

**BANKERSBANC
CAPITAL
CORPORATION**

**THE
BANKERS
BANK**

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

September, 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
Third Quarter 2007**

In general, valuations for publicly traded Southeastern Financial Institutions continued their decline during the quarter. The number of actual M&A transactions announced this quarter returned to prior levels but the transactions announced were at lower valuations and included several “distressed” sales. We continue to have knowledge of many banks that are exploring their strategic alternatives in today’s market. That said, there are still relatively few buyers in the market today – even fewer given the challenging operating environment. Interestingly, one transaction that was announced during the second quarter by an institution that has been an active acquirer in past quarters was terminated this quarter, presumably due to a decrease in valuation.

One ramification of the decline in valuations that we noted last quarter 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 six new listings.

Announced M&A Transactions

Merger and acquisition activity picked up in the Southeast during the third quarter of 2007. There were 17 transactions announced – versus 12 in the second quarter. Activity was spread throughout the region. The richest prices continued to be paid in higher growth metropolitan markets.

The most active markets during the quarter were Florida and North Carolina. Three deals were announced in each state. In Florida, Banco Popular announced the purchase of \$1.3 billion Miami-based Total Bancshares, Corp. Colonial BancGroup bought \$875 million Citrus & Chemical Bancorporation in Bartow. And finally, First Banks, Inc. announced the planned purchase of troubled Coast Financial Holdings in Bradenton. In North Carolina, Fifth Third Bancorp announced plans to purchase First Charter, a \$4.9 billion bank based in Charlotte. SCBT Financial Corporation announced the purchase of \$192 million Charlotte-based TSB Financial Corporation. And, M&F Bancorp, Inc. purchased the \$77 million Mutual Community Savings Bank, Inc. in Durham.

Two transactions each took place in South Carolina, Tennessee and Virginia during the quarter. In South Carolina, First National Bancshares, Inc. bought Carolina National Corporation, a \$225 million organization based in Columbia. And, First Bancorp announced plans to purchase Great Pee Dee Bancorp, Inc., a \$219 million bank based in Cheraw. In Tennessee, Pinnacle Financial Partners, Inc. announced plans to purchase Mid-America Bancshares, Inc., a \$1.0 billion institution based in Nashville. Community First, Inc. announced plans to augment its franchise around the Nashville market with the purchase of The First National Bank of Centerville, a \$102 million bank based in Centerville. In Virginia, Virginia Financial Group, Inc. announced the acquisition of FNB Corporation, a \$1.5 billion bank based in Christiansburg. Also during the quarter an investment group, Community Bankers Acquisition Corp. announced plans to purchase TransCommunity Financial Corporation, a \$215 million bank based in Glen Allen.

Finally, one transaction each was announced in Alabama, Georgia, and West Virginia. In Alabama, Royal Bank of Canada announced the largest transaction of the quarter with its planned purchase of Alabama National BanCorporation, a \$7.9 billion institution based in Birmingham. In Georgia, Center Financial Corporation bought First Intercontinental Bank, a \$225 million bank based in Doraville. And finally, in West Virginia investors at My Financial Company announced plans to purchase \$52 million Sistersville Bancorp, Inc. based in Sistersville.

Recent M&A Transactions of Note

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

BBCC represented BancTrust Financial as its exclusive financial advisor and rendered a fairness opinion on the transaction. The Bankers Bank is also providing the necessary financing to BancTrust to consummate the transaction. The acquisition of Peoples extends BancTrust's service area in the central and northern portion of Alabama, making BancTrust the fifth largest independent financial institution in the state. Representing a Core Deposit Premium of only 12.21%, this was an inexpensive acquisition for BancTrust. EPS accretion is expected to occur in the first full year of combined operation.

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. BBCC represented Community First as its exclusive financial advisor in this transaction.

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 exclusive 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

Fallout from the sub prime mortgage market meltdown continues to affect other capital markets including the Trust Preferred market. In addition to the direct impact on the participants in the collateralized mortgage backed securities market, warehouse funding lines provided by the large investment and multinational banks to various securitization firms having nothing to do with sub prime mortgages have also been severely curtailed. Unfortunately, the Trust Preferred pool organizers fit into this latter group. As a result, the market to issue Trust Preferred Securities narrowed significantly during the quarter. Indeed, there are only two organizations actively issuing term sheets in the pooled market today. The other Trust Preferred pool organizers continue to sit on the sidelines for now.

One major ramification of the turmoil in the trust preferred market is that the pool organizers are much more selective about who they do business with, narrowing their focus to those relationships that are the strongest. The Bankers Bank is in constant touch with our key Trust Preferred pool organizers. Due to our strong relationships, we have been able to close several transactions with pool organizers for our clients since the turmoil began. Another major ramification of the turmoil in the trust preferred market is that the pool organizers are much more selective with regard to credit quality and real estate lending concentrations in general. In instances where our clients cannot access the pooled Trust Preferred market due to heightened underwriting standards, The Bankers

Bank has re-instituted its private placement program. We successfully closed two private placement transactions for our clients during the month of September. With the liquidity in the pooled Trust Preferred market significantly impaired, new issue pricing levels are now at 3-month LIBOR plus 295 – 325 basis points...an increase of as much as 185 basis points since the turmoil began.

BankersBanc Capital Corporation's seasoned Trust Preferred origination staff is providing a number of our client institutions with a window on this volatile market and we are in the process of obtaining quotes from multiple pool organizers for several of our clients who are planning to do a Trust Preferred transaction in the near future. While the market remains quite unpredictable, BBCC remains confident in our ability to find solutions for our clients. If your institution is contemplating a Trust Preferred Securities offering prior to year end, 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 the Trust Preferred market through the most cost efficient means possible.

Since January 1, 2006, BankersBanc Capital Corporation has originated 41 Trust Preferred offerings, which raised over \$322 million in capital for our clients. This level of volume ranks us as one of the largest origination channels for Trust Preferred Securities in the country and an important partner to our key pool organizers. We have been assured by these key pool organizers that we and our clients will continue to have access to the national trust preferred market.



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

September, 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	14.3 x	1.44 x	13.1%	1.32%	12.5%	9.50%	52,659,132	2.10%
AMEX	15.9 x	1.23 x	4.1%	0.85%	8.9%	9.24%	172,766	0.21%
NASDAQ	14.9 x	1.37 x	6.9%	0.85%	9.0%	9.60%	404,698	0.44%
OTC - BB	15.7 x	1.46 x	7.3%	0.85%	9.4%	9.53%	43,538	0.10%
Pink Sheets	14.8 x	1.49 x	6.3%	1.03%	12.3%	9.82%	7,225	0.03%
Thrifts	18.0 x	1.28 x	6.8%	0.69%	6.0%	9.90%	50,627	0.27%



Equity Market Statistics on Selected Southeastern Financial Institutions

By Institution Size

September, 2007

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

Banks w/assets over \$5 Billion:	14.3 x	1.53 x	1.6	13.8%	1.33%	11.6%	9.36%	34,825,293	2.03%
Banks w/assets between \$1 Billion and \$5 Billion:	14.9	1.44	1.5	8.4%	0.96%	9.7%	9.95%	2,377,427	0.90%
Banks w/assets between \$500 Million and \$1 Billion:	14.0	1.43	1.5	7.1%	0.99%	11.1%	8.62%	250,974	0.25%
Banks w/assets between \$250 Million and \$500 Million:	15.1	1.56	1.7	5.6%	0.82%	10.4%	8.63%	62,048	0.15%
Banks w/assets between \$150 Million and \$250 Million:	19.0	1.44	1.9	4.9%	0.69%	8.2%	8.78%	44,712	0.18%
Banks w/assets under \$150 Million:	20.0	1.20	3.8	6.4%	0.67%	4.4%	13.98%	23,541	0.18%



Market Statistics on Selected Financial Institutions

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

September, 2007

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Company		Pricing			Valuation						Dividend		Profitability		Other				Marketability		
Ticker	Company	9/28/07 Price	52 Week High Low		Price/Earnings		Book Value		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	Average Weekly Dollar Volume Traded	Volume/Shares Outstand.	
ALABAMA																					
CNB	Colonial BancGroup, Inc.	\$ 21.62	\$ 26.80	\$ 19.30	14.0	12.6	1.54	2.63	1.1	12.3%	3.47%	1.15%	12.2%	\$ 23,823.0	9.28%	3.66%	0.26%	\$ 3,402.5	105,232,864	3.09%	
RF	Regions Financial Corporation	29.48	39.15	28.90	12.2	11.0	1.05	2.72	0.6	13.8%	4.88%	1.32%	9.1%	137,622.5	14.31%	3.81%	0.61%	20,765.6	436,175,909	2.10%	
						13.1	11.8	1.30	2.67	0.8	13.1%	4.18%	1.24%	10.6%		11.80%	3.74%	0.44%		270,704,387	2.60%
FLORIDA																					
BBX	BankAtlantic Bancorp, Inc.	\$ 8.67	\$ 14.00	\$ 7.50	29.9	34.7	0.98	1.15	4.1	1.7%	1.90%	0.73%	8.9%	\$ 6,495.0	7.89%	3.14%	1.06%	\$ 503.6	21,906,446	4.35%	
BKUNA	BankUnited Financial Corporation	15.54	28.79	13.60	6.0	6.8	0.69	0.72	0.5	NMF	0.13%	0.66%	11.4%	14,488.9	5.56%	2.40%	1.00%	553.6	77,430,770	13.99%	
BFF	BFC Financial Corporation	2.92	7.06	2.11	NMF	NMF	0.66	1.28	NA	0.6%	0.00%	NMF	NMF	7,606.2	2.29%	3.08%	1.05%	105.1	1,589,122	1.51%	
						17.9	20.7	0.69	1.15	2.3	1.1%	0.13%	0.70%	10.1%		5.56%	3.08%	1.05%		21,906,446	4.35%
GEORGIA *																					
STI	SunTrust Banks, Inc.	\$ 75.67	\$ 94.18	\$ 73.61	13.1	13.0	1.81	3.59	1.0	15.5%	3.86%	1.51%	15.2%	\$ 180,314.4	9.63%	3.10%	0.66%	\$ 26,412.8	811,849,431	3.07%	
SNV	Synovus Financial Corp.	28.05	33.82	25.95	21.4	21.9	1.30	1.61	1.4	24.3%	2.92%	1.99%	16.7%	33,220.8	11.82%	3.99%	0.86%	9,184.0	179,360,676	1.95%	
UCBI	United Community Banks, Inc.	24.52	34.98	22.16	15.7	14.8	1.44	2.35	0.8	10.8%	1.47%	0.63%	7.1%	8,087.7	10.25%	3.93%	0.72%	1,196.1	28,761,224	2.40%	
						17.3	17.5	1.56	2.60	1.2	19.9%	3.39%	1.75%	15.9%		10.73%	3.55%	0.76%		495,605,054	2.51%
LOUISIANA																					
WTNY	Whitney Holding Corporation	\$ 26.38	\$ 35.86	\$ 23.02	12.6	12.0	1.48	2.09	1.8	10.9%	4.40%	1.33%	11.6%	\$ 10,608.3	11.40%	4.90%	0.80%	\$ 1,784.2	34,825,293	1.95%	
						12.6	12.0	1.48	2.09	1.8	10.9%	4.40%	1.33%	11.6%		11.40%	4.90%	0.80%		34,825,293	1.95%
MISSISSIPPI																					
BXS	BancorpSouth, Inc.	\$ 24.30	\$ 28.32	\$ 21.75	16.2	15.5	1.75	2.31	3.1	10.9%	3.46%	1.11%	12.8%	\$ 13,209.1	8.63%	3.68%	0.24%	\$ 1,996.7	20,471,535	1.03%	
HBHC	Hancock Holding Company	40.08	56.00	32.78	13.7	13.1	2.34	2.69	1.4	16.2%	2.40%	1.42%	14.5%	5,874.8	9.36%	4.16%	0.25%	1,286.3	31,818,310	2.47%	
TRMK	Trustmark Corporation	28.04	33.69	24.13	14.2	13.4	1.81	2.84	1.6	14.7%	3.14%	1.35%	13.3%	8,828.8	10.04%	3.90%	0.45%	1,605.7	30,469,526	1.90%	
						14.2	13.4	1.81	2.69	1.6	14.7%	3.14%	1.35%	13.3%		9.36%	3.90%	0.25%		30,469,526	1.90%
NORTH CAROLINA																					
BAC	Bank of America Corporation	\$ 50.27	\$ 55.08	\$ 46.52	10.5	11.0	1.68	3.51	0.5	22.8%	5.09%	1.48%	17.3%	\$ 1,534,359.0	8.85%	2.59%	0.32%	\$ 223,044.8	4,535,251,822	2.03%	
BBT	BB&T Corporation	40.39	44.74	36.95	14.3	14.4	1.84	3.35	2.5	18.6%	4.56%	1.47%	15.1%	127,577.0	9.50%	3.55%	0.48%	22,293.2	373,713,322	1.68%	
FCNCA	First Citizens BancShares, Inc.	174.40	214.59	152.47	14.4	14.4	1.33	1.45	1.7	4.4%	0.63%	0.78%	9.1%	16,008.6	8.55%	3.41%	0.18%	1,819.8	5,591,264	0.31%	
WB	Wachovia Corporation	50.15	58.80	44.83	10.5	10.8	1.38	3.29	0.7	16.1%	5.10%	1.32%	13.5%	719,922.0	9.62%	2.94%	0.47%	95,436.2	2,097,684,982	2.20%	
						12.4	12.7	1.53	3.32	1.2	17.3%	4.82%	1.40%	14.3%		9.18%	3.18%	0.40%		1,235,699,152	1.85%
SOUTH CAROLINA																					
TSFG	South Financial Group, Inc. (The)	\$ 22.74	\$ 27.47	\$ 20.47	18.2	15.3	1.10	2.00	2.2	8.3%	3.17%	0.51%	4.6%	\$ 14,139.7	10.74%	3.11%	0.45%	\$ 1,675.9	52,659,132	3.14%	
						18.2	15.3	1.10	2.00	2.2	8.3%	3.17%	0.51%	4.6%		10.74%	3.11%	0.45%		52,659,132	3.14%
TENNESSEE																					
FHN	First Horizon National Corp.	\$ 26.66	\$ 45.44	\$ 22.74	14.4	7.4	1.37	1.59	1.6	5.8%	6.75%	0.23%	3.6%	\$ 38,394.1	6.42%	2.79%	0.81%	\$ 3,365.5	189,720,691	5.64%	
						14.4	7.4	1.37	1.59	1.6	5.8%	6.75%	0.23%	3.6%		6.42%	2.79%	0.81%		189,720,691	5.64%
WEST VIRGINIA																					
UBSI	United Bankshares, Inc.	\$ 30.44	\$ 39.71	\$ 25.70	14.3	14.3	1.93	2.62	4.6	16.2%	3.68%	1.50%	15.2%	\$ 6,632.1	9.64%	3.77%	0.25%	\$ 1,233.5	24,984,543	2.03%	
						14.3	14.3	1.93	2.62	4.6	16.2%	3.68%	1.50%	15.2%		9.64%	3.77%	0.25%		24,984,543	2.03%
Southeastern Regional Banks Median					14.3	13.3	1.44	2.35	1.5	13.1%	3.46%	1.32%	12.5%		9.50%	3.55%	0.48%		52,659,132	2.10%	

