

SILVERTON
CAPITAL
CORPORATION

SILVERTON
BANK

**Quarterly Market Statistics
And Comments On
Southeastern Financial Institutions**

December, 2008

Frank Brown, CFA
770-805-2152

fbrown@silvertonbank.com

Charlie Miller
205-262-4974

cmiller@silvertonbank.com

Mike Nunan
615 309-7551

mnunan@silvertonbank.com

Michelle Banks, CFA
770-805-2116

mbanks@silvertonbank.com

Scott Carter
770-805-2063

scarter@silvertonbank.com

Mike Rediker
205-262-4994

mrediker@silvertonbank.com

SILVERTON BANK
SILVERTON CAPITAL CORPORATION
Investment Banking Advisory Services for Community Banks

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Market Statistics Definitions

Market prices are as of the last trading day of the most recent quarter. The supporting financial data is as of the preceding quarter end. The following are definitions to selected statistics.

PEG Ratio	Price to LTM Earnings Ratio divided by the annual growth rate in Book Value Per Share for prior three years
Core Deposit Premium	Aggregate Market Value minus Tangible Book Value as a percentage of total Core Deposits. Core deposits defined as total deposits less certificates of deposits greater than \$100,000.
Annual Yield	Current Annualized Quarterly Dividend per share as a percentage of the Market Price
Net Interest Margin	Net Interest Income as a percentage of Average Earning Assets
NMF	Not Meaningful
LTM	Latest Twelve Months
ROAA	Net Income as a percentage of Average Assets
ROAE	Net Income as a percentage of Average Equity
NPA	Nonperforming loans and leases, renegotiated loans, and real estate owned
OREO	Other real estate owned

All data provided by SNL Financial.

Securities offered by Silverton Capital Corporation are not FDIC insured or guaranteed by a bank. They may lose value.

Silverton Capital Corporation and Silverton Bank, N.A. are owned by Silverton Financial Services, Inc. Silverton Capital Corporation is a registered fully disclosed broker-dealer and a member of FINRA. The definition of acronyms used is provided at FINRA's request

The logo for Silverton Capital Corporation features the company name in a white, serif font, centered within a blue square with a thin gold border. A horizontal white line is positioned below the text.

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The logo for Silverton Bank features the company name in a white, serif font, centered within a blue square with a thin gold border. A horizontal white line is positioned below the text.

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**Market Developments for
Selected Southeastern Financial Institutions
*Fourth Quarter 2008***

Bank stocks continued their downward slide during the fourth quarter. The unprecedented lack of liquidity added to the pressure on financial institutions. Until general market conditions improve and/or asset quality measures show some signs of recovery, we expect valuations to remain low. We also continue to expect more bank failures, which will weigh on the overall market and more specifically on bank stock valuations.

Not surprisingly, the number of M&A transactions announced in the Southeast fell to anemic levels. There were only three transactions announced. All three were government assisted and/or designed

to enable the acquirer to take advantage of government sponsored programs.

There are still very few buyers in the market – even fewer given the challenging operating environment. We anticipate that bank merger and acquisition activity will remain at historically low levels until equity gets off the sidelines and returns to the market. We know several potential buyers who are actively waiting for opportunities to arise amid more favorable market conditions.

Silverton Capital Corporation M&A Transactions

BancTrust Financial Group, Inc. (Mobile, AL) **has sold three Tuscaloosa, AL-area branches to West Alabama Capital Corp.** (Reform, AL).

SCC served as financial advisor to BancTrust in this divestiture of three branches located in the Tuscaloosa, AL market. The sale of the branches marked the transfer of approximately \$22 million in deposits. The transaction will allow BancTrust to focus its efforts on its core geographic markets and will bolster the capital position of BancTrust

BancTrust Financial Group, Inc. (Mobile, AL) **and Peoples BancTrust Company, Inc.** (Selma, AL).

SCC represented BancTrust Financial as its financial advisor and rendered a fairness opinion on the transaction. The acquisition of Peoples extends BancTrust's service area in the central and northern portion of Alabama, making BancTrust the fifth largest Bank Holding Company in the state. Representing a Core Deposit Premium of only 12.21%, this was an inexpensive acquisition for BancTrust. The deal is expected to be accretive to future earnings of BancTrust.

Community First, Inc. (Columbia, TN) **and The First National Bank in Centerville** (Centerville, TN)

Community First, Inc., the parent company of Community First Bank & Trust of Columbia, Tennessee, signed a definitive agreement to acquire The First National Bank of Centerville in an all-cash transaction valued at approximately \$22.8 million. This combination will expand Community First's community

banking franchise in the middle Tennessee market by adding two branches in Hickman County, which is part of the Nashville Metropolitan Statistical Area. The transaction is expected to be accretive to earnings for Community First.

The combined entity will be headquartered in Columbia, Tennessee, and will operate from nine branches located in Maury, Hickman, Rutherford and Williamson Counties, Tennessee. On a pro forma basis at June 30, 2007, the combined company had assets of approximately \$570 million, deposits of \$485 million, and common equity of \$50 million.

Florida Bank Group, Inc. (Tampa, FL) **and Cygnet Financial Corporation** (Ponte Vedra, FL).

Florida Bank Group announced the acquisition of Cygnet Financial Group. SCC served as financial advisor to Cygnet Financial rendering a fairness opinion to this selling institution.

Subordinated Debt & Trust Preferred Securities Market

Fallout in the mortgage, fixed income, and real estate markets continue to adversely affect capital markets including the Trust Preferred market. Unfortunately, there are no organizations issuing Trust Preferred term sheets in the market today. For the foreseeable future, the Trust Preferred market is closed.

Silverton Bank re-instituted its private placement program to originate trust preferred securities. We successfully closed five private placement trust preferred transactions for our clients in 2008. Additionally, we are seeing a high level of interest in our Bank Subordinated Capital Notes program, which qualifies as Tier Two capital for regulatory purposes. We closed two private placements of subordinated debentures at the bank level recently.

One major ramification of the turmoil in the trust preferred market is that the investors in today's market are much more selective with regard to credit quality and real estate lending concentrations in general. With liquidity in the Trust Preferred market significantly impaired, new issue pricing levels are now at 3-month LIBOR plus 600 to 700 basis points. Even at those levels, investors are reluctant to participate. Indications are that spreads may widen further unless liquidity returns.

Silverton Capital Corporation's seasoned Trust Preferred origination staff is providing a number of our client institutions with a window on this volatile market. While the market remains quite unpredictable, SCC

remains confident in our ability to find solutions for our clients. If your institution is contemplating a capital offering, we encourage you to contact us promptly so we can make arrangements to accommodate your financing need. We are committed to helping our customers access capital markets through the most cost effective means possible.

Since January 1, 2006, Silverton Capital Corporation has originated 44 Trust Preferred offerings, which raised over \$339 million in capital for our clients. Since January 1, 2008 we have also closed 6 bank level subordinated debt transactions totaling \$62.5 million in capital. This level of volume ranks us as one of the largest origination channels for Trust Preferred Securities and bank level Subordinated Debentures in the country. Importantly, we are one of the only issuers in the market today.



Equity Market Statistics on Selected Southeastern Financial Institutions *By Trading Market Place*

December, 2008

Frank Brown, CFA (770) 805-2152
 Charlie Miller (205) 262-4974
 Mike Nunan (615) 309-7551
 Michelle Banks, CFA (770) 805-2116
 Scott Carter (770) 805-2063
 Mike Rediker (205) 262-4990

	Median Measures										
	Price/LTM Earnings	Price/Book	Price/Tang. Book	PEG Ratio	Core Deposit Premium	Quarter Ended		Equity/Assets	NPAs as % of Lns. + OREO	Median Weekly Dollar Vol. Traded	Vol./Shares Outstanding
NYSE	13.4 x	0.81 x	1.22 x	1.85	7.2%	0.25%	2.4%	9.84%	3.02%	66,805,851	7.81%
AMEX	11.4 x	0.96 x	1.02 x	1.66	1.8%	0.68%	5.1%	9.49%	2.14%	132,699	0.23%
NASDAQ	13.6 x	0.67 x	0.76 x	1.48	4.2%	0.21%	2.0%	8.68%	2.04%	132,916	0.40%
OTC - BB	11.6 x	0.75 x	0.81 x	1.31	2.0%	0.28%	2.6%	9.15%	1.55%	15,804	0.09%
Pink Sheets	12.1 x	0.91 x	0.96 x	1.21	5.0%	0.44%	4.9%	9.50%	1.33%	5,025	0.02%
Thrifts	11.8 x	0.65 x	0.69 x	1.93	10.0%	0.36%	3.1%	9.75%	1.54%	27,759	0.17%



Equity Market Statistics on Selected Southeastern Financial Institutions *By Institution Size*

December, 2008

Frank Brown, CFA (770) 805-2152
Charlie Miller (205) 262-4974
Mike Nunan (615) 309-7551
Michelle Banks, CFA (770) 805-2116
Scott Carter (770) 805-2063
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	Median Measures										
	Price/Earnings LTM	Price/ Book	Price/ Tang. Book	PEG Ratio	Core Deposit Premium	ROAA	Quarter Ended		NPAs as % of Lns. + OREO	Median Weekly	
							ROAE	Equity/ Assets		Dollar Vol. Traded	Vol./Shares Outstanding
Banks w/assets over \$5 Billion:	13.8 x	0.81 x	1.19 x	1.76	4.0%	0.30%	5.2%	9.44%	1.99%	35,850,146	5.80%
Banks w/assets between \$1 Billion and \$5 Billion:	16.0 x	0.77 x	0.96 x	1.81	6.4%	0.07%	0.9%	8.73%	2.03%	453,951	0.85%
Banks w/assets between \$500 Million and \$1 Billion:	11.0 x	0.74 x	0.82 x	1.25	3.8%	0.40%	5.2%	8.22%	1.81%	74,335	0.19%
Banks w/assets between \$250 Million and \$500 Million:	11.6 x	0.75 x	0.78 x	1.35	2.6%	0.33%	4.2%	8.52%	1.61%	25,300	0.11%
Banks w/assets between \$150 Million and \$250 Million:	15.0 x	0.66 x	0.66 x	2.02	5.6%	0.28%	2.6%	9.57%	1.32%	9,350	0.09%
Banks w/assets under \$150 Million:	13.2 x	0.66 x	0.69 x	2.05	2.7%	0.04%	0.3%	12.84%	1.09%	5,563	0.09%



Market Statistics on Selected Financial Institutions

Regional Banks (Greater than \$5 Billion in Assets and/or NYSE)

December, 2008

Company		Pricing			Valuation					Dividend			Profitability			Other				Average Weekly	
Ticker	Company	12/31/08 Price	52 Week High	52 Week Low	Earnings LTM	Price/Book Value 2007	Price/Book Value Stated	Tangible	PEG Ratio	Core Deposit Premium	Annual Yield %	Quarter Ended ROAA	Quarter Ended ROAE	Total Assets	Equity/Assets	Net Int. Margin	NPAs as % of Lns + OREO	Market Value	Dollar Volume Traded	Volume/Shares Outstand.	
ALABAMA																					
CNB	Colonial BancGroup, Inc.	\$ 2.07	16.06	1.40	NMF	1.8	0.18	0.32	NMF	NMF	0.00%	-1.09%	-12.0%	\$ 26,262.6	9.10%	2.86%	3.90%	\$ 418.9	54,110,669	12.92%	
RF	Regions Financial Corporation	7.96	25.84	6.41	8.0	4.5	0.28	0.73	1.0	NMF	5.03%	0.22%	1.6%	144,292.5	13.66%	3.11%	1.91%	5,508.0	536,769,944	9.75%	
Alabama Median					8.0	3.1	0.23	0.52	1.0	NA	2.51%	-0.44%	-5.2%				2.91%		295,440,307	11.33%	
FLORIDA																					
BBX	BankAtlantic Bancorp, Inc.	\$ 5.80	\$ 29.00	\$ 2.25	NMF	NMF	0.16	0.20	NMF	NMF	1.72%	-0.38%	-5.8%	\$ 6,227.9	6.43%	3.15%	4.35%	\$ 65.1	4,705,105	7.22%	
BKUNA	BankUnited Financial Corporation	0.16	8.00	0.14	NMF	0.1	NA	NA	NMF	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	NA	705,730	NA
Florida Median					NA	0.1	0.16	0.20	NA	NA	0.86%	-0.38%	-5.8%		6.43%	3.15%	4.35%		2,705,417	7.22%	
GEORGIA *																					
STI	SunTrust Banks, Inc.	\$ 29.54	\$ 70.00	\$ 19.75	9.1	6.5	0.65	1.19	2.1	NMF	7.31%	0.72%	7.0%	\$ 174,776.8	10.27%	3.09%	3.09%	\$ 10,456.1	965,081,548	9.23%	
SNV	Synovus Financial Corp.	8.30	23.70	6.35	20.2	5.2	0.81	0.95	2.6	NMF	2.89%	-0.47%	-4.7%	34,339.1	9.84%	3.39%	3.57%	2,741.4	262,377,650	9.57%	
UCBI	United Community Banks, Inc.	13.58	20.48	7.52	NMF	11.1	0.81	1.32	NMF	NMF	0.00%	-1.96%	-19.0%	8,072.5	10.12%	3.18%	3.02%	656.3	27,046,607	4.12%	
Georgia Median					14.7	5.8	0.73	1.07	2.4	NA	5.10%	0.13%	1.1%		10.06%	3.24%	3.33%		613,729,599	9.40%	
LOUISIANA																					
WTNY	Whitney Holding Corporation	\$ 15.99	\$ 33.02	\$ 13.96	13.2	7.2	0.86	1.22	1.5	NMF	5.00%	0.26%	2.4%	\$ 10,987.4	10.77%	4.55%	3.14%	\$ 1,023.0	67,429,670	6.59%	
Louisiana Median					13.2	7.2	0.86	1.22	1.5	NA	5.00%	0.26%	2.4%		10.77%	4.55%	3.14%		67,429,670	6.59%	
MISSISSIPPI																					
BXS	BancorpSouth, Inc.	\$ 23.36	\$ 31.90	\$ 15.15	14.2	13.8	1.56	2.06	1.9	7.2%	3.77%	0.85%	9.2%	\$ 13,300.7	9.34%	3.69%	0.67%	\$ 1,940.9	93,728,846	4.83%	
HBHC	Hancock Holding Company	45.46	69.77	33.34	19.6	20.0	2.40	2.71	2.6	15.5%	2.11%	1.00%	11.0%	6,744.8	8.91%	4.00%	0.59%	1,441.2	66,182,032	4.59%	
TRMK	Trustmark Corporation	21.59	34.00	14.31	13.5	11.5	1.30	1.96	1.8	4.2%	4.26%	1.03%	9.9%	9,086.3	10.44%	4.03%	1.99%	1,237.6	55,853,438	4.51%	
Mississippi Median					14.2	13.8	1.56	2.06	1.9	7.2%	3.77%	1.00%	9.9%		9.34%	4.00%	0.67%		66,182,032	4.59%	
NORTH CAROLINA																					
BAC	Bank of America Corporation	\$ 14.08	\$ 45.08	\$ 10.01	12.2	4.3	0.47	1.27	1.3	NMF	9.09%	0.25%	2.8%	\$ 1,831,177.0	8.79%	2.94%	1.51%	\$ 64,233.7	5,551,643,187	8.64%	
BBT	BB&T Corporation	27.46	45.31	18.71	9.3	8.7	1.17	1.97	1.7	2.5%	6.85%	1.05%	10.9%	137,041.0	9.44%	3.67%	1.69%	15,165.0	1,184,761,975	7.81%	
North Carolina Median					10.8	6.5	0.82	1.62	1.5	2.5%	7.97%	0.65%	6.9%		9.12%	3.31%	1.60%		3,368,202,581	8.23%	
SOUTH CAROLINA																					
TSFG	South Financial Group, Inc.	\$ 4.32	\$ 18.02	\$ 2.48	NMF	4.4	0.25	0.39	NMF	NMF	0.93%	-0.72%	-6.4%	\$ 13,695.2	11.20%	3.09%	2.83%	\$ 315.4	35,850,146	11.37%	
South Carolina Median					NA	4.4	0.25	0.39	NA	NA	0.93%	-0.72%	-6.4%		11.20%	3.09%	2.83%		35,850,146	11.37%	
TENNESSEE																					
FHN	First Horizon National Corporation	\$ 10.57	\$ 21.38	\$ 4.31	NMF	NMF	0.84	0.93	NMF	NMF	0.00%	-1.50%	-18.5%	\$ 32,804.4	7.86%	3.02%	4.68%	\$ 2,170.0	290,704,385	13.40%	
Tennessee Median					NA	NA	0.84	0.93	NA	NA	0.00%	-1.50%	-18.5%		7.86%	3.02%	4.68%		290,704,385	13.40%	
WEST VIRGINIA																					
USBI	United Security Bancshares, Inc.	\$ 19.91	\$ 20.50	\$ 9.33	18.3	NMF	1.54	1.62	11.8	8.6%	5.42%	0.84%	7.1%	\$ 670.2	11.77%	5.87%	6.49%	\$ 120.0	156,990	0.13%	
West Virginia Median					18.3	NA	1.54	1.62	11.8	8.6%	5.42%	0.84%	7.1%		11.77%	5.87%	6.49%		156,990	0.13%	
Southeastern Regional Banks Median					13.4	6.5	0.81	1.22	1.9	7.2%	3.33%	0.25%	2.4%		9.84%	3.18%	3.02%		66,805,851	7.81%	

