

SILVERTON  
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SILVERTON  
BANK

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

**June, 2008**

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

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## Market Statistics Definitions

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

<b>PEG Ratio</b>	Price to LTM Earnings Ratio divided by the annual growth rate in Book Value Per Share for prior three years
<b>Core Deposit Premium</b>	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.
<b>Annual Yield</b>	Current Annualized Quarterly Dividend per share as a percentage of the Market Price
<b>Net Interest Margin</b>	Net Interest Income as a percentage of Average Earning Assets
<b>NMF</b>	Not Meaningful
<b>LTM</b>	Latest Twelve Months
<b>ROAA</b>	Net Income as a percentage of Average Assets
<b>ROAE</b>	Net Income as a percentage of Average Equity
<b>NPA</b>	Nonperforming loans and leases, renegotiated loans, and real estate owned
<b>OREO</b>	Other real estate owned

All data provided by SNL Financial.

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

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

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

Bank stocks continued their downward slide during the second quarter. Until asset quality measures show some signs of recovery and/or general market conditions improve, we expect valuations to remain low.

Not surprisingly, the number of M&A transactions announced in the Southeast remained low. There were 7 transactions announced (and, only 4 reported with pricing metrics), versus 5 in the first quarter. And, one transaction in Florida was terminated due to market conditions. Jacksonville Bancorp, Inc. and Heritage Bankshares, Inc. mutually terminated their merger agreement on June 24th. Activity during the quarter was concentrated in Alabama, Arkansas, Florida, South Carolina, and Virginia.

These transactions took place at relatively healthy valuations, but pricing data was not released for half of the transactions and the quarter included at least one “distressed” sale. 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 note a few continuing trends in today’s difficult bank equity markets. 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.

Finally, asset quality measures have taken a nosedive, along with stock valuations. We expect this to continue as many institutions – especially the smaller banks – have not yet reported their March 31, 2008 results. We suspect the tardiness is due to inability to quantify their potential loss exposure.

## Announced M&A Transactions

As mentioned, activity during the quarter was concentrated in Arkansas, Alabama, Florida, South Carolina and Virginia. One transaction took place in Florida, South Carolina and Virginia. Two deals were announced in Alabama and Arkansas.

In Alabama, Capstone Bancshares, Inc. bought Security Federal Bancorp, Inc. a \$63 million institution based in Tuscaloosa. And, BancIndependent, Inc. announced plans to purchase Citizens Bank of Lawrence, a \$115 million bank based in Moulton.

In Arkansas, First Security Bancorp announced the acquisition of Union Bancshares of Benton, Inc, a \$228 million institution. And, First Arkansas Bancshares, Inc. announced plans to purchase M&P Community Bancshares, Inc. a \$63 million bank based in Newport.

In Florida, Caja de Ahorros y Monte de Piedad de Madrid announced the acquisition of City National Bancshares, Inc., a \$2.8 billion institution based in Miami.

In South Carolina, First Citizens Bancorporation, Inc. bought Community Bankshares, Inc., a \$585 million bank in Orangeburg.

Finally, one transaction was announced in Virginia during the quarter. Summit Financial Group, Inc. announced plans to purchase Greater Atlantic Financial Corp., a \$230 million institution in Reston.

The quarter's transactions ranged in value from 1.72x to 3.67x book value, 1.92x to 5.18x tangible book value, 19.1x to 35.6x LTM earnings, and carried deposit premiums of 7.7% to 43.5%. 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 **Cygnnet Financial Corporation** (Ponte Vedra, FL).

Florida Bank Group announced the acquisition of Cygnnet Financial Group. BBCC served as financial advisor to Cygnnet 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 capital markets including the Trust Preferred market. Unfortunately, there are no organizations issuing Trust Preferred term sheets in the pooled market today. For the foreseeable future, the Trust Preferred pool market is closed.

Silverton Bank has re-instituted its private placement program to originate trust preferred securities. We successfully closed five 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.

One major ramification of the turmoil in the trust preferred market is that the investors in today's market are much more selective with regard to credit quality and real estate lending concentrations in general. With liquidity in the Trust Preferred market significantly impaired, new issue pricing levels are now at 3-month LIBOR plus 375 to 450 basis points. Indications are that spreads may widen further unless liquidity returns.

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

promptly so we can make arrangements to accommodate your financing need. We are committed to helping our customers access the Trust Preferred and other markets through the most cost effective means possible.

Since January 1, 2006, Silverton Capital Corporation has originated 44 Trust Preferred offerings, which raised over \$339 million in capital for our clients. This level of volume ranks us as one of the largest origination channels for Trust Preferred Securities in the country. Importantly, we are one of the only issuers in the market today.



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

*June, 2008*

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

<b>Banks w/assets over \$5 Billion:</b>	<b>8.6 x</b>	<b>0.86 x</b>	<b>1.0</b>	<b>3.8%</b>	<b>0.66%</b>	<b>6.0%</b>	<b>9.30%</b>	<b>55,324,560</b>	<b>4.70%</b>
<b>Banks w/assets between \$1 Billion and \$5 Billion:</b>	<b>10.9</b>	<b>0.82</b>	<b>1.1</b>	<b>4.6%</b>	<b>0.73%</b>	<b>8.2%</b>	<b>9.81%</b>	<b>2,001,179</b>	<b>0.95%</b>
<b>Banks w/assets between \$500 Million and \$1 Billion:</b>	<b>11.1</b>	<b>0.87</b>	<b>1.3</b>	<b>4.5%</b>	<b>0.68%</b>	<b>8.6%</b>	<b>8.74%</b>	<b>101,576</b>	<b>0.25%</b>
<b>Banks w/assets between \$250 Million and \$500 Million:</b>	<b>14.4</b>	<b>0.99</b>	<b>1.5</b>	<b>3.2%</b>	<b>0.57%</b>	<b>7.0%</b>	<b>8.89%</b>	<b>37,483</b>	<b>0.11%</b>
<b>Banks w/assets between \$150 Million and \$250 Million:</b>	<b>14.7</b>	<b>1.03</b>	<b>2.2</b>	<b>5.0%</b>	<b>0.28%</b>	<b>4.5%</b>	<b>9.67%</b>	<b>11,039</b>	<b>0.13%</b>
<b>Banks w/assets under \$150 Million:</b>	<b>19.2</b>	<b>0.88</b>	<b>3.3</b>	<b>1.8%</b>	<b>0.19%</b>	<b>1.2%</b>	<b>13.04%</b>	<b>6,358</b>	<b>0.11%</b>



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

June, 2008

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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	

<b>NYSE</b>	<b>8.8 x</b>	<b>0.76 x</b>	<b>4.7%</b>	<b>0.77%</b>	<b>6.8%</b>	<b>9.41%</b>	<b>46,303,069</b>	<b>4.96%</b>
<b>AMEX</b>	<b>22.7 x</b>	<b>1.57 x</b>	<b>8.1%</b>	<b>0.88%</b>	<b>8.8%</b>	<b>9.30%</b>	<b>138,689</b>	<b>0.22%</b>
<b>NASDAQ</b>	<b>10.9 x</b>	<b>0.90 x</b>	<b>2.7%</b>	<b>0.59%</b>	<b>6.5%</b>	<b>9.24%</b>	<b>213,956</b>	<b>0.42%</b>
<b>OTC - BB</b>	<b>14.5 x</b>	<b>1.03 x</b>	<b>3.4%</b>	<b>0.59%</b>	<b>7.1%</b>	<b>9.38%</b>	<b>25,275</b>	<b>0.09%</b>
<b>Pink Sheets</b>	<b>13.4 x</b>	<b>1.40 x</b>	<b>6.2%</b>	<b>0.84%</b>	<b>10.2%</b>	<b>9.75%</b>	<b>7,587</b>	<b>0.03%</b>
<b>Thrifts</b>	<b>17.8 x</b>	<b>1.03 x</b>	<b>2.2%</b>	<b>0.49%</b>	<b>3.9%</b>	<b>9.62%</b>	<b>31,059</b>	<b>0.23%</b>



