

**BANKERSBANC
CAPITAL
CORPORATION**

**THE
BANKERS
BANK**

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

June, 2007

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**THE BANKERS BANK
BANKERSBANC 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

All data provided by SNL Financial.

The Bankers Bank and BankersBanc Capital Corporation disclaim any responsibility for accuracy and completeness.



**Market Developments for
Selected Southeastern Financial Institutions
Second Quarter 2007**

In general, valuations for publicly traded Southeastern Financial Institutions continued to trade at lower levels. While we continue to have knowledge of many banks that are exploring their strategic alternatives, the number of actual M&A transactions announced this quarter was lower than past levels and the transactions announced were at lower valuations. While there may be many reasons behind this phenomenon, one fact remains. There are relatively few buyers in the market today.

One other ramification of the decline in valuations that we have noticed is the fact that fewer Southeastern banks are listing their stocks on public markets. In past quarters, we have added between fifteen and twenty new publicly traded bank stocks to the Market Statistics. This quarter there were only three new listings.

Announced M&A Transactions

Merger and acquisition activity slowed down in the Southeast during the second quarter of 2007. There were only 12 transactions announced – versus 19 in the first quarter. Activity was spread throughout the region. And, pricing was significantly lower. There were only three transactions with price/book multiples over 2.00x or, price/trailing twelve months earnings over 22.0x. The richest prices continued to be paid in higher growth metropolitan markets. BBCC professionals were involved as an advisor and/or involved in raising trust preferred in four of the twelve transactions that were announced during the quarter.

The most active market during the quarter continued to be Florida. Four deals were announced. The largest announced transaction of the quarter in Florida was Fifth Third's planned purchase of R-G Financial Group, Inc.'s R-G Crown Bank, \$3 billion institution based in Casselberry. A group of investors announced plans to purchase Marco Community Bancorp, Inc. a \$169 million bank in Marco Island. Florida Bank Group, Inc. bought Cygnet Financial Corporation, a \$110 million bank headquartered in Ponte Vedra Beach. And finally, there was one transaction involving an institution with under \$100 million in assets. FCB Bancorp, Inc. announced plans to purchase Prime Bank of Melbourne. Pricing for these four deals ranged from 0.99x to 1.90x tangible book value,

and price to trailing twelve months earnings was only available for one transaction at 21.4x.

Two transactions each took place in Alabama, Georgia and North Carolina during the quarter. In Alabama, BancTrust Financial Group, Inc. bought Peoples BancTrust Company, Inc., a \$925 million organization based in Selma. And, State Capital Corporation announced plans to purchase Geneva Bancshares, Inc, a \$94 million bank based in Geneva. In Georgia, Security Bank Corporation announced plans to purchase First Commerce Community Bankshares, Inc., a \$252 million institution based in Douglasville. Not surprisingly, this transaction garnered some of the highest premiums paid during the quarter as First Commerce is in a higher growth market. Security Bank paid 3.0x book value, 17.8x trailing twelve months earnings and a 41.9% deposit premium. Also, in Georgia Shinhan Financial Group, Inc. announced plans to purchase North Atlanta National Bank, a \$139 million institution in Alpharetta. In North Carolina, Bank of the Carolinas Corporation announced the acquisition of Randolph Bank & Trust Company, a \$279 million bank based in Asheboro. Also during the quarter Yadkin Valley Financial Corporation announced plans to purchase Cardinal State Bank, a \$193 million bank based in Durham.

Finally, one transaction each was announced in Virginia and West Virginia. In Virginia, Summit Financial Group, Inc. bought Greater Atlantic Financial Corp. in Reston. And, in West Virginia, Hometown Bancshares, Inc. announced plans to purchase First National Bancorp Incorporated, a \$36 million bank based in Saint Mary's.

M&A Transactions

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

BBCC 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. With EPS accretion occurring very soon after closing, BancTrust's stock increased over 4% upon announcement of the deal.

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

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

LSB Bancshares (Lexington, NC) and FNB Financial Services Corporation
(Greensboro, NC).

BBCC initiated this merger of equals transaction and served as financial advisor to LSB Bancshares. This combination creates a \$2.0 billion bank, the sixth largest institution headquartered in North Carolina. The combination brings together FNB's vibrant lending markets and LSB's strong core deposit base. Additionally, the combination is expected to yield annual cost savings in excess of \$5.0 million and will be accretive to the earnings per share of both institutions. This merger of equals transaction is the fourth in which BankersBanc Capital Corporation has served as advisor in past eighteen months.

Trust Preferred Securities

New issue volume in the Trust Preferred market picked up again during the quarter as institutions shifted focus from reporting to planning for future growth. As activity picked up, rates fell to historic lows. New issue levels are now at 3-month LIBOR plus 135-165 basis points... a decrease of more than 15 basis points since the beginning of the year. While we cannot predict future spreads, we cannot imagine how the Wall Street pools can continue to make a profit at these levels. Indeed, they seem committed to seeing spreads expand as the year progresses. There is more of a focus on differentiating a particular bank's spread based on its credit characteristics in today's market. And, a new more stringent credit-scoring model is being introduced by the rating agencies. This is likely to advance the trend toward broadening spreads. Every indication points to spreads increasing another 15-25 basis points by the end of this year.

As a result, we are encouraging our clients whose capital plans include utilizing trust preferred to consider issuing in the near future while rates are still low, placement fees are zero and legal expenses are covered. We believe issuing trust preferred in today's market makes sense whether the purpose is to provide capital for future growth, or to refinance an existing issue with an upcoming call date. Our models show that today's spreads provide the opportunity to refinance at breakeven levels for issues with call dates well into next year.

In order to access this market, we maintain strong relationships with several Wall Street issuers. We can provide institutions with competitive quotes from multiple vendors while shielding management from a barrage of soliciting phone calls. This arrangement has proven to be very efficient and cost effective for our customers. Since January 1, 2006, BankersBanc Capital Corporation has originated 35 trust preferred offerings, which raised over \$280 million in capital for our clients.



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

June, 2007

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Median Measures									
Price/Earnings LTM	Price/ Book	PEG Ratio	Core Deposit Premium	Quarter Ended			Median Weekly		
				ROAA	ROAE	Equity/ Assets	Dollar Vol. Traded	Vol./Shares Outstanding	

Banks w/assets over \$5 Billion:	14.0 x	1.69 x	1.5	14.0%	1.17%	11.8%	9.61%	31,677,842	1.60%
Banks w/assets between \$1 Billion and \$5 Billion:	14.1	1.64	1.6	11.2%	0.94%	9.8%	9.80%	2,320,979	0.87%
Banks w/assets between \$500 Million and \$1 Billion:	15.2	1.64	1.6	8.4%	0.96%	10.6%	8.82%	350,106	0.29%
Banks w/assets between \$250 Million and \$500 Million:	16.0	1.54	1.9	6.3%	0.82%	10.2%	8.77%	61,950	0.15%
Banks w/assets between \$150 Million and \$250 Million:	15.9	1.62	2.3	6.9%	0.75%	8.7%	8.71%	48,223	0.19%
Banks w/assets under \$150 Million:	16.5	1.25	3.3	8.3%	0.53%	4.7%	13.94%	16,854	0.11%



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

June, 2007

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Median Measures								
Price/Earnings LTM	Price/ Book	Core Deposit Premium	Quarter Ended		Equity/ Assets	Median Weekly		
			ROAA	ROAE		Dollar Vol. Traded	Vol./Shares Outstanding	

NYSE	14.9 x	1.69 x	14.3%	1.12%	12.3%	9.33%	64,111,046	1.61%
AMEX	16.4 x	1.24 x	4.2%	0.71%	7.6%	9.19%	139,613	0.20%
NASDAQ	15.2 x	1.52 x	8.2%	0.90%	9.5%	9.53%	424,754	0.41%
OTC - BB	15.8 x	1.55 x	7.4%	0.75%	9.0%	9.55%	45,053	0.11%
Pink Sheets	13.2 x	1.50 x	6.4%	1.01%	11.1%	9.53%	5,825	0.02%
Thrifts	17.8 x	1.28 x	5.9%	0.65%	5.9%	9.66%	55,730	0.30%



Market Statistics on Selected Financial Institutions

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

June, 2007

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Company		Pricing			Valuation					Dividend		Profitability		Other				Marketability		
Ticker	Company	6/29/07 Price	52 Week High	52 Week Low	Price/Earnings		Book Value	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	Average Dollar Volume Traded	Weekly Volume/Shares Outstand.	
ALABAMA																				
CNB	Colonial BancGroup, Inc.	\$ 24.97	26.80	23.42	16.2	14.5	1.82	2.68	1.2	14.6%	3.00%	0.63%	7.1%	23,071.9	9.09%	3.43%	0.20%	3,819.3	98,445,099	2.58%
CBSS	Compass Bancshares, Inc.	68.98	70.74	52.99	19.5	19.5	3.09	4.14	1.6	28.6%	2.49%	1.32%	15.7%	34,391.7	8.52%	3.57%	0.39%	9,062.2	330,834,978	3.65%
RF	Regions Financial Corporation	33.10	39.15	32.37	<u>13.1</u>	<u>12.4</u>	<u>1.18</u>	<u>2.91</u>	<u>0.6</u>	<u>16.5%</u>	<u>4.35%</u>	<u>0.94%</u>	<u>6.5%</u>	138,068.1	<u>14.71%</u>	<u>3.94%</u>	<u>0.44%</u>	23,892.4	<u>389,043,167</u>	<u>1.63%</u>
Alabama Median					16.2	14.5	1.82	2.91	1.2	16.5%	3.00%	0.94%	7.1%		9.09%	3.57%	0.39%		330,834,978	2.58%
FLORIDA																				
BBX	BankAtlantic Bancorp, Inc.	\$ 8.61	\$ 15.00	\$ 8.38	NMF	NMF	1.00	1.18	NA	1.9%	1.90%	0.36%	4.3%	\$ 6,380.2	8.07%	3.36%	1.05%	\$ 515.2	18,285,789	3.55%
BKUNA	BankUnited Financial Corporation	20.07	31.82	19.92	7.7	8.7	0.92	0.95	0.7	-0.5%	0.10%	0.70%	12.2%	13,943.4	5.77%	2.43%	0.62%	732.6	90,316,505	12.33%
BFF	BFC Financial Corporation	3.90	7.10	3.59	<u>NMF</u>	<u>NMF</u>	<u>0.86</u>	<u>1.65</u>	<u>NA</u>	<u>1.3%</u>	<u>0.00%</u>	<u>-0.03%</u>	<u>-1.3%</u>	7,523.8	<u>2.35%</u>	<u>3.20%</u>	<u>1.04%</u>	139.8	<u>1,530,302</u>	<u>1.09%</u>
Florida Median					7.7	8.7	0.92	1.18	0.7	1.3%	0.10%	0.36%	4.3%		5.77%	3.20%	1.04%		18,285,789	3.55%
GEORGIA*																				
STI	SunTrust Banks, Inc.	\$ 85.74	\$ 94.18	\$ 75.11	14.8	14.7	1.95	3.48	1.2	17.7%	3.41%	1.15%	11.8%	\$ 186,384.8	9.64%	2.98%	0.57%	\$ 30,566.7	750,928,497	2.46%
SNV	Synovus Financial Corp.	30.70	33.82	25.74	26.5	26.9	1.33	1.66	1.7	28.2%	2.67%	1.83%	15.7%	32,707.7	11.73%	4.00%	0.67%	10,034.3	158,614,313	1.58%
UCBI	United Community Banks, Inc.	25.89	34.98	25.80	<u>15.1</u>	<u>15.6</u>	<u>1.75</u>	<u>2.34</u>	<u>0.8</u>	<u>10.9%</u>	<u>1.39%</u>	<u>1.09%</u>	<u>12.4%</u>	7,186.6	<u>8.88%</u>	<u>3.95%</u>	<u>0.26%</u>	1,114.2	<u>21,421,386</u>	<u>1.92%</u>
Georgia Median					20.6	20.8	1.64	2.57	1.4	22.9%	3.04%	1.49%	13.7%		10.69%	3.49%	0.62%		454,771,405	2.02%
LOUISIANA																				
WTNY	Whitney Holding Corporation	\$ 30.10	\$ 37.00	\$ 29.07	<u>13.7</u>	<u>13.7</u>	<u>1.69</u>	<u>2.42</u>	<u>2.0</u>	<u>14.0%</u>	<u>3.85%</u>	<u>1.46%</u>	<u>12.9%</u>	\$ 10,589.7	<u>11.31%</u>	<u>5.02%</u>	<u>0.76%</u>	\$ 2,030.8	<u>31,677,842</u>	<u>1.56%</u>
Louisiana Median					13.7	13.7	1.69	2.42	2.0	14.0%	3.85%	1.46%	12.9%		11.31%	5.02%	0.76%		31,677,842	1.56%
MISSISSIPPI																				
BXS	BancorpSouth, Inc.	\$ 24.46	\$ 28.60	\$ 23.22	16.1	15.6	1.79	2.35	3.1	10.8%	3.43%	1.09%	12.7%	\$ 12,960.7	8.69%	3.61%	0.23%	\$ 2,010.1	20,818,273	1.04%
HBHC	Hancock Holding Company	37.55	56.79	37.50	12.6	12.3	2.17	2.50	1.3	14.9%	2.56%	1.30%	13.6%	5,845.1	9.61%	4.02%	0.16%	1,221.0	25,560,285	2.09%
TRMK	Trustmark Corporation	25.86	33.69	25.04	<u>12.9</u>	<u>12.4</u>	<u>1.68</u>	<u>2.63</u>	<u>1.5</u>	<u>12.8%</u>	<u>3.40%</u>	<u>1.17%</u>	<u>11.5%</u>	8,893.3	<u>10.05%</u>	<u>3.84%</u>	<u>0.58%</u>	1,505.5	<u>23,420,885</u>	<u>1.56%</u>
Mississippi Median					12.9	12.4	1.79	2.50	1.5	12.8%	3.40%	1.17%	12.7%		9.61%	3.84%	0.23%		23,420,885	1.56%
NORTH CAROLINA																				
BAC	Bank of America Corporation	\$ 48.89	\$ 55.08	\$ 47.59	10.4	10.7	1.64	3.47	0.5	22.3%	4.58%	1.38%	15.7%	\$ 1,502,157.0	8.98%	2.60%	0.29%	\$ 217,026.1	3,359,723,489	1.55%
BBT	BB&T Corporation	40.68	44.74	39.13	14.6	14.5	1.89	3.42	2.5	19.6%	4.52%	1.39%	14.6%	121,694.0	9.57%	3.58%	0.43%	22,065.5	294,528,692	1.33%
FCNCA	First Citizens BancShares, Inc.	194.40	217.79	182.10	16.0	16.0	1.51	1.65	1.9	6.3%	0.57%	0.74%	8.8%	15,853.8	8.47%	3.37%	0.21%	2,028.5	7,065,468	0.35%
WB	Wachovia Corporation	51.25	58.80	50.84	<u>10.8</u>	<u>11.1</u>	<u>1.41</u>	<u>3.34</u>	<u>0.8</u>	<u>16.8%</u>	<u>4.37%</u>	<u>1.32%</u>	<u>13.3%</u>	706,406.0	<u>9.88%</u>	<u>3.03%</u>	<u>0.40%</u>	98,059.4	<u>1,559,558,256</u>	<u>1.59%</u>
North Carolina Median					12.7	12.8	1.58	3.38	1.3	18.2%	4.45%	1.35%	14.0%		9.28%	3.20%	0.35%		927,043,474	1.44%
SOUTH CAROLINA																				
TSFG	South Financial Group, Inc. (The)	\$ 22.64	\$ 27.49	\$ 22.23	<u>16.2</u>	<u>15.2</u>	<u>1.08</u>	<u>1.93</u>	<u>2.0</u>	<u>8.2%</u>	<u>3.18%</u>	<u>0.58%</u>	<u>5.3%</u>	\$ 14,158.1	<u>11.03%</u>	<u>3.05%</u>	<u>0.47%</u>	\$ 1,690.6	<u>37,905,586</u>	<u>2.24%</u>
South Carolina Median					16.2	15.2	1.08	1.93	2.0	8.2%	3.18%	0.58%	5.3%		11.03%	3.05%	0.47%		37,905,586	2.24%
TENNESSEE																				
FHN	First Horizon National Corp.	\$ 39.00	\$ 45.44	\$ 37.79	<u>15.6</u>	<u>10.8</u>	<u>1.96</u>	<u>2.27</u>	<u>1.8</u>	<u>12.2%</u>	<u>4.62%</u>	<u>0.73%</u>	<u>11.5%</u>	\$ 38,828.8	<u>6.48%</u>	<u>2.82%</u>	<u>0.60%</u>	\$ 4,904.2	<u>191,989,785</u>	<u>3.91%</u>
Tennessee Median					15.6	10.8	1.96	2.27	1.8	12.2%	4.62%	0.73%	11.5%		6.48%	2.82%	0.60%		191,989,785	3.91%
WEST VIRGINIA																				
UBSI	United Bankshares, Inc.	\$ 31.80	\$ 39.71	\$ 30.88	14.9	14.9	2.03	2.77	4.8	17.5%	3.52%	1.49%	15.2%	\$ 6,571.8	9.72%	3.75%	0.21%	\$ 1,298.2	20,772,237	1.60%
West Virginia Median					14.9	14.9	2.03	2.77	4.8	17.5%	3.52%	1.49%	15.2%		9.72%	3.75%	0.21%		20,772,237	1.60%
Southeastern Regional Banks Median					14.9	14.5	1.69	2.46	1.5	14.3%	3.29%	1.12%	12.3%		9.33%	3.50%	0.44%		64,111,046	1.61%