* STI adjusted to reflect bank-only trading values and financial results.

Market Statistics on Selected Financial Institutions

AMEX Banks

December, 2008

Company		Pricing			Valuation				Dividend	Profitability		Other				Average Weekly		
Ticker	Company	12/31/08 Price	52 Week High	Low	Earnings LTM	Price/Book Value 2007 Stated Tangible	PEG Ratio	Core Deposit Premium	Annual Yield %	Quarter Ended ROAA	ROAE	Total Assets	Equity/Assets	Net Int. Margin	NPAs as % of Lns + OREO	Market Value	Dollar Volume Traded	Volume/Shares Outstand.
GEORGIA																		
SGB	Southwest Georgia Financial Corporation	\$ 10.40	\$ 18.53	\$ 10.32	NMF 15.8	1.16 1.22	NMF	1.7%	2.69%	-3.99%	-42.5%	\$ 266.1	8.60%	4.19%	2.80%	\$ 26.5	34,424	0.13%
	Georgia Median				NA 15.8	1.16 1.22	#NUM!	1.7%	2.69%	-3.99%	-42.5%		8.60%	4.19%	2.80%		34,424	0.13%
LOUISIANA																		
MSL	MidSouth Bancorp, Inc.	\$ 12.75	\$ 23.92	\$ 12.00	13.4 9.7	1.20 1.39	1.2	1.8%	2.20%	0.81%	10.4%	\$ 916.5	7.69%	5.04%	1.59%	\$ 84.4	223,444	0.26%
	Louisiana Median				13.4 9.7	1.20 1.39	1.2	1.8%	2.20%	0.81%	10.4%		7.69%	5.04%	1.59%		223,444	0.26%
VIRGINIA																		
BTC	Community Bankers Trust Corporation	\$ 3.00	\$ 7.65	\$ 1.90	NA NA	0.43 0.67	NA	NMF	5.33%	0.55%	2.5%	\$ 695.0	21.62%	4.07%	0.58%	\$ 64.4	683,460	1.06%
	Virginia Median				NA NA	0.43 0.67	NA	NA	5.33%	0.55%	2.5%		21.62%	4.07%	0.58%		683,460	1.06%
WEST VIRGINIA																		
FWV	First West Virginia Bancorp, Inc.	\$ 13.09	\$ 17.21	\$ 12.74	9.4 10.2	0.77 0.81	2.1	NMF	5.81%	0.80%	7.6%	\$ 262.1	10.37%	3.73%	2.69%	\$ 20.8	41,953	0.20%
	West Virginia Median				9.4 10.2	0.77 0.81	2.1	NA	5.81%	0.80%	7.6%		10.37%	3.73%	2.69%		41,953	0.20%
	Southeastern AMEX Banks Median				11.4 10.2	0.96 1.02	1.7	1.8%	4.01%	0.68%	5.1%		9.49%	4.13%	2.14%		132,699	0.23%



Market Statistics on Selected Financial Institutions

NASDAQ Banks

December, 2008

Company		Pricing			Valuation					Dividend	Profitability		Other				Marketability			
Ticker	Company	12/31/08 Price	52 Week High	52 Week Low	Earnings LTM	Price/Book Value 2007	Price/Book Value Stated	Tangible	PEG Ratio	Core Deposit Premium	Annual Yield%	Latest Quarter Ended ROAA	Latest Quarter Ended ROAE	Total Assets	Equity/Assets	Net Int. Margin	NPA's as % of Lns +OREO	Market Value	Average Dollar Volume Traded	Weekly Volume/Shares Outstand.
ALABAMA																				
AUBN	Auburn National Bancorporation, Inc.	\$ 20.10	\$ 25.00	\$ 19.00	9.9	10.8	1.43	1.43	1.3	4.2%	3.68%	1.09%	14.4%	\$ 735.0	7.05%	3.04%	1.48%	\$ 73.9	77,385	0.10%
BTFG	BancTrust Financial Group, Inc.	14.76	16.85	5.71	NMF	30.1	1.05	1.87	NMF	0.7%	3.52%	0.04%	0.4%	2,088.9	11.80%	3.24%	7.43%	259.0	3,241,960	1.25%
CAPB	CapitalSouth Bancorp	0.94	10.00	0.40	NMF	NMF	0.16	0.17	NMF	NMF	0.00%	-2.97%	-70.5%	695.9	3.47%	2.40%	8.31%	3.9	19,907	0.51%
NXTY	Nexity Financial Corporation	0.73	7.91	0.36	NMF	1.2	0.09	0.10	NMF	NMF	0.00%	-1.40%	-24.5%	1,083.3	5.55%	1.66%	11.71%	5.7	85,801	1.51%
USBI	United Security Bancshares, Inc.	19.91	20.50	9.33	18.3	NMF	1.54	1.62	11.8	8.6%	5.42%	0.84%	7.1%	670.2	11.77%	5.87%	6.49%	120.0	156,990	0.13%
Alabama Median					14.1	10.8	1.05	1.43	6.6	4.2%	3.52%	0.04%	0.4%		7.05%	3.04%	7.43%		85,801	0.51%
FLORIDA																				
ATBC	Atlantic BancGroup, Inc.	\$ 5.75	\$ 17.80	\$ 4.41	NMF	5.1	0.40	0.40	NMF	NMF	0.00%	-1.29%	-18.1%	\$ 263.0	6.79%	2.85%	4.54%	\$ 7.2	57,673	0.80%
BOFL	Bank of Florida Corporation	4.21	12.12	3.81	NMF	18.3	0.27	0.41	NMF	NMF	0.00%	-0.95%	-7.0%	1,545.1	12.73%	3.34%	2.61%	53.8	817,329	1.52%
CCBG	Capital City Bank Group, Inc.	27.24	34.50	19.20	19.0	16.4	1.56	2.28	3.4	8.5%	2.79%	0.77%	6.4%	2,454.5	12.17%	5.04%	3.51%	466.5	5,466,796	1.17%
CSFL	CenterState Banks of Florida, Inc.	16.99	18.00	9.70	41.4	27.0	1.42	1.81	2.2	6.5%	0.94%	0.25%	2.0%	1,234.7	12.06%	3.91%	1.84%	211.6	1,191,254	0.56%
FSTF	First State Financial Corporation	1.00	9.00	0.63	NMF	2.5	0.14	0.14	NMF	NMF	0.00%	-2.78%	-30.6%	477.8	8.71%	2.85%	NA	5.9	27,300	0.46%
FPBI	FPB Bancorp, Inc.	1.99	11.00	1.92	NMF	22.1	0.20	0.20	NMF	NMF	0.00%	-1.17%	-12.4%	231.3	8.83%	3.44%	5.59%	4.1	13,035	0.32%
GFLB	Great Florida Bank	3.05	10.90	0.59	NMF	43.6	0.25	0.25	NMF	NMF	0.00%	-3.19%	-32.3%	1,737.0	9.17%	2.56%	7.51%	40.0	49,181	0.12%
JAXB	Jacksonville Bancorp, Inc.	11.10	27.54	10.92	22.7	6.8	0.73	0.73	1.7	NMF	0.00%	0.25%	4.0%	433.2	6.11%	2.96%	2.06%	19.4	97,237	0.50%
OPHC	OptimumBank Holdings, Inc.	5.00	9.35	3.08	10.6	9.3	0.67	0.67	1.1	NMF	0.00%	0.32%	3.5%	259.6	8.96%	2.61%	2.85%	15.6	58,450	0.37%
SBFC	Seacoast Banking Corporation of Florida	6.60	13.25	4.35	NMF	12.9	0.69	0.98	NMF	NMF	0.61%	-0.60%	-7.2%	2,224.6	8.29%	3.59%	4.59%	126.9	4,499,055	3.54%
SAMB	Sun American Bancorp	0.37	5.15	0.30	NMF	NMF	0.04	0.08	NMF	NMF	0.00%	-0.81%	-5.7%	655.8	14.22%	3.38%	3.88%	3.8	18,319	0.48%
TIBB	TIB Financial Corp.	4.44	9.38	3.79	NMF	NMF	0.66	0.72	NMF	NMF	0.00%	-0.56%	-8.8%	1,563.5	6.25%	3.19%	2.59%	64.2	393,650	0.61%
Florida Median					20.9	14.7	0.53	0.54	1.9	7.5%	0.00%	-0.71%	-7.1%		8.90%	3.27%	3.51%		77,843	0.53%
GEORGIA																				
ABCB	Ameris Bancorp	\$ 11.85	\$ 16.73	\$ 7.02	20.8	10.7	0.83	1.19	1.9	NMF	1.69%	0.07%	0.8%	\$ 2,257.6	8.56%	3.90%	2.52%	\$ 160.7	2,942,711	1.83%
APAB	Appalachian Bancshares, Inc.	2.50	12.74	2.04	41.7	2.4	0.18	0.19	3.1	NMF	0.00%	-0.96%	-13.8%	1,119.5	6.57%	3.35%	2.13%	13.4	45,625	0.34%
ASFN	Atlantic Southern Financial Group, Inc.	5.47	20.47	5.00	7.4	3.1	0.25	0.34	0.2	NMF	0.00%	-0.14%	-1.5%	986.5	9.13%	2.67%	1.58%	22.7	75,322	0.33%
CCFH	CCF Holding Company	0.68	10.60	0.51	NMF	0.6	0.08	0.08	NMF	NMF	0.00%	-1.21%	-17.9%	457.8	6.50%	3.06%	9.49%	2.5	9,622	0.39%
CBAN	Colony Bancorp, Inc.	8.03	15.91	6.07	16.4	6.7	0.70	0.72	1.6	NMF	4.86%	0.06%	0.9%	1,215.3	6.81%	3.33%	3.53%	57.9	60,147	0.10%
CSNT	Crescent Banking Company	4.25	14.90	3.79	NMF	3.7	0.37	0.40	NMF	NMF	1.88%	-0.54%	-8.9%	1,042.8	5.82%	1.89%	5.26%	22.7	65,535	0.29%
LION	Fidelity Southern Corporation	3.61	10.35	1.50	NMF	5.1	0.37	0.37	NMF	NMF	0.00%	-1.10%	-20.2%	1,760.1	5.30%	2.87%	6.12%	34.4	256,779	0.75%
HABC	Habersham Bancorp	2.40	15.62	2.16	NMF	2.4	0.14	0.16	NMF	NMF	0.00%	-3.42%	-34.6%	500.1	9.50%	2.80%	15.64%	6.8	34,620	0.51%
PABK	PAB Bankshares, Inc.	4.40	14.61	3.62	31.4	4.0	0.44	0.47	4.2	NMF	0.00%	-0.92%	-11.9%	1,257.9	7.39%	3.22%	6.56%	41.0	139,392	0.34%
SAVB	Savannah Bancorp, Inc.	8.85	19.97	7.80	9.3	6.9	0.66	0.68	0.5	NMF	5.65%	0.68%	8.3%	981.3	8.11%	3.66%	2.78%	52.5	92,748	0.18%
SBKC	Security Bank Corporation	1.05	9.16	0.97	NMF	3.1	0.15	0.17	NMF	NMF	0.00%	-2.81%	-43.7%	2,888.4	5.77%	1.83%	13.25%	24.4	560,873	2.30%
WGNB	WGNB Corp.	3.27	21.55	2.27	NMF	5.9	0.27	0.45	NMF	NMF	0.00%	-0.38%	-4.4%	892.4	9.32%	2.76%	14.66%	19.8	37,818	0.19%
Georgia Median					18.6	3.8	0.32	0.39	1.7	NA	0.00%	-0.73%	-10.4%		7.10%	2.97%	5.69%		70,428	0.34%
KENTUCKY																				
BKYF	Bank of Kentucky Financial Corporation	\$ 21.75	\$ 25.75	\$ 16.52	10.6	11.3	1.25	1.53	1.1	2.4%	2.57%	1.14%	14.2%	\$ 1,214.3	8.05%	3.89%	1.24%	\$ 121.9	176,066	0.14%
CZFC	Citizens First Corporation	3.55	10.40	3.27	13.7	9.1	0.24	0.42	1.3	NMF	2.82%	0.22%	2.1%	359.5	10.33%	3.50%	0.87%	7.0	25,720	0.37%
CTBI	Community Trust Bancorp, Inc.	36.75	46.32	15.99	21.5	15.4	1.81	2.32	2.7	10.8%	3.27%	-0.08%	-0.7%	2,908.9	10.48%	3.99%	1.74%	553.3	13,019,055	2.35%
FFKT	Farmers Capital Bank Corporation	24.42	32.70	16.00	42.1	12.0	1.12	1.79	7.5	1.2%	5.41%	-1.30%	-16.5%	2,154.5	7.46%	3.29%	2.43%	179.6	1,692,428	0.94%
FKY	First Financial Service Corporation	11.81	24.42	10.00	7.6	6.0	0.74	0.91	0.9	NMF	6.44%	0.40%	5.2%	991.3	7.51%	3.74%	2.05%	55.1	130,914	0.24%
PBIB	Porter Bancorp, Inc.	15.80	19.26	13.85	8.4	8.9	1.02	1.29	0.7	0.2%	5.32%	1.04%	12.8%	1,596.2	8.00%	3.35%	1.34%	130.9	276,500	0.21%
RBCAA	Republic Bancorp, Inc.	27.20	35.45	14.14	14.2	22.7	2.02	2.10	1.5	15.7%	1.78%	0.60%	6.6%	3,045.1	9.10%	3.86%	0.72%	560.5	12,829,016	2.29%
SYBT	S.Y. Bancorp, Inc.	27.50	36.11	19.29	16.6	16.5	2.66	2.68	2.3	18.3%	2.47%	1.32%	15.9%	1,653.5	8.40%	3.80%	0.53%	370.1	6,710,688	1.81%
Kentucky Median					13.9	11.6	1.18	1.66	1.4	6.6%	3.04%	0.50%	5.9%		8.23%	3.77%	1.29%		984,464	0.66%
LOUISIANA																				
IBKC	IBERIABANK Corporation	\$ 48.00	\$ 70.66	\$ 37.44	14.7	14.7	1.20	2.41	1.0	2.7%	2.83%	0.66%	6.8%	\$ 5,351.3	9.69%	3.05%	1.04%	\$ 622.9	31,182,480	5.01%
Louisiana Median					14.7	14.7	1.20	2.41	1.0	2.7%	2.83%	0.66%	6.8%		9.69%	3.05%	1.04%		31,182,480	5.01%



