

Regional Bank Trading Data

December 2, 2019

Medians by State

As of November 29, 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 (%)	Assets (%)	
Regional Median	997,628	0.60	10.10	1.10	9.84	3.72	64.4	12.6	12.8	130.5	13.3	1.73
Regional Mean	2,687,441	0.67	10.08	1.13	9.95	3.73	63.1	13.0	13.1	133.9	13.6	1.76
Alabama (10)	771,930	0.38	9.81	1.15	10.15	3.84	64.5	14.4	12.2	130.4	12.7	1.15
Arkansas (4)	16,330,223	0.49	10.59	1.67	10.93	4.11	46.8	10.7	11.0	164.8	15.2	2.62
Florida (14)	2,108,066	0.45	8.69	0.89	9.31	3.49	65.2	15.2	15.2	125.3	13.1	0.00
Georgia (19)	547,544	0.78	10.43	1.21	10.34	3.91	56.0	12.0	12.9	147.3	12.9	1.85
Indiana (32)	788,299	0.45	10.63	1.28	10.67	3.69	63.6	12.5	12.2	121.1	14.1	2.28
Kentucky (9)	1,107,590	0.60	11.16	1.10	11.20	3.64	70.5	11.6	12.8	132.9	15.9	2.61
Louisiana (16)	1,003,767	0.72	10.39	1.09	9.56	3.75	64.4	14.2	13.2	130.6	13.7	1.33
Maryland (23)	522,870	1.04	9.83	0.97	9.01	3.67	68.8	12.5	12.7	109.8	12.3	1.45
Mississippi (9)	8,260,803	1.27	9.49	1.15	8.89	3.52	66.5	13.8	12.1	130.4	11.2	2.57
Missouri (14)	1,850,273	0.37	9.90	1.00	11.50	3.64	60.1	11.8	12.0	136.7	14.5	1.60
North Carolina (23)	660,859	0.61	10.09	0.94	9.23	3.82	66.3	12.7	14.0	123.4	12.7	0.81
Ohio (48)	743,529	0.64	10.37	1.16	10.09	3.84	63.5	12.4	11.9	140.2	13.7	2.67
Pennsylvania (79)	991,488	0.61	9.59	0.98	9.18	3.42	65.4	12.5	12.7	119.6	11.8	2.74
South Carolina (14)	888,125	0.54	10.02	1.00	9.58	3.88	68.6	14.3	14.4	121.5	13.1	0.47
Tennessee (20)	1,368,606	0.38	9.88	1.06	9.24	3.63	62.7	13.3	13.6	138.6	13.5	1.24
Texas (21)	7,962,883	0.36	10.11	1.29	10.36	3.90	53.2	14.5	14.4	170.5	17.4	1.39
Virginia (44)	756,716	0.63	10.29	0.98	9.10	3.78	69.3	14.2	13.9	123.9	12.5	2.00
West Virginia (11)	1,710,369	1.82	10.16	1.33	10.78	3.65	61.4	11.5	14.7	143.7	13.7	2.87

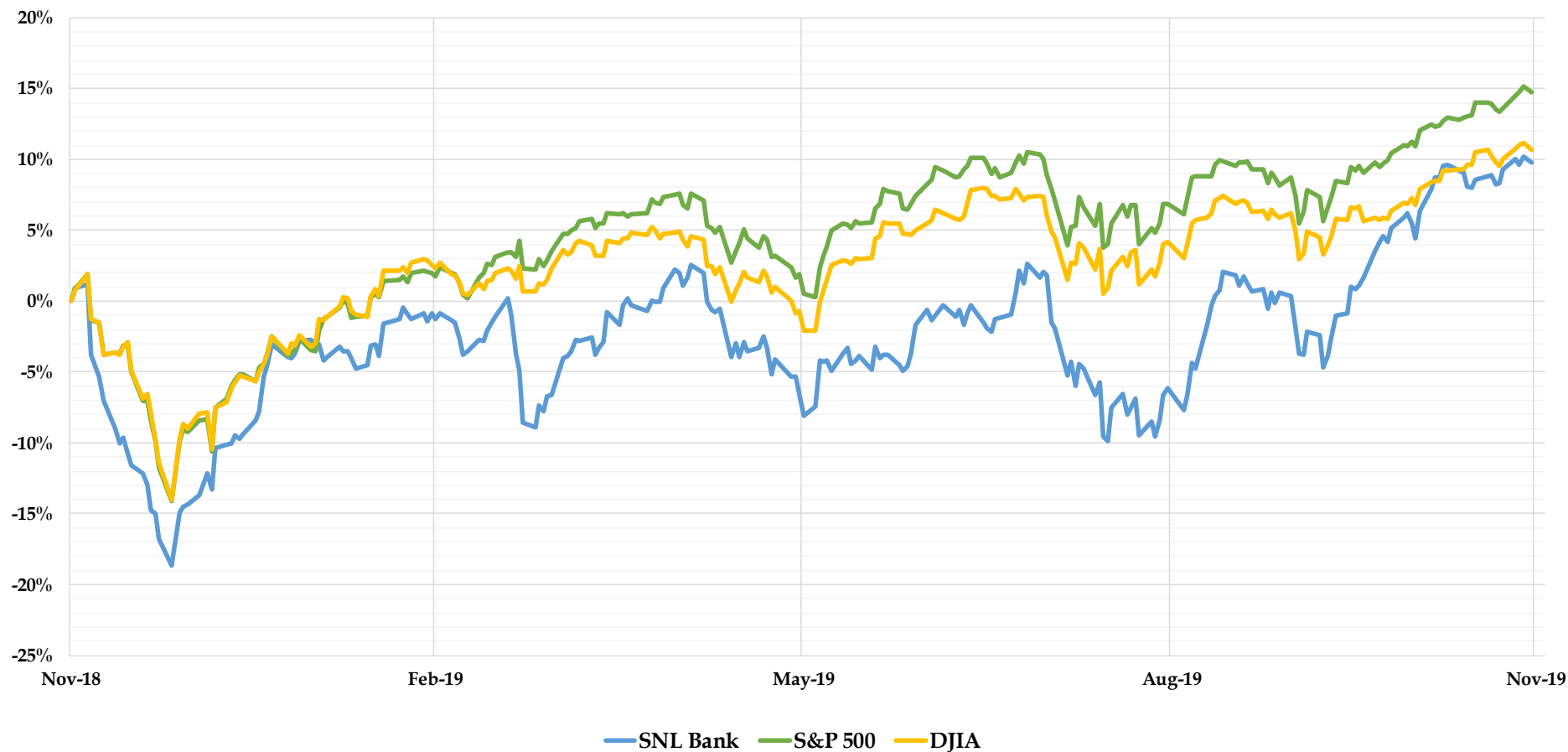
Financial data is as of most recently reported quarter for each company

Source: S&P Global Market Intelligence

Medians by Metric

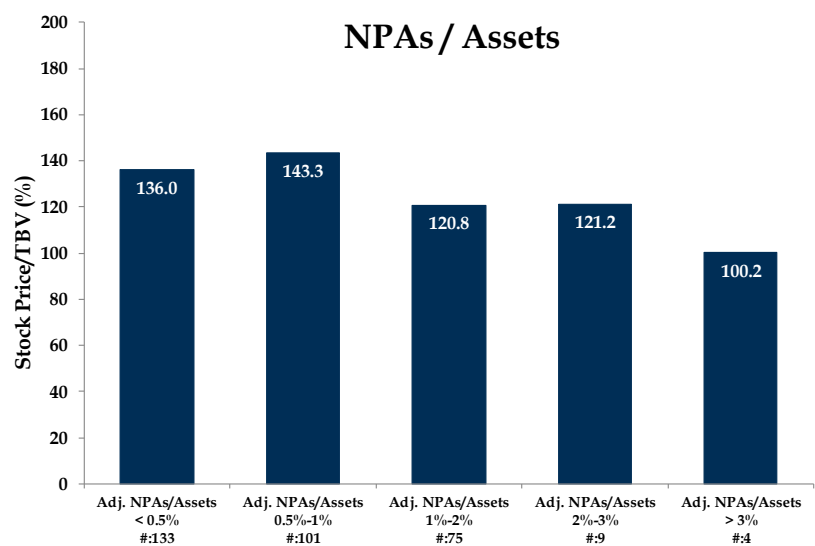
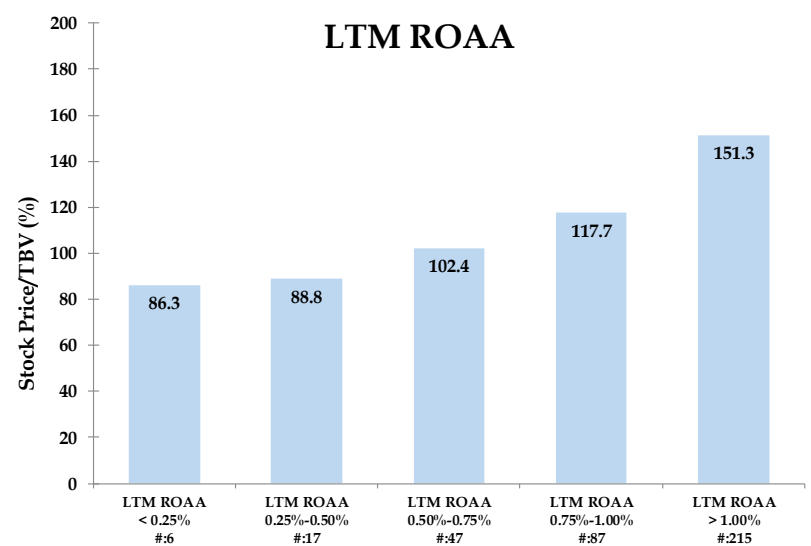
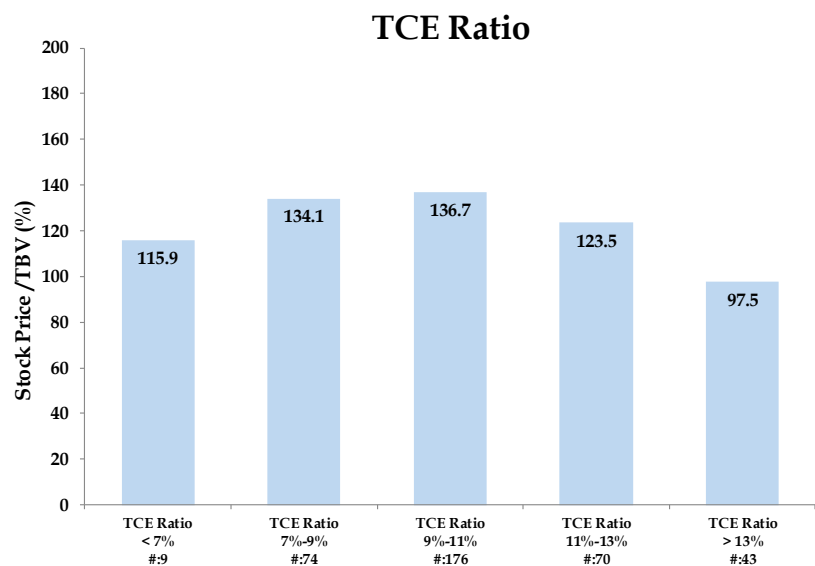
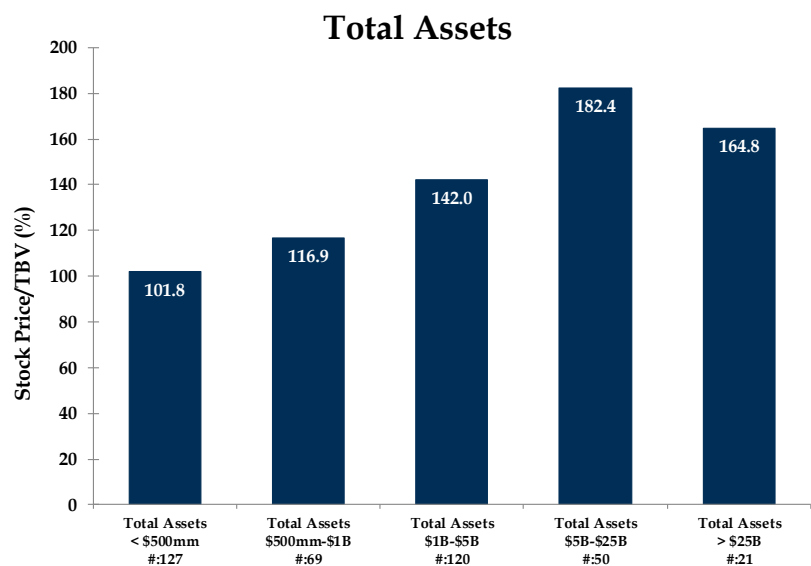
As of November 29, 2019	Financial and Performance Figures						Price/				Current Div. Yield (%)
	NPAs/ Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	LTM EPS (x)	2019E EPS (x)	Tang. Book (%)	Assets (%)	
Financial Metric (#)											
Total Assets < \$500mm (127)	0.73	10.69	0.87	7.99	3.70	73.3	12.1	NA	101.8	11.5	1.78
Total Assets \$500mm-\$1B (69)	0.60	10.12	0.97	9.65	3.82	68.5	12.3	12.4	116.9	11.6	2.06
Total Assets \$1B-\$10B (142)	0.58	9.98	1.16	10.41	3.65	61.5	13.5	13.2	145.5	14.6	2.02
Total Assets > \$10B (49)	0.50	9.09	1.33	10.26	3.62	55.8	12.8	11.8	175.3	15.8	2.62
NPAs/ Assets < 0.5% (133)	0.31	9.88	1.16	9.92	3.66	60.8	13.1	12.7	136.0	14.3	2.03
NPAs/ Assets 0.5%-1.0% (101)	0.69	10.07	1.14	9.62	3.70	62.9	13.2	12.7	143.3	14.1	2.29
NPAs/ Assets 1.0%-2.0% (75)	1.34	10.23	0.99	9.41	3.72	67.6	13.0	12.9	120.8	12.6	2.11
NPAs/ Assets > 2.0% (14)	2.58	10.48	0.79	7.81	3.69	70.7	12.2	13.2	120.4	10.9	-
TCE Ratio < 7% (9)	0.39	6.43	0.75	10.60	3.14	66.0	12.1	11.4	115.9	7.9	-
TCE Ratio 7%-9% (74)	0.75	8.37	0.93	9.81	3.57	66.1	12.7	11.6	134.1	10.6	1.95
TCE Ratio 9%-11% (176)	0.52	9.88	1.10	9.80	3.66	63.7	13.2	13.3	136.7	13.5	2.09
TCE Ratio > 11% (113)	0.73	12.50	1.15	9.04	3.87	64.1	13.3	14.4	116.2	15.3	2.13
LTM ROAA < 0.00% (7)	1.27	12.63	(0.45)	(4.11)	3.33	106.7	NA	NA	109.4	11.1	-
LTM ROAA 0.00%-0.50% (23)	0.81	10.47	0.35	3.28	3.48	86.8	20.0	27.1	88.3	8.8	-
LTM ROAA 0.50%-1.00% (134)	0.66	9.77	0.82	8.07	3.60	71.4	13.8	13.2	114.1	10.7	1.62
LTM ROAA > 1.00% (214)	0.56	10.11	1.29	10.84	3.76	59.8	12.2	12.6	152.3	11.3	2.31