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



Market Statistics on Selected Financial Institutions

AMEX Banks

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Company		Pricing			Valuation					Dividend	Profitability		Other				Marketability			
Ticker	Company	6/29/07 Price	52 Week		Price/				PEG Ratio	Core Deposit Premium	Annual Yield %	Quarter Ended		Total Assets	Equity/ Assets	Net Int. Margin	NPAs as % of Lns + OREO	Market Value	Average Weekly	
			High	Low	Earnings LTM	2006	Book Value Stated	Tangible				ROAA	ROAE						Volume/ Traded	Volume/ Shares Outstand.
ALABAMA																				
PLE	Pinnacle Bancshares, Inc.	\$ 14.45	\$ 16.00	\$ 13.75	16.4	16.2	1.07	1.09	7.8	0.8%	3.04%	0.42%	5.1%	\$ 243.1	8.11%	2.92%	NA	\$ 21.2	200,422	0.95%
	Alabama Median				16.4	16.2	1.07	1.09	7.8	0.8%	3.04%	0.42%	5.1%		8.11%	2.92%	NA		200,422	0.95%
GEORGIA																				
SGB	Southwest Georgia Financial Corporation	\$ 19.65	\$ 22.75	\$ 15.97	19.3	20.5	1.84	1.95	NMF	10.5%	2.85%	1.38%	14.6%	\$ 302.4	9.19%	3.69%	1.91%	\$ 51.0	139,613	0.27%
	Georgia Median				19.3	20.5	1.84	1.95	NMF	10.5%	2.85%	1.38%	14.6%		9.19%	3.69%	1.91%		139,613	0.27%
LOUISIANA																				
MSL	MidSouth Bancorp, Inc.	\$ 23.85	\$ 32.80	\$ 22.40	18.1	18.3	2.43	2.89	1.0	13.4%	1.01%	0.97%	12.9%	\$ 814.7	7.57%	4.80%	0.35%	\$ 149.6	275,468	0.18%
	Louisiana Median				18.1	18.3	2.43	2.89	1.0	13.4%	1.01%	0.97%	12.9%		7.57%	4.80%	0.35%		275,468	0.18%
SOUTH CAROLINA																				
SCB	Community Bankshares, Inc.	\$ 14.80	\$ 17.69	\$ 14.68	14.0	13.3	1.24	1.42	6.2	4.2%	3.24%	0.71%	7.6%	\$ 567.5	9.42%	3.96%	NA	\$ 66.1	125,504	0.19%
	South Carolina Median				14.0	13.3	1.24	1.42	6.2	4.2%	3.24%	0.71%	7.6%		9.42%	3.96%	NA		125,504	0.19%
WEST VIRGINIA																				
FWV	First West Virginia Bancorp, Inc.	\$ 19.50	\$ 20.90	\$ 18.70	15.2	13.9	1.16	1.24	4.8	2.8%	3.90%	0.65%	6.4%	\$ 254.7	10.09%	3.84%	3.05%	\$ 29.8	60,450	0.20%
	West Virginia Median				15.2	13.9	1.16	1.24	4.8	2.8%	3.90%	0.65%	6.4%		10.09%	3.84%	3.05%		60,450	0.20%
	Southeastern AMEX Banks Median				16.4	16.2	1.24	1.42	5.5	4.2%	3.04%	0.71%	7.6%		9.19%	3.84%	1.91%		139,613	0.20%



Market Statistics on Selected Financial Institutions

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 Mike Rediker (205) 262-4990

Company		Pricing			Valuation				Dividend		Profitability		Other				Marketability			
Ticker	Company	6/29/07 Price	52 Week		Price/		PEG Ratio	Core Deposit Premium	Annual Yield%	Latest Quarter Ended		Total Assets	Equity/Assets	Net Int. Margin	NPAs as % of Lns +OREO	Market Value	Average Weekly			
			High	Low	Earnings LTM	Book Value 2006				Stated	Tangible						ROAA	ROAE	Dollar Volume Traded	Volume/Shares Outstand.
ALABAMA																				
ALAB	Alabama National Bancorporation	\$ 61.84	\$ 74.15	\$ 59.78	15.1	14.8	1.47	2.35	0.6	12.7%	2.65%	1.03%	9.2%	\$ 7,844.4	11.06%	3.69%	0.24%	\$ 1,273.9	25,032,214	1.97%
AUBN	Auburn National Bancorporation, Inc.	26.31	30.00	23.00	14.9	15.1	1.96	1.96	1.9	9.8%	2.66%	1.06%	13.3%	643.5	7.78%	2.86%	0.08%	98.3	108,923	0.11%
BTFG	BancTrust Financial Group, Inc.	21.00	28.25	17.94	19.6	17.9	1.68	2.46	3.8	11.6%	2.48%	0.70%	7.0%	1,451.3	9.66%	3.86%	1.76%	234.9	2,733,990	1.16%
CAPB	CapitalSouth Bancorp	16.24	22.25	15.63	15.6	16.7	1.15	1.19	NA	1.7%	1.60%	0.58%	6.7%	505.6	8.31%	3.46%	0.62%	48.5	327,642	0.68%
NXTY	Nexity Financial Corporation	10.28	13.38	8.00	14.5	15.3	1.28	1.30	2.0	3.1%	0.00%	0.73%	9.5%	881.0	7.60%	2.93%	0.89%	85.7	1,042,341	1.22%
PBTC	Peoples BancTrust Company, Inc. (The)	24.92	26.07	16.84	19.0	18.3	1.67	1.80	4.9	8.4%	2.09%	0.96%	10.1%	924.8	9.57%	3.54%	NA	147.8	431,116	0.29%
USBI	United Security Bancshares, Inc.	25.32	30.68	25.00	11.8	11.3	1.77	1.85	1.4	15.0%	4.11%	1.86%	13.5%	660.7	13.42%	7.03%	2.26%	156.6	413,855	0.26%
	Alabama Median				15.1	15.3	1.67	1.85	2.0	9.8%	2.48%	0.96%	9.5%		9.57%	3.54%	0.76%		431,116	0.68%
FLORIDA																				
ATBC	Atlantic BancGroup, Inc.	\$ 40.00	\$ 43.73	\$ 27.31	25.8	26.0	2.81	2.81	2.5	15.6%	0.00%	0.77%	10.6%	\$ 252.0	7.05%	3.60%	0.00%	\$ 49.9	94,200	0.19%
BOFL	Bank of Florida Corporation	17.43	23.06	16.48	NMF	NMF	1.22	1.36	NA	6.2%	0.00%	0.38%	2.5%	938.7	14.60%	4.19%	0.23%	167.5	2,105,544	1.26%
CCBG	Capital City Bank Group, Inc.	31.34	35.98	29.12	17.7	17.5	1.85	2.76	1.5	17.9%	2.23%	1.10%	8.8%	2,578.1	12.04%	5.23%	0.48%	573.1	3,992,246	0.70%
CSFL	CenterState Banks of Florida, Inc.	18.09	22.29	16.24	24.4	24.1	1.69	1.89	1.3	10.7%	0.77%	0.68%	6.1%	1,086.8	11.02%	4.04%	0.21%	202.3	1,870,506	0.92%
CFHI	Coast Financial Holdings, Inc.	3.37	17.25	2.22	NMF	NMF	0.40	0.40	NA	NMF	0.00%	-1.23%	-17.1%	834.1	6.60%	2.04%	6.45%	21.9	1,220,412	5.56%
FSTF	First State Financial Corporation	18.24	19.25	15.00	20.0	20.3	2.17	2.17	2.3	14.7%	1.75%	1.15%	10.3%	447.0	11.05%	4.33%	0.17%	107.2	483,360	0.45%
FPBI	FPB Bancorp, Inc.	15.75	17.43	14.19	NMF	NMF	1.49	1.49	NA	7.2%	0.00%	0.22%	1.6%	166.5	12.72%	4.63%	0.23%	31.5	111,825	0.35%
JAXB	Jacksonville Bancorp, Inc.	28.25	38.99	26.95	20.0	20.3	2.07	2.07	1.5	8.6%	0.00%	0.66%	9.3%	347.1	6.85%	3.71%	0.15%	49.2	185,603	0.38%
OPHC	OptimumBank Holdings, Inc.	9.12	12.44	7.73	16.9	15.2	1.30	1.30	1.7	4.7%	0.00%	0.74%	8.0%	248.3	8.39%	2.90%	0.06%	27.0	54,674	0.20%
SBCF	Seacoast Banking Corporation of Florida	21.75	31.96	19.98	20.0	17.0	1.92	2.61	1.0	13.6%	2.94%	0.47%	5.1%	2,398.4	9.04%	3.90%	0.23%	415.8	10,631,291	2.56%
SAMB	Sun American Bancorp	9.93	14.63	9.89	30.1	28.4	1.01	1.81	1.0	10.7%	0.00%	0.08%	0.5%	608.6	17.56%	4.52%	0.28%	108.5	343,082	0.32%
TIBB	TIB Financial Corp.	12.85	18.44	12.77	17.4	16.5	1.72	1.74	1.0	6.1%	1.87%	0.56%	8.6%	1,351.4	6.52%	3.69%	0.36%	152.1	825,934	0.54%
	Florida Median				20.0	20.3	1.71	1.85	1.5	10.7%	0.00%	0.61%	7.1%		10.03%	3.97%	0.23%		654,647	0.50%
GEORGIA																				
ABCB	Ameris Bancorp	\$ 22.47	\$ 29.39	\$ 21.01	13.6	13.4	1.66	2.48	1.2	10.6%	2.49%	1.00%	11.1%	\$ 2,036.4	8.97%	4.04%	0.67%	\$ 304.0	3,947,867	1.30%
APAB	Appalachian Bancshares, Inc.	17.34	24.39	17.10	15.2	15.2	1.32	1.36	1.0	3.4%	0.00%	0.79%	9.3%	827.1	8.28%	4.83%	0.38%	90.3	405,669	0.45%
ASFN	Atlantic Southern Financial Group, Inc.	34.34	36.49	30.25	18.6	19.4	1.73	2.35	NA	12.6%	0.00%	1.00%	10.0%	781.1	10.57%	3.80%	0.64%	142.6	178,053	0.12%
CCFH	CCF Holding Company	18.15	21.75	15.17	12.7	13.2	2.19	2.19	1.2	9.6%	1.98%	1.17%	17.1%	442.1	6.83%	4.69%	1.31%	66.3	138,303	0.21%
CBAN	Colony Bancorp, Inc.	19.48	22.34	17.25	13.7	13.8	1.79	1.85	1.3	6.3%	1.85%	0.82%	12.8%	1,191.4	6.59%	3.70%	0.83%	140.3	393,106	0.28%
ALBY	Community Capital Bancshares, Inc.	11.10	13.43	10.08	NMF	NMF	1.23	1.36	NA	3.9%	0.72%	0.56%	6.1%	286.9	9.53%	3.70%	NA	33.6	236,930	0.71%
CSNT	Crescent Banking Company	42.75	50.48	39.55	15.4	15.6	1.77	1.88	3.5	7.6%	1.50%	0.76%	9.6%	805.4	7.83%	3.76%	0.45%	111.5	325,328	0.29%
LION	Fidelity Southern Corporation	17.04	19.40	16.62	14.6	15.2	1.64	1.64	1.7	4.4%	2.11%	0.64%	10.8%	1,620.9	5.98%	2.98%	0.66%	158.5	558,656	0.35%
GBTB	GB&T Bancshares, Inc.	17.70	22.86	15.91	25.3	26.0	1.06	1.75	1.8	7.1%	2.15%	0.77%	6.3%	1,931.2	12.24%	4.13%	2.25%	250.9	3,942,498	1.57%
HABC	Habersham Bancorp	19.60	25.05	19.50	11.7	11.1	1.03	1.11	3.8	1.5%	2.04%	0.75%	7.0%	492.0	11.47%	4.53%	1.42%	58.2	39,788	0.07%
ITYC	Integrity Bancshares, Inc.	6.61	14.50	6.43	9.4	10.0	1.18	1.18	0.3	1.7%	0.00%	1.02%	13.9%	1,212.6	7.17%	3.73%	2.10%	102.5	499,022	0.49%
OFSI	Omni Financial Services, Inc.	8.12	11.42	8.00	12.9	7.4	1.25	1.36	NA	4.0%	2.46%	0.79%	7.9%	771.4	9.53%	4.87%	1.99%	92.0	NA	NA
PABK	PAB Bancshares, Inc.	19.00	22.95	17.25	13.7	13.5	1.85	1.97	1.8	9.3%	3.05%	1.09%	12.6%	1,171.8	8.33%	4.09%	0.53%	180.8	411,825	0.23%
SAVB	Savannah Bancorp, Inc.	25.10	30.40	24.25	14.9	14.8	2.12	2.12	0.8	10.8%	1.91%	1.11%	13.7%	848.3	8.08%	4.11%	0.14%	145.3	320,402	0.22%
SBKC	Security Bank Corporation	20.10	25.64	18.36	15.0	15.1	1.24	2.14	0.5	10.2%	1.74%	1.11%	8.8%	2,541.6	12.27%	4.16%	2.10%	385.5	5,198,865	1.35%
WGNB	WGNB Corp.	27.25	33.00	24.27	16.1	16.4	2.54	2.55	2.2	16.7%	2.99%	1.31%	14.8%	608.0	8.82%	4.42%	0.52%	136.4	109,545	0.08%
	Georgia Median				14.9	14.8	1.85	2.12	1.3	10.2%	2.46%	1.11%	12.6%		8.82%	4.16%	0.53%		366,113	0.22%



Market Statistics on Selected Financial Institutions

June, 2007

NASDAQ Banks

Frank Brown, CFA (770) 805-2152
 Charlie Miller (205) 262-4974
 Mike Nunan (615) 309-7551
 Michelle Banks, CFA (770) 805-2116
 Brady Gailey (770) 805-2026
 Mike Rediker (205) 262-4990