Market Statistics on Selected Financial Institutions

NASDAQ Banks

December, 2008

Company		Pricing			Valuation					Dividend	Profitability		Other				Marketability			
Ticker	Company	12/31/08 Price	52 Week High	52 Week Low	Price/Earnings		Book Value		PEG Ratio	Core Deposit Premium	Annual Yield%	Latest Quarter Ended		Total Assets	Equity/Assets	Net Int. Margin	NPA's as % of Lns +OREO	Market Value	Average Dollar Volume Traded	Weekly Volume/Shares Outstand.
					LTM	2007	Stated	Tangible				ROAA	ROAE							
MISSISSIPPI																				
BKKB	Britton & Koontz Capital Corporation	\$ 12.00	\$ 18.00	\$ 10.10	7.0	8.5	0.69	0.70	1.5	NMF	6.00%	0.99%	10.4%	\$ 387.5	9.52%	4.10%	1.33%	\$ 25.4	46,680	0.18%
CADE	Cadence Financial Corporation	4.66	16.99	4.10	19.4	5.7	0.30	0.48	3.7	NMF	4.29%	-1.06%	-11.3%	1,985.1	9.36%	3.12%	2.88%	55.5	471,266	0.85%
CIZN	Citizens Holding Company	21.00	22.01	15.88	13.5	15.1	1.49	1.58	2.6	6.7%	3.81%	1.24%	-28.0%	695.2	9.84%	4.67%	1.15%	102.0	73,395	0.07%
FBMS	First Bancshares, Inc.	9.04	23.50	6.51	12.6	7.2	0.75	0.78	0.6	NMF	0.00%	0.27%	3.7%	489.5	7.35%	3.77%	2.24%	27.0	29,968	0.11%
FMFC	First M&F Corporation	8.46	16.03	7.40	9.2	5.3	0.54	0.76	1.2	NMF	6.15%	0.55%	6.3%	1,641.3	8.58%	3.72%	2.40%	76.7	130,367	0.17%
PFBX	Peoples Financial Corporation	17.80	25.49	17.80	15.6	8.9	0.90	0.90	1.9	NMF	3.37%	-0.48%	-4.0%	874.7	12.03%	3.66%	3.46%	94.6	174,885	0.18%
RNST	Renasant Corporation	17.03	26.00	13.87	11.1	10.4	0.88	1.69	0.8	NMF	3.99%	0.81%	7.4%	3,725.2	10.91%	3.46%	1.64%	357.9	8,995,587	2.51%
Mississippi Median					12.6	8.5	0.75	0.78	1.5	6.7%	3.99%	0.55%	6.3%		9.52%	3.72%	2.24%		130,367	0.18%
NORTH CAROLINA																				
ACBA	American Community Bancshares, Inc.	\$ 10.25	\$ 11.25	\$ 4.50	NMF	14.2	1.31	1.63	NMF	3.7%	1.95%	-2.42%	-23.7%	\$ 540.8	9.52%	3.28%	0.85%	\$ 67.4	735,130	1.09%
GRAN	Bank of Granite Corporation	2.45	12.99	2.15	NMF	NMF	0.35	0.39	NMF	NMF	0.00%	-0.09%	-1.0%	1,159.9	9.37%	3.58%	5.61%	37.9	409,432	1.08%
BCAR	Bank of the Carolinas Corporation	4.25	11.00	3.35	NMF	8.5	0.46	0.46	NMF	NMF	4.71%	-2.01%	-28.6%	570.9	6.36%	2.37%	2.99%	16.5	45,900	0.28%
BNCN	BNC Bancorp	7.51	16.92	7.01	11.2	7.2	0.65	0.97	0.4	NMF	2.66%	0.25%	3.4%	1,262.6	6.72%	3.15%	1.11%	55.4	75,852	0.14%
CAPE	Cape Fear Bank Corporation	2.10	11.05	1.07	NMF	6.0	0.39	0.39	NMF	NMF	0.00%	-3.74%	-68.0%	491.2	4.27%	2.20%	3.82%	8.1	31,983	0.40%
CBKN	Capital Bank Corporation	6.14	12.99	5.64	10.8	9.0	0.41	0.66	1.4	NMF	5.21%	0.51%	4.8%	1,594.4	10.44%	3.15%	0.62%	68.9	335,490	0.49%
CLBH	Carolina Bank Holdings, Inc.	6.15	12.00	4.76	7.7	6.9	0.66	0.66	0.7	NMF	0.00%	0.49%	9.1%	591.4	5.30%	2.89%	0.68%	20.6	84,809	0.41%
CART	Carolina Trust Bank	6.15	15.90	4.08	38.4	10.8	0.64	0.65	3.7	NMF	0.00%	0.01%	0.1%	153.8	10.91%	3.35%	0.18%	10.8	25,523	0.24%
COOP	Cooperative Bankshares, Inc.	2.25	14.50	2.25	NMF	1.8	0.27	0.30	NMF	NMF	0.00%	-3.65%	-55.3%	982.4	5.62%	2.77%	3.21%	14.8	92,621	0.62%
CRFN	Creasant Financial Corporation	3.80	10.00	3.00	8.1	5.8	0.39	0.58	0.3	NMF	0.00%	0.32%	3.2%	955.5	9.85%	2.91%	0.60%	36.5	175,788	0.48%
ECBE	ECB Bancorp, Inc.	16.01	27.49	14.30	10.5	9.7	0.70	0.70	0.8	NMF	4.56%	0.54%	6.2%	767.8	8.61%	3.19%	2.38%	46.2	142,249	0.31%
FBNC	First Bancorp	18.35	20.86	11.25	12.5	12.2	1.38	2.00	2.6	4.1%	4.14%	0.96%	11.2%	2,700.7	8.12%	3.81%	1.09%	303.2	3,425,578	1.13%
FSBK	First South Bancorp, Inc.	12.56	23.49	9.50	9.4	7.4	1.41	1.48	0.8	4.9%	6.37%	0.92%	9.4%	888.6	9.77%	4.32%	2.54%	122.3	1,187,046	0.97%
FNBN	FNB United Corp.	3.14	12.50	2.55	18.5	2.9	0.17	0.37	2.1	NMF	12.74%	-0.33%	-3.2%	2,071.1	10.21%	3.50%	2.84%	35.9	132,916	0.37%
NCBC	New Century Bancorp, Inc.	5.00	10.21	4.90	25.0	20.8	0.55	0.66	1.5	NMF	0.00%	0.11%	1.0%	596.5	10.34%	3.36%	2.14%	34.1	85,350	0.25%
NBBC	NewBridge Bancorp	2.38	10.99	2.01	NMF	NMF	0.20	0.29	NMF	NMF	0.00%	-0.31%	-3.4%	2,108.3	8.73%	3.40%	2.55%	37.3	222,554	0.60%
BKOR	Oak Ridge Financial Services, Inc.	7.83	10.50	5.57	11.7	14.2	0.77	0.77	2.0	NMF	0.00%	0.51%	8.5%	309.7	5.87%	3.34%	NA	14.0	39,542	0.28%
PEBK	Peoples Bancorp of North Carolina, Inc.	9.18	15.50	7.36	6.9	5.6	0.70	0.70	0.6	NMF	5.23%	0.74%	9.5%	964.0	7.60%	3.84%	1.57%	51.3	177,954	0.35%
SCMF	Southern Community Financial Corporation	3.51	7.89	2.11	10.0	8.2	0.43	0.66	4.7	NMF	4.56%	0.36%	4.6%	1,797.9	7.94%	2.90%	1.14%	61.0	353,352	0.58%
WBNK	Waccamaw Bankshares, Inc.	5.01	13.44	4.20	35.8	7.0	0.91	1.01	2.0	NMF	0.00%	-0.68%	-11.3%	537.3	5.69%	3.15%	3.40%	27.7	36,924	0.13%
YAVY	Yadkin Valley Financial Corporation	14.25	17.90	9.85	16.6	10.4	1.08	1.75	2.5	1.1%	3.65%	0.50%	4.7%	1,469.4	10.39%	3.35%	1.09%	164.3	1,769,708	1.08%
North Carolina Median					11.2	8.2	0.64	0.66	1.5	3.9%	1.95%	0.25%	3.2%		8.61%	3.28%	1.86%		142,249	0.41%
SOUTH CAROLINA																				
BKSC	Bank of South Carolina Corporation	\$ 12.50	\$ 15.10	\$ 8.00	16.4	13.0	1.89	1.89	2.1	11.3%	5.12%	1.24%	10.7%	\$ 235.3	11.17%	4.83%	0.01%	\$ 49.7	83,500	0.17%
BFNB	Beach First National Bancshares, Inc.	2.70	16.34	2.65	6.1	2.3	0.24	0.24	0.2	NMF	0.00%	0.12%	1.5%	672.9	8.03%	3.10%	3.61%	13.1	79,364	0.61%
CPBK	Community Capital Corporation	7.29	16.88	5.85	7.6	4.7	0.50	0.59	1.4	NMF	8.23%	0.61%	7.4%	790.0	8.22%	3.37%	4.46%	32.6	137,963	0.42%
FCCO	First Community Corporation	7.75	17.00	6.30	NMF	6.4	0.44	0.93	NMF	NMF	4.13%	-2.48%	-26.7%	633.7	8.97%	3.20%	0.59%	25.0	59,559	0.24%
FNSC	First National Bancshares, Inc.	2.06	13.00	1.44	NMF	2.5	0.20	0.30	NMF	NMF	0.00%	-1.32%	-13.1%	854.5	9.67%	2.61%	5.26%	13.0	51,150	0.39%
PCBS	Provident Community Bancshares, Inc.	9.99	19.24	6.17	14.3	8.4	0.67	0.76	3.1	NMF	4.60%	0.30%	4.5%	406.3	6.52%	2.56%	4.09%	17.8	37,762	0.21%
SCBT	SCBT Financial Corporation	34.50	45.24	26.25	19.9	14.9	1.61	2.30	1.4	6.2%	1.97%	0.02%	0.2%	2,766.7	7.94%	3.85%	0.62%	352.8	5,528,108	1.57%
SOCB	Southcoast Financial Corporation	4.18	16.00	3.50	14.9	6.6	0.34	0.34	1.3	NMF	0.00%	-0.65%	-6.3%	541.6	10.17%	3.18%	3.15%	19.0	187,515	0.99%
SFST	Southern First Bancshares, Inc.	9.20	15.20	7.85	13.1	8.7	0.74	0.74	1.3	NMF	0.00%	-0.07%	-1.3%	696.6	5.40%	2.96%	0.98%	27.7	111,504	0.40%
TDBK	Tidelands Bancshares, Inc.	3.94	12.13	2.30	NMF	39.4	0.44	0.44	NMF	NMF	0.00%	-1.50%	-25.4%	668.1	5.67%	2.64%	1.21%	16.9	98,579	0.58%
South Carolina Median					14.3	7.5	0.47	0.66	1.4	8.8%	0.99%	-0.03%	-0.5%		8.13%	3.14%	2.18%		91,039	0.41%
TENNESSEE																				
FSGI	First Security Group, Inc.	\$ 4.62	\$ 9.70	\$ 4.37	9.8	7.0	0.51	0.64	1.1	NMF	4.33%	0.26%	2.2%	\$ 1,282.0	11.59%	4.16%	1.53%	\$ 75.86	436,636	0.58%
GRNB	Green Bankshares, Inc.	13.54	25.17	11.85	14.0	6.6	0.54	1.04	0.7	NMF	3.84%	0.16%	1.5%	3,012.0	10.84%	3.74%	2.26%	177.6	8,050,749	4.53%
PNFP	Pinnacle Financial Partners, Inc.	29.81	36.57	19.30	23.1	22.2	1.38	2.81	0.4	NMF	0.00%	0.84%	7.0%	4,337.6	11.82%	3.11%	0.93%	706.5	17,588,347	2.49%
TNCC	Tennessee Commerce Bancorp, Inc.	6.00	25.30	5.00	4.1	4.3	0.42	0.42	0.2	NMF	0.00%	0.68%	11.4%	1,106.1	6.09%	3.45%	1.35%	28.4	107,398	0.38%
Tennessee Median					11.9	6.8	0.53	0.84	0.6	NA	1.92%	0.47%	4.6%		11.22%	3.60%	1.44%		4,243,692	1.53%