# Market Statistics on Selected Financial Institutions

June, 2008

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

Company		Pricing			Valuation					Dividend	Profitability		Other				Marketability			
Ticker	Company	6/30/08 Price	52 Week High	52 Week 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	Weekly Volume/Shares Outstand.	
					Earnings LTM	Earnings 2006	Book Value Stated	Book Value Tangible												
<b>ALABAMA</b>																				
CNB	Colonial BancGroup, Inc.	\$ 4.42	25.50	3.38	4.0	3.8	0.32	0.63	0.3	NMF	8.60%	0.36%	4.4%	\$ 27,352.7	7.94%	2.93%	1.40%	\$ 698.8	77,977,331	11.16%
RF	Regions Financial Corporation	10.91	34.44	10.31	<u>6.2</u>	<u>6.2</u>	<u>0.38</u>	<u>0.97</u>	<u>0.8</u>	<u>NMF</u>	<u>13.93%</u>	<u>0.95%</u>	<u>6.8%</u>	144,249.0	<u>13.88%</u>	<u>3.51%</u>	<u>1.24%</u>	7,579.4	<u>393,566,522</u>	<u>5.19%</u>
<b>Alabama Median</b>					<b>5.1</b>	<b>5.0</b>	<b>0.35</b>	<b>0.80</b>	<b>0.6</b>	<b>NMF</b>	<b>11.26%</b>	<b>0.66%</b>	<b>5.6%</b>		<b>10.91%</b>	<b>3.22%</b>	<b>1.32%</b>		<b>235,771,926</b>	<b>8.18%</b>
<b>FLORIDA</b>																				
BBX	BankAtlantic Bancorp, Inc.	\$ 1.76	\$ 9.60	\$ 1.56	NMF	NMF	0.23	0.28	NA	NMF	1.14%	-1.48%	-20.4%	\$ 6,390.7	6.79%	2.92%	1.74%	\$ 98.7	7,104,909	7.20%
BKUNA	BankUnited Financial Corporation	0.96	20.48	0.95	NMF	NMF	0.05	0.05	NA	NMF	2.08%	-1.83%	-33.6%	14,344.3	4.94%	2.05%	5.33%	34.2	5,686,142	16.62%
BFF	BFC Financial Corporation	0.75	4.14	0.50	<u>NMF</u>	<u>NMF</u>	<u>0.21</u>	<u>0.39</u>	<u>NA</u>	<u>NMF</u>	<u>0.00%</u>	<u>-0.33%</u>	<u>-13.0%</u>	7,108.8	<u>2.50%</u>	<u>2.71%</u>	<u>1.64%</u>	33.8	<u>372,480</u>	<u>1.10%</u>
<b>Florida Median</b>					<b>NMF</b>	<b>NMF</b>	<b>0.21</b>	<b>0.28</b>	<b>NA</b>	<b>NMF</b>	<b>1.14%</b>	<b>-1.48%</b>	<b>-20.4%</b>		<b>4.94%</b>	<b>2.71%</b>	<b>1.74%</b>		<b>5,686,142</b>	<b>7.20%</b>
<b>GEORGIA *</b>																				
STI	SunTrust Banks, Inc.	\$ 36.22	\$ 90.47	\$ 32.34	9.3	8.0	0.86	1.55	2.1	3.9%	8.50%	0.66%	6.4%	\$ 178,986.9	10.30%	3.05%	1.77%	\$ 12,670.9	720,523,736	5.69%
SNV	Synovus Financial Corp.	8.73	31.68	8.22	6.3	5.5	0.82	0.97	0.8	NMF	7.79%	0.97%	9.3%	33,759.9	10.46%	3.64%	2.48%	2,881.7	191,253,479	6.64%
UCBI	United Community Banks, Inc.	8.53	27.50	8.51	<u>7.4</u>	<u>6.9</u>	<u>0.46</u>	<u>0.73</u>	<u>0.4</u>	<u>NMF</u>	<u>4.22%</u>	<u>0.77%</u>	<u>7.5%</u>	8,386.3	<u>10.39%</u>	<u>3.54%</u>	<u>1.49%</u>	400.9	<u>17,836,742</u>	<u>4.45%</u>
<b>Georgia Median</b>					<b>7.8</b>	<b>6.7</b>	<b>0.84</b>	<b>1.26</b>	<b>1.5</b>	<b>3.9%</b>	<b>8.15%</b>	<b>0.82%</b>	<b>7.9%</b>		<b>10.38%</b>	<b>3.35%</b>	<b>2.13%</b>		<b>455,888,607</b>	<b>6.16%</b>
<b>LOUISIANA</b>																				
WTNY	Whitney Holding Corporation	\$ 18.30	\$ 30.32	\$ 17.85	<u>8.6</u>	<u>8.2</u>	<u>0.97</u>	<u>1.35</u>	<u>1.0</u>	<u>3.7%</u>	<u>6.78%</u>	<u>1.11%</u>	<u>9.7%</u>	\$ 10,781.9	<u>11.26%</u>	<u>4.62%</u>	<u>1.95%</u>	\$ 1,176.0	<u>55,324,560</u>	<u>4.70%</u>
<b>Louisiana Median</b>					<b>8.6</b>	<b>8.2</b>	<b>0.97</b>	<b>1.35</b>	<b>1.0</b>	<b>3.7%</b>	<b>6.78%</b>	<b>1.11%</b>	<b>9.7%</b>		<b>11.26%</b>	<b>4.62%</b>	<b>1.95%</b>		<b>55,324,560</b>	<b>4.70%</b>
<b>MISSISSIPPI</b>																				
BXS	BancorpSouth, Inc.	\$ 17.49	\$ 26.50	\$ 17.48	10.3	10.3	1.18	1.56	1.4	5.2%	5.03%	1.07%	11.7%	\$ 13,154.9	9.30%	3.77%	0.47%	\$ 1,440.6	34,187,790	2.37%
HBHC	Hancock Holding Company	39.29	45.68	32.78	16.9	17.3	2.13	2.43	2.3	14.1%	2.44%	1.29%	14.1%	6,425.1	8.99%	3.79%	0.45%	1,232.6	46,303,069	3.76%
TRMK	Trustmark Corporation	17.65	30.15	17.60	<u>9.3</u>	<u>9.4</u>	<u>1.08</u>	<u>1.63</u>	<u>1.2</u>	<u>5.3%</u>	<u>5.21%</u>	<u>1.18%</u>	<u>11.2%</u>	9,097.2	<u>10.30%</u>	<u>3.92%</u>	<u>1.21%</u>	1,011.3	<u>33,108,400</u>	<u>3.27%</u>
<b>Mississippi Median</b>					<b>10.3</b>	<b>10.3</b>	<b>1.18</b>	<b>1.63</b>	<b>1.4</b>	<b>5.3%</b>	<b>5.03%</b>	<b>1.18%</b>	<b>11.7%</b>		<b>9.30%</b>	<b>3.79%</b>	<b>0.47%</b>		<b>34,187,790</b>	<b>3.27%</b>
<b>NORTH CAROLINA</b>																				
BAC	Bank of America Corporation	\$ 23.87	\$ 52.96	\$ 22.44	10.0	7.2	0.76	1.89	1.1	6.3%	10.72%	0.27%	3.1%	\$ 1,736,502.0	9.00%	2.73%	0.94%	\$ 106,288.6	4,585,949,872	4.31%
BBT	BB&T Corporation	22.77	43.00	21.40	7.2	7.3	0.97	1.71	1.3	5.9%	8.26%	1.28%	13.2%	136,417.0	9.41%	3.52%	1.05%	12,450.6	617,379,860	4.96%
FCNCA	First Citizens BancShares, Inc.	139.49	195.66	117.75	13.0	13.4	0.98	1.06	1.3	0.6%	0.79%	0.79%	8.8%	16,746.5	8.87%	3.39%	0.39%	1,455.5	6,228,926	0.43%
WB	Wachovia Corporation	15.53	53.10	14.70	<u>8.9</u>	<u>4.8</u>	<u>0.43</u>	<u>1.14</u>	<u>1.1</u>	<u>0.9%</u>	<u>9.66%</u>	<u>-0.34%</u>	<u>-3.4%</u>	808,575.0	<u>9.65%</u>	<u>2.92%</u>	<u>1.70%</u>	30,934.5	<u>2,137,869,584</u>	<u>6.91%</u>
<b>North Carolina Median</b>					<b>9.5</b>	<b>7.2</b>	<b>0.87</b>	<b>1.43</b>	<b>1.2</b>	<b>3.4%</b>	<b>8.96%</b>	<b>0.53%</b>	<b>6.0%</b>		<b>9.21%</b>	<b>3.16%</b>	<b>1.00%</b>		<b>1,377,624,722</b>	<b>4.64%</b>
<b>SOUTH CAROLINA</b>																				
TSFG	South Financial Group, Inc. (The)	\$ 3.92	\$ 24.79	\$ 3.66	<u>NMF</u>	<u>4.0</u>	<u>0.21</u>	<u>0.32</u>	<u>NMF</u>	<u>NMF</u>	<u>1.02%</u>	<u>-5.82%</u>	<u>-51.5%</u>	\$ 13,731.7	<u>10.04%</u>	<u>3.06%</u>	<u>2.25%</u>	\$ 284.7	<u>26,354,670</u>	<u>9.26%</u>
<b>South Carolina Median</b>					<b>NMF</b>	<b>4.0</b>	<b>0.21</b>	<b>0.32</b>	<b>NMF</b>	<b>NMF</b>	<b>1.02%</b>	<b>-5.82%</b>	<b>-51.5%</b>		<b>10.04%</b>	<b>3.06%</b>	<b>2.25%</b>		<b>26,354,670</b>	<b>9.26%</b>
<b>TENNESSEE</b>																				
FHN	First Horizon National Corp.	\$ 7.43	\$ 39.40	\$ 7.00	<u>NMF</u>	<u>NMF</u>	<u>0.45</u>	<u>0.51</u>	<u>NA</u>	<u>NMF</u>	<u>10.77%</u>	<u>0.09%</u>	<u>1.5%</u>	\$ 37,267.9	<u>5.67%</u>	<u>2.80%</u>	<u>2.49%</u>	\$ 942.0	<u>120,538,599</u>	<u>12.80%</u>
<b>Tennessee Median</b>					<b>NMF</b>	<b>NMF</b>	<b>0.45</b>	<b>0.51</b>	<b>NA</b>	<b>NMF</b>	<b>10.77%</b>	<b>0.09%</b>	<b>1.5%</b>		<b>5.67%</b>	<b>2.80%</b>	<b>2.49%</b>		<b>120,538,599</b>	<b>12.80%</b>
<b>WEST VIRGINIA</b>																				
UBSI	United Bankshares, Inc.	\$ 15.75	\$ 33.61	\$ 22.95	<u>7.3</u>	<u>7.3</u>	<u>0.88</u>	<u>1.52</u>	<u>1.1</u>	<u>4.3%</u>	<u>7.37%</u>	<u>1.30%</u>	<u>13.3%</u>	\$ 7,987.0	<u>9.66%</u>	<u>3.69%</u>	<u>0.55%</u>	\$ 681.4	<u>23,719,106</u>	<u>3.48%</u>
<b>West Virginia Median</b>					<b>7.3</b>	<b>7.3</b>	<b>0.88</b>	<b>1.52</b>	<b>1.1</b>	<b>4.3%</b>	<b>7.37%</b>	<b>1.30%</b>	<b>13.3%</b>		<b>9.66%</b>	<b>3.69%</b>	<b>0.55%</b>		<b>23,719,106</b>	<b>3.48%</b>
<b>Southeastern Regional Banks Median</b>					<b>8.8</b>	<b>7.3</b>	<b>0.76</b>	<b>1.06</b>	<b>1.1</b>	<b>4.7%</b>	<b>6.78%</b>	<b>0.77%</b>	<b>6.8%</b>		<b>9.41%</b>	<b>3.39%</b>	<b>1.49%</b>		<b>46,303,069</b>	<b>4.96%</b>