Company		Pricing			Valuation						Dividend	Profitability		Other				Marketability		
Ticker	Company	6/29/07 Price	52 Week		Price/ Earnings		Book Value		PEG Ratio	Core Deposit Premium	Annual Yield%	Latest Quarter Ended		Total Assets	Equity/ Assets	Net Int. Margin	NPAs as % of Lns +OREO	Market Value	Average Weekly	
			High	Low	LTM	2006	Stated	Tangible				ROAA	ROAE						Volume Traded	Volume/ Shares Outstand.
KENTUCKY																				
FIFG	1st Independence Financial Group, Inc.	\$ 16.60	\$ 18.00	\$ 15.24	20.8	16.8	0.82	NA	3.4	NA	1.93%	0.13%	1.1%	\$ 337.9	11.94%	3.19%	NA	\$ 33.1	167,411	0.51%
CZFC	Citizens First Corporation	13.45	20.50	12.40	12.0	10.5	0.91	1.65	1.0	3.5%	0.00%	0.55%	5.1%	353.3	10.44%	4.17%	0.29%	26.7	107,331	0.40%
CTBI	Community Trust Bancorp, Inc.	32.30	42.59	31.40	13.3	12.7	1.71	2.23	1.7	11.3%	3.34%	1.07%	11.2%	3,098.8	9.29%	3.79%	0.79%	491.1	7,610,688	1.55%
FFKT	Farmers Capital Bank Corporation	28.93	36.98	28.25	10.3	10.2	1.26	1.97	1.6	7.6%	4.56%	1.00%	10.4%	1,914.8	9.43%	3.62%	0.55%	228.1	1,912,128	0.84%
FFKY	First Financial Service Corporation	28.44	32.60	27.45	12.2	12.2	1.71	1.94	1.3	8.6%	2.67%	1.11%	12.8%	842.1	8.54%	3.91%	0.91%	123.1	449,352	0.37%
PBIB	Porter Bancorp, Inc.	22.76	24.50	21.21	10.9	10.6	1.57	1.79	NA	8.5%	3.51%	1.35%	13.1%	1,119.7	9.87%	3.87%	1.10%	173.5	NA	NA
RBCAA	Republic Bancorp, Inc.	16.59	24.26	15.79	13.1	12.3	1.40	1.46	1.1	6.3%	2.65%	1.09%	13.9%	3,021.8	8.09%	3.73%	0.27%	342.0	1,871,518	0.55%
SYBT	S.Y. Bancorp, Inc.	23.76	30.45	23.45	14.9	15.3	2.44	2.45	1.4	18.2%	2.69%	1.62%	16.4%	1,414.4	9.91%	4.17%	0.64%	341.5	2,857,378	0.84%
	Kentucky Median				12.6	12.2	1.48	1.94	1.4	8.5%	2.68%	1.08%	12.0%		9.65%	3.83%	0.64%		1,871,518	0.55%
LOUISIANA																				
IBKC	IBERIABANK Corporation	\$ 49.45	\$ 65.00	\$ 49.44	14.1	13.9	1.35	2.87	1.4	11.9%	2.75%	0.90%	8.8%	\$ 4,581.8	10.31%	3.16%	0.61%	\$ 637.2	8,058,372	1.26%
	Louisiana Median				14.1	13.9	1.35	2.87	1.4	11.9%	2.75%	0.90%	8.8%		10.31%	3.16%	0.61%		8,058,372	1.26%
MISSISSIPPI																				
BKBK	Britton & Koontz Capital Corporation	\$ 17.75	\$ 21.50	\$ 17.75	12.2	10.5	1.10	1.13	3.4	1.6%	4.06%	0.46%	5.1%	\$ 367.8	9.25%	3.72%	1.11%	\$ 37.6	102,418	0.27%
CADE	Cadence Financial Corporation	19.48	23.00	18.92	15.0	14.2	1.22	1.95	2.5	7.8%	5.13%	0.78%	7.7%	1,881.6	10.08%	3.36%	1.12%	231.7	2,664,961	1.15%
CIZN	Citizens Holding Company	21.84	23.00	19.98	13.2	13.2	1.60	1.71	1.9	9.2%	3.30%	1.19%	11.0%	643.6	10.57%	3.85%	1.10%	108.7	217,526	0.20%
FBMS	First Bancshares, Inc.	24.99	36.46	21.01	20.8	19.7	2.26	NA	1.0	NA	1.20%	0.66%	8.7%	444.6	7.41%	4.04%	1.13%	74.5	54,978	0.07%
FMFC	First M & F Corporation	18.63	20.75	17.52	11.9	12.2	1.30	1.87	2.2	6.5%	2.79%	0.92%	11.0%	1,564.1	8.37%	3.88%	0.56%	168.7	257,653	0.15%
PFBX	Peoples Financial Corporation	25.50	28.00	21.70	10.9	11.1	1.40	1.40	1.9	6.5%	1.96%	1.11%	10.9%	986.8	10.25%	3.39%	0.54%	141.5	537,030	0.38%
RNST	Renasant Corporation	22.74	32.63	22.47	13.1	13.3	1.37	2.20	1.0	8.5%	2.81%	1.05%	10.9%	2,754.9	9.39%	3.62%	NA	353.8	4,291,152	1.21%
	Mississippi Median				13.1	13.2	1.37	1.79	1.9	7.1%	2.81%	0.92%	10.9%		9.39%	3.72%	1.11%		257,653	0.27%



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June, 2007

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Company		Pricing			Valuation				Dividend		Profitability		Other				Marketability			
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NORTH CAROLINA																				
ACBA	American Community Bancshares, Inc.	\$ 11.39	\$ 13.50	\$ 10.50	19.0	19.0	1.42	1.74	1.6	8.6%	1.76%	1.06%	9.2%	\$ 489.0	11.51%	4.32%	0.42%	\$ 80.0	391,076	0.49%
GRAN	Bank of Granite Corporation	16.69	19.69	15.21	15.2	14.9	1.80	1.95	4.2	13.3%	3.12%	1.35%	10.8%	1,215.6	12.20%	4.89%	1.53%	267.0	3,022,726	1.13%
BCAR	Bank of the Carolinas Corporation	11.69	18.98	11.25	13.4	13.3	1.17	1.18	NA	1.7%	1.71%	0.67%	8.2%	472.8	8.13%	3.31%	0.61%	44.8	89,078	0.20%
BNCN	BNC Bancorp	17.45	21.00	15.21	16.2	16.8	1.61	NA	0.6	NA	1.03%	0.80%	10.5%	984.8	7.50%	3.55%	NA	119.2	0	0.00%
CAPE	Cape Fear Bank Corporation	10.41	12.62	9.58	19.6	17.9	1.42	1.42	NA	3.1%	0.00%	0.40%	6.3%	448.3	6.14%	3.07%	0.57%	39.2	197,790	0.50%
CBKN	Capital Bank Corporation	16.80	18.25	15.61	16.3	15.8	1.17	1.93	1.9	8.3%	1.90%	0.66%	5.8%	1,481.1	11.06%	3.47%	0.91%	192.2	543,396	0.28%
CSNC	Cardinal State Bank	16.75	17.05	10.73	31.6	39.9	1.83	1.83	3.1	10.5%	0.00%	0.65%	6.0%	192.8	10.71%	3.55%	0.65%	37.9	152,425	0.40%
CLBH	Carolina Bank Holdings Inc.	13.28	15.21	10.72	15.3	16.0	1.62	1.62	1.6	4.2%	0.00%	0.66%	10.7%	438.7	6.11%	3.27%	0.73%	43.4	164,207	0.38%
CART	Carolina Trust Bank	16.75	19.50	16.75	17.8	17.4	1.69	1.71	NA	11.7%	0.00%	1.06%	8.0%	116.5	13.34%	5.07%	NA	26.2	32,076	0.12%
COOP	Cooperative Bankshares, Inc.	16.52	20.16	15.87	13.2	14.4	1.81	1.85	1.4	7.4%	1.21%	0.98%	14.2%	865.2	6.88%	3.52%	0.10%	107.7	486,927	0.45%
CRFN	Crescent Financial Corporation	11.55	13.12	11.03	18.3	18.0	1.24	1.97	0.7	8.8%	0.00%	0.81%	7.0%	751.5	11.32%	3.76%	0.12%	105.5	448,256	0.42%
ECBE	ECB Bancorp, Inc.	29.36	35.10	29.25	15.7	14.3	1.34	1.34	1.2	4.4%	2.38%	0.62%	6.0%	616.0	10.36%	3.63%	0.10%	85.8	396,800	0.46%
FBNC	First Bancorp	18.73	26.72	18.56	14.1	14.0	1.63	2.36	3.3	8.9%	4.06%	0.94%	11.7%	2,177.3	7.59%	3.92%	0.46%	269.1	2,491,184	0.93%
FCRTR	First Charter Corporation	19.47	25.15	19.09	13.2	13.1	1.50	1.84	1.5	9.4%	4.01%	1.01%	10.9%	4,884.5	9.32%	3.35%	0.49%	683.5	10,676,764	1.56%
FSBK	First South Bancorp, Inc.	26.90	34.72	25.35	15.6	15.6	3.24	3.43	1.4	23.7%	2.83%	1.90%	21.3%	911.0	9.06%	4.73%	0.54%	267.8	1,684,747	0.63%
FNBN	FNB United Corp.	15.99	19.50	15.40	13.0	12.8	0.86	1.97	1.5	6.1%	3.75%	0.82%	7.2%	1,874.4	11.23%	4.09%	0.99%	181.5	767,120	0.42%
FNBF	FNB Financial Services Corporation	14.13	16.50	13.04	13.7	11.2	1.37	1.38	5.4	3.4%	3.68%	0.28%	3.9%	997.2	7.33%	3.45%	2.23%	99.8	486,425	0.49%
LXBK	LSB Bancshares, Inc.	13.65	18.20	13.00	19.2	19.2	1.28	1.29	NMF	3.0%	4.98%	0.72%	7.9%	985.5	9.09%	4.46%	1.05%	114.8	403,699	0.35%
NCBC	New Century Bancorp, Inc.	12.84	20.16	12.42	19.5	19.8	1.42	1.71	1.1	7.0%	0.00%	0.90%	8.7%	582.2	10.13%	3.95%	0.87%	83.5	418,391	0.50%
PEBK	Peoples Bancorp of North Carolina, Inc.	19.80	21.15	16.18	11.9	12.6	1.74	1.74	1.4	7.4%	1.82%	1.36%	17.1%	837.3	7.80%	4.40%	1.31%	113.9	361,548	0.32%
SCMF	Southern Community Financial Corp.	8.85	11.09	8.65	34.0	36.9	1.12	1.78	2.7	6.3%	1.81%	0.55%	5.9%	1,510.1	9.14%	3.18%	0.24%	154.1	636,271	0.41%
WBNK	Waccamaw Bankshares, Inc.	14.95	18.24	14.15	19.2	19.7	2.28	2.57	1.0	12.4%	0.00%	0.96%	12.3%	431.1	7.60%	3.80%	0.53%	72.5	93,811	0.13%
YAVV	Yadkin Valley Financial Corporation	18.36	21.15	14.16	<u>13.4</u>	<u>14.3</u>	<u>1.53</u>	<u>2.18</u>	<u>NA</u>	<u>11.4%</u>	<u>2.83%</u>	<u>1.44%</u>	<u>12.4%</u>	1,135.1	<u>11.19%</u>	<u>4.26%</u>	<u>0.37%</u>	194.7	<u>468,272</u>	<u>0.24%</u>
	North Carolina Median				15.7	15.8	1.50	1.81	1.5	7.9%	1.81%	0.82%	8.7%		9.14%	3.76%	0.57%		418,391	0.42%
SOUTH CAROLINA																				
BKSC	Bank of South Carolina Corporation	\$ 15.93	\$ 17.50	\$ 14.77	15.3	15.9	2.59	2.59	2.6	17.3%	4.02%	1.70%	17.2%	\$ 249.3	9.70%	5.04%	0.01%	\$ 62.6	150,539	0.24%
BFNB	Beach First National Bancshares, Inc.	22.42	24.72	15.85	16.4	17.7	2.27	2.27	0.6	13.5%	0.00%	1.21%	14.0%	552.8	8.55%	4.33%	0.39%	107.2	730,668	0.68%
CNCP	Carolina National Corporation	16.26	19.99	13.67	20.8	22.3	1.35	1.35	NA	5.8%	0.00%	1.02%	7.1%	218.8	14.24%	4.60%	0.37%	41.9	156,828	0.37%
CPBK	Community Capital Corp.	19.90	22.39	18.58	12.8	13.2	1.26	1.52	2.2	5.3%	3.02%	0.90%	10.9%	740.7	8.18%	3.44%	0.26%	76.4	186,463	0.24%
FCCO	First Community Corporation	16.70	18.99	16.50	16.1	15.2	0.85	1.64	0.9	5.1%	1.68%	0.54%	4.6%	550.1	11.45%	3.14%	0.27%	53.7	273,045	0.51%
FNSC	First National Bancshares, Inc.	14.74	19.39	14.40	15.5	15.7	1.96	1.96	2.8	6.5%	0.00%	0.72%	12.4%	508.5	5.47%	3.45%	0.92%	54.5	93,673	0.17%
GVBK	Greenville First Bancshares, Inc.	20.38	22.68	18.12	16.3	17.0	1.68	1.68	0.6	6.3%	0.00%	0.72%	10.9%	557.7	6.39%	2.99%	0.55%	59.8	244,866	0.41%
PCBS	Provident Community Bancshares, Inc.	20.50	21.20	16.86	13.9	13.9	1.41	1.63	NA	5.5%	2.24%	0.66%	9.8%	396.8	6.69%	3.01%	0.52%	37.5	65,600	0.18%
SCBT	SCBT Financial Corporation	36.40	40.89	30.95	16.7	16.9	2.01	2.55	1.6	11.8%	1.87%	0.94%	12.7%	2,242.5	7.43%	3.84%	0.18%	334.2	2,160,886	0.65%
SOCB	Southcoast Financial Corporation	20.78	21.04	16.45	28.9	25.7	1.62	1.62	1.8	16.2%	0.00%	0.70%	4.4%	464.0	15.79%	3.40%	0.12%	118.5	1,062,481	0.90%
TDBK	Tidelands Bancshares Inc.	13.19	18.35	12.76	<u>35.6</u>	<u>30.0</u>	<u>1.34</u>	<u>1.34</u>	<u>NA</u>	<u>4.4%</u>	<u>0.00%</u>	<u>0.19%</u>	<u>1.7%</u>	403.2	<u>10.46%</u>	<u>3.38%</u>	<u>0.00%</u>	56.4	<u>238,211</u>	<u>0.42%</u>
	South Carolina Median				16.3	16.9	1.62	1.64	1.7	6.3%	0.00%	0.72%	10.9%		8.55%	3.44%	0.27%		238,211	0.41%
TENNESSEE																				
CNLA	Community National Bank of the Lakeway Area	\$ 11.07	\$ 13.00	\$ 10.05	NMF	NMF	1.39	1.39	NA	7.4%	0.00%	0.49%	3.5%	103.9	13.94%	3.56%	0.59%	\$ 20.1	NA	NA
FSGI	First Security Group, Inc.	10.80	12.25	10.30	16.6	17.1	1.30	1.66	NA	8.2%	1.85%	1.00%	7.8%	1,147.5	12.76%	4.79%	0.72%	190.9	768,744	0.40%
GRNB	Greene Bankshares, Inc.	31.26	40.50	29.28	14.2	14.6	1.62	2.02	1.1	11.2%	1.66%	1.26%	11.9%	1,827.6	10.40%	4.63%	0.32%	306.9	4,160,393	1.36%
PNFP	Pinnacle Financial Partners, Inc.	29.36	37.41	28.27	23.3	24.9	1.73	3.31	0.4	18.7%	0.00%	1.04%	8.6%	2,193.1	11.99%	3.54%	0.36%	456.0	7,064,750	1.55%
TNCC	Tennessee Commerce Bancorp Inc.	26.25	32.20	15.91	<u>22.2</u>	<u>23.0</u>	<u>2.21</u>	<u>2.21</u>	<u>NA</u>	<u>10.7%</u>	<u>0.00%</u>	<u>0.87%</u>	<u>10.8%</u>	669.2	<u>7.99%</u>	<u>3.53%</u>	<u>0.72%</u>	118.0	<u>1,501,106</u>	<u>1.27%</u>
	Tennessee Median				19.4	20.1	1.62	2.02	0.8	10.7%	0.00%	1.00%	8.6%		11.99%	3.56%	0.59%		2,830,750	1.31%