Market Statistics on Selected Financial Institutions

NASDAQ Banks

December, 2008

Company		Pricing			Valuation						Dividend	Profitability		Other				Marketability		
		12/31/08 Price	52 Week High Low		Price/Earnings LTM 2007		Book Value Stated Tangible		PEG Ratio	Core Deposit Premium	Annual Yield%	Latest Quarter Ended ROAA ROAE		Total Assets	Equity/Assets	Net Int. Margin	NPAs as % of Lns +OREO	Market Value	Average Dollar Volume Traded	Weekly Volume/Shares Outstand.
VIRGINIA																				
ANCX	Access National Corporation	\$ 4.79	\$ 8.35	\$ 4.42	12.3	15.5	0.88	0.88	0.7	NMF	0.84%	0.50%	5.4%	\$ 656.5	8.51%	3.70%	1.42%	\$ 48.9	257,989	0.53%
ABVA	Alliance Bankshares Corporation	1.39	7.09	1.02	NMF	NMF	0.18	0.22	NMF	NMF	0.00%	-1.73%	-22.7%	552.8	7.10%	2.66%	4.19%	7.1	70,932	1.00%
AMNB	American National Bankshares Inc.	17.00	22.64	14.01	11.4	9.1	1.01	1.33	1.3	0.1%	5.41%	1.13%	8.7%	800.6	12.83%	3.90%	1.27%	103.5	194,140	0.19%
BOMK	Bank of McKenney	6.99	11.31	4.54	10.9	10.4	0.76	0.76	2.0	NMF	3.86%	0.74%	6.8%	165.4	10.66%	4.24%	NA	13.5	39,493	0.29%
BOVA	Bank of Virginia	3.40	7.34	2.80	56.7	20.0	0.59	0.59	14.3	NMF	0.00%	0.23%	2.7%	201.7	8.71%	3.02%	0.27%	10.3	13,311	0.13%
CFFI	C&F Financial Corporation	15.75	32.25	9.65	9.8	5.9	0.74	0.89	3.1	NMF	7.87%	0.14%	1.8%	846.5	7.61%	5.90%	2.50%	47.7	73,080	0.15%
CFNL	Cardinal Financial Corporation	5.69	10.50	4.36	NMF	31.6	0.89	0.96	NMF	NMF	0.70%	-1.09%	-11.0%	1,638.2	9.43%	2.96%	0.00%	137.1	2,611,682	1.90%
CVBK	Central Virginia Bankshares, Inc.	4.70	19.04	3.50	NMF	3.1	0.95	0.96	NMF	NMF	8.94%	-13.59%	-227.1%	480.8	2.65%	3.09%	3.36%	12.2	69,701	0.97%
CWBS	Commonwealth Bankshares, Inc.	7.17	19.59	6.55	NMF	4.5	0.46	0.46	NMF	NMF	4.46%	-3.68%	-31.3%	1,019.7	10.40%	3.97%	2.99%	49.0	285,187	0.58%
EVBS	Eastern Virginia Bankshares, Inc.	8.81	19.50	7.11	18.0	6.1	0.65	0.82	2.3	NMF	7.26%	-1.20%	-14.4%	1,031.0	7.73%	3.57%	0.66%	52.0	110,257	0.21%
FBSS	Fauquier Bankshares, Inc.	12.75	19.99	9.30	11.0	9.2	1.12	1.12	1.3	1.2%	6.27%	0.74%	8.9%	499.8	8.12%	4.19%	1.07%	45.5	48,259	0.11%
FCVA	First Capital Bancorp, Inc.	6.43	14.25	5.75	22.2	9.1	0.55	0.55	1.2	NMF	0.00%	-0.46%	-5.3%	419.6	8.26%	2.89%	0.59%	19.1	56,037	0.29%
FCBC	First Community Bancshares, Inc.	34.87	39.00	23.49	15.6	13.3	2.24	3.88	2.4	15.7%	3.21%	0.91%	9.4%	1,967.5	8.68%	3.93%	0.69%	382.4	6,687,543	1.75%
HMPR	Hampton Roads Bankshares, Inc.	8.73	13.92	6.25	15.1	13.4	1.06	1.49	1.5	1.0%	5.04%	0.79%	6.3%	917.8	11.82%	3.84%	0.34%	115.4	298,304	0.26%
MBRG	Middleburg Financial Corporation	14.59	25.93	8.07	NMF	21.8	0.90	0.99	NMF	NMF	5.21%	0.67%	8.5%	937.3	7.83%	4.10%	1.93%	66.1	232,783	0.35%
MNRK	Monarch Financial Holdings, Inc.	6.75	11.25	6.33	9.0	10.7	0.83	0.86	0.7	NMF	0.00%	0.53%	6.7%	594.8	7.78%	3.03%	0.81%	38.4	88,290	0.23%
NKSH	National Bankshares, Inc.	19.45	21.98	15.00	10.0	10.7	1.23	1.41	1.5	3.2%	4.22%	1.62%	13.3%	902.3	12.13%	4.33%	0.55%	134.7	304,879	0.23%
OPOF	Old Point Financial Corporation	19.13	22.00	16.00	12.0	12.0	1.13	1.13	2.1	1.8%	3.55%	0.95%	9.6%	831.9	9.96%	3.78%	0.52%	93.8	150,744	0.16%
SONA	Southern National Bancorp of Virginia, Inc.	5.94	10.97	5.30	NMF	23.8	0.60	0.73	NMF	NMF	0.00%	-0.71%	-4.4%	444.0	15.24%	3.11%	1.30%	40.4	115,474	0.29%
STEL	StellarOne Corporation	16.90	22.73	12.02	19.2	10.8	1.04	1.35	2.3	0.6%	3.79%	0.27%	2.2%	2,985.9	12.22%	4.09%	2.03%	381.9	4,902,859	1.28%
TOWN	TowneBank	24.79	27.90	11.50	25.8	26.9	2.21	3.01	3.1	15.0%	1.29%	0.90%	8.4%	3,015.5	11.06%	3.59%	0.12%	604.3	6,005,378	0.99%
UBSH	Union Bankshares Corporation	24.80	29.20	11.90	21.2	16.9	1.57	2.28	2.5	6.7%	2.98%	0.71%	7.9%	2,448.2	8.74%	3.91%	0.91%	335.4	4,116,304	1.23%
VYFC	Valley Financial Corporation	5.45	9.95	4.35	8.3	8.0	0.60	0.60	1.0	NMF	2.57%	0.45%	6.8%	642.8	6.62%	2.88%	0.42%	25.5	33,981	0.13%
VBFC	Village Bank and Trust Financial Corp.	4.50	11.47	3.38	16.7	12.2	0.43	0.44	2.4	NMF	0.00%	0.21%	3.1%	418.6	6.73%	3.31%	1.92%	12.1	27,653	0.23%
VCBI	Virginia Commerce Bancorp, Inc.	5.17	11.65	3.33	8.1	5.4	0.77	0.77	0.4	NMF	0.00%	0.40%	6.0%	2,661.7	6.70%	3.38%	3.41%	137.3	3,644,230	2.65%
Virginia Median					12.3	10.7	0.88	0.89	2.0	1.8%	3.21%	0.45%	6.0%		8.68%	3.70%	0.99%		150,744	0.29%
WEST VIRGINIA																				
CHCO	City Holding Company	\$ 34.78	\$ 54.25	\$ 28.87	15.5	11.6	1.98	2.48	1.3	13.9%	3.91%	-0.41%	-3.3%	\$ 2,465.6	11.56%	4.80%	0.98%	\$ 562.8	20,432,381	3.63%
PFBI	Premier Financial Bancorp, Inc.	7.03	13.59	5.98	5.4	5.2	0.52	0.80	0.6	NMF	6.26%	1.05%	9.0%	732.0	11.80%	4.26%	1.65%	44.9	163,623	0.36%
SMMF	Summit Financial Group, Inc.	9.00	16.25	7.74	NMF	10.2	0.83	0.94	NMF	NMF	4.00%	-1.99%	-34.7%	1,567.3	5.14%	2.91%	4.85%	66.7	95,715	0.14%
WSBC	WesBanco, Inc.	27.21	35.10	14.28	16.2	13.0	1.23	2.28	2.2	3.9%	4.12%	0.89%	7.8%	5,149.9	11.37%	3.71%	1.03%	722.7	19,178,152	2.65%
West Virginia Median					15.5	10.9	1.03	1.61	1.3	8.9%	4.06%	0.24%	2.3%		11.47%	3.99%	1.34%		9,670,888	1.51%
Southeastern Nasdaq Banks Median					13.6	9.0	0.67	0.76	1.5	4.2%	2.47%	0.21%	2.0%		8.68%	3.35%	2.04%		132,916	0.40%



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OTC-BB Banks

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Company		Pricing			Valuation				Dividend	Profitability		Other				Average Weekly				
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ALABAMA																				
ATFS	Altrust Financial Services, Inc.	\$ 18.00	\$ 18.00	\$ 18.00	NA	16.1	NA	NA	NMF	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	NA	NA
PCLB	Pinnacle Bancshares, Inc.	8.40	12.45	7.00	11.7	11.2	0.57	0.58	3.0	NMF	5.24%	0.59%	7.0%	224.2	8.61%	3.43%	2.69%	10.7	124,530	1.17%
SRNN	Southern Banc Company, Inc.	8.40	11.25	8.40	NA	NMF	0.47	0.47	NMF	NMF	4.17%	NA	NA	101.2	14.21%	NA	NA	6.8	33,348	0.49%
UBAB	United Bancorporation of Alabama, Inc.	15.50	15.50	13.75	NMF	33.7	1.10	1.13	NMF	0.9%	2.06%	0.08%	1.1%	464.1	6.86%	3.61%	4.37%	35.0	4,340	0.01%
Alabama Median					11.7	20.3	0.71	0.73	3.0	0.9%	2.87%	0.34%	4.1%		9.89%	3.52%	3.53%		54,073	0.56%
FLORIDA																				
BCBF	Beach Community Bancshares, Inc.	\$ 2.75	\$ 28.00	\$ 2.75	NA	1.9	0.14	0.14	NMF	NMF	0.00%	-0.64%	-9.2%	\$ 663.4	7.09%	2.37%	7.97%	\$ 6.5	3,809	0.06%
CEFB	Central Florida State Bank	4.10	13.75	4.10	NMF	11.4	0.36	0.36	NMF	NMF	0.00%	0.11%	0.9%	120.5	12.98%	3.35%	5.18%	5.7	7,442	0.13%
FLCM	Florida Community Banks, Inc.	4.25	25.00	3.90	NMF	3.1	0.46	0.46	NMF	NMF	0.00%	-7.58%	-82.5%	963.8	7.64%	1.90%	23.23%	33.7	13,940	0.04%
HZNB	Horizon Bancorporation, Inc.	8.00	14.00	6.50	13.6	10.5	1.10	1.10	0.9	0.8%	0.00%	0.33%	5.5%	211.2	6.09%	3.31%	NA	14.1	71,400	0.50%
IBFL	Independent BancShares, Inc.	6.50	18.45	6.11	NMF	10.7	0.49	0.55	NMF	NMF	0.00%	-0.59%	-7.6%	212.8	7.68%	3.39%	2.21%	8.0	4,745	0.06%
MCBN	Marco Community Bancorp, Inc.	3.35	9.95	2.30	NMF	NMF	0.73	0.73	NMF	NMF	0.00%	-1.42%	-9.7%	134.1	14.75%	2.68%	14.09%	10.8	17,236	0.16%
NCBF	Nature Coast Bank	3.70	9.50	3.65	NMF	NMF	0.43	0.43	NMF	NMF	0.00%	-0.59%	-3.3%	51.5	16.73%	3.28%	6.33%	3.7	3,645	0.10%
OHBK	Old Harbor Bank	4.00	13.50	2.10	NMF	NMF	0.39	0.39	NMF	NMF	0.00%	-3.30%	-37.3%	241.2	8.54%	2.87%	5.70%	8.0	44,000	0.55%
SSHC	SouthShore Community Bank	3.50	8.25	3.50	NMF	NMF	0.45	0.45	NMF	NMF	0.00%	-1.83%	-12.9%	49.0	14.19%	3.48%	1.63%	3.2	2,205	0.07%
SGBK	Stonegate Bank	6.20	12.00	5.55	NMF	44.3	0.60	0.60	NMF	NMF	0.00%	0.14%	1.0%	317.3	12.95%	3.47%	1.00%	24.8	96,999	0.39%
Florida Median					13.6	10.6	0.46	0.46	0.9	0.8%	0.00%	-0.62%	-8.4%		10.7%	3.30%	5.70%		10,691	0.11%
GEORGIA																				
CHKJ	Cherokee Banking Company	\$ 9.00	\$ 23.45	\$ 5.00	NMF	24.3	0.77	0.77	NMF	NMF	0.00%	-0.45%	-6.2%	\$ 215.2	6.02%	3.47%	5.00%	\$ 10.0	9,270	0.09%
CZBS	Citizens Bancshares Corporation	2.61	10.25	2.50	2.6	1.9	0.17	0.17	0.3	NMF	7.28%	0.72%	7.6%	335.4	9.81%	4.06%	7.47%	5.5	5,351	0.10%
FCGA	First Commerce Community Bankshares, Inc.	0.50	18.50	0.50	NA	NA	0.03	0.03	NMF	NMF	0.00%	-2.21%	-26.8%	285.7	8.32%	2.05%	12.10%	0.8	28	0.00%
FCWT	First Coweta Bank	2.10	7.00	1.90	NMF	9.5	0.44	0.44	NMF	NMF	0.00%	-1.17%	-14.2%	163.2	8.24%	2.64%	9.97%	5.9	6,227	0.11%
FBFSE	FirstBank Financial Services, Inc.	0.02	6.00	0.01	NMF	NMF	NA	NA	NMF	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	393	NA
GABA	Georgia Bancshares, Inc.	3.80	12.75	3.50	NMF	6.0	0.45	0.45	NMF	NMF	0.00%	-0.98%	-12.8%	387.4	7.44%	2.68%	4.77%	12.0	9,842	0.08%
GECR	Georgia-Carolina Bancshares, Inc.	10.00	12.35	7.00	11.9	12.0	0.89	0.89	1.0	NMF	0.00%	0.85%	10.2%	451.2	8.58%	3.19%	3.52%	34.6	36,400	0.11%
NWCB	Newnan Coweta Bancshares, Inc.	0.30	28.75	0.10	NMF	0.3	0.02	0.02	NMF	NMF	0.00%	-7.20%	-104.9%	230.6	6.08%	1.68%	21.46%	0.3	551	0.18%
PCBN	Piedmont Community Bank Group, Inc.	9.00	13.25	4.20	NMF	22.5	0.90	0.90	NMF	NMF	0.00%	0.04%	0.5%	238.2	6.84%	1.90%	4.80%	14.7	8,145	0.06%
SCSG	SouthCrest Financial Group, Inc.	9.00	20.00	7.60	8.9	5.6	0.49	0.65	1.0	NMF	5.78%	0.31%	2.6%	620.5	11.58%	4.03%	2.91%	35.4	16,650	0.05%
SBFC	Southeastern Bank Financial Corporation	19.50	32.50	14.55	12.2	10.0	1.29	1.29	0.9	2.3%	2.67%	0.56%	8.3%	1,378.1	6.57%	3.10%	3.83%	116.7	29,153	0.02%
SEBC	Southeastern Banking Corporation	13.00	22.00	12.90	7.3	5.9	0.70	0.71	1.1	NMF	3.85%	1.07%	8.0%	412.2	13.70%	4.32%	1.98%	41.3	21,450	0.05%
SNCB	Southern Community Bancshares, Inc.	0.35	6.40	0.25	NMF	NMF	0.07	0.07	NMF	NMF	0.00%	-6.52%	-151.8%	415.6	3.70%	1.35%	26.18%	1.1	2,084	0.19%
Georgia Median					8.9	7.8	0.47	0.55	1.0	2.3%	0.00%	-0.21%	-2.8%		7.84%	2.89%	4.90%		8,145	0.09%
KENTUCKY																				
CZNL	Citizens National Corporation	\$ 47.50	\$ 50.00	\$ 45.00	NA	NA	1.25	2.07	NMF	2.6%	1.18%	0.78%	10.1%	\$ 560.8	7.82%	3.61%	1.28%	\$ 54.7	11,163	0.02%
KTYB	Kentucky Bancshares, Inc.	17.15	31.75	15.75	8.8	7.5	0.85	1.15	1.2	NMF	6.53%	0.85%	9.7%	636.7	8.75%	3.38%	2.75%	47.1	42,189	0.09%
Kentucky Median					8.8	7.5	1.05	1.61	1.2	2.6%	3.85%	0.82%	9.9%		8.29%	3.50%	2.02%		26,676	0.05%
LOUISIANA																				
ABNC	American Bancorp, Inc.	\$ 139.20	NA	NA	NA	NA	NA	NA	NA	NMF	0.00%	1.82%	18.1%	\$ 119.3	10.55%	4.81%	0.05%	NA	NA	NA
MBKL	Metairie Bank & Trust Company	19.50	29.50	18.50	NA	NA	1.07	1.07	NMF	0.9%	5.13%	0.68%	5.9%	320.7	11.64%	4.34%	0.02%	39.8	4,583	0.01%
Louisiana Median					NA	NA	1.07	1.07	NA	0.9%	2.56%	1.25%	12.0%		11.10%	4.58%	0.04%		4,583	0.01%