Index Price Performance, LTM



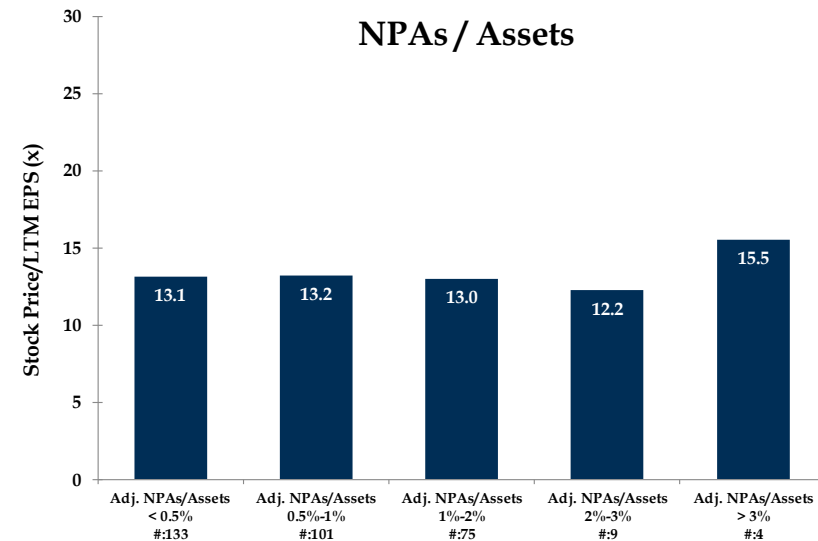
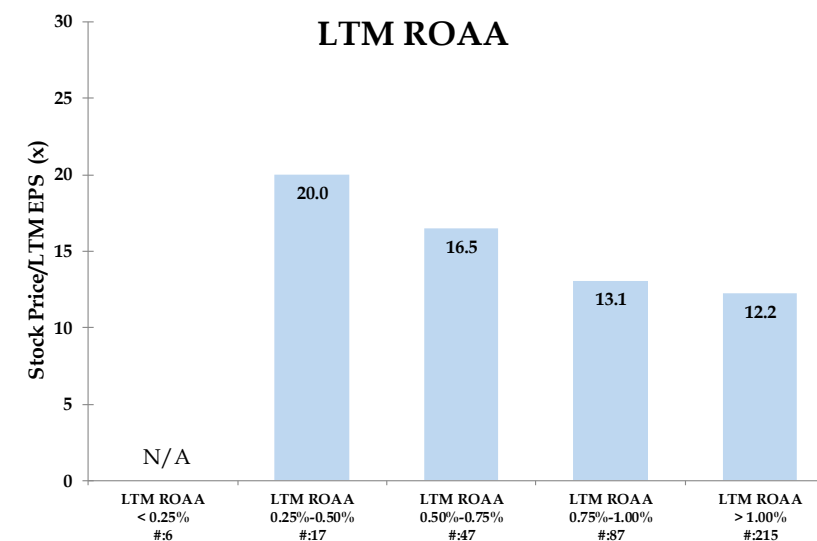
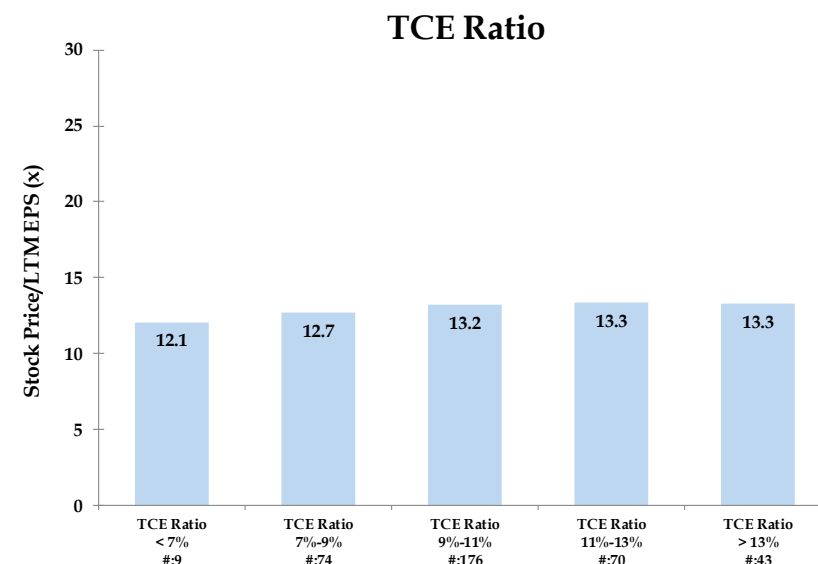
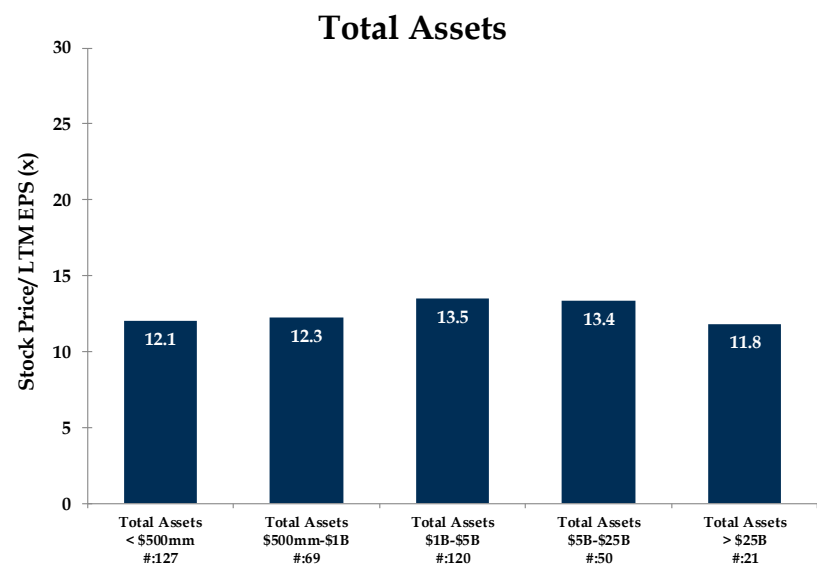
As of 11/29/19	Price Changes	
	One-Year	One-Month
SNL Bank	9.83%	3.42%
S&P 500	14.73%	3.43%
DJIA	10.71%	3.62%

National Trading Fundamentals - P/TBV Multiples



Figures represent medians for public companies, excluding mutuals, with most recent quarter financial data available
Pricing as of 11/29/19
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 11/29/19
Source: S&P Global Market Intelligence

State Level Trading Data

Bank Trading Data – Per State

As of November 29, 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/ LTM 2019E				Current Div. Yield (%)					
													High	Low			EPS (x)	EPS (x)	TBV (%)	Assets (%)						
Company Name	Ticker	HQ City																								
Alabama Median					771,930	0.38	9.81	1.15	10.15	3.84	64.5											14.4	12.2	130.4	12.7	1.15
Alabama Mean					15,673,196	0.47	10.28	1.04	10.13	4.00	64.3											13.2	12.2	134.2	13.5	1.42
Auburn National Bancorp., Inc.	AUBN	Auburn	8	824,963	0.02	11.72	1.15	10.38	3.49	60.7	\$43.04	\$47.51	\$27.94	153.5	5,607	16.4	NA	158.7	18.6	2.32						
First US Bancshares, Inc.	FUSB	Birmingham	20	771,930	0.38	9.81	0.61	5.95	5.22	77.7	\$10.79	\$10.80	\$7.60	67.1	7,211	15.2	NA	89.7	8.7	1.11						
Pinnacle Bancshares, Inc.	PCLB	Jasper	7	235,445	0.07	13.11	1.28	10.15	3.87	63.8	\$29.10	\$29.10	\$21.36	30.1	408	10.4	NA	97.5	12.8	2.61						
Regions Financial Corp.	RF	Birmingham	1,436	128,147,000	0.79	8.37	1.28	10.26	3.48	57.7	\$16.64	\$17.35	\$12.39	16,051.6	11,669,142	11.1	10.8	155.6	12.7	3.73						
River Financial Corp.	RVRF	Prattville	17	1,139,828	NA	8.83	0.92	8.79	3.84	64.5	\$28.00	\$29.75	\$28.00	181.5	12	16.5	NA	161.8	14.0	1.18						
ServisFirst Bancshares, Inc.	SFBS	Birmingham	20	9,005,112	0.49	8.85	1.74	19.44	3.49	32.6	\$36.36	\$39.72	\$29.17	1,948.6	135,863	13.6	13.6	244.8	21.6	1.93						
Southern Banc Co., Inc.	SRNN	Gadsden	4	96,233	1.39	12.38	0.49	4.03	5.01	86.0	\$8.90	\$9.75	\$8.01	6.8	149	15.1	NA	60.2	7.5	0.00						
Southern Community Bancshares, Inc.	SCBS	Cullman	1	124,771	0.16	8.13	0.60	7.06	3.53	64.9	\$8.55	\$9.45	\$8.05	4.3	16	NA	NA	NA	NA	0.68						
SouthFirst Bancshares, Inc.	SZBI	Sylacauga	3	NA	NA	NA	NA	NA	NA	NA	\$2.19	\$3.95	\$1.83	1.5	1,187	NA	NA	NA	NA	0.00						
United Bancorp. of Alabama, Inc.	UBAB	Atmore	20	713,481	NA	11.33	1.34	15.10	4.05	70.9	\$23.10	\$23.10	\$19.93	85.2	926	7.1	NA	105.2	11.9	0.69						

Bank Trading Data – Per State, *continued*

As of November 29, 2019																				
Bank Overview				Financial and Performance Figures							Trading Data									
Arkansas				Total Assets (\$000)	NPAs/ Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price	52-Week:		Market Cap. (\$mm)	ADV (shares)	Price/ LTM 2019E				Current Div. Yield (%)
Company Name	Ticker	HQ City	# of Branches									High	Low			EPS (x)	EPS (x)	TBV (%)	Assets (%)	
Arkansas Median				16,330,223	0.49	10.59	1.67	10.93	4.11	46.8						10.7	11.0	164.8	15.2	2.62
Arkansas Mean				14,180,846	0.45	11.53	1.52	10.41	4.13	52.6						10.8	10.3	163.6	15.3	2.15
Bank OZK	OZK	Little Rock	245	23,402,679	0.26	14.93	1.95	11.37	4.45	37.7	\$29.68	\$34.34	\$21.02	3,827.4	1,064,884	8.7	9.0	112.9	16.4	3.37
Home BancShares, Inc.	HOMB	Conway	165	14,901,935	0.49	10.59	1.92	12.10	4.30	39.7	\$18.82	\$20.37	\$15.35	3,139.9	704,102	11.1	11.0	213.2	21.1	2.76
Simmons First National Corp.	SFNC	Pine Bluff	255	17,758,511	0.60	9.08	1.42	10.49	3.84	54.0	\$25.91	\$29.60	\$22.08	2,953.7	462,661	10.2	11.0	164.8	14.1	2.47
White River Bancshares Co.	WRIV	Fayetteville	6	660,259	NA	NA	0.78	7.67	3.92	79.1	\$66.61	\$76.00	\$64.25	56.6	315	13.2	NA	NA	9.8	0.00

Bank Trading Data – Per State, *continued*

As of November 29, 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)	ADV (shares)	Price/				Current Div. Yield (%)	
													High	Low			LTM EPS (x)	2019E EPS (x)	TBV (%)	Assets (%)		
Company Name	Ticker	HQ City																				
Florida Median					2,108,066	0.45	8.69	0.89	9.31	3.49	65.2							15.2	15.2	125.3	13.1	0.00
Florida Mean					6,779,449	0.46	8.75	0.77	6.00	3.36	69.6							15.3	14.9	146.5	13.1	0.49
Amerant Bancorp Inc.	AMTB	Coral Gables	27		7,864,260	0.41	10.26	0.65	6.75	2.96	72.9		\$22.04	\$22.70	\$10.65	848.8	67,596	18.1	18.9	118.3	12.1	0.00
BankUnited, Inc.	BKU	Miami Lakes	82		32,950,535	0.49	8.61	0.85	9.31	2.86	58.9		\$35.06	\$37.32	\$28.05	3,328.8	730,873	12.8	11.9	117.8	10.1	2.40
Capital City Bank Group, Inc.	CCBG	Tallahassee	64		2,934,513	0.81	8.31	1.04	9.88	3.83	71.8		\$28.93	\$30.85	\$21.04	484.5	26,393	15.9	16.2	204.7	16.5	1.80
CenterState Bank Corp.	CSFL	Winter Haven	150		17,420,376	0.31	9.65	1.41	8.49	4.35	51.1		\$25.43	\$26.83	\$19.55	3,181.2	611,368	13.9	12.5	206.1	18.4	1.73
FineMark Holdings, Inc.	FNBT	Fort Myers	13		2,108,066	NA	8.32	0.78	9.15	2.48	71.9		\$24.97	\$30.00	\$24.10	221.1	978	15.0	NA	126.0	10.5	0.00
First Citrus Bancorp., Inc.	FCIT	Tampa	5		416,878	NA	8.69	1.02	11.61	3.70	65.4		\$26.77	\$26.95	\$20.75	54.4	356	13.5	NA	150.2	13.1	0.00
First Miami Bancorp, Inc.	FMIA	South Miami	5		NA	NA	NA	NA	NA	NA	NA	\$1,275.00	\$1,302.00	\$1,235.00	111.3	2	NA	NA	109.0	NA	0.39	
OptimumBank Holdings, Inc.	OPHC	Fort Lauderdale	3		119,305	NA	4.02	-1.39	-28.46	2.86	136.2		\$2.78	\$5.06	\$2.12	5.4	7,521	NM	NA	111.9	4.5	0.00
Pilot Bancshares, Inc.	PLBN	Tampa	6		NA	NA	NA	NA	NA	NA	NA		\$3.45	\$3.59	\$2.90	52.9	3,198	NA	NA	NA	NA	0.00
Prime Meridian Holding Co.	PMHG	Tallahassee	4		484,066	NA	11.37	0.89	7.48	3.67	65.2		\$20.28	\$21.24	\$17.75	64.7	972	16.5	NA	117.5	13.4	0.59
Professional Holding Corp.	PFHD	Coral Gables	5		NA	NA	NA	NA	NA	NA	NA		\$19.00	\$19.13	\$15.08	85.2	1,319	NA	NA	NA	NA	0.00
Seacoast Banking Corp. of Florida	SBCF	Stuart	50		6,890,645	0.76	11.05	1.30	9.82	3.96	52.7		\$29.75	\$30.02	\$22.35	1,522.8	233,013	17.6	15.2	208.1	22.2	0.00
TGR Financial, Inc.	TGRF	Naples	7		1,528,002	0.01	8.81	1.16	12.56	3.49	58.7		\$12.65	\$12.85	\$10.11	219.0	4,721	14.4	NA	163.2	14.4	0.00
Three Shores Bancorp., Inc.	TSHR	Orlando	14		1,857,290	0.45	7.21	0.75	9.42	2.78	60.6		\$9.02	\$10.25	\$8.96	219.1	303	15.3	NA	124.6	9.1	0.00

Bank Trading Data – Per State, *continued*

As of November 29, 2019				Bank Overview			Financial and Performance Figures							Trading Data							
Georgia				# 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)	EPS (x)	EPS (x)	TBV (%)	Assets (%)	
Company Name	Ticker	HQ City																			
Georgia Median					547,544	0.78	10.43	1.21	10.34	3.91	56.0						12.0	12.9	147.3	12.9	1.85
Georgia Mean					16,646,717	0.99	10.70	1.27	11.29	3.89	62.5						11.6	12.2	150.0	13.6	1.65
Ameris Bancorp	ABCB	Atlanta	179	17,764,277	0.78	8.43	1.11	8.38	3.90	53.6		\$43.65	\$44.76	\$29.97	3,030.7	408,342	15.2	11.5	215.2	17.1	1.37
Atlantic Capital Bancshares, Inc.	ACBI	Atlanta	2	2,410,198	0.77	12.80	1.94	15.68	3.63	55.1		\$18.92	\$19.79	\$15.11	414.1	112,500	8.9	16.3	137.4	17.4	0.00
Citizens Bancshares Corp.	CZBS	Atlanta	7	415,079	1.21	11.16	0.97	9.04	4.00	74.9		\$11.30	\$11.75	\$9.03	23.9	1,429	NA	NA	NA	NA	2.65
Colony Bankcorp, Inc.	CBAN	Fitzgerald	29	1,477,682	1.52	7.56	0.77	9.74	3.56	71.0		\$16.21	\$18.95	\$12.29	154.0	12,409	13.6	NA	139.7	10.4	1.85
Community Capital Bancshares, Inc.	ALBY	Albany	3	188,335	NA	NA	NA	NA	NA	NA		\$11.00	\$11.20	\$9.07	13.6	553	NA	NA	89.7	7.2	0.00
Exchange Bankshares, Inc.	EXCH	Milledgeville	5	256,330	1.19	13.99	1.22	9.09	4.20	65.5		\$48.00	\$48.00	\$43.10	30.4	50	NA	NA	NA	NA	1.83
First IC Corp.	FIEB	Doraville	9	702,494	0.12	10.79	1.83	14.29	4.30	51.9		\$8.70	\$9.55	\$7.47	69.7	3,839	NA	NA	NA	NA	0.00
MetroCity Bankshares, Inc.	MCBS	Doraville	19	1,644,745	0.88	11.36	2.91	25.13	4.25	40.6		\$14.30	\$17.00	\$12.38	365.1	4,200	8.0	7.8	187.0	21.1	3.08
Oconee Financial Corp.	OSBK	Watkinsville	4	355,856	0.17	9.46	0.71	7.67	3.88	79.3		\$34.27	\$38.00	\$32.55	30.8	85	12.6	NA	NA	NA	1.75
Signature Bank of Georgia	SGBG	Sandy Springs	2	144,790	1.69	12.63	-0.58	-4.11	3.93	106.7		\$0.95	\$1.60	\$0.72	26.7	2,389	NA	NA	147.3	NA	0.00
SouthCrest Financial Group, Inc.	SCSG	Atlanta	9	523,711	NA	NA	0.91	8.57	3.83	72.4		\$9.05	\$10.82	\$8.56	56.0	7,799	15.3	14.1	NA	10.3	2.21
Southeastern Banking Corp.	SEBC	Darien	12	421,602	NA	14.70	1.71	12.70	4.27	56.8		\$20.97	\$23.90	\$17.50	66.1	723	9.1	NA	106.7	15.7	2.48
Southwest Georgia Financial Corp.	SGB	Moultrie	8	547,544	0.38	8.84	0.94	11.20	3.98	72.4		\$20.68	\$23.50	\$19.13	52.7	1,051	10.4	NA	108.8	9.6	2.32
SunTrust Banks, Inc.	STI	Atlanta	1,162	227,368,000	1.06	8.15	1.17	10.25	3.19	62.9		\$70.84	\$71.76	\$46.05	31,455.5	3,278,923	13.0	12.9	174.6	14.0	3.16
Synovus Financial Corp.	SNV	Columbus	296	47,661,182	0.59	8.03	1.20	12.14	3.72	52.2		\$38.09	\$40.41	\$29.93	5,581.9	1,830,119	11.3	9.7	148.6	11.9	3.15
Thomasville Bancshares, Inc.	THVB	Thomasville	3	953,903	0.54	9.31	1.91	20.76	3.63	47.3		\$44.50	\$47.14	\$38.50	267.2	370	NA	NA	NA	NA	3.15
Touchmark Bancshares, Inc.	TMAK	Alpharetta	1	418,225	NA	NA	1.27	10.37	2.94	53.1		\$9.11	\$9.43	\$8.05	40.8	461	7.9	NA	NA	9.8	0.00
United Community Banks, Inc.	UCBI	Blairsville	143	12,809,486	0.56	10.07	1.45	12.09	4.08	53.9		\$31.00	\$31.60	\$20.23	2,448.4	427,780	13.7	13.1	195.1	19.1	2.32
United National Bank	UNBK	Cairo	1	224,189	3.47	13.99	1.43	10.31	4.77	55.1		\$32.00	\$34.00	\$29.25	21.6	84	NA	NA	NA	NA	0.00