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



# Market Statistics on Selected Financial Institutions

June, 2008

## NASDAQ Banks

Company		Pricing			Valuation						Dividend	Profitability		Other				Marketability			
Ticker	Company	6/30/08 Price	52 Week		Price/Earnings		Book Value		PEG Ratio	Core Deposit Premium	Annual Yield%	Latest Quarter Ended		Total Assets	Equity/Assets	Net Int. Margin	NPAs as % of Lns +OREO	Market Value	Average Weekly		
			High	Low	LTM	2006	Stated	Tangible				ROAA	ROAE						Volume Traded	Volume/Shares Outstand.	
<b>ALABAMA</b>																					
AUBN	Auburn National Bancorporation, Inc.	\$ 22.10	\$ 27.88	\$ 19.00	11.6	11.9	1.45	1.45	1.5	4.7%	3.35%	1.06%	13.7%	\$ 728.91	7.72%	2.97%	1.51%	\$ 81.37	158,347	0.19%	
BTFG	BancTrust Financial Group, Inc.	6.59	21.33	6.32	13.4	13.4	0.46	0.81	1.5	NMF	7.89%	0.53%	4.4%	2,179.9	11.52%	3.57%	5.23%	115.5	1,096,576	0.95%	
CAPB	CapitalSouth Bancorp	3.25	18.00	2.02	NMF	NMF	0.29	0.37	NA	NMF	0.00%	0.17%	2.7%	756.7	6.21%	2.72%	5.63%	13.5	76,928	0.57%	
NXTY	Nexity Financial Corporation	4.80	10.38	4.52	9.2	7.7	0.53	0.54	0.9	NMF	0.00%	0.29%	3.9%	996.5	7.06%	2.34%	3.51%	37.3	488,880	1.31%	
USBI	United Security Bancshares, Inc.	15.75	25.90	15.22	NMF	NMF	1.19	1.25	NMF	4.0%	6.86%	1.14%	9.5%	673.3	12.04%	5.83%	6.23%	95.2	177,030	0.19%	
<b>Alabama Median</b>					<b>11.6</b>	<b>11.9</b>	<b>0.53</b>	<b>0.81</b>	<b>1.5</b>	<b>4.3%</b>	<b>3.35%</b>	<b>0.53%</b>	<b>4.4%</b>		<b>7.72%</b>	<b>2.97%</b>	<b>5.23%</b>		<b>177,030</b>	<b>0.57%</b>	
<b>FLORIDA</b>																					
ATBC	Atlantic BancGroup, Inc.	\$ 15.00	\$ 40.00	\$ 12.21	18.8	13.3	0.97	0.97	1.8	NMF	0.00%	0.07%	1.0%	\$ 263.6	7.27%	2.85%	2.66%	\$ 18.7	64,275	0.34%	
BOFL	Bank of Florida Corporation	7.25	17.68	7.25	NMF	NMF	0.46	0.68	NA	NMF	0.00%	0.07%	0.5%	1,404.0	14.28%	3.60%	1.58%	92.6	975,198	1.05%	
CCBG	Capital City Bank Group, Inc.	21.76	36.40	21.76	12.8	13.1	1.26	1.86	2.3	7.9%	3.40%	1.10%	9.8%	2,692.5	11.06%	4.71%	2.14%	373.7	4,319,142	1.16%	
CSFL	CenterState Banks of Florida, Inc.	11.03	18.52	10.40	19.7	17.5	0.92	1.17	1.0	2.0%	1.45%	0.36%	3.0%	1,248.6	12.01%	3.59%	1.21%	137.3	585,086	0.43%	
FSTF	First State Financial Corporation	6.19	18.99	5.27	NMF	15.5	0.76	0.76	NMF	NMF	5.17%	-0.96%	-9.1%	469.7	10.26%	3.14%	1.87%	36.6	173,939	0.47%	
FPBI	FPB Bancorp, Inc.	7.21	15.89	7.21	NMF	NMF	0.69	0.69	NA	NMF	0.00%	-0.74%	-7.0%	215.5	9.99%	3.68%	2.62%	14.8	21,486	0.14%	
GFLB	Great Florida Bank	4.75	15.50	4.52	NMF	NMF	0.36	0.36	NA	NMF	0.00%	0.02%	0.2%	1,850.4	9.38%	2.89%	2.28%	62.3	124,023	0.20%	
JAXB	Jacksonville Bancorp, Inc.	15.90	32.21	15.75	9.8	9.8	1.02	1.02	0.7	0.1%	0.00%	0.53%	8.0%	409.8	6.66%	3.32%	0.28%	27.8	136,740	0.49%	
OPHC	OptimumBank Holdings, Inc.	8.01	9.68	4.91	14.8	14.8	1.10	1.10	1.6	2.0%	0.00%	0.72%	7.6%	254.5	8.91%	2.88%	0.21%	25.0	67,484	0.27%	
SBCF	Seacoast Banking Corporation of Florida	7.76	22.70	7.51	17.2	15.2	0.69	0.93	1.0	NMF	8.25%	0.30%	3.3%	2,393.4	8.98%	3.72%	3.49%	148.3	5,897,872	3.98%	
SAMB	Sun American Bancorp	2.70	10.11	2.10	NMF	NMF	0.29	0.54	NMF	NMF	0.00%	0.00%	0.0%	621.7	15.59%	3.73%	1.56%	28.0	241,515	0.86%	
TIBB	TIB Financial Corp.	6.06	13.34	5.79	NMF	NMF	0.82	NA	NMF	NA	4.13%	-0.39%	-5.8%	1,512.6	6.84%	3.12%	2.76%	84.9	626,725	0.74%	
<b>Florida Median</b>					<b>16.0</b>	<b>14.8</b>	<b>0.79</b>	<b>0.93</b>	<b>1.3</b>	<b>2.0%</b>	<b>0.00%</b>	<b>0.07%</b>	<b>0.7%</b>		<b>9.69%</b>	<b>3.46%</b>	<b>2.01%</b>		<b>207,727</b>	<b>0.48%</b>	
<b>GEORGIA</b>																					
ABCB	Ameris Bancorp	\$ 8.70	\$ 23.41	\$ 8.59	9.1	7.8	0.60	0.86	0.8	NMF	6.44%	0.56%	6.1%	\$ 2,118.2	9.27%	3.89%	2.00%	\$ 117.9	2,460,795	2.09%	
APAB	Appalachian Bancshares, Inc.	7.50	17.84	7.34	7.7	7.1	0.53	0.55	0.6	NMF	0.00%	0.46%	6.1%	1,020.0	7.45%	4.27%	0.69%	40.3	167,925	0.42%	
ASFN	Atlantic Southern Financial Group, Inc.	12.86	34.83	12.86	8.1	7.3	0.59	0.79	NA	NMF	0.93%	0.55%	5.3%	891.9	10.16%	3.17%	0.64%	53.4	177,404	0.33%	
CCFH	CCF Holding Company	2.80	18.15	2.43	4.5	2.6	0.31	0.31	0.4	NMF	7.14%	-0.47%	-6.3%	432.2	7.51%	3.71%	8.52%	10.1	20,496	0.20%	
CBAN	Colony Bancorp, Inc.	11.35	20.50	10.11	9.8	9.5	0.95	0.98	0.9	NMF	3.44%	0.74%	10.4%	1,185.2	7.26%	3.44%	1.92%	81.9	96,021	0.12%	
CSNT	Crescent Banking Company	9.90	21.75	8.50	18.7	8.7	0.79	0.84	2.2	NMF	1.62%	-0.81%	-11.5%	954.1	6.90%	2.36%	2.95%	52.3	392,387	0.75%	
LION	Fidelity Southern Corporation	4.68	17.61	4.30	8.5	6.6	0.43	0.44	1.2	NMF	7.69%	0.26%	4.5%	1,735.7	5.82%	2.93%	2.49%	43.9	236,808	0.54%	
HABC	Habersham Bancorp	7.45	20.00	6.94	11.0	7.5	0.39	0.42	2.1	NMF	5.37%	0.05%	0.4%	521.7	10.37%	3.19%	10.84%	21.0	133,020	0.63%	
OFSI	Omni Financial Services, Inc.	0.79	10.52	0.46	1.4	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	NA	62,912	NA
PABK	PAB Bankshares, Inc.	8.50	19.06	7.91	9.1	7.7	0.80	0.85	1.2	NMF	4.47%	0.43%	5.2%	1,205.0	8.20%	3.40%	3.54%	79.4	271,575	0.34%	
SAVB	Savannah Bancorp, Inc.	13.00	26.48	12.55	10.9	10.1	0.98	1.01	0.6	0.1%	3.85%	0.73%	8.7%	945.6	8.34%	3.69%	2.26%	77.1	123,110	0.16%	
SBKC	Security Bank Corporation	5.86	20.21	2.67	NMF	17.2	0.44	0.76	NA	NMF	2.99%	-3.43%	-30.9%	2,818.5	10.99%	2.33%	10.00%	136.1	4,087,526	3.00%	
WGNB	WGNB Corp.	8.90	28.08	8.12	19.8	16.2	0.67	1.05	1.4	0.4%	4.72%	0.83%	9.0%	886.2	9.11%	3.79%	7.28%	53.9	50,508	0.09%	
<b>Georgia Median</b>					<b>10.0</b>	<b>13.1</b>	<b>0.74</b>	<b>0.93</b>	<b>1.2</b>	<b>0.2%</b>	<b>3.85%</b>	<b>0.58%</b>	<b>7.0%</b>		<b>8.73%</b>	<b>3.55%</b>	<b>5.41%</b>		<b>123,110</b>	<b>0.25%</b>	
<b>KENTUCKY</b>																					
FIFG	1st Independence Financial Group, Inc.	\$ 17.09	\$ 18.45	\$ 9.06	NMF	NMF	0.97	NA	NA	NA	1.87%	-0.12%	-1.2%	\$ 336.7	10.46%	2.67%	NA	\$ 34.1	130,140	0.38%	
CZFC	Citizens First Corporation	8.15	13.84	7.80	20.9	20.9	0.53	0.94	2.0	NMF	1.23%	0.53%	5.0%	357.6	10.55%	3.66%	0.76%	16.0	55,950	0.35%	
CTBI	Community Trust Bancorp, Inc.	26.26	33.46	23.38	10.8	11.0	1.28	1.64	1.4	6.7%	4.42%	1.18%	11.1%	2,904.5	10.56%	3.98%	1.58%	393.4	9,437,188	2.40%	
FFKT	Farmers Capital Bank Corporation	17.62	33.50	17.01	8.8	8.7	0.74	1.15	1.6	1.1%	7.49%	0.82%	10.2%	2,158.4	8.07%	3.27%	2.43%	129.5	719,337	0.56%	
FFKY	First Financial Service Corporation	18.14	29.49	18.06	9.6	9.3	1.13	1.28	1.1	2.6%	4.19%	0.86%	10.1%	881.6	8.47%	3.81%	1.10%	84.6	104,396	0.12%	
PBIB	Porter Bancorp, Inc.	15.01	23.03	15.01	8.1	8.1	0.95	1.22	NA	1.7%	5.60%	0.95%	11.6%	1,564.7	7.97%	3.19%	1.06%	118.0	244,813	0.21%	
RBCAA	Republic Bancorp, Inc.	24.60	26.00	14.00	14.0	20.5	1.93	2.01	1.5	14.0%	1.97%	2.33%	31.0%	3,124.0	8.34%	5.52%	0.75%	501.9	4,750,260	0.95%	
SYBT	S.Y. Bancorp, Inc.	21.36	29.35	20.44	12.9	12.8	2.18	2.19	1.8	13.5%	3.18%	1.37%	15.3%	1,517.3	8.67%	3.93%	0.60%	286.3	5,048,436	1.76%	
<b>Kentucky Median</b>					<b>10.8</b>	<b>11.0</b>	<b>1.05</b>	<b>1.28</b>	<b>1.5</b>	<b>4.6%</b>	<b>3.69%</b>	<b>0.91%</b>	<b>10.7%</b>		<b>8.57%</b>	<b>3.74%</b>	<b>1.06%</b>		<b>482,075</b>	<b>0.47%</b>	



