45.6	\$66.00	\$67.00	\$59.90	72.6	30	15.8	NA	221.2	28.2	1.82
Triumph Bancorp, Inc.	TBK	Dallas	61	4,529,783	0.76	10.37	1.31	8.78	6.35	62.5	\$29.38	\$44.70	\$27.47	781.6	212,359	14.5	12.3	174.7	17.3	0.00
Veritex Holdings, Inc.	VBIX	Dallas	45	3,208,550	0.80	11.66	1.26	7.73	4.09	46.8	\$26.22	\$33.08	\$20.34	1,425.1	307,560	16.4	10.4	180.0	19.8	1.91

# Bank Trading Data – Per State, *continued*

As of April 18, 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 (%)
<b>Virginia Median</b>							681,213	0.86	10.13	0.97	9.54	3.76	69.1						13.1	12.9	118.3	12.3	2.26	
<b>Virginia Mean</b>							9,902,335	1.14	10.10	0.92	8.47	3.94	69.1							14.8	14.6	127.6	12.8	1.80
American National Bankshares Inc.	AMNB	Danville	31	1,868,404	NA	10.13	1.24	10.46	3.50	58.5			\$35.29	\$42.85	\$28.39	393.5	13,590	13.5	11.9	167.3	16.5	2.83		
Bank of Botetourt	BORT	Buchanan	12	457,731	1.10	10.32	1.01	10.69	3.81	68.0			\$28.50	\$32.50	\$25.50	48.9	371	NA	NA	105.6	NA	2.25		
Bank of Fincastle	BFTL	Fincastle	7	207,117	3.43	12.23	0.43	3.53	3.76	83.0			\$2.26	\$2.84	\$2.23	22.6	3,485	25.8	NA	89.2	10.9	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	0	NA	NA	NA	NA	0.00		
Bank of the James Financial Group, Inc.	BOIJ	Lynchburg	16	674,897	0.86	8.17	0.81	9.74	3.75	73.2			\$14.80	\$18.00	\$12.60	64.8	3,587	12.2	NA	117.5	9.6	1.62		
Bay Banks of Virginia, Inc.	BAYK	Richmond	18	1,080,617	1.20	9.82	0.39	3.36	3.61	80.8			\$7.86	\$10.20	\$7.01	104.7	13,162	26.2	16.4	98.9	9.6	0.00		
Benchmark Bankshares, Inc.	BMBN	Kenbridge	17	643,887	0.48	11.07	1.49	13.09	4.71	60.6			\$19.50	\$21.75	\$17.99	98.1	716	10.9	NA	137.6	15.2	2.77		
Blue Ridge Bankshares, Inc.	BRBS	Luray	9	539,590	NA	6.61	0.97	12.04	4.26	72.8			\$17.85	\$27.00	\$16.50	77.3	440	10.9	NA	140.8	9.2	3.19		
Burke & Herbert Bank & Trust Co.	BHRB	Alexandria	25	3,006,709	0.85	11.50	1.14	10.11	3.33	67.1			\$2,775.01	\$2,990.00	\$2,760.00	522.0	26	15.3	NA	150.9	17.4	2.88		
C&F Financial Corp.	CFFI	Toano	26	1,521,411	0.53	9.06	1.19	12.40	5.80	67.8			\$51.10	\$67.40	\$45.77	178.2	6,070	9.9	NA	131.0	11.7	2.90		
Capital One Financial Corp.	COF	McLean	539	372,538,000	0.62	9.09	1.66	11.98	6.87	53.7			\$88.11	\$101.26	\$69.90	41,353.5	2,626,769	7.5	8.0	126.8	11.2	1.82		
Carter Bank & Trust	CARE	Martinsville	105	4,039,599	3.52	9.48	0.29	2.75	3.10	60.1			\$18.84	\$20.10	\$14.45	495.6	20,807	NM	NA	131.1	12.3	0.00		
Chesapeake Financial Shares, Inc.	CPKF	Kilmarnock	17	893,437	NA	10.95	1.32	12.05	3.52	75.6			\$26.80	\$32.25	\$22.85	109.0	1,295	10.2	10.2	112.6	12.3	2.16		