Bank Trading Data – Per State, *continued*

As of November 29, 2019				Bank Overview			Financial and Performance Figures							Trading Data										
Indiana				Company Name	Ticker	HQ City	# of Branches	Total Assets	NPAs/ Assets	TCE Ratio	LTM ROAA	LTM ROAE	LTM NIM	Eff. Ratio	Closing Price	52-Week:		Market Cap.	ADV	Price/			Current Div. Yield	
			(\$000)					(%)	(%)	(%)	(%)	(%)		High		Low	(\$mm)	(shares)	LTM (x)	2019E (x)	TBV (%)	Assets (%)		(%)
Indiana Median								788,299	0.45	10.63	1.28	10.67	3.69	63.6						12.5	12.2	121.1	14.1	2.28
Indiana Mean								2,667,774	0.63	11.16	1.14	9.77	3.62	64.9						14.4	12.4	137.7	14.6	1.90
1st Source Corp.				SRCE	South Bend	82	6,691,070	0.45	11.04	1.43	11.62	3.75	57.8		\$51.41	\$52.88	\$38.44	1,311.4	46,873	14.5	14.4	179.8	19.7	2.26
AMB Financial Corp.				AMFC	Saint John	5	226,806	1.99	8.46	0.55	6.50	3.27	80.8		\$17.25	\$18.20	\$16.00	16.7	182	13.9	NA	86.9	7.4	0.00
CITBA Financial Corp.				CBAF	Mooreville	9	488,444	0.17	11.12	1.05	10.13	3.47	67.6		\$31.51	\$32.54	\$27.50	58.4	774	11.4	NA	107.5	12.0	1.52
Crystal Valley Financial Corp.				CYVF	Middlebury	6	595,231	NA	12.63	1.61	13.32	4.23	61.1		\$54.50	\$57.00	\$46.60	84.2	635	9.1	NA	112.0	14.1	2.42
DSA Financial Corp.				DSFN	Lawrenceburg	1	131,900	NA	NA	NA	NA	NA	NA		\$14.00	\$14.32	\$9.55	18.9	470	NA	NA	NA	NA	3.14
Farmers Bancorp				FABP	Frankfort	10	583,475	NA	12.20	1.57	13.30	4.00	58.1		\$41.99	\$44.67	\$41.22	87.6	247	9.8	NA	121.8	14.9	2.67
FCN Banc Corp.				FBVI	Brookville	6	464,332	0.63	11.58	1.34	11.58	3.75	60.6		\$40.00	\$40.00	\$30.01	59.8	75	10.0	NA	114.5	NA	0.00
FFW Corp.				FFWC	Wabash	6	419,048	NA	10.63	1.11	10.43	3.51	68.2		\$44.75	\$45.00	\$36.10	50.9	187	11.5	NA	114.7	12.2	2.06
First Bancorp of Indiana, Inc.				FBPI	Evansville	9	452,435	NA	7.19	0.48	5.66	NA	83.5		\$19.27	\$22.50	\$18.45	33.7	511	16.1	NA	105.1	7.5	3.22
First Capital, Inc.				FCAP	Corydon	18	823,344	0.40	10.98	1.28	11.63	3.95	60.6		\$67.95	\$71.91	\$33.72	228.6	6,105	21.8	NA	255.2	27.8	1.41
First Farmers Financial Corp.				FFMR	Converse	35	NA	NA	NA	NA	NA	NA	NA		\$46.25	\$46.25	\$40.02	332.7	313	NA	NA	204.7	NA	2.68
First Financial Corp.				THFF	Terre Haute	80	3,988,119	0.44	12.04	1.44	9.86	4.25	58.3		\$44.22	\$47.72	\$37.41	606.4	36,791	12.1	11.8	129.0	15.2	2.35
First Internet Bancorp				INBK	Fishers	1	4,095,491	0.22	7.10	0.59	7.38	1.92	56.6		\$22.70	\$25.55	\$17.56	221.1	38,008	10.6	9.6	76.1	5.4	1.06
First Merchants Corp.				FRME	Muncie	137	12,325,061	0.25	9.95	1.52	10.76	3.80	49.8		\$40.49	\$42.49	\$32.49	2,255.1	195,666	12.8	12.2	191.7	18.2	2.57
First Savings Financial Group, Inc.				FSFG	Clarksville	15	1,222,579	1.02	NA	1.49	15.62	3.88	73.5		\$66.62	\$68.77	\$45.36	155.7	3,577	9.8	11.6	NA	12.8	0.96
FS Bancorp				FXLG	Lagrange	12	788,299	0.30	9.87	1.44	14.69	3.89	63.2		\$60.50	\$85.00	\$58.75	132.7	298	12.2	NA	170.8	16.8	2.31
German American Bancorp, Inc.				GABC	Jasper	74	4,355,882	0.31	10.16	1.36	11.19	3.87	56.9		\$33.70	\$34.50	\$26.20	898.5	59,067	15.7	14.4	209.4	20.6	2.02
Home Financial Bancorp				HWEN	Spencer	2	72,764	NA	12.33	0.54	4.44	NA	85.7		\$6.00	\$7.90	\$5.17	6.9	271	17.6	NA	77.3	9.5	2.67
Horizon Bancorp, Inc.				HBNC	Michigan City	75	5,186,714	0.45	9.26	1.31	10.84	3.62	56.2		\$18.82	\$19.14	\$14.79	846.3	86,197	13.0	11.5	182.5	16.3	2.55
Lakeland Financial Corp.				LKFN	Warsaw	52	4,948,155	0.50	11.72	1.76	15.94	3.43	44.7		\$47.12	\$49.20	\$37.79	1,199.0	78,459	14.1	14.3	206.9	24.2	2.55
Logansport Financial Corp.				LOGN	Logansport	1	186,183	0.74	12.92	1.20	9.52	3.36	64.1		\$39.90	\$46.95	\$36.55	24.5	448	11.1	NA	101.7	13.1	3.51
Merchants Bancorp				MBIN	Carmel	10	6,337,186	0.11	6.28	1.38	13.13	2.48	40.2		\$17.98	\$24.79	\$14.64	516.1	44,560	9.2	8.8	130.0	8.4	1.56
Mid-Southern Bancorp, Inc.				MSVB	Salem	3	209,124	1.21	24.33	0.63	2.59	3.68	78.9		\$13.50	\$13.74	\$11.55	45.0	3,716	35.5	NA	93.9	22.9	0.59
MutualFirst Financial, Inc.				MFSF	Muncie	39	2,073,550	0.44	9.60	1.09	10.78	3.46	66.4		\$39.65	\$40.61	\$24.28	338.3	12,564	15.4	15.4	171.3	16.3	2.02
Northeast Indiana Bancorp, Inc.				NIDB	Huntington	6	351,667	1.64	11.70	1.31	11.70	3.58	61.2		\$41.04	\$42.00	\$35.05	49.5	340	10.8	NA	120.4	14.1	2.63
NorthWest Indiana Bancorp				NWIN	Munster	22	1,330,469	1.04	8.87	1.02	10.57	3.78	63.9		\$45.30	\$45.40	\$39.28	156.4	1,506	12.1	NA	134.2	11.8	2.74
Old National Bancorp				ONB	Evansville	196	20,438,788	0.78	8.95	1.20	8.77	3.59	58.8		\$18.08	\$19.02	\$14.45	3,074.2	860,526	13.2	12.5	177.5	15.0	2.88
Richmond Mutual BanCorp., Inc.				RMBI	Richmond	13	956,220	0.22	20.95	NA	-0.07	NA	71.9		\$14.51	\$14.80	\$12.75	196.3	133,460	NA	NA	98.0	20.5	0.00
STAR Financial Group, Inc.				SFIG.A	Fort Wayne	40	2,032,461	0.87	11.15	1.35	12.35	3.88	66.2		\$64.80	\$65.00	\$61.00	239.5	8	NA	NA	NA	NA	0.00
SVB&T Corp.				SVBT	Jasper	5	453,620	NA	9.93	0.95	9.57	3.38	73.3		\$80.00	\$83.50	\$79.05	44.7	345	11.2	NA	99.3	9.9	1.25

Bank Trading Data – Per State, *continued*

As of November 29, 2019				Bank Overview			Financial and Performance Figures							Trading Data												
Indiana, cont.				Company Name	Ticker	HQ City	# of Branches	Total	NPA's/	TCE	LTM	LTM	LTM	Eff.	Closing Price	52-Week:		Market	Price/				Current			
								Assets	Assets	Ratio	ROAA	ROAE	NIM	Ratio		High	Low	Cap.	ADV	LTM	2019E	TBV	Assets	Div.		
(\$000)	(%)	(%)	(%)					(%)	(%)	(%)				(shares)		(x)	(x)	(%)	(%)	Yield						
Indiana Median												788,299	0.45	10.63		1.28	10.67	3.69	63.6					12.5	12.2	121.1
Indiana Mean								2,667,774	0.63	11.16	1.14	9.77	3.62	64.9					14.4	12.4	137.7	14.6	1.90			
Third Century Bancorp				TDCB	Franklin	6		173,131	0.05	10.10	0.59	5.77	3.69	79.7	\$12.15	\$13.00	\$9.20	14.3	385	15.0	NA	82.0	8.3	2.30		
West End Indiana Bancshares, Inc.				WEIN	Richmond	5		299,442	0.81	10.47	0.35	3.46	4.15	80.0	\$34.20	\$34.30	\$24.11	33.9	896	33.2	NA	NA	NA	0.82		

Bank Trading Data – Per State, *continued*

As of November 29, 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/				Current Div. Yield (%)	
													High	Low			LTM EPS (x)	2019E EPS (x)	TBV (%)	Assets (%)		
Company Name	Ticker	HQ City																				
Kentucky Median					1,107,590	0.60	11.16	1.10	11.20	3.64	70.5							11.6	12.8	132.9	15.9	2.61
Kentucky Mean					2,175,775	0.77	10.96	1.19	10.59	3.77	67.8							12.2	13.1	141.9	16.9	2.11
Boyle Bancorp, Inc.	BYLB	Danville	13		557,929	1.01	11.67	0.97	8.60	4.06	78.2	\$78.00	\$80.25	\$72.33	68.0	180	NA	NA	106.4	NA	3.49	
Citizens Commerce Bancshares, Inc.	CCVS	Versailles	5		266,765	0.35	10.27	0.66	6.50	3.45	79.2	\$6.15	\$8.50	\$5.65	24.5	564	NA	NA	NA	NA	0.00	
Citizens National Corp.	CZNL	Paintsville	12		NA	NA	NA	NA	NA	NA	NA	\$54.60	\$60.00	\$53.00	57.3	17	NA	NA	NA	NA	1.61	
Community Trust Bancorp, Inc.	CTBI	Pikeville	80		4,337,663	2.11	12.64	1.50	11.05	3.63	57.7	\$44.94	\$46.69	\$35.70	799.1	32,721	12.4	13.2	147.9	18.4	3.38	
HFB Financial Corp.	HFBA	Middlesboro	6		391,092	1.14	11.50	0.78	6.91	3.64	74.4	\$30.00	\$32.00	\$29.00	48.1	125	NA	NA	108.6	NA	2.67	
Kentucky Bancshares, Inc.	KTYB	Paris	18		1,083,015	0.23	9.64	1.17	11.35	3.54	71.0	\$23.15	\$25.50	\$22.50	136.0	1,228	11.0	NA	132.9	12.6	2.94	
Limestone Bancorp, Inc.	LMST	Louisville	20		1,132,164	0.51	9.21	1.03	11.63	3.45	70.1	\$16.66	\$17.00	\$12.50	123.3	4,796	11.0	12.0	119.3	11.0	0.00	
Republic Bancorp, Inc.	RBCA.A	Louisville	42		6,103,647	0.68	11.95	1.53	11.62	4.57	56.5	\$46.20	\$52.68	\$35.17	967.9	20,200	11.6	12.4	133.0	15.9	2.29	
Stock Yards Bancorp, Inc.	SYBT	Louisville	41		3,533,926	0.09	10.83	1.90	17.05	3.85	55.6	\$41.39	\$41.64	\$28.02	935.3	44,700	14.8	15.0	245.4	26.5	2.61	

Bank Trading Data – Per State, *continued*

As of November 29, 2019				Bank Overview			Financial and Performance Figures							Trading Data											
Louisiana				Company Name	Ticker	HQ City	# of Branches	Total Assets	NPAs/ Assets	TCE Ratio	LTM ROAA	LTM ROAE	LTM NIM	Eff. Ratio	Closing Price	52-Week:		Market Cap.	ADV (shares)	Price/				Current Div. Yield	
								(\$000)	(%)	(%)	(%)	(%)	(%)	High		Low	(\$mm)	LTM EPS		2019E EPS	TBV (%)	Assets (%)			
Louisiana Median								1,003,767	0.72	10.39	1.09	9.56	3.75	64.4					14.2	13.2	130.6	13.7	1.33		
Louisiana Mean								3,347,985	1.63	11.81	1.06	8.98	3.92	71.7						13.4	13.2	120.9	13.4	1.54	
BOL Bancshares, Inc.				BOLB	New Orleans	5	77,382	11.24	8.60	2.16	22.15	4.90	109.4		\$22.25	\$30.00	\$21.00	4.0	12	NM	NA	59.9	5.3	0.00	
Business First Bancshares, Inc.				BFST	Baton Rouge	25	2,220,840	0.72	10.39	1.05	8.26	4.09	62.5		\$24.60	\$26.56	\$20.64	326.6	15,230	15.5	13.5	145.1	14.7	1.63	
Century Next Financial Corp.				CTUY	Ruston	7	490,247	NA	NA	1.11	11.32	4.38	64.6		\$35.00	\$36.00	\$29.00	56.6	331	11.4	NA	136.6	11.9	0.66	
Citizens National Bancshares of Bossier, Inc.				CNBL	Bossier City	12	1,003,767	NA	NA	NA	NA	NA	NA	NA		\$22.24	\$27.00	\$21.00	144.8	62	NA	NA	NA	NA	2.25
Eureka Homestead Bancorp, Inc.				ERKH	Metairie	1	108,627	NA	22.52	NA	1.53	NA	91.1		\$12.15	\$12.50	\$12.05	17.4	5,766	NA	NA	71.0	16.0	0.00	
First Guaranty Bancshares, Inc.				FGBI	Hammond	34	1,805,175	0.49	8.68	0.70	8.36	3.38	65.9		\$21.50	\$23.68	\$18.00	190.4	5,762	14.7	12.7	121.3	10.5	2.98	
Heritage NOLA Bancorp, Inc.				HRGG	Covington	3	131,214	NA	17.61	0.23	1.19	3.48	91.8		\$12.75	\$13.00	\$12.45	18.2	1,400	NM	NA	86.2	15.2	0.00	
Home Bancorp, Inc.				HBCP	Lafayette	40	2,218,040	1.33	11.60	1.35	9.55	4.36	60.6		\$38.58	\$40.80	\$32.59	357.9	13,621	12.1	12.6	144.1	16.2	2.28	
Home Federal Bancorp, Inc. of Louisiana				HFBL	Shreveport	8	459,891	1.58	10.81	1.09	9.80	3.72	63.0		\$35.12	\$37.99	\$25.64	59.6	1,211	13.8	NA	126.4	13.7	1.82	
IBERIABANK Corp.				IBKC	Lafayette	190	31,734,598	0.80	9.05	1.39	10.42	3.60	52.1		\$72.99	\$81.86	\$60.82	3,815.0	350,368	9.4	10.3	138.5	12.1	2.47	
Investar Holding Corp.				ISTR	Baton Rouge	28	2,018,014	0.34	9.25	0.89	8.60	3.53	63.7		\$25.02	\$26.00	\$19.49	244.4	15,224	14.9	13.2	134.8	12.3	0.96	
Jeff Davis Bancshares, Inc.				JDVB	Jennings	23	NA	NA	NA	NA	NA	NA	NA	NA		\$55.49	\$57.00	\$52.41	86.5	50	NA	NA	112.6	NA	4.25
Lakeside Bancshares, Inc.				LKSB	Lake Charles	4	210,784	0.07	11.96	0.47	3.80	3.79	82.1		\$13.00	\$13.05	\$12.50	27.2	48	NA	NA	NA	NA	0.00	
MBT Bancshares, Inc.				MBKL	Metairie	9	405,421	0.13	10.05	0.96	9.78	4.37	73.8		\$22.77	\$23.98	\$19.00	46.3	251	12.2	NA	114.2	11.5	4.39	
Origin Bancorp, Inc.				OBNK	Ruston	45	5,396,928	0.74	10.37	1.09	9.57	3.75	64.2		\$35.67	\$38.10	\$30.43	837.6	72,377	15.6	15.5	150.5	15.5	1.04	
Red River Bancshares, Inc.				RRBI	Alexandria	24	1,938,854	0.48	12.59	1.29	11.33	3.55	59.0		\$50.50	\$58.00	\$42.35	369.0	7,216	14.6	14.6	151.3	19.0	0.00	