Market Statistics on Selected Financial Institutions

June, 2007

NASDAQ Banks

Frank Brown, CFA (770) 805-2152
 Charlie Miller (205) 262-4974
 Mike Nunan (615) 309-7551
 Michelle Brady, CFA (770) 805-2116
 Brady Gailey (770) 805-2026
 Mike Rediker (205) 262-4990

Company	Pricing			Valuation				Dividend	Profitability		Other				Marketability					
	6/29/07 Price	52 Week High	52 Week Low	Price/Earnings		Book Value	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 Weekly Dollar Volume Traded	Volume/Shares Outstand.
VIRGINIA																				
ANCX	Access National Corporation	\$ 8.85	\$ 10.39	\$ 8.60	13.4	12.3	1.65	NA	0.6	NA	0.45%	0.82%	8.2%	\$ 667.2	9.64%	3.22%	0.10%	\$ 106.4	697,203	0.66%
ABVA	Alliance Bankshares Corporation	13.25	17.40	12.70	17.2	17.4	1.32	1.46	0.7	5.6%	0.00%	0.77%	8.7%	629.9	8.87%	3.27%	0.25%	73.6	649,648	0.88%
AMNB	American National Bankshares Inc.	22.50	24.35	21.75	11.9	11.8	1.43	1.94	1.8	11.1%	4.09%	1.39%	11.4%	787.5	12.27%	4.13%	0.69%	138.5	315,788	0.23%
BOMK	Bank of McKenney	9.75	12.50	9.55	14.8	14.8	1.09	1.09	2.9	1.2%	2.56%	0.91%	8.1%	155.4	11.13%	4.26%	NA	18.8	38,318	0.20%
BOVA	Bank of Virginia	8.40	8.65	7.30	NMF	NMF	1.48	1.48	NA	6.6%	0.00%	0.29%	2.5%	148.4	11.61%	3.34%	0.00%	25.5	84,336	0.33%
BSXT	BOE Financial Services of VA	28.90	34.19	28.17	12.0	11.2	1.23	1.25	1.9	3.0%	2.77%	0.78%	7.8%	281.5	10.08%	3.59%	0.04%	34.9	102,595	0.29%
CFFI	C&F Financial Corporation	40.98	46.00	36.10	11.5	11.0	1.95	2.33	2.0	13.6%	3.03%	1.09%	12.1%	735.8	8.84%	6.16%	0.25%	126.6	312,882	0.25%
CFNL	Cardinal Financial Corporation	9.86	12.01	9.40	37.9	32.9	1.53	1.69	3.8	8.0%	0.41%	0.44%	4.5%	1,719.6	9.17%	2.60%	0.01%	241.3	5,206,277	2.16%
CVBK	Central Virginia Bankshares, Inc.	22.07	28.50	21.75	11.4	10.5	1.40	1.41	1.4	4.1%	3.26%	0.76%	9.1%	459.1	8.31%	3.59%	0.71%	53.6	98,432	0.18%
CWBS	Commonwealth Bankshares, Incorporated	21.49	26.52	20.11	12.4	12.6	1.39	1.40	0.6	8.2%	1.12%	1.52%	10.6%	751.3	14.11%	4.58%	0.32%	147.8	555,409	0.38%
EVBS	Eastern Virginia Bankshares, Inc.	22.00	23.74	20.05	14.8	15.2	1.48	1.60	1.9	7.6%	2.91%	0.98%	9.5%	860.8	10.47%	4.10%	0.21%	134.0	509,080	0.38%
FBSS	Fauquier Bankshares, Inc.	22.70	26.50	21.25	15.1	14.6	2.02	2.02	1.7	10.1%	3.52%	0.94%	11.8%	508.4	7.83%	3.98%	0.42%	80.5	149,934	0.19%
FCVA	First Capital Bancorp, Inc.	15.99	20.00	15.50	19.5	19.3	1.79	1.79	NA	5.6%	0.00%	0.54%	8.8%	276.9	5.81%	3.30%	0.06%	28.7	36,537	0.13%
FCBC	First Community Bancshares, Inc.	31.19	42.30	28.98	12.0	12.1	1.61	2.26	1.8	13.8%	3.46%	1.40%	13.1%	2,115.8	10.30%	3.92%	0.39%	351.6	3,004,533	0.85%
FBNP	FNB Corporation	35.90	43.15	30.77	15.5	14.9	1.50	2.05	2.4	10.6%	2.34%	1.07%	9.2%	1,529.7	11.53%	3.87%	0.60%	264.1	2,361,861	0.89%
GBTS	Gateway Financial Holdings, Inc.	14.61	15.17	13.41	21.5	31.1	1.45	1.64	1.2	6.5%	2.19%	0.82%	9.1%	1,322.8	8.44%	3.57%	0.14%	161.6	1,322,862	0.82%
HMPR	Hampton Roads Bankshares, Inc.	14.30	15.25	10.32	21.7	22.0	2.07	2.07	2.3	20.3%	3.08%	1.26%	8.7%	501.7	14.16%	4.99%	0.39%	146.8	590,090	0.40%
MBRG	Middleburg Financial Corporation	32.50	36.99	30.04	17.6	17.1	1.85	1.98	1.5	13.0%	2.34%	1.11%	10.9%	787.8	10.07%	3.96%	0.00%	146.4	628,550	0.43%
MBVA	Millennium Bankshares Corporation	8.55	11.40	8.12	NMF	NMF	1.57	1.57	NA	6.6%	0.94%	0.41%	4.9%	557.4	8.69%	2.65%	2.32%	76.3	646,380	0.85%
MNRK	Monarch Financial Holdings, Inc.	15.95	18.50	15.00	18.1	18.3	1.84	1.84	NA	9.3%	0.00%	1.00%	10.7%	409.5	8.65%	4.36%	0.00%	65.1	195,627	0.30%
NKSH	National Bankshares, Incorporated	20.44	24.88	20.05	11.2	11.4	1.43	1.70	1.7	7.6%	3.62%	1.44%	12.7%	881.9	11.32%	3.92%	0.27%	142.7	332,763	0.23%
OPOF	Old Point Financial Corporation	25.53	29.75	25.50	14.2	14.8	1.34	1.34	2.6	4.3%	2.82%	0.92%	10.1%	843.3	9.04%	3.27%	0.33%	101.9	233,600	0.23%
PREM	Premier Community Bankshares Incorporated	32.66	34.34	18.58	23.5	22.5	2.54	3.39	1.4	17.8%	0.80%	0.75%	9.5%	915.8	8.06%	4.07%	0.29%	187.4	2,197,855	1.17%
RCBK	River City Bank	9.51	12.45	9.50	NMF	NMF	1.10	1.10	NA	1.8%	0.00%	0.98%	9.6%	103.9	14.93%	3.62%	1.91%	17.1	139,179	0.81%
SHBK	Shore Financial Corporation	13.59	17.56	13.00	11.9	11.7	1.28	1.30	1.4	3.8%	2.06%	0.98%	9.6%	266.0	9.98%	3.46%	0.44%	34.0	111,030	0.33%
SONA	Southern National Bancorp of VA	14.09	15.87	13.25	NMF	NMF	1.39	1.80	NA	19.4%	0.00%	0.66%	2.9%	296.5	23.24%	3.69%	1.76%	95.8	NA	NA
SUFB	SuffolkFirst Bank	9.00	11.81	8.88	23.1	23.7	1.28	1.28	3.3	4.6%	0.00%	0.61%	4.4%	137.4	11.65%	3.45%	0.00%	20.4	51,525	0.25%
UBSH	Union Bankshares Corporation	23.20	32.10	22.60	12.5	12.0	1.52	2.22	1.0	10.2%	3.10%	0.99%	10.2%	2,118.9	9.57%	4.03%	0.54%	309.6	2,280,096	0.74%
VYFC	Valley Financial Corporation	10.70	14.00	10.16	17.0	15.7	1.30	1.30	1.5	2.4%	1.31%	0.33%	5.6%	577.1	5.89%	2.86%	1.78%	44.2	72,814	0.16%
VBFC	Village Bank and Trust Financial Corp.	17.44	17.49	12.85	30.1	29.6	1.72	1.77	3.7	7.0%	0.00%	0.48%	5.5%	314.5	8.27%	3.95%	1.29%	44.7	80,573	0.18%
VCBI	Virginia Commerce Bancorp, Inc.	16.91	22.35	16.64	16.7	17.3	2.75	2.75	0.6	13.7%	0.00%	1.29%	18.1%	2,061.5	7.12%	3.68%	0.00%	367.2	7,628,270	2.08%
VFGI	Virginia Financial Group, Inc.	22.20	29.45	21.80	12.6	12.3	1.56	1.76	1.6	8.1%	2.88%	1.00%	10.6%	1,601.2	9.58%	3.99%	0.22%	239.6	2,278,275	0.95%
	Virginia Median				15.0	14.8	1.49	1.70	1.7	7.6%	2.13%	0.93%	9.3%		9.61%	3.78%	0.29%		332,763	0.38%
WEST VIRGINIA																				
CHCO	City Holding Company	\$ 38.33	\$ 42.00	\$ 35.20	12.6	12.8	2.18	2.70	0.8	20.4%	3.24%	2.10%	17.1%	\$ 2,559.0	11.85%	4.35%	0.43%	\$ 660.1	9,369,769	1.42%
PFBI	Premier Financial Bancorp, Inc.	16.25	16.50	13.25	12.3	13.1	1.36	1.82	1.2	8.4%	2.46%	1.32%	11.6%	549.8	11.40%	4.22%	1.61%	85.1	350,106	0.41%
SMMF	Summit Financial Group, Inc.	19.85	24.52	17.50	17.9	17.3	1.70	1.76	1.6	6.9%	1.71%	0.83%	12.7%	1,253.9	6.61%	3.15%	0.03%	140.6	455,061	0.32%
WSBC	WesBanco, Inc.	29.50	34.25	27.89	14.0	16.5	1.52	2.36	2.2	11.9%	3.73%	1.19%	11.6%	4,060.5	10.09%	3.52%	0.54%	618.0	8,277,995	1.34%
	West Virginia Median				13.3	14.8	1.61	2.09	1.4	10.1%	2.85%	1.26%	12.2%		10.75%	3.87%	0.49%		4,366,528	0.88%
	Southeastern Nasdaq Banks Median				15.2	15.2	1.52	1.80	1.6	8.2%	1.89%	0.90%	9.5%		9.53%	3.78%	0.49%		424,754	0.41%



