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

December, 2007

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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.

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

In general, valuations for publicly traded Southeastern Financial Institutions continued their decline during the quarter. We haven't seen bank stock valuations at today's levels since the early 1990's.

The number of actual M&A transactions announced this quarter declined substantially during the quarter. There were 9 transactions announced (and, only 7 reported with pricing metrics), versus 15 in the third quarter. Activity was spread throughout the region.

What's more, these transactions were announced at significantly 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 – even fewer given the challenging operating environment.

We noticed a couple of trends in bank equity markets during the quarter. First, one ramification of the decline in valuations 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. Second, we noted that several institutions actually shrunk in asset size over the course of the quarter.

Announced M&A Transactions

As mentioned, activity during the quarter was spread throughout the region. One transaction was announced each in Florida, Georgia, North Carolina, Tennessee and Virginia. Two deals were announced in West Virginia.

In Florida, 1st United Bancorp announced the acquisition of Equitable Financial Group, a \$197 million institution based in Fort Lauderdale.

The largest transaction of the quarter took place in Georgia where SunTrust announced the planned acquisition of GB&T Bancshares, Inc, a nearly \$2 billion institution based in Gainesville. A couple of interesting points about this announcement are that GB&T has historically been an active acquirer of community banks. And, the pricing of this transaction and level of non-performing assets at GB&T suggests a 'distressed' sale.

In Tennessee, Carroll Financial Services announced plans to acquire \$36 million

Bradford Bancshares, Inc. based in Bradford. Four Oaks Fincorp, Inc. announced the acquisition of \$58 million Longleaf Community Bank in Rockingham, North Carolina. And, investors at Community Bankers Acquisition Corp. announced plans to purchase BOE Financial Services of Virginia, a \$295 million bank in Tappahannock, Virginia.

Finally, two transactions were announced in West Virginia during the quarter. Premier Financial Bancorp announced plans to purchase two institutions: Citizens First Bank, a \$59 million institution in Ravenswood and, Traders Bankshares, Inc. a \$106 million bank based in Spencer.

The quarter's transactions ranged in value from 0.65x to 2.17x book value, 1.06x to 2.17x tangible book value, 16.2x to 22.6x LTM earnings, and carried deposit premiums of less than 1% to just over 25%. See the attached page for more detail on each.

Silverton Capital Corporation 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. The deal is expected to be accretive to future earnings of BancTrust.

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

Community First, Inc., the parent company of Community First Bank & Trust of Columbia, Tennessee, signed a definitive agreement to acquire The First National Bank of Centerville in an all-cash transaction valued at approximately \$22.8 million. This combination will expand Community First's community banking franchise in the middle Tennessee market by adding two branches in Hickman County, which is part of the Nashville Metropolitan Statistical Area. The transaction is expected to be accretive to earnings for Community First.

The combined entity will be headquartered in Columbia, Tennessee, and will operate from nine branches located in Maury, Hickman, Rutherford and Williamson Counties, Tennessee. On a pro forma basis at June 30, 2007, the combined company had assets of

approximately \$570 million, deposits of \$485 million, and common equity of \$50 million.

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

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

Trust Preferred Securities Market

Fallout in the mortgage, fixed income, and real estate markets continue 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 have been substantially curtailed. Unfortunately, the Trust Preferred pool organizers fit into this latter group. 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. Silverton continues to be in constant touch with the 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, Silverton Bank has re-instituted its private placement program to originate trust preferred securities. We successfully closed two private

placement trust preferred transactions for our clients recently. Additionally, we are seeing a higher level of interest in our Bank Subordinated Capital Notes program, which qualifies as Tier Two capital for regulatory purposes.

With liquidity in the Trust Preferred market significantly impaired, new issue pricing levels are now at 3-month LIBOR plus 275 – 325 basis points...an increase of as much as 185 basis points since the turmoil began. Indications are that spreads may widen further in coming weeks.

Silverton Capital Corporation's seasoned Trust Preferred origination staff is providing a number of our client institutions with a window on this volatile market. While the market remains quite unpredictable, SCC remains confident in our ability to find solutions for our clients. If your institution is contemplating a Trust Preferred Securities, 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, Silverton 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.



Market Statistics on Selected Financial Institutions

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

December, 2007

Company		Pricing			Valuation					Dividend	Profitability		Other				Marketability			
Ticker	Company	12/31/07 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	Weekly Volume/ Shares Outstand.	
ALABAMA																				
CNB	Colonial BancGroup, Inc.	\$ 13.54	26.78	10.45	8.7	7.9	0.96	1.65	0.7	4.8%	5.54%	1.16%	12.8%	\$ 24,544.1	8.84%	3.67%	0.43%	2,074.4	97,621,775	4.71%
RF	Regions Financial Corporation	23.65	37.61	18.61	10.8	8.9	0.83	2.17	0.5	9.5%	6.43%	1.15%	8.0%	138,235.2	14.36%	3.77%	0.62%	16,491.9	441,257,798	2.68%
Alabama Median					9.7	8.4	0.89	1.91	0.6	7.2%	5.98%	1.16%	10.4%		11.60%	3.72%	0.53%		269,439,786	3.69%
FLORIDA																				
BBX	BankAtlantic Bancorp, Inc.	\$ 4.10	\$ 13.91	\$ 2.89	NMF	16.4	0.49	0.58	NA	NMF	0.49%	NMF	NMF	\$ 6,485.6	7.28%	2.95%	4.06%	\$ 229.8	13,838,033	6.02%
BKUNA	BankUnited Financial Corporation	6.90	28.35	3.54	3.2	3.0	0.30	0.31	0.3	NMF	0.29%	0.18%	3.1%	15,046.3	5.40%	2.26%	1.63%	244.1	42,758,265	17.51%
BFF	BFC Financial Corporation	1.51	6.90	0.81	NMF	NMF	0.42	0.75	NA	NMF	0.00%	NMF	NMF	7,445.9	2.50%	2.94%	4.03%	71.7	917,884	1.28%
Florida Median					3.2	9.7	0.42	0.58	0.3	NMF	0.29%	0.18%	3.1%		5.40%	2.94%	4.03%		13,838,033	6.02%
GEORGIA *																				
STI	SunTrust Banks, Inc.	\$ 62.49	\$ 94.18	\$ 57.00	10.6	10.7	1.48	2.67	0.8	11.7%	4.67%	0.96%	9.6%	\$ 175,857.2	10.18%	3.20%	0.90%	\$ 21,751.1	793,820,781	3.65%
SNV	Synovus Financial Corp.	24.08	33.82	10.35	12.7	12.7	1.95	2.37	0.8	18.8%	2.82%	1.63%	13.4%	33,575.7	12.08%	3.99%	1.16%	7,908.7	254,414,230	3.22%
UCBI	United Community Banks, Inc.	15.80	34.98	13.38	9.9	9.5	0.90	1.46	0.5	3.8%	2.28%	1.12%	10.8%	8,180.6	10.19%	3.91%	1.06%	751.2	25,836,318	3.44%
Georgia Median					11.7	11.7	1.71	2.52	0.8	15.3%	3.75%	1.30%	11.5%		11.13%	3.60%	1.03%		524,117,505	3.43%
LOUISIANA																				
WTNY	Whitney Holding Corporation	\$ 26.15	\$ 33.20	\$ 21.90	11.5	11.9	1.41	1.96	1.7	10.3%	4.44%	1.83%	15.9%	\$ 10,604.8	11.82%	4.85%	1.22%	\$ 1,769.3	44,020,649	2.49%
Louisiana Median					11.5	11.9	1.41	1.96	1.7	10.3%	4.44%	1.83%	15.9%		11.82%	4.85%	1.22%		44,020,649	2.49%
MISSISSIPPI																				
BXS	BancorpSouth, Inc.	\$ 23.61	\$ 26.98	\$ 20.89	14.4	15.0	1.66	2.19	2.8	10.3%	3.56%	1.11%	12.7%	\$ 13,134.3	8.91%	3.69%	0.21%	\$ 1,942.3	24,763,349	1.27%
HBHC	Hancock Holding Company	38.20	52.77	32.78	15.9	12.5	2.18	2.49	1.7	14.5%	2.51%	1.22%	12.7%	5,906.1	9.45%	4.07%	0.28%	1,214.2	36,328,009	2.99%
TRMK	Trustmark Corporation	25.36	32.35	22.00	12.9	12.1	1.60	2.47	1.5	12.5%	3.63%	1.32%	12.9%	8,911.0	10.18%	3.94%	0.73%	1,452.4	32,383,452	2.23%
Mississippi Median					14.4	12.5	1.66	2.47	1.7	12.5%	3.56%	1.22%	12.7%		9.45%	3.94%	0.28%		32,383,452	2.23%
NORTH CAROLINA																				
BAC	Bank of America Corporation	\$ 41.26	\$ 54.21	\$ 37.42	9.3	9.0	1.36	2.90	0.4	17.1%	6.20%	0.94%	11.0%	\$ 1,578,763.0	8.77%	2.61%	0.43%	\$ 183,064.7	4,711,431,951	2.57%
BBT	BB&T Corporation	30.67	44.19	25.92	10.7	10.9	1.36	2.43	1.9	11.7%	6.00%	1.38%	14.4%	130,781.0	9.48%	3.47%	0.61%	16,848.2	405,289,482	2.41%
FCNCA	First Citizens BancShares, Inc.	145.85	214.59	128.83	13.2	12.0	1.09	1.18	1.6	1.8%	0.75%	0.56%	6.5%	16,311.9	8.59%	3.40%	0.22%	1,521.9	5,179,134	0.34%
WB	Wachovia Corporation	38.03	58.80	33.26	8.5	8.2	1.03	2.42	0.6	10.0%	6.73%	0.89%	9.3%	754,168.0	9.30%	2.92%	0.63%	72,288.4	2,221,904,652	3.07%
North Carolina Median					10.0	10.0	1.22	2.43	1.1	10.8%	6.10%	0.92%	10.1%		9.04%	3.16%	0.52%		1,313,597,067	2.49%
SOUTH CAROLINA																				
TSGF	South Financial Group, Inc. (The)	\$ 15.63	\$ 27.47	\$ 12.63	13.4	10.5	0.74	1.31	1.6	2.9%	4.86%	0.74%	6.8%	\$ 14,100.2	10.98%	3.13%	0.58%	\$ 1,140.5	49,168,541	4.31%
South Carolina Median					13.4	10.5	0.74	1.31	1.6	2.9%	4.86%	0.74%	6.8%		10.98%	3.13%	0.58%		49,168,541	4.31%
TENNESSEE																				
FHN	First Horizon National Corp.	\$ 18.15	\$ 45.44	\$ 14.93	15.0	5.0	0.95	1.10	1.7	1.1%	9.92%	NMF	NMF	\$ 37,478.3	6.46%	2.88%	1.11%	\$ 2,293.9	171,027,995	7.46%
Tennessee Median					15.0	5.0	0.95	1.10	1.7	1.1%	9.92%	NMF	NMF		6.46%	2.88%	1.11%		171,027,995	7.46%
WEST VIRGINIA																				
UBSI	United Bankshares, Inc.	\$ 28.02	\$ 37.61	\$ 25.54	11.7	13.2	1.60	2.81	3.8	14.6%	4.14%	1.38%	14.0%	\$ 7,685.7	9.83%	3.73%	0.26%	\$ 1,210.0	28,685,755	2.37%
West Virginia Median					11.7	13.2	1.60	2.81	3.8	14.6%	4.14%	1.38%	14.0%		9.83%	3.73%	0.26%		28,685,755	2.37%
Southeastern Regional Banks Median					11.5	10.8	1.09	2.17	1.5	10.3%	4.14%	1.14%	11.8%		9.45%	3.47%	0.63%		44,020,649	2.99%