Bank Trading Data – Per State, *continued*

As of November 29, 2019				Bank Overview			Financial and Performance Figures							Trading Data									
Maryland				# 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			EPS (x)	2019E EPS (x)	TBV (%)	Assets (%)			
Company Name	Ticker	HQ City																					
Maryland Median					522,870	1.04	9.83	0.97	9.01	3.67	68.8							12.5	12.7	109.8	12.3	1.45	
Maryland Mean					1,577,106	1.08	11.58	0.96	8.24	3.70	68.2							14.5	12.9	118.4	12.7	1.42	
Calvin B. Taylor Bankshares, Inc.	TYCB	Berlin	11	557,001	1.00	16.01	1.61	9.83	4.01	48.8		\$35.25	\$40.00	\$33.11	97.8	259	11.5	NA	109.7	17.6	2.84		
Capital Bancorp, Inc.	CBNK	Rockville	6	1,311,406	0.52	9.75	1.33	12.77	5.64	72.4		\$14.90	\$15.07	\$10.21	205.8	18,371	13.5	12.7	160.7	15.7	0.00		
Carroll Bancorp, Inc.	CROL	Sykesville	4	185,699	2.08	9.71	0.19	2.08	3.01	93.9		\$13.50	\$14.00	\$12.38	15.3	409	NM	NA	86.4	8.4	0.00		
CBM Bancorp, Inc.	CBMB	Baltimore	4	217,752	0.61	27.91	0.29	1.02	3.67	83.9		\$14.01	\$15.30	\$12.07	55.0	5,717	NM	NA	97.6	27.2	0.00		
Community Financial Corp.	TCFC	Waldorf	12	1,855,732	1.42	8.37	0.88	9.41	3.31	58.4		\$34.47	\$34.75	\$26.47	192.5	7,109	12.8	12.4	124.7	10.4	1.45		
Community Heritage Financial, Inc.	CMHF	Middletown	7	488,739	0.39	9.54	0.51	5.11	3.69	79.8		\$22.00	\$24.50	\$18.05	49.5	1,184	21.0	NA	106.5	10.1	0.55		
Delmar Bancorp	DBCP	Salisbury	20	792,843	2.16	8.32	0.83	8.80	3.99	64.1		\$7.95	\$7.95	\$6.95	141.3	2,446	12.2	NA	121.2	10.0	1.26		
Delmarva Bancshares, Inc.	DLMV	Cambridge	6	377,906	NA	9.99	1.00	7.99	3.83	64.6		\$8.00	\$8.53	\$7.49	31.8	2,309	12.9	NA	84.6	8.6	2.50		
Eagle Bancorp, Inc.	EGBN	Bethesda	20	9,003,467	0.55	12.14	1.72	12.93	3.92	36.2		\$44.42	\$60.77	\$37.08	1,491.8	242,769	10.3	10.3	138.7	16.6	1.98		
Farmers and Merchants Bancshares, Inc.	FMFG	Hampstead	8	434,506	0.49	11.28	1.09	9.91	3.68	63.1		\$18.00	\$23.50	\$9.88	53.3	754	11.4	NA	108.7	12.3	2.89		
First United Corp.	FUNC	Oakland	25	1,440,964	1.40	8.28	0.90	10.30	3.69	69.0		\$23.89	\$24.80	\$14.75	169.8	21,481	13.4	NA	143.5	11.8	2.18		
Frederick County Bancorp, Inc.	FCBI	Frederick	5	452,693	0.75	8.36	0.52	6.18	3.40	77.4		\$34.74	\$37.52	\$23.00	55.8	518	24.5	NA	147.4	12.3	0.92		
Glen Burnie Bancorp	GLBZ	Glen Burnie	8	383,438	1.34	9.22	0.35	3.98	3.34	85.2		\$11.00	\$12.21	\$10.00	31.1	1,901	22.9	NA	87.8	8.1	3.64		
Harbor Bankshares Corp.	HRBK	Baltimore	7	NA	NA	NA	NA	NA	NA	NA		\$0.65	\$0.78	\$0.46	4.2	267	NA	NA	NA	1.4	0.00		
Harford Bank	HFBK	Aberdeen	8	389,729	1.42	10.79	0.94	8.50	3.88	68.8		\$28.20	\$29.60	\$26.75	40.1	387	11.7	NA	95.4	10.3	2.41		
Howard Bancorp, Inc.	HBMD	Baltimore	17	2,293,475	1.04	10.53	0.50	3.70	3.59	59.9		\$16.66	\$19.20	\$12.60	317.9	20,674	28.7	16.7	136.1	13.9	0.00		
MB Bancorp, Inc.	MBCQ	Forest Hill	3	147,096	NA	22.84	1.38	6.31	2.72	95.6		\$15.60	\$17.75	\$13.86	28.7	914	13.8	NA	91.0	20.8	0.00		
Peoples Bancorp, Inc.	PEBC	Chestertown	7	246,191	1.71	9.91	1.02	9.23	3.92	77.3		\$34.75	\$36.00	\$29.50	25.3	60	10.2	NA	105.5	10.3	2.01		
PSB Holding Corp.	PSBP	Preston	10	457,367	NA	8.80	0.74	8.80	3.63	73.2		\$27.70	\$27.80	\$22.40	40.2	281	12.3	NA	99.8	8.8	0.00		
Revere Bank	REVB	Rockville	11	2,835,191	0.10	9.46	1.22	11.17	3.67	48.4		\$36.61	\$36.61	\$26.45	438.7	9,950	14.5	14.0	165.4	15.5	0.00		
Sandy Spring Bancorp, Inc.	SASR	Olney	57	8,437,538	0.48	9.71	1.38	10.46	3.56	51.5		\$35.36	\$36.79	\$29.83	1,259.9	136,293	11.1	10.9	160.6	14.9	3.39		
Seyvern Bancorp, Inc.	SVBI	Annapolis	7	825,919	1.84	12.55	1.06	9.68	3.61	68.7		\$8.90	\$9.94	\$7.22	114.0	14,870	11.7	NA	109.9	13.8	1.80		
Shore Bancshares, Inc.	SHBI	Easton	21	1,561,679	1.29	11.29	1.64	13.12	3.58	59.6		\$16.74	\$17.75	\$12.95	212.4	23,642	8.8	13.0	122.6	13.7	2.87		

Bank Trading Data – Per State, *continued*

As of November 29, 2019				Bank Overview			Financial and Performance Figures							Trading Data								
Mississippi				# 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 (%)		
Company Name	Ticker	HQ City																				
Mississippi Median					8,260,803	1.27	9.49	1.15	8.89	3.52	66.5							13.8	12.1	130.4	11.2	2.57
Mississippi Mean					10,342,668	1.26	10.39	0.92	7.48	3.53	68.5							14.0	11.8	132.3	12.1	3.38
BancorpSouth Bank	BXS	Tupelo	308		19,850,225	0.50	8.47	1.17	9.49	3.85	66.1	\$31.10	\$33.45	\$24.31	3,258.4	494,884	14.5	13.0	202.9	16.4	2.38	
BankFirst Capital Corp.	BFCC	Columbus	22		NA	NA	NA	NA	NA	NA	NA	\$23.95	\$26.00	\$23.95	107.4	145	NA	NA	119.5	8.4	8.35	
Citizens Holding Co.	CIZN	Philadelphia	27		1,049,604	1.50	9.16	0.56	6.29	2.65	78.7	\$22.22	\$23.89	\$19.05	123.9	1,873	19.3	NA	113.9	10.4	4.32	
First Bancshares, Inc.	FBMS	Hattiesburg	75		3,481,931	1.51	9.95	1.20	9.43	4.02	53.4	\$33.56	\$35.68	\$27.85	631.2	45,807	14.2	12.0	173.1	16.5	0.95	
Hancock Whitney Corp.	HWC	Gulfport	225		30,543,549	1.03	8.82	1.16	10.42	3.43	58.4	\$40.61	\$44.74	\$32.59	3,541.8	460,864	10.7	10.1	141.4	12.1	2.66	
Merchants & Marine Bancorp, Inc.	MNMB	Pascagoula	13		574,088	1.60	12.49	0.69	5.56	3.39	76.2	\$39.85	\$40.30	\$37.12	53.0	239	13.3	NA	74.3	9.2	5.52	
Peoples Financial Corp.	PFBX	Biloxi	19		617,489	2.94	15.28	0.11	0.73	3.09	89.3	\$10.50	\$12.88	\$10.40	51.9	771	NM	NA	55.0	8.4	0.38	
Renasant Corp.	RNST	Tupelo	168		13,039,674	0.33	9.45	1.36	8.35	4.17	59.1	\$35.40	\$39.02	\$28.02	2,026.6	209,958	11.9	12.2	178.6	15.6	2.49	
Trustmark Corp.	TRMK	Jackson	205		13,584,786	0.68	9.53	1.14	9.54	3.62	66.9	\$34.36	\$36.64	\$26.84	2,208.0	342,884	14.6	14.6	175.6	16.3	2.68	

Bank Trading Data – Per State, *continued*

As of November 29, 2019				Bank Overview			Financial and Performance Figures							Trading Data																		
Missouri				# 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)	EPS (x)	EPS (x)	TBV (%)	Assets (%)												
Company Name	Ticker	HQ City																														
Missouri Median													1,850,273	0.37		9.90	1.00	11.50	3.64	60.1								11.8	12.0	136.7	14.5	1.60
Missouri Mean													6,024,815	0.65		12.21	1.08	10.19	3.63	67.0								12.4	13.0	139.5	15.8	1.67
CCSB Financial Corp.	CCFC	Liberty	3	111,467	0.00	10.34	0.64	6.52	3.42	87.3		\$15.50	\$16.00	\$13.00	11.5	281	NA	NA	104.3	NA	2.58											
Central BanCo., Inc.	CBCY.B	Jefferson City	167	14,025,609	0.46	13.00	1.50	9.93	3.68	56.2		\$625.00	\$650.00	\$550.00	2,804.3	18	13.9	NA	155.2	19.7	0.96											
Central Federal Bancshares, Inc.	CFDB	Rolla	1	69,480	NA	34.04	-0.02	-0.06	3.41	97.4		\$12.76	\$14.26	\$12.20	17.5	1,602	NM	NA	78.4	26.7	0.00											
Commerce Bancshares, Inc.	CBSH	Kansas City	165	25,876,479	0.33	10.95	1.71	14.20	3.53	56.0		\$63.84	\$67.84	\$53.40	7,193.3	447,174	17.0	17.2	256.0	26.7	1.55											
Enterprise Financial Services Corp	EFSC	Clayton	36	7,346,791	0.33	8.54	1.35	11.95	3.87	48.8		\$45.20	\$47.03	\$36.09	1,198.7	102,816	13.1	11.2	198.1	16.4	1.50											
First Bancshares, Inc.	FBSI	Mountain Grove	10	359,954	0.27	9.67	1.00	10.18	3.86	60.1		\$15.00	\$33.00	\$13.50	38.0	158	10.8	NA	110.1	10.6	1.60											
Great Southern Bancorp, Inc.	GSBC	Springfield	103	4,972,160	0.21	11.85	1.53	13.29	4.01	52.7		\$61.03	\$62.27	\$43.30	868.9	29,803	12.0	11.9	147.4	17.4	2.23											
Guaranty Federal Bancshares, Inc.	GFED	Springfield	16	1,016,329	NA	7.87	0.98	11.50	3.57	68.4		\$24.50	\$25.00	\$20.11	107.3	3,041	11.6	11.4	134.7	10.6	2.12											
Hawthorn Bancshares, Inc.	HWBK	Jefferson City	21	1,449,338	1.39	7.78	0.99	14.03	3.44	68.6		\$24.33	\$27.75	\$19.28	152.7	11,785	10.4	NA	135.4	10.5	1.97											
IFB Holdings, Inc.	IFBH	Chillicothe	1	75,780	NA	NA	NA	NA	NA	NA		\$65.00	\$75.00	\$50.51	11.4	2	NA	NA	NA	NA	0.77											
NASB Financial, Inc.	NASB	Kansas City	11	2,592,378	0.96	9.13	1.87	17.98	3.64	58.7		\$43.74	\$44.25	\$33.31	322.6	433	7.5	NA	136.7	12.5	4.57											
Quarry City Savings and Loan Assoc.	QRRY	Warrensburg	1	57,351	1.49	15.72	0.21	1.31	3.80	93.7		\$13.80	\$16.27	\$13.55	5.6	101	NM	NA	62.4	9.8	0.00											
Southern Missouri Bancorp, Inc.	SMBC	Poplar Bluff	49	2,251,207	1.35	9.90	1.37	13.06	3.76	54.1		\$37.38	\$39.80	\$29.92	344.0	15,387	11.6	12.1	155.8	15.3	1.61											
UMB Financial Corp.	UMBF	Kansas City	95	24,143,092	0.37	9.88	0.88	8.61	3.18	69.1		\$67.27	\$71.97	\$57.90	3,302.4	223,028	16.3	14.1	139.6	13.7	1.84											

Bank Trading Data – Per State, *continued*

As of November 29, 2019				Bank Overview			Financial and Performance Figures							Trading Data									
North Carolina				# of Branches	Total Assets (\$000)	NPAs/ Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price	52-Week:		Market Cap. (\$mm)	ADV (shares)	Price/ EPS				Current Div. Yield (%)		
													High	Low			LTM (x)	2019E (x)	TBV (%)	Assets (%)			
Company Name	Ticker	HQ City																					
North Carolina Median					660,859	0.61	10.09	0.94	9.23	3.82	66.3							12.7	14.0	123.4	12.7	0.81	
North Carolina Mean					118,585,628	0.71	10.10	1.07	9.57	3.76	69.5							13.6	14.3	134.4	13.1	0.90	
AB&T Financial Corp.	ABTO	Gastonia	4	150,504	1.66	8.72	0.79	9.10	4.35	79.0		\$0.41	\$0.58	\$0.39	12.9	1,026	11.7	NA	NA	NA	1.24		
Aquesta Financial Holdings, Inc.	AQFH	Cornelius	8	505,014	0.26	10.39	0.86	9.23	3.53	69.3		\$11.25	\$12.49	\$10.76	61.1	2,478	14.8	NA	116.3	12.1	0.98		
Bank of America Corp.	BAC	Charlotte	4,252	2,426,330,000	0.37	7.39	1.17	10.38	2.47	57.0		\$33.32	\$33.60	\$22.66	299,717.0	58,168,008	12.3	11.7	173.7	12.6	2.16		
BB&T Corp.	BBT	Winston-Salem	1,791	236,750,000	NA	8.25	1.46	10.65	3.45	56.0		\$54.72	\$55.66	\$40.68	41,932.1	5,014,828	13.7	12.9	224.6	17.9	3.29		
blueharbor bank	BLHK	Mooresville	4	239,591	0.33	12.96	1.20	9.15	3.96	60.0		\$12.68	\$13.00	\$9.30	36.8	736	14.2	NA	118.5	15.4	0.00		
Carolina Trust BancShares, Inc.	CART	Lincolnton	11	622,535	0.66	10.30	0.78	7.08	4.02	60.9		\$12.55	\$12.99	\$7.38	116.8	20,299	24.6	NA	184.6	18.8	0.00		
Coastal Bank & Trust	CABT	Jacksonville	3	113,200	0.55	16.30	0.66	4.10	4.15	80.3		\$6.50	\$7.50	\$6.30	8.7	256	NA	NA	NA	NA	0.00		
Entegra Financial Corp.	ENFC	Franklin	18	1,704,023	0.76	9.30	0.83	8.10	3.18	63.0		\$30.04	\$30.24	\$19.18	208.1	30,132	15.3	15.2	133.3	12.2	0.00		
First Bancorp	FBNC	Southern Pines	102	6,068,911	0.56	10.09	1.60	12.04	4.04	54.6		\$39.10	\$40.47	\$30.50	1,157.5	88,025	12.3	12.3	197.0	19.1	1.23		
First Citizens BancShares, Inc.	FCNC.A	Raleigh	550	37,748,324	0.69	8.63	1.22	12.60	3.82	62.3		\$519.80	\$526.06	\$355.18	5,497.3	43,101	13.3	NA	175.3	15.0	0.31		
HomeTrust Bancshares, Inc.	HTBI	Asheville	41	3,655,309	1.04	10.62	0.81	6.88	3.40	66.3		\$26.13	\$28.79	\$23.93	460.2	42,101	17.0	18.4	120.8	12.7	1.07		
KS Bancorp, Inc.	KSBI	Smithfield	10	404,247	NA	6.43	0.91	15.43	3.32	71.2		\$26.25	\$28.00	\$25.00	29.1	318	8.1	NA	111.9	7.2	1.37		
LifeStore Financial Group, Inc. (MHC)	LSFG	West Jefferson	4	309,609	NA	NA	1.38	13.97	3.34	71.4		\$34.50	\$35.45	\$28.00	36.3	90	8.6	NA	NA	11.5	0.81		
Live Oak Bancshares, Inc.	LOB	Wilmington	1	4,603,697	0.73	11.03	0.55	4.27	3.70	77.9		\$18.25	\$20.46	\$13.09	735.2	191,075	34.4	NM	145.5	16.0	0.66		
M&F Bancorp, Inc.	MFBP	Durham	8	267,433	1.67	8.17	0.29	3.69	3.48	93.4		\$2.75	\$2.77	\$1.88	5.6	1,538	7.4	NA	25.6	2.1	0.00		
Oak Ridge Financial Services, Inc.	BKOR	Oak Ridge	4	470,426	NA	8.37	0.94	12.09	3.74	72.5		\$15.59	\$15.80	\$12.45	40.9	760	9.3	NA	104.0	8.7	1.28		
Peoples Bancorp of North Carolina, Inc.	PEBK	Newton	21	1,223,199	0.27	10.85	1.31	11.48	4.56	70.3		\$31.50	\$34.32	\$20.03	186.2	7,369	13.0	NA	140.4	15.2	1.78		
Select Bancorp, Inc.	SLCT	Dunn	19	1,269,634	1.34	14.93	1.14	6.79	4.06	62.7		\$11.93	\$12.91	\$10.14	220.9	28,837	15.9	15.5	119.0	17.4	0.00		
Southern BancShares (N.C.), Inc.	SBNC	Mount Olive	65	2,944,408	0.30	10.17	1.29	11.21	3.86	64.8		\$3,855.00	\$3,901.00	\$3,275.00	312.5	4	9.4	NA	105.4	10.7	0.26		
Surrey Bancorp	SRYB	Mount Airy	7	331,634	0.30	14.36	1.72	11.70	4.63	55.5		\$14.40	\$15.50	\$14.00	60.0	352	11.2	NA	126.1	18.1	2.78		
Union Bank	UBNC	Greenville	15	787,623	0.12	9.06	0.92	8.76	3.82	65.5		\$14.47	\$15.10	\$14.05	86.4	1,591	12.3	NA	123.4	11.0	1.38		
Uwharrie Capital Corp	UWHR	Albemarle	10	660,859	1.16	5.79	0.58	8.05	3.41	85.1		\$5.80	\$5.98	\$4.42	41.3	1,055	13.2	NA	107.9	6.3	0.00		
West Town Bancorp, Inc.	WTWB	Raleigh	2	309,269	NA	NA	2.23	13.42	4.20	98.5		\$21.90	\$25.90	\$20.51	75.1	1,971	6.1	NA	NA	15.8	0.00		