# Market Statistics on Selected Financial Institutions

June, 2008

## NASDAQ Banks

Company		Pricing			Valuation						Dividend		Profitability		Other				Marketability		
Ticker	Company	6/30/08 Price	52 Week		Price/Earnings		Book Value		PEG Ratio	Core Deposit Premium	Annual Yield%	Latest Quarter Ended		Total Assets	Equity/Assets	Net Int. Margin	NPAs as % of Lns +OREO	Market Value	Average Weekly		
			High	Low	LTM	2006	Stated	Tangible				ROAA	ROAE						Volume Traded	Volume/Shares Outstand.	
<b>LOUISIANA</b>																					
IBKC	IBERIABANK Corporation	\$ 44.47	\$ 54.36	\$ 37.44	12.5	13.6	1.12	2.27	0.8	8.4%	3.06%	1.07%	10.4%	\$ 5,132.3	9.97%	3.07%	1.25%	\$ 572.3	20,569,599	3.59%	
<b>Louisiana Median</b>					<b>12.5</b>	<b>13.6</b>	<b>1.12</b>	<b>2.27</b>	<b>0.8</b>	<b>8.4%</b>	<b>3.06%</b>	<b>1.07%</b>	<b>10.4%</b>		<b>9.97%</b>	<b>3.07%</b>	<b>1.25%</b>		<b>20,569,599</b>	<b>3.59%</b>	
<b>MISSISSIPPI</b>																					
BKKB	Britton & Koontz Capital Corporation	\$ 12.85	\$ 18.00	\$ 12.00	7.9	9.0	0.74	0.75	1.7	NMF	5.60%	0.93%	9.3%	\$ 366.0	10.02%	4.56%	1.46%	\$ 27.2	52,171	0.19%	
CADE	Cadence Financial Corporation	10.83	20.35	10.50	10.4	13.2	0.65	1.01	2.0	0.1%	9.23%	0.55%	5.6%	2,009.9	9.81%	3.35%	1.76%	128.9	1,236,245	0.96%	
CIZN	Citizens Holding Company	19.47	23.00	16.55	14.4	14.0	1.34	1.42	2.7	5.6%	3.90%	0.93%	9.4%	709.5	9.99%	3.47%	1.09%	94.8	69,800	0.07%	
FBMS	First Bancshares, Inc.	18.00	24.00	16.67	14.1	14.4	1.44	1.49	0.7	4.1%	1.67%	0.61%	8.6%	532.9	7.03%	3.84%	1.04%	53.8	50,040	0.09%	
FMFC	First M & F Corporation	12.55	19.00	12.50	8.1	7.9	0.79	1.10	1.1	0.8%	4.14%	0.76%	8.8%	1,647.5	8.70%	3.64%	1.34%	113.7	173,127	0.15%	
PFBX	Peoples Financial Corporation	20.50	25.50	18.20	10.7	10.2	1.00	1.00	1.3	NMF	2.83%	0.92%	7.7%	897.4	12.33%	3.55%	NA	110.6	245,078	0.22%	
RNST	Renasant Corporation	14.73	24.28	14.60	9.2	9.0	0.75	1.44	0.7	3.6%	4.62%	0.91%	8.2%	3,699.3	11.08%	3.50%	1.10%	308.3	7,201,350	2.34%	
<b>Mississippi Median</b>					<b>10.4</b>	<b>10.2</b>	<b>0.79</b>	<b>1.10</b>	<b>1.3</b>	<b>3.6%</b>	<b>4.14%</b>	<b>0.91%</b>	<b>8.6%</b>		<b>9.99%</b>	<b>3.55%</b>	<b>1.22%</b>		<b>173,127</b>	<b>0.19%</b>	
<b>NORTH CAROLINA</b>																					
ACBA	American Community Bancshares, Inc.	\$ 6.49	\$ 13.00	\$ 5.80	9.3	9.0	0.77	0.94	1.7	NMF	3.08%	0.77%	7.2%	\$ 524.2	10.59%	3.66%	0.53%	\$ 42.5	265,766	0.63%	
GRAN	Bank of Granite Corporation	7.11	17.43	6.66	NMF	NMF	0.95	1.05	NA	0.5%	7.31%	0.57%	5.8%	1,235.6	9.34%	3.79%	4.39%	109.8	1,429,039	1.30%	
BCAR	Bank of the Carolinas Corporation	7.35	12.01	6.02	24.5	14.7	0.71	0.72	NA	NMF	2.72%	0.00%	-0.1%	513.4	7.87%	2.77%	1.23%	28.8	82,945	0.29%	
BNCN	BNC Bancorp	11.75	18.25	11.75	11.6	11.2	0.99	1.46	0.4	2.9%	1.70%	0.59%	7.9%	1,186.2	7.32%	3.24%	0.81%	85.6	0	0.00%	
CAPE	Cape Fear Bank Corporation	7.50	11.33	6.15	68.2	21.4	1.02	1.02	NA	0.1%	0.00%	-0.38%	-6.2%	469.6	6.03%	2.39%	2.26%	28.8	170,513	0.59%	
CBKN	Capital Bank Corporation	8.84	17.25	8.55	13.4	13.0	0.59	0.95	1.7	NMF	3.62%	0.56%	5.2%	1,575.3	10.66%	3.22%	0.45%	99.3	492,211	0.50%	
CLBH	Carolina Bank Holdings Inc.	6.73	13.36	6.73	7.5	7.6	0.74	0.74	0.7	NMF	0.00%	0.55%	9.3%	524.2	5.82%	2.93%	1.00%	22.5	79,919	0.36%	
CART	Carolina Trust Bank	9.53	16.10	9.53	21.2	16.7	1.00	1.01	NA	0.2%	0.00%	0.25%	2.1%	144.1	11.56%	3.83%	NA	16.6	28,114	0.17%	
COOP	Cooperative Bankshares, Inc.	6.90	17.93	6.90	6.8	5.7	0.70	0.77	0.6	NMF	2.90%	0.32%	4.6%	958.2	6.77%	2.86%	0.94%	45.4	190,820	0.42%	