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



Market Statistics on Selected Financial Institutions

December, 2007

NASDAQ Banks

Company		Pricing			Valuation						Dividend	Profitability		Other				Marketability		
Ticker	Company	12/31/07	52 Week		Price/		PEG	Core	Annual	Latest Quarter		Total	Equity/	Net Int.	NPAs as	Market	Average Weekly			
		Price	High	Low	Earnings	Book Value				Ratio	Deposit						ROAA	ROAE	Assets	Assets
					LTM	2006	Stated	Tangible	Premium	Yield%	ROAA	ROAE				+OREO		Traded	Outstand.	
ALABAMA																				
ALAB	Alabama National Bancorporation	\$ 77.81	\$ 78.95	\$ 49.31	19.3	18.7	1.80	2.85	0.8	18.1%	2.11%	1.00%	9.0%	\$ 7,967.3	11.06%	3.66%	0.49%	\$ 1,587.1	62,427,352	3.93%
AUBN	Auburn National Bancorporation, Inc.	21.95	30.00	20.03	12.3	12.6	1.60	1.60	1.6	6.0%	3.19%	1.07%	14.4%	661.8	7.63%	3.04%	0.12%	81.0	147,614	0.18%
BTFG	BancTrust Financial Group, Inc.	12.10	24.65	11.14	16.4	10.3	0.96	1.39	3.2	3.5%	4.30%	0.70%	6.7%	1,331.3	10.65%	4.01%	3.40%	135.5	2,026,932	1.50%
CAPB	CapitalSouth Bancorp	9.07	19.56	7.98	10.1	9.4	0.59	1.09	NA	0.5%	2.87%	0.19%	2.4%	812.5	7.70%	3.46%	1.25%	36.7	221,852	0.60%
NXTY	Nexity Financial Corporation	6.64	12.46	5.87	10.1	9.9	0.80	0.81	1.4	-1.8%	0.00%	0.62%	8.9%	957.0	7.02%	2.78%	1.05%	53.7	902,077	1.68%
USBI	United Security Bancshares, Inc.	17.09	30.68	15.22	<u>51.8</u>	<u>7.6</u>	<u>1.31</u>	<u>1.38</u>	<u>6.1</u>	<u>6.0%</u>	<u>6.09%</u>	<u>-1.13%</u>	<u>-9.1%</u>	659.0	<u>12.15%</u>	<u>6.55%</u>	<u>3.17%</u>	105.1	<u>243,618</u>	<u>0.23%</u>
	Alabama Median				14.3	10.1	1.13	1.39	1.6	4.7%	3.03%	0.66%	7.8%		9.18%	3.56%	1.15%		572,848	1.05%
FLORIDA																				
ATBC	Atlantic BancGroup, Inc.	\$ 17.40	\$ 43.73	\$ 13.53	13.2	11.3	1.18	1.18	1.3	1.6%	0.00%	0.33%	4.4%	\$ 258.2	7.13%	3.42%	0.91%	\$ 21.7	56,028	0.26%
BOFL	Bank of Florida Corporation	11.50	20.47	10.25	30.3	NMF	0.74	1.09	1.1	1.3%	0.00%	0.49%	3.3%	1,323.4	15.02%	3.97%	NA	147.0	1,288,575	0.88%
CCBG	Capital City Bank Group, Inc.	28.22	36.40	24.60	16.6	15.8	1.66	2.50	1.4	15.4%	2.62%	1.16%	9.5%	2,439.9	12.26%	5.32%	0.74%	497.5	5,395,805	1.08%
CSFL	CenterState Banks of Florida, Inc.	12.10	21.02	11.75	17.8	16.1	1.03	1.35	0.9	3.9%	1.32%	0.63%	5.4%	1,225.6	11.88%	3.95%	0.59%	150.5	1,095,534	0.73%
FSTF	First State Financial Corporation	9.87	18.99	7.67	13.2	11.0	1.15	1.15	1.5	2.0%	3.24%	0.84%	6.7%	476.0	10.64%	4.09%	0.27%	58.4	333,310	0.57%
FPBI	FPB Bancorp, Inc.	9.80	17.14	9.60	65.3	31.6	0.92	0.92	NA	NMF	0.00%	0.07%	0.6%	187.1	11.56%	4.63%	0.43%	19.9	31,164	0.16%
GFLB	Great Florida Bank	10.89	19.00	8.56	NMF	23.7	0.84	0.84	NA	NMF	0.00%	0.02%	0.2%	1,810.5	9.43%	3.11%	1.72%	142.8	350,549	0.25%
JAXB	Jacksonville Bancorp, Inc.	19.90	35.99	18.29	13.5	14.3	1.37	1.37	1.0	3.1%	0.00%	0.83%	12.7%	384.3	6.62%	3.53%	0.16%	34.8	139,798	0.40%
OPHC	OptimumBank Holdings, Inc.	8.00	10.50	5.16	15.4	13.3	1.09	1.09	1.5	1.7%	0.00%	0.72%	8.1%	246.2	8.82%	2.77%	0.06%	23.7	56,520	0.24%
SBCF	Seacoast Banking Corporation of Florida	10.28	25.60	8.30	14.7	8.0	0.92	1.25	0.8	2.1%	6.23%	0.05%	0.5%	2,316.8	9.23%	3.97%	2.42%	196.4	6,560,131	3.34%
SAMB	Sun American Bancorp	3.73	13.63	3.08	21.9	10.7	0.38	0.71	0.8	NMF	0.00%	-0.32%	-1.8%	588.5	17.99%	3.70%	2.16%	40.5	280,235	0.69%
TIBB	TIB Financial Corp.	8.52	18.00	6.73	<u>17.0</u>	<u>10.9</u>	<u>1.09</u>	<u>NA</u>	<u>1.0</u>	<u>NA</u>	<u>2.93%</u>	<u>0.14%</u>	<u>2.0%</u>	1,395.5	<u>7.21%</u>	<u>3.55%</u>	<u>1.61%</u>	109.3	<u>874,067</u>	<u>0.80%</u>
	Florida Median				16.6	13.3	1.06	1.15	1.1	2.1%	0.00%	0.41%	3.8%		10.04%	3.83%	0.74%		341,930	0.63%
GEORGIA																				
ABCB	Ameris Bancorp	\$ 16.85	\$ 28.72	\$ 13.64	11.6	10.0	1.21	1.77	1.1	5.8%	3.32%	0.69%	7.6%	\$ 2,103.1	8.97%	4.06%	1.38%	\$ 228.1	3,860,672	1.69%
APAB	Appalachian Bancshares, Inc.	9.85	21.92	8.62	8.4	8.6	0.72	0.75	0.6	NMF	0.00%	0.64%	7.9%	898.0	8.05%	4.62%	0.79%	52.1	257,922	0.49%
ASFN	Atlantic Southern Financial Group, Inc.	19.00	36.49	17.80	10.1	10.7	0.91	1.22	NA	2.0%	0.00%	1.03%	9.7%	824.9	10.51%	3.87%	0.53%	78.9	178,030	0.23%
CCFH	CCF Holding Company	10.50	21.11	8.79	8.0	7.6	1.18	1.18	0.8	1.6%	3.81%	1.20%	16.5%	433.7	7.46%	4.52%	2.66%	38.2	62,633	0.16%
CBAN	Colony Bankcorp, Inc.	15.20	21.85	12.51	10.6	10.8	1.32	1.37	1.0	2.9%	2.50%	0.87%	12.9%	1,213.3	6.83%	3.81%	1.34%	109.5	179,208	0.16%
ALBY	Community Capital Bancshares, Inc.	7.21	13.00	6.50	NMF	NMF	0.81	0.89	NMF	NMF	1.11%	NMF	NMF	248.8	10.93%	2.99%	NA	22.0	110,169	0.50%
CSNT	Crescent Banking Company	12.78	23.63	11.01	10.2	9.3	1.01	1.07	2.3	0.6%	2.50%	0.74%	10.1%	899.6	7.32%	3.81%	1.06%	66.7	487,238	0.73%
LION	Fidelity Southern Corporation	9.33	19.35	7.83	9.4	8.3	0.88	0.89	1.1	NMF	3.86%	0.41%	6.9%	1,661.6	5.97%	3.11%	0.97%	87.2	443,268	0.51%
GBTB	GB&T Bancshares, Inc.	9.36	21.75	8.67	NMF	13.8	0.58	0.96	NMF	NMF	4.06%	NMF	NMF	1,963.9	11.76%	3.65%	5.69%	133.2	2,769,484	2.08%
HABC	Habersham Bancorp	15.61	24.50	12.51	11.5	8.8	0.81	0.87	3.7	NMF	2.56%	0.68%	6.0%	506.0	11.34%	4.32%	3.52%	46.3	188,647	0.41%
ITYC	Integrity Bancshares, Inc.	1.72	14.50	1.56	NMF	2.6	0.48	0.48	NA	NMF	0.00%	0.22%	4.9%	1,301.5	4.29%	2.21%	9.58%	26.7	231,469	0.87%
OFSI	Omni Financial Services, Inc.	4.25	10.52	3.86	7.6	3.9	0.64	0.70	NA	NMF	4.71%	0.78%	9.2%	887.0	8.30%	4.73%	3.43%	47.2	329,651	0.70%
PABK	PAB Bankshares, Inc.	12.44	22.95	11.98	9.6	8.8	1.19	1.27	1.2	2.5%	4.66%	0.96%	11.7%	1,195.7	8.10%	3.92%	0.98%	115.6	366,296	0.32%
SAVB	Savannah Bancorp, Inc.	17.14	28.35	17.04	NA	10.1	1.35	1.42	NA	4.0%	2.80%	1.09%	13.2%	889.2	8.45%	3.99%	0.79%	101.4	191,025	0.19%
SBKC	Security Bank Corporation	9.14	22.96	7.11	9.6	6.9	0.55	0.96	0.3	NMF	3.83%	0.09%	0.7%	2,724.0	11.46%	3.84%	2.97%	172.6	5,030,108	2.91%
WGNB	WGNB Corp.	19.97	33.00	15.45	<u>11.7</u>	<u>12.0</u>	<u>1.43</u>	<u>2.16</u>	<u>1.6</u>	<u>9.3%</u>	<u>4.21%</u>	<u>1.11%</u>	<u>11.0%</u>	860.9	<u>9.83%</u>	<u>4.35%</u>	<u>2.50%</u>	121.0	<u>68,897</u>	<u>0.06%</u>
	Georgia Median				9.6	8.8	1.19	1.27	1.2	4.0%	4.21%	0.96%	11.0%		8.45%	3.99%	2.50%		329,651	0.32%