Bank Trading Data – Per State, *continued*

As of November 29, 2019				Bank Overview			Financial and Performance Figures							Trading Data									
Ohio				# of Branches	Total Assets (\$000)	NPAs/ Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price	52-Week:		Market Cap. (\$mm)	ADV (shares)	Price/				Current Div. Yield (%)		
													High	Low			LTM (x)	2019E (x)	TBV (%)	Assets (%)			
Company Name	Ticker	HQ City																					
Ohio Median					743,529	0.64	10.37	1.16	10.09	3.84	63.5							12.4	11.9	140.2	13.7	2.67	
Ohio Mean					12,061,741	0.75	11.64	1.05	9.03	3.72	68.0							12.8	12.3	131.4	13.7	2.51	
Andover Bancorp, Inc.	ANDC	Andover	11	427,903	0.34	9.46	0.92	9.29	3.04	74.8		\$19.25	\$24.00	\$18.50	46.3	546	NA	NA	NA	NA	3.79		
Central Federal Corp.	CFBK	Worthington	7	786,437	0.69	6.85	1.15	16.50	3.14	65.9		\$13.91	\$13.96	\$10.62	74.3	5,813	7.5	NA	115.9	7.9	0.00		
Civista Bancshares, Inc.	CIVB	Sandusky	35	2,269,065	0.39	10.81	1.53	10.90	4.30	60.2		\$21.68	\$23.19	\$15.55	335.6	37,493	10.9	10.7	142.0	14.8	2.03		
Community Investors Bancorp, Inc.	CIBN	Bucyrus	7	177,695	1.57	8.18	0.67	7.72	4.01	83.3		\$18.06	\$18.49	\$16.40	14.4	260	13.4	NA	98.8	8.1	1.99		
Community Savings Bancorp, Inc.	CCSB	Caldwell	1	51,189	1.61	14.91	-0.35	-2.36	3.64	110.1		\$14.75	\$14.90	\$12.50	5.6	337	NM	NA	78.9	11.8	0.00		
Comunibanc Corp.	CBCZ	Napoleon	7	292,093	1.32	10.10	0.47	4.86	2.89	84.4		\$31.00	\$32.05	\$27.49	25.7	180	NA	NA	88.8	NA	2.52		
Consumers Bancorp, Inc.	CBKM	Minerva	15	565,187	0.16	9.38	1.01	11.10	3.61	71.5		\$19.22	\$21.80	\$16.85	52.8	2,463	9.7	NA	99.6	9.3	2.81		
Cortland Bancorp	CLDB	Cortland	14	700,621	1.30	10.58	1.07	10.96	3.84	66.6		\$23.75	\$28.68	\$19.10	104.0	1,725	13.9	NA	140.2	14.8	2.02		
Croghan Bancshares, Inc.	CHBH	Fremont	17	881,939	0.49	11.57	1.46	10.41	4.22	61.7		\$53.50	\$55.00	\$48.76	121.1	613	9.9	NA	121.9	13.7	3.51		
CSB Bancorp, Inc.	CSBB	Millersburg	15	786,792	0.68	10.07	1.39	13.05	4.05	57.6		\$41.00	\$43.00	\$37.27	112.4	327	10.9	NA	142.7	14.3	2.73		
Diamond Bancshares, Inc.	DMNB	Antwerp	3	NA	NA	NA	NA	NA	NA	NA		\$76.95	\$76.95	\$70.05	11.0	15	NA	NA	NA	10.0	1.66		
Eagle Financial Bancorp, Inc.	EFBI	Cincinnati	3	142,308	0.73	19.58	0.35	1.74	3.54	90.3		\$16.40	\$16.40	\$14.33	23.8	936	NM	NA	94.9	18.6	0.00		
Empire Bancshares, Inc.	EBSH	Hicksville	3	120,459	1.15	13.55	0.77	5.83	3.87	75.7		\$23.90	\$25.90	\$21.05	15.8	233	NA	NA	NA	NA	1.55		
F&M Bancorp	FMOO	Miamisburg	4	NA	NA	NA	NA	NA	NA	NA		\$65.00	\$68.40	\$58.00	20.5	8	NA	NA	NA	NA	1.54		
Fahey Banking Co.	FAHE	Marion	3	291,586	0.36	16.40	-1.44	-8.94	3.25	148.3	\$1,815.00	\$1,900.00	\$1,600.00	NA	38	NA	NA	NA	NA	4.41			
Farmers & Merchants Bancorp, Inc.	FMAO	Archbold	30	1,574,880	NA	11.57	1.23	8.78	3.86	61.5		\$25.95	\$41.91	\$24.30	284.1	12,586	16.5	15.0	163.9	18.4	2.31		
Farmers National Banc Corp.	FMNB	Canfield	38	2,433,210	0.44	10.47	1.48	12.78	3.81	57.6		\$15.34	\$15.64	\$11.56	424.4	32,376	12.3	12.1	169.6	17.4	2.61		
FFD Financial Corp.	FFDF	Dover	7	444,558	0.31	9.02	1.64	17.35	4.02	50.8		\$63.00	\$63.00	\$50.15	62.7	221	9.6	NA	156.6	14.1	3.02		
Fifth Third Bancorp	FITB	Cincinnati	1,164	171,079,000	0.58	9.09	1.42	12.00	3.31	54.6		\$30.19	\$30.89	\$22.12	21,424.9	6,378,084	9.9	10.7	143.3	12.8	3.18		
First Bancshares, Inc.	FIBH	Bellevue	7	241,644	NA	8.48	1.06	12.47	NA	71.4		\$39.00	\$50.00	\$36.35	21.0	88	8.8	NA	102.3	8.7	3.08		
First Bank of Ohio	FBOO	Tiffin	5	205,177	0.07	34.90	1.50	4.04	4.70	45.0	\$585.00	\$585.00	\$585.00	33.1	0	NA	NA	47.0	NA	0.00			
First Citizens National Bank of Upper Sandusky	FSDK	Upper Sandusky	8	293,214	1.44	14.21	0.73	5.16	3.90	78.1	\$106.00	\$107.00	\$86.75	34.0	24	16.2	NA	81.7	11.6	2.04			
First Defiance Financial Corp.	FDEF	Defiance	44	3,350,724	0.75	9.67	1.52	12.26	3.99	59.1	\$30.15	\$31.83	\$22.78	594.8	58,414	12.4	12.2	189.5	17.8	2.92			
First Financial Bancorp.	FFBC	Cincinnati	151	14,480,445	0.56	9.24	1.46	9.63	4.08	49.6	\$24.32	\$28.59	\$22.07	2,417.0	360,006	11.7	11.4	195.7	16.8	3.78			
First Niles Financial, Inc.	FNFI	Niles	1	95,548	0.75	13.33	0.36	2.88	2.24	87.3	\$7.77	\$9.20	\$7.00	8.6	233	25.1	NA	68.6	9.2	3.09			
FNB, Inc.	FIDS	Dennison	5	NA	NA	NA	NA	NA	NA	NA	\$38.70	\$39.80	\$31.31	26.0	88	NA	NA	113.6	11.1	4.13			
Heartland BancCorp	HLAN	Whitehall	19	1,138,337	0.23	10.90	1.20	11.19	3.95	63.1	\$95.01	\$101.21	\$78.00	191.9	496	14.7	15.0	155.0	16.9	2.19			
Hocking Valley Bancshares, Inc.	HCKG	Athens	7	NA	NA	NA	NA	NA	NA	NA	\$740.00	\$740.00	\$714.95	138.7	0	NA	NA	NA	NA	0.16			
Home Loan Financial Corp.	HLFN	Coshocton	4	214,722	1.63	13.68	1.78	13.22	4.57	50.5	\$35.75	\$40.00	\$30.25	50.0	121	13.4	NA	170.3	23.3	3.02			
Huntington Bancshares Inc.	HBAN	Columbus	904	108,735,000	1.10	7.93	1.33	12.63	3.33	57.0	\$14.89	\$15.16	\$11.12	15,377.7	10,724,748	11.6	11.5	182.2	14.3	4.03			

Bank Trading Data – Per State, *continued*

As of November 29, 2019				Bank Overview			Financial and Performance Figures							Trading Data									
Ohio, cont.				# of Branches	Total Assets (\$000)	NPAs/ Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price	52-Week:		Market Cap. (\$mm)	ADV (shares)	Price/				Current Div. Yield (%)		
													High	Low			LTM EPS (x)	2019E EPS (x)	TBV (%)	Assets (%)			
Company Name	Ticker	HQ City																					
Ohio Median					743,529	0.64	10.37	1.16	10.09	3.84	63.5						12.4	11.9	140.2	13.7	2.67		
Ohio Mean					12,061,741	0.75	11.64	1.05	9.03	3.72	68.0						12.8	12.3	131.4	13.7	2.51		
KeyCorp	KEY	Cleveland	1,122	146,691,000	0.60	8.54	1.21	10.70	3.09	61.0		\$19.39	\$19.54	\$13.66	19,098.3	10,670,310	12.0	10.9	156.1	13.2	3.82		
Killbuck Bancshares, Inc.	KLIB	Killbuck	11	557,661	0.02	10.54	1.43	12.38	3.96	56.6		\$185.00	\$239.98	\$175.00	109.0	5	NA	NA	NA	NA	1.95		
LCNB Corp.	LCNB	Lebanon	35	1,644,447	0.64	10.27	1.18	8.70	3.69	62.0		\$18.49	\$19.94	\$14.56	239.0	22,685	12.6	12.8	147.1	14.5	3.89		
Liberty Bancshares	LBSI	Ada	6	342,659	0.60	13.83	1.13	8.44	4.10	64.8		\$50.10	\$52.00	\$39.50	38.6	36	11.4	NA	94.3	13.0	0.00		
Middlefield Banc Corp.	MBCN	Middlefield	16	1,280,578	1.03	9.40	1.07	9.76	3.72	63.8		\$26.25	\$26.84	\$19.25	168.6	13,023	13.2	13.6	142.0	13.2	2.29		
Minster Financial Corp.	MITFC	Minster	7	NA	NA	NA	NA	NA	NA	NA		\$57.25	\$57.37	\$55.00	59.9	11	NA	NA	NA	NA	3.84		
Ohio Valley Banc Corp.	OVBC	Gallipolis	17	1,045,958	1.61	11.32	0.99	8.52	4.51	71.7		\$37.67	\$40.97	\$26.45	180.0	6,027	17.4	NA	153.1	17.2	2.23		
Park National Corp.	PRK	Newark	117	8,723,610	1.32	9.15	1.27	11.86	3.89	63.3		\$100.33	\$103.69	\$79.27	1,640.0	38,727	15.4	14.8	209.4	18.8	4.03		
Peoples Bancorp Inc.	PEBO	Marietta	82	4,396,148	0.61	9.77	1.28	9.67	3.76	61.5		\$32.71	\$35.00	\$28.35	667.4	41,864	12.5	11.3	164.3	15.4	4.16		
Peoples-Sidney Financial Corp.	PPSF	Sidney	5	115,214	0.73	13.09	0.70	5.31	3.84	79.1		\$12.51	\$15.00	\$11.10	14.9	650	18.8	NA	99.1	13.0	2.88		
Perpetual Federal Savings Bank	PFOH	Urbana	1	391,660	0.46	19.33	1.56	8.24	3.01	34.6		\$29.51	\$32.27	\$27.85	72.9	1,108	11.9	NA	96.3	18.6	3.25		
SB Financial Group, Inc.	SBFG	Defiance	20	1,042,761	0.44	10.07	1.14	8.79	3.89	71.0		\$18.35	\$19.16	\$15.76	117.5	8,617	12.6	11.7	113.1	11.3	2.07		
SSNB, Inc.	SDGB	Lancaster	3	NA	NA	NA	NA	NA	NA	NA		\$20.50	\$23.00	\$20.25	5.7	23	NA	NA	NA	5.6	1.37		
United Bancorp, Inc.	UBCP	Martins Ferry	20	675,821	NA	8.67	0.92	10.45	3.51	67.8		\$12.75	\$12.90	\$10.25	72.5	3,765	12.9	10.6	129.0	11.2	4.39		
United Bancshares, Inc.	UBOH	Columbus Grove	19	875,830	0.35	7.29	1.06	10.63	3.72	72.3		\$22.48	\$23.99	\$17.85	73.5	2,031	8.2	NA	119.1	8.4	2.31		
United Community Financial Corp.	UCFC	Youngstown	34	2,906,573	0.85	10.52	1.38	12.38	3.34	55.2		\$11.11	\$11.94	\$8.49	534.5	115,144	13.7	13.3	176.2	18.4	2.88		
Versailles Financial Corp.	VERF	Versailles	1	54,844	NA	22.07	0.83	3.82	3.66	70.6		\$24.00	\$75.00	\$21.00	8.0	22	19.7	NA	70.4	15.5	0.00		
Wayne Savings Bancshares, Inc.	WAYN	Wooster	11	493,935	0.67	9.34	1.31	13.61	3.60	56.0		\$22.10	\$24.50	\$17.66	57.4	743	9.4	NA	125.8	11.7	3.62		