CRFN	Crescent Financial Corporation	5.75	12.10	5.70	9.7	8.8	0.58	0.88	0.4	NMF	0.00%	0.46%	4.3%	881.1	10.59%	3.25%	0.36%	54.6	254,725	0.47%	
ECBE	ECB Bancorp, Inc.	25.01	30.99	21.00	14.9	15.2	1.07	1.07	1.1	0.9%	2.92%	0.62%	6.2%	714.6	9.49%	3.36%	0.29%	72.8	143,682	0.20%	
FBNC	First Bancorp	12.64	21.38	12.63	8.2	8.4	1.02	1.43	1.7	2.9%	6.01%	0.98%	12.4%	2,380.1	7.48%	3.77%	0.62%	181.9	2,255,987	1.24%	
FSBK	First South Bancorp, Inc.	12.88	29.85	12.88	7.7	7.6	1.44	1.52	0.7	5.7%	6.21%	1.70%	18.0%	913.9	9.53%	4.47%	1.83%	125.8	1,231,586	0.98%	
FNBN	FNB United Corp.	7.70	16.42	7.70	8.0	7.1	0.40	0.87	0.9	NMF	5.19%	0.47%	4.3%	2,035.3	10.67%	3.66%	1.16%	88.0	312,543	0.36%	
NBBC	NewBridge Bancorp	6.90	14.25	6.76	NMF	NMF	0.56	0.79	NA	NMF	9.86%	0.58%	6.2%	2,119.5	9.15%	3.79%	1.40%	108.0	606,993	0.56%	
NCBC	New Century Bancorp, Inc.	7.20	12.93	6.05	NMF	NMF	0.79	0.94	NA	NMF	0.00%	-0.06%	-0.6%	603.4	10.25%	3.14%	2.26%	49.0	202,176	0.41%	
BKOR	Oak Ridge Financial Services, Inc.	7.69	11.21	6.52	15.7	14.0	0.78	0.78	NA	NMF	0.00%	0.09%	1.4%	288.6	6.09%	3.00%	NA	13.8	26,607	0.19%	
PEBK	Peoples Bancorp of North Carolina, Inc.	10.89	20.03	9.56	7.1	6.6	0.83	0.83	0.6	NMF	4.41%	0.91%	11.2%	911.1	8.04%	3.71%	1.62%	61.0	182,135	0.30%	
SCMF	Southern Community Financial Corp.	6.15	8.94	5.52	14.0	14.3	0.74	1.14	6.5	1.2%	2.60%	0.51%	5.8%	1,690.5	8.54%	2.96%	0.41%	106.5	552,701	0.52%	
WBNK	Waccamaw Bankshares, Inc.	8.85	14.51	8.25	14.3	12.3	1.33	1.47	0.8	3.7%	0.00%	0.39%	5.8%	536.7	6.65%	2.90%	1.89%	48.3	62,525	0.13%	
YAVV	Yadkin Valley Financial Corporation	11.95	18.64	11.85	9.3	8.7	0.91	1.47	NA	3.9%	4.35%	0.98%	8.5%	1,425.2	10.58%	3.55%	0.61%	136.9	830,167	0.61%	
<b>North Carolina Median</b>					<b>10.7</b>	<b>10.1</b>	<b>0.79</b>	<b>0.95</b>	<b>0.8</b>	<b>2.0%</b>	<b>2.90%</b>	<b>0.55%</b>	<b>5.8%</b>		<b>9.15%</b>	<b>3.25%</b>	<b>1.00%</b>		<b>202,176</b>	<b>0.42%</b>	
<b>SOUTH CAROLINA</b>																					
BKSC	Bank of South Carolina Corporation	\$ 12.90	\$ 16.48	\$ 12.90	14.5	13.4	1.94	1.94	1.8	12.5%	4.96%	1.40%	11.7%	\$ 226.7	11.61%	4.99%	0.06%	\$ 51.0	81,335	0.16%	
BFNB	Beach First National Bancshares, Inc.	7.82	22.48	7.20	7.5	6.6	0.70	0.70	0.3	NMF	0.00%	0.56%	6.7%	638.8	8.42%	3.43%	1.23%	37.9	221,541	0.58%	
CPBK	Community Capital Corp.	11.81	19.90	9.30	8.7	7.6	0.81	0.95	1.6	NMF	5.08%	0.39%	4.8%	810.7	8.08%	3.44%	2.74%	52.8	146,503	0.28%	
FCCO	First Community Corporation	11.66	17.00	11.59	8.7	9.6	0.58	1.09	2.6	0.7%	2.74%	0.78%	7.0%	590.3	10.82%	3.28%	0.22%	37.3	52,522	0.25%	
FNSC	First National Bancshares, Inc.	6.60	15.50	6.50	9.0	7.9	0.59	0.88	1.5	NMF	0.00%	0.41%	4.4%	848.3	10.34%	2.90%	3.56%	42.0	93,390	0.22%	
PCBS	Provident Community Bancshares, Inc.	9.75	21.25	9.75	9.1	8.2	0.64	0.72	NA	NMF	4.72%	0.41%	6.1%	407.7	6.66%	2.64%	1.21%	17.4	22,913	0.13%	
SCBT	SCBT Financial Corporation	28.56	37.65	26.96	12.3	12.3	1.32	1.88	0.8	6.8%	2.38%	0.90%	11.0%	2,678.2	8.22%	3.73%	0.27%	290.9	3,374,364	1.16%	
SOCB	Southcoast Financial Corporation	13.95	21.14	12.48	21.5	22.1	1.11	1.11	1.8	1.8%	0.00%	0.59%	4.9%	525.9	11.31%	3.21%	1.46%	65.8	648,605	0.99%	
SFST	Southern First Bancshares, Inc.	11.49	21.50	9.73	11.5	10.8	0.87	0.87	1.1	NMF	0.00%	0.46%	7.6%	684.0	5.76%	2.80%	0.93%	34.2	136,099	0.40%	
TDBK	Tidelands Bancshares Inc.	9.11	14.00	8.50	NA	NMF	0.95	0.95	NA	NMF	0.00%	-0.17%	-2.3%	564.5	7.27%	2.68%	0.41%	39.0	290,791	0.75%	
<b>South Carolina Median</b>					<b>9.1</b>	<b>9.6</b>	<b>0.84</b>	<b>0.95</b>	<b>1.5</b>	<b>4.3%</b>	<b>1.19%</b>	<b>0.51%</b>	<b>6.4%</b>		<b>8.32%</b>	<b>3.25%</b>	<b>1.07%</b>		<b>141,301</b>	<b>0.34%</b>	