Citizens Bancorp of Virginia, Inc.	CZBT	Blackstone	11	393,291	1.47	13.05	1.30	10.06	3.85	62.8			\$25.50	\$28.50	\$22.50	55.5	236	NA	NA	111.5	NA	3.61		
Community Bankers Trust Corp.	ESXB	Richmond	26	1,393,150	1.36	9.87	1.01	10.59	3.76	66.7			\$7.30	\$10.05	\$6.62	161.8	30,425	12.0	11.4	117.5	11.6	1.64		
Eagle Financial Services, Inc.	EFSI	Berryville	13	808,717	NA	11.28	1.15	10.54	4.09	65.9			\$30.90	\$38.20	\$29.50	106.4	1,186	11.8	NA	117.2	13.2	3.11		
F & M Bank Corp.	FMBM	Timberville	14	780,253	2.55	10.62	1.19	9.90	4.65	69.1			\$32.15	\$40.00	\$28.11	103.2	679	12.7	NA	125.2	13.3	3.11		
Farmers Bank of Appomattox	FBPA	Appomattox	5	229,936	0.82	13.62	0.98	7.58	3.86	64.9			\$28.01	\$33.00	\$28.01	30.4	154	13.1	NA	96.9	13.2	2.86		
Farmers Bankshares, Inc.	FBVA	Windsor	7	478,211	0.56	8.36	1.09	10.40	3.51	71.9			\$17.89	\$21.00	\$15.25	54.7	293	11.3	NA	140.1	11.6	2.46		
Fauquier Bankshares, Inc.	FBSS	Warrenton	11	730,805	0.92	8.21	0.92	10.64	3.81	76.9			\$21.00	\$26.90	\$17.21	79.5	2,358	13.0	NA	132.1	10.8	2.29		
First Community Bankshares, Inc.	FCBC	Bluefield	49	2,244,374	1.33	10.95	1.56	10.64	4.46	54.9			\$34.07	\$36.48	\$27.06	538.8	29,483	15.6	15.1	232.0	24.3	2.47		
First National Corp.	FXNC	Strasburg	14	752,969	0.46	8.80	1.34	16.36	3.93	64.1			\$21.30	\$23.50	\$17.61	105.7	1,760	10.4	NA	159.5	14.0	1.69		
Freedom Bank of Virginia	FDVA	Fairfax	4	478,815	0.71	12.35	0.04	0.34	3.47	91.5			\$10.02	\$13.15	\$9.25	70.0	8,994	NM	37.1	118.3	14.6	0.00		
FVCBankcorp, Inc.	FVCB	Fairfax	11	1,419,763	NA	11.03	0.96	8.92	3.57	54.2			\$16.74	\$21.20	\$15.53	230.4	14,890	19.2	13.6	147.9	16.2	0.00		
Highlands Bankshares, Inc.	HLND	Abingdon	14	591,941	2.88	8.40	0.61	6.59	3.90	77.1			\$6.50	\$7.80	\$5.06	53.6	3,375	18.6	NA	107.9	9.2	0.00		
John Marshall Bancorp, Inc.	JMSB	Reston	8	1,394,621	0.09	10.18	0.95	8.98	3.51	63.5			\$15.95	\$19.25	\$14.26	188.8	4,146	17.9	NA	144.9	14.8	0.00		
MainStreet Bancshares, Inc.	MNSB	Fairfax	6	1,100,613	NA	11.02	0.97	10.38	3.41	58.1			\$21.30	\$23.63	\$16.62	175.7	2,802	15.4	13.7	143.7	15.8	0.00		
National Bankshares, Inc.	NKSH	Blacksburg	25	1,258,003	0.62	14.01	1.38	9.24	3.35	51.8			\$41.81	\$49.75	\$33.65	272.0	10,211	16.7	16.0	155.1	21.6	3.01		
New Peoples Bankshares, Inc.	NWPP	Honaker	22	682,142	2.52	7.51	0.14	1.83	3.94	90.5			\$1.80	\$2.10	\$1.25	43.1	2,629	NM	NA	84.0	6.3	0.00		
Oak View National Bank	OAKV	Warrenton	3	238,186	0.15	9.29	0.73	8.17	3.61	73.5			\$7.55	\$10.20	\$7.10	21.7	432	12.6	NA	98.1	9.1	0.00		