Bank Trading Data – Per State, *continued*

As of November 29, 2019				Bank Overview			Financial and Performance Figures							Trading Data									
Pennsylvania				# of Branches	Total Assets (\$000)	NPAs/ Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price	52-Week:		Market Cap. (\$mm)	ADV (shares)	Price/				Current Div. Yield (%)		
													High	Low			LTM (x)	2019E (x)	TBV (%)	Assets (%)			
Company Name	Ticker	HQ City																					
Pennsylvania Median					991,488	0.61	9.59	0.98	9.18	3.42	65.4							12.5	12.7	119.6	11.8	2.74	
Pennsylvania Mean					7,578,398	0.77	9.91	0.95	9.01	3.36	67.1							13.6	13.2	128.3	12.2	2.52	
1st Summit Bancorp of Johnstown, Inc.	FSMK	Johnstown	16		1,098,294	0.26	10.06	0.99	10.34	2.79	62.6	\$119.00	\$125.00	\$119.00	130.7	2	NA	NA	NA	NA	0.00		
ACNB Corp.	ACNB	Gettysburg	29		1,735,849	0.40	9.46	1.43	13.71	3.83	58.7	\$35.22	\$41.00	\$32.29	249.2	8,764	10.4	NA	153.9	14.4	2.84		
American Bank Inc.	AMBK	Allentown	1		637,824	NA	9.10	NA	NA	NA	NA	\$12.00	\$13.55	\$10.95	68.0	335	NA	NA	116.0	10.6	4.00		
AmeriServ Financial, Inc.	ASRV	Johnstown	17		1,171,426	0.17	7.81	0.62	7.38	3.27	83.1	\$4.19	\$4.30	\$3.92	71.8	13,797	10.0	NA	79.4	6.1	2.39		
Apollo Bancorp, Inc.	APLO	Apollo	6		160,588	NA	13.08	1.08	8.71	NA	70.8	\$39.99	\$47.00	\$39.10	20.7	58	11.7	NA	98.6	12.9	5.10		
Bryn Mawr Bank Corp.	BMTC	Bryn Mawr	44		4,828,641	0.40	8.60	1.31	10.40	3.66	60.1	\$39.27	\$41.33	\$32.84	790.3	58,764	13.3	13.0	198.8	16.4	2.65		
CB Financial Services, Inc.	CBFV	Carmichaels	28		1,327,856	0.57	8.54	0.93	8.56	3.65	65.2	\$29.77	\$29.90	\$22.77	161.8	10,298	13.3	13.0	146.8	12.2	3.22		
CCFNB Bancorp, Inc.	CCFN	Bloomsburg	14		757,988	0.92	12.11	1.19	9.07	3.14	61.2	\$49.45	\$55.00	\$48.10	104.2	392	12.1	NA	114.8	13.8	3.15		
Centric Financial Corp.	CFCX	Harrisburg	7		791,584	1.07	9.48	1.00	10.39	3.84	65.8	\$9.68	\$10.75	\$9.40	84.8	1,878	11.3	NA	113.0	10.7	0.00		
Citizens & Northern Corp.	CZNC	Wellsboro	27		1,642,587	0.77	13.21	1.36	9.13	3.93	60.4	\$26.30	\$29.25	\$22.52	360.4	12,743	17.2	15.1	169.2	21.9	4.11		
Citizens Financial Services, Inc.	CZFS	Mansfield	28		1,475,005	1.63	8.80	1.31	12.91	3.72	55.0	\$59.50	\$63.65	\$54.96	209.7	727	11.1	10.7	164.4	14.2	3.03		
Clarion County Community Bank	CCYY	Clarion	4		173,529	0.45	10.06	0.58	5.70	3.77	77.0	\$8.25	\$10.00	\$8.00	13.7	189	14.5	NA	78.7	7.9	1.82		
CNB Financial Corp.	CCNE	Clearfield	42		3,541,170	0.64	7.37	1.17	14.07	3.69	60.2	\$31.66	\$33.78	\$21.43	479.2	20,524	12.5	12.5	186.4	13.6	2.15		
Codorus Valley Bancorp, Inc.	CVLY	York	38		1,869,396	1.75	10.01	1.02	10.13	3.69	65.2	\$21.51	\$24.90	\$19.65	209.2	13,777	11.2	NA	107.4	10.7	2.98		
Commercial National Financial Corp.	CNAF	Latrobe	9		431,754	0.08	15.16	1.12	7.50	3.93	71.8	\$21.20	\$24.65	\$19.95	60.7	1,673	13.0	NA	92.7	14.0	4.91		
Community Bankers' Corp.	CTYP	Indiana	7		NA	NA	NA	NA	NA	NA	NA	\$7.96	\$8.50	\$7.50	18.1	112	NA	NA	NA	NA	4.52		
Customers Bancorp, Inc.	CUBI	Wyomissing	15		11,723,790	0.24	6.71	0.67	7.10	2.67	66.0	\$23.38	\$25.72	\$16.72	732.3	172,879	13.4	11.4	92.9	6.3	0.00		
Dimeco, Inc.	DIMC	Honesdale	8		722,950	2.29	11.91	1.27	10.84	4.14	66.4	\$42.75	\$45.00	\$40.00	106.3	645	12.2	NA	123.8	14.8	2.81		
DNB Financial Corp.	DNBF	Downingtown	14		1,113,494	NA	9.59	0.96	9.57	3.41	62.8	\$46.19	\$48.22	\$25.84	200.4	17,126	18.1	17.2	190.1	18.0	0.61		
Embassy Bancorp, Inc.	EMYB	Bethlehem	9		1,161,448	0.25	8.32	0.94	11.54	3.08	60.8	\$17.25	\$17.25	\$14.06	129.0	2,966	12.2	NA	133.5	11.1	1.16		
Emclaire Financial Corp	EMCF	Emlenton	20		941,430	0.55	6.62	0.75	8.37	3.46	65.6	\$31.34	\$37.75	\$29.07	84.6	1,779	13.5	NA	138.7	9.0	3.70		
ENB Financial Corp	ENBP	Ephrata	16		1,145,998	0.32	10.09	0.98	10.24	3.59	69.2	\$20.60	\$21.50	\$17.11	116.2	1,332	10.9	NA	101.1	10.2	6.21		
Enterprise Financial Services Group, Inc.	EFSG	Allison Park	1		310,815	5.05	NA	0.58	6.20	3.31	83.4	\$9.30	\$10.48	\$9.00	10.6	32	NA	NA	NA	NA	0.00		
ESSA Bancorp, Inc.	ESSA	Stroudsburg	23		1,799,427	NA	9.79	0.69	6.80	2.73	68.6	\$17.23	\$17.45	\$14.15	189.4	12,849	14.6	15.4	111.7	10.8	2.55		
F.N.B. Corp.	FNB	Pittsburgh	372		34,328,501	0.40	7.44	1.17	8.38	3.23	54.0	\$12.42	\$12.72	\$9.35	4,000.3	2,146,250	10.5	10.5	169.5	11.8	3.86		
Fidelity D & D Bancorp, Inc.	FDDB	Dunmore	14		1,011,424	0.54	10.34	1.20	12.07	3.56	62.0	\$65.58	\$70.00	\$53.25	248.0	3,645	21.4	NA	237.1	24.5	1.71		
First Commonwealth Financial Corp.	FCF	Indiana	148		8,152,027	0.46	9.18	1.33	10.55	3.74	56.8	\$14.21	\$14.78	\$11.33	1,395.1	390,042	13.3	12.8	194.3	17.1	2.81		
First Community Financial Corp.	FMFP	Mifflintown	13		NA	NA	NA	NA	NA	NA	NA	\$23.60	\$28.50	\$21.25	66.7	180	NA	NA	143.6	NA	4.58		
First Keystone Corp.	FKYS	Berwick	18		1,019,994	1.38	10.87	1.00	8.31	2.95	67.6	\$23.18	\$27.00	\$20.01	134.5	1,022	13.3	NA	123.6	13.2	4.66		
First Resource Bank	FRSB	Exton	3		322,311	1.16	8.48	0.78	8.89	3.84	68.6	\$9.40	\$10.80	\$7.67	26.0	1,762	11.3	NA	95.1	8.1	0.00		

Bank Trading Data – Per State, *continued*

As of November 29, 2019				Bank Overview			Financial and Performance Figures							Trading Data															
Pennsylvania, cont.				Company Name	Ticker	HQ City	# of Branches	Total Assets (\$000)	NPAs/ Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price	52-Week:		Market Cap. (\$mm)	ADV (shares)	Price/				Current Div. Yield (%)					
																High	Low			LTM EPS (x)	2019E EPS (x)	TBV (%)	Assets (%)						
Pennsylvania Median								991,488	0.61	9.59	0.98	9.18	3.42	65.4											12.5	12.7	119.6	11.8	2.74
Pennsylvania Mean								7,578,398	0.77	9.91	0.95	9.01	3.36	67.1											13.6	13.2	128.3	12.2	2.52
Fleetwood Bank Corp.				FLEW	Fleetwood	7	255,366	0.23	9.78	0.73	7.93	3.60	76.3		\$76.00	\$92.45	\$72.55	22.2	30	NA	NA	NA	NA	2.63					
FNB Bancorp, Inc.				FBIP	Newtown	16	954,433	0.17	9.51	1.24	14.40	3.16	59.8		\$175.00	\$175.00	\$133.65	154.5	12	NA	NA	NA	NA	2.06					
FNCB Bancorp, Inc.				FNCB	Dunmore	17	1,197,190	1.36	11.07	1.20	12.95	3.22	70.5		\$8.12	\$10.68	\$7.03	163.8	34,209	10.0	NA	123.5	13.7	2.46					
Franklin Financial Services Corp.				FRAF	Chambersburg	24	1,301,773	1.27	9.06	1.26	12.94	3.72	64.9		\$37.48	\$39.56	\$26.83	162.9	9,343	10.6	NA	139.1	12.5	3.20					
Fulton Financial Corp.				FULT	Lancaster	237	21,703,618	0.88	8.45	1.13	10.33	3.42	62.9		\$17.16	\$17.86	\$14.38	2,816.3	975,639	12.4	12.1	157.3	13.0	3.03					
GNB Financial Services, Inc.				GNBF	Gratz	6	356,522	NA	NA	NA	NA	NA	NA		\$55.66	\$60.00	\$50.50	43.4	52	NA	NA	108.3	NA	2.01					
Hamlin Bank and Trust Co.				HMLN	Smethport	8	388,506	0.67	23.14	0.85	3.91	3.88	57.3		\$269.52	\$300.00	\$269.52	100.4	9	29.6	NA	111.7	25.8	4.08					
Harleysville Financial Corp.				HARL	Harleysville	8	779,256	1.27	9.78	1.04	10.99	3.21	57.2		\$23.50	\$27.00	\$22.75	88.5	973	11.0	NA	116.0	11.4	4.26					
Honat Bancorp, Inc.				HONT	Honesdale	12	706,178	0.56	14.80	1.31	8.62	4.19	61.3		\$119.00	\$125.00	\$105.00	175.1	78	NA	NA	169.2	NA	1.55					
HV Bancorp, Inc.				HVBC	Huntingdon Valley	6	356,559	1.07	9.33	0.29	2.97	2.60	87.4		\$15.16	\$16.75	\$14.25	32.1	2,300	33.0	NA	103.3	9.6	0.00					
Jonestown Bank and Trust Co.				JNES	Jonestown	14	629,663	0.98	9.03	0.83	9.23	3.78	70.6		\$22.85	\$27.00	\$22.01	55.2	947	10.8	NA	97.1	8.8	3.33					
JTNB Bancorp, Inc.				JTNB	Jim Thorpe	6	201,613	0.25	9.82	0.68	7.13	3.19	79.0		\$16.00	\$17.75	\$15.00	15.2	189	NA	NA	81.0	NA	1.50					
Juniata Valley Financial Corp.				JUVF	Mifflintown	16	667,107	0.49	9.79	0.87	8.07	3.57	77.2		\$19.80	\$22.00	\$19.41	101.1	566	18.2	NA	157.0	15.2	4.44					
Kish Bancorp, Inc.				KISB	Belleville	15	901,411	NA	6.75	0.74	10.60	3.25	77.8		\$30.00	\$33.35	\$28.00	77.7	452	11.7	NA	127.9	8.6	3.33					
Landmark Bancorp, Inc.				LDKB	Pittston	6	321,360	0.92	10.42	-0.11	-1.09	3.21	84.8		\$15.20	\$18.00	\$13.60	35.8	384	NM	NA	106.9	11.1	2.11					
Malvern Bancorp, Inc.				MLVF	Paoli	9	1,265,222	1.56	11.26	0.80	6.78	2.57	54.3		\$22.96	\$23.43	\$18.03	175.9	8,627	18.8	18.8	125.1	14.1	0.00					
Mars Bancorp, Inc.				MNBP	Mars	5	403,365	0.02	9.30	0.47	5.20	2.93	83.6		\$385.00	\$411.00	\$380.00	30.8	11	16.5	NA	82.1	7.6	3.12					
Mauch Chunk Trust Financial Corp.				MCHT	Jim Thorpe	8	459,758	0.74	9.11	0.60	6.93	2.83	75.4		\$13.50	\$14.55	\$12.40	45.3	84	15.2	NA	98.4	9.0	2.22					
Meridian Corp.				MRBK	Malvern	7	1,126,937	0.61	10.04	0.98	8.64	3.66	77.9		\$19.06	\$19.25	\$16.15	122.1	4,480	12.6	12.1	108.4	10.8	0.00					
Mid Penn Bancorp, Inc.				MPB	Millersburg	38	2,248,899	0.25	7.60	0.85	7.89	3.60	70.0		\$26.97	\$27.81	\$21.51	228.7	10,568	12.8	12.6	138.0	10.2	2.67					
Mifflinburg Bancorp, Inc.				MIFF	Mifflinburg	7	454,833	NA	10.77	1.12	10.81	NA	60.2		\$28.50	\$29.00	\$23.15	53.3	13	10.7	NA	108.9	11.7	0.00					
MNB Corp.				MNBC	Bangor	9	412,764	0.53	9.50	0.94	10.82	3.53	68.9		\$35.00	\$35.00	\$31.00	39.7	258	10.5	NA	101.1	9.6	2.51					
Muncy Bank Financial, Inc.				MYBF	Muncy	8	493,236	0.80	9.96	1.07	10.80	3.65	67.1		\$38.00	\$43.00	\$31.00	58.2	267	11.3	NA	118.5	11.8	3.68					
Neffs Bancorp, Inc.				NEFB	Neffs	1	370,407	0.84	18.29	1.19	6.55	2.84	54.0		\$450.30	\$450.30	\$367.00	71.8	6	NA	NA	NA	NA	1.78					
New Tripoli Bancorp, Inc.				NTBP	New Tripoli	3	499,101	0.77	11.39	0.98	8.77	3.05	63.2		\$1,250.00	\$1,500.00	\$876.00	79.5	1	NA	NA	NA	NA	3.36					
Northumberland Bancorp				NUBC	Northumberland	7	543,599	0.45	10.17	0.66	6.68	3.14	77.0		\$36.62	\$37.50	\$34.80	48.6	370	13.8	NA	87.9	8.9	2.29					
Northwest Bancshares, Inc.				NWBI	Warren	184	10,580,474	0.83	9.64	1.10	8.59	3.89	61.9		\$16.64	\$18.81	\$15.46	1,775.0	496,956	15.7	15.3	180.2	16.8	4.33					
Norwood Financial Corp.				NWFL	Honesdale	27	1,215,856	0.24	10.24	1.16	10.99	3.52	58.6		\$35.00	\$37.41	\$28.08	219.3	5,713	15.8	NA	178.8	18.1	2.74					
Orrstown Financial Services, Inc.				ORRF	Shippensburg	37	2,313,677	0.37	8.57	0.65	7.20	3.41	71.3		\$21.92	\$23.48	\$17.30	245.3	20,917	16.5	11.4	125.0	10.6	2.74					
Penns Woods Bancorp, Inc.				PWOD	Williamsport	27	1,673,095	1.23	8.28	1.03	11.59	3.33	62.7		\$31.67	\$32.66	\$23.23	222.9	9,207	13.1	NA	162.7	13.3	4.04					