# Market Statistics on Selected Financial Institutions

June, 2008

## NASDAQ Banks

Company		Pricing			Valuation						Dividend	Profitability		Other				Marketability		
Ticker	Company	6/30/08 Price	52 Week		Price/Earnings		Book Value	PEG Ratio	Core Deposit Premium	Annual Yield%	Latest Quarter Ended		Total Assets	Equity/Assets	Net Int. Margin	NPAs as % of Lns +OREO	Market Value	Average Weekly		
			High	Low	LTM	2006					Stated	Tangible						ROAA	ROAE	Volume Traded
<b>TENNESSEE</b>																				
CNLA	Community National Bank of the Lakeway Area	\$ 6.89	12.93	5.24	17.2	11.7	0.80	0.80	NA	NMF	0.00%	-0.86%	-5.6%	\$ 111.6	14.57%	3.22%	2.80%	\$ 13.0	19,637	0.15%
FSGI	First Security Group, Inc.	5.58	11.06	5.57	8.3	8.5	0.61	0.76	NA	NMF	3.58%	0.73%	6.0%	1,247.7	12.05%	4.28%	1.04%	91.8	568,797	0.62%
GRNB	Greene Bankshares, Inc.	14.02	38.63	14.02	6.7	6.8	0.55	1.05	0.3	0.4%	3.71%	0.98%	8.7%	2,912.6	11.34%	3.79%	1.67%	182.3	7,227,310	3.97%
PNFP	Pinnacle Financial Partners, Inc.	20.09	31.31	20.05	15.8	15.0	0.95	2.08	0.3	7.9%	0.00%	0.64%	5.1%	3,889.3	12.27%	3.29%	0.72%	451.4	8,206,162	1.82%
TNCC	Tennessee Commerce Bancorp Inc.	16.55	28.50	13.72	<u>11.8</u>	<u>11.7</u>	<u>1.21</u>	<u>1.21</u>	<u>NA</u>	<u>1.6%</u>	<u>0.00%</u>	<u>0.59%</u>	<u>8.6%</u>	964.4	<u>6.73%</u>	<u>3.24%</u>	<u>0.69%</u>	78.3	<u>403,655</u>	<u>0.52%</u>
<b>Tennessee Median</b>					<b>11.8</b>	<b>11.7</b>	<b>0.80</b>	<b>1.05</b>	<b>0.3</b>	<b>1.6%</b>	<b>0.00%</b>	<b>0.64%</b>	<b>6.0%</b>		<b>12.05%</b>	<b>3.29%</b>	<b>1.04%</b>		<b>568,797</b>	<b>0.62%</b>
<b>VIRGINIA</b>																				
ANCX	Access National Corporation	\$ 6.35	\$ 8.91	\$ 5.11	17.6	20.5	1.17	NA	1.0	NA	0.63%	1.10%	11.5%	\$ 627.2	8.91%	3.19%	1.51%	\$ 65.7	693,833	1.06%
ABVA	Alliance Bankshares Corporation	3.68	13.49	3.25	NMF	NMF	0.43	0.50	NA	NMF	0.00%	-1.52%	-18.5%	554.4	7.86%	2.56%	4.62%	18.8	242,034	1.29%
AMNB	American National Bankshares Inc.	18.25	22.97	17.20	10.1	9.8	1.08	1.43	1.1	5.7%	5.04%	1.18%	9.0%	785.0	13.10%	3.88%	0.60%	111.3	192,994	0.17%
BOMK	Bank of McKenney	7.01	11.31	6.69	11.0	10.5	0.72	0.72	2.0	NMF	3.85%	0.72%	6.4%	171.3	10.94%	3.98%	NA	13.5	46,897	0.35%
BOVA	Bank of Virginia	6.30	8.33	5.30	63.0	37.1	1.04	1.04	10.2	0.5%	0.00%	-0.18%	-2.0%	198.7	9.21%	2.77%	0.00%	19.1	119,322	0.62%
CFFI	C&F Financial Corporation	23.00	43.50	22.00	9.1	8.6	1.05	1.26	2.8	2.7%	5.39%	0.73%	8.7%	794.6	8.32%	5.92%	1.03%	69.6	138,575	0.20%
CFNL	Cardinal Financial Corporation	6.26	10.49	5.89	NMF	NMF	0.93	1.05	NA	0.6%	0.64%	0.50%	5.1%	1,692.1	9.62%	2.69%	0.00%	151.3	2,511,293	1.66%
CVBK	Central Virginia Bankshares, Inc.	16.25	21.94	15.01	10.4	10.6	1.15	1.15	2.3	1.5%	4.43%	0.73%	9.5%	499.5	7.29%	3.42%	1.01%	41.9	142,106	0.34%
CWBS	Commonwealth Bankshares, Incorporated	12.62	22.35	12.62	8.1	7.9	0.76	0.76	0.5	NMF	2.54%	1.09%	8.3%	884.1	13.08%	3.93%	0.68%	87.6	517,862	0.59%
EVBS	Eastern Virginia Bankshares, Inc.	16.00	22.81	15.69	10.3	11.0	1.05	1.28	1.3	2.7%	4.00%	1.15%	11.6%	1,017.6	8.83%	3.82%	0.60%	93.9	241,200	0.26%
FBSS	Fauquier Bankshares, Inc.	16.50	23.65	15.30	12.3	11.9	1.37	1.37	1.5	4.0%	4.85%	0.83%	9.4%	490.5	8.66%	4.21%	0.49%	59.0	123,833	0.21%
FCVA	First Capital Bancorp, Inc.	11.89	16.00	9.61	17.7	16.7	1.00	1.00	NA	0.0%	0.00%	0.45%	4.7%	392.6	9.01%	3.14%	0.03%	35.3	129,244	0.37%
FCBC	First Community Bankshares, Inc.	28.20	38.85	25.40	11.0	10.8	1.49	2.25	1.7	12.7%	3.97%	1.21%	11.6%	2,065.1	10.12%	3.75%	0.32%	310.6	5,021,433	1.62%
GBTS	Gateway Financial Holdings, Inc.	7.70	16.25	7.53	9.0	8.7	0.68	1.07	0.7	0.4%	4.16%	0.64%	7.6%	1,992.7	8.31%	2.90%	0.44%	97.5	1,084,776	1.11%