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



Market Statistics on Selected Financial Institutions

September, 2007

AMEX Banks

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Company		Pricing			Valuation				Dividend	Profitability		Other				Marketability				
Ticker	Company	9/28/07 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						Dollar Volume Traded	Volume/Shares Outstand.
ALABAMA																				
PLE	Pinnacle Bancshares, Inc.	\$ 14.50	\$ 16.00	\$ 12.95	15.9	16.3	1.09	1.10	7.6	0.9%	3.03%	0.67%	8.3%	\$ 243.6	8.02%	2.92%	NA	\$ 21.2	175,813	0.83%
	Alabama Median				15.9	16.3	1.09	1.10	7.6	0.9%	3.03%	0.67%	8.3%		8.02%	2.92%	NA		175,813	0.83%
GEORGIA																				
SGB	Southwest Georgia Financial Corporation	\$ 18.60	\$ 22.67	\$ 15.97	20.9	19.4	1.74	1.84	-81.6	9.7%	3.01%	0.85%	8.9%	\$ 287.4	9.58%	3.75%	1.85%	\$ 48.0	102,393	0.21%
	Georgia Median				20.9	19.4	1.74	1.84	-81.6	9.7%	3.01%	0.85%	8.9%		9.58%	3.75%	1.85%		102,393	0.21%
LOUISIANA																				
MSL	MidSouth Bancorp, Inc.	\$ 22.90	\$ 31.24	\$ 19.76	17.5	18.5	2.40	2.85	1.0	13.7%	1.17%	1.22%	16.0%	\$ 824.0	7.61%	5.20%	0.21%	\$ 150.7	277,663	0.18%
	Louisiana Median				17.5	18.5	2.40	2.85	1.0	13.7%	1.17%	1.22%	16.0%		7.61%	5.20%	0.21%		277,663	0.18%
SOUTH CAROLINA																				
SCB	Community Bankshares, Inc.	\$ 14.90	\$ 17.10	\$ 12.00	13.8	13.4	1.23	1.41	6.1	4.1%	3.22%	1.03%	10.8%	\$ 585.6	9.24%	3.97%	1.38%	\$ 66.8	172,766	0.26%
	South Carolina Median				13.8	13.4	1.23	1.41	6.1	4.1%	3.22%	1.03%	10.8%		9.24%	3.97%	1.38%		172,766	0.26%
WEST VIRGINIA																				
FWV	First West Virginia Bancorp, Inc.	\$ 17.39	\$ 20.90	\$ 17.25	13.9	12.4	1.06	1.14	4.4	1.6%	4.37%	0.80%	7.8%	\$ 245.8	10.20%	3.90%	3.08%	\$ 26.6	54,170	0.20%
	West Virginia Median				13.9	12.4	1.06	1.14	4.4	1.6%	4.37%	0.80%	7.8%		10.20%	3.90%	3.08%		54,170	0.20%
	Southeastern AMEX Banks Median				15.9	16.3	1.23	1.41	4.4	4.1%	3.03%	0.85%	8.9%		9.24%	3.90%	1.62%		172,766	0.21%



Market Statistics on Selected Financial Institutions

September, 2007

NASDAQ Banks

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Company		Pricing			Valuation						Dividend		Profitability		Other			Marketability		
		9/28/07 Price	52 Week High	52 Week Low	Price/Earnings		Book Value	Tangible	PEG Ratio	Core Deposit Premium	Annual Yield%	Latest Quarter Ended ROAA	Latest Quarter Ended ROAE	Total Assets	Equity/Assets	Net Int. Margin	NPAs as % of Lns +OREO	Market Value	Average Weekly Dollar Volume Traded	Average Weekly Volume/Shares Outstand.
ALABAMA																				
ALAB	Alabama National Bancorporation	\$ 77.92	\$ 78.41	\$ 49.31	18.8	18.7	1.84	2.94	0.8	18.2%	2.10%	1.13%	10.1%	\$ 7,902.5	10.95%	3.71%	0.32%	\$ 1,590.1	52,534,054	3.30%
AUBN	Auburn National Bancorporation, Inc.	24.77	30.00	23.18	14.0	14.2	1.95	1.95	1.8	9.2%	2.83%	1.07%	13.0%	651.8	7.26%	3.06%	0.00%	92.3	165,835	0.18%
BTFG	BancTrust Financial Group, Inc.	15.95	26.65	15.55	19.2	13.6	1.28	1.87	3.7	7.2%	3.26%	0.36%	3.5%	1,388.6	10.06%	3.88%	3.40%	178.6	2,377,427	1.33%
CAPB	CapitalSouth Bancorp	13.50	22.25	13.00	13.4	13.9	0.95	0.98	NA	NMF	1.93%	0.71%	8.4%	511.0	8.35%	3.60%	0.53%	40.5	324,473	0.80%
NXTY	Nexity Financial Corporation	8.30	13.38	7.40	12.4	12.4	1.08	1.09	1.7	0.8%	0.00%	0.51%	6.9%	923.3	6.76%	2.94%	0.77%	67.4	956,824	1.42%
PBTC	Peoples BancTrust Company, Inc. (The)	21.79	26.07	16.84	23.4	16.0	1.47	1.58	6.0	6.0%	2.39%	0.00%	0.0%	934.2	9.42%	3.73%	NA	129.2	443,427	0.34%
USBI	United Security Bancshares, Inc.	23.54	30.68	22.30	20.1	10.5	1.74	1.83	2.4	13.6%	4.42%	-1.65%	-12.7%	660.0	12.65%	6.85%	2.91%	145.2	250,936	0.17%
	Alabama Median				18.8	13.9	1.47	1.83	2.1	8.2%	2.39%	0.51%	6.9%				0.65%		443,427	0.80%
FLORIDA																				
ATBC	Atlantic BancGroup, Inc.	\$ 35.99	\$ 43.73	\$ 31.50	22.6	23.4	2.50	2.50	2.2	13.0%	0.00%	0.76%	10.5%	\$ 256.3	7.01%	3.33%	0.00%	\$ 44.9	57,404	0.13%
BOFL	Bank of Florida Corporation	16.42	21.70	14.20	NMF	NMF	1.07	1.57	NA	7.8%	0.00%	0.42%	2.8%	1,281.0	15.30%	4.09%	NA	209.0	1,904,063	0.91%
CCBG	Capital City Bank Group, Inc.	31.20	36.40	27.69	17.7	17.4	1.85	2.79	1.5	17.8%	2.24%	1.26%	10.2%	2,530.7	11.91%	5.31%	0.52%	557.5	4,807,452	0.86%
CSFL	CenterState Banks of Florida, Inc.	15.99	22.26	15.36	21.9	21.3	1.40	1.84	1.1	9.1%	1.00%	0.73%	6.4%	1,241.0	11.46%	4.12%	0.25%	198.8	1,455,090	0.73%
CFHI	Coast Financial Holdings, Inc.	2.54	16.93	2.20	NMF	NMF	0.46	0.46	NMF	NMF	0.00%	NMF	NMF	741.7	4.86%	1.19%	11.13%	16.5	1,012,990	6.13%
FSTF	First State Financial Corporation	14.95	18.99	14.00	18.2	16.6	1.78	1.78	2.1	10.0%	2.14%	0.73%	6.2%	451.7	10.93%	4.13%	0.19%	87.8	423,833	0.48%
FPBI	FPB Bancorp, Inc.	13.40	17.33	12.25	58.3	43.2	1.27	1.27	NA	3.7%	0.00%	0.09%	0.7%	177.8	12.01%	4.67%	0.22%	27.0	63,851	0.24%
JAXB	Jacksonville Bancorp, Inc.	27.75	36.71	26.70	19.7	20.0	1.99	1.99	1.5	8.0%	0.00%	0.78%	11.6%	368.1	6.59%	3.50%	0.16%	48.3	160,256	0.33%
OPHC	OptimumBank Holdings, Inc.	8.21	12.38	6.39	15.8	13.7	1.15	1.15	1.6	2.5%	0.00%	0.64%	7.3%	237.5	8.94%	2.68%	0.07%	24.3	47,043	0.19%
SBCF	Seacoast Banking Corporation of Florida	18.70	29.97	15.56	18.7	14.6	1.65	2.24	1.0	10.6%	3.42%	0.84%	8.8%	2,260.2	9.60%	4.08%	0.85%	358.5	10,859,838	3.03%
SAMB	Sun American Bancorp	6.23	14.63	5.87	24.0	17.8	0.64	1.17	0.8	2.2%	0.00%	0.08%	0.5%	594.7	17.92%	4.01%	0.90%	68.0	272,251	0.40%
TIBB	TIB Financial Corp.	11.05	18.44	10.38	16.5	14.2	1.38	1.49	1.0	4.5%	2.17%	0.50%	7.0%	1,358.8	7.53%	3.72%	0.47%	141.7	867,922	0.61%
	Florida Median				19.2	17.6	1.39	1.68	1.5	8.0%	0.00%	0.73%	7.0%				0.25%		645,877	0.55%
GEORGIA																				
ABCB	Ameris Bancorp	\$ 18.08	\$ 29.15	\$ 17.50	11.0	10.8	1.33	1.97	1.0	7.1%	3.10%	1.06%	11.6%	\$ 2,049.1	8.98%	4.02%	1.17%	\$ 244.8	3,471,089	1.42%
APAB	Appalachian Bancshares, Inc.	14.15	23.75	13.97	12.2	12.4	1.06	1.10	0.8	0.9%	0.00%	0.71%	8.7%	873.6	8.08%	4.81%	0.56%	75.1	336,416	0.45%
ASFN	Atlantic Southern Financial Group, Inc.	24.91	36.49	24.58	13.3	14.1	1.23	1.67	NA	6.3%	0.00%	1.06%	9.8%	789.4	10.62%	3.95%	0.60%	103.4	175,616	0.17%
CCFH	CCF Holding Company	15.62	21.43	12.26	11.7	11.3	1.84	1.84	1.1	7.1%	2.43%	0.95%	13.6%	438.0	7.09%	4.54%	2.43%	57.1	91,924	0.16%
CBAN	Colony Bancorp, Inc.	17.35	21.85	16.47	12.0	12.3	1.57	1.62	1.1	4.7%	2.13%	0.91%	13.6%	1,203.8	6.63%	3.86%	0.69%	125.0	194,147	0.16%
ALBY	Community Capital Bancshares, Inc.	9.99	13.43	7.85	NMF	NMF	1.12	1.23	NMF	2.8%	0.80%	0.10%	1.0%	266.5	10.23%	3.42%	2.54%	30.5	165,834	0.54%
CSNT	Crescent Banking Company	32.45	50.48	28.00	12.6	11.8	1.32	1.40	2.8	3.2%	1.97%	0.72%	9.5%	871.2	7.38%	3.79%	1.19%	84.7	444,241	0.52%
LION	Fidelity Southern Corporation	14.93	19.35	13.11	13.5	13.3	1.44	1.44	1.6	3.1%	2.41%	0.51%	8.6%	1,633.7	5.93%	3.07%	0.88%	139.3	581,747	0.42%
GBTB	GB&T Bancshares, Inc.	13.24	22.86	12.07	20.7	19.5	0.79	1.30	1.5	2.8%	2.87%	0.63%	5.2%	1,985.1	11.90%	3.89%	3.56%	187.7	3,245,720	1.73%
HABC	Habersham Bancorp	16.20	25.00	15.53	10.3	9.2	0.86	0.92	3.3	-1.0%	2.47%	0.84%	7.4%	496.4	11.29%	4.75%	2.21%	48.1	73,062	0.15%
ITYC	Integrity Bancshares, Inc.	4.62	14.50	4.12	NMF	7.0	1.33	1.33	NA	1.8%	0.00%	NMF	NMF	1,242.1	4.34%	2.18%	7.24%	71.7	469,323	0.65%
OFSI	Omni Financial Services, Inc.	7.91	11.30	7.41	13.2	7.3	1.23	1.34	NA	3.3%	2.53%	0.85%	9.2%	857.2	8.39%	5.03%	2.41%	88.7	559,118	0.63%
PABK	PAB Bancshares, Inc.	16.57	22.95	15.60	12.3	11.8	1.63	1.74	1.6	7.1%	3.50%	1.12%	13.1%	1,170.0	8.23%	4.09%	0.55%	157.1	493,703	0.31%
SAVB	Savannah Bancorp, Inc.	24.69	28.95	22.89	14.5	14.5	2.06	2.06	0.8	10.2%	1.94%	1.21%	14.9%	872.7	8.02%	4.12%	0.34%	144.0	250,974	0.17%
SBKC	Security Bank Corporation	12.52	25.64	10.70	9.7	9.4	0.76	1.31	0.3	2.6%	2.80%	0.96%	7.8%	2,672.2	11.78%	4.10%	2.58%	240.5	5,364,570	2.23%
WGNB	WGNB Corp.	24.79	33.00	24.75	14.2	14.9	2.28	2.30	1.9	13.7%	3.39%	1.50%	16.5%	622.8	8.71%	4.57%	0.70%	124.0	86,517	0.07%
	Georgia Median				13.2	11.8	1.63	1.74	1.2	7.1%	2.80%	1.12%	13.1%				0.70%		493,703	0.31%