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NORTH CAROLINA																				
FFIS	1st Financial Services Corporation	\$ 6.50	\$ 14.75	\$ 5.05	13.0	9.8	0.68	0.68	0.5	NMF	0.00%	0.30%	4.1%	\$ 670.2	7.16%	3.30%	1.55%	\$ 32.5	43,388	0.13%
ABTO	AB&T Financial Corp.	6.90	9.70	4.00	NMF	21.6	0.75	0.75	NMF	NMF	0.00%	-0.14%	-1.0%	174.1	14.20%	2.90%	2.86%	18.5	40,607	0.22%
BONC	Bank of Commerce	7.50	11.00	6.95	44.1	NMF	0.77	0.77	NMF	NMF	0.00%	0.05%	0.4%	125.5	12.38%	3.57%	0.80%	12.0	21,150	0.18%
NCFT	First Trust Bank	10.00	16.00	6.50	10.5	10.5	1.14	1.14	0.5	1.6%	0.00%	1.06%	11.9%	438.8	8.94%	3.49%	0.00%	44.7	66,150	0.15%
FOFN	Four Oaks Fincorp, Inc.	6.90	17.00	6.50	8.4	7.6	0.73	0.81	0.7	NMF	4.93%	0.65%	8.8%	883.5	7.40%	3.38%	2.05%	47.5	38,537	0.08%
LTBL	Little Bank, Inc.	12.75	18.85	10.25	15.5	11.9	1.24	1.24	1.5	2.3%	1.25%	0.33%	4.4%	316.5	7.43%	2.76%	0.37%	29.1	8,670	0.03%
MFBP	M&F Bancorp, Inc.	5.20	8.50	2.25	6.4	9.5	0.42	0.42	2.2	NMF	3.85%	0.14%	1.5%	274.0	9.27%	4.75%	2.58%	10.6	14,092	0.13%
MCFI	MidCarolina Financial Corporation	7.50	11.55	7.00	8.4	8.2	1.21	1.21	0.5	1.4%	0.00%	0.96%	14.0%	521.6	6.78%	3.13%	0.90%	36.9	33,113	0.09%
NSBC	North State Bancorp	7.00	14.35	5.25	20.6	16.7	1.44	1.44	1.4	2.8%	0.00%	0.39%	6.7%	633.4	5.50%	3.63%	0.98%	50.2	27,265	0.05%
PSTB	Park Sterling Bank	8.00	15.45	7.55	NMF	NA	0.92	0.92	NA	NMF	0.00%	0.17%	1.4%	387.1	11.09%	2.81%	0.31%	39.6	31,480	0.08%
PKWY	Parkway Bank	2.90	10.30	2.58	NMF	5.9	0.30	0.30	NMF	NMF	0.00%	-1.71%	-14.8%	125.1	10.76%	2.88%	8.05%	4.1	8,439	0.21%
PTOK	Patriot State Bank	6.00	17.50	6.00	NMF	NMF	0.63	0.63	NMF	NMF	0.00%	-0.75%	-3.4%	81.1	20.67%	3.20%	1.79%	10.6	3,420	0.03%
SNBN	Sound Banking Company	8.30	14.00	7.00	NA	10.5	0.75	0.75	NMF	NMF	0.00%	0.10%	1.4%	127.4	7.12%	3.60%	2.51%	6.7	8,134	0.12%
SRBY	Surrey Bancorp	10.05	12.00	7.35	19.3	12.9	1.48	1.49	1.3	6.2%	0.00%	0.89%	7.6%	205.5	11.76%	3.69%	0.33%	31.8	21,407	0.07%
TCMB	TriStone Community Bank	4.00	9.25	3.75	NMF	NMF	0.42	0.42	NMF	NMF	0.00%	0.28%	2.9%	151.5	9.33%	2.94%	0.59%	6.0	10,880	0.18%
UWHR	Uwharrie Capital Corp	4.00	5.49	2.50	10.5	10.3	0.96	0.99	1.6	NMF	0.00%	0.32%	4.3%	425.3	7.47%	3.88%	1.91%	30.5	10,800	0.04%
WFSC	Weststar Financial Services Corporation	6.35	11.40	5.80	9.8	7.1	0.85	0.85	0.6	NMF	0.00%	0.75%	8.8%	193.1	8.17%	4.16%	0.20%	13.5	14,957	0.11%
North Carolina Median					10.5	10.3	0.77	0.81	1.0	2.3%	0.00%	0.30%	4.1%		8.94%	3.38%	0.98%		21,150	0.11%
SOUTH CAROLINA																				
ATBA	Atlantic Bancshares, Inc.	\$ 7.10	\$ 9.00	\$ 5.05	NMF	NMF	0.93	0.93	NMF	NMF	0.00%	-0.52%	-5.1%	\$ 94.1	10.17%	3.43%	1.46%	\$ 8.9	1,065	0.01%
BGVF	BankGreenville Financial Corporation	3.00	10.00	2.26	NMF	NMF	0.39	0.39	NMF	NMF	0.00%	0.03%	0.2%	79.6	11.33%	2.85%	0.00%	3.5	5,655	0.16%
CRLN	Carolina Alliance Bank	10.00	16.75	8.35	NMF	NMF	1.12	1.12	NA	2.3%	0.00%	-0.65%	-3.9%	146.5	15.28%	2.70%	0.00%	25.0	38,300	0.15%
CBCO	Coastal Banking Company, Inc.	6.00	15.25	4.97	20.0	6.2	0.33	0.43	0.8	NMF	0.00%	0.23%	2.2%	441.3	10.48%	2.52%	3.60%	15.4	67,350	0.44%
CFOK	Community First Bancorporation	10.10	16.19	9.86	11.6	11.1	0.88	0.88	1.0	NMF	0.00%	0.66%	7.1%	438.4	9.31%	3.20%	NA	36.0	5,555	0.02%
CBSO	CommunitySouth Financial Corporation	2.50	10.00	1.75	NMF	8.1	0.39	0.39	NMF	NMF	0.00%	0.09%	1.1%	381.7	7.95%	2.85%	NA	11.7	12,263	0.10%
CTOT	Cornerstone Bancorp	10.00	15.50	10.00	43.5	12.5	1.05	1.05	2.6	0.9%	3.00%	-1.06%	-8.5%	153.8	12.31%	3.91%	1.64%	19.9	9,350	0.05%
FCBN	First Citizens Bancorporation, Inc.	354.00	655.00	333.00	5.8	5.6	0.58	0.80	0.5	NMF	0.40%	0.86%	10.8%	6,423.7	8.05%	3.89%	0.51%	300.4	104,430	0.03%
FSRL	First Reliance Bancshares, Inc.	5.50	12.15	5.05	7.3	7.6	0.51	0.51	1.0	NMF	0.00%	0.53%	8.1%	573.7	6.62%	3.71%	0.99%	19.3	19,388	0.10%
FSBS	First South Bancorp, Inc.	12.00	25.00	11.05	11.5	8.3	0.63	0.63	1.0	NMF	0.00%	0.54%	5.7%	441.5	9.28%	3.07%	NA	25.9	19,440	0.07%
GRRB	GrandSouth Bancorporation	5.50	11.00	4.05	8.0	7.1	0.80	0.82	0.5	NMF	1.45%	0.51%	7.9%	377.4	6.51%	3.41%	2.27%	19.6	2,200	0.01%
GRBS	Greer Bancshares Incorporated	6.00	15.95	3.51	NMF	5.8	0.92	0.92	NMF	NMF	0.00%	-6.69%	-145.1%	429.6	3.78%	2.88%	2.52%	14.9	24,540	0.16%
HCFB	HCSB Financial Corporation	26.75	28.00	16.50	37.7	NMF	2.98	2.98	3.9	14.7%	0.00%	0.57%	9.8%	591.5	5.59%	3.33%	NA	98.4	3,611	0.00%
IEBS	Independence Bancshares, Inc.	10.00	10.00	10.00	NMF	NMF	1.11	1.11	NMF	2.0%	0.00%	-0.07%	-0.5%	136.4	13.79%	2.70%	0.03%	20.9	NA	NA
PBCE	Peoples Bancorporation, Inc.	3.25	9.25	1.50	NMF	5.5	0.53	0.53	NMF	NMF	6.15%	-4.00%	-48.2%	550.8	7.90%	3.26%	4.69%	23.0	16,933	0.07%
South Carolina Median					11.6	7.4	0.80	0.82	1.0	2.2%	0.00%	0.09%	1.1%		9.28%	3.20%	1.46%		14,598	0.07%
TENNESSEE																				
CUBN	Commerce Union Bank	\$ 11.25	\$ 11.50	\$ 10.00	NA	NA	NA	NA	NA	NMF	0.00%	-0.78%	-3.3%	\$ 120.9	22.74%	4.02%	0.00%	NA	394	NA
CSBQ	Cornerstone Bancshares, Inc.	5.25	10.90	3.50	NMF	40.4	0.89	0.96	NMF	NMF	5.33%	0.77%	9.1%	457.6	8.19%	4.14%	1.06%	33.2	71,505	0.22%
FCCT	First Community Corporation	8.30	16.50	8.30	NA	7.6	NA	NA	NMF	NMF	0.00%	0.93%	13.4%	237.0	6.99%	4.03%	1.10%	NA	3,071	NA
MNBT	Mountain National Bancshares, Inc.	16.20	25.00	16.20	12.6	10.6	0.82	0.82	0.6	NMF	0.00%	0.58%	6.8%	606.1	8.57%	3.46%	2.49%	42.7	55,566	0.13%
NVBT	Nashville Bank and Trust Company	9.70	11.50	9.50	NA	NA	0.99	0.99	NMF	NMF	0.00%	0.18%	1.3%	151.2	13.66%	3.24%	0.00%	20.5	34,387	0.17%
PGNN	Paragon National Bank	1.40	8.50	1.10	NMF	NMF	0.16	0.16	NMF	NMF	0.00%	-0.18%	-2.2%	325.9	8.70%	2.58%	9.64%	4.7	7,658	0.16%
Tennessee Median					12.6	10.6	0.85	0.89	0.6	NA	0.00%	0.38%	4.0%		8.64%	3.74%	1.08%		21,022	0.17%