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NASDAQ Banks

Company		Pricing			Valuation						Dividend	Profitability		Other				Marketability		
Ticker	Company	12/31/07	52 Week		Price/		PEG	Core	Annual	Latest Quarter		Total	Equity/	Net Int.	NPAs as	Market	Average Weekly			
		Price	High	Low	Earnings	Book Value				Ratio	Deposit						Yield%	ROAA	ROAE	Assets
					LTM	2006	Stated	Tangible		Premium		ROAA	ROAE		+OREO		Traded	Outstand.		
KENTUCKY																				
FIGG	1st Independence Financial Group, Inc.	\$ 9.62	\$ 18.00	\$ 9.06	20.0	9.7	0.47	0.66	3.2	-3.8%	3.33%	0.27%	2.3%	\$ 340.8	11.88%	3.08%	2.90%	\$ 19.2	79,221	0.41%
CZFC	Citizens First Corporation	10.15	16.05	9.35	14.1	7.9	0.67	1.19	1.2	1.2%	0.99%	0.48%	4.4%	333.1	11.16%	3.92%	0.24%	19.9	84,397	0.42%
CTBI	Community Trust Bancorp, Inc.	27.53	40.07	25.61	11.5	10.8	1.40	1.82	1.5	8.0%	4.21%	1.40%	14.2%	2,929.1	10.07%	3.89%	1.15%	413.8	8,576,421	2.07%
FFKT	Farmers Capital Bank Corporation	27.00	34.14	26.20	9.4	9.5	1.18	1.88	1.5	6.3%	4.89%	0.90%	9.5%	1,882.5	8.96%	3.76%	1.02%	199.3	1,607,175	0.81%
FFKY	First Financial Service Corporation	24.00	29.49	21.53	11.9	11.3	1.55	1.75	1.3	6.9%	3.17%	1.00%	11.8%	879.2	8.22%	3.88%	1.22%	111.9	401,520	0.36%
PBIB	Porter Bancorp, Inc.	19.96	23.80	17.09	10.6	9.3	1.33	1.51	NA	4.9%	4.21%	1.06%	11.6%	1,255.1	9.10%	3.64%	1.15%	152.3	394,210	0.26%
RBCAA	Republic Bancorp, Inc.	16.53	23.81	14.00	14.3	12.2	1.37	1.44	1.2	5.9%	2.66%	0.54%	7.0%	3,170.9	7.69%	2.88%	0.39%	335.2	2,444,870	0.73%
SYBT	S.Y. Bancorp, Inc.	23.94	29.35	21.62	14.4	15.4	2.42	2.43	1.4	18.5%	2.67%	1.67%	16.6%	1,410.5	9.83%	4.21%	0.55%	335.3	3,858,051	1.15%
	Kentucky Median				13.0	10.3	1.35	1.63	1.4	6.1%	3.25%	0.95%	10.6%		9.47%	3.82%	1.09%		1,004,348	0.58%
LOUISIANA																				
IBKC	IBERIABANK Corporation	\$ 46.75	\$ 59.11	\$ 38.89	14.0	13.1	1.24	2.63	1.4	10.7%	2.91%	1.02%	10.1%	\$ 4,821.5	10.00%	3.15%	0.68%	\$ 597.0	12,334,286	2.07%
	Louisiana Median				14.0	13.1	1.24	2.63	1.4	10.7%	2.91%	1.02%	10.1%		10.00%	3.15%	0.68%		12,334,286	2.07%
MISSISSIPPI																				
BKBK	Britton & Koontz Capital Corporation	\$ 15.77	\$ 20.50	\$ 15.32	11.6	9.3	0.97	0.99	3.2	NMF	4.57%	1.09%	11.8%	\$ 364.0	9.48%	4.00%	1.01%	\$ 33.4	98,878	0.30%
CADE	Cadence Financial Corporation	14.59	22.36	14.09	16.4	10.6	0.91	1.42	2.8	3.7%	6.85%	0.54%	5.3%	1,966.1	9.75%	3.47%	1.16%	173.5	2,351,616	1.36%
CIZN	Citizens Holding Company	18.22	23.00	17.02	11.8	11.0	1.34	1.43	1.7	5.6%	4.17%	1.10%	10.6%	641.5	10.35%	3.96%	1.06%	88.7	172,088	0.19%
FBMS	First Bancshares, Inc.	21.50	29.50	16.67	16.5	16.9	1.85	NA	0.8	NA	1.40%	1.07%	15.2%	491.7	7.07%	4.28%	0.74%	64.2	42,033	0.07%
FMFC	First M & F Corporation	15.80	19.82	15.26	9.8	10.3	1.05	1.49	1.8	3.9%	3.29%	0.96%	11.3%	1,623.7	8.41%	3.97%	0.93%	143.2	220,726	0.15%
PFBX	Peoples Financial Corporation	22.08	27.05	18.20	9.3	9.6	1.16	1.16	1.6	2.8%	2.45%	1.41%	13.5%	940.7	10.95%	3.46%	0.03%	120.0	371,827	0.31%
RNST	Renasant Corporation	21.57	29.23	18.07	12.8	12.6	1.15	2.31	1.0	9.6%	3.15%	0.94%	8.5%	3,584.5	10.94%	3.54%	0.60%	452.6	7,792,702	1.72%
	Mississippi Median				11.8	10.6	1.15	1.43	1.7	3.9%	3.29%	1.07%	11.3%		9.75%	3.96%	0.93%		220,726	0.30%
NORTH CAROLINA																				
ACBA	American Community Bancshares, Inc.	\$ 9.59	\$ 13.50	\$ 8.55	12.6	16.0	1.19	1.48	1.1	5.1%	2.09%	1.12%	10.4%	\$ 495.0	10.60%	4.21%	0.39%	\$ 62.4	468,855	0.75%
GRAN	Bank of Granite Corporation	10.57	19.39	9.62	12.6	9.4	1.15	1.25	3.5	3.4%	4.92%	1.34%	11.3%	1,213.4	11.72%	4.75%	2.15%	164.1	2,131,123	1.30%
BCAR	Bank of the Carolinas Corporation	10.48	15.72	9.00	15.6	11.9	1.02	1.04	NA	0.4%	1.91%	0.52%	6.2%	480.2	8.26%	3.46%	0.74%	40.5	110,983	0.27%
BNCN	BNC Bancorp	16.91	20.76	14.67	15.1	16.3	1.49	2.34	0.6	7.4%	1.06%	0.68%	9.8%	1,098.3	7.12%	3.54%	NA	116.8	0	0.00%
CAPE	Cape Fear Bank Corporation	11.33	12.62	8.75	23.6	19.5	1.51	1.51	NA	3.8%	0.00%	0.32%	5.2%	453.5	6.22%	3.13%	0.05%	42.7	255,888	0.60%
CBKN	Capital Bank Corporation	10.55	18.25	8.60	11.0	10.0	0.72	1.18	1.3	1.7%	3.03%	0.76%	6.7%	1,490.2	11.01%	3.60%	0.98%	118.7	449,694	0.38%
CSNC	Cardinal State Bank	15.44	17.05	10.73	15.6	36.8	1.65	1.65	1.5	8.2%	0.00%	3.18%	29.5%	199.7	10.71%	3.32%	NA	35.2	226,505	0.64%
CLBH	Carolina Bank Holdings Inc.	11.25	14.25	9.73	13.1	13.6	1.30	1.30	1.4	2.1%	0.00%	0.70%	11.6%	468.3	6.08%	3.31%	1.24%	36.9	120,263	0.33%
CART	Carolina Trust Bank	14.50	17.41	12.50	22.0	16.7	1.55	1.57	NA	9.1%	0.00%	0.74%	5.6%	127.4	12.77%	4.98%	0.06%	25.2	29,580	0.12%
COOP	Cooperative Bankshares, Inc.	11.80	19.17	10.99	9.3	10.3	1.22	1.34	1.0	2.8%	1.69%	0.93%	14.1%	922.0	6.89%	3.48%	0.52%	77.3	305,207	0.39%
CRFN	Crescent Financial Corporation	9.50	13.09	8.67	15.1	14.8	1.00	1.53	0.6	5.2%	0.00%	0.79%	7.1%	814.3	10.94%	3.75%	0.26%	88.7	385,178	0.43%
ECBE	ECB Bancorp, Inc.	25.58	34.26	21.00	15.1	12.5	1.14	1.14	1.1	1.8%	2.74%	0.85%	8.3%	629.7	10.38%	3.83%	0.09%	74.7	301,205	0.40%
FBNC	First Bancorp	18.89	26.72	16.40	12.9	14.1	1.59	2.27	3.0	8.4%	4.02%	1.06%	13.4%	2,284.3	7.48%	4.03%	0.49%	271.5	3,119,495	1.15%
FCTR	First Charter Corporation	29.86	30.93	17.78	23.1	20.0	2.27	2.78	2.7	20.7%	2.61%	0.91%	9.8%	4,839.7	9.45%	3.40%	0.91%	1,038.4	30,312,678	2.92%
FSBK	First South Bancorp, Inc.	22.19	31.62	19.12	13.0	12.9	2.57	2.72	1.2	17.9%	3.42%	1.88%	20.1%	907.9	9.40%	4.87%	1.27%	219.7	1,583,922	0.72%
FNBN	FNB United Corp.	12.16	18.21	10.90	9.7	9.7	0.64	1.42	1.1	2.8%	4.93%	0.78%	6.9%	1,893.5	11.35%	3.99%	1.20%	138.3	554,557	0.40%
NBCC	NewBridge Bancorp	10.79	17.95	9.61	19.3	15.2	0.83	1.13	NMF	1.3%	6.30%	0.34%	4.0%	2,039.6	10.05%	4.30%	1.42%	171.0	728,001	0.43%
NBCB	New Century Bancorp, Inc.	8.25	16.34	7.71	NMF	12.7	0.92	1.11	NA	1.1%	0.00%	NMF	NMF	592.3	10.14%	3.90%	1.44%	55.5	219,120	0.39%
BKOR	Oak Ridge Financial Services, Inc.	9.20	13.02	9.00	20.0	13.5	0.96	0.96	NA	-0.3%	0.00%	0.51%	7.1%	247.5	6.92%	3.54%	0.21%	16.5	33,580	0.20%
PEBK	Peoples Bancorp of North Carolina, Inc.	15.00	21.15	14.75	8.9	9.6	1.24	1.24	1.0	2.4%	3.20%	1.23%	15.5%	867.4	7.88%	4.27%	1.01%	84.8	254,625	0.30%
SCMF	Southern Community Financial Corp.	6.53	10.97	6.25	15.2	27.2	0.81	1.28	1.2	2.4%	2.45%	0.45%	5.0%	1,548.7	9.09%	3.18%	0.27%	114.4	497,488	0.43%
WBNK	Waccamaw Bankshares, Inc.	10.50	15.90	9.04	14.0	15.2	1.70	1.90	0.7	7.4%	0.00%	1.01%	13.2%	450.6	7.64%	3.73%	0.33%	56.9	88,568	0.16%
YAVY	Yadkin Valley Financial Corporation	15.27	21.15	14.00	10.7	11.9	1.23	1.72	NA	7.1%	3.41%	1.39%	12.2%	1,144.0	11.45%	4.28%	0.30%	161.4	596,370	0.37%
	North Carolina Median				14.5	13.6	1.22	1.42	1.1	3.4%	2.09%	0.82%	9.8%		9.45%	3.75%	0.52%		305,207	0.40%



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		Price	High	Low	Earnings	Book Value				Ratio	Deposit						Yield%	ROAA	ROAE	Assets
					LTM	2006	Stated	Tangible		Premium								Traded	Outstand.	
SOUTH CAROLINA																				
BKSC	Bank of South Carolina Corporation	\$ 14.18	\$ 17.25	\$ 13.56	14.2	14.2	2.23	2.23	2.4	15.9%	4.51%	1.66%	15.2%	\$ 224.3	11.19%	5.26%	0.49%	\$ 56.1	94,368	0.17%
BFNB	Beach First National Bancshares, Inc.	15.75	24.72	14.51	10.9	12.4	1.47	1.47	0.4	5.6%	0.00%	1.26%	14.6%	571.4	8.98%	4.24%	NA	76.3	455,648	0.60%
CNCP	Carolina National Corporation	17.70	20.78	13.60	28.1	24.2	1.43	1.43	NA	7.1%	0.00%	0.45%	3.2%	228.0	14.05%	3.77%	1.45%	45.9	285,147	0.62%
CPBK	Community Capital Corp.	14.98	19.90	14.03	10.1	11.4	1.04	1.24	1.7	2.4%	4.01%	0.85%	10.4%	781.9	8.10%	3.55%	0.29%	66.1	154,444	0.23%
FCCO	First Community Corporation	12.90	18.99	12.00	11.7	11.7	0.65	1.21	0.6	1.8%	2.17%	0.82%	7.2%	577.8	11.11%	3.32%	0.20%	41.6	171,441	0.41%
FNSC	First National Bancshares, Inc.	13.14	19.39	11.52	14.3	14.0	1.62	1.62	2.6	4.1%	0.00%	0.91%	13.8%	574.1	8.04%	3.42%	1.68%	48.4	89,483	0.18%
PCBS	Provident Community Bancshares, Inc.	21.00	21.25	18.40	13.9	14.2	1.41	1.61	NA	5.4%	2.19%	0.72%	11.0%	415.1	6.45%	2.93%	1.39%	37.7	59,955	0.16%
SCBT	SCBT Financial Corporation	31.67	38.62	28.29	13.9	14.7	1.66	2.08	1.4	8.3%	2.15%	1.00%	13.1%	2,267.2	7.74%	4.06%	0.25%	291.4	2,829,081	0.97%
SOCB	Southcoast Financial Corporation	14.25	21.14	12.55	22.3	17.8	1.15	1.15	1.4	3.1%	0.00%	0.84%	6.6%	477.8	12.98%	3.39%	0.73%	71.5	869,108	1.21%
SFST	Southern First Bancshares, Inc.	13.70	21.86	12.90	11.8	11.4	1.09	1.09	0.4	0.8%	0.00%	0.66%	10.5%	614.3	6.04%	3.18%	0.69%	40.4	156,934	0.39%
TDBK	Tidelands Bancshares Inc.	10.75	15.30	9.50	<u>NMF</u>	<u>24.4</u>	<u>1.09</u>	<u>1.09</u>	<u>NA</u>	<u>1.0%</u>	<u>0.00%</u>	<u>0.04%</u>	<u>0.5%</u>	473.7	<u>8.92%</u>	<u>2.99%</u>	<u>0.14%</u>	46.0	<u>300.624</u>	<u>0.65%</u>
	South Carolina Median				13.9	14.2	1.41	1.43	1.4	4.1%	0.00%	0.84%	10.5%		8.92%	3.42%	0.59%		171,441	0.41%
TENNESSEE																				
CNLA	Community National Bank of the Lakeway Area	\$ 7.17	13.00	6.25	25.6	NMF	0.88	0.88	NA	-2.4%	0.00%	0.46%	3.4%	104.6	14.38%	3.57%	0.68%	13.3	25,776	0.19%
FSGI	First Security Group, Inc.	9.98	12.25	7.39	15.4	15.8	1.16	1.47	NA	5.8%	2.00%	1.03%	8.3%	1,198.5	12.38%	4.84%	0.72%	172.4	964,268	0.56%
GRNB	Greene Bankshares, Inc.	19.20	39.00	15.32	8.0	9.0	0.77	1.55	0.6	4.4%	2.71%	1.23%	11.2%	2,955.7	10.87%	4.26%	0.32%	248.2	5,604,192	2.26%
PNFP	Pinnacle Financial Partners, Inc.	25.42	33.20	21.62	18.7	21.5	1.44	2.63	0.3	13.4%	0.00%	0.97%	8.5%	2,368.1	11.60%	3.52%	0.19%	395.4	7,229,956	1.83%
TNCC	Tennessee Commerce Bancorp Inc.	24.95	30.95	18.70	<u>18.9</u>	<u>21.9</u>	<u>1.95</u>	<u>1.95</u>	<u>NA</u>	<u>7.5%</u>	<u>0.00%</u>	<u>0.90%</u>	<u>12.1%</u>	840.2	<u>7.17%</u>	<u>3.71%</u>	<u>0.69%</u>	117.4	<u>985.026</u>	<u>0.84%</u>
	Tennessee Median				18.7	18.7	1.16	1.55	0.5	5.8%	0.00%	0.97%	8.5%		11.60%	3.71%	0.68%		985,026	0.84%