Market Statistics on Selected Financial Institutions

September, 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
 Mike Rediker, (205) 262-4990

Company		Pricing			Valuation						Dividend	Profitability		Other				Marketability		
Ticker	Company	9/28/07 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	NPAs as % of Lns +OREO	Market Value	Average Weekly	
					LTM	2006	Stated	Tangible				ROAA	ROAE						Dollar Volume Traded	Volume/ Shares Outstand.
KENTUCKY																				
FIFG	1st Independence Financial Group, Inc.	\$ 15.88	\$ 18.00	\$ 14.80	29.4	16.0	0.79	1.09	4.8	1.0%	2.02%	0.15%	1.2%	\$ 341.3	11.79%	3.20%	1.72%	\$ 31.7	130,295	0.41%
CZFC	Citizens First Corporation	12.30	20.05	12.00	12.8	9.6	0.84	1.51	1.1	2.9%	0.00%	0.49%	4.5%	343.9	10.69%	3.99%	0.37%	24.4	125,153	0.51%
CTBI	Community Trust Bancorp, Inc.	30.04	42.59	26.47	12.8	11.8	1.57	2.04	1.7	9.8%	3.60%	1.17%	12.1%	3,000.8	9.72%	3.85%	0.90%	457.1	8,595,946	1.88%
FFKT	Farmers Capital Bank Corporation	28.44	36.98	28.25	10.0	10.0	1.24	1.91	1.6	7.4%	4.64%	1.05%	10.9%	1,848.3	9.79%	3.78%	0.55%	224.3	1,863,531	0.83%
FFKY	First Financial Service Corporation	26.75	29.49	23.64	12.7	12.6	1.75	1.98	1.4	9.1%	2.84%	1.21%	14.1%	838.7	8.58%	3.92%	1.11%	125.9	436,025	0.35%
PBIB	Porter Bancorp, Inc.	21.79	23.80	20.42	10.7	10.1	1.49	1.67	NA	6.9%	3.67%	1.27%	13.1%	1,198.2	9.34%	3.68%	1.00%	166.2	516,968	0.31%
RBCAA	Republic Bancorp, Inc.	15.84	24.26	14.00	12.5	11.7	1.34	1.40	1.0	5.5%	2.78%	0.79%	9.8%	3,106.2	7.80%	3.02%	0.31%	323.9	2,317,946	0.72%
SYBT	S. Y. Bancorp, Inc.	27.04	29.96	22.61	16.7	17.4	2.73	2.74	1.6	22.6%	2.37%	1.80%	17.9%	1,425.3	9.95%	4.25%	0.58%	386.6	3,477,885	0.90%
	Kentucky Median				12.8	11.8	1.41	1.79	1.6	7.1%	2.81%	1.11%	11.5%		9.76%	3.82%	0.74%		1,190,249	0.61%
LOUISIANA																				
IBKC	IBERIABANK Corporation	\$ 52.65	\$ 65.00	\$ 40.31	15.5	14.7	1.44	3.13	1.6	13.5%	2.58%	0.87%	8.4%	\$ 4,731.8	9.98%	3.12%	0.56%	\$ 678.3	11,592,214	1.71%
	Louisiana Median				15.5	14.7	1.44	3.13	1.6	13.5%	2.58%	0.87%	8.4%		9.98%	3.12%	0.56%		11,592,214	1.71%
MISSISSIPPI																				
BKBK	Britton & Koontz Capital Corporation	\$ 16.05	\$ 20.50	\$ 15.90	12.1	9.5	1.02	1.04	3.4	0.5%	4.49%	0.66%	7.3%	\$ 371.5	9.01%	3.91%	1.09%	\$ 34.0	95,498	0.28%
CADE	Cadence Financial Corporation	17.60	23.00	16.62	18.7	12.8	1.10	1.75	3.2	6.3%	5.68%	0.76%	7.6%	1,909.1	9.95%	3.46%	0.99%	209.5	2,655,400	1.27%
CIZN	Citizens Holding Company	21.84	23.00	19.10	13.7	13.2	1.66	1.78	2.0	9.7%	3.30%	1.17%	11.2%	632.4	10.17%	3.94%	1.07%	106.4	217,854	0.20%
FBMS	First Bancshares, Inc.	21.54	36.46	21.14	18.4	17.0	1.94	NA	0.9	NA	1.39%	0.97%	13.5%	473.6	7.00%	4.22%	1.03%	64.4	40,172	0.06%
FMFC	First M & F Corporation	17.55	19.99	17.00	11.0	11.5	1.20	1.73	2.1	5.5%	2.96%	0.91%	10.7%	1,584.7	8.37%	3.99%	0.82%	159.0	242,278	0.15%
PFBX	Peoples Financial Corporation	20.00	28.00	18.20	9.0	8.7	1.12	1.12	1.6	1.8%	2.50%	0.80%	8.0%	990.6	9.94%	3.40%	NA	110.3	311,400	0.28%
RNST	Renasant Corporation	21.63	32.63	18.07	12.6	12.6	1.25	1.81	0.9	8.0%	3.14%	1.04%	9.7%	2,791.3	11.34%	3.65%	0.44%	397.1	5,685,446	1.43%
	Mississippi Median				12.6	12.6	1.20	1.74	2.0	5.9%	3.14%	0.91%	9.7%		9.94%	3.91%	1.01%		242,278	0.28%



Market Statistics on Selected Financial Institutions

September, 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
 Mike Rediker, (205) 262-4990

Company	Pricing			Valuation					Dividend	Profitability		Other				Marketability				
	9/28/07 Price	52 Week High	52 Week Low	Price/Earnings		Book Value	PEG Ratio	Core Deposit Premium		Annual Yield%	Latest Quarter Ended ROAA	Latest Quarter Ended ROAE	Total Assets	Equity/Assets	Net Int. Margin	NPAs as % of Lns +OREO	Market Value	Average Weekly Dollar Volume Traded	Average Weekly Volume/Shares Outstand.	
NORTH CAROLINA																				
ACBA	American Community Bancshares, Inc.	\$ 12.25	\$ 13.50	\$ 9.78	19.1	20.4	1.52	1.87	1.7	9.7%	1.63%	0.99%	8.7%	\$ 505.7	11.07%	4.27%	0.41%	\$ 85.3	575,566	0.67%
GRAN	Bank of Granite Corporation	13.54	19.69	12.43	15.6	12.1	1.49	1.61	4.3	8.3%	3.84%	0.24%	2.0%	1,221.3	11.78%	4.97%	2.69%	214.4	2,597,649	1.21%
BCAR	Bank of the Carolinas Corporation	11.25	16.60	10.01	13.9	12.8	1.12	1.14	NA	1.4%	1.78%	0.51%	6.1%	456.9	8.47%	3.29%	0.69%	43.3	100,519	0.23%
BNCN	BNC Bancorp	16.30	21.00	15.21	14.7	15.7	1.50	2.41	0.5	7.3%	1.10%	0.83%	11.4%	1,070.6	7.00%	3.70%	0.38%	112.2	0	0.00%
CAPE	Cape Fear Bank Corporation	9.10	12.62	8.75	17.2	15.7	1.25	1.25	NA	1.8%	0.00%	0.45%	7.2%	441.3	6.21%	3.07%	0.39%	34.3	165,074	0.48%
CBKN	Capital Bank Corporation	15.00	18.25	12.70	15.0	14.2	1.06	1.75	1.8	6.8%	2.13%	0.75%	6.5%	1,440.2	11.28%	3.64%	0.83%	171.9	600,525	0.35%
CSNC	Cardinal State Bank	16.25	17.05	10.73	35.3	38.7	1.76	1.76	3.5	9.7%	0.00%	0.45%	4.1%	192.8	10.84%	3.53%	0.44%	36.8	189,231	0.51%
CLBH	Carolina Bank Holdings Inc.	10.97	15.21	9.73	12.1	13.2	1.32	1.32	1.3	2.3%	0.00%	0.76%	12.4%	442.0	6.13%	3.53%	0.61%	35.8	144,201	0.40%
CART	Carolina Trust Bank	15.71	19.50	13.85	18.1	16.4	1.56	1.58	NA	9.6%	0.00%	1.05%	7.8%	117.4	13.54%	5.29%	0.00%	24.7	29,535	0.12%
COOP	Cooperative Bankshares, Inc.	16.94	19.17	14.59	13.1	14.7	1.81	1.85	1.4	7.4%	1.18%	0.95%	13.5%	891.6	6.88%	3.51%	0.14%	110.9	405,120	0.37%
CRFN	Crescent Financial Corporation	11.15	13.09	9.12	17.7	17.4	1.19	1.87	0.7	7.7%	0.00%	0.75%	6.7%	782.2	11.00%	3.72%	0.12%	102.4	458,265	0.45%
ECBE	ECB Bancorp, Inc.	26.75	34.26	23.52	14.8	13.0	1.23	1.23	1.1	2.8%	2.62%	0.82%	7.9%	629.6	10.08%	3.65%	0.37%	78.2	396,034	0.51%
FBNC	First Bancorp	20.38	26.72	16.40	14.9	15.2	1.75	2.52	3.5	9.8%	3.73%	1.02%	12.8%	2,205.9	7.59%	4.02%	0.46%	293.3	3,102,346	1.06%
FCTR	First Charter Corporation	30.17	30.93	17.78	22.0	20.2	2.35	2.89	2.5	21.2%	2.59%	0.73%	7.8%	4,916.7	9.07%	3.42%	0.56%	1,046.6	26,495,747	2.53%
FSBK	First South Bancorp, Inc.	26.16	33.49	24.42	15.2	15.2	3.12	3.30	1.4	22.7%	2.91%	1.91%	20.7%	910.6	9.15%	4.82%	0.44%	260.0	1,556,128	0.60%
FNBN	FNB United Corp.	16.04	18.93	14.94	13.9	12.8	0.86	1.92	1.6	6.1%	3.74%	0.80%	7.0%	1,863.4	11.40%	4.06%	0.85%	182.4	720,998	0.40%
NBBC	NewBridge Bancorp	12.70	17.95	10.75	17.4	17.9	1.19	1.20	NMF	2.0%	5.35%	0.68%	7.5%	1,018.6	8.80%	4.39%	1.06%	106.6	509,524	0.48%
NCBC	New Century Bancorp, Inc.	10.77	20.16	8.35	26.9	16.6	1.20	1.45	1.5	4.3%	0.00%	NMF	NMF	590.5	9.93%	4.04%	0.80%	70.5	323,423	0.46%
BKOR	Oak Ridge Financial Services, Inc.	10.75	14.00	9.75	22.4	15.8	1.15	1.15	NA	1.4%	0.00%	0.25%	3.3%	229.7	7.26%	3.67%	0.07%	19.2	31,605	0.16%
PEBK	Peoples Bancorp of North Carolina, Inc.	17.49	21.15	15.55	10.6	11.1	1.53	1.53	1.2	5.3%	2.74%	1.24%	15.4%	839.7	7.79%	4.41%	1.06%	99.9	315,170	0.32%
SCMF	Southern Community Financial Corp.	8.65	11.09	6.25	19.2	36.0	1.10	1.74	1.5	6.5%	1.85%	0.51%	5.6%	1,520.2	9.15%	3.24%	0.20%	152.4	678,376	0.45%
WBNK	Waccamaw Bankshares, Inc.	12.99	16.20	11.51	17.8	18.8	2.14	2.40	0.9	11.5%	0.00%	1.00%	13.1%	434.0	7.71%	3.88%	0.12%	69.5	102,946	0.15%
YAVV	Yadkin Valley Financial Corporation	16.02	21.15	15.01	11.4	12.5	1.33	1.88	NA	8.4%	3.25%	1.35%	11.8%	1,129.5	11.33%	4.20%	0.39%	169.9	589,696	0.35%
North Carolina Median					15.6	15.7	1.33	1.75	1.5	7.3%	1.78%	0.78%	7.8%		9.15%	3.72%	0.44%		405,120	0.45%
SOUTH CAROLINA																				
BKSC	Bank of South Carolina Corporation	\$ 15.51	\$ 17.25	\$ 15.01	15.2	15.5	2.51	2.51	2.6	17.6%	4.13%	1.63%	15.6%	\$ 236.5	10.30%	5.24%	0.46%	\$ 61.2	111,052	0.18%
BFNB	Beach First National Bancshares, Inc.	18.75	24.72	16.41	13.2	14.8	1.86	1.86	0.5	9.1%	0.00%	1.19%	14.1%	584.3	8.37%	4.27%	0.32%	90.7	683,531	0.75%
CNCP	Carolina National Corporation	19.00	20.78	13.60	26.0	26.0	1.55	1.55	NA	9.0%	0.00%	0.79%	5.6%	225.7	14.01%	4.03%	0.30%	49.0	250,990	0.51%
CPBK	Community Capital Corp.	20.50	21.50	18.58	12.8	13.6	1.28	1.54	2.2	5.3%	2.93%	0.95%	11.6%	768.7	7.99%	3.50%	0.27%	78.7	168,203	0.21%
FCCO	First Community Corporation	16.00	18.99	14.53	15.7	14.5	0.82	1.58	0.9	4.7%	1.75%	0.66%	5.7%	554.3	11.36%	3.33%	0.24%	51.9	206,320	0.40%
FNSC	First National Bancshares, Inc.	14.12	19.39	12.95	15.3	15.0	1.87	1.87	2.8	5.5%	0.00%	0.60%	11.4%	554.9	5.02%	3.39%	0.95%	52.1	99,546	0.19%
PCBS	Provident Community Bancshares, Inc.	21.24	21.25	18.00	14.5	14.4	1.48	1.70	NA	6.1%	2.17%	0.61%	8.9%	389.7	6.66%	3.03%	1.00%	38.3	62,233	0.16%
SCBT	SCBT Financial Corporation	34.54	40.89	28.29	15.4	16.1	1.87	2.36	1.5	10.3%	1.97%	1.00%	13.2%	2,275.0	7.47%	3.94%	0.22%	317.6	2,569,949	0.81%
SOCB	Southcoast Financial Corporation	18.30	21.14	16.45	29.5	22.6	1.45	1.45	1.8	10.1%	0.00%	0.73%	4.8%	487.7	14.14%	3.56%	0.51%	100.2	1,079,975	1.08%
SFST	Southern First Bancshares, Inc.	19.00	22.68	17.00	16.1	15.8	1.57	1.57	0.6	5.3%	0.00%	0.53%	8.3%	573.1	6.23%	3.07%	1.07%	56.0	216,030	0.39%
TDBK	Tidelands Bancshares Inc.	13.11	15.45	12.00	NMF	29.8	1.35	1.35	NA	4.1%	0.00%	-0.05%	-0.5%	427.6	9.72%	3.09%	0.15%	56.1	357,706	0.64%
South Carolina Median					15.4	15.5	1.55	1.58	1.7	6.1%	0.00%	0.73%	8.9%		8.37%	3.50%	0.32%		216,030	0.40%
TENNESSEE																				
CNLA	Community National Bank of the Lakeway Area	10.00	13.00	9.76	38.5	NMF	1.26	1.26	NA	5.0%	0.00%	0.46%	3.3%	104.2	14.01%	3.67%	0.70%	\$ 18.3	60,850	0.33%
FRGI	First Security Group, Inc.	10.00	12.25	9.75	15.2	15.9	1.21	1.53	NA	6.6%	2.00%	1.01%	7.9%	1,157.9	12.51%	4.90%	0.51%	175.0	705,150	0.40%
GRNB	Greene Bankshares, Inc.	36.45	40.50	29.84	16.1	17.0	1.51	3.08	1.3	15.4%	1.43%	1.21%	11.3%	2,927.3	10.64%	4.35%	0.23%	471.2	7,677,646	1.63%
PNFP	Pinnacle Financial Partners, Inc.	28.82	35.97	21.62	21.7	24.4	1.69	3.19	0.4	17.1%	0.00%	0.97%	8.2%	2,315.3	11.45%	3.52%	0.18%	448.0	7,169,407	1.60%
TNCC	Tennessee Commerce Bancorp Inc.	23.75	32.20	21.01	19.0	20.8	1.94	1.94	NA	7.9%	0.00%	0.91%	11.7%	751.4	7.61%	3.88%	0.76%	111.0	1,024,575	0.92%
Tennessee Median					19.0	18.9	1.51	1.94	0.8	7.9%	0.00%	0.97%	8.2%		11.45%	3.88%	0.51%		1,024,575	0.92%