Market Statistics on Selected Financial Institutions

OTC-BB Banks

December, 2008

Company		Pricing			Valuation					Dividend	Profitability		Other				Average Weekly		
Ticker	Company	12/31/08 Price	52 Week High	52 Week Low	Earnings LTM	Price/Book Value Stated	Price/Book Value Tangible	PEG Ratio	Core Deposit Premium	Annual Yield %	Quarter Ended ROAA	Quarter Ended ROAE	Total Assets	Equity/Assets	Net Int. Margin	NPAs as % of Lns + OREO	Market Value	Volume Traded	Volume/Shares Outstand.
VIRGINIA																			
BOJF	Bank of the James Financial Group, Inc.	\$ 8.00	\$ 17.45	\$ 7.15	NMF 11.3	0.96	0.96	NMF	NMF	0.00%	-1.68%	-21.3%	\$ 320.1	7.30%	3.66%	1.32%	\$ 22.5	20,080	0.09%
BAYK	Bay Banks of Virginia, Inc.	7.90	14.50	6.65	10.4 10.4	0.68	0.76	7.2	NMF	8.61%	0.61%	7.2%	319.1	8.62%	3.63%	1.77%	18.8	29,902	0.16%
BMBN	Benchmark Bankshares, Inc.	12.25	17.20	11.00	8.2 8.4	0.97	0.97	1.5	NMF	4.57%	1.08%	12.0%	368.9	9.03%	4.02%	0.19%	32.3	24,561	0.08%
BORT	Botetourt Bankshares, Inc.	26.00	32.35	26.00	12.9 9.6	1.19	1.19	1.2	2.0%	3.23%	0.64%	6.8%	290.0	9.34%	3.67%	1.26%	32.4	5,200	0.02%
BHRB	Burke & Herbert Bank & Trust Company	1,690.00	1,800.00	1,240.00	14.3 17.6	2.02	2.02	1.7	13.5%	4.02%	1.68%	16.5%	1,631.1	9.93%	4.44%	0.35%	326.6	143,650	0.04%
CDBK	Cardinal Bankshares Corporation	12.00	19.00	10.50	10.4 8.2	0.61	0.61	2.1	NMF	5.33%	0.75%	5.4%	216.1	13.96%	3.16%	NA	18.4	16,740	0.09%
CARE	Carter Bank & Trust	6.20	9.25	5.10	17.2 11.7	0.54	0.85	15.3	NMF	6.45%	0.34%	3.1%	2,749.2	11.02%	2.49%	1.63%	162.8	79,670	0.05%
CZBT	Citizens Bancorp of Virginia, Inc.	11.52	16.50	11.25	8.2 8.3	0.74	0.74	1.7	NMF	5.90%	1.24%	9.8%	292.8	12.71%	4.28%	1.13%	27.7	32,544	0.12%
CZYB	Citizens Community Bank	7.00	12.00	7.00	25.0 19.4	0.52	0.52	3.5	NMF	0.00%	0.15%	1.2%	149.8	12.06%	3.65%	1.12%	9.5	8,785	0.09%
CNBV	CNB Bancorp, Inc.	2.10	5.30	2.10	14.0 19.1	0.42	0.42	2.2	NMF	0.00%	0.54%	3.2%	44.0	17.21%	4.54%	0.00%	3.2	3,948	0.13%
CNVB	Colonial Virginia Bank	16.00	22.75	12.25	NMF NMF	0.84	0.84	NMF	NMF	0.00%	0.08%	0.8%	103.2	11.24%	3.57%	0.00%	9.8	8,560	0.09%
EFSL	Eagle Financial Services, Inc.	16.10	23.00	14.75	14.1 9.5	1.16	1.16	1.3	1.9%	4.22%	-1.10%	-12.5%	515.0	8.55%	4.06%	1.01%	50.9	62,468	0.12%
FMBM	F & M Bank Corp.	30.25	33.00	27.25	16.3 16.0	1.82	1.99	2.9	9.7%	3.04%	0.97%	11.3%	452.5	8.46%	3.91%	0.32%	69.5	70,936	0.10%
FXNC	First National Corporation	16.25	23.90	12.05	8.4 8.2	1.17	1.18	0.6	1.5%	3.45%	0.95%	12.8%	548.5	7.37%	3.70%	1.98%	47.5	58,988	0.12%
FDVA	Freedom Bank of Virginia	6.35	13.50	6.00	NA NA	0.63	0.63	NMF	NMF	0.00%	-1.14%	-7.0%	151.7	15.66%	3.23%	0.51%	15.0	10,033	0.07%
HBKS	Heritage Bankshares, Inc.	8.00	13.50	7.50	19.0 20.0	0.73	0.73	2.9	NMF	3.00%	0.64%	6.1%	246.1	10.22%	3.72%	0.03%	18.2	25,760	0.14%
HBKA	Highlands Bankshares, Inc.	9.25	18.00	8.05	NMF 9.8	1.22	1.22	NMF	1.6%	2.38%	-1.72%	-28.4%	672.6	5.66%	3.22%	1.78%	46.3	8,140	0.02%
MNSB	MainStreet Bank	5.00	8.50	4.21	NMF NMF	0.57	0.57	NMF	NMF	0.00%	0.20%	1.6%	177.3	11.93%	3.33%	0.13%	12.1	20,525	0.17%
MREE	MainStreet BankShares, Inc.	16.00	18.25	7.61	15.0 11.7	1.26	1.26	0.8	3.2%	1.25%	0.53%	5.5%	225.2	9.68%	3.40%	0.82%	27.6	8,400	0.03%
PPBN	Pinnacle Bankshares Corporation	13.00	24.00	10.55	9.2 7.4	0.70	0.71	1.6	NMF	4.62%	0.60%	6.7%	313.0	8.83%	3.52%	0.71%	19.3	25,285	0.13%
PNBI	Pioneer Bankshares, Inc.	17.75	28.10	17.50	11.2 10.3	1.08	1.11	1.6	1.1%	3.15%	0.92%	9.0%	160.3	10.39%	4.52%	NA	18.1	8,609	0.05%
UFBC	United Financial Banking Companies, Inc.	23.00	35.00	18.05	NA 20.2	NA	NA	NMF	NMF	0.00%	0.59%	6.5%	226.9	9.34%	4.26%	0.24%	NA	6,210	NA
VGBK	Virginia Heritage Bank	7.50	12.75	6.25	NMF NMF	0.96	0.96	NMF	NMF	0.00%	-0.85%	-5.7%	215.6	13.78%	3.61%	0.10%	28.4	NA	NA
VABK	Virginia National Bank	22.00	31.05	20.00	NMF 34.4	1.36	1.36	NMF	4.4%	0.00%	0.00%	0.0%	350.6	10.71%	4.62%	0.42%	51.0	52,800	0.10%
Virginia Median					13.5 10.8	0.96 0.96	1.7	2.0%	3.02%	0.57%	5.4%		10.08%	3.67%	0.61%			20,525	0.09%
WEST VIRGINIA																			
CIWV	Citizens Financial Corp.	\$ 7.00	\$ 13.30	\$ 7.00	10.8 12.3	0.60	0.60	4.9	NMF	2.29%	0.75%	9.7%	\$ 277.7	7.74%	3.65%	1.96%	\$ 12.8	3,990	0.03%
FCBS	First Century Bankshares, Inc.	15.65	25.75	14.70	7.5 6.5	0.72	0.83	1.3	NMF	6.90%	0.91%	10.1%	421.6	9.77%	3.96%	NA	29.8	32,630	0.11%
HBSI	Highlands Bankshares, Inc.	29.00	38.00	27.00	8.1 9.0	0.98	1.06	0.9	NMF	3.72%	1.40%	13.3%	368.1	10.72%	5.16%	0.47%	38.8	137,605	0.35%
JFWV	Jefferson Security Bank	100.00	121.45	98.00	18.8 13.3	1.56	1.56	2.1	5.0%	2.50%	-0.11%	-1.3%	239.2	7.94%	4.06%	3.63%	29.5	7,500	0.03%
PTBS	Potomac Bancshares, Inc.	9.50	14.00	8.00	12.3 9.2	1.08	1.08	1.4	0.9%	4.95%	0.23%	2.3%	295.2	10.14%	3.91%	1.41%	32.3	21,755	0.07%
West Virginia Median					10.8 9.2	0.98 1.06	1.4	3.0%	3.72%	0.75%	9.7%		9.77%	3.96%	1.69%			21,755	0.07%
Southeastern OTC-BB Banks Median					11.6 10.0	0.75 0.81	1.3	2.0%	0.00%	0.28%	2.64%		9.15%	3.46%	1.55%			15803.5	0.09%



Market Statistics on Selected Financial Institutions

Pink Sheet Banks

December, 2008

Company		Pricing			Valuation						Profitability			Other				Average Weekly		
Ticker	Company	12/31/08 Price	52 Week High	52 Week Low	Price/Earnings		Book Value		PEG Ratio	Core Deposit Premium	Yield %	Quarter Ended		Total Assets	Equity/Assets	Net Int. Margin	NPAs as % of Lns + OREO	Market Value	Dollar Volume Traded	Volume/Shares Outstand.
					LTM	2007	Stated	Tangible				ROAA	ROAE							
ALABAMA																				
FIEC	Frontier National Corporation	\$ 5.00	\$ 9.25	\$ 5.00	NA	7.5	NA	NA	NMF	NMF	4.00%	0.91%	9.6%	\$ 306.1	9.50%	4.15%	4.11%	NA	7,075	NA
RBCI	RBC, Inc.	45.00	NA	NA	NA	7.9	NA	NA	NMF	NMF	5.33%	1.53%	16.4%	238.0	9.45%	4.15%	1.14%	NA	NA	NA
Alabama Median					NA	7.7	NA	NA	NMF	NMF	4.67%	1.22%	13.0%		9.48%	4.15%	2.63%		7,075	NA
FLORIDA																				
FSDB	1st United Bancorp, Inc.	\$ 6.00	\$ 11.25	\$ 4.65	9.8	8.5	0.54	0.99	1.4	NMF	0.00%	0.20%	1.3%	\$ 621.9	16.00%	4.32%	1.15%	\$ 51.4	NA	NA
CBKS	Community Bank of South Florida, Inc.	9.00	16.50	8.80	13.6	6.3	0.75	0.75	1.1	NMF	0.00%	-0.57%	-6.8%	536.8	9.37%	4.99%	2.01%	37.9	16,830	0.04%
CMUY	Community Southern Bank	6.50	10.00	6.00	NMF	NMF	0.77	0.77	NMF	NMF	0.00%	-0.37%	-2.6%	97.8	13.04%	3.11%	0.00%	9.8	8,353	0.09%
COTZ	Cortez Community Bank	2.75	11.40	2.75	NMF	8.9	0.28	0.28	NMF	NMF	0.00%	-7.45%	-32.0%	77.9	22.49%	4.15%	12.29%	5.0	13,420	0.27%
FCBF	FCB Financial, Inc.	5.00	18.25	1.00	NA	NA	0.34	0.34	NMF	NMF	0.00%	-3.59%	-39.4%	153.6	8.62%	2.98%	8.77%	4.5	3,050	0.07%
FMIA	First Miami Bancorp, Inc.	425.00	610.00	410.00	NA	NA	NA	NA	NMF	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	2,125	NA
FSOF	First Southern Bancorp, Inc.	10.25	18.00	10.25	NA	NA	0.58	0.58	NMF	NMF	0.00%	0.44%	4.9%	395.3	9.17%	3.35%	1.61%	20.8	103	0.00%
PLBN	Pilot Bancshares, Inc.	1.75	8.90	1.75	NMF	NMF	0.28	0.29	NMF	NMF	0.00%	-1.80%	-24.3%	242.0	6.33%	3.41%	3.21%	4.4	2,275	0.05%
RGTB	Regent Bancorp, Inc.	49.00	49.00	41.50	NA	NA	1.46	1.46	NMF	3.1%	1.10%	0.78%	10.8%	335.0	7.13%	4.58%	1.59%	27.5	6,615	0.02%
Florida Median					11.7	8.5	0.56	0.66	1.3	3.1%	0.00%	-0.47%	-4.7%		9.27%	3.78%	1.81%		4,833	0.05%
GEORGIA																				
CPTY	Capitol City Bancshares, Inc.	\$ 6.50	\$ 7.00	\$ 5.50	NMF	8.0	0.83	0.83	NMF	NMF	0.00%	-0.47%	-7.4%	\$ 296.0	6.26%	2.97%	4.08%	\$ 14.5	NA	NA
CBHC	CBC Holding Company	13.50	14.75	13.50	8.8	8.9	0.68	0.79	0.7	NMF	0.00%	0.99%	7.9%	94.7	12.70%	4.05%	1.05%	8.2	203	0.00%
ALBY	Community Capital Bancshares, Inc.	2.50	8.00	1.25	NMF	NMF	0.36	0.41	NMF	NMF	0.00%	-6.11%	-54.0%	198.9	10.63%	2.42%	9.37%	7.7	32,363	0.42%
EXCH	Exchange Bankshares, Inc.	20.50	50.00	20.50	NA	4.9	0.58	0.58	NMF	NMF	0.00%	-0.59%	-5.8%	229.9	10.10%	3.53%	3.26%	13.4	1,538	0.01%
GHBD	Georgia Heritage Bank	14.25	14.25	14.25	NA	NA	NA	NA	NA	NMF	0.00%	-11.45%	-108.5%	102.8	9.56%	2.00%	8.02%	NA	1,781	NA
HMBH	Hamilton State Bancshares, Inc.	17.50	NA	NA	NA	NA	1.66	2.45	NA	10.3%	0.00%	-0.37%	-2.9%	200.9	12.15%	3.91%	1.73%	40.6	NA	0.00%
MITB	McIntosh Bancshares, Inc.	8.00	15.25	8.00	NMF	8.9	0.68	0.69	NMF	NMF	0.00%	-3.31%	-43.1%	451.9	7.31%	2.84%	13.29%	22.5	840	0.00%
MYVK	Mountain Valley Bancshares, Inc.	15.10	NA	NA	NMF	NMF	1.53	1.53	NMF	9.9%	0.00%	-0.63%	-4.3%	145.7	14.37%	2.93%	3.45%	31.9	NA	0.00%
OFSI	Omni Financial Services, Inc.	0.05	5.04	0.05	NA	NA	0.01	0.01	NMF	NMF	0.00%	-2.41%	-55.4%	1,043.8	3.88%	1.06%	21.49%	0.6	3,553	0.63%
THVB	Thomasville Bancshares, Inc.	15.25	22.00	11.00	10.4	10.5	1.41	1.58	0.7	5.0%	3.28%	1.37%	13.7%	323.7	9.89%	3.60%	1.23%	45.3	25,315	0.06%
Georgia Median					9.6	8.9	0.68	0.79	0.7	9.9%	0.00%	-0.61%	-6.6%		10.00%	2.95%	3.77%		1,781	0.01%
KENTUCKY																				
BYLB	Boyle Bancorp, Inc.	\$ 69.00	\$ 71.00	\$ 60.00	NA	26.5	NA	NA	NMF	NMF	0.00%	1.13%	10.9%	\$ 443.9	10.41%	4.19%	0.36%	NA	67,620	NA
CCVS	Citizens Commerce Bancshares, Inc.	16.00	25.00	15.50	NA	NA	1.25	1.26	NMF	2.1%	0.00%	-0.02%	-0.3%	268.5	6.23%	3.40%	3.31%	20.9	10,880	0.05%
FCBE	FCB Bancorp, Inc.	8.60	15.00	8.50	NA	12.8	0.57	0.58	NMF	NMF	4.65%	0.54%	8.1%	353.0	6.63%	2.93%	1.61%	13.4	10,363	0.08%
HFBA	HFB Financial Corporation	20.00	21.00	19.00	12.1	12.1	0.90	0.90	2.1	NMF	3.10%	0.88%	11.7%	349.0	7.61%	3.63%	0.66%	23.8	9,200	0.04%
Kentucky Median					12.1	12.8	0.90	0.90	2.1	2.1%	1.55%	0.71%	9.5%		7.12%	3.52%	1.14%		10,622	0.05%
LOUISIANA																				
BOLB	BOL Bancshares, Inc.	\$ 33.25	\$ 36.60	\$ 33.00	5.1	4.0	0.62	0.62	0.2	NMF	0.00%	0.19%	1.7%	\$ 101.0	11.44%	6.49%	NA	\$ 6.0	1,496	0.03%
CNBL	Citizens National Bancshares of Bossier, Inc.	20.54	22.24	18.18	NA	NA	1.40	1.40	NMF	4.2%	0.00%	1.14%	13.1%	304.9	8.65%	4.71%	0.42%	37.1	7,292	0.02%
FGYH	First Guaranty Bancshares, Inc.	22.50	NA	NA	21.4	12.2	1.94	2.08	2.4	8.5%	2.84%	-0.41%	-5.0%	836.3	7.69%	4.30%	1.83%	125.1	NA	0.00%
JDVB	Jeff Davis Bancshares, Inc.	58.00	59.50	51.00	NA	NA	1.84	1.90	NMF	10.2%	0.00%	1.65%	15.7%	459.2	10.72%	5.29%	0.59%	90.5	9,570	0.01%
Louisiana Median					13.3	8.1	1.62	1.65	1.3	8.5%	0.00%	0.67%	7.4%		9.69%	5.00%	0.59%		7,292	0.02%