Bank Trading Data – Per State, *continued*

As of November 29, 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/				Current Div. Yield (%)
													High	Low			LTM (x)	2019E (x)	TBV (%)	Assets (%)	
Company Name	Ticker	HQ City																			
Pennsylvania Median					991,488	0.61	9.59	0.98	9.18	3.42	65.4						12.5	12.7	119.6	11.8	2.74
Pennsylvania Mean					7,578,398	0.77	9.91	0.95	9.01	3.36	67.1						13.6	13.2	128.3	12.2	2.52
Peoples Financial Services Corp.	PFIS	Scranton	29	2,372,699	0.47	10.01	1.17	9.53	3.61	60.1		\$49.12	\$49.97	\$39.76	362.9	6,705	13.4	NA	157.1	15.3	2.85
Peoples Limited	PPLL	Wyalusing	9	405,796	0.34	9.25	1.16	12.91	3.31	61.4		\$75.26	\$80.00	\$60.93	50.2	10	11.3	NA	133.8	12.4	2.92
PNC Financial Services Group, Inc.	PNC	Pittsburgh	2,372	408,916,000	0.66	9.00	1.37	11.20	2.94	58.5		\$153.21	\$154.75	\$108.45	67,132.1	2,067,932	13.7	13.5	187.0	16.6	3.00
Prudential Bancorp, Inc.	PBIP	Philadelphia	11	1,289,434	1.16	10.37	0.82	7.09	2.19	58.0		\$18.00	\$19.57	\$13.92	160.0	7,168	16.8	NA	120.3	12.4	1.56
QNB Corp.	QNBC	Quakertown	13	1,245,863	1.13	9.55	0.99	10.42	3.17	64.3		\$38.75	\$43.85	\$36.07	135.9	884	11.3	NA	114.2	10.9	3.41
Quaint Oak Bancorp, Inc.	QNTQ	Southampton	2	293,820	0.94	8.43	0.86	9.91	3.22	71.3		\$13.70	\$14.00	\$11.82	26.8	952	11.4	NA	110.7	9.3	2.63
Republic First Bancorp, Inc.	FRBK	Philadelphia	31	3,085,921	0.80	7.84	0.04	0.46	2.96	95.9		\$3.96	\$7.85	\$3.86	233.0	139,371	NM	NM	96.6	7.6	0.00
Riverview Financial Corp.	RIVE	Harrisburg	29	1,109,759	0.51	8.28	0.49	4.77	4.17	76.4		\$11.81	\$13.45	\$9.90	108.5	6,728	19.7	NA	121.1	9.8	2.54
S&T Bancorp, Inc.	STBA	Indiana	60	7,571,991	1.19	9.51	1.42	10.83	3.67	51.6		\$37.72	\$42.56	\$33.30	1,291.7	113,106	12.7	12.5	186.4	17.1	2.97
Somerset Trust Holding Co.	SOME	Somerset	41	1,310,370	1.02	8.84	0.90	11.23	4.29	77.9		\$40.61	\$47.00	\$40.00	98.9	511	8.7	NA	85.4	7.5	3.64
Standard AVB Financial Corp.	STND	Monroeville	19	991,488	0.29	11.77	0.87	6.12	3.14	63.1		\$29.26	\$32.89	\$26.97	132.5	5,069	16.3	NA	121.1	13.9	3.02
Susquehanna Community Financial, Inc.	SQCF	West Milton	7	476,356	0.15	10.03	1.15	NA	NA	NA		\$19.35	\$20.70	\$16.37	56.7	1,619	10.9	NA	118.9	11.9	2.69
TriState Capital Holdings, Inc.	TSC	Pittsburgh	2	7,198,449	0.06	5.92	0.96	11.60	2.04	60.9		\$24.23	\$25.64	\$18.20	710.0	122,849	12.4	12.9	168.2	10.0	0.00
UNB Corp.	UNPA	Mount Carmel	2	146,829	0.01	9.74	0.31	3.26	2.60	86.6		\$152.01	\$175.00	\$150.00	8.7	25	19.4	NA	60.8	5.9	1.32
Univest Corp. of Pennsylvania	UVSP	Souderton	47	5,353,611	0.71	9.42	1.35	10.73	3.66	59.8		\$26.11	\$27.80	\$20.18	765.7	98,967	11.2	11.7	156.9	14.3	3.06
Victory Bancorp, Inc.	VTYB	Limerick	1	267,661	NA	7.22	0.83	11.70	NA	71.1		\$10.20	\$10.60	\$6.90	19.9	485	8.9	NA	103.0	7.4	0.98
Woodlands Financial Services Co.	WDFN	Williamsport	8	424,675	1.84	10.69	1.29	12.69	3.72	67.6		\$34.00	\$34.00	\$28.00	52.5	324	9.7	NA	115.5	12.4	3.06
WVS Financial Corp.	WVFC	Pittsburgh	6	358,573	0.00	10.22	0.80	8.09	2.07	49.0		\$16.13	\$18.44	\$13.88	28.6	1,402	10.1	NA	85.2	8.7	2.48
York Traditions Bank	YRKB	York	6	538,486	0.53	10.37	1.07	10.19	3.57	69.6		\$19.10	\$22.00	\$16.55	59.5	466	11.3	NA	106.4	11.0	0.00

Bank Trading Data – Per State, *continued*

As of November 29, 2019				Bank Overview			Financial and Performance Figures							Trading Data								
South Carolina				# of Branches	Total Assets (\$000)	NPAs/ Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price	52-Week:		Market Cap. (\$mm)	ADV (shares)	Price/ EPS				Current Div. Yield (%)	
													High	Low			LTM (x)	2019E (x)	TBV (%)	Assets (%)		
Company Name	Ticker	HQ City																				
South Carolina Median					888,125	0.54	10.02	1.00	9.58	3.88	68.6						14.3	14.4	121.5	13.1	0.47	
South Carolina Mean					2,272,054	0.50	10.11	1.02	9.53	3.92	69.6						14.1	14.0	143.4	14.3	1.05	
Bank of South Carolina Corp.	BKSC	Charleston	5		453,060	0.38	11.11	1.69	15.56	4.22	53.7	\$18.95	\$20.81	\$16.75	104.8	3,413	14.5	NA	208.3	23.1	3.38	
Carolina Financial Corp.	CARO	Charleston	62		3,979,888	0.60	12.50	1.61	10.44	4.07	53.7	\$42.29	\$42.68	\$27.62	935.8	68,550	15.4	14.4	196.1	23.6	0.95	
CNB Corp.	CNBW	Conway	16		1,250,059	0.31	10.15	1.16	11.71	3.21	59.7	\$84.00	\$85.00	\$74.50	134.3	33	NA	NA	NA	NA	2.98	
Coastal Carolina Bancshares, Inc.	CCNB	Myrtle Beach	7		436,110	0.60	10.02	0.65	5.71	3.74	74.7	\$7.76	\$8.30	\$6.38	47.7	1,697	19.8	NA	110.2	11.0	0.00	
CoastalSouth Bancshares, Inc.	COSO	Hilton Head Island	6		662,656	NA	12.88	0.14	1.21	4.25	88.1	\$12.75	\$14.00	\$9.20	101.3	1,201	NM	NA	119.8	15.3	0.00	
Community First Bancorp.	CFOK	Seneca	8		420,141	NA	10.67	1.03	10.18	NA	96.4	\$7.35	\$8.40	\$7.07	40.4	1,570	8.3	NA	90.2	9.7	0.00	
First Capital Bancshares, Inc.	FCPB	Charleston	4		NA	NA	NA	NA	NA	NA	NA	\$6.83	\$7.40	\$6.00	34.7	910	NA	NA	NA	NA	0.00	
First Community Corp.	FCCO	Lexington	21		1,129,990	0.49	9.21	1.00	9.58	3.71	68.6	\$20.53	\$23.85	\$17.08	152.4	19,583	14.3	14.4	148.3	13.5	2.14	
First Reliance Bancshares, Inc.	FSRL	Florence	11		657,533	0.76	8.41	0.76	8.70	3.90	80.4	\$7.89	\$8.18	\$5.15	64.8	2,864	13.6	NA	117.4	9.9	0.00	
GrandSouth Bancorp.	GRRB	Greenville	7		888,125	NA	8.21	0.94	11.72	5.10	68.4	\$17.30	\$17.58	\$14.85	89.8	885	11.7	NA	123.2	10.1	1.85	
Security Federal Corp.	SFDL	Aiken	18		991,261	NA	9.20	0.82	9.12	3.37	75.1	\$34.00	\$35.00	\$27.75	100.5	425	13.7	NA	110.3	10.1	1.18	
South Atlantic Bancshares, Inc.	SABK	Myrtle Beach	9		714,172	NA	11.30	0.91	7.51	4.20	72.8	\$12.21	\$13.70	\$10.66	91.6	2,114	15.1	NA	114.6	12.8	0.00	
South State Corp.	SSB	Columbia	156		15,752,082	0.29	8.81	1.23	7.88	3.86	57.9	\$83.28	\$84.50	\$56.55	2,803.6	163,507	15.8	15.0	218.0	17.9	2.21	
Southern First Bancshares, Inc.	SFST	Greenville	13		2,201,626	0.58	9.02	1.33	14.57	3.47	55.0	\$42.83	\$43.85	\$27.33	326.3	16,768	12.6	12.1	164.4	14.8	0.00	

Bank Trading Data – Per State, *continued*

As of November 29, 2019				Bank Overview			Financial and Performance Figures							Trading Data								
Tennessee				# 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 (%)		
Company Name	Ticker	HQ City																				
Tennessee Median					1,368,606	0.38	9.88	1.06	9.24	3.63	62.7						13.3	13.6	138.6	13.5	1.24	
Tennessee Mean					5,556,354	0.47	10.12	1.10	9.75	3.59	62.6						14.2	13.3	144.3	14.4	1.40	
CapStar Financial Holdings, Inc.	CSTR	Nashville	13	2,033,911	0.26	11.23	0.82	6.32	3.72	61.2		\$16.80	\$17.33	\$13.51	308.4	52,272	19.3	12.6	138.0	15.2	1.19	
FB Financial Corp.	FBK	Nashville	74	6,088,895	0.69	9.45	1.45	11.39	4.44	64.3		\$38.50	\$39.71	\$30.33	1,190.9	61,635	15.3	13.6	213.5	19.6	0.83	
First Advantage Bancorp	FABK	Clarksville	9	732,562	1.31	11.03	1.06	9.18	4.17	66.9		\$28.50	\$29.25	\$22.60	110.0	1,408	16.7	NA	136.2	15.0	2.11	
First Citizens Bancshares, Inc.	FIZN	Dyersburg	26	1,785,788	NA	9.89	1.03	9.69	NA	68.9		\$62.00	\$62.00	\$54.26	245.8	118	13.8	NA	NA	NA	1.94	
First Community Corp.	FCCT	Rogersville	7	NA	NA	NA	NA	NA	NA	NA		\$7.00	\$7.25	\$6.30	11.4	244	NA	NA	81.9	NA	3.57	
First Farmers and Merchants Corp.	FFMH	Columbia	22	1,368,606	0.12	9.87	1.19	11.95	3.51	69.9		\$41.42	\$44.90	\$40.55	182.4	93	11.4	NA	136.0	13.3	2.03	
First Horizon National Corp.	FHN	Memphis	272	43,717,684	0.84	7.20	1.05	8.92	3.31	60.0		\$16.08	\$17.42	\$12.30	5,003.8	3,356,589	12.3	10.0	164.8	11.5	3.48	
Franklin Financial Network, Inc.	FSB	Franklin	15	3,818,324	0.09	10.25	0.56	6.07	2.83	58.5		\$34.14	\$35.17	\$25.25	502.4	75,211	22.3	16.2	128.3	13.1	0.70	
InsCorp, Inc.	IBTN	Nashville	2	538,438	NA	8.67	0.81	9.29	NA	NA		\$16.85	\$17.78	\$15.05	49.7	362	11.7	NA	NA	NA	1.19	
Mountain Commerce Bancorp, Inc.	MCBI	Knoxville	5	909,169	NA	9.63	1.37	14.70	NA	49.0		\$21.15	\$21.50	\$17.40	131.1	3,722	11.2	NA	149.8	14.4	0.00	
Paragon Financial Solutions, Inc.	PGNN	Memphis	5	413,541	0.17	11.11	0.87	8.14	3.75	71.1		\$10.40	\$10.45	\$8.10	45.9	1,138	13.3	NA	105.7	NA	0.00	
Pinnacle Financial Partners, Inc.	PNFP	Nashville	117	27,547,834	0.40	9.44	1.56	9.79	3.42	46.3		\$61.42	\$61.72	\$43.23	4,677.0	418,507	11.8	11.5	194.4	17.1	1.04	
Reliant Bancorp, Inc.	RBNC	Brentwood	17	1,852,487	0.37	9.35	0.92	7.66	3.63	74.2		\$22.34	\$25.00	\$19.03	250.1	11,939	15.6	15.4	148.4	13.5	1.61	
Security Bancorp, Inc.	SCYT	McMinnville	3	217,916	0.41	11.04	1.18	10.94	3.84	62.7		\$59.00	\$59.00	\$56.25	22.5	33	NA	NA	NA	NA	1.69	
Sevier County Bancshares, Inc.	SVRH	Sevierville	6	305,690	NA	NA	NA	NA	NA	NA		\$15.36	\$15.36	\$15.36	62.5	0	NA	NA	NA	7.4	0.00	
SFB Bancorp, Inc.	SFBK	Elizabethton	2	NA	NA	NA	NA	NA	NA	NA		\$30.80	\$32.30	\$30.15	7.8	40	NA	NA	NA	NA	1.30	
SmartFinancial, Inc.	SMBK	Knoxville	29	2,390,485	0.18	9.88	1.15	9.19	4.05	61.7		\$22.80	\$23.00	\$16.17	318.3	35,615	12.1	14.2	139.3	13.3	0.88	
Tennessee Valley Financial Holdings, Inc.	TVLF	Oak Ridge	5	NA	NA	NA	NA	NA	NA	NA		\$5.25	\$5.50	\$4.71	9.7	256	NA	NA	NA	NA	0.00	
Truxton Corp.	TRUX	Nashville	1	521,011	NA	12.35	1.88	15.87	3.21	55.9		\$47.01	\$50.01	\$35.80	129.9	518	14.0	NA	201.9	24.9	2.13	
United Tennessee Bankshares, Inc.	UNTN	Newport	3	215,670	0.74	11.56	0.77	6.90	2.84	68.5		\$24.00	\$37.60	\$20.61	20.4	117	12.6	NA	82.0	9.5	2.29	

Bank Trading Data – Per State, *continued*

As of November 29, 2019				Bank Overview			Financial and Performance Figures							Trading Data								
Texas				# of Branches	Total Assets (\$000)	NPAs/ Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price	52-Week:		Market Cap. (\$mm)	ADV (shares)	Price/				Current Div. Yield (%)	
													High	Low			LTM (x)	2019E (x)	TBV (%)	Assets (%)		
Company Name	Ticker	HQ City																				
Texas Median					7,962,883	0.36	10.11	1.29	10.36	3.90	53.2						14.5	14.4	170.5	17.4	1.39	
Texas Mean					13,237,317	0.44	10.69	1.31	10.23	3.87	56.4						15.0	13.8	181.2	19.2	1.60	
Allegiance Bancshares, Inc.	ABTX	Houston	27	4,905,840	1.13	9.86	1.10	7.39	4.31	58.3		\$35.88	\$38.95	\$28.58	746.7	127,832	15.0	14.5	161.9	15.2	0.00	
Cadence Bancorp.	CADE	Houston	103	17,855,946	0.70	10.88	1.12	8.67	3.94	45.2		\$16.51	\$23.22	\$14.66	2,113.5	1,632,536	10.7	9.4	112.7	11.9	4.24	
CBTX, Inc.	CBTX	Houston	35	3,431,585	0.28	13.13	1.57	10.36	4.49	58.5		\$29.52	\$34.97	\$25.93	742.7	39,655	14.3	15.0	167.5	21.4	1.36	
Comerica Inc.	CMA	Dallas	438	72,848,000	0.41	9.09	1.75	16.79	3.67	50.6		\$70.41	\$88.96	\$58.54	10,149.9	1,904,198	8.9	9.1	154.7	13.9	3.81	
Cullen/Frost Bankers, Inc.	CFR	San Antonio	151	33,098,176	0.32	9.49	1.45	12.95	3.76	55.8		\$93.56	\$106.23	\$79.86	5,853.6	343,752	13.3	13.7	190.0	17.8	3.04	
First Financial Bankshares, Inc.	FFIN	Abilene	79	8,113,839	0.33	12.99	2.08	14.79	3.98	47.7		\$34.57	\$35.86	\$26.73	4,664.1	640,085	29.1	28.6	455.3	57.9	1.39	
Guaranty Bancshares, Inc.	GNTY	Addison	32	2,326,022	0.83	9.59	1.11	10.41	3.64	64.1		\$33.05	\$33.29	\$24.27	381.1	19,111	15.2	14.9	173.5	16.4	2.18	
Hilltop Holdings Inc.	HTH	Dallas	64	14,837,029	0.38	11.95	1.53	10.52	3.60	81.4		\$24.63	\$25.61	\$16.43	2,232.3	453,162	11.2	10.2	128.7	15.1	1.30	
Independent Bank Group, Inc.	IBTX	McKinney	95	14,959,127	0.11	8.65	1.33	8.48	4.02	45.5		\$57.63	\$58.90	\$44.14	2,475.4	218,963	13.1	11.4	206.6	16.5	1.74	
International Bancshares Corp.	IBOC	Laredo	194	11,966,035	0.86	15.28	1.78	10.64	4.16	50.6		\$42.42	\$43.58	\$32.04	2,765.6	210,523	13.2	NA	154.9	23.1	2.59	
LegacyTexas Financial Group, Inc.	LTXB	Plano	43	10,460,074	0.40	9.81	1.68	14.00	3.78	45.8		\$42.54	\$45.40	\$30.19	2,032.0	382,414	13.0	14.4	207.7	20.0	0.00	
North Dallas Bank & Trust Co.	NODB	Dallas	6	1,280,421	0.04	12.54	0.73	6.17	2.66	68.4		\$80.00	\$89.00	\$79.00	205.5	92	21.6	NA	128.0	16.1	1.25	
Pioneer Bancshares, Inc.	PONB	Dripping Springs	20	1,687,303	0.25	8.74	0.60	6.64	2.87	71.4		\$27.80	\$28.00	\$25.98	171.8	1,958	NA	NA	NA	NA	0.00	
Prosperity Bancshares, Inc.	PB	Houston	307	22,092,817	0.23	10.90	1.47	8.03	3.17	42.5		\$70.25	\$75.36	\$57.01	4,804.8	501,270	14.8	14.7	218.7	21.7	2.62	
South Plains Financial, Inc.	SPFI	Lubbock	30	2,795,582	0.33	10.62	0.91	10.83	3.94	77.3		\$18.98	\$19.39	\$15.82	341.8	47,349	12.3	11.6	115.2	12.2	0.63	
Southside Bancshares, Inc.	SBSI	Tyler	64	6,542,075	0.45	9.40	1.19	9.77	3.12	52.2		\$35.11	\$35.97	\$29.71	1,185.6	110,566	16.0	15.5	199.4	18.1	3.53	
Spirit of Texas Bancshares, Inc.	STXB	Conroe	34	1,959,784	0.53	12.54	1.07	8.09	4.65	61.4		\$22.84	\$23.53	\$19.06	416.8	44,319	18.0	15.0	154.4	18.8	0.00	
Texas Capital Bancshares, Inc.	TCBI	Dallas	12	33,526,437	0.36	7.73	1.11	12.35	3.47	53.2		\$57.80	\$66.61	\$47.86	2,908.5	650,588	9.4	9.3	112.3	8.7	0.00	
Trinity Bank, N.A.	TYBT	Fort Worth	1	294,995	0.25	12.18	1.54	11.72	3.90	46.2		\$64.73	\$66.00	\$59.50	70.8	81	17.9	NA	197.1	24.0	1.92	
Triumph Bancorp, Inc.	TBK	Dallas	61	5,039,697	0.79	9.10	1.29	9.31	6.08	66.5		\$35.86	\$38.78	\$27.21	904.0	153,860	15.9	16.3	206.1	18.0	0.00	
Veritex Holdings, Inc.	VBTX	Dallas	41	7,962,883	0.19	10.11	1.06	6.94	4.00	40.8		\$26.01	\$28.53	\$20.34	1,335.3	319,397	17.0	11.3	179.3	17.1	1.92	