Market Statistics on Selected Financial Institutions

September, 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
 Mike Rediker, (205) 262-4990

Company	Pricing			Valuation					Dividend	Profitability		Other				Marketability				
	9/28/07 Price	52 Week High	52 Week Low	Price/Earnings		Book Value	PEG Ratio	Core Deposit Premium		Annual Yield%	Latest Quarter Ended ROAA	Latest Quarter Ended ROAE	Total Assets	Equity/Assets	Net Int. Margin	NPAs as % of Lns +OREO	Market Value	Average Weekly Dollar Volume Traded	Average Weekly Volume/Shares Outstand.	
VIRGINIA																				
ANCX	Access National Corporation	\$ 7.93	\$ 10.05	\$ 6.89	13.4	11.0	1.46	NA	0.6	NA	0.50%	0.90%	9.1%	\$ 687.8	9.46%	3.03%	0.61%	\$ 94.9	759,892	0.80%
ABVA	Alliance Bankshares Corporation	9.81	17.40	9.27	18.5	12.9	1.00	1.14	0.7	1.6%	0.00%	0.00%	0.0%	581.1	9.06%	3.33%	0.94%	52.8	689,398	1.31%
AMNB	American National Bankshares Inc.	22.22	24.00	20.25	11.7	11.7	1.40	1.89	1.7	10.8%	4.14%	1.57%	12.5%	771.1	12.61%	4.26%	0.59%	136.6	309,302	0.23%
BOMK	Bank of McKenney	8.80	12.40	8.24	12.9	13.3	0.97	0.97	2.5	NMF	2.84%	0.83%	7.4%	154.1	11.37%	4.10%	NA	17.0	40,788	0.24%
BOVA	Bank of Virginia	7.33	8.65	6.59	NMF	NMF	1.30	1.30	NA	3.8%	0.00%	0.32%	2.8%	156.7	10.96%	3.54%	0.00%	22.2	116,254	0.52%
BSXT	BOE Financial Services of VA	25.92	32.50	25.12	10.6	10.0	1.10	1.12	1.7	1.4%	3.24%	1.16%	11.5%	284.7	10.00%	3.89%	0.09%	31.4	116,510	0.37%
CFFI	C&F Financial Corporation	41.75	46.00	36.10	13.1	11.3	1.99	2.38	2.2	13.4%	2.97%	1.34%	15.4%	754.1	8.51%	6.32%	0.24%	127.4	387,023	0.30%
CFNL	Cardinal Financial Corporation	9.99	11.17	8.50	40.0	33.3	1.56	1.71	4.0	8.5%	0.40%	0.47%	4.9%	1,777.9	8.71%	2.64%	0.04%	242.3	5,529,715	2.28%
CVBK	Central Virginia Bankshares, Inc.	19.00	28.50	17.99	11.1	9.0	1.26	1.26	1.4	2.5%	3.79%	0.89%	10.8%	462.4	7.93%	3.59%	0.60%	46.2	133,285	0.29%
CWBS	Commonwealth Bankshares, Incorporated	20.97	26.52	17.89	12.2	12.3	1.33	1.33	0.6	6.9%	1.53%	1.54%	11.0%	774.4	14.05%	4.77%	0.42%	144.6	517,120	0.36%
EVBS	Eastern Virginia Bankshares, Inc.	19.49	23.74	19.13	13.0	13.4	1.31	1.42	1.7	5.3%	3.28%	1.06%	10.2%	881.9	10.27%	4.10%	0.15%	118.7	510,541	0.43%
FBSS	Fauquier Bankshares, Inc.	20.44	26.50	16.96	13.6	13.1	1.79	1.79	1.5	7.8%	3.91%	1.05%	12.6%	486.0	8.28%	4.19%	0.25%	72.5	158,921	0.22%
FCVA	First Capital Bancorp, Inc.	13.75	20.00	12.00	17.4	16.6	1.24	1.24	NA	3.4%	0.00%	0.53%	7.9%	287.0	10.91%	3.35%	0.07%	38.7	95,150	0.25%
FCBC	First Community Bancshares, Inc.	36.23	42.30	25.40	13.9	14.1	1.88	2.64	2.1	17.8%	2.98%	1.39%	13.5%	2,168.6	9.97%	3.77%	0.30%	407.0	4,100,511	1.01%
FBNP	FNB Corporation	30.09	43.15	27.06	12.9	12.5	1.25	1.70	2.0	7.1%	2.79%	1.16%	10.1%	1,553.1	11.40%	3.86%	0.51%	221.6	1,995,268	0.90%
GBTS	Gateway Financial Holdings, Inc.	15.70	16.25	12.84	20.4	33.4	1.44	2.29	1.2	8.0%	2.04%	0.55%	7.0%	1,749.3	7.99%	3.49%	0.09%	201.3	1,499,664	0.74%
HMPR	Hampton Roads Bankshares, Inc.	12.25	15.25	11.35	18.6	18.8	1.76	1.76	1.9	13.9%	3.59%	1.34%	9.7%	521.5	13.71%	5.06%	0.38%	125.9	371,543	0.30%
MBRG	Middleburg Financial Corporation	29.65	36.99	28.43	17.2	15.6	1.70	1.82	1.4	10.8%	2.56%	0.93%	9.3%	822.3	9.56%	3.79%	0.21%	133.6	479,885	0.36%
MBVA	Millennium Bankshares Corporation	7.01	11.40	6.49	NMF	NMF	1.37	1.37	NA	4.3%	1.14%	-0.18%	-2.1%	559.5	8.15%	2.20%	6.37%	62.6	544,221	0.87%
MNRK	Monarch Financial Holdings, Inc.	15.70	16.69	11.78	18.3	21.5	1.77	1.77	NA	9.7%	0.00%	0.81%	8.7%	427.5	8.48%	4.44%	0.00%	76.9	404,275	0.53%
NKSH	National Bankshares, Incorporated	19.40	24.88	18.25	10.7	10.8	1.37	1.63	1.6	6.8%	3.81%	1.45%	12.4%	877.1	11.25%	4.06%	0.28%	135.3	314,086	0.23%
OPOF	Old Point Financial Corporation	24.75	23.59	16.78	13.4	17.9	1.28	1.28	2.4	4.5%	2.59%	0.99%	10.5%	812.2	9.49%	3.45%	0.32%	123.1	372,240	0.30%
RCBK	River City Bank	8.34	11.75	8.15	NMF	NMF	0.99	0.99	NA	-0.1%	0.00%	0.87%	8.5%	110.6	13.67%	3.59%	1.19%	15.0	97,036	0.65%
SHBK	Shore Financial Corporation	13.09	15.90	12.50	12.1	11.3	1.22	1.24	1.4	3.1%	2.14%	0.87%	8.5%	263.5	10.15%	3.72%	0.45%	32.7	107,665	0.33%
SONA	Southern National Bancorp of VA	12.46	15.87	12.00	40.2	NMF	1.22	1.51	NA	12.1%	0.00%	0.85%	3.8%	316.6	21.93%	3.82%	1.83%	84.7	NA	NA
SUFB	SuffolkFirst Bank	8.75	10.55	7.00	33.7	23.0	1.24	1.24	4.8	3.6%	0.00%	0.34%	3.0%	147.3	10.85%	2.90%	0.00%	19.9	54,513	0.27%
UBSH	Union Bankshares Corporation	22.71	32.10	19.09	12.8	11.7	1.49	2.15	1.0	9.9%	3.26%	1.06%	11.0%	2,166.9	9.41%	4.19%	0.51%	303.6	2,652,755	0.87%
VYFC	Valley Financial Corporation	10.20	14.00	9.49	17.0	15.0	1.24	1.24	1.5	2.0%	1.37%	0.64%	10.6%	584.9	5.87%	2.83%	1.79%	42.6	121,023	0.28%
VBFC	Village Bank and Trust Financial Corp.	15.50	17.49	13.50	31.6	26.3	1.52	1.56	3.9	5.0%	0.00%	0.22%	2.7%	331.1	7.93%	4.00%	1.17%	39.8	56,110	0.14%
VCBI	Virginia Commerce Bancorp, Inc.	14.34	20.32	13.57	13.8	14.6	2.25	2.25	0.5	10.9%	0.00%	1.33%	18.4%	2,113.5	7.22%	3.73%	0.00%	342.9	7,346,669	2.14%
VFGI	Virginia Financial Group, Inc.	19.01	28.94	17.89	11.2	10.6	1.32	1.49	1.4	5.5%	3.37%	1.15%	11.8%	1,583.6	9.79%	4.21%	0.26%	205.2	2,121,421	1.03%
	Virginia Median				13.5	13.3	1.33	1.50	1.6	6.8%	2.14%	0.90%	9.7%		9.79%	3.79%	0.31%		379,631	0.37%
WEST VIRGINIA																				
CHCO	City Holding Company	\$ 36.41	\$ 42.00	\$ 30.50	12.2	12.2	2.09	2.61	0.8	18.9%	3.41%	1.94%	16.1%	\$ 2,525.7	11.67%	4.30%	0.70%	\$ 616.7	10,023,491	1.63%
PFBI	Premier Financial Bancorp, Inc.	14.80	16.50	13.23	11.6	11.9	1.23	1.63	1.1	6.6%	2.70%	1.31%	11.3%	547.3	11.56%	4.34%	1.62%	77.5	252,044	0.33%
SMMF	Summit Financial Group, Inc.	18.28	21.56	17.37	15.8	15.9	1.58	1.64	1.4	6.0%	1.86%	0.91%	13.6%	1,280.4	6.40%	3.27%	0.26%	129.5	214,333	0.17%
WSBC	WesBanco, Inc.	24.98	34.25	21.03	11.5	14.0	1.28	1.98	1.8	8.6%	4.40%	1.23%	12.1%	3,987.2	10.17%	3.43%	0.48%	518.6	9,209,127	1.78%
	West Virginia Median				11.9	13.1	1.43	1.81	1.3	7.6%	3.05%	1.27%	12.8%		10.87%	3.87%	0.59%		4,730,585	0.98%
Southeastern Nasdaq Banks Median				14.9	14.2	1.37	1.64	1.5	6.9%	2.13%	0.85%	9.0%		9.60%	3.85%	0.51%		404,698	0.44%	



Market Statistics on Selected Financial Institutions

September, 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
 Mike Rediker, (205) 262-4990