HMPR	Hampton Roads Bankshares, Inc.	12.49	14.71	9.50	19.5	19.2	1.73	1.73	2.0	12.1%	3.52%	1.02%	7.9%	583.3	12.80%	3.96%	0.30%	129.4	275,405	0.21%
MBRG	Middleburg Financial Corporation	19.71	32.80	19.00	NMF	29.4	1.16	1.24	NA	2.9%	3.86%	0.07%	0.8%	923.1	8.33%	3.89%	1.15%	89.2	340,589	0.38%
MBVA	Millennium Bankshares Corporation	4.50	8.85	4.32	NMF	NMF	0.91	0.91	NA	-1.6%	0.00%	4.39%	51.5%	381.0	11.63%	1.73%	6.91%	40.2	308,430	0.77%
MNRK	Monarch Financial Holdings, Inc.	10.19	16.69	9.10	15.9	16.2	1.32	1.39	NA	3.0%	0.00%	0.75%	10.4%	543.2	6.93%	3.21%	0.14%	49.7	208,487	0.42%
NKSH	National Bankshares, Incorporated	17.99	21.98	16.00	9.8	9.9	1.14	1.32	1.4	3.8%	4.34%	1.43%	11.9%	911.7	11.95%	3.87%	0.30%	124.6	249,611	0.20%
OPOF	Old Point Financial Corporation	17.80	21.00	16.25	11.1	11.2	1.08	1.08	2.0	1.0%	3.60%	0.96%	9.8%	841.9	9.63%	3.46%	0.47%	87.4	213,956	0.24%
RCBK	River City Bank	8.85	10.25	6.07	NMF	NMF	1.02	1.02	NA	0.3%	0.00%	0.68%	6.4%	138.7	11.24%	2.95%	0.03%	15.9	43,586	0.27%
SONA	Southern National Bancorp of VA	8.14	14.00	6.35	32.6	32.6	0.80	0.97	NA	NMF	0.00%	0.51%	2.9%	400.5	17.37%	3.27%	1.35%	55.3	145,136	0.26%
STEL	StellarOne Corporation	14.60	22.47	14.52	10.9	9.3	0.89	1.17	1.3	2.0%	4.38%	0.40%	3.8%	3,113.3	11.84%	3.73%	1.32%	329.6	2,308,333	0.70%
SUFB	SuffolkFirst Bank	7.00	9.50	6.50	NMF	25.9	0.95	0.95	NA	NMF	0.00%	0.58%	6.2%	178.6	9.37%	NA	0.79%	15.9	25,095	0.16%
TOWN	TowneBank	15.06	21.99	13.90	16.0	16.4	1.38	1.90	1.9	8.9%	2.12%	0.94%	9.2%	2,648.3	10.00%	3.56%	0.14%	364.5	1,694,024	0.46%
UBSH	Union Bankshares Corporation	14.89	25.08	14.65	10.9	10.1	0.93	1.36	1.3	3.1%	4.97%	0.63%	6.8%	2,362.1	9.08%	3.83%	0.59%	200.7	2,336,911	1.16%
VYFC	Valley Financial Corporation	8.03	12.25	7.01	11.2	11.8	0.89	0.89	1.3	NMF	1.74%	0.49%	7.2%	613.6	6.80%	2.91%	0.50%	37.1	83,351	0.22%
VBFC	Village Bank and Trust Financial Corp.	9.50	17.44	8.08	32.8	25.7	0.91	0.93	4.7	NMF	0.00%	0.09%	1.4%	400.2	6.76%	3.07%	NA	24.5	26,600	0.11%
VCBI	Virginia Commerce Bancorp, Inc.	5.19	15.68	4.60	<u>6.0</u>	<u>5.5</u>	<u>0.79</u>	<u>0.79</u>	<u>0.3</u>	<u>NMF</u>	<u>0.00%</u>	<u>0.69%</u>	<u>9.6%</u>	2,501.4	<u>7.01%</u>	<u>3.31%</u>	<u>1.10%</u>	137.7	<u>4,360,898</u>	<u>3.17%</u>
<b>Virginia Median</b>					<b>11.0</b>	<b>11.2</b>	<b>1.02</b>	<b>1.07</b>	<b>1.5</b>	<b>2.7%</b>	<b>2.54%</b>	<b>0.72%</b>	<b>7.9%</b>		<b>9.21%</b>	<b>3.44%</b>	<b>0.59%</b>		<b>241,200</b>	<b>0.37%</b>
<b>WEST VIRGINIA</b>																				
CHCO	City Holding Company	\$ 40.77	\$ 44.60	\$ 30.50	13.3	13.5	2.15	2.66	1.1	20.3%	3.34%	2.09%	17.4%	\$ 2,524.9	12.07%	4.38%	1.18%	\$ 657.1	16,989,878	2.59%
PFBI	Premier Financial Bancorp, Inc.	10.63	16.45	10.05	7.9	7.9	0.80	1.03	0.8	0.4%	4.14%	1.29%	10.3%	563.8	12.38%	4.35%	1.46%	55.7	195,911	0.35%
SMMF	Summit Financial Group, Inc.	12.50	19.70	12.50	12.1	14.2	1.01	1.13	1.3	1.3%	2.88%	1.06%	16.6%	1,465.1	6.28%	3.26%	1.22%	92.6	151,438	0.16%
WSBC	WesBanco, Inc.	17.15	30.91	17.06	<u>9.1</u>	<u>8.2</u>	<u>0.77</u>	<u>1.45</u>	<u>1.3</u>	<u>3.7%</u>	<u>6.53%</u>	<u>0.71%</u>	<u>6.5%</u>	5,302.8	<u>11.09%</u>	<u>3.47%</u>	<u>0.81%</u>	455.3	<u>10,012,942</u>	<u>2.20%</u>
<b>West Virginia Median</b>					<b>10.6</b>	<b>10.9</b>	<b>0.90</b>	<b>1.29</b>	<b>1.2</b>	<b>2.5%</b>	<b>3.74%</b>	<b>1.18%</b>	<b>13.4%</b>		<b>11.58%</b>	<b>3.91%</b>	<b>1.20%</b>		<b>5,104,426</b>	<b>1.28%</b>
<b>Southeastern Nasdaq Banks Median</b>					<b>10.9</b>	<b>10.9</b>	<b>0.90</b>	<b>1.02</b>	<b>1.3</b>	<b>2.7%</b>	<b>2.99%</b>	<b>0.59%</b>	<b>6.5%</b>		<b>9.24%</b>	<b>3.43%</b>	<b>1.17%</b>		<b>213,956</b>	<b>0.42%</b>