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		Price	High	Low	Earnings	Book Value				ROAA	ROAE						Assets	Assets	Margin	% of Lns
					LTM	2006	Stated	Tangible	Ratio	Deposit	Yield%						Traded	Outstand.		
VIRGINIA																				
ANCX	Access National Corporation	\$ 6.04	\$ 9.82	\$ 5.60	13.7	8.4	1.15	NA	0.6	NA	0.66%	0.15%	1.5%	\$ 642.7	9.12%	3.18%	0.83%	\$ 66.9	665,246	0.99%
ABVA	Alliance Bankshares Corporation	6.52	16.79	6.25	19.2	8.6	0.67	0.76	0.7	NMF	0.00%	0.14%	1.6%	569.0	8.80%	3.47%	0.95%	33.4	459,856	1.38%
AMNB	American National Bankshares Inc.	19.97	23.73	19.14	10.6	10.5	1.23	1.64	1.6	8.2%	4.61%	1.52%	12.0%	767.6	12.94%	4.27%	0.56%	122.2	255,816	0.21%
BOMK	Bank of McKenney	10.25	11.30	8.24	14.6	15.5	1.09	1.09	2.9	1.4%	2.63%	0.80%	7.0%	156.1	11.57%	4.13%	NA	19.7	54,069	0.27%
BOVA	Bank of Virginia	6.00	8.65	5.30	37.5	NMF	1.03	1.03	6.0	0.4%	0.00%	0.47%	4.4%	175.3	10.05%	3.48%	0.00%	18.2	127,350	0.70%
BSXT	BOE Financial Services of VA	31.70	40.00	23.50	13.2	12.3	1.31	1.33	2.1	3.9%	2.78%	0.88%	8.9%	294.8	9.96%	3.82%	0.10%	38.4	160,878	0.42%
CFFI	C&F Financial Corporation	30.25	46.00	29.84	10.2	8.2	1.42	1.70	1.7	7.0%	4.10%	1.21%	14.2%	774.2	8.31%	6.41%	0.24%	91.1	319,138	0.35%
CFNL	Cardinal Financial Corporation	9.32	10.82	8.23	NMF	31.1	1.45	1.60	NA	7.5%	0.43%	-0.15%	-1.5%	1,677.6	9.30%	2.65%	0.01%	226.1	4,494,337	1.99%
CVBK	Central Virginia Bankshares, Inc.	18.20	27.49	17.00	10.7	8.6	1.17	1.17	1.3	1.8%	3.96%	0.96%	11.9%	466.5	8.12%	3.72%	0.33%	44.4	157,612	0.36%
CWBS	Commonwealth Bankshares, Incorporated	15.91	24.76	15.20	9.7	9.4	0.99	0.99	0.4	NMF	2.01%	1.41%	10.1%	800.4	13.86%	4.54%	0.57%	109.7	378,101	0.34%
EVBS	Eastern Virginia Bankshares, Inc.	16.95	23.74	16.63	11.5	11.7	1.13	1.22	1.5	2.7%	3.78%	1.02%	10.1%	903.2	9.91%	4.07%	0.46%	100.9	338,407	0.34%
FBSS	Fauquier Bankshares, Inc.	17.05	26.50	15.70	11.9	10.9	1.48	1.48	1.3	4.9%	4.69%	0.99%	11.8%	486.5	8.37%	4.12%	0.34%	60.4	154,217	0.26%
FCVA	First Capital Bancorp, Inc.	11.55	20.00	11.00	15.4	13.9	1.00	1.00	NA	0.1%	0.00%	0.69%	6.0%	311.1	10.99%	3.76%	0.06%	34.3	112,555	0.33%
FCBC	First Community Bancshares, Inc.	31.89	42.30	25.40	12.2	12.4	1.64	2.41	1.8	14.8%	3.39%	1.35%	13.4%	2,174.6	9.99%	3.73%	0.27%	356.4	4,161,804	1.17%
FNBP	FNB Corporation	23.23	39.97	23.21	10.9	9.6	0.95	1.28	1.7	3.0%	3.62%	0.86%	7.4%	1,515.7	11.93%	3.81%	1.30%	171.3	1,418,888	0.83%
GBTS	Gateway Financial Holdings, Inc.	11.93	16.25	10.70	14.2	25.4	1.07	1.69	0.8	4.6%	2.68%	0.99%	12.1%	1,737.2	8.12%	3.51%	0.22%	151.0	1,438,281	0.95%
HMPR	Hampton Roads Bankshares, Inc.	12.56	15.25	10.87	19.0	19.3	1.78	1.78	2.0	13.7%	3.50%	1.39%	10.2%	544.2	13.32%	5.06%	0.35%	129.0	270,982	0.21%
MBRG	Middleburg Financial Corporation	21.32	36.00	19.61	13.2	11.2	1.19	1.28	1.1	3.6%	3.56%	0.91%	9.5%	839.9	9.58%	3.70%	0.21%	96.1	397,831	0.41%
MBVA	Millennium Bankshares Corporation	5.23	11.40	4.97	NMF	NMF	1.02	1.02	NA	0.3%	0.00%	-1.12%	-13.8%	558.7	8.16%	2.38%	9.40%	46.7	469,942	1.01%
MNRK	Monarch Financial Holdings, Inc.	9.50	16.69	9.17	16.1	13.0	1.29	1.37	NA	3.4%	0.00%	0.29%	3.5%	462.1	7.63%	4.20%	0.00%	45.6	243,010	0.53%
NKSH	National Bankshares, Incorporated	17.10	24.88	16.00	9.4	9.5	1.16	1.36	1.4	4.2%	4.56%	1.49%	12.7%	859.9	11.95%	4.06%	0.27%	119.0	264,195	0.22%
OPOF	Old Point Financial Corporation	20.35	23.16	16.78	13.2	14.7	1.28	1.28	2.4	3.6%	3.14%	0.97%	10.2%	827.6	9.44%	3.50%	0.30%	100.3	299,450	0.30%
RCBK	River City Bank	6.85	10.50	6.07	NMF	NMF	0.80	0.80	NA	NMF	0.00%	1.10%	10.7%	114.3	13.44%	3.53%	0.00%	12.3	70,932	0.57%
SHBK	Shore Financial Corporation	12.05	18.90	11.33	11.0	10.4	1.10	1.11	1.3	1.5%	2.66%	1.10%	10.7%	269.1	10.20%	3.74%	0.33%	30.1	103,931	0.34%
SONA	Southern National Bancorp of VA	9.00	15.27	8.12	30.0	37.5	0.88	1.07	NA	1.7%	0.00%	0.57%	2.7%	346.3	20.07%	3.64%	1.60%	61.2	161,955	0.26%
SUFB	SuffolkFirst Bank	7.25	10.55	7.00	30.2	19.1	1.01	1.01	4.3	0.2%	0.00%	0.42%	4.0%	163.9	9.93%	2.64%	0.00%	16.5	38,208	0.23%
TOWN	TowneBank	16.10	21.99	14.92	17.1	18.7	1.56	2.15	0.6	11.2%	1.99%	0.97%	9.8%	2,483.3	9.95%	3.94%	0.14%	386.6	833,819	0.22%
UBSH	Union Bankshares Corporation	21.14	30.09	17.96	12.6	10.9	1.36	2.02	1.0	8.6%	3.50%	0.98%	10.4%	2,219.0	9.38%	4.10%	0.50%	283.0	2,942,582	1.04%
VYFC	Valley Financial Corporation	9.50	13.89	9.43	18.6	14.0	1.11	1.11	1.6	1.0%	1.47%	0.41%	6.9%	599.6	6.22%	2.86%	1.70%	41.5	92,910	0.22%
VBFC	Village Bank and Trust Financial Corp.	10.70	17.49	9.50	26.1	18.1	1.04	1.07	3.2	0.5%	0.00%	0.29%	3.9%	362.5	7.33%	3.71%	1.02%	27.6	34,882	0.13%
VCBI	Virginia Commerce Bancorp, Inc.	11.73	20.32	10.00	11.1	12.0	1.74	1.74	0.4	6.6%	0.00%	1.26%	17.4%	2,228.3	7.25%	3.59%	0.01%	280.6	6,321,825	2.25%
VFGI	Virginia Financial Group, Inc.	14.85	27.75	14.75	<u>9.1</u>	<u>8.3</u>	<u>1.01</u>	<u>1.13</u>	<u>1.2</u>	<u>1.6%</u>	<u>4.31%</u>	<u>1.10%</u>	<u>11.1%</u>	1,586.7	<u>10.03%</u>	<u>4.10%</u>	<u>0.61%</u>	160.3	<u>1,704,780</u>	<u>1.06%</u>
	Virginia Median				13.2	12.0	1.14	1.28	1.5	3.5%	2.64%	0.97%	10.0%		9.92%	3.74%	0.33%		285,216	0.35%
WEST VIRGINIA																				
CHCO	City Holding Company	\$ 33.84	\$ 41.67	\$ 30.50	11.4	11.3	1.91	2.39	0.7	16.4%	3.66%	2.03%	17.2%	\$ 2,491.8	11.71%	4.35%	1.18%	\$ 558.5	10,602,580	1.90%
PFBI	Premier Financial Bancorp, Inc.	12.78	16.50	12.10	9.5	10.3	1.02	1.35	0.9	3.8%	3.13%	1.33%	11.2%	547.0	11.97%	4.40%	1.45%	66.9	239,369	0.36%
SMMF	Summit Financial Group, Inc.	13.65	21.56	13.52	10.5	11.9	1.08	1.21	0.9	2.1%	2.49%	1.11%	16.1%	1,340.7	6.97%	3.31%	0.25%	101.0	172,331	0.17%
WSBC	WesBanco, Inc.	20.60	34.25	18.50	<u>9.8</u>	<u>11.5</u>	<u>1.03</u>	<u>1.59</u>	<u>1.5</u>	<u>5.3%</u>	<u>5.34%</u>	<u>0.99%</u>	<u>9.6%</u>	3,960.6	<u>10.38%</u>	<u>3.39%</u>	<u>0.51%</u>	424.9	<u>8,863,047</u>	<u>2.09%</u>
	West Virginia Median				10.1	11.4	1.06	1.47	0.9	4.6%	3.40%	1.22%	13.7%		11.05%	3.87%	0.85%		4,551,208	1.13%
Southeastern Nasdaq Banks Median					13.2	11.9	1.15	1.31	1.3	3.8%	2.61%	0.88%	9.6%		9.75%	3.76%	0.69%		305,207	0.42%



Market Statistics on Selected Financial Institutions

AMEX Banks

December, 2007

Company		Pricing			Valuation					Dividend	Profitability		Other				Marketability			
Ticker	Company	12/31/07 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																				
PLE	Pinnacle Bancshares, Inc.	\$ 11.25	\$ 15.75	\$ 10.00	<u>11.8</u>	<u>12.6</u>	<u>0.80</u>	<u>0.81</u>	<u>5.6</u>	NMF	<u>3.91%</u>	<u>0.64%</u>	<u>7.7%</u>	\$ 239.5	<u>8.58%</u>	<u>3.07%</u>	<u>NA</u>	\$ 16.5	<u>136,800</u>	<u>0.83%</u>
	Alabama Median				11.8	12.6	0.80	0.81	5.6	NMF	3.91%	0.64%	7.7%		8.58%	3.07%	NA		136,800	0.83%
GEORGIA																				
SGB	Southwest Georgia Financial Corporation	\$ 17.75	\$ 20.13	\$ 15.97	<u>15.7</u>	<u>18.5</u>	<u>1.63</u>	<u>1.71</u>	<u>NMF</u>	<u>8.8%</u>	<u>3.15%</u>	<u>1.09%</u>	<u>11.2%</u>	\$ 284.1	<u>9.86%</u>	<u>3.70%</u>	<u>1.90%</u>	\$ 45.6	<u>82,538</u>	<u>0.18%</u>
	Georgia Median				15.7	18.5	1.63	1.71	NMF	8.8%	3.15%	1.09%	11.2%		9.86%	3.70%	1.90%		82,538	0.18%
LOUISIANA																				
MSL	MidSouth Bancorp, Inc.	\$ 23.30	\$ 28.57	\$ 19.76	<u>17.8</u>	<u>18.8</u>	<u>2.31</u>	<u>2.72</u>	<u>1.0</u>	<u>13.6%</u>	<u>1.20%</u>	<u>1.17%</u>	<u>15.3%</u>	\$ 836.9	<u>7.92%</u>	<u>5.20%</u>	<u>0.25%</u>	\$ 153.4	<u>288,221</u>	<u>0.19%</u>
	Louisiana Median				17.8	18.8	2.31	2.72	1.0	13.6%	1.20%	1.17%	15.3%		7.92%	5.20%	0.25%		288,221	0.19%
SOUTH CAROLINA																				
SCB	Community Bankshares, Inc.	\$ 13.45	\$ 17.05	\$ 11.31	<u>13.5</u>	<u>12.1</u>	<u>1.10</u>	<u>1.25</u>	<u>5.9</u>	<u>2.5%</u>	<u>3.57%</u>	<u>0.59%</u>	<u>6.4%</u>	\$ 593.6	<u>9.19%</u>	<u>3.96%</u>	<u>1.93%</u>	\$ 59.8	<u>178,952</u>	<u>0.30%</u>
	South Carolina Median				13.5	12.1	1.10	1.25	5.9	2.5%	3.57%	0.59%	6.4%		9.19%	3.96%	1.93%		178,952	0.30%
WEST VIRGINIA																				
FWV	First West Virginia Bancorp, Inc.	\$ 14.78	\$ 20.87	\$ 13.65	<u>11.9</u>	<u>10.6</u>	<u>0.86</u>	<u>0.92</u>	<u>3.8</u>	<u>NMF</u>	<u>5.14%</u>	<u>0.92%</u>	<u>8.8%</u>	\$ 255.7	<u>10.24%</u>	<u>3.88%</u>	<u>2.16%</u>	\$ 22.6	<u>58,233</u>	<u>0.26%</u>
	West Virginia Median				11.9	10.6	0.86	0.92	3.8	NMF	5.14%	0.92%	8.8%		10.24%	3.88%	2.16%		58,233	0.26%
	Southeastern AMEX Banks Median				13.5	12.6	1.10	1.25	4.7	8.8%	3.57%	0.92%	8.8%		9.19%	3.88%	1.92%		136,800	0.26%