Bank Trading Data – Per State, *continued*

As of November 29, 2019				Bank Overview			Financial and Performance Figures							Trading Data									
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/				Current Div. Yield (%)		
													High	Low			LTM (x)	2019E (x)	TBV (%)	Assets (%)			
Company Name	Ticker	HQ City																					
Virginia Median					756,716	0.63	10.29	0.98	9.10	3.78	69.3							14.2	13.9	123.9	12.5	2.00	
Virginia Mean					10,683,163	0.92	10.49	0.95	8.49	3.93	68.4							15.5	14.9	130.4	13.4	1.77	
American National Bankshares Inc.	AMNB	Danville	27	2,454,529	0.15	9.50	0.86	6.93	3.65	57.4		\$37.83	\$41.50	\$28.39	420.4	17,197	19.6	13.1	187.4	17.1	2.85		
Atlantic Union Bankshares Corp.	AUB	Richmond	149	17,441,035	0.30	9.23	1.15	7.92	3.73	51.7		\$37.80	\$40.20	\$26.48	3,048.5	304,114	15.9	13.7	202.2	17.6	2.65		
Bank of Botetourt	BORT	Buchanan	12	484,593	0.92	10.21	1.02	9.88	3.77	66.0		\$28.93	\$29.99	\$27.00	49.7	567	10.6	NA	100.5	10.3	2.21		
Bank of Fincastle	BFTL	Fincastle	7	222,203	2.61	11.89	0.44	3.59	3.87	84.0		\$3.16	\$3.40	\$2.23	31.6	2,083	33.3	NA	119.6	14.2	0.00		
Bank of Southside Virginia Corp.	BSSC	Carson	15	NA	NA	NA	NA	NA	NA	NA		\$305.00	\$333.00	\$302.00	166.3	2	NA	NA	NA	NA	0.00		
Bank of the James Financial Group, Inc.	BOIJ	Lynchburg	18	708,114	0.63	8.62	0.81	9.62	3.82	74.9		\$14.81	\$15.50	\$12.78	64.7	3,051	11.7	NA	106.2	9.2	1.62		
Bay Banks of Virginia, Inc.	BAYK	Richmond	18	1,112,219	1.16	10.25	0.54	4.88	3.40	73.0		\$8.50	\$8.80	\$7.01	113.3	11,777	19.3	16.3	100.5	10.2	0.00		
Benchmark Bankshares, Inc.	BMBN	Kenbridge	17	700,433	NA	9.88	1.41	13.56	NA	NA		\$18.90	\$21.25	\$18.15	86.9	2,591	10.0	NA	125.6	12.4	3.07		
Blue Ridge Bankshares, Inc.	BRBS	Luray	8	736,238	NA	NA	0.83	9.32	3.46	75.1		\$20.64	\$22.50	\$16.50	89.7	483	15.1	NA	151.1	12.2	2.76		
Burke & Herbert Bank & Trust Co.	BHRB	Alexandria	25	2,915,743	0.60	12.37	0.96	8.08	3.28	73.8		\$2,200.00	\$2,990.00	\$2,039.00	411.5	20	14.6	NA	114.1	14.1	3.64		
C&F Financial Corp.	CFFI	Toano	25	1,619,381	0.45	9.11	1.20	12.00	5.67	69.3		\$56.30	\$56.56	\$45.66	192.7	4,726	10.6	NA	131.8	11.9	2.70		
Capital One Financial Corp.	COF	McLean	471	378,810,000	0.63	10.33	1.52	10.44	6.84	53.6		\$100.01	\$100.35	\$69.90	46,576.8	2,371,152	8.9	8.5	123.9	12.5	1.60		
Carter Bank & Trust	CARE	Martinsville	101	4,020,076	4.58	10.48	0.65	5.86	3.04	65.2		\$21.12	\$21.39	\$14.45	556.2	74,885	20.9	19.9	133.9	13.8	0.00		
Chesapeake Financial Shares, Inc.	CPKF	Kilmarnock	17	943,695	0.56	11.25	1.28	11.96	3.49	74.2		\$23.70	\$26.49	\$19.04	116.9	1,028	10.4	10.5	110.1	12.4	2.11		
Citizens Bancorp of Virginia, Inc.	CZBT	Blackstone	12	401,394	1.44	13.52	1.28	9.63	3.95	62.7		\$25.75	\$26.50	\$22.50	56.1	371	11.1	NA	103.3	14.0	3.73		
Community Bankers Trust Corp.	ESXB	Richmond	24	1,422,681	1.06	10.73	1.07	10.55	3.83	64.5		\$8.69	\$9.21	\$6.62	194.1	25,856	13.0	12.7	127.2	13.6	1.38		
Eagle Financial Services, Inc.	EFSI	Berryville	13	851,419	0.60	11.11	1.11	10.03	4.04	67.5		\$31.15	\$34.00	\$29.50	106.1	807	11.9	NA	113.2	12.6	3.34		
F & M Bank Corp.	FMBM	Timberville	15	813,237	1.86	10.06	0.73	6.28	4.54	69.4		\$28.25	\$35.70	\$25.15	89.3	1,017	17.9	NA	110.1	11.1	3.68		
Farmers Bank of Appomattox	FBPA	Appomattox	5	236,224	0.72	14.00	1.12	8.17	4.06	65.4		\$26.60	\$31.00	\$26.33	28.8	129	11.0	NA	87.2	12.2	3.16		
Farmers Bankshares, Inc.	FBVA	Windsor	7	NA	NA	NA	NA	NA	NA	NA		\$17.55	\$19.20	\$15.25	53.7	418	9.6	NA	NA	NA	2.74		
Fauquier Bankshares, Inc.	FBSS	Warrenton	11	726,339	0.80	9.08	0.97	10.97	3.78	73.6		\$20.50	\$23.31	\$17.21	77.6	2,201	11.4	NA	117.6	10.7	2.44		
First Bancorp, Inc.	FBLV	Lebanon	24	1,929,659	0.61	10.84	1.45	13.26	3.91	56.5		\$57.00	\$57.00	\$44.00	236.4	83	17.6	NA	225.9	24.5	0.00		
First Community Bankshares, Inc.	FCBC	Bluefield	49	2,205,047	1.16	11.40	1.73	11.53	4.67	55.8		\$30.49	\$36.48	\$27.06	475.1	27,545	12.7	14.0	197.6	21.5	3.28		
First National Corp.	FXNC	Strasburg	14	777,193	0.20	9.66	1.20	13.15	3.94	65.9		\$20.00	\$31.00	\$16.74	99.4	2,460	10.8	NA	132.3	12.8	1.80		
Freedom Bank of Virginia	FDVA	Fairfax	4	507,387	0.43	12.45	0.40	3.28	3.47	86.8		\$10.03	\$11.25	\$9.25	72.4	9,453	37.2	27.1	114.5	14.3	0.00		
FVCBankcorp, Inc.	FVCB	Fairfax	11	1,565,196	0.87	10.72	0.96	8.24	3.56	54.8		\$17.13	\$20.45	\$15.53	237.7	28,947	18.4	16.0	142.4	15.2	0.00		
Highlands Bankshares, Inc.	HLND	Abingdon	14	575,274	2.55	9.46	0.57	5.91	3.85	73.3		\$8.17	\$8.80	\$5.06	67.4	14,021	24.8	NA	123.8	11.9	0.00		
John Marshall Bancorp, Inc.	JMSB	Reston	8	1,513,223	0.15	10.40	1.01	9.80	3.45	59.9		\$16.20	\$17.50	\$13.91	192.6	5,772	15.3	NA	134.6	14.0	0.00		
MainStreet Bancshares, Inc.	MNSB	Fairfax	6	1,234,276	0.23	10.79	1.24	11.20	3.48	55.5		\$21.93	\$25.50	\$16.62	177.6	14,504	12.8	12.9	136.0	14.7	0.00		
National Bankshares, Inc.	NKSH	Blacksburg	25	1,272,721	0.58	14.22	1.38	9.31	3.32	53.9		\$42.88	\$48.82	\$32.52	278.3	11,760	16.7	17.4	154.8	21.9	3.36		

Bank Trading Data – Per State, *continued*

As of November 29, 2019				Bank Overview			Financial and Performance Figures						Trading Data									
Virginia, cont.				# of Branches	Total Assets (\$000)	NPAs/ Assets (%)	TCE Ratio (%)	LTM ROAA (%)	LTM ROAE (%)	LTM NIM (%)	Eff. Ratio (%)	Closing Price	52-Week:		Market Cap. (\$mm)	ADV (shares)	Price/				Current Div. Yield (%)	
													High	Low			LTM (x)	2019E (x)	TBV (%)	Assets (%)		
Company Name	Ticker	HQ City																				
Virginia Median					756,716	0.63	10.29	0.98	9.10	3.78	69.3						14.2	13.9	123.9	12.5	2.00	
Virginia Mean					10,683,163	0.92	10.49	0.95	8.49	3.93	68.4						15.5	14.9	130.4	13.4	1.77	
New Peoples Bankshares, Inc.	NWPP	Honaker	22		706,939	NA	7.67	0.33	4.43	3.79	89.8	\$2.00	\$2.20	\$1.25	47.8	1,347	20.0	NA	88.3	6.8	0.00	
Oak View National Bank	OAKV	Warrenton	3		255,572	0.12	9.25	0.82	8.91	3.61	72.2	\$9.90	\$10.25	\$7.10	28.4	451	14.3	NA	120.4	11.1	0.00	
Old Point Financial Corp.	OPOF	Hampton	22		1,050,595	1.08	10.21	0.70	6.93	3.65	78.8	\$28.95	\$30.05	\$19.00	150.5	4,253	20.7	NA	140.6	14.3	1.66	
Parkway Acquisition Corp.	PKKW	Floyd	20		695,180	1.44	10.65	0.92	8.07	4.47	68.1	\$12.45	\$12.55	\$10.67	76.5	3,273	12.3	NA	104.4	11.0	1.93	
Peoples Bankshares, Inc.	PBVA	Montross	5		194,037	NA	8.13	-0.45	-5.85	NA	76.0	\$54.00	\$55.00	\$27.20	21.1	389	NM	NA	134.1	10.9	0.00	
Pinnacle Bankshares Corp.	PPBN	Altavista	10		481,627	0.41	9.51	1.06	11.56	3.98	71.4	\$31.00	\$35.00	\$26.60	48.1	169	9.6	NA	105.1	10.0	1.81	
Pioneer Bankshares, Inc.	PNBI	Stanley	8		223,905	NA	13.40	0.99	7.32	NA	74.8	\$28.52	\$30.25	\$26.41	28.0	194	13.0	NA	93.4	12.5	3.09	
Southern National Bancorp of Virginia, Inc.	SONA	McLean	48		2,698,915	0.26	10.09	1.17	8.97	3.46	52.7	\$15.93	\$16.27	\$12.87	385.2	52,172	12.2	10.9	147.4	14.3	2.26	
Touchstone Bank	TSBA	Prince George	14		471,623	0.57	9.76	0.57	5.56	4.28	81.1	\$13.55	\$13.76	\$12.08	45.0	1,320	18.1	NA	98.1	9.5	2.07	
TowneBank	TOWN	Portsmouth	44		12,021,291	0.41	9.74	1.26	9.22	3.52	63.7	\$28.15	\$28.94	\$22.88	2,021.8	125,019	14.5	15.0	182.3	17.0	2.56	
Village Bank and Trust Financial Corp.	VBFC	Midlothian	9		559,929	1.91	7.41	0.77	10.45	3.72	76.8	\$35.42	\$36.00	\$28.77	51.5	1,144	12.7	NA	124.0	9.2	0.00	
Virginia Bank Bankshares, Inc.	VABB	Danville	7		221,413	0.90	11.01	0.93	8.00	4.36	73.3	\$14.39	\$16.00	\$14.00	26.4	232	14.0	NA	108.4	11.9	4.45	
Virginia Community Bankshares, Inc.	VCBS	Louisa	8		251,496	0.72	10.29	0.81	7.98	4.78	77.4	\$60.00	\$60.00	\$34.00	43.0	385	21.5	NA	166.4	17.1	0.83	
Virginia National Bankshares Corp.	VABK	Charlottesville	6		660,790	0.40	11.33	1.08	9.54	3.69	64.1	\$37.50	\$38.10	\$32.76	101.0	1,745	14.5	NA	135.0	15.3	3.20	

Bank Trading Data – Per State, *continued*

As of November 29, 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/				Current Div. Yield (%)												
													High	Low			LTM	2019E	TBV	Assets													
Company Name			Ticker										HQ City	Assets			Assets	Ratio	ROAA	ROAE		NIM	Ratio	Price	High	Low	Cap.	ADV	EPS	EPS	TBV	Assets	Yield
West Virginia Median					1,710,369	1.82	10.16	1.33	10.78	3.65	61.4							11.5	14.7	143.7	13.7	2.87											
West Virginia Mean					4,102,147	1.94	10.31	1.16	9.93	3.75	63.4							13.0	14.2	143.8	14.4	2.64											
Citizens Financial Corp.				CIWV	Elkins	6	282,573	1.87	9.94	1.15	11.47	4.29	61.4	\$15.42	\$17.00	\$13.35	27.5	357	NA	NA	NA	NA	3.89										
City Holding Co.				CHCO	Cross Lanes	95	4,957,717	NA	10.93	1.61	12.75	3.61	49.6	\$79.48	\$83.04	\$65.32	1,295.7	59,480	16.8	14.8	245.0	26.1	2.87										
Highlands Bankshares, Inc.				HBSI	Petersburg	12	418,770	NA	12.65	0.82	6.36	4.46	75.8	\$40.25	\$47.00	\$40.12	53.8	254	15.8	NA	101.9	12.8	4.47										
Jefferson Security Bank				JFWV	Shepherdstown	6	320,445	2.00	8.39	0.91	11.45	3.38	70.1	\$92.00	\$100.00	\$80.40	25.7	84	9.1	NA	95.6	8.0	1.85										
MCNB Banks, Inc.				MKIN	Welch	7	297,796	6.94	11.33	0.75	6.82	3.72	71.3	\$20.30	\$23.25	\$18.05	21.9	10	10.1	NA	66.5	7.5	0.00										
MVB Financial Corp.				MVBF	Fairmont	15	1,961,952	0.59	9.06	1.44	13.91	3.47	78.7	\$21.30	\$21.99	\$14.31	251.9	14,987	10.5	17.2	143.3	12.9	1.31										
Potomac Bancshares, Inc.				PTBS	Charles Town	9	505,040	0.68	10.23	0.61	6.02	3.39	79.2	\$13.91	\$14.95	\$13.70	57.5	1,107	19.1	NA	111.3	11.4	2.01										
Premier Financial Bancorp, Inc.				PFBI	Huntington	50	1,710,369	1.82	11.13	1.42	10.78	4.17	54.1	\$18.15	\$19.00	\$14.07	265.9	19,887	11.1	NA	144.0	15.5	3.31										
Summit Financial Group, Inc.				SMMF	Moorefield	34	2,323,609	2.46	9.53	1.39	13.56	3.65	53.7	\$26.95	\$27.47	\$17.94	334.2	18,049	10.8	11.8	153.3	14.5	2.23										
United Bankshares, Inc.				UBSI	Charleston	139	19,751,461	0.75	10.11	1.35	7.89	3.43	49.3	\$37.87	\$40.70	\$29.13	3,845.0	446,340	14.9	14.7	208.5	19.5	3.70										
WesBanco, Inc.				WSBC	Wheeling	238	12,593,887	0.35	10.16	1.33	8.22	3.66	53.9	\$36.48	\$43.88	\$33.19	2,481.7	166,913	12.0	12.3	168.1	15.8	3.40										

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BANKS STREET PARTNERS

A Performance Trust Company

**3290 Northside Parkway, Suite 800
Atlanta, GA 30327
(404) 848-1571**

**500 E. Morehead Street, Suite 250
Charlotte, NC 28202
(704) 228-0556**