# Bank Trading Data – Per State, *continued*

As of April 18, 2019				Bank Overview							Financial and Performance Figures							Trading Data						
Virginia, cont.				Company Name	Ticker	HQ City	# of Branches	Total Assets (\$000)	NPA/Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price	52-Week:		Market Cap. (\$mm)	ADV (shares)	Price/				Current Div. Yield (%)
<b>Virginia Median</b>							681,213	0.86	10.13	0.97	9.54	3.76	69.1						13.1	12.9	118.3	12.3	2.26	
<b>Virginia Mean</b>							9,902,335	1.14	10.10	0.92	8.47	3.94	69.1							14.8	14.6	127.6	12.8	1.80
Old Point Financial Corp.	OPOF	Hampton	21	1,038,183	1.56	9.65	0.48	4.93	3.62	80.3	\$21.15	\$29.90	\$19.00	108.8	7,490	22.0	NA	109.7	10.6	2.27				
Parkway Acquisition Corp.	PKKW	Floyd	20	680,284	1.95	10.18	0.75	7.02	4.44	70.8	\$10.85	\$13.49	\$10.67	67.4	3,440	13.4	NA	98.4	9.9	2.21				
Peoples Bankshares, Inc.	PBVA	Montross	5	200,883	NA	7.34	-0.28	-3.59	3.46	75.2	\$31.50	\$44.50	\$30.75	12.3	254	NM	NA	83.6	6.1	0.00				
Pinnacle Bankshares Corp.	PPBN	Altavista	9	470,611	0.37	8.84	0.90	10.34	3.83	72.4	\$31.50	\$33.00	\$26.11	48.6	411	11.8	NA	116.7	10.3	1.59				
Pioneer Bankshares, Inc.	PNBI	Stanley	7	213,522	NA	13.37	1.08	7.93	NA	73.0	\$27.65	\$32.98	\$26.41	27.1	80	12.1	NA	94.8	12.7	3.18				
Southern National Bancorp of Virginia, Inc.	SONA	McLean	49	2,701,295	0.34	9.18	1.25	9.99	3.72	51.0	\$15.07	\$18.24	\$12.87	363.5	55,085	10.8	10.8	152.5	13.4	2.39				
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	805	33.2	NA	96.0	9.6	2.28				
TowneBank	TOWN	Portsmouth	42	11,163,030	0.41	9.68	1.30	9.47	3.61	61.9	\$26.70	\$33.85	\$22.88	1,934.8	121,976	14.2	12.9	187.3	17.4	2.40				
Union Bankshares Corp.	UBSH	Richmond	155	13,765,599	0.38	8.84	1.11	7.85	3.74	54.6	\$35.29	\$42.74	\$26.48	2,894.4	363,420	15.9	12.3	202.7	16.9	2.61				
Village Bank and Trust Financial Corp.	VBFC	Midlothian	10	514,866	2.23	7.21	0.61	8.32	3.74	83.7	\$33.05	\$35.50	\$28.77	47.4	1,531	16.2	NA	127.7	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	\$15.50	\$14.00	27.1	395	16.4	NA	114.9	13.4	5.97				
Virginia Community Bankshares, Inc.	VCBS	Louisa	6	247,470	0.87	10.24	0.97	9.54	4.50	78.9	\$36.65	\$36.65	\$30.00	27.5	150	11.4	NA	108.4	11.1	2.73				
Virginia National Bankshares Corp.	VABK	Charlottesville	6	644,800	0.44	10.85	1.33	12.39	3.80	55.8	\$38.82	\$53.98	\$34.40	99.3	1,252	11.7	NA	141.3	15.3	3.09				
Virginia Partners Bank	PTRS	Fredericksburg	4	420,672	0.01	10.38	0.64	6.42	3.42	74.4	\$12.00	\$13.75	\$11.30	49.0	1,721	15.5	NA	112.3	11.7	0.00				