Market Statistics on Selected Financial Institutions

June, 2007

OTC-BB Banks

Frank Brown, CFA (770) 805-2152

Charlie Miller (205) 262-4974

Mike Nunan (615) 309-7551

Michelle Banks, CFA (770) 805-2116

Brady Gailey (770) 805-2126

Mike Rediker (205) 262-4990

Company		Pricing			Valuation				Dividend	Profitability		Other				Marketability				
Ticker	Company	6/29/07 Price	52 Week High	52 Week Low	Price/Earnings		Book Value		PEG Ratio	Core Deposit Premium	Annual Yield %	Quarter Ended		Total Assets	Equity/Assets	Net Int. Margin	NPAs as % of Lns + OREO	Market Value	Average Weekly	
					LTM	2006	Stated	Tangible				ROAA	ROAE						Volume Traded	Volume/Shares Outstand.
ALABAMA																				
ATFS	Altrust Financial Services, Inc.	\$ 11.85	\$ 12.00	\$ 10.50	10.6	10.9	1.88	2.24	NA	10.9%	0.00%	1.38%	17.1%	\$ 438.1	7.87%	3.68%	1.38%	\$ 65.0	NA	NA
UBAB	United Bancorporation of Alabama, Inc.	16.85	17.50	16.35	14.4	12.0	1.20	1.24	NA	2.2%	0.00%	0.49%	6.7%	425.6	7.39%	4.00%	0.81%	37.7	47,180	0.13%
Alabama Median					12.5	11.5	1.54	1.74	NA	6.6%	0.00%	0.94%	11.9%		7.63%	3.84%	1.10%		47,180	0.13%
FLORIDA																				
BCBF	Beach Community Bancshares, Inc.	\$ 37.00	\$ 44.00	\$ 31.15	NA	NA	1.85	1.85	NA	7.8%	0.00%	1.15%	15.3%	\$ 626.5	7.61%	3.54%	0.89%	\$ 87.9	47,175	0.05%
CEFB	Central Florida State Bank	15.15	18.40	15.05	38.8	33.7	1.38	1.38	NA	5.3%	0.00%	0.13%	1.5%	126.8	11.96%	3.32%	0.20%	21.0	42,496	0.20%
FLCM	Florida Community Banks, Inc.	44.00	60.50	33.50	12.9	12.6	3.04	3.04	NA	23.9%	2.54%	1.85%	20.1%	1,003.7	9.49%	4.51%	NA	290.0	63,800	0.02%
FBBF	Freedom Bank	11.00	14.45	11.00	NMF	NMF	1.10	NA	NA	NA	0.00%	-1.01%	-8.1%	262.6	11.53%	2.88%	4.09%	33.2	88,385	0.27%
GFLBA	Great Florida Bank	14.50	20.25	14.30	30.2	31.5	1.12	1.12	NA	2.2%	0.00%	0.18%	1.4%	1,607.0	10.56%	3.59%	0.79%	190.1	NA	NA
HZNB	Horizon Bancorporation, Inc.	13.55	15.10	13.10	14.7	14.4	1.90	2.57	NA	10.1%	0.74%	0.70%	9.5%	174.2	7.41%	3.42%	NA	24.5	52,506	0.21%
IBFL	Independent BancShares, Inc.	23.00	29.05	13.71	21.9	18.4	1.72	1.96	NA	7.7%	0.00%	0.47%	6.2%	216.2	7.64%	3.34%	0.27%	28.4	30,590	0.11%
MCBN	Marco Community Bancorp, Inc.	17.00	18.75	12.50	27.4	29.3	2.34	2.34	NA	21.3%	0.00%	1.38%	10.2%	169.8	13.51%	3.97%	2.77%	53.7	100,725	0.19%
NCBF	Nature Coast Bank	12.95	12.95	10.90	NA	NA	1.45	NA	NA	NA	0.00%	0.09%	0.3%	33.9	26.36%	4.79%	0.00%	13.0	39,886	0.31%
OHBK	Old Harbor Bank	15.25	17.75	14.50	NMF	NMF	1.31	NA	NA	NA	0.00%	0.08%	0.6%	196.3	11.77%	2.98%	1.15%	30.3	112,393	0.37%
SSHC	SouthShore Community Bank	10.05	11.15	10.00	NMF	NMF	1.15	0.01	NA	NMF	0.00%	-1.14%	-3.4%	26.3	30.08%	3.91%	0.00%	9.1	17,286	0.19%
SGBK	Stonegate Bank	15.70	18.00	15.10	34.1	41.3	1.53	1.65	NA	15.0%	0.00%	0.75%	3.9%	221.5	18.47%	4.60%	0.00%	62.8	313,922	0.50%
Florida Median					27.4	29.3	1.45	1.80	NA	10.1%	0.00%	0.18%	1.5%		11.8%	3.59%	0.27%		58,153	0.21%
GEORGIA																				
CHKJ	Cherokee Banking Company	\$ 22.00	\$ 27.25	\$ 17.50	18.8	19.3	NA	NA	1.8	NA	0.00%	0.63%	NA	\$ 213.8	NA	NA	NA	NA	33,440	NA
CZBS	Citizens Bancshares Corporation	10.50	11.85	9.70	7.7	7.3	0.72	0.73	1.0	NMF	1.81%	0.63%	7.0%	339.3	9.03%	4.28%	3.44%	21.9	45,885	0.21%
FCGA	First Commerce Community Bankshares, Inc.	27.25	27.25	14.00	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	NA	NA
FCWT	First Coweta Bank	9.00	10.00	7.75	29.0	39.1	1.70	1.70	NA	9.2%	0.00%	1.21%	10.5%	128.3	11.41%	4.68%	1.12%	25.0	41,715	0.17%
FBFS	Firstbank Financial Services, Inc.	12.40	16.95	11.75	15.7	14.6	1.24	1.24	NA	2.8%	0.00%	0.65%	6.8%	305.3	9.27%	3.49%	0.45%	35.1	83,452	0.24%
GABA	Georgia Bancshares, Inc.	17.35	24.00	16.00	16.5	15.1	1.87	1.87	1.5	7.8%	1.15%	0.89%	10.6%	350.1	8.12%	4.24%	0.31%	48.8	29,755	0.06%
GECR	Georgia-Carolina Bancshares, Inc.	13.10	16.65	12.80	15.4	15.8	1.34	1.34	1.2	2.9%	0.00%	0.69%	9.0%	428.7	7.72%	3.23%	0.85%	44.4	86,067	0.19%
NWCB	Newnan Coweta Bancshares, Inc.	37.25	40.00	34.00	14.2	14.6	1.97	1.97	0.8	8.7%	0.48%	1.05%	13.2%	234.6	8.03%	4.19%	0.29%	37.1	23,095	0.06%
NANB	North Atlanta National Bank	18.49	22.00	15.50	16.5	16.2	1.65	1.65	NA	5.6%	0.00%	0.66%	8.6%	139.5	7.58%	3.35%	0.62%	17.5	24,407	0.14%
PCBN	Piedmont Community Bank Group, Inc.	15.01	16.04	12.17	NMF	28.3	1.50	1.50	NA	6.1%	0.00%	0.30%	2.8%	163.4	10.00%	3.47%	0.00%	24.5	29,795	0.12%
SCSG	SouthCrest Financial Group, Inc.	24.00	26.00	22.20	14.8	15.2	1.38	1.71	NA	8.7%	2.17%	1.19%	9.5%	540.2	12.73%	4.46%	NA	94.9	26,040	0.03%
SBFC	Southeastern Bank Financial Corporation	40.00	45.00	34.25	18.9	19.2	2.66	2.66	NA	15.5%	1.30%	1.04%	13.8%	1,107.6	7.39%	3.66%	0.33%	217.3	63,200	0.03%
SEBC	Southeastern Banking Corporation	29.00	30.00	27.25	14.1	14.2	1.73	1.74	2.7	11.3%	1.93%	1.62%	12.7%	413.3	12.92%	5.38%	0.35%	93.1	33,205	0.04%
SNCB	Southern Community Bancshares, Inc.	15.20	23.95	13.11	16.7	16.3	1.57	1.57	1.7	4.8%	0.00%	0.52%	8.2%	397.2	6.33%	3.95%	2.33%	39.4	27,892	0.07%
Georgia Median					16.1	15.8	1.61	1.68	1.5	7.8%	0.00%	0.69%	9.2%		8.58%	4.07%	0.45%		37,301	0.10%
KENTUCKY																				
BKYF	Bank of Kentucky Financial Corporation	\$ 25.82	\$ 28.00	\$ 25.55	14.6	14.5	1.70	1.97	1.4	8.1%	1.70%	0.83%	9.9%	\$ 1,048.4	8.35%	3.69%	NA	\$ 149.1	170,283	0.11%
CZNL	Citizens National Corporation	35.50	35.50	35.50	NA	NA	1.03	NA	NA	NA	0.79%	0.63%	8.1%	449.2	7.83%	3.31%	NA	36.1	178	0.00%
KTYB	Kentucky Bancshares, Inc.	30.50	32.85	26.50	12.7	13.0	1.56	2.14	2.5	9.6%	3.54%	1.02%	11.2%	641.3	8.74%	3.30%	0.85%	87.6	48,800	0.06%
Kentucky Median					13.6	13.8	1.56	2.05	1.9	8.9%	1.70%	0.83%	9.9%		8.35%	3.31%	0.85%		48,800	0.06%
LOUISIANA																				
MBKL	Metairie Bank & Trust Company	\$ 34.00	\$ 34.00	\$ 28.50	NA	NA	1.94	1.94	NA	12.0%	2.94%	0.89%	7.9%	\$ 317.6	11.30%	4.36%	0.05%	\$ 69.5	5,610	0.01%
Louisiana Median					NA	NA	1.94	1.94	NA	12.0%	2.94%	0.89%	7.9%		11.30%	4.36%	0.05%		5,610	0.01%



Market Statistics on Selected Financial Institutions

June, 2007

OTC-BB Banks

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Charlie Miller (205) 262-4974

Mike Nunan (615) 309-7551

Michelle Banks, CFA (770) 805-2116

Brady Gailey (770) 805-2126

Mike Rediker (205) 262-4990

Company		Pricing			Valuation					Dividend	Profitability		Other				Marketability				
Ticker	Company	6/29/07 Price	52 Week		Price/Earnings		Book Value Stated	Tangible	PEG Ratio	Core Deposit Premium	Annual Yield %	Quarter Ended		Total Assets	Equity/Assets	Net Int. Margin	NPAs as % of Lns + OREO	Market Value	Average Weekly		
			High	Low	LTM	2006						ROAA	ROAE						Dollar Volume Traded	Volume/Shares Outstand.	
NORTH CAROLINA																					
ABTN	Alliance Bank & Trust Company	\$ 10.25	\$ 12.45	\$ 8.50	21.8	27.7	1.16	1.16	NA	3.8%	0.00%	0.71%	4.7%	\$ 121.4	19.54%	3.82%	2.02%	\$ 27.5	NA	NA	
BONC	Bank of Commerce	11.00	14.00	11.00	NMF	NMF	1.15	1.15	NA	5.6%	0.00%	-1.73%	-6.6%	63.7	24.02%	6.74%	0.00%	17.6	44,220	0.25%	
CBFJ	CB Financial Corporation	16.00	16.50	14.00	14.8	15.8	1.42	1.42	NA	3.3%	0.00%	0.70%	10.3%	178.1	6.79%	3.52%	NA	17.1	NA	NA	
NCFT	First Trust Bank	18.75	24.00	18.50	18.4	18.8	2.06	2.06	0.9	12.5%	0.00%	1.08%	12.3%	379.4	8.79%	3.66%	0.00%	68.8	152,906	0.22%	
FOFN	Four Oaks Fincorp, Inc.	22.00	28.00	19.80	18.5	17.5	2.43	2.43	1.5	14.6%	1.45%	0.94%	11.6%	636.9	7.96%	3.85%	0.40%	123.1	119,020	0.10%	
LTLB	Little Bank, Incorporated	21.00	23.25	15.60	22.3	22.1	2.32	2.32	2.7	13.4%	0.67%	0.91%	10.2%	235.5	8.75%	3.86%	0.02%	47.8	13,125	0.03%	
MFBP	M&F Bancorp, Inc.	8.77	11.50	8.60	9.7	8.4	0.67	0.67	2.5	NMF	2.28%	0.64%	7.6%	261.6	8.39%	3.75%	1.15%	14.8	18,505	0.13%	
MCFI	MidCarolina Financial Corporation	14.00	19.00	12.75	18.4	19.2	2.57	2.57	1.2	10.6%	0.00%	0.91%	13.4%	434.8	6.77%	3.17%	0.76%	63.3	66,920	0.11%	
MOBT	Mountain 1st Bank & Trust	19.00	28.01	17.41	NMF	NMF	2.15	2.15	NA	11.1%	0.00%	0.72%	8.2%	513.1	8.58%	3.90%	0.15%	94.7	162,545	0.17%	
NSBC	North State Bancorp	25.80	26.75	16.00	37.4	37.4	4.26	4.26	3.0	21.2%	0.00%	0.64%	10.3%	479.6	5.77%	3.78%	0.03%	118.1	119,067	0.10%	
PSTB	Park Sterling Bank	14.50	16.95	12.00	NA	NA	NA	NA	NA	NA	0.00%	-3.78%	-7.5%	105.0	40.21%	5.06%	0.00%	NA	NA	NA	
PKWY	Parkway Bank	11.20	14.32	11.20	15.6	16.0	1.14	1.14	1.4	2.2%	0.00%	1.01%	7.7%	104.1	13.19%	3.61%	0.74%	15.7	21,504	0.14%	
SNBN	Sound Banking Company	21.50	22.00	17.65	15.2	16.0	NA	NA	NA	NA	0.00%	0.94%	11.7%	109.5	7.91%	4.02%	0.00%	NA	17,845	NA	
SBNC	Southern Bancshares (North Carolina), Inc.	788.00	NA	NA	8.6	8.4	0.71	0.76	NA	NMF	0.20%	0.80%	7.6%	1,212.4	9.95%	3.92%	0.33%	84.1	0	0.00%	
SRYP	Surrey Bancorp	13.85	15.50	10.15	18.0	18.2	2.31	2.32	1.1	15.2%	0.00%	1.57%	14.6%	195.9	10.75%	4.59%	0.34%	42.6	33,102	0.08%	
TCMB	TriStone Community Bank	11.25	12.74	11.15	NMF	NMF	1.18	1.18	NA	3.5%	0.00%	-0.43%	-2.5%	88.5	16.12%	3.91%	0.00%	16.9	20,475	0.12%	
TSBC	TSB Financial Corporation	16.60	19.09	16.25	15.1	15.4	1.18	1.18	NA	1.7%	0.00%	0.56%	7.3%	194.2	7.97%	3.26%	NA	18.3	48,223	0.26%	
UWHR	Uwharrie Capital Corp.	5.90	6.31	3.88	19.0	21.1	1.45	1.50	NA	4.6%	0.00%	0.68%	8.9%	392.6	7.60%	3.82%	0.09%	43.3	9,971	0.02%	
WFSC	Weststar Financial Services Corporation	13.25	15.00	9.60	13.8	14.7	2.07	2.07	1.1	10.1%	0.00%	1.25%	15.1%	167.1	8.07%	4.70%	0.70%	28.0	53,464	0.19%	
	North Carolina Median				16.8	16.8	1.76	1.78	1.4	10.3%	0.00%	0.76%	9.5%		8.49%	3.86%	0.12%		38,661	0.12%	
SOUTH CAROLINA																					
BGVF	BankGreenville Financial Corporation	\$ 8.85	\$ 10.25	\$ 7.50	NMF	NMF	1.05	1.05	NA	1.9%	0.00%	-1.58%	-5.3%	\$ 35.9	27.72%	3.64%	0.00%	\$ 10.4	23,718	0.23%	
CBCO	Coastal Banking Company, Inc.	20.00	23.91	18.85	14.8	15.4	1.09	1.45	0.6	4.2%	0.00%	0.75%	7.4%	437.2	10.09%	3.32%	0.03%	48.1	223,500	0.47%	
CFOK	Community First Bancorporation	17.65	21.50	17.60	18.2	18.4	1.52	1.52	1.4	5.4%	0.00%	1.02%	11.4%	375.4	9.18%	2.74%	NA	52.5	25,769	0.05%	
CBSO	CommunitySouth Bancshares, Inc.	14.00	18.00	10.80	NMF	NMF	2.20	2.20	NA	14.2%	0.00%	0.31%	2.8%	284.5	10.52%	3.44%	0.11%	65.8	73,290	0.11%	
CTOT	Cornerstone Bancorp	15.45	16.59	11.36	15.9	18.6	1.68	1.68	NA	11.2%	0.00%	1.32%	9.8%	136.6	13.23%	4.83%	0.00%	30.4	10,892	0.04%	
FCBN	First Citizens Bancorporation of South Carolina	675.00	710.00	662.00	11.8	11.3	1.31	1.88	1.1	5.3%	0.21%	0.80%	11.0%	6,106.4	7.27%	3.72%	0.25%	577.8	310,500	0.05%	
FSRL	First Reliance Bancshares, Inc.	14.00	17.25	14.00	14.7	15.4	1.38	1.38	1.3	3.3%	0.00%	0.63%	8.2%	483.5	7.26%	4.31%	0.43%	48.4	71,540	0.15%	
FSBS	First South Bancorp, Inc.	26.50	29.00	26.00	13.7	12.6	1.55	1.55	0.7	6.9%	0.00%	0.94%	9.0%	351.4	10.48%	4.24%	NA	57.1	93,148	0.16%	
GRRB	Grandsouth Bancorporation	12.00	25.00	12.00	14.5	13.5	2.01	2.08	0.9	7.4%	0.67%	0.91%	14.1%	316.1	6.38%	4.29%	1.43%	40.5	11,220	0.03%	
GRBS	Greer Bancshares Incorporated	21.75	24.50	21.25	17.0	17.4	2.30	2.30	2.8	12.1%	3.13%	0.79%	12.4%	361.4	6.49%	3.46%	NA	53.8	5,856	0.01%	
HCFB	HCSB Financial Corporation	22.00	24.00	18.50	30.1	27.8	2.71	2.71	3.2	16.7%	0.00%	0.46%	5.9%	379.0	7.64%	3.71%	NA	78.6	3,630	0.00%	
PBCE	Peoples Bancorporation, Inc.	11.45	12.95	9.75	16.8	17.1	1.62	1.62	2.4	7.2%	1.75%	1.03%	10.9%	493.8	9.57%	4.07%	0.43%	76.7	90,226	0.12%	
	South Carolina Median				15.4	16.2	1.59	1.65	1.3	7.0%	0.00%	0.80%	9.4%		9.38%	3.72%	0.18%		48,655	0.08%	
TENNESSEE																					
CPBB	Capital Bancorp, Inc.	\$ 33.00	\$ 36.75	\$ 19.35	30.0	28.9	3.32	3.32	2.2	17.6%	0.00%	0.60%	9.8%	\$ 587.2	6.16%	3.50%	0.91%	\$ 119.9	503,745	0.42%	
CUBN	Commerce Union Bank	13.00	13.00	13.00	NA	NA	NA	NA	NA	NA	0.00%	-3.41%	-10.0%	47.5	28.82%	3.66%	0.00%	NA	NA	NA	
CSBQ	Cornerstone Bancshares, Inc.	14.50	17.00	11.70	16.3	17.1	2.39	2.58	0.8	19.6%	1.38%	1.75%	16.8%	394.7	10.03%	5.50%	0.34%	94.5	219,168	0.23%	
FCCT	First Community Corporation	15.20	17.00	15.20	10.3	10.3	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
MNBT	Mountain National Bancshares, Inc.	29.05	29.05	25.81	15.5	15.5	1.67	1.67	NA	6.3%	0.00%	0.75%	10.2%	488.0	7.37%	4.33%	NA	60.0	62,167	0.10%	
NVBT	Nashville Bank and Trust Company	12.85	13.50	12.00	NA	NA	NA	NA	NA	NA	0.00%	0.76%	4.8%	119.0	15.72%	3.43%	0.00%	NA	NA	NA	
PGNN	Paragon National Bank	12.50	13.70	11.60	NMF	NMF	1.41	1.41	NA	5.9%	0.00%	-0.13%	-1.1%	256.4	11.47%	3.38%	0.00%	41.4	84,875	0.20%	
TVFH	Tennessee Valley Financial	14.65	15.00	14.10	21.2	23.3	1.33	1.33	NA	3.2%	0.00%	0.45%	5.3%	202.5	8.21%	3.75%	0.69%	22.1	NA	NA	
	Tennessee Median				16.3	17.1	1.67	1.67	1.5	6.3%	0.00%	0.60%	5.3%		10.03%	3.66%	0.17%		152,021	0.22%	