Market Statistics on Selected Financial Institutions

Pink Sheet Banks

December, 2008

Company		Pricing			Valuation						Profitability		Other				Average Weekly				
Ticker	Company	12/31/08 Price	52 Week High	52 Week Low	Price/Earnings		Book Value		PEG Ratio	Core Deposit Premium	Yield %	Quarter Ended ROAA	Quarter Ended ROAE	Total Assets	Equity/Assets	Net Int. Margin	NPAs as % of Lns + OREO	Market Value	Dollar Volume Traded	Volume/Shares Outstand.	
NORTH CAROLINA																					
CBFA	CB Financial Corporation	\$ 10.25	\$ 18.33	\$ 5.00	NA	10.3	0.51	0.51	NMF	NMF	0.00%	0.47%	5.7%	\$ 204.0	8.26%	3.25%	3.57%	\$ 8.6	2,101	0.02%	
FNSE	First National Bank of Shelby	266.00	310.00	177.00	NMF	9.8	0.99	1.05	NMF	NMF	2.41%	-2.56%	-23.7%	1,027.1	10.45%	3.92%	1.32%	106.4	10,640	0.01%	
HGBN	Heritage Bancshares, Inc.	114.00	114.00	111.00	8.6	8.5	0.57	0.60	0.8	NMF	0.00%	1.03%	8.9%	260.3	11.74%	4.45%	2.05%	17.4	1,140	0.01%	
HPTB	High Point Bank Corporation	126.50	244.00	126.50	NA	NA	0.61	0.64	NMF	NMF	5.12%	0.41%	3.3%	791.9	12.44%	3.74%	1.45%	59.7	41,113	0.07%	
RDBN	Randolph Bank & Trust Company	23.50	28.50	23.00	NMF	NMF	1.32	1.36	NMF	2.7%	0.00%	0.14%	1.8%	270.5	7.74%	3.64%	1.93%	24.6	1,528	0.01%	
SBNC	Southern Bancshares (N.C.), Inc.	1,010.00	1,155.00	950.00	11.6	11.9	0.87	0.92	1.2	NMF	0.16%	0.97%	9.5%	1,228.1	11.76%	3.74%	0.72%	105.9	NA	0.00%	
North Carolina Median					10.1	10.0	0.74	0.78	1.0	2.7%	0.08%	0.44%	4.5%		11.10%	3.74%	1.69%		2,101	0.01%	
SOUTH CAROLINA																					
CNBW	CNB Corporation	\$ 162.50	NA	NA	14.8	14.4	1.57	1.57	2.0	7.2%	3.23%	1.11%	11.4%	\$ 853.5	10.07%	4.03%	0.59%	\$ 135.3	NA	0.00%	
South Carolina Median					14.8	14.4	1.57	1.57	2.0	7.2%	3.23%	1.11%	11.4%		10.07%	4.03%	0.59%		NA	0.00%	
TENNESSEE																					
CNLA	Community National Bank of the Lakeway A	\$ 3.71	\$ 11.00	\$ 2.87	17.7	6.3	0.44	0.44	1.4	NMF	0.00%	-0.26%	-1.9%	\$ 117.4	13.71%	3.62%	5.04%	\$ 7.0	NA	NA	
FIME	First Farmers and Merchants Corporation	42.00	42.25	42.00	22.7	27.8	2.21	2.42	NMF	17.9%	1.69%	1.29%	10.8%	884.0	12.05%	3.80%	NA	235.4	210	0.00%	
TVFH	Tennessee Valley Financial Holdings, Inc.	6.00	12.50	6.00	NMF	37.5	0.66	0.66	NMF	NMF	1.67%	-3.97%	-46.8%	204.4	6.70%	3.25%	3.14%	9.1	3,180	0.03%	
Tennessee Median					20.2	27.8	0.66	0.66	1.4	17.9%	1.67%	-0.26%	-1.89%		12.05%	3.62%	0.0		1,695	0.02%	
VIRGINIA																					
BSSC	Bank of Southside Virginia Corporation	\$ 262.50	NA	NA	NMF	13.4	2.58	2.72	NMF	21.7%	0.00%	-8.71%	-68.5%	\$ 473.3	11.98%	5.11%	0.14%	\$ 146.1	NA	0.00%	
BRBS	Blue Ridge Bankshares, Inc.	48.00	55.00	44.00	NA	15.0	1.22	1.22	NMF	2.0%	0.00%	-0.16%	-1.9%	104.5	7.11%	4.58%	0.26%	9.0	4,560	0.05%	
CPKF	Chesapeake Financial Shares, Inc.	17.25	20.00	15.00	11.3	11.6	1.48	1.48	1.3	3.8%	2.43%	0.84%	13.4%	528.5	6.19%	4.77%	0.50%	48.5	21,994	0.05%	
FBPA	Farmers Bank of Appomattox	9.40	16.65	9.10	6.4	5.9	0.56	0.56	1.1	NMF	6.38%	0.97%	8.5%	158.9	11.51%	3.66%	NA	10.2	8,272	0.08%	
FBLV	First Bancorp, Inc.	50.00	55.00	50.00	17.1	17.1	2.63	2.70	0.9	16.1%	1.20%	1.27%	15.6%	972.1	8.12%	3.86%	0.29%	207.6	34,250	0.02%	
GSON	Grayson Bankshares, Inc.	22.00	25.00	22.00	22.2	11.9	1.25	1.25	4.4	2.5%	3.82%	-0.40%	-4.9%	367.6	8.21%	3.58%	NA	37.8	330	0.00%	
HMTW	HomeTown Bank	6.50	13.25	5.30	NMF	NMF	NA	NA	NMF	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	NA	8,125	NA
MBVA	Millennium Bankshares Corporation	0.35	6.19	0.20	NMF	NMF	0.12	0.12	NMF	NMF	0.00%	-11.03%	-98.2%	319.4	8.30%	1.76%	9.32%	3.1	36,971	1.18%	
PBVA	Peoples Bankshares, Incorporated	36.25	38.35	36.25	NA	NA	NA	NA	NA	NMF	0.00%	0.85%	7.8%	112.2	10.89%	4.77%	0.08%	NA	1,631	NA	
VABB	Virginia Bank Bankshares, Incorporated	18.00	18.25	16.15	NA	NA	1.37	1.37	NMF	7.3%	0.00%	1.45%	8.8%	147.5	16.38%	4.83%	0.08%	33.0	5,490	0.02%	
VCBS	Virginia Community Bankshares, Inc.	46.00	47.50	40.00	NA	NA	1.93	1.93	NMF	10.9%	0.00%	0.27%	2.6%	181.4	9.86%	5.33%	1.24%	34.5	3,910	0.01%	
VGNA	Virginia Company Bank	6.50	9.00	5.00	NMF	NMF	1.03	1.03	NMF	0.4%	0.00%	-1.58%	-15.5%	95.8	9.35%	2.52%	0.00%	9.2	325	0.00%	
Virginia Median					14.2	12.6	1.31	1.31	1.2	5.6%	0.00%	0.27%	2.6%		9.35%	4.58%	0.26%		5,490	0.02%	
WEST VIRGINIA																					
AGNB	Allegheny Bancshares, Inc.	\$ 58.50	\$ 58.50	\$ 58.50	19.9	20.9	1.81	1.81	4.7	13.7%	2.48%	1.33%	9.7%	\$ 203.7	13.85%	4.58%	0.50%	\$ 51.0	NA	NA	
CBFC	CNB Financial Services, Inc.	47.00	66.50	20.00	7.4	8.6	0.90	0.91	0.9	NMF	2.26%	1.06%	13.0%	285.3	8.25%	4.03%	1.22%	21.2	13,160	0.06%	
CBWV	Community Bank of Parkersburg	119.00	NA	NA	NA	NA	NA	NA	NA	NMF	0.00%	1.68%	22.0%	223.3	7.87%	3.60%	0.16%	NA	NA	NA	
FBWS	First National Bankshares Corp.	24.77	24.80	20.60	9.5	8.9	1.28	1.28	0.7	2.4%	2.75%	1.15%	17.2%	229.4	7.04%	4.06%	1.40%	20.7	4,335	0.02%	
FTSB	First Sentry Bancshares, Inc.	25.00	30.00	25.00	12.8	12.3	1.42	1.42	1.3	3.1%	3.20%	0.63%	10.8%	321.5	5.77%	3.10%	1.33%	26.4	2,500	0.01%	
MKIN	MCNB Banks, Inc.	19.75	19.75	16.00	25.0	28.2	0.92	0.92	NMF	NMF	0.00%	0.47%	5.1%	256.8	9.26%	3.49%	0.43%	21.8	27,453	0.13%	
MNSM	Miners & Merchants Bank	62.75	62.75	62.75	NA	NA	NA	NA	NA	NMF	0.00%	1.17%	7.6%	43.6	15.42%	4.47%	0.00%	NA	NA	NA	
MTVB	Mountain-Valley Bancshares, Inc.	40.00	40.00	29.00	NA	NA	1.17	1.17	NA	2.7%	0.00%	1.02%	7.4%	105.3	13.82%	4.87%	0.31%	17.0	1,000	0.01%	
West Virginia Median					12.8	12.3	1.22	1.22	1.1	2.9%	1.13%	1.11%	10.3%		8.76%	4.05%	0.47%		4,335	0.02%	
Southeastern Pink Sheet Banks Median					12.1	10.4	0.91	0.96	1.2	5.0%	0.00%	0.44%	4.9%		9.50%	3.80%	1.33%		5025	0.02%	