Company		Pricing			Valuation					Dividend	Profitability		Other				Marketability				
Ticker	Company	9/28/07 Price	52 Week		Price/ Earnings		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				Book Value Stated	Tangible						ROAA	ROAE	Volume Traded	Volume/ Shares Outstand.	
ALABAMA																					
ATFS	Altrust Financial Services, Inc.	\$ 15.50	\$ 15.50	\$ 10.50	13.8	14.2	2.46	2.91	NA	17.1%	0.00%	1.46%	18.5%	\$ 437.3	7.90%	3.78%	1.46%	\$ 85.0	NA	NA	
UBAB	United Bancorporation of Alabama, Inc.	16.25	17.50	16.25	15.9	11.6	1.19	1.22	NA	2.1%	1.85%	0.38%	5.1%	403.9	7.58%	3.69%	2.28%	36.3	46,150	0.13%	
Alabama Median					14.9	12.9	1.82	2.07	NA	9.6%	0.92%	0.92%	11.8%		7.74%	3.74%	1.87%		46,150	0.13%	
FLORIDA																					
BCBF	Beach Community Bancshares, Inc.	\$ 33.75	\$ 43.00	\$ 31.50	NA	NA	1.67	1.67	NA	6.2%	0.00%	0.98%	12.9%	\$ 628.0	7.66%	3.44%	2.43%	\$ 80.3	78,300	0.10%	
CEFB	Central Florida State Bank	13.65	17.70	13.65	40.1	30.3	1.26	1.26	NA	3.6%	0.00%	0.34%	2.9%	126.8	11.79%	3.22%	1.65%	18.9	43,953	0.23%	
FLCM	Florida Community Banks, Inc.	40.00	60.50	30.25	12.1	11.5	2.69	2.69	NA	20.7%	3.08%	1.83%	18.7%	980.1	10.01%	4.50%	NA	263.7	53,600	0.02%	
FBBF	Freedom Bank	9.02	14.45	8.75	NMF	NMF	0.92	NA	NA	NA	0.00%	NMF	NMF	279.5	10.65%	3.12%	2.41%	27.2	84,202	0.31%	
GFLBA	Great Florida Bank	12.20	20.25	11.13	NMF	26.5	0.95	0.95	NA	NMF	0.00%	0.02%	0.2%	1,694.3	9.99%	3.17%	2.36%	160.0	NA	NA	
HZNB	Horizon Bancorporation, Inc.	12.00	14.95	12.00	12.8	12.8	1.65	2.23	NA	8.5%	0.83%	0.93%	12.6%	182.2	7.21%	3.39%	2.12%	21.7	37,680	0.17%	
IBFL	Independent BancShares, Inc.	20.20	27.10	19.10	27.3	16.2	1.53	1.74	NA	5.7%	0.00%	0.15%	2.0%	218.3	7.49%	3.25%	1.55%	25.0	26,462	0.11%	
MCBN	Marco Community Bancorp, Inc.	10.01	18.75	8.00	NMF	17.3	1.57	1.57	NA	8.1%	0.00%	NMF	NMF	166.0	12.37%	3.64%	12.73%	32.2	57,608	0.18%	
NCBF	Nature Coast Bank	12.20	12.95	11.15	NA	NA	1.37	NA	NA	NA	0.00%	NMF	NMF	36.8	24.21%	4.82%	0.85%	12.2	29,707	0.24%	
OHBK	Old Harbor Bank	14.75	17.35	14.00	NMF	NMF	1.28	NA	NA	NA	0.00%	0.30%	2.6%	197.9	11.61%	3.29%	1.07%	29.3	160,480	0.55%	
SSHC	SouthShore Community Bank	9.95	11.15	9.00	NMF	NMF	1.15	NMF	NA	NA	0.00%	NMF	NMF	27.5	28.24%	3.55%	0.00%	9.0	12,438	0.14%	
SGBK	Stonegate Bank	12.70	17.75	11.25	25.9	33.4	1.24	1.33	NA	7.7%	0.00%	0.51%	2.9%	229.1	17.93%	4.67%	0.26%	50.8	137,668	0.27%	
Florida Median					25.9	17.3	1.28	1.57	NA	7.9%	0.00%	0.34%	2.9%		11.6%	3.39%	1.60%		48,777	0.21%	
GEORGIA																					
CHKJ	Cherokee Banking Company	\$ 23.00	\$ 27.25	\$ 20.00	NA	20.2	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	\$ 25.4	34,270	0.13%
CZBS	Citizens Bancshares Corporation	10.25	11.75	10.00	7.8	7.1	0.70	0.72	1.0	NMF	1.85%	0.79%	8.8%	341.0	8.91%	4.41%	3.17%	21.4	41,564	0.19%	
FCGA	First Commerce Community Bankshares, Inc.	18.50	27.50	14.00	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	29.4	NA	NA
FCWT	First Coweta Bank	9.00	10.00	7.78	27.3	39.1	1.67	1.67	NA	8.0%	0.00%	0.67%	6.2%	145.9	10.23%	4.84%	1.10%	25.0	41,085	0.16%	
FBFS	Firstbank Financial Services, Inc.	26.25	16.95	7.75	33.2	30.9	2.61	2.61	NA	18.9%	0.00%	0.79%	8.6%	311.2	9.15%	3.46%	2.22%	74.3	431,944	0.58%	
GABA	Georgia Bancshares, Inc.	15.50	23.72	15.10	14.6	13.5	1.70	1.70	1.3	6.0%	2.58%	1.10%	13.9%	375.0	7.77%	4.28%	0.37%	45.7	25,188	0.06%	
GECR	Georgia-Carolina Bancshares, Inc.	13.20	16.65	12.80	14.0	15.9	1.33	1.33	1.1	3.0%	0.00%	0.87%	11.2%	433.5	7.78%	3.40%	0.96%	44.8	91,872	0.20%	
NWCB	Newnan Coweta Bancshares, Inc.	35.00	40.00	35.00	13.8	13.7	1.81	1.81	0.8	7.5%	0.51%	1.01%	12.4%	235.7	8.26%	4.11%	0.12%	35.2	23,100	0.07%	
NANB	North Atlanta National Bank	20.85	22.00	16.50	18.1	18.3	1.82	1.82	NA	7.3%	0.00%	1.10%	14.2%	138.9	7.79%	3.69%	0.39%	19.7	84,964	0.43%	
PCBN	Piedmont Community Bank Group, Inc.	12.25	16.04	12.00	30.6	27.8	1.21	1.21	NA	2.4%	0.00%	0.42%	4.3%	178.0	9.28%	3.54%	0.00%	20.0	18,498	0.09%	
SCSG	SouthCrest Financial Group, Inc.	21.40	25.50	21.40	13.2	13.5	1.21	1.49	NA	6.3%	2.43%	1.19%	9.3%	531.5	13.13%	4.56%	0.20%	84.6	26,001	0.03%	
SBFC	Southeastern Bank Financial Corporation	35.00	42.00	33.60	16.6	16.8	2.32	2.33	NA	12.1%	1.49%	1.07%	14.4%	1,133.3	7.22%	3.64%	0.42%	190.1	56,525	0.03%	
SEBC	Southeastern Banking Corporation	26.50	30.00	25.60	13.0	13.0	1.54	1.56	2.4	8.8%	2.11%	1.60%	12.3%	414.1	13.10%	5.38%	0.32%	85.0	40,545	0.05%	
SNCB	Southern Community Bancshares, Inc.	13.50	23.95	13.05	18.5	14.5	1.41	1.41	1.9	3.6%	0.00%	0.40%	6.4%	398.8	6.22%	3.94%	4.14%	35.0	21,330	0.06%	
Georgia Median					15.6	15.9	1.61	1.62	1.2	7.3%	0.00%	0.94%	10.2%		8.59%	4.03%	0.41%		40,545	0.09%	
KENTUCKY																					
BKYF	Bank of Kentucky Financial Corporation	\$ 25.50	\$ 27.00	\$ 25.00	13.8	14.3	1.63	2.07	1.3	7.7%	1.88%	1.06%	12.8%	\$ 1,142.1	7.89%	3.70%	1.15%	\$ 147.0	209,483	0.14%	
CZNL	Citizens National Corporation	41.00	41.00	35.50	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
KTYB	Kentucky Bancshares, Inc.	33.50	34.00	28.75	13.9	14.3	1.72	2.36	2.7	11.2%	3.22%	1.20%	13.8%	642.3	8.65%	3.37%	1.14%	95.8	53,935	0.06%	
Kentucky Median					13.8	14.3	1.68	2.22	2.0	9.5%	1.88%	1.13%	13.3%		8.27%	3.54%	1.15%		53,935	0.10%	
LOUISIANA																					
MBKL	Metairie Bank & Trust Company	\$ 32.00	\$ 37.00	\$ 31.00	NA	NA	1.86	1.86	NA	10.9%	3.13%	0.94%	8.3%	\$ 314.5	11.17%	4.42%	0.04%	\$ 65.4	6,400	0.01%	
Louisiana Median					NA	NA	1.86	1.86	NA	10.9%	3.13%	0.94%	8.3%		11.17%	4.42%	0.04%		6,400	0.01%	



Market Statistics on Selected Financial Institutions

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OTC-BB Banks

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 Mike Rediker, (205) 262-4990

Company		Pricing			Valuation					Dividend	Profitability		Other				Marketability				
Ticker	Company	9/28/07 Price	52 Week High Low		Price/Earnings		Book Value	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	Average Weekly Dollar Volume Traded	Volume/Shares Outstand.		
NORTH CAROLINA																					
ABTN	Alliance Bank & Trust Company	\$ 10.50	\$ 12.45	\$ 8.50	21.9	28.4	1.17	1.17	NA	4.3%	0.00%	0.76%	3.9%	\$ 125.4	19.13%	4.08%	1.06%	\$ 28.1	43,943	0.16%	
BONC	Bank of Commerce	11.00	14.00	10.50	NMF	NMF	1.17	1.17	NA	5.2%	0.00%	NMF	NMF	73.6	20.50%	3.96%	0.00%	17.6	36,410	0.21%	
NCFT	First Trust Bank	18.50	24.00	16.30	17.8	18.5	2.01	2.01	0.9	11.8%	0.00%	1.09%	12.5%	390.1	8.69%	3.87%	0.00%	68.2	172,513	0.25%	
FOFN	Four Oaks Fincorp, Inc.	19.10	28.00	18.05	17.4	15.2	2.09	2.09	1.4	10.9%	1.68%	0.65%	8.1%	663.2	7.73%	3.75%	0.56%	107.3	114,696	0.11%	
LTLB	Little Bank, Incorporated	19.00	23.25	17.60	20.2	20.0	2.06	2.06	2.5	10.1%	0.74%	0.94%	11.4%	259.3	8.09%	3.69%	0.00%	43.2	13,870	0.03%	
MFBP	M&F Bancorp, Inc.	7.10	10.75	7.10	9.7	6.8	0.56	0.56	2.5	NMF	2.82%	0.14%	1.7%	243.8	8.83%	3.93%	1.58%	12.0	13,171	0.11%	
MCFI	MidCarolina Financial Corporation	14.25	19.60	12.25	18.0	19.5	2.64	2.64	1.2	10.8%	0.00%	1.01%	15.2%	450.7	6.49%	3.14%	0.75%	64.5	65,123	0.10%	
MOBT	Mountain 1st Bank & Trust	17.00	28.01	16.05	30.9	33.3	1.90	1.90	NA	8.1%	0.00%	0.70%	8.3%	549.3	8.12%	4.12%	0.32%	84.7	139,315	0.16%	
NSBC	North State Bancorp	16.85	21.75	14.67	35.1	36.6	4.11	4.11	2.8	19.4%	0.00%	0.74%	11.9%	504.7	5.60%	3.87%	0.03%	116.3	74,140	0.06%	
PSTB	Park Sterling Bank	17.00	18.00	12.00	NA	NA	1.85	1.85	NA	33.5%	0.00%	NMF	NMF	147.4	28.10%	4.48%	0.00%	76.5	NA	NA	
PKWY	Parkway Bank	10.70	12.75	10.25	14.9	15.3	1.08	1.08	1.3	1.3%	0.00%	0.98%	7.3%	102.3	13.56%	3.75%	1.06%	15.0	17,548	0.12%	
SNBN	Sound Banking Company	14.00	18.50	12.20	13.2	12.5	NA	NA	NA	NA	0.00%	0.58%	7.5%	112.7	7.76%	3.80%	0.00%	NA	11,340	NA	
SBNC	Southern Bancshares (North Carolina), Inc.	788.00	NA	NA	8.7	8.4	0.70	0.76	NA	NMF	0.20%	0.75%	7.3%	1,208.1	9.96%	3.85%	0.34%	83.2	0	0.00%	
SRBY	Surrey Bancorp	13.90	15.50	11.00	17.4	18.3	2.25	2.26	1.1	15.7%	0.00%	1.49%	13.4%	194.7	11.40%	4.61%	0.20%	43.9	37,322	0.08%	
TCMB	TriStone Community Bank	10.46	12.74	9.65	NMF	NMF	1.10	1.10	NA	1.8%	0.00%	NMF	NMF	91.9	15.54%	3.96%	0.00%	15.7	14,696	0.09%	
TSBC	TSB Financial Corporation	34.44	35.25	16.05	29.9	31.9	2.47	2.47	NA	14.3%	0.00%	0.46%	5.8%	192.9	8.06%	3.49%	NA	38.3	140,687	0.37%	
UWHR	Uwharrie Capital Corp.	6.00	6.25	4.00	17.1	21.4	1.45	1.49	NA	4.7%	0.00%	0.73%	9.5%	394.1	7.72%	3.98%	NA	44.0	24,330	0.06%	
WFSC	Weststar Financial Services Corporation	11.95	15.00	10.20	12.2	13.3	1.84	1.84	1.0	8.2%	0.00%	1.28%	15.3%	164.4	8.32%	4.74%	0.73%	25.2	52,102	0.21%	
North Carolina Median					17.4	18.4	1.87	1.87	1.3	10.5%	0.00%	0.75%	8.9%		8.32%	3.87%	0.20%		36,866	0.11%	
SOUTH CAROLINA																					
BGVF	BankGreenville Financial Corporation	\$ 6.70	\$ 10.25	\$ 6.51	NMF	NMF	0.83	0.83	NA	NMF	0.00%	NMF	NMF	\$ 40.7	23.42%	3.46%	0.00%	\$ 7.9	23,350	0.30%	
CRLN	Carolian Alliance Bank	16.00	16.00	12.50	NA	NA	NA	NA	NA	NA	0.00%	NMF	NMF	73.4	32.17%	3.19%	0.00%	NA	NA	NA	
CBCO	Coastal Banking Company, Inc.	18.65	23.91	17.40	14.3	14.3	1.02	1.36	0.5	3.5%	0.00%	0.62%	6.0%	426.6	10.35%	3.16%	0.05%	45.2	161,509	0.36%	
CFOK	Community First Bancorporation	15.36	21.50	15.00	14.9	16.0	1.32	1.32	1.2	3.4%	0.00%	1.01%	10.8%	370.2	9.33%	2.95%	NA	45.7	16,282	0.04%	
CBSO	CommunitySouth Bancshares, Inc.	11.25	18.00	10.05	41.7	NMF	1.74	1.74	NA	7.8%	0.00%	0.61%	6.1%	319.8	9.50%	3.49%	NA	52.9	43,538	0.08%	
CTOT	Cornerstone Bancorp	15.75	16.59	13.18	17.7	19.0	1.69	1.69	NA	11.4%	0.00%	1.20%	9.1%	137.6	13.29%	4.59%	0.00%	31.0	8,741	0.03%	
FCBN	First Citizens Bancorporation of South Carolina	675.00	705.00	655.00	11.5	11.3	1.27	1.81	1.1	5.1%	0.21%	0.94%	12.6%	6,083.2	7.47%	3.83%	0.19%	575.0	371,250	0.06%	
FSRL	First Reliance Bancshares, Inc.	12.50	17.25	11.81	12.8	13.7	1.22	1.22	1.1	1.8%	0.00%	0.74%	10.2%	509.5	7.01%	4.16%	0.35%	43.6	66,438	0.15%	
FSBS	First South Bancorp, Inc.	24.50	29.00	22.50	14.6	11.6	1.41	1.41	0.7	5.0%	0.00%	0.82%	8.0%	367.5	10.21%	4.03%	NA	52.9	52,185	0.10%	
GRRB	Grandsouth Bancorporation	12.25	25.00	11.05	15.7	13.8	2.02	2.09	1.0	7.2%	0.65%	0.81%	12.9%	330.4	6.20%	4.16%	1.51%	41.3	12,005	0.03%	
GRBS	Greer Bancshares Incorporated	18.00	24.50	16.25	17.6	14.4	1.98	1.98	2.9	9.3%	3.78%	0.12%	1.8%	352.0	6.40%	3.54%	NA	44.6	4,018	0.01%	
HCFB	HCSB Financial Corporation	21.00	24.00	18.50	33.3	26.6	2.60	2.60	3.5	14.6%	0.00%	0.52%	7.0%	397.2	7.27%	3.50%	0.19%	75.0	6,090	0.01%	
PBCE	Peoples Bancorporation, Inc.	10.25	12.95	9.55	14.9	15.3	1.47	1.47	2.1	5.4%	1.95%	0.95%	10.0%	520.5	8.99%	4.05%	0.44%	68.8	65,293	0.09%	
South Carolina Median					14.9	14.4	1.44	1.58	1.1	5.4%	0.00%	0.81%	9.1%		9.33%	3.54%	0.19%		33,444	0.07%	
TENNESSEE																					
CUBN	Commerce Union Bank	\$ 13.00	\$ 13.00	\$ 13.00	NA	NA	NA	NA	NA	NA	0.00%	NMF	NMF	\$ 59.7	21.54%	3.62%	0.00%	NA	NA	NA	
CSBQ	Cornerstone Bancshares, Inc.	12.40	17.00	10.11	13.8	14.6	1.98	2.14	0.7	14.5%	1.61%	1.54%	15.4%	424.8	9.60%	5.49%	0.12%	80.9	205,654	0.25%	
FCCT	First Community Corporation	15.80	17.00	15.20	NA	13.3	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
MNBT	Mountain National Bancshares, Inc.	28.80	30.00	26.19	15.6	15.3	1.65	1.65	NA	6.2%	0.00%	0.82%	11.3%	508.9	7.18%	4.10%	NA	60.4	59,472	0.10%	
NVBT	Nashville Bank and Trust Company	12.99	13.50	10.10	NA	NA	1.42	1.42	NA	7.3%	0.00%	0.81%	5.3%	129.8	14.68%	3.41%	0.00%	27.1	NA	NA	
PGNN	Paragon National Bank	10.75	12.75	9.70	NMF	NMF	1.26	1.26	NA	3.3%	0.00%	0.02%	0.2%	267.1	10.59%	3.39%	0.29%	35.6	60,469	0.17%	
TVFH	Tennessee Valley Financial	14.00	15.00	14.00	23.3	22.2	1.27	1.27	NA	2.9%	1.07%	0.33%	4.0%	189.1	8.78%	3.80%	0.79%	21.1	NA	NA	
Tennessee Median					15.6	15.0	1.42	1.42	0.7	6.2%	0.00%	0.81%	5.3%		10.10%	3.71%	0.12%		60,469	0.17%	