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Company		Pricing			Valuation						Dividend	Profitability		Other				Marketability			
Ticker	Company	6/29/07 Price	52 Week		Price/		PEG Ratio	Core Deposit Premium	Annual Yield %	Quarter Ended		Total Assets	Equity/ Assets	Net Int. Margin	NPAs as % of Lns + OREO	Market Value	Average Weekly				
			High	Low	Earnings LTM	Book Value 2006 Stated				ROAA	ROAE						Volume Traded	Volume/ Shares Outstand.			
VIRGINIA																					
BOJF	Bank of the James Financial Group, Inc.	\$ 18.10	\$ 20.00	\$ 15.41	24.5	24.1	2.04	2.04	1.4	11.6%	0.00%	0.68%	7.9%	\$ 236.6	9.55%	4.17%	0.78%	\$ 46.2	64,074	0.14%	
BAYK	Bay Banks of Virginia, Inc.	14.50	15.50	13.50	16.5	14.8	1.31	1.46	16.7	4.3%	4.55%	0.49%	5.8%	310.5	8.47%	3.82%	0.31%	34.4	133,835	0.39%	
BMBN	Benchmark Bankshares, Inc.	16.90	17.35	16.50	12.5	12.2	1.48	1.48	2.5	5.2%	2.96%	1.10%	12.0%	320.1	9.67%	4.25%	0.02%	45.9	41,067	0.09%	
BORT	Botetourt Bankshares, Incorporated	41.50	49.00	31.50	14.9	14.8	2.13	2.13	1.5	11.5%	1.93%	1.33%	14.4%	265.2	9.15%	4.32%	0.67%	51.6	10,702	0.02%	
BHRB	Burke & Herbert Bank & Trust company	1,485.00	1,925.00	1,465.00	14.7	14.1	NA	NA	2.4	NA	2.69%	1.20%	11.9%	1,526.7	10.01%	3.49%	0.56%	NA	NA	NA	
CDBK	Cardinal Bankshares Corporation	20.00	21.00	19.10	11.9	12.3	1.05	1.05	2.3	0.9%	2.80%	1.40%	10.3%	212.2	13.73%	3.48%	NA	30.7	26,800	0.09%	
CARE	Carter Bank & Trust	12.06	14.20	12.00	NA	NA	1.04	1.77	NA	5.6%	3.32%	0.52%	5.0%	2,663.5	10.89%	2.84%	2.43%	301.5	NA	NA	
CZBT	Citizens Bancorp of Virginia, Inc.	17.95	19.10	17.00	12.9	13.0	1.23	1.23	4.1	3.5%	3.57%	1.15%	9.1%	281.7	12.61%	4.23%	1.17%	43.8	3,932	0.01%	
CZYB	Citizens Community Bank	14.15	16.50	14.15	26.7	24.0	1.11	1.11	NA	1.7%	0.00%	0.34%	2.7%	133.4	12.88%	3.79%	0.09%	19.1	1,353	0.01%	
CNBV	CNB Bancorp, Inc.	5.80	6.75	5.80	NMF	NMF	1.17	1.17	NA	3.3%	0.00%	0.27%	1.6%	45.3	16.46%	3.83%	0.07%	8.7	252	0.00%	
CNVB	Colonial Virginia Bank	28.50	32.00	26.25	31.3	30.6	1.56	1.56	NA	8.3%	0.00%	0.36%	2.7%	86.2	12.92%	NA	0.00%	17.3	2,468	0.01%	
EFISI	Eagle Financial Services, Inc.	29.22	34.00	27.80	16.2	15.4	2.16	2.17	1.4	12.2%	2.19%	0.96%	11.8%	510.0	8.24%	3.61%	0.06%	90.9	82,839	0.09%	
FMBM	F & M Bank Corp.	32.00	33.95	27.00	16.8	16.8	1.97	2.18	2.6	13.9%	2.63%	1.16%	11.4%	376.8	10.19%	3.87%	0.56%	75.7	61,600	0.08%	
FXNC	First National Corporation	24.40	29.00	23.25	12.6	12.3	2.12	2.12	1.1	8.7%	2.13%	1.08%	16.9%	524.2	6.42%	3.58%	0.14%	71.3	157,746	0.22%	
FDVA	Freedom Bank of Virginia	14.35	16.75	8.35	NMF	NMF	NA	NA	NA	NA	0.00%	0.14%	0.6%	79.1	31.25%	4.53%	0.00%	NA	121,042	NA	
HBKA	Highlands Bankshares, Inc.	16.00	16.75	14.25	16.7	16.3	1.81	1.81	NA	7.2%	1.25%	0.77%	10.8%	647.1	7.06%	3.17%	NA	82.6	6,606	0.01%	
MNSB	MainStreet Bank	10.55	14.05	10.55	NMF	NMF	1.19	1.19	NA	4.7%	0.00%	-0.47%	-2.5%	119.0	18.04%	4.52%	0.00%	25.6	1,349	0.01%	
MREE	MainStreet BankShares, Inc.	16.30	19.00	14.95	11.1	10.4	1.46	1.46	NA	5.3%	0.00%	1.18%	11.8%	201.9	9.84%	3.62%	0.74%	28.9	2,358	0.01%	
PBVA	Peoples Bankshares, Incorporated	33.50	NA	NA	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
PPBN	Pinnacle Bankshares Corporation	24.35	28.00	20.00	14.9	14.8	1.43	1.47	3.3	4.7%	2.46%	0.87%	9.2%	267.2	9.35%	3.78%	0.05%	35.9	48,822	0.14%	
PNBI	Pioneer Bankshares, Inc.	24.25	30.00	21.00	13.9	14.8	1.58	1.62	2.0	7.5%	2.31%	1.14%	11.3%	152.0	10.20%	4.80%	NA	24.5	81,965	0.33%	
TOWN	TowneBank	16.80	21.00	15.99	18.5	19.5	1.69	2.32	0.7	13.1%	1.90%	0.98%	9.4%	2,274.1	10.39%	4.10%	0.08%	398.9	825,468	0.21%	
TCYF	TransCommunity Financial Corporation	8.00	10.75	6.25	NMF	NMF	1.20	1.20	NA	3.5%	0.00%	-1.40%	-9.1%	203.8	14.68%	5.20%	NA	36.7	40,960	0.11%	
UFBC	United Financial Banking Companies, Inc.	30.00	30.00	22.35	22.9	22.9	NA	NA	2.5	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	NA	10,350	NA
VABK	Virginia National Bank	35.50	43.00	35.50	<u>31.7</u>	<u>30.6</u>	<u>2.37</u>	<u>2.37</u>	<u>3.0</u>	<u>17.5%</u>	<u>0.00%</u>	<u>0.63%</u>	<u>6.0%</u>	299.1	<u>10.82%</u>	<u>5.26%</u>	<u>0.00%</u>	76.6	<u>112,003</u>	<u>0.15%</u>	
	Virginia Median				16.2	14.8	1.48	1.56	2.4	5.6%	1.90%	0.87%	9.2%		10.20%	3.85%	0.09%		41,014	0.09%	
WEST VIRGINIA																					
CIWV	Citizens Financial Corporation	\$ 17.50	\$ 20.50	\$ 17.15	16.4	15.5	1.55	1.56	18.9	5.8%	2.74%	0.75%	8.9%	\$ 243.0	8.49%	4.19%	NA	\$ 32.0	15,225	0.05%	
FCBS	First Century Bankshares, Inc.	26.25	28.95	23.50	11.3	11.5	1.31	1.51	3.1	4.7%	3.96%	1.03%	11.1%	424.5	9.24%	4.12%	1.34%	51.6	61,950	0.12%	
HBSI	Highlands Bankshares, Incorporated	33.75	34.75	31.03	10.5	10.7	1.28	1.39	1.3	4.3%	2.96%	1.24%	12.0%	370.8	10.21%	4.91%	0.12%	48.5	99,394	0.20%	
JFWV	Jefferson Security Bank	123.00	128.00	104.00	15.0	14.7	2.07	2.07	NA	8.7%	1.87%	1.02%	14.2%	247.4	7.22%	4.25%	NA	36.9	11,685	0.03%	
PTBS	Potomac Bancshares, Inc.	15.70	16.85	15.15	<u>13.5</u>	<u>13.5</u>	<u>1.96</u>	<u>1.96</u>	<u>1.7</u>	<u>10.0%</u>	<u>2.61%</u>	<u>1.26%</u>	<u>14.0%</u>	306.6	<u>8.95%</u>	<u>3.80%</u>	<u>0.01%</u>	53.9	<u>79,364</u>	<u>0.15%</u>	
	West Virginia Median				13.5	13.5	1.55	1.56	2.4	5.8%	2.74%	1.03%	12.0%		8.95%	4.19%	0.12%		61,950	0.12%	
Southeastern OTC-BB Banks Median					15.8	15.8	1.55	1.65	1.6	7.4%	0.00%	0.75%	9.0%		9.55%	3.83%	0.31%		45,053	0.11%	



Market Statistics on Selected Financial Institutions

Pink Sheet Banks

June, 2007

Frank Brown, CFA (770) 805-2152
Charlie Miller (205) 262-4974
Mike Nunan (615) 309-7551
Michelle Banks, CFA (770) 805-2116
Brady Gailey (770) 805-2026
Mike Rediker (205) 262-4990

Company		Pricing			Valuation				Dividend	Profitability		Other				Marketability				
Ticker	Company	6/29/07 Price	52 Week High	52 Week Low	Price/Earnings		Book Value	PEG Ratio	Core Deposit Premium	Annual Yield %	Quarter Ended ROAA	Quarter Ended ROAE	Total Assets	Equity/Assets	Net Int. Margin	NPA's as % of Lns + OREO	Market Value	Average Weekly Dollar Volume Traded	Volume/Shares Outstand.	
ALABAMA																				
FIEC	Frontier National Corporation	\$ 8.80	\$ 9.90	\$ 8.25	NA	NA	NA	NA	NA	4.55%	NA	NA	NA	NA	NA	NA	NA	36,212	NA	
RBCN	RBC, Incorporated	45.00	45.00	42.00	<u>10.6</u>	<u>10.6</u>	<u>NA</u>	<u>NA</u>	<u>NA</u>	<u>0.00%</u>	<u>NA</u>	<u>NA</u>	NA	<u>NA</u>	<u>NA</u>	<u>NA</u>	NA	<u>900</u>	<u>NA</u>	
Alabama Median					10.6	10.6	NA	NA	NA	2.27%	NA	NA		NA	NA	NA		18,556	NA	
FLORIDA																				
CBKS	Community Bank of South Florida, Inc.	\$ 19.50	\$ 22.50	\$ 15.00	NA	12.0	1.80	1.80	NA	9.5%	0.00%	1.40%	16.2%	\$ 474.1	9.60%	5.24%	0.50%	\$ 82.0	97,110	0.12%
CMUY	Community Southern Bank	11.15	12.95	10.00	NA	NA	1.23	1.23	NA	18.9%	0.00%	-1.85%	-3.7%	30.6	44.65%	4.22%	0.00%	16.7	NA	NA
COTZ	Cortez Community Bank	12.60	13.00	11.37	NMF	NMF	1.25	1.25	NA	9.5%	0.00%	0.77%	2.7%	65.8	27.76%	5.07%	0.52%	22.7	20,160	0.09%
EQFG	Equitable Financial Group, Inc.	57.75	57.75	57.00	NA	NA	1.30	1.30	NA	4.8%	0.54%	1.83%	14.9%	189.1	12.10%	8.60%	0.24%	29.9	2,021	0.01%
FCBF	FCB Financial Inc.	26.00	27.00	23.00	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	NA	6,370	NA
FMIA	First Miami Bancorp, Inc.	445.00	NA	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	NA	0	NA
FSOF	First Southern Bancorp, Inc.	26.25	29.00	26.00	NA	NA	1.52	1.52	NA	5.5%	0.00%	0.04%	0.4%	400.3	8.77%	3.38%	0.07%	53.3	NA	NA
PLBN	Pilot Bancshares, Inc.	14.00	17.56	14.00	NMF	NMF	1.50	1.52	NA	6.4%	1.71%	-0.13%	-1.2%	221.3	10.44%	3.97%	NA	34.6	2,660	0.01%
RGTB	Regent Bancorp, Inc.	42.25	42.25	29.00	<u>NA</u>	<u>NA</u>	<u>1.49</u>	<u>1.49</u>	<u>NA</u>	<u>3.3%</u>	<u>1.23%</u>	<u>1.10%</u>	<u>14.8%</u>	270.5	<u>7.67%</u>	<u>5.42%</u>	<u>0.01%</u>	<u>23.4</u>	<u>4,436</u>	<u>0.02%</u>
Florida Median					NA	12.0	1.49	1.49	NA	6.4%	0.00%	0.77%	2.7%		10.44%	5.07%	0.16%		4,436	0.02%
GEORGIA																				
CBHC	CBC Holding Company	\$ 16.72	NA	NA	12.2	12.5	1.04	1.22	NA	2.6%	0.00%	1.15%	9.5%	\$ 97.6	12.01%	4.00%	1.17%	\$ 12.2	0	0.00%
EXCH	Exchange Bankshares, Inc.	45.50	45.50	43.00	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	1,365	NA
FGCC	First Georgia Community Corp.	30.50	34.00	25.00	10.1	10.0	1.48	1.48	NA	3.7%	0.00%	1.00%	15.6%	303.6	6.42%	3.67%	1.27%	28.9	8,083	0.03%
GHB	Georgia Heritage Bank	14.20	14.20	14.20	NA	NA	NA	NA	NA	0.00%	-0.24%	-1.3%	86.4	16.40%	3.53%	3.48%	NA	NA	NA	NA
MYVK	Mountain Valley Bankshares, Inc.	15.10	15.10	15.00	21.9	19.1	1.61	1.61	NA	10.5%	0.00%	0.40%	2.9%	119.5	13.53%	3.41%	1.27%	26.0	NA	NA
NBNC	Nbank Corp.	8.00	NA	NA	3.4	NMF	NMF	NMF	NA	12.2%	0.00%	-6.55%	NA	112.6	-5.45%	0.94%	11.59%	6.7	0	0.00%
THVB	Thomasville Bancshares, Inc.	25.00	25.00	22.48	<u>17.5</u>	<u>17.6</u>	<u>2.71</u>	<u>3.10</u>	<u>1.3</u>	<u>17.8%</u>	<u>1.60%</u>	<u>1.39%</u>	<u>16.3%</u>	323.8	<u>8.42%</u>	<u>3.76%</u>	<u>0.01%</u>	74.0	<u>41,250</u>	<u>0.06%</u>
Georgia Median					12.2	15.0	1.54	1.54	1.3	10.5%	0.00%	0.70%	9.5%		10.22%	3.60%	1.27%		1,365	0.01%
KENTUCKY																				
BYLB	Boyle Bancorp, Inc.	\$ 70.00	\$ 70.00	\$ 61.50	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	24,500	NA
CCVS	Citizens Commerce Bancshares, Inc.	23.50	26.00	23.50	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	4,113	NA
FCBE	FCB Bancorp, Inc.	19.25	20.00	17.25	19.8	19.8	NA	NA	8.9	NA	2.08%	NA	NA	NA	NA	NA	NA	NA	7,411	NA
HFBA	HFB Financial Corporation	22.50	22.81	20.50	<u>12.4</u>	<u>12.4</u>	<u>NA</u>	<u>NA</u>	<u>NA</u>	<u>NA</u>	<u>2.76%</u>	<u>NA</u>	<u>NA</u>	NA	<u>NA</u>	<u>NA</u>	<u>NA</u>	NA	<u>48,600</u>	<u>NA</u>
Kentucky Median					16.1	16.1	NA	NA	8.9	NA	1.04%	NA	NA		NA	NA	NA		15,956	NA
LOUISIANA																				
ABNC	American Bancorp, Inc.	\$ 139.20	NA	NA	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	0	NA
BOLB	BOL Bancshares, Inc.	31.00	31.00	21.35	2.7	2.6	0.75	0.75	0.1	-2.1%	0.00%	1.60%	17.8%	102.3	9.32%	7.67%	NA	5.6	1,085	0.02%
CNBL	Citizens National Bancshares of Bossier, Inc.	22.50	22.50	15.91	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	7,088	NA
FGYH	First Guaranty Bank	22.50	22.50	20.00	13.8	14.2	2.04	2.05	NA	10.0%	2.84%	1.38%	16.4%	728.6	8.41%	4.60%	2.61%	125.1	113	0.00%
JDVB	Jeff Davis Bancshares, Incorporated	56.00	56.00	50.00	NA	NA	2.04	2.12	NA	11.5%	2.86%	0.95%	10.0%	452.8	9.46%	4.12%	0.24%	87.4	12,040	0.01%
PNLC	Parish National Corporation	93.25	98.00	75.00	<u>NA</u>	<u>NA</u>	<u>1.82</u>	<u>1.92</u>	<u>NA</u>	<u>6.4%</u>	<u>3.00%</u>	<u>0.74%</u>	<u>11.1%</u>	790.4	<u>6.56%</u>	<u>6.44%</u>	<u>0.38%</u>	94.4	<u>67,606</u>	<u>0.07%</u>
Louisiana Median					8.2	8.4	1.93	1.99	0.1	8.2%	1.42%	1.17%	13.7%		8.87%	5.52%	0.38%		4,086	0.02%