Market Statistics on Selected Financial Institutions

Thrifts

December, 2008

Company		Pricing			Valuation				Dividend	Profitability		Other				Market	Average Weekly			
Ticker	Company	12/31/08 Price	52 Week High	52 Week Low	Earnings LTM	Earnings 2007	Price/Book Value Stated	Price/Book Value Tangible	PEG Ratio	Core Deposit Premium	Annual Yield %	Quarter Ended ROAA	Quarter Ended ROAE	Total Assets	Equity/Assets	Net Int. Margin	NPAs as % of Lns + OREO	Market Value	Dollar Volume Traded	Volume/Shares Outstand.
ALABAMA																				
SCBS	Southern Community Bancshares, Inc.	\$ 10.50	\$ 12.00	\$ 7.00	NA	NA	0.66	0.66	NMF	NMF	3.14%	NA	NA	\$ 68.5	12.09%	NA	1.67%	\$ 5.5	1,208	0.02%
SZBI	SouthFirst Bancshares, Inc.	3.10	9.95	2.30	NMF	31.0	0.21	0.22	NMF	NMF	0.00%	-0.88%	-12.0%	133.8	7.62%	2.75%	3.24%	2.2	5,968	0.27%
SUPR	Superior Bancorp	3.17	24.24	2.53	NMF	3.9	0.09	0.20	NMF	NMF	0.00%	-0.85%	-7.5%	3,103.7	11.02%	3.35%	3.46%	31.9	818,700	2.57%
Alabama Median					NA	17.4	0.21	0.22	NA	NA	0.00%	-0.87%	-9.8%						5,968	0.27%
FLORIDA																				
BFCF	BFC Financial Corporation	\$ 0.25	\$ 1.54	\$ 0.12	NMF	NMF	0.07	0.13	NMF	NMF	0.00%	0.30%	12.0%	\$ 6,851.9	2.55%	2.98%	4.30%	\$ 11.3	87,871	0.78%
FDTR	Federal Trust Corporation	0.60	2.95	0.00	NMF	NMF	0.57	0.57	NMF	NMF	0.00%	-6.48%	-257.9%	601.7	1.64%	0.91%	14.77%	5.7	38,259	0.68%
FCFL	First Community Bank Corporation of America	4.75	12.25	4.25	14.0	7.1	0.51	0.52	1.4	NMF	0.00%	0.15%	1.9%	476.2	7.97%	3.36%	3.38%	19.5	32,585	0.17%
Florida Median					14.0	7.1	0.51	0.52	1.4	NA	0.00%	0.15%	1.9%						38,259	0.68%
GEORGIA																				
ACFC	Atlantic Coast Federal Corporation (MHC)	\$ 3.90	\$ 12.19	\$ 3.40	NMF	NMF	0.61	0.63	NMF	NMF	9.23%	-0.13%	-1.5%	\$ 1,000.0	8.69%	2.55%	3.50%	\$ 52.6	143,033	0.27%
CHFN	Charter Financial Corporation (MHC)	9.00	40.90	6.00	16.4	3.4	1.64	1.73	NMF	15.5%	11.11%	1.41%	9.9%	794.6	12.87%	2.16%	4.37%	167.5	240,030	0.14%
EBDC	ebank Financial Services, Inc.	0.03	0.50	0.03	NA	NA	NA	NA	NMF	NMF	0.00%	-3.15%	-66.2%	146.2	5.61%	1.39%	22.19%	NA	587	NA
HBOS	Heritage Financial Group (MHC)	9.00	12.99	8.15	NMF	32.1	1.55	1.57	NMF	10.0%	3.11%	-1.42%	-11.2%	502.9	12.25%	3.43%	2.42%	95.5	128,520	0.13%
Georgia Median					16.4	17.8	1.55	1.57	NA	12.8%	6.17%	-0.78%	-6.3%						135,776	0.14%
KENTUCKY																				
CKFB	CKF Bancorp, Inc.	\$ 5.50	\$ 13.00	\$ 5.50	NMF	9.8	0.49	0.53	NMF	NMF	7.27%	-2.54%	-25.8%	\$ 144.8	9.99%	2.80%	1.69%	\$ 7.0	10,725	0.15%
HFBC	HopFed Bancorp, Inc.	9.99	14.97	8.43	7.3	8.8	0.63	0.72	1.6	NMF	4.80%	0.55%	8.0%	843.4	6.69%	3.17%	1.39%	35.8	75,275	0.21%
KFFB	Kentucky First Federal Bancorp (MHC)	9.75	10.24	8.80	NMF	NMF	1.31	1.75	NMF	13.5%	4.10%	0.51%	2.1%	241.7	24.60%	2.85%	NA	77.9	123,776	0.16%
Kentucky Median					7.3	9.3	0.63	0.72	1.6	13.5%	4.80%	0.51%	2.1%						75,275	0.16%
LOUISIANA																				
FPBF	FPB Financial Corp.	\$ 22.50	\$ 39.35	\$ 22.50	6.9	6.4	0.65	0.65	0.7	NMF	2.49%	0.63%	7.9%	\$ 156.7	7.85%	4.52%	0.88%	\$ 8.0	3,488	0.04%
GLBP	Globe Bancorp, Inc.	17.25	19.50	15.50	NA	NMF	NA	NA	NMF	NMF	2.03%	0.14%	0.7%	28.0	19.46%	2.37%	0.00%	NA	20,010	NA
GSLA	GS Financial Corp.	12.50	18.50	10.75	43.1	24.0	0.58	0.58	NMF	NMF	3.20%	0.50%	3.9%	217.0	12.60%	3.52%	1.91%	16.1	61,375	0.38%
HFBL	Home Federal Bancorp, Inc. of Louisiana (MHC)	6.99	9.60	5.00	NMF	36.8	0.79	0.79	NMF	NMF	3.43%	0.31%	1.5%	141.0	21.22%	2.54%	NA	23.6	21,424	0.09%
LABC	Louisiana Bancorp, Inc.	12.80	13.33	9.85	24.6	13.6	0.91	0.91	NA	NMF	0.00%	1.03%	3.4%	290.1	29.56%	3.42%	0.21%	78.1	508,096	0.65%
MDNB	Minden Bancorp, Inc. (MHC)	11.00	23.00	10.50	NA	13.6	NA	NA	NMF	NMF	3.64%	1.05%	8.9%	181.6	10.59%	3.91%	0.12%	NA	3,575	NA
TSH	Teche Holding Company	25.01	38.39	22.85	9.5	8.5	0.78	0.82	2.0	NMF	5.60%	1.11%	12.3%	769.5	8.84%	3.82%	0.65%	52.9	386,029	0.73%
Louisiana Median					17.1	13.6	0.78	0.79	1.4	NA	3.20%	0.63%	3.9%						21,424	0.38%

Market Statistics on Selected Financial Institutions

Thriffs

December, 2008

Company		Pricing			Valuation				Dividend	Profitability		Other				Market	Average Weekly				
Ticker	Company	12/31/08 Price	52 Week High	52 Week Low	Price/ Earnings		Book Value	PEG	Core Deposit	Annual	Quarter Ended	ROAA	ROAE	Total Assets	Equity/ Assets	Net Int. Margin	NPAs as % of Lns + OREO	Value	Dollar Volume Traded	Volume/ Shares Outstand.	
NORTH CAROLINA																					
ASFE	AF Financial Group (MHC)	\$ 10.01	\$ 16.00	\$ 10.01	NA	7.2	NA	NA	NMF	NMF	2.00%	0.48%	7.7%	\$ 280.0	6.68%	3.67%	4.40%	NA	7,457	NA	
CSBC	Citizens South Banking Corporation	5.99	11.03	5.75	11.1	8.2	0.54	0.86	2.6	NMF	5.68%	0.40%	4.0%	823.0	10.06%	2.97%	0.72%	45.0	200,635	0.45%	
FCPB	First Capital Bancshares, Inc.	5.25	11.28	5.10	NA	NA	0.48	0.48	NMF	NMF	0.00%	0.28%	3.1%	65.7	9.38%	3.78%	2.53%	3.0	1,024	0.03%	
KSBI	KS Bancorp, Inc.	19.99	27.40	15.00	15.3	13.3	1.48	1.48	3.5	3.5%	2.60%	0.38%	6.7%	323.2	5.48%	3.64%	0.88%	26.2	10,095	0.04%	
SSFC	South Street Financial Corp.	4.10	7.10	3.00	12.4	12.4	0.48	0.48	NMF	NMF	2.93%	0.24%	3.1%	299.7	7.82%	2.55%	6.72%	11.1	27,060	0.24%	
WAKE	Wake Forest Bancshares, Inc. (MHC)	11.50	19.05	11.50	13.2	7.9	0.65	0.65	1.9	NMF	6.96%	0.45%	2.4%	109.0	18.87%	2.71%	1.41%	13.3	5,635	0.04%	
North Carolina Median					12.8	8.2	0.54	0.65	2.6	3.5%	2.76%	0.39%	3.5%			8.60%	3.31%	1.97%		8,776	0.04%
SOUTH CAROLINA																					
FSGB	First Federal of South Carolina, FSB (MHC)	\$ 25.00	\$ 25.00	\$ 25.00	NMF	NMF	2.33	2.35	NMF	14.1%	0.00%	0.33%	3.6%	\$ 114.2	9.50%	3.77%	2.48%	\$ 25.3	NA	0.00%	
FFCH	First Financial Holdings, Inc.	20.24	42.61	15.12	10.4	9.8	1.29	1.61	1.8	2.9%	5.04%	0.86%	13.6%	2,974.0	6.17%	3.50%	1.05%	236.6	6,434,802	2.72%	
SFDL	Security Federal Corporation	15.75	23.05	15.75	11.0	10.0	0.87	0.90	1.5	NMF	2.03%	0.36%	7.0%	905.5	5.07%	2.60%	NA	39.8	14,805	0.04%	
South Carolina Median					10.7	9.9	1.29	1.61	1.6	8.5%	2.03%	0.36%	7.0%			6.17%	3.50%	1.77%		3,224,804	0.04%
TENNESSEE																					
FABK	First Advantage Bancorp	\$ 10.25	\$ 12.97	\$ 9.23	NA	NA	0.69	0.69	NA	NMF	1.95%	-11.57%	-50.5%	\$ 327.3	20.83%	3.60%	0.48%	\$ 46.9	306,424	0.65%	
JFBI	Jefferson Bancshares, Inc.	8.40	11.72	7.50	35.0	30.0	0.71	0.71	NMF	NMF	2.86%	0.65%	2.9%	330.3	22.13%	3.97%	0.42%	52.0	120,834	0.23%	
SCYT	Security Bancorp, Inc.	30.60	37.00	30.60	NA	7.9	NA	NA	NA	NMF	3.27%	-2.38%	-22.5%	134.7	10.78%	4.53%	0.36%	NA	28,458	NA	
SFBK	SFB Bancorp, Inc.	13.00	23.10	13.00	11.0	10.7	0.50	0.50	2.6	NMF	1.54%	0.99%	5.0%	60.4	19.68%	3.82%	NA	6.0	2,210	0.04%	
UNTN	United Tennessee Bankshares, Inc.	13.00	20.30	12.40	10.4	16.0	0.84	0.87	6.8	NMF	3.54%	0.85%	9.5%	142.5	9.10%	3.52%	0.43%	10.9	10,855	0.10%	
Tennessee Median					11.0	13.4	0.70	0.70	4.7	#NUM!	2.86%	0.65%	2.9%			19.68%	3.82%	0.43%		28,458	0.17%
VIRGINIA																					
CFFC	Community Financial Corporation	\$ 3.83	\$ 9.99	\$ 3.25	NMF	4.1	0.56	0.56	NMF	NMF	0.00%	-8.51%	-121.6%	\$ 490.9	6.13%	3.40%	0.98%	\$ 16.7	79,607	0.48%	
GAFC	Greater Atlantic Financial Corp.	0.03	5.10	0.02	NMF	0.1	NA	NA	NMF	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	NA	626	NA
Virginia Median					NA	2.1	0.56	0.56	NA	NA	0.00%	-8.51%	-121.6%			6.13%	3.40%	0.98%		40,116	0.48%
WEST VIRGINIA																					
SVBC	Sistersville Bancorp, Inc.	\$ 25.99	\$ 28.00	\$ 20.00	NA	NA	1.14	1.14	NA	3.3%	2.08%	0.85%	5.0%	\$ 48.3	17.55%	3.48%	0.06%	\$ 9.6	1,949	0.02%	
West Virginia Median					NA	NA	1.14	1.14	NA	3.3%	2.08%	0.85%	5.0%			17.55%	3.48%	0.06%		1,949	0.02%
Southeastern Thrifts Median					11.8	9.8	0.65	0.69	1.9	10.0%	2.60%	0.36%	3.06%			9.75%	3.40%	1.54%		27,759	0.17%

Southeastern Community Bank Merger & Acquisition Transactions Fourth Quarter 2008

Announce						Seller	Ann'd	Ann'd	Ann'd	Ann'd	Ann'd	Seller:	Seller:	Seller:	Seller:
Date	Buyer Name	Seller Name	City	State	Assets	Total	Deal	Deal	Deal	Deal Pr/	CoreDeps	YTD	YTD	Eqty/	NPA/
					(000s)	Assets	Value	Pr/BK	Pr/TgBk	LT Earn	Prem	ROAA	ROAE	Assets	Assets
							(\$M)	(%)	(%)	(x)	(%)	(%)	(%)	(%)	(%)
10/03/2008	Wells Fargo & Company	Wachovia Corporation	Charlotte	NC	812,433,000	15,127.2	23.14	57.33	NM	NM	-1.03	-10.40	9.25	1.48	
11/14/2008	Hartford Financial Services Group, Inc.	Federal Trust Corporation	Sanford	FL	628,033	9.4	43.10	43.10	NM	-4.28	-4.76	-111.11	3.48	10.98	
11/18/2008	Protective Life Corporation	Bonifay Holding Company, Inc.	Bonifay	FL	220,249	NA	NA	NA	NA	NA	-1.20	-20.37	6.97	8.31	
Average Value								33.12	50.22	NA	NMF	-2.33	-47.29	6.57	6.92
Median Value								33.12	50.22	NA	NMF	-1.20	-20.37	6.97	8.31

Silverton Capital Corporation

Investment Banking Advisory Services for Community Banks

Recent M&A Transactions

BancTrust Financial Group, Inc.



has sold its Tuscaloosa, AL branch network to
West Alabama Capital Corp.



The undersigned served as financial advisor to BancTrust Financial Group, Inc.




August 2008


THE PEOPLES BANK

has acquired
the retail financial services business
El Banco

from



The undersigned served as
financial advisor to The Peoples Bank.



November 2007

Community First, Inc.



has agreed to acquire
First National Bank of Centerville



The undersigned served as financial advisor to Community First



October 2007

BancTrust Financial Group, Inc.



has agreed to acquire
Peoples BancTrust Company, Inc.




The undersigned served as financial advisor to BancTrust Financial




October 2007

Recent Capital Raise Transactions

\$25,500,000
Subordinated Debentures
Silverton Bank, N.A.



The undersigned acted as placement agent for the
issuer and its parent in the offering.



August 2008

\$7,550,000
Trust Preferred Securities
Jacksonville Bancorp, Inc.



The undersigned acted as placement agent for the
issuer and its parent in the offering.




June 2008

\$5,000,000
Trust Preferred Securities
Bank of the Carolinas Corporation



The undersigned acted as placement agent for the
issuer and its parent in the offering.




March 2008

\$5,000,000
Trust Preferred Securities
Brand Group Holdings, Inc.



The undersigned acted as placement agent for the
issuer and its parent in the offering.




March 2008

\$5,000,000
Trust Preferred Securities
CBS Financial Corporation



The undersigned acted as placement agent for the
issuer and its parent in the offering.




September 2007

\$12,000,000
Trust Preferred Securities
Community Financial Services, Inc.



The undersigned acted as placement agent for the
issuer and its parent in the offering.



September 2007

\$5,000,000
Trust Preferred Securities
Community Financial Holding Company



The undersigned acted as referring agent



September 2007

\$10,000,000
Trust Preferred Securities
Crescent Banking Company




The undersigned acted as referring agent




August 2007

\$4,000,000
Trust Preferred Securities
Hometown Bancorp of Alabama



The undersigned acted as referring agent



August 2007