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Company		Pricing			Valuation					Dividend	Profitability		Other				Marketability				
Ticker	Company	9/28/07 Price	52 Week High Low		Price/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.			
VIRGINIA																					
BOJF	Bank of the James Financial Group, Inc.	\$ 15.75	\$ 20.00	\$ 14.25	21.3	21.0	1.75	1.75	1.2	8.1%	0.00%	0.83%	8.9%	\$ 245.7	9.37%	4.20%	0.75%	\$ 40.3	55,676	0.14%	
BAYK	Bay Banks of Virginia, Inc.	14.00	15.50	12.75	16.5	14.3	1.27	1.42	16.7	3.8%	4.71%	0.56%	6.7%	321.3	8.13%	3.88%	0.35%	33.2	85,190	0.26%	
BMBN	Benchmark Bankshares, Inc.	15.50	17.35	14.05	11.2	11.2	1.36	1.36	2.3	3.8%	3.35%	1.25%	12.8%	321.9	9.55%	4.06%	NA	41.9	31,853	0.08%	
BORT	Botetourt Bankshares, Incorporated	39.00	49.00	36.75	14.4	13.9	1.95	1.96	1.5	9.7%	2.05%	1.28%	14.0%	271.8	9.12%	4.25%	0.57%	48.5	9,452	0.02%	
BHRB	Burke & Herbert Bank & Trust company	1,295.00	1,850.00	1,230.00	13.1	12.3	1.65	1.65	2.1	8.4%	3.09%	1.23%	12.0%	1,484.7	10.24%	3.51%	0.56%	250.3	1,620,610	0.65%	
CDBK	Cardinal Bankshares Corporation	19.00	21.00	18.35	11.9	11.7	1.01	1.01	2.3	0.1%	2.95%	0.90%	6.7%	215.2	13.46%	3.43%	0.71%	29.2	36,100	0.12%	
CARE	Carter Bank & Trust	9.70	14.20	9.50	NA	NA	0.83	1.41	NA	3.0%	4.12%	0.51%	4.7%	2,647.6	10.99%	2.73%	2.27%	242.5	NA	NA	
CZBT	Citizens Bancorp of Virginia, Inc.	16.70	19.10	15.55	11.9	12.1	1.14	1.14	3.8	2.1%	3.83%	1.27%	10.2%	287.6	12.40%	4.39%	NA	40.8	3,404	0.01%	
CZYB	Citizens Community Bank	11.10	16.50	11.10	23.6	18.8	0.87	0.87	NA	-1.8%	0.00%	0.32%	2.6%	143.4	12.04%	3.69%	0.01%	15.0	832	0.01%	
CNBV	CNB Bancorp, Inc.	5.35	6.75	5.20	NMF	NMF	1.09	1.09	NA	1.8%	0.00%	0.13%	0.8%	45.3	16.25%	3.95%	0.00%	8.0	215	0.00%	
CNVB	Colonial Virginia Bank	22.50	32.00	22.10	26.2	24.2	1.23	1.23	NA	3.3%	0.00%	0.38%	3.0%	89.2	12.52%	NA	0.14%	13.7	1,545	0.01%	
EFSI	Eagle Financial Services, Inc.	24.50	32.00	24.20	13.8	12.9	1.78	1.78	1.2	8.5%	2.61%	1.21%	14.4%	501.7	8.55%	3.77%	0.06%	76.3	83,668	0.11%	
FMBM	F & M Bank Corp.	32.99	33.95	27.00	17.2	17.4	2.02	2.23	2.7	14.3%	2.67%	1.20%	11.8%	381.9	10.12%	3.97%	0.56%	78.0	80,001	0.10%	
FXNC	First National Corporation	23.00	28.50	21.00	12.2	11.6	1.98	1.98	1.1	7.7%	2.26%	0.98%	15.1%	529.2	6.43%	3.65%	0.14%	67.2	142,140	0.21%	
FDVA	Freedom Bank of Virginia	14.25	16.75	10.90	NA	NMF	NA	NA	NA	0.00%	NA	NMF	NMF	79.7	31.49%	4.75%	0.00%	NA	121,125	NA	
HBKA	Highlands Bankshares, Inc.	16.00	16.50	14.00	16.5	16.3	1.81	1.82	NA	7.3%	1.25%	0.82%	11.6%	643.5	7.09%	3.18%	0.89%	82.7	6,619	0.01%	
MNSB	MainStreet Bank	9.85	14.05	9.50	NMF	NMF	1.12	1.12	NA	2.5%	0.00%	NMF	NMF	135.3	15.74%	4.29%	0.00%	23.9	1,176	0.00%	
MREE	MainStreet BankShares, Inc.	16.25	19.00	12.50	11.6	10.4	1.42	1.42	NA	4.8%	1.23%	1.21%	11.9%	198.0	10.27%	3.99%	0.66%	28.8	2,343	0.01%	
PBVA	Peoples Bankshares, Incorporated	40.25	40.25	40.25	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
PPBN	Pinnacle Bankshares Corporation	23.80	28.00	21.75	14.4	14.5	1.39	1.42	3.2	4.3%	2.52%	0.99%	10.5%	268.2	9.49%	4.09%	0.11%	35.3	34,867	0.10%	
PNBI	Pioneer Bankshares, Inc.	26.00	27.50	21.00	16.0	15.9	1.67	1.71	2.3	8.1%	2.15%	0.93%	9.4%	162.1	9.71%	4.62%	NA	26.3	93,470	0.36%	
TOWN	TowneBank	18.59	21.99	15.99	20.2	21.6	1.86	2.58	0.7	14.8%	1.72%	1.01%	9.9%	2,460.3	9.73%	4.13%	0.11%	445.2	964,449	0.22%	
TCYF	TransCommunity Financial Corporation	8.65	10.75	6.25	NMF	NMF	1.32	1.32	NA	5.2%	0.00%	0.18%	1.3%	214.7	13.98%	5.35%	NA	39.7	64,875	0.16%	
UFBC	United Financial Banking Companies, Inc.	28.25	30.00	22.40	21.2	21.6	NA	NA	2.3	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	NA	12,430	NA
VABK	Virginia National Bank	30.00	43.00	29.00	26.8	25.9	NA	NA	2.6	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	NA	101,700	NA
	Virginia Median				16.0	14.5	1.39	1.42	2.3	4.8%	1.72%	0.96%	10.0%		10.18%	3.99%	0.25%		36,100	0.10%	
WEST VIRGINIA																					
CIWV	Citizens Financial Corporation	\$ 15.00	\$ 20.50	\$ 13.52	16.1	13.3	1.34	1.35	18.6	3.6%	3.20%	0.45%	5.3%	\$ 242.4	8.44%	4.14%	3.01%	\$ 27.4	10,950	0.04%	
FCBS	First Century Bankshares, Inc.	26.25	28.95	25.10	11.3	11.5	1.30	1.50	3.1	4.6%	4.11%	1.08%	11.7%	429.4	9.20%	4.11%	1.01%	51.4	44,363	0.09%	
HBSI	Highlands Bankshares, Incorporated	34.85	34.85	32.00	11.0	11.1	1.30	1.41	1.4	4.5%	2.87%	1.20%	11.8%	377.1	10.23%	4.92%	0.14%	50.1	101,588	0.20%	
JFWV	Jefferson Security Bank	125.00	131.00	120.00	15.4	14.9	2.10	2.10	NA	9.1%	1.84%	1.00%	13.7%	241.9	7.40%	4.25%	0.00%	37.5	5,000	0.01%	
PTBS	Potomac Bancshares, Inc.	15.45	16.00	14.55	13.6	13.3	1.89	1.89	1.7	9.9%	2.72%	1.47%	15.9%	292.7	9.58%	4.09%	0.03%	53.0	72,847	0.14%	
	West Virginia Median				13.6	13.3	1.34	1.50	2.4	4.6%	2.87%	1.08%	11.8%		9.20%	4.14%	0.14%		44,363	0.09%	
	Southeastern OTC-BB Banks Median				15.7	15.0	1.46	1.61	1.5	7.3%	0.00%	0.85%	9.4%		9.53%	3.88%	0.35%		43,538	0.10%	