Market Statistics on Selected Financial Institutions

Pink Sheet Banks

June, 2007

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Brady Gailey (770) 805-2026
Mike Rediker (205) 262-4990

Company		Pricing			Valuation						Dividend	Profitability		Other				Marketability		
Ticker	Company	6/29/07 Price	52 Week High	52 Week Low	Price/Earnings		Book Value		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	Average Weekly Dollar Volume Traded	Volume/Shares Outstand.
<u>NORTH CAROLINA</u>																				
FNSE	First National Bank of Shelby	\$ 275.00	\$ 332.00	\$ 275.00	NA	10.3	1.00	1.06	NA	0.9%	0.00%	1.18%	10.0%	\$ 944.0	11.67%	3.67%	0.80%	\$ 110.0	8,250	0.01%
HGBN	Heritage Bancshares, Inc.	80.50	80.50	80.00	5.1	5.1	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	NA	NA
HPTB	High Point Bank Corporation	269.00	270.00	225.00	NA	NA	1.35	1.40	NA	6.3%	2.23%	1.08%	8.2%	733.7	12.98%	3.91%	0.38%	128.6	18,830	0.01%
RDBN	Randolph Bank & Trust Company	31.00	33.50	22.86	<u>NMF</u>	<u>NMF</u>	<u>NA</u>	<u>NA</u>	<u>NA</u>	<u>NA</u>	<u>0.81%</u>	<u>NA</u>	<u>NA</u>	NA	<u>NA</u>	<u>NA</u>	<u>NA</u>	NA	<u>1,085</u>	<u>NA</u>
North Carolina Median					5.1	7.7	1.17	1.23	NA	3.6%	0.40%	1.13%	9.1%		12.33%	3.79%	0.59%		8,250	0.01%
<u>SOUTH CAROLINA</u>																				
CNBW	CNB Corporation	\$ 178.75	\$ 178.75	\$ 143.00	<u>13.9</u>	<u>14.0</u>	<u>1.77</u>	<u>1.77</u>	NA	<u>8.9%</u>	<u>2.94%</u>	<u>1.17%</u>	<u>12.5%</u>	\$ 832.4	<u>9.53%</u>	<u>4.02%</u>	<u>0.14%</u>	\$ 140.3	<u>894</u>	<u>0.00%</u>
South Carolina Median					13.9	14.0	1.77	1.77	NA	8.9%	2.94%	1.17%	12.5%		9.53%	4.02%	0.14%		894	0.00%
<u>TENNESSEE</u>																				
FIME	First Farmers Merchants Corp.	\$ 42.00	NA	NA	<u>29.8</u>	<u>31.6</u>	<u>2.30</u>	<u>2.53</u>	NA	<u>21.7%</u>	<u>1.62%</u>	<u>1.03%</u>	<u>7.7%</u>	\$ 794.1	<u>13.25%</u>	<u>3.61%</u>	NA	\$ 241.9	<u>0</u>	<u>0.00%</u>
Tennessee Median					29.8	31.6	2.30	2.53	NA	21.7%	1.62%	1.03%	7.7%		13.25%	3.61%	NA		0	0.00%
<u>VIRGINIA</u>																				
BSSC	Bank of Southside Virginia Corp.	\$ 262.50	NA	NA	12.8	12.8	NA	NA	2.3	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	1,313	NA
BRBS	Blue Ridge Bankshares, Inc.	48.00	54.00	46.00	15.7	15.7	NA	NA	7.1	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	5,280	NA
CPKF	Chesapeake Financial Shares, Inc.	19.40	20.00	17.00	11.5	12.0	1.47	1.47	1.4	4.0%	2.06%	0.91%	12.4%	430.3	7.35%	3.81%	NA	46.5	60,334	0.13%
FBPA	Farmers Bank of Appomattox	18.25	20.00	18.25	11.8	11.6	1.17	1.17	2.9	2.2%	3.29%	0.94%	8.5%	154.1	10.96%	4.08%	NA	19.8	15,786	0.08%
FBLV	First Bancorp, Inc.	99.00	99.00	95.00	17.5	17.5	3.21	3.32	NA	20.5%	1.09%	1.31%	18.0%	866.3	7.40%	4.12%	0.10%	205.7	NA	NA
GSON	Grayson Bankshares, Inc.	29.00	30.00	29.00	15.8	15.8	1.73	1.73	NA	7.2%	2.76%	1.01%	11.8%	332.0	8.70%	3.64%	NA	49.9	435	0.00%
HBKS	Heritage Bankshares, Inc.	15.50	18.00	15.00	<u>NMF</u>	<u>NMF</u>	<u>1.45</u>	<u>1.45</u>	NA	<u>5.9%</u>	<u>1.55%</u>	<u>0.18%</u>	<u>1.6%</u>	211.8	11.54%	0.00%	0.11%	35.3	147,250	0.42%
MREE	MainStreet BankShares, Inc.	16.30	19.00	14.95	11.1	10.4	1.46	1.46	NA	5.3%	0.00%	1.18%	11.8%	201.9	9.84%	3.62%	0.74%	28.9	4,157	0.01%
VABB	Virginia Bank Bankshares, Inc.	18.50	22.00	15.00	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	NA	NA
VCBS	Virginia Community Bankshares, Inc.	47.50	47.50	43.00	<u>NA</u>	<u>NA</u>	<u>NA</u>	<u>NA</u>	<u>NA</u>	<u>NA</u>	<u>0.00%</u>	<u>NA</u>	<u>NA</u>	NA	<u>NA</u>	<u>NA</u>	<u>NA</u>	NA	<u>17,100</u>	<u>NA</u>
Virginia Median					12.8	12.8	1.46	1.46	2.6	5.6%	0.55%	0.98%	11.8%		9.27%	3.73%	0.11%		10,533	0.08%
<u>WEST VIRGINIA</u>																				
CBFC	CNB Financial Services, Inc.	\$ 76.10	\$ 77.00	\$ 66.25	13.6	14.1	1.66	1.70	1.9	6.0%	1.31%	0.91%	12.3%	\$ 274.1	7.66%	3.70%	0.03%	\$ 34.9	12,176	0.03%
CBWV	Community Bank of Parkersburg	119.00	NA	NA	NA	NA	NA	NA	NA	NA	0.00%	1.48%	17.9%	200.5	8.26%	3.59%	0.16%	NA	0	NA
FBSW	First National Bankshares Corp.	23.50	27.50	23.50	9.0	9.0	NA	NA	NA	NA	2.89%	NA	NA	NA	NA	NA	NA	NA	2,233	NA
FTSB	First Sentry Bankshares, Inc.	28.50	28.50	18.00	15.3	15.0	1.82	1.82	NA	6.3%	2.11%	0.88%	13.5%	255.2	6.48%	3.97%	0.03%	30.1	40,470	0.13%
MKIN	MCNB Banks, Inc.	26.00	27.00	24.00	40.6	40.6	NA	NA	NA	NA	0.96%	NA	NA	NA	NA	NA	NA	NA	20,930	NA
MTVB	Mountain-Valley Bankshares, Inc.	32.25	32.25	27.25	<u>NA</u>	<u>NA</u>	<u>NA</u>	<u>NA</u>	<u>NA</u>	<u>NA</u>	<u>0.00%</u>	<u>NA</u>	<u>NA</u>	NA	<u>NA</u>	<u>NA</u>	<u>NA</u>	NA	<u>NA</u>	<u>NA</u>
West Virginia Median					14.5	14.6	1.74	1.76	1.9	6.2%	1.14%	0.91%	13.5%		7.66%	3.70%	0.03%		12,176	0.08%
Southeastern Pink Sheet Banks Median					13.2	12.8	1.50	1.52	2.1	6.4%	0.00%	1.01%	11.1%		9.53%	3.86%	0.38%		5,825	0.02%



Market Statistics on Selected Financial Institutions

Thrifts

June, 2007

Frank Brown, CFA (770) 805-2152
Charlie Miller (205) 262-4974
Mike Nunan (615) 309-7551
Michelle Banks, CFA (770) 805-2116
Brady Gailey (770) 805-2026
Mike Rediker (205) 262-4990

Company		Pricing			Valuation					Dividend	Profitability		Other				Marketability				
Ticker	Company	6/29/07 Price	52 Week High Low		Price/Earnings		Book Value	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	Average Weekly Dollar Volume Traded	Volume/Shares Outstand.		
ALABAMA																					
SIYF	Security Federal Bancorp, Incorporated	\$ 16.40	\$ 18.50	\$ 15.55	22.2	21.3	1.00	1.00	16.6	0.0%	3.66%	0.61%	3.8%	\$ 72.3	15.80%	NA	NA	\$ 11.4	18,860	0.17%	
SCBS	Southern Community Bancshares, Inc.	8.85	10.50	8.00	NA	NA	NA	NA	NA	NA	3.73%	NA	NA	NA	NA	NA	NA	NA	NA	1,637	NA
SRNN	Southern Banc Company, Inc. (The)	13.60	16.25	13.55	NMF	NMF	0.71	0.71	NMF	NMF	2.57%	-0.30%	-2.0%	103.4	14.90%	1.84%	NA	11.0	56,100	0.51%	
SZBI	SouthFirst Bancshares, Inc.	12.00	15.00	11.50	21.4	16.7	NA	NA	NMF	NA	3.33%	NA	NA	NA	NA	NA	NA	NA	NA	31,680	NA
SUPR	Superior Bancorp	10.23	11.93	9.64	<u>NMF</u>	<u>NMF</u>	<u>1.27</u>	<u>2.37</u>	<u>NA</u>	<u>11.0%</u>	<u>0.00%</u>	<u>0.38%</u>	<u>3.3%</u>	2,451.8	<u>11.36%</u>	<u>3.49%</u>	<u>0.57%</u>	354.6	<u>4,927,535</u>	<u>1.39%</u>	
Alabama Median					21.8	19.0	0.86	0.86	16.6	5.5%	3.50%	0.38%	3.3%		15.35%	1.84%	0.57%		25,270	0.34%	
FLORIDA																					
FDT	Federal Trust Corporation	\$ 8.20	\$ 11.05	\$ 8.10	30.4	22.2	1.40	1.40	2.2	4.6%	1.95%	0.09%	1.2%	\$ 707.3	7.73%	1.94%	3.13%	\$ 77.0	542,061	0.70%	
FCFL	First Community Bank Corporation of America	15.37	22.00	14.01	<u>18.7</u>	<u>18.1</u>	<u>1.80</u>	<u>1.83</u>	<u>1.7</u>	<u>8.4%</u>	<u>0.00%</u>	<u>0.76%</u>	<u>8.8%</u>	401.8	<u>8.62%</u>	<u>3.95%</u>	<u>0.37%</u>	62.5	<u>109,896</u>	<u>0.18%</u>	
Florida Median					24.6	20.1	1.60	1.61	1.9	6.5%	0.98%	0.43%	5.0%		8.18%	2.95%	1.75%		325,978	0.44%	
GEORGIA																					
ACFC	Atlantic Coast Fed Corp.	\$ 15.75	\$ 20.06	\$ 14.90	NMF	NMF	2.39	2.47	NA	21.6%	3.56%	0.36%	3.5%	\$ 886.2	10.15%	2.64%	0.66%	\$ 215.3	797,738	0.37%	
CHFN	Charter Financial Corp. (MHC)	51.00	54.00	34.79	18.8	NMF	4.20	4.30	NA	NMF	3.92%	0.74%	3.1%	1,064.8	21.87%	2.50%	1.48%	977.6	2,593,095	0.27%	
EBDC	Ebank Financial Services, Inc.	0.82	1.35	0.75	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	NA	25,924	NA
HBOS	Heritage Financial Group (MHC)	14.96	17.00	13.05	NMF	NMF	2.55	2.59	NA	31.2%	1.60%	0.70%	4.5%	441.3	14.45%	3.57%	0.25%	162.9	497,944	0.31%	
NTBK	NetBank, Inc.	0.31	6.90	0.18	<u>NMF</u>	<u>NMF</u>	<u>NA</u>	<u>NA</u>	<u>NA</u>	<u>NA</u>	<u>0.00%</u>	<u>NA</u>	<u>NA</u>	NA	<u>NA</u>	<u>NA</u>	<u>NA</u>	NA	<u>1,121,281</u>	<u>NA</u>	
Georgia Median					18.8	NA	2.55	2.59	NA	26.4%	1.60%	0.70%	3.5%		14.45%	2.64%	0.66%		797,738	0.31%	
KENTUCKY																					
CKFB	CKF Bancorp, Inc.	\$ 15.50	\$ 16.50	\$ 15.20	15.5	14.2	1.23	1.32	2.7	4.5%	4.65%	0.65%	6.3%	\$ 158.2	10.26%	2.77%	0.77%	\$ 20.5	53,010	0.26%	
CFBC	Community First Bancorp, Inc.	6.50	8.50	6.50	NMF	NMF	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	NA	9,003	NA
HFBC	HopFed Bancorp, Inc.	16.08	16.80	15.20	15.8	15.0	1.09	1.30	4.5	2.3%	2.99%	0.53%	7.8%	770.3	6.90%	2.88%	0.23%	58.2	172,056	0.30%	
KFFB	Kentucky First Federal Bancorp (MHC)	10.15	10.84	9.60	<u>NMF</u>	<u>NMF</u>	<u>1.29</u>	<u>1.71</u>	<u>NA</u>	<u>25.4%</u>	<u>3.94%</u>	<u>0.32%</u>	<u>1.3%</u>	267.2	<u>23.33%</u>	<u>2.18%</u>	<u>NA</u>	85.1	<u>176,255</u>	<u>0.21%</u>	
Kentucky Median					15.6	14.6	1.23	1.32	3.6	4.5%	3.46%	0.53%	6.3%		10.26%	2.77%	0.50%		112,533	0.26%	
LOUISIANA																					
FPBF	FPB Financial Corp.	\$ 39.60	\$ 42.42	\$ 35.00	NA	11.8	1.27	1.27	NA	2.2%	1.21%	0.83%	13.1%	\$ 138.6	6.36%	3.65%	NA	\$ 11.2	33,264	0.30%	
GLBP	Globe Bancorp, Inc.	25.00	25.00	16.00	30.9	30.9	NA	NA	9.9	NA	1.40%	NA	NA	NA	NA	NA	NA	NA	NA	4,375	NA
GSLA	GS Financial Corp.	20.75	22.01	16.50	13.1	12.0	0.94	0.94	NMF	NMF	1.93%	0.23%	1.4%	168.6	16.14%	3.39%	0.33%	26.3	146,806	0.56%	
HFBL	Home Federal Bancorp, Inc. of Louisiana (MHC)	10.10	10.60	10.00	NMF	NMF	1.15	1.15	NA	6.1%	2.38%	0.60%	2.4%	122.7	24.92%	2.66%	0.00%	35.2	128,018	0.36%	
HSTD	Homestead Bancorp, Inc.	17.30	17.80	10.40	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	NA	68,768	NA
MDNB	Minden Bancorp, Inc. (MHC)	25.00	25.50	21.00	28.1	26.3	1.69	1.69	5.5	17.6%	1.60%	1.01%	5.9%	120.4	16.90%	3.83%	NA	34.4	9,250	0.03%	
TSH	Teche Holding Co.	45.25	54.40	38.61	<u>14.4</u>	<u>14.4</u>	<u>1.54</u>	<u>1.64</u>	<u>3.4</u>	<u>6.8%</u>	<u>2.83%</u>	<u>0.97%</u>	<u>10.5%</u>	720.1	<u>9.08%</u>	<u>3.56%</u>	<u>0.68%</u>	100.0	<u>364,036</u>	<u>0.36%</u>	
Louisiana Median					21.3	14.4	1.27	1.27	5.5	6.4%	1.60%	0.83%	5.9%		16.14%	3.56%	0.33%		68,768	0.36%	