Market Statistics on Selected Financial Institutions

December, 2007

OTC-BB Banks

Company		Pricing			Valuation				Dividend	Profitability		Other				Marketability					
Ticker	Company	12/31/07 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																					
ATFS	Altrust Financial Services, Inc.	\$ 15.50	\$ 18.00	\$ 10.50	14.8	14.2	2.34	2.74	NA	16.1%	0.00%	0.99%	12.6%	\$ 460.4	7.89%	4.02%	1.60%	\$ 85.1	NA	NA	
UBAB	United Bancorporation of Alabama, Inc.	14.05	17.50	14.05	<u>15.1</u>	<u>10.0</u>	<u>0.99</u>	<u>1.02</u>	<u>NA</u>	<u>0.2%</u>	<u>2.14%</u>	<u>0.31%</u>	<u>4.1%</u>	408.5	<u>7.77%</u>	<u>3.63%</u>	<u>2.92%</u>	31.5	<u>39,832</u>	<u>0.13%</u>	
Alabama Median					14.9	12.1	1.67	1.88	NA	8.2%	1.07%	0.65%	8.3%		7.83%	3.83%	2.26%		39,832	0.13%	
FLORIDA																					
BCBF	Beach Community Bancshares, Inc.	\$ 29.00	\$ 43.00	\$ 29.00	NA	NA	1.38	1.38	NA	3.8%	0.00%	0.62%	8.0%	\$ 651.1	7.71%	3.10%	3.17%	\$ 69.0	67,425	0.10%	
CEFB	Central Florida State Bank	13.00	17.00	13.00	39.4	28.9	1.17	1.17	NA	2.4%	0.00%	0.45%	3.7%	133.2	11.59%	3.34%	0.15%	18.0	43,875	0.24%	
FLCM	Florida Community Banks, Inc.	20.75	50.42	19.00	8.5	7.2	1.62	1.62	NA	8.3%	7.24%	1.36%	13.2%	955.0	10.62%	4.14%	NA	164.1	80,095	0.05%	
FBBF	Freedom Bank	5.10	14.40	4.85	NMF	NMF	0.52	NA	NA	NA	0.00%	NMF	NMF	290.9	10.21%	3.08%	2.09%	15.4	55,463	0.36%	
HZNB	Horizon Bancorporation, Inc.	14.00	14.95	11.05	15.7	14.9	1.87	2.62	NA	11.0%	0.79%	0.78%	11.0%	186.6	7.26%	3.34%	2.88%	25.3	74,900	0.30%	
IBFL	Independent BancShares, Inc.	17.55	25.71	17.35	24.7	14.0	1.30	1.47	NA	3.7%	0.00%	0.40%	5.3%	220.8	7.58%	3.43%	0.28%	21.7	17,726	0.08%	
MCBN	Marco Community Bancorp, Inc.	8.00	18.75	6.75	NMF	13.8	1.29	1.29	NA	4.4%	0.00%	NMF	NMF	153.4	13.02%	3.06%	12.74%	25.7	57,240	0.22%	
NCBF	Nature Coast Bank	9.05	12.95	9.05	NA	NA	1.02	NA	NA	NA	0.00%	NMF	NMF	38.4	23.10%	4.36%	0.79%	9.1	19,322	0.21%	
OHBK	Old Harbor Bank	13.50	16.70	13.50	NMF	NMF	1.15	1.20	NA	2.4%	0.00%	0.25%	2.2%	211.4	11.05%	3.17%	1.73%	26.9	138,038	0.51%	
SSHC	SouthShore Community Bank	8.25	11.15	7.30	NMF	NMF	0.96	0.01	NA	NA	0.00%	NMF	NMF	29.7	26.03%	3.49%	0.37%	7.4	8,869	0.12%	
SGBK	Stonegate Bank	11.00	17.50	10.50	<u>NMF</u>	<u>28.9</u>	<u>1.06</u>	<u>1.15</u>	<u>NA</u>	<u>3.0%</u>	<u>0.00%</u>	<u>0.07%</u>	<u>0.4%</u>	252.7	16.43%	4.20%	0.00%	44.0	88,110	0.20%	
Florida Median					20.2	14.5	1.16	1.24	NA	3.7%	0.00%	0.43%	4.5%		11.3%	3.39%	0.79%		56,351	0.22%	
GEORGIA																					
CHKJ	Cherokee Banking Company	\$ 19.00	\$ 27.25	\$ 15.00	NA	16.7	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	\$ 21.0	9,025	0.04%
CZBS	Citizens Bancshares Corporation	9.55	11.65	8.51	7.2	6.6	0.63	0.64	0.9	NMF	1.99%	0.79%	8.6%	337.1	9.41%	4.68%	3.03%	20.0	37,341	0.19%	
FCGA	First Commerce Community Bankshares, Inc.	18.50	27.50	17.00	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	NA	1,758	NA
FCWT	First Coweta Bank	7.00	10.00	5.45	38.9	30.4	1.31	1.31	NA	3.3%	0.00%	-0.48%	-5.1%	167.5	8.85%	4.19%	2.88%	19.4	18,655	0.10%	
FBFS	Firstbank Financial Services, Inc.	5.30	16.00	5.27	9.3	6.2	0.51	0.51	NA	NMF	0.00%	0.03%	0.3%	329.9	8.53%	3.09%	4.79%	14.5	110,452	0.76%	
GABA	Georgia Bancshares, Inc.	12.55	23.00	12.50	12.6	10.9	1.26	1.26	1.2	2.3%	3.19%	0.75%	9.5%	379.7	7.97%	4.22%	NA	35.3	18,135	0.05%	
GECR	Georgia-Carolina Bancshares, Inc.	11.00	14.05	10.50	11.0	13.3	1.06	1.06	0.9	0.6%	0.00%	0.83%	10.4%	426.6	8.27%	3.40%	1.08%	37.4	69,245	0.19%	
NWCB	Newnan Coweta Bancshares, Inc.	29.00	39.00	28.00	14.5	11.4	1.48	1.48	0.8	4.6%	0.62%	0.30%	3.5%	231.8	8.51%	3.60%	6.96%	29.2	22,330	0.08%	
PCBN	Piedmont Community Bank Group, Inc.	10.00	16.04	9.00	23.8	22.7	0.97	0.97	NA	NMF	0.00%	0.50%	5.5%	189.7	8.91%	3.54%	0.07%	16.3	28,400	0.17%	
SCSG	SouthCrest Financial Group, Inc.	20.25	25.50	19.50	12.5	12.8	1.12	1.52	NA	5.4%	2.57%	1.10%	8.4%	611.3	11.66%	4.40%	0.15%	80.0	31,185	0.04%	
SBFC	Southeastern Bank Financial Corporation	34.50	41.00	30.00	15.9	16.6	2.16	2.17	NA	10.6%	1.51%	1.16%	16.0%	1,187.9	7.29%	3.62%	0.30%	187.2	56,408	0.03%	
SEBC	Southeastern Banking Corporation	24.50	30.00	20.75	12.0	12.0	1.40	1.41	2.3	6.8%	4.08%	1.63%	12.1%	402.2	13.85%	5.11%	0.29%	78.4	37,118	0.05%	
SNCB	Southern Community Bancshares, Inc.	5.60	21.25	5.50	<u>11.4</u>	<u>6.0</u>	<u>0.57</u>	<u>0.57</u>	<u>1.2</u>	<u>NMF</u>	<u>0.00%</u>	<u>0.03%</u>	<u>0.4%</u>	392.0	<u>6.51%</u>	<u>3.74%</u>	<u>5.09%</u>	14.5	<u>15,456</u>	<u>0.11%</u>	
Georgia Median					12.5	12.4	1.12	1.26	1.0	4.6%	0.00%	0.75%	8.4%		8.53%	3.74%	1.98%		28,400	0.09%	
KENTUCKY																					
BKYF	Bank of Kentucky Financial Corporation	\$ 25.00	\$ 27.00	\$ 22.50	13.1	14.0	1.57	1.97	1.3	7.1%	1.92%	1.06%	14.5%	\$ 1,154.2	7.89%	3.71%	NA	\$ 143.0	229,375	0.16%	
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	3,690	NA
KTYB	Kentucky Bancshares, Inc.	31.75	34.50	28.75	<u>13.2</u>	<u>13.6</u>	<u>1.58</u>	<u>2.13</u>	<u>2.5</u>	<u>10.4%</u>	<u>3.40%</u>	<u>1.07%</u>	<u>11.8%</u>	612.0	<u>9.39%</u>	<u>3.46%</u>	<u>1.17%</u>	90.6	<u>57,785</u>	<u>0.06%</u>	
Kentucky Median					13.1	13.8	1.57	2.05	1.9	8.8%	1.92%	1.07%	13.1%		8.64%	3.59%	1.17%		57,785	0.11%	
LOUISIANA																					
MBKL	Metairie Bank & Trust Company	\$ 28.75	\$ 37.00	\$ 27.00	<u>NA</u>	<u>NA</u>	<u>1.60</u>	<u>1.60</u>	<u>NA</u>	<u>8.1%</u>	<u>3.48%</u>	<u>0.71%</u>	<u>6.2%</u>	\$ 320.0	<u>11.45%</u>	<u>4.34%</u>	<u>0.04%</u>	58.8	<u>7,044</u>	<u>0.01%</u>	
Louisiana Median					NA	NA	1.60	1.60	NA	8.1%	3.48%	0.71%	6.2%		11.45%	4.34%	0.04%		7,044	0.01%	



Market Statistics on Selected Financial Institutions

December, 2007

OTC-BB Banks

Company		Pricing			Valuation					Dividend	Profitability		Other				Marketability				
Ticker	Company	12/31/07	52 Week		Price/		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				
		Price	High	Low	Earnings LTM	Book Value 2006											Stated	Tangible	Dollar Volume Traded	Volume/Shares Outstand.	
NORTH CAROLINA																					
ABTN	Alliance Bank & Trust Company	\$ 9.55	\$ 12.45	\$ 7.30	22.7	25.8	1.05	1.05	NA	1.2%	0.00%	0.63%	3.6%	\$ 144.3	16.81%	3.96%	0.87%	\$ 25.6	35,001	0.14%	
BONC	Bank of Commerce	9.50	13.25	9.50	NMF	NMF	1.01	1.01	NA	0.2%	0.00%	-0.50%	-2.5%	80.0	18.85%	4.01%	0.00%	15.2	35,483	0.23%	
NCFT	First Trust Bank	12.90	18.00	12.50	14.3	15.5	1.61	1.61	0.7	7.0%	0.00%	1.14%	13.0%	400.7	8.84%	3.87%	0.04%	57.1	144,674	0.25%	
FOFN	Four Oaks Fincorp, Inc.	15.75	24.77	15.50	16.6	13.7	1.81	1.81	1.4	8.5%	2.03%	1.09%	13.8%	683.1	7.88%	3.93%	0.53%	97.4	97,414	0.10%	
LTLB	Little Bank, Incorporated	18.30	23.25	17.00	18.3	19.3	1.91	1.91	2.2	8.8%	0.87%	1.00%	12.5%	268.7	8.13%	3.52%	0.54%	41.7	11,804	0.03%	
MFBP	M&F Bancorp, Inc.	4.61	10.75	4.56	6.1	4.4	0.35	0.35	1.6	NMF	4.34%	0.73%	7.8%	227.6	9.77%	3.95%	1.28%	7.8	9,981	0.13%	
MCFI	MidCarolina Financial Corporation	9.50	19.00	9.00	11.7	13.0	1.66	1.66	0.8	4.5%	0.00%	1.06%	16.0%	462.3	6.73%	3.07%	0.65%	43.6	42,513	0.10%	
MOBT	Mountain 1st Bank & Trust	14.00	24.00	12.30	23.3	27.5	1.52	1.52	NA	4.5%	0.71%	0.67%	8.3%	586.6	7.85%	4.11%	0.41%	70.0	120,190	0.17%	
NSBC	North State Bancorp	12.75	21.75	9.00	26.6	27.7	2.93	2.93	2.1	13.5%	0.00%	0.78%	12.6%	490.1	6.19%	3.92%	0.03%	88.9	65,790	0.07%	
PSTB	Park Sterling Bank	14.10	18.00	12.00	NA	NA	1.50	1.50	NA	15.7%	0.00%	NMF	NMF	180.0	23.41%	4.08%	0.00%	63.5	NA	NA	
PKWY	Parkway Bank	10.30	12.75	9.60	14.9	14.7	1.01	1.01	1.3	0.2%	0.00%	0.80%	6.0%	109.3	13.12%	3.75%	1.07%	14.5	15,656	0.11%	
PTOK	Patriot State Bank	12.00	12.00	11.50	NA	NMF	1.16	1.16	NA	7.5%	0.00%	NMF	NMF	56.8	32.22%	4.42%	0.00%	21.2	NA	NA	
SNBN	Sound Banking Company	13.25	18.50	12.10	13.1	11.8	1.17	1.17	NA	1.6%	0.00%	0.58%	7.3%	113.9	7.93%	3.83%	0.18%	10.6	11,925	0.11%	
SBNC	Southern Bancshares (North Carolina), Inc.	788.00	NA	NA	9.1	8.4	0.69	0.74	NA	NMF	0.20%	0.85%	8.3%	1,238.4	9.81%	3.77%	0.45%	82.8	0	0.00%	
SRFB	Surrey Bancorp	11.50	15.50	10.05	14.4	15.1	1.79	1.80	0.9	9.8%	0.00%	1.48%	13.2%	206.5	11.10%	4.56%	0.22%	36.4	30,303	0.08%	
TCMB	TriStone Community Bank	8.50	12.74	8.00	NMF	NMF	0.89	0.89	NA	NMF	0.00%	0.07%	0.5%	97.5	14.72%	4.11%	0.00%	12.8	13,983	0.11%	
UWHR	Uwharrie Capital Corp.	5.50	6.07	4.37	15.3	20.4	1.33	1.37	NA	3.5%	0.00%	0.79%	10.1%	393.0	7.88%	4.14%	NA	41.1	23,128	0.06%	
WFSC	Weststar Financial Services Corporation	10.25	15.00	9.25	<u>10.8</u>	<u>11.4</u>	<u>1.49</u>	<u>1.49</u>	<u>0.9</u>	<u>4.9%</u>	<u>0.00%</u>	<u>1.28%</u>	<u>15.2%</u>	170.4	<u>8.52%</u>	<u>4.76%</u>	<u>0.14%</u>	21.7	<u>37,361</u>	<u>0.17%</u>	
	North Carolina Median				14.4	14.7	1.49	1.49	1.3	6.0%	0.00%	0.80%	10.1%		8.84%	3.95%	0.20%		30,303	0.11%	
SOUTH CAROLINA																					
ATBA	Atlantic Bancshares, Inc.	\$ 9.70	\$ 11.50	\$ 8.00	-19.0	NMF	1.21	1.21	NA	3.6%	0.00%	NMF	NMF	\$ 70.7	14.22%	3.70%	NA	\$ 12.1	NA	NA	
BGVF	BankGreenville Financial Corporation	6.96	10.00	6.50	NMF	NMF	0.86	0.86	NA	-3.4%	0.00%	NMF	NMF	48.9	19.50%	3.54%	0.00%	8.2	23,351	0.28%	
CRLN	Carolinian Alliance Bank	17.25	17.25	12.50	NA	NA	1.84	1.84	NA	29.8%	0.00%	NMF	NMF	92.5	25.29%	3.03%	0.00%	43.1	NA	NA	
CBCO	Coastal Banking Company, Inc.	13.55	22.67	12.38	13.7	10.9	0.76	1.00	0.5	0.0%	0.00%	0.36%	3.4%	427.6	10.64%	3.18%	1.00%	34.6	110,094	0.32%	
CFOK	Community First Bancorporation	17.00	19.55	12.05	18.9	19.5	1.53	1.53	1.5	5.7%	0.00%	0.82%	8.7%	381.0	9.54%	2.93%	NA	55.6	42,840	0.08%	
CBSO	CommunitySouth Bancshares, Inc.	9.25	18.00	8.55	33.0	NMF	1.40	1.40	NA	4.0%	0.00%	0.55%	6.0%	346.9	8.94%	3.52%	NA	43.5	23,634	0.05%	
CTOT	Cornerstone Bancorp	12.50	16.59	11.25	14.5	15.1	1.30	1.30	NA	5.1%	0.00%	1.18%	8.8%	138.8	13.62%	4.57%	0.00%	24.6	5,938	0.02%	
FCBN	First Citizens Bancorporation of South Carolina	660.00	705.00	610.00	10.7	11.1	NA	NA	1.0	NA	0.21%	1.02%	13.3%	6,024.1	7.86%	3.93%	NA	NA	326,700	NA	
FSRL	First Reliance Bancshares, Inc.	10.70	15.50	9.85	11.9	11.8	1.02	1.02	1.0	0.2%	0.00%	0.46%	6.5%	524.8	6.94%	4.08%	0.20%	37.3	110,692	0.30%	
FSBS	First South Bancorp, Inc.	18.05	29.00	17.00	11.6	8.6	1.01	1.01	0.6	0.1%	0.00%	1.02%	10.0%	378.4	10.22%	3.80%	NA	39.0	44,132	0.11%	
GRRB	Grandsouth Bancorporation	10.75	19.74	10.00	14.3	12.1	1.68	1.74	0.9	5.1%	0.74%	0.84%	13.4%	339.7	6.35%	3.87%	1.38%	36.3	13,223	0.04%	
GRBS	Greer Bancshares Incorporated	15.50	23.90	13.00	14.2	12.4	1.63	1.63	2.4	6.5%	4.39%	1.05%	16.2%	358.0	6.59%	3.63%	NA	38.5	2,981	0.01%	
HCFB	HCSB Financial Corporation	22.00	24.00	18.58	36.1	27.8	2.62	2.62	3.8	15.3%	0.00%	0.58%	8.0%	411.2	7.28%	3.93%	0.25%	78.6	6,930	0.01%	
PBCE	Peoples Bancorporation, Inc.	8.00	12.33	7.60	<u>12.7</u>	<u>12.5</u>	<u>1.15</u>	<u>1.15</u>	<u>1.8</u>	<u>1.8%</u>	<u>2.38%</u>	<u>0.89%</u>	<u>9.9%</u>	537.2	<u>9.11%</u>	<u>3.81%</u>	<u>0.64%</u>	56.5	<u>56,440</u>	<u>0.10%</u>	
	South Carolina Median				14.0	12.2	1.30	1.30	1.0	4.0%	0.00%	0.84%	8.8%		9.33%	3.75%	0.23%		33,237	0.08%	
TENNESSEE																					
CUBN	Commerce Union Bank	\$ 13.00	NA	NA	NA	NA	NA	NA	NA	NA	0.00%	NMF	NMF	87.0	32.41%	5.19%	0.00%	NA	0	NA	
CSBQ	Cornerstone Bancshares, Inc.	10.90	16.50	9.45	14.5	12.8	1.72	1.86	0.7	9.8%	2.57%	0.52%	5.4%	435.3	9.48%	5.22%	0.39%	71.1	202,577	0.29%	
FCCT	First Community Corporation	16.50	17.00	14.00	NA	13.9	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
MNBT	Mountain National Bancshares, Inc.	23.50	30.00	23.05	12.7	12.5	1.24	1.24	NA	2.8%	0.00%	0.77%	10.2%	532.9	8.91%	3.71%	NA	58.7	52,170	0.09%	
NVBT	Nashville Bank and Trust Company	11.00	13.50	10.10	NA	NA	1.16	1.16	NA	3.1%	0.00%	1.43%	9.3%	125.1	15.98%	3.42%	0.00%	23.2	23,595	0.10%	
PGNN	Paragon National Bank	7.50	12.75	7.35	<u>NMF</u>	<u>NMF</u>	<u>0.87</u>	<u>0.87</u>	<u>NA</u>	<u>NMF</u>	<u>0.00%</u>	<u>-0.80%</u>	<u>-7.7%</u>	286.7	<u>10.03%</u>	<u>3.22%</u>	<u>1.41%</u>	25.0	<u>33,038</u>	<u>0.13%</u>	
	Tennessee Median				13.6	12.8	1.20	1.20	0.7	3.1%	0.00%	0.65%	7.3%		10.03%	3.71%	0.20%		33,038	0.12%	