Market Statistics on Selected Financial Institutions

September, 2007

Pink Sheet Banks

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Company		Pricing			Valuation				Dividend	Profitability		Other				Marketability				
Ticker	Company	9/28/07 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.	
ALABAMA																				
FIEC	Frontier National Corporation	\$ 8.25	\$ 9.90	\$ 8.00	NA	NA	NA	NA	NA	4.85%	NA	NA	NA	NA	NA	NA	NA	30,484	NA	
RBCI	RBC, Incorporated	45.00	45.00	43.50	NA	10.6	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	675	NA	
Alabama Median					NA	10.6	NA	NA	NA	2.42%	NA	NA		NA	NA	NA		15,579	NA	
FLORIDA																				
CBKS	Community Bank of South Florida, Inc.	\$ 20.25	\$ 22.50	\$ 15.00	NA	12.5	1.86	1.86	NA	9.9%	1.48%	1.07%	12.4%	\$ 484.7	9.44%	5.39%	0.13%	\$ 85.1	118,564	0.14%
CMUY	Community Southern Bank	10.55	12.95	10.10	NA	NA	1.18	1.18	NA	10.8%	0.00%	NMF	NMF	36.5	36.75%	3.43%	0.00%	15.8	28,432	0.18%
COTZ	Cortez Community Bank	12.25	13.00	12.25	34.0	35.0	1.20	1.20	NA	7.7%	0.00%	1.00%	3.7%	67.3	27.28%	5.05%	1.02%	22.1	22,173	0.10%
EQFG	Equitable Financial Group, Inc.	57.75	57.75	57.00	NA	NA	1.24	1.24	NA	3.8%	0.54%	1.66%	13.6%	194.3	12.42%	5.61%	0.43%	29.9	2,021	0.01%
FCBF	FCB Financial Inc.	27.70	26.50	20.70	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	NA	7,618	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.	21.55	29.00	20.00	NA	NA	1.24	1.25	NA	2.5%	0.00%	0.16%	1.8%	407.2	8.63%	3.19%	0.09%	43.7	NA	NA
PLBN	Pilot Bancshares, Inc.	10.35	17.56	10.00	NMF	NMF	1.13	1.15	NA	1.8%	2.32%	NMF	NMF	222.8	10.20%	3.34%	NA	25.7	8,591	0.03%
RGTB	Regent Bancorp, Inc.	45.00	45.00	36.00	NA	NA	1.52	1.52	NA	3.6%	1.16%	1.17%	15.0%	281.9	7.60%	5.25%	0.02%	25.0	4,500	0.02%
Florida Median					34.0	23.8	1.24	1.24	NA	3.8%	0.00%	1.07%	12.4%		10.20%	5.05%	0.11%		8,104	0.07%
GEORGIA																				
CBHC	CBC Holding Company	\$ 16.35	\$ 17.25	\$ 16.35	11.9	12.2	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	6,704	NA
EXCH	Exchange Bankshares, Inc.	50.75	50.75	50.00	NA	NA	1.47	1.47	NA	6.3%	0.00%	NA	NA	207.4	10.96%	5.47%	NA	34	761	0.00%
FGCC	First Georgia Community Corp.	21.50	34.00	20.85	8.0	7.0	1.03	1.03	NA	0.3%	0.00%	0.56%	8.6%	302.7	6.57%	3.37%	2.55%	21	6,558	0.03%
GHBD	Georgia Heritage Bank	14.20	14.20	14.20	NA	NA	NA	NA	NA	0.00%	0.24%	1.5%	NA	91.5	15.42%	3.73%	3.29%	NA	NA	NA
MITB	McIntosh Bancshares, Inc.	23.50	23.50	23.50	13.8	13.4	1.78	1.81	NA	7.4%	0.00%	0.97%	12.3%	464.5	7.99%	4.48%	NA	66	NA	NA
MYVK	Mountain Valley Bankshares, Inc.	15.10	15.10	15.00	26.5	19.1	1.60	1.60	NA	10.7%	0.00%	0.35%	2.5%	129.6	14.28%	3.26%	1.78%	30	NA	NA
THVB	Thomasville Bancshares, Inc.	23.25	25.00	22.48	15.7	16.4	2.53	2.88	1.1	16.2%	1.72%	1.38%	16.2%	318.3	8.56%	3.72%	0.07%	68.87	51,034	0.07%
Georgia Median					13.8	13.4	1.60	1.60	1.1	7.4%	0.00%	0.56%	8.6%		9.76%	3.73%	2.17%		6,631	0.03%
KENTUCKY																				
BYLB	Boyle Bancorp, Inc.	\$ 70.75	\$ 70.75	\$ 64.50	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	NA	22,994	NA
CCVS	Citizens Commerce Bancshares, Inc.	24.00	26.00	23.50	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	NA	2,760	NA
FCBE	FCB Bancorp, Inc.	18.10	20.00	18.00	NA	18.7	NA	NA	NA	2.21%	NA	NA	NA	NA	NA	NA	NA	NA	2,444	NA
HFBA	HFB Financial Corporation	21.00	22.75	20.50	NA	11.5	NA	NA	NA	2.95%	NA	NA	NA	NA	NA	NA	NA	NA	41,475	NA
Kentucky Median					NA	15.1	NA	NA	NA	NA	1.10%	NA	NA		NA	NA	NA		12,877	NA
LOUISIANA																				
ABNC	American Bancorp, Inc.	\$ 139.20	NA	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	NA	0	NA
BOLB	BOL Bancshares, Inc.	31.00	31.00	28.00	3.8	2.6	0.71	0.71	0.2	NMF	0.00%	1.24%	13.3%	107.3	9.26%	7.88%	NA	5.6	465	0.01%
CNBL	Citizens National Bancshares of Bossier, Inc.	20.24	22.50	15.91	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	NA	6,477	NA
JDVB	Jeff Davis Bancshares, Incorporated	55.75	56.00	52.50	NA	NA	2.05	2.13	NA	11.5%	2.87%	1.18%	12.6%	451.6	9.40%	4.18%	0.29%	87.0	1,951	0.00%
PNLC	Parish National Corporation	88.00	98.00	85.50	NA	NA	1.70	1.79	NA	5.6%	2.27%	0.92%	13.9%	780.0	6.73%	6.29%	0.37%	89.1	41,800	0.05%
Louisiana Median					3.8	2.6	1.70	1.79	0.2	8.6%	0.00%	1.18%	13.3%		9.26%	6.29%	0.33%		1,951	0.01%



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September, 2007

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Company		Pricing			Valuation				Dividend		Profitability		Other				Marketability			
Ticker	Company	9/28/07 Price	52 Week High Low		Price/Earnings LTM 2006		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	Average Weekly Dollar Volume Traded	Volume/Shares Outstand.
<u>NORTH CAROLINA</u>																				
CBFJ	CB Financial Corporation	\$ 15.50	\$ 16.60	\$ 14.00	13.7	15.3	1.38	1.38	NA	2.9%	0.00%	0.63%	9.5%	\$ 183.8	6.53%	3.40%	NA	\$ 16.6	NA	NA
FNSE	First National Bank of Shelby	275.00	332.00	275.00	NA	10.3	1.02	1.08	NA	1.2%	2.18%	1.17%	10.1%	929.1	11.66%	3.82%	0.80%	110.0	8,250	0.01%
HGBN	Heritage Bancshares, Inc.	80.50	80.50	80.00	NA	5.1	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	NA	NA
HPTB	High Point Bank Corporation	250.00	269.00	225.00	NA	NA	1.26	1.31	NA	4.7%	2.40%	1.03%	7.9%	741.2	12.81%	3.68%	0.50%	119.5	16,250	0.01%
LNLF	Longleaf Community Bank	11.50	14.00	11.50	NMF	NMF	1.14	1.14	NA	2.6%	0.00%	NMF	NMF	53.2	14.89%	3.54%	1.61%	9.0	NA	NA
RDBN	Randolph Bank & Trust Company	31.00	33.50	27.10	NMF	NMF	1.56	1.61	NA	4.9%	0.81%	0.16%	NA	277.1	7.92%	3.22%	3.10%	30.6	775	0.00%
North Carolina Median					13.7	10.3	1.26	1.31	NA	2.9%	0.40%	0.83%	9.5%		11.66%	3.54%	1.21%		8,250	0.01%
<u>SOUTH CAROLINA</u>																				
CNBW	CNB Corporation	\$ 178.75	\$ 178.75	\$ 143.00	13.4	14.0	1.72	1.72	NA	8.6%	2.94%	1.20%	12.6%	\$ 842.2	9.65%	3.95%	0.12%	\$ 140.2	894	0.00%
South Carolina Median					13.4	14.0	1.72	1.72	NA	8.6%	2.94%	1.20%	12.6%		9.65%	3.95%	0.12%		894	0.00%
<u>TENNESSEE</u>																				
FIME	First Farmers Merchants Corp.	\$ 42.00	NA	NA	29.2	31.6	2.33	2.57	NA	22.4%	1.64%	1.04%	7.8%	\$ 781.4	13.27%	3.80%	NA	\$ 241.9	0	0.00%
Tennessee Median					29.2	31.6	2.33	2.57	NA	22.4%	1.64%	1.04%	7.8%		13.27%	3.80%	NA		0	0.00%
<u>VIRGINIA</u>																				
BSSC	Bank of Southside Virginia Corp.	\$ 262.50	NA	NA	13.8	12.8	1.51	1.57	2.5	NA	0.00%	2.49%	14.8%	\$ 482.7	19.91%	NA	NA	\$ 145.1	1,313	0.00%
BRBS	Blue Ridge Bankshares, Inc.	49.00	50.50	46.00	17.0	16.0	NA	NA	7.7	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	7,105	NA
CPKF	Chesapeake Financial Shares, Inc.	24.00	24.00	17.00	13.6	17.9	1.79	1.79	1.6	8.1%	1.67%	0.99%	13.6%	442.5	7.28%	3.90%	NA	69.1	74,280	0.11%
FBPA	Farmers Bank of Appomattox	17.25	19.50	17.05	11.1	11.0	NA	NA	2.8	NA	3.48%	NA	NA	NA	NA	NA	NA	NA	15,611	NA
FBLV	First Bancorp, Inc.	99.00	99.00	95.00	17.2	17.5	3.07	3.17	NA	19.5%	1.09%	1.42%	18.9%	887.2	7.55%	4.12%	0.34%	205.6	NA	NA
GSON	Grayson Bankshares, Inc.	28.50	30.00	28.50	15.9	15.6	1.69	1.69	NA	6.8%	2.81%	0.94%	10.9%	335.3	8.63%	3.89%	NA	49.0	570	0.00%
HBKS	Heritage Bankshares, Inc.	13.00	25.00	11.25	NMF	NMF	1.22	1.22	NA	2.8%	1.85%	0.26%	2.3%	216.8	11.23%	3.84%	0.13%	29.6	120,315	0.41%
HMTW	HomeTown Bank	14.00	14.00	13.50	NMF	NMF	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	NA	NA
MREE	MainStreet BankShares, Inc.	16.25	19.00	12.50	11.6	10.4	1.42	1.42	NA	4.8%	1.23%	1.21%	11.9%	198.0	10.27%	3.99%	0.66%	28.8	17,225	0.06%
VABB	Virginia Bank Bankshares, Inc.	18.00	22.00	16.50	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	37,080	NA
VGNA	Virginia Company Bank	9.00	10.50	9.00	NMF	NMF	1.20	1.20	NA	NMF	NA	NMF	NMF	51.7	20.54%	2.96%	0.00%	12.8	NA	NA
Virginia Median					13.8	15.6	1.51	1.57	2.6	6.8%	1.16%	1.10%	12.7%		10.27%	3.90%	0.24%		16,418	0.06%
<u>WEST VIRGINIA</u>																				
CBFC	CNB Financial Services, Inc.	\$ 67.00	\$ 77.00	\$ 63.10	12.3	12.4	1.46	1.49	1.7	4.1%	1.49%	0.96%	12.5%	\$ 278.4	7.55%	3.65%	0.32%	\$ 30.7	23,115	0.08%
CBWV	Community Bank of Parkersburg	119.00	NA	NA	NA	NA	NA	NA	NA	NA	0.00%	1.61%	19.4%	200.1	8.16%	3.56%	0.38%	NA	0	NA
FBSW	First National Bankshares Corp.	24.90	27.50	23.00	NA	9.6	NA	NA	NA	NA	2.73%	NA	NA	NA	NA	NA	NA	NA	7,346	NA
FTSB	First Sentry Bancshares, Inc.	28.25	28.50	24.00	15.8	14.9	1.80	1.80	NA	6.4%	2.12%	0.86%	13.0%	248.6	6.67%	3.74%	NA	29.8	18,363	0.06%
MKIN	MCNB Banks, Inc.	26.00	27.00	20.75	NA	NA	NA	NA	NA	NA	0.96%	NA	NA	NA	NA	NA	NA	NA	27,950	NA
MTVB	Mountain-Valley Bankshares, Inc.	32.25	32.25	27.25	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	484	NA
West Virginia Median					14.0	12.4	1.63	1.65	1.7	5.3%	1.23%	0.96%	13.0%		7.55%	3.65%	0.35%		12,854	0.07%
Southeastern Pink Sheet Banks Median					14.8	12.8	1.49	1.51	1.7	6.3%	0.27%	1.03%	12.3%		9.82%	3.80%	0.38%		7,225	0.03%



Market Statistics on Selected Financial Institutions

Thriffs

September, 2007

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Company		Pricing			Valuation				Dividend	Profitability		Other				Marketability				
Ticker	Company	9/28/07 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.	
ALABAMA																				
SIYF	Security Federal Bancorp, Incorporated	\$ 15.85	\$ 18.50	\$ 15.00	21.4	20.6	NA	NA	16.0	NA	3.79%	NA	NA	NA	NA	NA	NA	32,017	NA	
SCBS	Southern Community Bancshares, Inc.	8.85	10.50	8.85	NA	NA	NA	NA	NA	NA	3.73%	NA	NA	NA	NA	NA	NA	1,239	NA	
SRNN	Southern Banc Company, Inc. (The)	12.21	15.79	11.90	NMF	42.1	NA	NA	NA	NA	2.87%	NA	NA	NA	NA	NA	NA	49,634	NA	
SZBI	SouthFirst Bancshares, Inc.	9.75	15.00	9.10	NA	13.5	NA	NA	NA	NA	4.10%	NA	NA	NA	NA	NA	6.9	14,918	0.22%	
SUPR	Superior Bancorp	8.83	11.89	8.10	38.4	42.0	1.10	2.04	2.3	8.3%	0.00%	0.32%	2.8%	2,470.3	11.29%	3.38%	0.73%	306.1	5,934,334	1.94%
Alabama Median					29.9	31.3	1.10	2.04	9.1	8.3%	3.73%	0.32%	2.8%					32,017	1.08%	
FLORIDA																				
FDT	Federal Trust Corporation	\$ 5.00	\$ 10.69	\$ 4.00	NMF	13.5	0.93	0.93	NA	NMF	0.00%	NMF	NMF	\$ 721.1	6.93%	1.91%	5.50%	\$ 47.1	408,000	0.87%
FCFL	First Community Bank Corporation of America	13.98	22.00	13.42	18.6	16.4	1.61	1.63	1.7	6.4%	0.00%	0.73%	8.6%	412.9	8.59%	3.79%	0.49%	57.0	121,277	0.21%
Florida Median					18.6	15.0	1.27	1.28	1.7	6.4%	0.00%	0.73%	8.6%					264,638	0.54%	
GEORGIA																				
ACFC	Atlantic Coast Fed Corp.	\$ 15.11	\$ 20.06	\$ 12.42	NMF	39.8	2.32	2.40	NA	20.1%	3.97%	0.29%	2.8%	\$ 898.4	9.92%	2.66%	0.72%	\$ 206.6	550,760	0.27%
CHFN	Charter Financial Corp. (MHC)	54.00	54.00	41.60	20.1	NMF	4.43	4.54	3.8	NMF	3.70%	0.81%	3.6%	1,028.6	22.71%	2.45%	1.38%	1,035.2	2,235,600	0.22%
EBDC	Ebank Financial Services, Inc.	0.81	1.02	0.75	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	18,966	NA
HBOS	Heritage Financial Group (MHC)	14.00	17.00	11.56	NMF	NMF	2.42	2.46	NA	27.6%	1.71%	0.49%	3.4%	448.1	14.06%	3.58%	0.29%	152.4	375,690	0.25%
NTBKQ	NetBank, Inc.	0.07	6.74	0.03	NMF	NMF	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	310,917	NA
Georgia Median					20.1	39.8	2.42	2.46	3.8	23.9%	1.71%	0.49%	3.4%					375,690	0.25%	
KENTUCKY																				
CKFB	CKF Bancorp, Inc.	\$ 14.50	\$ 16.50	\$ 14.20	15.9	13.3	1.13	1.21	2.7	3.0%	4.97%	0.67%	6.4%	\$ 154.2	10.71%	2.82%	1.28%	\$ 19.1	51,620	0.27%
CFBC	Community First Bancorp, Inc.	7.75	8.50	6.46	NMF	NMF	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	7,828	NA
HFBC	HopFed Bancorp, Inc.	15.00	16.66	14.39	13.6	14.0	1.03	1.22	3.9	1.7%	3.20%	0.58%	8.4%	768.6	6.85%	3.04%	0.17%	54.2	148,425	0.27%
KFFB	Kentucky First Federal Bancorp (MHC)	10.00	10.59	9.50	NMF	NMF	1.28	1.69	NA	24.3%	4.00%	0.35%	1.5%	268.9	22.85%	2.09%	0.43%	83.0	188,700	0.23%
Kentucky Median					14.8	13.7	1.13	1.22	3.3	3.0%	3.60%	0.58%	6.4%					100,023	0.27%	
LOUISIANA																				
FPBF	FPB Financial Corp.	\$ 39.15	\$ 42.42	\$ 35.00	NA	11.7	1.17	1.17	NA	1.9%	1.23%	0.86%	11.8%	\$ 142.8	8.22%	4.03%	NA	\$ 13.7	37,584	0.27%
GLBP	Globe Bancorp, Inc.	18.00	25.00	16.35	31.0	22.2	NA	NA	9.9	NA	1.94%	NA	NA	NA	NA	NA	NA	NA	8,370	NA
GSLA	GS Financial Corp.	18.15	22.01	17.04	11.2	10.5	0.87	0.87	NMF	NMF	2.20%	0.70%	4.3%	169.9	15.88%	3.43%	0.46%	23.0	91,748	0.40%
HFBL	Home Federal Bancorp, Inc. of Louisiana (MHC)	10.00	10.60	9.60	NMF	NMF	1.22	1.22	NA	7.8%	2.40%	0.40%	1.7%	118.8	23.41%	2.66%	0.43%	33.9	134,400	0.40%
LABC	Louisiana Bancorp, Inc.	10.90	11.36	10.15	NA	NA	NA	NA	NA	NA	0.00%	0.71%	5.5%	266.1	11.24%	2.95%	NA	NA	NA	NA
MDNB	Minden Bancorp, Inc. (MHC)	23.25	25.50	21.00	27.7	24.5	1.51	1.51	5.5	12.7%	1.72%	0.77%	4.6%	124.7	16.44%	3.81%	0.03%	32.0	11,509	0.04%
TSH	Teche Holding Co.	41.00	53.84	38.61	13.6	13.0	1.38	1.46	3.2	5.0%	3.22%	0.91%	9.8%	714.1	9.20%	3.53%	0.53%	90.2	272,240	0.30%
Louisiana Median					20.6	13.0	1.22	1.22	5.5	6.4%	1.94%	0.74%	5.0%					64,666	0.30%	