Market Statistics on Selected Financial Institutions

Thrifts

June, 2007

Frank Brown, CFA (770) 805-2152
Charlie Miller (205) 262-4974
Mike Nunan (615) 309-7551
Michelle Banks, CFA (770) 805-2116
Brady Gailey (770) 805-2026
Mike Rediker (205) 262-4990

Company		Pricing			Valuation					Dividend	Profitability		Other				Marketability			
Ticker	Company	6/29/07 Price	52 Week High Low		Price/Earnings Book Value		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	Average Weekly Dollar Volume Traded	Volume/Shares Outstand.		
<u>NORTH CAROLINA</u>																				
ASFE	AF Financial Group, Inc. (MHC)	\$ 17.05	\$ 23.00	\$ 17.05	14.4	17.6	1.21	1.36	5.4	2.3%	1.17%	0.80%	13.6%	\$ 248.4	5.94%	3.37%	1.59%	\$ 17.9	19,096	0.11%
CSBC	Citizens South Banking Corporation	12.66	13.86	12.13	17.8	18.9	1.18	1.87	10.5	8.3%	2.53%	0.76%	6.5%	737.6	11.61%	3.13%	0.36%	101.2	409,551	0.40%
CDLX	Coddle Creek Financial Corp.	27.70	35.00	26.25	39.6	36.0	NA	NA	11.4	NA	3.61%	0.14%	1.1%	152.7	13.19%	NA	NA	NA	24,376	NA
KSBI	KS Bancorp, Inc.	30.00	35.00	24.30	18.2	18.0	2.23	2.23	7.8	9.5%	1.73%	0.58%	9.9%	303.2	5.80%	3.28%	NA	39.3	1,164,300	2.96%
MTUC	Mutual Community Savings Bank, Inc., SSB	10.05	13.00	8.20	NMF	NMF	0.55	0.55	NA	NMF	0.00%	NMF	NMF	93.8	7.06%	2.71%	0.61%	3.7	135,826	3.72%
SSFC	South Street Financial Corp.	7.85	9.52	7.00	17.8	17.8	NA	NA	17.2	NA	5.10%	NA	NA	NA	NA	NA	NA	NA	75,713	NA
WAKE	Wake Forest Bancshares, Inc. (MHC)	21.25	27.00	21.25	<u>14.3</u>	<u>14.9</u>	<u>1.26</u>	<u>1.26</u>	<u>2.3</u>	<u>5.9%</u>	<u>3.58%</u>	<u>1.54%</u>	<u>8.5%</u>	107.9	<u>18.08%</u>	<u>3.93%</u>	<u>2.13%</u>	24.7	<u>21,463</u>	<u>0.09%</u>
North Carolina Median					17.8	17.9	1.21	1.36	9.2	7.1%	2.53%	0.76%	8.5%		9.34%	3.28%	1.10%		75,713	0.40%
<u>SOUTH CAROLINA</u>																				
FPCB	First Capital Bancshares, Inc.	\$ 11.30	\$ 11.30	\$ 9.00	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	5,029	NA
FSGB	First Federal of South Carolina, FSB (MHC)	35.00	NA	NA	NMF	NMF	3.44	NA	NA	NA	0.00%	0.29%	3.4%	123.8	8.32%	3.31%	1.21%	35.4	0	0.00%
FFCH	First Financial Holdings, Inc.	32.71	41.50	30.61	14.5	14.4	2.07	2.35	2.6	12.0%	3.06%	1.13%	16.0%	2,691.4	7.04%	3.33%	0.30%	390.9	4,783,183	1.22%
PEDE	Great Pee Dee Bancorp, Inc.	15.90	16.94	14.38	16.6	17.3	1.04	1.06	NMF	1.1%	4.03%	0.67%	5.4%	219.0	12.48%	2.99%	0.41%	28.5	55,730	0.20%
SFDL	Security Federal Corporation	24.35	25.25	22.10	<u>15.4</u>	<u>16.5</u>	<u>1.49</u>	<u>1.55</u>	<u>2.1</u>	<u>4.3%</u>	<u>1.15%</u>	<u>0.61%</u>	<u>10.4%</u>	738.1	<u>5.78%</u>	<u>2.75%</u>	<u>NA</u>	63.5	<u>24,837</u>	<u>0.04%</u>
South Carolina Median					15.4	16.5	1.78	1.55	2.4	4.3%	1.15%	0.64%	7.9%		7.68%	3.15%	0.41%		24,837	0.12%
<u>TENNESSEE</u>																				
JFBI	Jefferson Bancshares, Inc.	\$ 11.81	\$ 13.57	\$ 11.59	NMF	31.9	1.04	1.04	NA	1.2%	2.03%	0.55%	2.5%	\$ 329.8	22.33%	3.74%	0.17%	\$ 76.2	249,663	0.33%
SCYT	Security Bancorp, Inc.	36.20	37.75	31.55	NA	9.7	NA	NA	NA	NA	2.76%	0.97%	10.3%	151.5	9.17%	NA	0.10%	NA	7,059	NA
SFBK	SFB Bancorp, Inc.	25.50	30.00	21.00	18.8	18.8	NA	NA	3.3	NA	0.78%	NA	NA	NA	NA	NA	NA	NA	28,943	NA
SFKT	State of Franklin Bancshares, Inc.	24.60	NA	NA	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	0	NA
UNTN	United Tennessee Bankshares, Inc.	22.00	23.00	21.00	<u>23.7</u>	<u>23.7</u>	<u>NA</u>	<u>NA</u>	<u>4.4</u>	<u>NA</u>	<u>2.05%</u>	<u>NA</u>	<u>NA</u>	NA	<u>NA</u>	<u>NA</u>	<u>NA</u>	NA	<u>3,300</u>	<u>NA</u>
Tennessee Median					21.2	21.2	1.04	1.04	3.8	1.2%	2.03%	0.76%	6.4%		15.75%	3.74%	0.14%		7,059	0.33%
<u>VIRGINIA</u>																				
CFFC	Community Financial Corporation	\$ 11.43	\$ 12.97	\$ 10.59	12.3	11.7	1.27	1.27	1.3	3.2%	2.27%	0.83%	9.7%	\$ 463.1	8.33%	3.41%	0.37%	\$ 49.1	92,069	0.19%
GAFC	Greater Atlantic Financial Corp.	5.00	5.55	2.25	NMF	NMF	2.10	2.42	NA	3.9%	0.00%	-1.17%	-42.0%	284.0	2.54%	2.51%	0.88%	15.1	147,100	0.97%
VSBR	Virginia Savings Bank, FSB	16.25	16.25	16.25	<u>NA</u>	<u>NA</u>	<u>2.40</u>	<u>2.40</u>	<u>NA</u>	13.0%	<u>0.00%</u>	<u>0.68%</u>	<u>8.5%</u>	172.6	<u>8.04%</u>	<u>3.49%</u>	<u>0.36%</u>	30.9	<u>569</u>	<u>0.00%</u>
Virginia Median					12.3	11.7	2.10	2.40	1.3	3.9%	0.00%	0.68%	8.5%		8.04%	3.41%	0.37%		92,069	0.19%
<u>WEST VIRGINIA</u>																				
SVBC	Sistersville Bancorp, Inc.	\$ 15.50	\$ 18.50	\$ 15.25	<u>NA</u>	<u>NA</u>	<u>NA</u>	<u>NA</u>	<u>NA</u>	<u>NA</u>	<u>3.48%</u>	<u>NA</u>	<u>NA</u>	NA	<u>NA</u>	<u>NA</u>	<u>NA</u>	NA	<u>8,603</u>	<u>NA</u>
West Virginia Median					NA	NA	NA	NA	NA	NA	3.48%	NA	NA		NA	NA	NA		8,603	NA
Southeastern Thrifts Median					17.8	17.6	1.28	1.40	4.4	5.9%	2.03%	0.65%	5.87%		9.66%	3.28%	0.39%		55,730	0.30%

Southeastern Community Bank Merger & Acquisition Transactions

Second Quarter 2007

Announce Date	Buyer Name	Seller Name	City	State	Seller Total Assets (000s)	Ann'd Deal Value (\$M)	Ann'd Deal Pr/BK (%)	Ann'd Deal Pr/TgBk (%)	Ann'd Deal Pr/ LT Earn (x)	Ann'd CoreDeps Prem (%)	Seller: YTD ROAA (%)	Seller: YTD ROAE (%)	Seller: Eqty/ Assets (%)	Seller: NPA/ Assets (%)
04/04/2007	State Capital Corporation	Geneva Bancshares, Inc.	Geneva	AL	94,116	20.0	135.38	NA	15.42	8.23	1.46	9.12	15.68	0.11
04/09/2007	Security Bank Corporation	First Commerce Community Bankshares, Inc.	Douglasville	GA	252,184	56.7	300.26	NA	17.82	41.90	1.56	17.27	8.48	0.19
04/12/2007	Bank of the Carolinas Corporation	Randolph Bank & Trust Company	Asheboro	NC	279,134	38.2	177.21	182.41	38.35	9.25	0.34	4.21	8.00	3.02
04/12/2007	Summit Financial Group, Inc.	Greater Atlantic Financial Corp.	Reston	VA	286,631	13.9	225.89	NA	NM	8.15	-0.94	-14.02	6.31	0.16
05/15/2007	Investor group	Marco Community Bancorp, Inc.	Marco Island	FL	169,788	23.2	190.56	190.56	21.43	NA	1.38	10.18	13.51	2.24
05/18/2007	Hometown Bancshares, Inc.	First National Bancorp, Incorporated	Saint Marys	WV	36,676	6.2	171.40	NA	22.44	8.73	0.84	7.46	10.26	1.91
05/20/2007	Fifth Third Bancorp	R-G Crown Bank	Casselberry	FL	3,017,583	338.0	86.92	NA	NM	NA	-0.14	-1.15	12.89	1.51
05/21/2007	BancTrust Financial Group, Inc.	Peoples BancTrust Company, Inc.	Selma	AL	924,794	153.3	170.84	184.11	19.47	12.21	0.96	10.08	9.57	NA
05/21/2007	Florida Bank Group, Inc.	Cygnit Financial Corporation	Ponte Vedra Beach	FL	110,737	NA	NA	NA	NA	NA	-0.51	-3.91	10.54	0.00
06/14/2007	Yadkin Valley Financial Corporation	Cardinal State Bank	Durham	NC	192,832	41.8	192.74	192.74	33.20	16.28	0.65	6.03	10.71	0.53
06/20/2007	FBC Bancorp Inc.	Prime Bank	Melbourne	FL	43,222	6.4	99.07	99.07	NM	NM	-0.58	-3.77	14.95	0.00
06/27/2007	Shinhan Financial Group, Inc.	North Atlanta National Bank	Alpharetta	GA	139,495	29.0	209.50	209.50	20.90	22.82	0.66	8.58	7.58	0.06
Average Value						178.16	176.40	23.63	15.95	0.47	4.17	10.71	0.88	
Median Value						177.21	187.34	21.17	10.73	0.66	6.75	10.40	0.19	

Bankers Banc Capital Corporation

Investment Banking Advisory Services for Community Banks

Recent M&A Transactions

Florida Bank Group, Inc.

 has agreed to acquire
 Cygnit Financial Corporation

 The undersigned served as financial advisor writing a fairness opinion to
 Cygnit's shareholders.

 Pending

BancTrust Financial Group, Inc.

 has agreed to acquire
 Peoples BancTrust Company, Inc.

 The undersigned served as financial advisor to BancTrust Financial

 Pending

LSB Bancshares, Inc.

 and
 FNB Financial Services Corporation

 have agreed to combine their institutions
 in a merger of equals transaction
 The undersigned served as financial advisor to LSB Bancshares, Inc.

 Pending

Palmetto State Bankshares, Inc.,
 Exchange Bankshares, Inc.
 and
 Carolina Commercial Bank
 have agreed to combine their institutions
 in a merger of equals transaction
 The undersigned served as financial advisor to each of these institutions.

 February 2007

Recent Capital Raise Transactions

\$4,000,000
 Trust Preferred Securities
 FCB Financial Corporation

 The undersigned acted as referring agent

 June 2007

\$4,000,000
 Trust Preferred Securities
 Citizens Bank & Trust Holdings, Inc.

 The undersigned acted as referring agent

 June 2007

\$6,000,000
 Trust Preferred Securities
 State Capital Corporation

 The undersigned acted as referring agent

 June 2007

\$15,000,000
 Trust Preferred Securities
 Peoples Holding Company

 The undersigned acted as referring agent

 May 2007

\$7,500,000
 Trust Preferred Securities
 UCB Financial Group, Inc.

 The undersigned acted as referring agent

 May 2007

\$6,000,000
 Trust Preferred Securities
 Queensborough Company

 The undersigned acted as referring agent

 April 2007

\$2,000,000
 Trust Preferred Securities
 Andrew Johnson Bancshares

 The undersigned acted as referring agent

 April 2007

\$7,250,000
 Trust Preferred Securities
 First Baldwin Bancshares, Inc.

 The undersigned acted as referring agent

 December 2006

\$8,000,000
 Trust Preferred Securities
 Mid State Banks, Inc.

 The undersigned acted as referring agent

 December 2006