Market Statistics on Selected Financial Institutions

December, 2007

OTC-BB Banks

Company		Pricing			Valuation						Dividend	Profitability		Other				Marketability			
Ticker	Company	12/31/07	52 Week		Price/		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				
		Price	High	Low	Earnings LTM	Book Value 2006											Stated	Tangible	Dollar Volume Traded	Volume/Shares Outstand.	
VIRGINIA																					
BOJF	Bank of the James Financial Group, Inc.	\$ 14.00	20.00	12.55	17.7	18.7	1.50	1.50	1.0	5.4%	0.00%	0.91%	10.2%	261.7	9.11%	4.20%	0.70%	35.8	52,710	0.15%	
BAYK	Bay Banks of Virginia, Inc.	13.00	15.25	11.30	15.7	13.3	1.16	1.30	15.9	2.7%	5.23%	0.67%	8.2%	328.5	8.06%	3.75%	0.34%	30.8	57,395	0.19%	
BMBN	Benchmark Bankshares, Inc.	16.25	17.25	14.05	11.5	11.8	1.38	1.38	2.3	4.0%	3.32%	1.31%	13.7%	330.4	9.64%	4.19%	0.02%	43.8	35,263	0.08%	
BORT	Botetourt Bankshares, Incorporated	32.35	41.75	32.00	12.0	11.6	1.57	1.57	1.2	5.8%	2.47%	1.21%	13.3%	280.4	9.11%	3.96%	0.68%	40.2	6,503	0.02%	
BHRB	Burke & Herbert Bank & Trust company	1,286.00	1,850.00	1,230.00	13.1	12.2	1.56	1.56	2.1	7.6%	3.11%	1.28%	12.3%	1,488.0	10.69%	3.58%	0.63%	248.5	1,598,162	0.64%	
CDBK	Cardinal Bankshares Corporation	18.00	20.15	18.00	11.8	11.0	0.94	0.94	2.3	NMF	3.56%	0.94%	6.9%	211.1	13.97%	3.54%	0.73%	27.6	35,640	0.13%	
CARE	Carter Bank & Trust	8.85	14.20	8.85	NA	NA	0.76	1.26	NA	2.0%	4.52%	0.55%	4.9%	2,568.8	11.37%	3.08%	2.14%	221.2	NA	NA	
CZBT	Citizens Bancorp of Virginia, Inc.	15.40	19.00	15.10	12.1	11.2	1.03	1.03	3.9	0.5%	4.42%	1.06%	8.5%	289.9	12.56%	4.06%	NA	37.6	2,894	0.01%	
CZYB	Citizens Community Bank	12.50	15.65	10.05	32.1	21.2	0.97	0.97	NA	-0.4%	0.00%	0.30%	2.5%	153.2	11.42%	3.75%	0.21%	16.9	1,056	0.01%	
CNBV	CNB Bancorp, Inc.	3.15	6.75	3.05	39.4	31.5	0.63	0.63	NA	-7.5%	0.00%	0.25%	1.5%	45.0	16.69%	4.05%	0.06%	4.7	74	0.00%	
CNVB	Colonial Virginia Bank	22.10	32.00	21.00	29.9	23.8	1.17	1.17	NA	2.5%	0.00%	0.29%	2.4%	93.1	12.37%	NA	NA	13.5	1,490	0.01%	
EFSI	Eagle Financial Services, Inc.	22.75	30.00	22.05	13.1	12.0	1.60	1.61	1.1	7.0%	2.81%	1.03%	11.9%	506.2	8.77%	3.83%	0.06%	71.1	88,611	0.12%	
FMBM	F & M Bank Corp.	31.05	33.95	28.31	16.3	16.3	1.88	2.07	2.6	12.6%	2.83%	1.18%	11.6%	382.4	10.14%	3.99%	0.63%	73.0	63,653	0.09%	
FXNC	First National Corporation	22.50	28.50	21.00	11.5	11.3	1.84	1.84	1.0	6.9%	2.49%	1.19%	18.0%	533.7	6.70%	3.80%	0.16%	65.8	153,675	0.23%	
FDVA	Freedom Bank of Virginia	10.75	16.75	10.00	NA	NMF	1.02	1.02	NA	0.6%	0.00%	-1.09%	-3.8%	90.6	27.53%	4.32%	0.00%	25.3	51,923	NA	
HBKS	Heritage Bankshares, Inc.	11.15	25.00	11.00	NMF	NMF	1.03	1.03	NA	0.3%	2.15%	0.61%	5.6%	233.1	10.59%	3.73%	0.14%	25.4	78,552	NA	
HBKA	Highlands Bankshares, Inc.	14.25	16.50	13.10	15.0	14.5	1.57	1.57	NA	5.2%	1.40%	0.75%	10.5%	661.9	7.07%	2.99%	1.69%	73.4	5,227	0.01%	
MNSB	MainStreet Bank	8.25	13.70	7.05	NMF	NMF	0.94	0.94	NA	NMF	0.00%	-0.35%	-2.3%	139.5	15.24%	4.06%	0.00%	20.0	826	0.00%	
MREE	MainStreet BankShares, Inc.	15.40	19.00	12.50	11.8	9.8	1.31	1.31	NA	3.6%	1.30%	1.13%	11.1%	208.3	10.09%	3.98%	NA	27.5	2,118	0.01%	
PBVA	Peoples Bankshares, Incorporated	40.25	40.25	40.25	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
PPBN	Pinnacle Bankshares Corporation	19.91	28.00	19.35	11.4	12.1	1.13	1.16	2.5	1.6%	3.01%	1.15%	12.2%	277.9	9.40%	3.94%	0.43%	29.6	24,987	0.08%	
PNBI	Pioneer Bankshares, Inc.	26.00	28.10	21.20	15.7	15.9	1.65	1.68	2.2	8.1%	2.15%	1.13%	11.4%	158.1	10.11%	4.68%	NA	26.3	89,180	0.34%	
TCYF	TransCommunity Financial Corporation	7.50	10.75	6.25	NMF	NMF	1.15	1.15	NA	2.3%	0.00%	-0.29%	-2.2%	223.0	13.42%	5.21%	NA	34.4	66,413	0.19%	
UFBC	United Financial Banking Companies, Inc.	25.00	30.00	25.00	NA	19.1	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	NA	6,375	NA
VABK	Virginia National Bank	31.50	39.50	27.95	<u>30.9</u>	<u>27.2</u>	<u>2.02</u>	<u>2.02</u>	<u>3.0</u>	<u>13.4%</u>	<u>0.00%</u>	<u>0.51%</u>	<u>4.6%</u>	319.2	<u>11.09%</u>	<u>4.68%</u>	<u>0.00%</u>	71.5	<u>64,260</u>	<u>0.09%</u>	
	Virginia Median				14.0	13.3	1.17	1.30	2.3	3.6%	2.15%	0.91%	8.5%		10.59%	3.97%	0.28%		35,640	0.09%	
WEST VIRGINIA																					
CIWV	Citizens Financial Corporation	\$ 11.25	\$ 20.50	\$ 11.25	13.1	10.0	0.98	0.99	15.1	NMF	4.27%	0.71%	8.3%	\$ 246.4	8.52%	4.05%	2.67%	\$ 20.6	6,019	0.03%	
FCBS	First Century Bankshares, Inc.	25.50	28.95	20.80	11.0	11.2	1.22	1.40	3.0	3.8%	4.24%	1.14%	12.3%	431.5	9.38%	4.17%	NA	49.5	44,498	0.09%	
HBSI	Highlands Bankshares, Incorporated	29.70	34.85	29.25	9.4	9.5	1.08	1.17	1.2	1.9%	3.64%	1.19%	11.6%	380.4	10.38%	4.88%	0.45%	42.7	88,506	0.21%	
JFVW	Jefferson Security Bank	130.00	131.00	120.00	16.6	15.5	2.09	2.09	NA	8.9%	1.85%	0.85%	11.4%	248.9	7.51%	4.11%	NA	39.0	5,850	0.02%	
PTBS	Potomac Bankshares, Inc.	12.20	15.99	12.05	<u>10.8</u>	<u>10.5</u>	<u>1.46</u>	<u>1.46</u>	<u>1.3</u>	<u>5.2%</u>	<u>3.52%</u>	<u>1.28%</u>	<u>13.3%</u>	292.9	<u>9.76%</u>	<u>4.05%</u>	<u>0.23%</u>	41.6	<u>49,410</u>	<u>0.12%</u>	
	West Virginia Median				11.0	10.5	1.22	1.40	2.2	4.5%	3.64%	1.14%	11.6%		9.38%	4.11%	0.45%		44,498	0.09%	
Southeastern OTC-BB Banks Median					14.0	13.1	1.25	1.30	1.3	4.4%	0.00%	0.79%	8.6%		9.70%	3.92%	0.39%		35,561	0.10%	