# Bank Trading Data – Per State, *continued*

As of April 18, 2019				Bank Overview		Financial and Performance Figures						Trading Data									
West Virginia				# of Branches	Total Assets (\$000)	NPAs/ Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price	52-Week:		Market Cap. (\$mm)	ADV (shares)	Price/ Assets				Current Div. Yield (%)
Company Name	Ticker	HQ City	High										Low	LTM EPS (x)			2019E EPS (x)	TBV (%)	Assets (%)		
<b>West Virginia Median</b>					<b>1,690,115</b>	<b>1.44</b>	<b>9.79</b>	<b>1.24</b>	<b>9.03</b>	<b>3.57</b>	<b>59.9</b>						<b>13.8</b>	<b>15.1</b>	<b>141.1</b>	<b>14.6</b>	<b>2.46</b>
<b>West Virginia Mean</b>					<b>4,014,163</b>	<b>2.02</b>	<b>9.49</b>	<b>1.09</b>	<b>9.91</b>	<b>3.62</b>	<b>63.8</b>						<b>13.3</b>	<b>14.0</b>	<b>152.9</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	\$14.46	\$14.54	\$12.40	25.8	293	NA	NA	95.8	NA	NA	4.15
City Holding Co.	CHCO	Cross Lanes	96	4,917,608	1.01	10.37	1.65	13.66	3.58	49.7	\$80.36	\$83.27	\$65.32	1,324.7	58,321	17.2	15.1	266.3	26.9	NA	2.64
CNB Financial Services, Inc.	CBFC	Berkeley Springs	8	391,092	0.92	8.45	0.76	9.03	3.39	76.3	\$51.00	NA	NA	21.0	0	7.3	NA	NA	NA	NA	2.27
Highlands Bankshares, Inc.	HBSI	Petersburg	12	NA	NA	NA	NA	NA	NA	NA	\$44.50	\$49.50	\$42.06	59.5	290	16.7	NA	NA	NA	NA	4.04
Jefferson Security Bank	JFWV	Shepherdstown	6	310,701	1.86	7.58	0.82	11.12	3.29	71.9	\$81.75	\$100.00	\$70.38	23.1	83	9.2	NA	97.0	7.3	NA	1.59
MCNB Banks, Inc.	MKIN	Welch	7	294,187	7.00	10.87	0.74	7.13	3.63	75.0	\$23.25	\$25.00	\$16.31	25.7	38	11.7	NA	80.4	8.7	NA	0.00
MVB Financial Corp.	MVBF	Fairmont	15	1,750,969	0.65	8.66	0.73	7.46	3.41	81.3	\$16.99	\$19.90	\$14.31	197.2	17,482	17.0	15.7	131.6	11.3	NA	0.82
Potomac Bancshares, Inc.	PTBS	Charles Town	8	484,550	0.85	10.22	0.75	8.24	3.46	75.7	\$14.11	\$15.91	\$13.70	58.3	1,052	15.0	NA	117.8	12.0	NA	1.98
Premier Financial Bancorp, Inc.	PFBI	Huntington	48	1,690,115	2.23	10.01	1.30	10.46	4.13	56.2	\$16.88	\$21.40	\$14.07	246.9	18,640	11.5	NA	150.7	14.6	NA	3.55
Summit Financial Group, Inc.	SMMF	Moorefield	35	2,200,586	2.86	8.92	1.32	13.43	3.57	53.2	\$26.14	\$28.00	\$17.94	333.1	15,071	11.6	11.7	167.1	14.7	NA	2.14
United Bankshares, Inc.	UBSI	Charleston	140	19,250,498	0.75	9.79	1.36	7.84	3.57	49.4	\$38.25	\$39.95	\$29.13	3,910.4	499,250	15.6	15.1	225.4	20.3	NA	3.56
WesBanco, Inc.	WSBC	Wheeling	205	12,601,408	NA	9.48	1.26	8.34	3.59	53.3	\$39.95	\$51.12	\$34.14	2,181.2	128,919	13.8	12.3	196.9	17.3	NA	3.10

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