Market Statistics on Selected Financial Institutions

Thriffs

September, 2007

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

Company		Pricing			Valuation				Dividend	Profitability		Other				Marketability					
Ticker	Company	9/28/07 Price	52 Week		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.		
			High	Low	LTM	2006	Stated	Tangible													
NORTH CAROLINA																					
ASFE	AF Financial Group, Inc. (MHC)	\$ 16.65	\$ 23.00	\$ 16.00	11.9	17.2	1.17	1.31	4.5	2.0%	1.20%	0.84%	14.0%	\$ 245.3	6.11%	3.54%	1.46%	\$ 17.5	20,979	0.12%	
CSBC	Citizens South Banking Corporation	12.33	13.40	11.66	16.7	18.4	1.15	1.84	9.8	7.6%	2.60%	0.86%	7.5%	755.5	11.15%	3.13%	0.54%	97.2	391,724	0.40%	
CDLX	Coddle Creek Financial Corp.	26.25	30.00	26.00	34.5	34.1	0.83	0.83	9.9	NA	3.81%	0.35%	2.7%	153.2	12.90%	NA	NA	16.3	25,463	0.16%	
KSBI	KS Bancorp, Inc.	25.00	35.00	22.50	18.0	15.0	1.90	1.90	7.7	6.8%	2.08%	0.31%	5.5%	307.5	5.60%	3.39%	NA	32.7	1,027,500	3.14%	
MTUC	Mutual Community Savings Bank, Inc., SSB	7.95	13.00	7.70	NMF	NMF	0.57	0.57	NA	NMF	0.00%	NMF	NMF	76.1	6.65%	3.12%	NA	2.9	117,700	4.07%	
SSFC	South Street Financial Corp.	7.20	9.52	7.00	21.2	16.4	0.85	0.85	20.4	NMF	5.56%	0.28%	3.2%	285.5	8.46%	2.73%	NA	20.4	69,804	0.34%	
WAKE	Wake Forest Bancshares, Inc. (MHC)	20.60	27.00	18.50	<u>13.7</u>	<u>14.4</u>	<u>1.20</u>	<u>1.20</u>	<u>2.2</u>	<u>4.7%</u>	<u>3.69%</u>	<u>1.58%</u>	<u>8.6%</u>	107.6	<u>18.45%</u>	<u>4.00%</u>	<u>1.33%</u>	23.9	<u>16,274</u>	<u>0.07%</u>	
	North Carolina Median				17.3	16.8	1.15	1.20	8.8	5.8%	2.60%	0.60%	6.5%		8.46%	3.26%	1.33%		69,804	0.34%	
SOUTH CAROLINA																					
FCPB	First Capital Bancshares, Inc.	10.30	13.00	9.21	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	6,901	NA	
FSGB	First Federal of South Carolina, FSB (MHC)	25.50	25.50	25.00	NMF	NMF	2.47	2.48	NA	13.7%	0.00%	0.50%	5.9%	123.4	8.48%	3.48%	0.59%	25.8	128	0.00%	
FFCH	First Financial Holdings, Inc.	31.28	41.50	26.49	14.2	13.8	1.96	2.23	2.6	10.8%	3.20%	0.97%	13.9%	2,670.9	7.07%	3.39%	0.34%	370.4	5,381,880	1.45%	
PEDE	Great Pee Dee Bancorp, Inc.	23.00	24.99	15.02	25.8	25.0	1.51	1.54	NMF	8.4%	2.78%	0.60%	5.0%	236.7	11.54%	2.92%	0.70%	41.2	146,855	0.36%	
SFDL	Security Federal Corporation	24.10	25.25	23.05	<u>15.1</u>	<u>16.3</u>	<u>1.47</u>	<u>1.54</u>	<u>2.0</u>	<u>4.1%</u>	<u>1.16%</u>	<u>0.58%</u>	<u>10.3%</u>	767.5	<u>5.55%</u>	<u>2.80%</u>	<u>NA</u>	62.8	<u>29,643</u>	<u>0.05%</u>	
	South Carolina Median				15.1	16.3	1.73	1.88	2.3	9.6%	1.16%	0.59%	8.1%		7.78%	3.16%	0.59%		29,643	0.20%	
TENNESSEE																					
JFBI	Jefferson Bancshares, Inc.	\$ 10.75	\$ 13.45	\$ 10.00	38.4	29.1	0.94	0.94	0.8	NMF	2.23%	0.71%	3.3%	\$ 339.7	21.68%	3.83%	0.19%	\$ 68.9	204,250	0.30%	
SCYT	Security Bancorp, Inc.	36.00	37.75	35.25	NA	9.6	NA	NA	NA	NA	2.78%	1.00%	10.5%	144.1	9.90%	4.34%	0.20%	NA	5,220	NA	
SFBK	SFB Bancorp, Inc.	24.25	30.00	22.25	NA	17.8	NA	NA	NA	NA	0.82%	NA	NA	NA	NA	NA	NA	NA	NA	24,371	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	NA	0	NA
UNTN	United Tennessee Bankshares, Inc.	21.00	23.00	21.00	<u>33.9</u>	<u>22.6</u>	<u>1.33</u>	<u>NA</u>	<u>6.3</u>	<u>NA</u>	<u>2.14%</u>	<u>0.65%</u>	<u>6.1%</u>	130.2	<u>10.42%</u>	<u>2.72%</u>	<u>0.07%</u>	18.1	<u>1,995</u>	<u>0.01%</u>	
	Tennessee Median				36.1	20.2	1.13	0.94	3.5	NA	2.14%	0.71%	6.1%		10.42%	3.83%	0.19%		5,220	0.15%	
VIRGINIA																					
CFFC	Community Financial Corporation	\$ 9.30	\$ 12.75	\$ 8.04	10.0	9.5	1.03	1.03	1.1	0.3%	2.80%	0.87%	10.5%	\$ 479.5	8.11%	3.39%	0.31%	\$ 40.0	65,937	0.17%	
GAFC	Greater Atlantic Financial Corp.	5.12	5.50	2.25	NMF	NMF	2.34	2.72	NA	3.9%	0.00%	NMF	NMF	300.9	2.21%	2.31%	0.91%	15.5	149,837	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>	13.3%	<u>0.00%</u>	<u>0.50%</u>	<u>6.1%</u>	170.9	<u>8.13%</u>	<u>3.47%</u>	<u>0.51%</u>	30.9	<u>569</u>	<u>0.00%</u>	
	Virginia Median				10.0	9.5	2.34	2.40	1.1	3.9%	0.00%	0.69%	8.3%		8.11%	3.39%	0.51%		65,937	0.17%	
WEST VIRGINIA																					
SVBC	Sistersville Bancorp, Inc.	\$ 28.10	\$ 28.75	\$ 15.25	<u>NA</u>	<u>NA</u>	<u>NA</u>	<u>NA</u>	<u>NA</u>	<u>NA</u>	<u>1.92%</u>	<u>NA</u>	<u>NA</u>	NA	<u>NA</u>	<u>NA</u>	<u>NA</u>	NA	<u>21,497</u>	<u>NA</u>	
	West Virginia Median				NA	NA	NA	NA	NA	NA	1.92%	NA	NA		NA	NA	NA		21,497	NA	
Southeastern Thrifts Median					18.0	16.4	1.28	1.49	3.9	6.8%	2.14%	0.69%	5.99%		9.90%	3.26%	0.50%		50,627	0.27%	

Southeastern Community Bank Merger & Acquisition Transactions

Third 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 (%)
07/10/2007	Banco Popular Español, S.A.	Total Bancshares Corp.	Miami	FL	1,357,365	300.0	348.36	410.56	21.62	36.20	1.54	24.02	6.34	0.08
07/12/2007	First Bancorp	Great Pee Dee Bancorp, Inc.	Cheraw	SC	218,994	37.6	135.33	138.06	21.53	NA	0.74	5.94	12.48	0.35
07/17/2007	Colonial BancGroup, Inc.	Citrus & Chemical Bancorporation, Inc.	Bartow	FL	875,587	218.3	357.35	357.35	27.40	25.87	0.84	12.53	6.98	0.13
07/17/2007	My Financial Company	Sistersville Bancorp, Inc.	Sistersville	WV	52,506	11.3	136.89	136.89	44.33	10.44	0.55	3.49	15.79	0.00
07/26/2007	Virginia Financial Group, Inc.	FNB Corporation	Christiansburg	VA	1,529,670	240.2	NM	NM	NM	NM	1.07	9.20	11.53	0.45
08/01/2007	Community First, Inc.	First National Bank of Centerville	Centerville	TN	102,595	22.8	152.54	152.54	23.68	9.95	0.93	6.41	14.57	1.18
08/03/2007	First Banks, Inc.	Coast Financial Holdings, Inc.	Bradenton	FL	834,054	22.1	40.24	40.24	NM	NM	-1.23	-17.08	6.60	4.59
08/09/2007	M&F Bancorp, Inc.	Mutual Community Savings Bank, Inc., SSB	Durham	NC	77,221	3.2	51.21	51.21	NM	NM	-1.75	-23.05	8.05	0.44
08/15/2007	Fifth Third Bancorp	First Charter Corporation	Charlotte	NC	4,916,721	1,088.6	241.25	297.34	22.63	26.88	0.87	9.38	9.07	0.41
08/15/2007	Pinnacle Financial Partners, Inc.	Mid-America Bancshares, Inc.	Nashville	TN	1,069,363	196.9	177.97	229.37	41.77	19.35	0.59	5.87	9.79	0.31
08/24/2007	Home Bancshares, Inc.	Centennial Bancshares, Inc	Kingsland	AR	198,889	29.6	193.22	218.23	25.69	19.43	0.71	7.64	9.19	0.25
08/26/2007	First National Bancshares, Inc.	Carolina National Corporation	Columbia	SC	225,666	59.3	176.61	176.61	29.66	24.97	0.91	6.34	14.01	0.27
08/29/2007	SCBT Financial Corporation	TSB Financial Corporation	Charlotte	NC	192,940	43.4	256.28	256.28	31.13	24.36	0.51	6.51	8.06	NA
09/05/2007	Community Bankers Acquisition Corp.	TransCommunity Financial Corporation	Glen Allen	VA	214,721	48.5	160.86	160.86	NM	13.84	-0.59	-3.97	13.98	NA
09/05/2007	Royal Bank of Canada	Alabama National Bancorporation	Birmingham	AL	7,902,537	1,670.3	188.59	302.29	19.32	25.42	1.08	9.68	10.95	0.23
09/12/2007	Magnolia Banking Corporation	Southern State Bancshares Inc	Malvern	AR	79,919	13.6	195.83	195.83	20.41	14.19	0.80	9.79	8.70	0.47
09/18/2007	Center Financial Corporation	First Intercontinental Bank	Doraville	GA	232,000	65.2	295.91	295.91	35.02	38.85	0.98	9.34	9.50	0.35
Average Value							194.28	213.72	28.01	22.29	0.50	4.83	10.33	0.63
Median Value							183.28	207.03	25.69	24.36	0.80	6.51	9.50	0.35

Bankers Banc Capital Corporation

Investment Banking Advisory Services for Community Banks

Recent M&A Transactions

Community First, Inc.

has agreed to acquire
First National Bank of Centerville

The undersigned served as financial advisor to Community First

Pending

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.

July 2007

Recent Capital Raise Transactions

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

The undersigned acted as referring agent

September 2007

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

The undersigned acted as referring agent

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

\$6,000,000
 Trust Preferred Securities
Cornerstone Bancshares

The undersigned acted as referring agent

July 2007

\$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