Market Statistics on Selected Financial Institutions

December, 2007

Pink Sheet Banks

Company		Pricing			Valuation					Dividend	Profitability		Other				Marketability			
Ticker	Company	12/31/07 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	\$ 7.05	\$ 9.90	\$ 7.05	NA	NA	NA	NA	NA	NA	5.67%	NA	NA	NA	NA	NA	NA	NA	17,907	NA
RBCI	RBC, Incorporated	45.00	NA	NA	NA	10.6	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	0	NA
Alabama Median					NA	10.6	NA	NA	NA	NA	2.84%	NA	NA		NA	NA	NA		8,954	NA
FLORIDA																				
CBKS	Community Bank of South Florida, Inc.	\$ 16.25	\$ 22.50	\$ 14.00	NA	10.0	NA	NA	NA	NA	1.85%	NA	NA	NA	NA	NA	NA	NA	91,000	NA
CMUY	Community Southern Bank	9.00	12.95	8.00	NA	NA	1.01	1.01	NA	0.7%	0.00%	NMF	NMF	42.8	31.16%	3.50%	0.00%	13.5	27,135	0.20%
COTZ	Cortez Community Bank	11.40	13.00	11.05	31.7	32.6	1.11	1.11	NA	4.5%	0.00%	0.77%	2.8%	64.3	28.89%	5.00%	2.31%	20.6	22,629	0.11%
EQFG	Equitable Financial Group, Inc.	57.75	57.75	57.00	NA	10.1	1.20	1.20	NA	3.7%	0.54%	1.64%	12.8%	188.2	13.25%	4.90%	NA	29.8	2,021	0.01%
FCBF	FCB Financial Inc.	18.50	26.50	18.50	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	7,493	NA
FMIA	First Miami Bancorp, Inc.	445.00	NA	NA	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	0	NA
FSOF	First Southern Bancorp, Inc.	18.50	29.00	18.50	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	NA	NA
PLBN	Pilot Bancshares, Inc.	9.00	14.00	8.25	NA	NMF	NA	NA	NA	NA	2.67%	0.11%	1.1%	228.6	10.40%	3.34%	1.85%	NA	8,550	NA
RGTB	Regent Bancorp, Inc.	41.25	45.75	37.00	NA	NA	NA	NA	NA	NA	1.26%	NA	NA	NA	NA	NA	NA	NA	4,950	NA
Florida Median					NA	10.1	1.11	1.11	NA	3.7%	0.00%	0.77%	2.8%		21.07%	4.20%	1.85%		8,021	0.11%
GEORGIA																				
CBHC	CBC Holding Company	\$ 14.85	\$ 17.25	\$ 13.75	10.2	11.1	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	11,063	NA
EXCH	Exchange Bankshares, Inc.	50.75	50.75	50.00	NA	NA	1.42	1.42	NA	5.9%	2.05%	1.52%	13.4%	203.1	11.76%	4.15%	NA	33.8	761	0.00%
FGCC	First Georgia Community Corp.	19.00	34.00	19.00	12.2	6.2	0.92	0.92	NA	NMF	0.00%	NMF	NMF	307.2	6.39%	2.86%	5.94%	18.1	4,940	0.03%
GHBD	Georgia Heritage Bank	14.25	14.25	14.15	NA	NA	NA	NA	NA	NA	0.00%	NMF	NMF	102.2	13.82%	3.33%	4.28%	NA	NA	NA
MITB	McIntosh Bancshares, Inc.	15.00	23.50	15.00	10.6	8.6	1.11	1.12	NA	1.1%	2.40%	0.53%	6.5%	456.9	8.35%	4.13%	NA	42.2	NA	NA
MYVK	Mountain Valley Bankshares, Inc.	15.10	15.10	15.00	33.6	19.1	1.57	1.57	NA	10.6%	0.00%	0.42%	3.0%	134.3	14.12%	4.01%	0.72%	29.8	NA	NA
THVB	Thomasville Bancshares, Inc.	21.25	25.00	19.35	14.7	15.0	2.21	2.51	1.1	12.3%	1.88%	1.29%	15.5%	351.9	8.09%	3.39%	0.78%	62.94	54,931	0.09%
Georgia Median					12.2	11.1	1.42	1.42	1.1	8.2%	0.00%	0.91%	10.0%		10.06%	3.70%	2.53%		8,002	0.03%
KENTUCKY																				
BYLB	Boyle Bancorp, Inc.	\$ 72.00	\$ 72.00	\$ 65.50	NA	11.2	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	25,920	NA
CCVS	Citizens Commerce Bancshares, Inc.	25.00	26.00	23.50	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	2,250	NA
FCBE	FCB Bancorp, Inc.	13.75	19.75	13.50	NA	14.2	NA	NA	NA	NA	2.91%	NA	NA	NA	NA	NA	NA	NA	6,325	NA
HFBA	HFB Financial Corporation	21.00	22.60	17.95	NA	11.5	NA	NA	NA	NA	2.95%	NA	NA	NA	NA	NA	NA	NA	31,710	NA
Kentucky Median					NA	11.5	NA	NA	NA	NA	1.45%	NA	NA		NA	NA	NA		16,123	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	29.75	3.5	2.6	0.67	0.67	0.2	NMF	0.00%	1.47%	15.5%	106.9	9.74%	8.07%	NA	5.6	310	0.01%
CNBL	Citizens National Bancshares of Bossier, Inc.	20.24	22.50	15.91	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	6,376	NA
FGYH	First Guaranty Bancshares, Inc.	22.50	22.50	20.00	11.8	14.2	1.92	2.06	NA	9.1%	2.84%	1.45%	17.7%	822.2	7.91%	4.81%	1.74%	125.1	113	0.00%
JDVB	Jeff Davis Bancshares, Incorporated	55.00	56.00	52.25	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	2,475	NA
PNLC	Parish National Corporation	77.00	97.00	57.00	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	32,725	NA
Louisiana Median					7.6	8.4	1.30	1.36	0.2	9.1%	0.00%	1.46%	16.6%		8.83%	6.44%	1.74%		1,393	0.00%



Market Statistics on Selected Financial Institutions

December, 2007

Pink Sheet Banks

Company		Pricing			Valuation				Dividend	Profitability		Other				Marketability					
Ticker	Company	12/31/07 Price	52 Week High	52 Week Low	Price/Earnings		Book Value	Tangible	PEG Ratio	Core Deposit Premium	Annual Yield %	Quarter Ended ROAA	Quarter Ended ROAE	Total Assets	Equity/Assets	Net Int. Margin	NPAs as % of Lns + OREO	Market Value	Average Weekly Dollar Volume Traded	Volume/Shares Outstand.	
NORTH CAROLINA																					
CBFJ	CB Financial Corporation	\$ 15.25	\$ 17.50	\$ 14.00	14.0	15.1	1.28	1.28	NA	2.2%	0.00%	0.77%	11.6%	\$ 190.4	6.69%	3.36%	NA	\$ 16.3	7,015	0.04%	
FNSE	First National Bank of Shelby	257.00	275.00	NA	9.4	9.6	0.91	0.96	NA	NMF	2.33%	1.31%	11.2%	936.6	12.05%	4.04%	0.73%	102.8	3,855	0.00%	
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	249.00	269.00	225.00	NA	NA	NA	NA	NA	NA	2.41%	NA	NA	NA	NA	NA	NA	NA	18,675	NA	
LNLF	Longleaf Community Bank	14.00	14.00	11.50	NMF	NMF	1.38	1.38	NA	6.5%	0.00%	NMF	NMF	57.6	13.80%	3.70%	NA	11.0	NA	NA	
RDBN	Randolph Bank & Trust Company	29.52	31.90	25.81	NMF	NMF	1.52	1.56	NA	4.6%	0.00%	0.47%	NA	281.7	7.96%	3.23%	NA	30.6	1,476	0.00%	
North Carolina Median					9.4	7.4	1.38	1.38	NA	5.6%	0.00%	0.89%	11.2%		12.05%	3.70%	0.73%		3,855	0.00%	
SOUTH CAROLINA																					
CNBW	CNB Corporation	\$ 162.50	\$ 162.50	\$ 155.68	14.0	14.0	1.65	1.65	NA	8.1%	3.23%	1.19%	12.3%	\$ 849.1	9.97%	4.00%	0.16%	\$ 139.7	813	0.00%	
South Carolina Median					14.0	14.0	1.65	1.65	NA	8.1%	3.23%	1.19%	12.3%		9.97%	4.00%	0.16%		813	0.00%	
TENNESSEE																					
FIME	First Farmers Merchants Corp.	\$ 42.00	NA	NA	29.4	31.6	2.26	2.48	NA	20.6%	1.64%	1.04%	8.0%	\$ 818.1	12.93%	3.69%	NA	\$ 239.4	0	0.00%	
TVFH	Tennessee Valley Financial	13.00	15.00	12.75	26.5	20.6	1.17	1.17	NA	1.8%	1.15%	0.06%	0.7%	194.1	8.65%	3.66%	0.94%	19.6	10,790	0.05%	
Tennessee Median					28.0	26.1	1.7	1.8	NA	0.1	0.0	0.0	0.0		0.1	0.0	0.9%		5,395	0.0	
VIRGINIA																					
BSSC	Bank of Southside Virginia Corp.	\$ 262.50	NA	NA	13.7	12.8	1.47	1.52	2.5	NA	0.00%	2.40%	11.9%	\$ 480.8	20.62%	NA	NA	\$ 145.7	1,313	0.00%	
BRBS	Blue Ridge Bankshares, Inc.	49.50	51.00	46.00	NA	16.2	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	9,158	NA	
CPKF	Chesapeake Financial Shares, Inc.	18.75	22.00	15.42	12.2	14.0	1.60	1.60	1.4	5.1%	2.13%	1.22%	17.1%	479.2	6.95%	3.64%	0.76%	53.4	63,000	0.12%	
FBPA	Farmers Bank of Appomattox	16.45	19.15	16.45	10.8	10.5	1.02	1.02	2.7	0.2%	3.65%	0.96%	8.7%	160.5	10.91%	3.90%	NA	17.8	15,381	0.09%	
FBLV	First Bancorp, Inc.	99.00	99.00	95.00	NA	17.5	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	411.1	NA	
GSON	Grayson Bankshares, Inc.	28.00	30.00	28.00	15.7	15.3	1.62	1.62	NA	6.1%	2.86%	0.94%	10.9%	344.2	8.61%	3.66%	NA	48.1	560	0.00%	
HMTW	HomeTown Bank	11.00	14.00	10.75	NMF	NMF	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	NA	NA	
MREE	MainStreet BankShares, Inc.	15.40	19.00	12.50	11.8	9.8	1.31	1.31	NA	3.6%	1.30%	1.13%	11.1%	208.3	10.09%	3.98%	NA	27.5	19,789	0.07%	
VABB	Virginia Bank Bankshares, Inc.	17.75	22.00	16.50	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	33.4	31,595	0.09%
VGNA	Virginia Company Bank	9.00	10.50	9.00	NMF	NMF	1.24	1.24	NA	5.7%	0.00%	NMF	NMF	61.8	16.65%	2.80%	0.00%	12.8	NA	NA	
Virginia Median					12.2	14.0	1.39	1.42	2.5	5.1%	0.00%	1.13%	11.1%		10.50%	3.66%	0.38%		15,381	0.08%	
WEST VIRGINIA																					
CBFC	CNB Financial Services, Inc.	\$ 65.00	\$ 77.00	\$ 63.10	11.8	12.1	1.34	1.37	1.7	3.5%	1.54%	0.95%	12.6%	\$ 283.2	7.80%	3.57%	0.47%	\$ 29.6	17,875	0.06%	
CBWV	Community Bank of Parkersburg	119.00	NA	NA	NA	NA	NA	NA	NA	NA	0.00%	1.62%	19.3%	198.5	8.64%	3.60%	0.35%	NA	0	NA	
FBSW	First National Bankshares Corp.	25.00	25.00	23.00	NA	9.6	NA	NA	NA	NA	2.72%	NA	NA	NA	NA	NA	NA	NA	8,500	NA	
FTSB	First Sentry Bancshares, Inc.	28.25	28.50	27.00	15.8	14.9	NA	NA	NA	NA	2.12%	NA	NA	NA	NA	NA	NA	NA	9,746	NA	
MKIN	MCNB Banks, Inc.	21.00	26.25	20.75	NA	32.8	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	19,425	NA	
MTVB	Mountain-Valley Bankshares, Inc.	32.25	32.25	32.25	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	323	NA	
West Virginia Median					13.8	13.5	1.34	1.37	1.7	3.5%	0.77%	1.29%	15.9%		8.22%	3.59%	0.41%		9,123	0.06%	
Southeastern Pink Sheet Banks Median					12.2	12.1	1.36	1.38	1.6	5.4%	0.00%	1.09%	11.2%		10.91%	3.69%	0.76%		6,934	0.01%	



Market Statistics on Selected Financial Institutions

Thriffs

December, 2007

Company		Pricing			Valuation						Dividend		Profitability		Other				Marketability		
		12/31/07 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 Dollar Volume Traded	Weekly Volume/Shares Outstand.	
Ticker	Company				LTM	2006	Stated	Tangible													
ALABAMA																					
SIYF	Security Federal Bancorp, Incorporated	\$ 10.01	\$ 18.50	\$ 10.01	11.4	13.0	NA	NA	8.5	NA	5.99%	NA	NA	NA	NA	NA	NA	NA	NA	20,921	NA
SCBS	Southern Community Bancshares, Inc.	7.25	10.50	7.25	NA	NA	0.57	0.57	NA	NMF	4.55%	NA	NA	58.8	13.81%	NA	2.38%	NA	4.6	1,015	0.02%
SRNN	Southern Banc Company, Inc. (The)	9.85	15.49	9.55	NMF	34.0	0.52	0.52	NA	NMF	3.55%	NMF	NMF	99.7	15.24%	1.98%	NA	NA	7.9	34,032	0.43%
SZBI	SouthFirst Bancshares, Inc.	8.70	14.00	8.51	NMF	12.1	0.60	0.62	NMF	NMF	4.60%	NMF	NMF	139.0	7.44%	2.70%	2.60%	NA	6.2	12,876	0.21%
SUPR	Superior Bancorp	5.37	11.87	4.76	<u>23.3</u>	<u>25.6</u>	<u>0.62</u>	<u>1.35</u>	<u>1.4</u>	<u>2.6%</u>	<u>0.00%</u>	<u>0.21%</u>	<u>1.8%</u>	2,902.8	<u>11.97%</u>	<u>3.41%</u>	<u>0.93%</u>	NA	216.3	<u>4,724,284</u>	<u>2.18%</u>
	Alabama Median				11.4	13.0	0.57	0.57	8.5	2.6%	4.57%	0.21%	1.8%		13.81%	2.34%	2.38%			16,898	0.21%
FLORIDA																					
FDT	Federal Trust Corporation	\$ 2.07	\$ 10.69	\$ 1.55	-2.2	5.6	0.44	0.44	-0.2	NMF	0.00%	NMF	NMF	\$ 726.9	6.09%	1.69%	6.81%	\$ 19.5	205,458	1.05%	
FCFL	First Community Bank Corporation of America	11.00	22.00	10.02	<u>15.1</u>	<u>12.9</u>	<u>1.23</u>	<u>1.25</u>	<u>1.4</u>	<u>2.6%</u>	<u>0.00%</u>	<u>0.80%</u>	<u>9.3%</u>	421.8	<u>8.63%</u>	<u>3.87%</u>	<u>0.45%</u>	NA	44.9	<u>96,690</u>	<u>0.22%</u>
	Florida Median				6.4	9.3	0.84	0.84	0.6	2.6%	0.00%	0.80%	9.3%		7.36%	2.78%	3.63%			151,074	0.63%
GEORGIA																					
ACFC	Atlantic Coast Fed Corp.	\$ 11.88	\$ 20.06	\$ 10.61	NMF	31.3	1.79	1.85	NA	12.5%	5.05%	0.35%	3.5%	\$ 915.7	9.91%	2.68%	1.29%	\$ 162.5	424,413	0.26%	
CHFN	Charter Financial Corp. (MHC)	37.00	54.00	30.75	14.0	NMF	3.15	3.23	2.6	NMF	5.41%	0.41%	1.8%	1,021.9	22.03%	2.50%	1.79%	702.8	1,218,780	0.17%	
EBDC	Ebank Financial Services, Inc.	0.38	1.01	0.37	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	NA	6,880	NA
HBOS	Heritage Financial Group (MHC)	11.25	16.81	10.86	<u>36.3</u>	<u>NMF</u>	<u>1.89</u>	<u>1.93</u>	<u>NA</u>	<u>18.4%</u>	<u>2.13%</u>	<u>1.03%</u>	<u>7.4%</u>	454.8	<u>14.12%</u>	<u>3.54%</u>	<u>1.31%</u>	121.7	170,888	<u>0.14%</u>	
	Georgia Median				NA	31.3	1.89	1.93	2.6	15.5%	3.59%	0.41%	3.5%		14.12%	2.68%	1.31%			297,650	0.17%
KENTUCKY																					
CKFB	CKF Bancorp, Inc.	\$ 12.63	\$ 16.25	\$ 11.50	15.0	11.6	1.00	1.07	2.6	1.0%	5.70%	0.66%	6.2%	\$ 153.5	10.61%	2.85%	1.41%	\$ 16.6	34,290	0.21%	
CFBC	Community First Bancorp, Inc.	10.00	10.50	6.46	NMF	NMF	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	NA	16,750	NA
HFBC	HopFed Bancorp, Inc.	14.74	16.36	13.02	13.4	13.8	0.97	1.14	3.8	1.1%	3.26%	0.53%	7.9%	796.5	6.84%	2.89%	0.20%	53.1	135,903	0.26%	
KFFB	Kentucky First Federal Bancorp (MHC)	9.90	10.59	9.50	<u>NMF</u>	<u>NMF</u>	<u>1.27</u>	<u>1.69</u>	<u>NA</u>	<u>23.7%</u>	<u>4.04%</u>	<u>0.22%</u>	<u>1.0%</u>	272.5	<u>22.36%</u>	<u>2.01%</u>	<u>NA</u>	81.4	<u>168,152</u>	<u>0.21%</u>	
	Kentucky Median				14.2	12.7	1.00	1.14	3.2	1.1%	3.65%	0.53%	6.2%		10.61%	2.85%	0.81%			85,097	0.21%
LOUISIANA																					
FPBF	FPB Financial Corp.	\$ 37.00	\$ 42.42	\$ 35.10	9.5	11.0	1.09	1.09	1.5	1.0%	1.30%	0.94%	11.4%	\$ 144.8	8.27%	4.07%	0.00%	\$ 13.0	12,025	0.09%	
GLBP	Globe Bancorp, Inc.	18.00	25.00	17.50	NA	22.2	NA	NA	NA	NA	1.94%	NA	NA	NA	NA	NA	NA	NA	NA	8,280	NA
GSLA	GS Financial Corp.	18.94	21.50	16.12	NMF	10.9	0.86	0.86	NMF	NMF	2.11%	0.16%	1.0%	177.3	15.40%	3.39%	1.16%	24.0	95,931	0.40%	
HFBL	Home Federal Bancorp, Inc. of Louisiana (MHC)	9.50	10.60	9.03	NMF	NMF	1.10	1.10	NA	3.7%	2.53%	0.37%	1.6%	125.2	23.34%	2.52%	0.00%	32.1	130,768	0.41%	
LABC	Louisiana Bancorp, Inc.	10.49	11.36	9.91	NA	NA	0.75	0.75	NA	NMF	0.00%	1.38%	4.1%	260.5	33.91%	3.59%	NA	66.6	NA	NA	
MDNB	Minden Bancorp, Inc. (MHC)	21.50	25.50	21.50	25.6	22.6	1.38	1.38	5.0	8.7%	1.86%	0.89%	5.4%	125.9	16.48%	3.97%	0.02%	29.6	12,255	0.04%	
TSH	Teche Holding Co.	37.75	51.66	35.00	<u>12.8</u>	<u>12.0</u>	<u>1.24</u>	<u>1.31</u>	<u>2.9</u>	<u>3.6%</u>	<u>3.55%</u>	<u>0.87%</u>	<u>9.3%</u>	719.4	<u>9.31%</u>	<u>3.57%</u>	<u>0.68%</u>	83.2	<u>215,741</u>	<u>0.26%</u>	
	Louisiana Median				12.8	12.0	1.09	1.09	2.9	3.7%	1.94%	0.88%	4.8%		15.94%	3.58%	0.02%			54,093	0.26%



Market Statistics on Selected Financial Institutions

Thriffs

December, 2007

Company		Pricing			Valuation						Dividend	Profitability		Other				Marketability		
Ticker	Company	12/31/07 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.
<u>NORTH CAROLINA</u>																				
ASFE	AF Financial Group, Inc. (MHC)	\$ 14.35	\$ 19.25	\$ 12.50	8.2	14.8	0.98	1.09	3.1	0.7%	1.39%	0.91%	15.0%	\$ 257.7	6.00%	3.43%	1.20%	\$ 15.1	41,256	0.27%
CSBC	Citizens South Banking Corporation	10.13	13.40	9.61	13.7	15.1	0.93	1.48	8.1	4.5%	3.16%	0.71%	6.4%	761.0	11.09%	3.05%	0.58%	78.7	366,149	0.47%
CDLX	Coddle Creek Financial Corp.	23.70	29.15	23.25	25.8	30.8	0.75	0.75	7.4	NA	4.22%	0.37%	2.9%	156.6	12.37%	NA	NA	14.5	21,212	0.15%
KSBI	KS Bancorp, Inc.	24.50	35.00	20.50	17.0	14.7	1.79	1.79	7.3	6.2%	2.12%	0.84%	14.8%	315.9	5.69%	3.46%	NA	32.1	993,353	3.10%
MTUC	Mutual Community Savings Bank, Inc., SSB	5.05	13.00	5.05	NMF	NMF	0.37	0.37	NA	NMF	0.00%	NMF	NMF	83.5	5.89%	3.72%	0.78%	1.8	59,464	3.24%
SSFC	South Street Financial Corp.	7.05	9.50	6.50	21.4	16.0	0.82	0.82	20.5	NMF	5.67%	0.33%	3.9%	292.9	8.26%	2.55%	NA	19.5	68,103	0.35%
WAKE	Wake Forest Bancshares, Inc. (MHC)	20.00	24.00	17.10	<u>13.8</u>	<u>14.0</u>	<u>1.15</u>	<u>1.15</u>	<u>2.2</u>	<u>3.5%</u>	<u>4.00%</u>	<u>1.53%</u>	<u>8.2%</u>	107.4	<u>18.79%</u>	<u>3.80%</u>	<u>2.04%</u>	23.2	<u>21,400</u>	<u>0.09%</u>
North Carolina Median					15.4	15.0	0.93	1.09	7.4	4.0%	3.16%	0.78%	7.3%		8.26%	3.45%	0.99%		59,464	0.35%
<u>SOUTH CAROLINA</u>																				
FCPB	First Capital Bancshares, Inc.	\$ 10.50	\$ 13.00	\$ 9.21	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	5,880	NA
FSGB	First Federal of South Carolina, FSB (MHC)	25.00	25.50	25.00	NMF	NMF	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	250	NA
FFCH	First Financial Holdings, Inc.	27.42	39.80	23.63	13.2	12.1	1.72	1.96	2.4	8.4%	3.72%	0.77%	11.1%	2,711.4	6.85%	3.31%	0.35%	319.0	5,294,665	1.66%
PEDE	Great Pee Dee Bancorp, Inc.	22.53	24.99	15.02	33.1	24.5	1.47	1.50	186.1	8.4%	2.84%	0.17%	1.4%	221.6	12.34%	3.09%	0.90%	40.5	131,463	0.32%
SFDL	Security Federal Corporation	23.25	25.25	22.75	<u>14.2</u>	<u>15.7</u>	<u>1.36</u>	<u>1.41</u>	<u>1.9</u>	<u>3.2%</u>	<u>1.20%</u>	<u>0.58%</u>	<u>10.4%</u>	799.5	<u>5.57%</u>	<u>2.79%</u>	<u>NA</u>	60.3	<u>36,038</u>	<u>0.06%</u>
South Carolina Median					14.2	15.7	1.47	1.50	2.4	8.4%	1.20%	0.58%	10.4%		6.85%	3.09%	0.63%		36,038	0.32%
<u>TENNESSEE</u>																				
JFBI	Jefferson Bancshares, Inc.	\$ 10.10	\$ 13.00	\$ 9.02	33.7	27.3	0.87	0.87	0.7	NMF	2.38%	0.51%	2.4%	\$ 335.5	22.05%	3.75%	0.49%	\$ 64.6	224,574	0.35%
SCYT	Security Bancorp, Inc.	37.00	37.75	35.25	NA	9.9	NA	NA	NA	NA	2.70%	1.38%	13.7%	140.1	10.32%	4.34%	0.00%	NA	3,885	NA
SFBK	SFB Bancorp, Inc.	21.50	25.50	21.50	NA	15.8	NA	NA	NA	NA	0.93%	NA	NA	NA	NA	NA	NA	NA	21,823	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 Bancshares, Inc.	21.00	23.00	18.95	<u>35.6</u>	<u>22.6</u>	<u>1.31</u>	<u>NA</u>	<u>6.5</u>	<u>NA</u>	<u>2.14%</u>	<u>0.42%</u>	<u>4.1%</u>	133.4	<u>10.33%</u>	<u>2.73%</u>	<u>NA</u>	18.1	<u>2,100</u>	<u>0.01%</u>
Tennessee Median					34.6	19.2	1.09	0.87	3.6	NA	2.14%	0.51%	4.1%		10.33%	3.75%	0.25%		3,885	0.18%
<u>VIRGINIA</u>																				
CFFC	Community Financial Corporation	\$ 8.99	\$ 12.75	\$ 7.95	10.2	9.2	0.98	0.98	1.1	NMF	2.89%	0.73%	9.0%	\$ 485.6	8.08%	3.32%	0.41%	\$ 38.6	79,786	0.21%
GAFC	Greater Atlantic Financial Corp.	4.50	5.50	2.25	<u>14.5</u>	<u>NMF</u>	<u>1.42</u>	<u>1.37</u>	<u>NMF</u>	<u>1.8%</u>	<u>0.00%</u>	<u>4.64%</u>	<u>156.7%</u>	246.0	<u>3.89%</u>	<u>2.02%</u>	<u>0.75%</u>	13.6	<u>116,505</u>	<u>0.86%</u>
Virginia Median					12.4	9.2	1.20	1.18	1.1	1.8%	1.45%	2.69%	82.9%		5.99%	2.67%	0.58%		98,146	0.53%
<u>WEST VIRGINIA</u>																				
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>17,984</u>	<u>NA</u>
West Virginia Median					NA	NA	NA	NA	NA	NA	1.92%	NA	NA		NA	NA	NA		17,984	NA
Southeastern Thrifts Median					14.2	14.7	1.09	1.12	2.9	3.7%	2.14%	0.71%	6.43%		10.33%	3.20%	0.77%		38,647	0.26%

Southeastern Community Bank Merger & Acquisition Transactions

Fourth 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 (%)
10/01/2007	1st United Bancorp, Inc.	Equitable Financial Group, Inc.	Fort Lauderdale	FL	194,318	55.6	216.85	216.85	16.28	25.49	1.74	14.23	12.42	0.36
10/24/2007	Premier Financial Bancorp, Inc.	Citizens First Bank, Inc.	Ravenswood	WV	59,062	11.7	196.90	196.90	22.72	13.12	0.83	9.05	10.06	1.41
11/02/2007	SunTrust Banks, Inc.	GB&T Bancshares, Inc.	Gainesville	GA	1,985,130	153.7	64.78	106.32	16.87	0.88	0.70	5.77	11.90	2.82
11/05/2007	Carroll Financial Services, Inc.	Bradford Bancshares, Inc.	Bradford	TN	36,866	8.4	132.64	132.64	22.64	8.70	1.08	6.33	17.59	0.01
11/27/2007	Premier Financial Bancorp, Inc.	Traders Bankshares, Inc.	Spencer	WV	106,027	18.1	153.02	153.02	26.03	7.56	0.37	3.24	11.55	3.14
12/10/2007	Four Oaks Fincorp, Inc.	Longleaf Community Bank	Rockingham	NC	57,634	13.4	163.26	163.26	NM	15.82	-0.46	-3.01	13.80	NA
12/13/2007	Community Bankers Acquisition Corp.	BOE Financial Services of Virginia, Inc.	Tappahannock	VA	294,767	52.0	175.41	178.02	17.71	11.96	0.94	9.41	9.96	0.07
Average Value							157.55	163.86	20.38	11.93	0.74	6.43	12.47	1.30
Median Value							163.26	163.26	20.18	11.96	0.83	6.33	11.90	0.89