# Market Statistics on Selected Financial Institutions

## AMEX Banks

June, 2008

Company		Pricing			Valuation					Dividend	Profitability		Other				Marketability			
Ticker	Company	6/30/08 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 Dollar Volume Traded	Volume/Shares Outstand.
<b>GEORGIA</b>																				
SGB	Southwest Georgia Financial Corporation	\$ 17.80	\$ 19.95	\$ 15.61	<u>31.8</u>	<u>27.0</u>	<u>1.68</u>	<u>1.76</u>	<u>NMF</u>	<u>8.6%</u>	<u>3.15%</u>	<u>1.03%</u>	<u>10.9%</u>	\$ 289.2	<u>9.31%</u>	<u>3.66%</u>	<u>NA</u>	\$ 45.4	<u>74,226</u>	<u>0.16%</u>
<b>Georgia Median</b>					<b>31.8</b>	<b>27.0</b>	<b>1.68</b>	<b>1.76</b>	<b>NMF</b>	<b>8.6%</b>	<b>3.15%</b>	<b>1.03%</b>	<b>10.9%</b>		<b>9.31%</b>	<b>3.66%</b>	<b>NA</b>		<b>74,226</b>	<b>0.16%</b>
<b>LOUISIANA</b>																				
MSL	MidSouth Bancorp, Inc.	\$ 16.55	\$ 28.57	\$ 16.55	<u>13.7</u>	<u>12.5</u>	<u>1.55</u>	<u>1.80</u>	<u>1.2</u>	<u>5.9%</u>	<u>1.69%</u>	<u>0.54%</u>	<u>6.9%</u>	\$ 937.0	<u>7.51%</u>	<u>4.85%</u>	<u>0.41%</u>	\$ 109.3	<u>203,151</u>	<u>0.19%</u>
<b>Louisiana Median</b>					<b>13.7</b>	<b>12.5</b>	<b>1.55</b>	<b>1.80</b>	<b>1.2</b>	<b>5.9%</b>	<b>1.69%</b>	<b>0.54%</b>	<b>6.9%</b>		<b>7.51%</b>	<b>4.85%</b>	<b>0.41%</b>		<b>203,151</b>	<b>0.19%</b>
<b>SOUTH CAROLINA</b>																				
SCB	Community Bankshares, Inc.	\$ 19.40	\$ 20.20	\$ 10.58	<u>32.9</u>	<u>34.0</u>	<u>1.59</u>	<u>1.81</u>	<u>16.5</u>	<u>8.1%</u>	<u>2.47%</u>	<u>0.75%</u>	<u>8.1%</u>	\$ 584.6	<u>9.29%</u>	<u>3.94%</u>	<u>1.70%</u>	\$ 86.5	<u>313,407</u>	<u>0.36%</u>
<b>South Carolina Median</b>					<b>32.9</b>	<b>34.0</b>	<b>1.59</b>	<b>1.81</b>	<b>16.5</b>	<b>8.1%</b>	<b>2.47%</b>	<b>0.75%</b>	<b>8.1%</b>		<b>9.29%</b>	<b>3.94%</b>	<b>1.70%</b>		<b>313,407</b>	<b>0.36%</b>
<b>WEST VIRGINIA</b>																				
FWV	First West Virginia Bancorp, Inc.	\$ 15.30	\$ 19.52	\$ 13.65	<u>10.3</u>	<u>11.5</u>	<u>0.83</u>	<u>0.88</u>	<u>2.3</u>	<u>NMF</u>	<u>4.97%</u>	<u>1.00%</u>	<u>9.5%</u>	\$ 258.7	<u>10.90%</u>	<u>3.95%</u>	<u>2.08%</u>	\$ 23.4	<u>60,359</u>	<u>0.26%</u>
<b>West Virginia Median</b>					<b>10.3</b>	<b>11.5</b>	<b>0.83</b>	<b>0.88</b>	<b>2.3</b>	<b>NMF</b>	<b>4.97%</b>	<b>1.00%</b>	<b>9.5%</b>		<b>10.90%</b>	<b>3.95%</b>	<b>2.08%</b>		<b>60,359</b>	<b>0.26%</b>
<b>Southeastern AMEX Banks Median</b>					<b>22.7</b>	<b>19.8</b>	<b>1.57</b>	<b>1.78</b>	<b>2.3</b>	<b>8.1%</b>	<b>2.81%</b>	<b>0.88%</b>	<b>8.8%</b>		<b>9.30%</b>	<b>3.95%</b>	<b>1.70%</b>		<b>138,689</b>	<b>0.22%</b>



# Market Statistics on Selected Financial Institutions

June, 2008

## OTC-BB Banks

Company		Pricing			Valuation					Dividend	Profitability		Other				Marketability				
Ticker	Company	6/30/08 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	Average Weekly Volume/Shares Outstand.	
<b>ALABAMA</b>																					
ATFS	Altrust Financial Services, Inc.	\$ 18.00	\$ 18.00	\$ 14.50	NA	16.1	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	\$ 83.1	270	0.00%	
PCLB	Pinnacle Bancshares, Inc.	8.25	14.85	7.50	10.6	11.0	0.57	0.58	2.7	NMF	5.33%	0.49%	5.4%	228.1	9.09%	3.13%	NA	11.5	78,499	0.68%	
UBAB	United Bancorporation of Alabama, Inc.	14.50	17.00	13.75	39.2	31.5	1.00	1.03	NA	0.3%	2.21%	0.27%	3.9%	483.3	6.75%	3.31%	3.85%	32.6	4,350	0.01%	
<b>Alabama Median</b>					<b>24.9</b>	<b>19.5</b>	<b>0.79</b>	<b>0.81</b>	<b>2.7</b>	<b>0.3%</b>	<b>2.51%</b>	<b>0.38%</b>	<b>4.6%</b>		<b>7.9%</b>	<b>3.22%</b>	<b>3.85%</b>		<b>27,706</b>	<b>0.23%</b>	
<b>FLORIDA</b>																					
BCBF	Beach Community Bancshares, Inc.	\$ 9.50	\$ 35.75	\$ 8.00	NA	6.4	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	18,240	NA	
CEFB	Central Florida State Bank	10.25	15.45	9.50	25.6	28.5	0.88	0.88	6.2	NMF	0.00%	0.36%	2.8%	123.8	12.97%	3.23%	NA	14.2	22,089	0.16%	
FLCM	Florida Community Banks, Inc.	6.80	36.88	4.00	8.4	5.0	0.55	0.55	NA	NMF	21.81%	0.13%	1.2%	945.5	10.42%	2.58%	NA	53.8	27,166	0.05%	
FBBF	Freedom Bank	1.05	11.10	1.00	NMF	NMF	NA	NA	NA	NA	0.00%	-10.59%	NA	290.9	NA	NA	NA	3.2	14,595	0.46%	
HZNB	Horizon Bancorporation, Inc.	11.50	14.00	10.10	15.1	15.1	1.61	2.15	NA	6.6%	0.96%	0.61%	9.3%	200.6	6.31%	3.01%	2.08%	20.3	103,213	0.51%	
IBFL	Independent BancShares, Inc.	13.05	23.00	13.05	NMF	21.4	0.94	1.06	NA	0.5%	0.00%	-0.31%	-3.9%	220.5	7.75%	3.05%	1.12%	16.1	10,049	0.06%	
MCBN	Marco Community Bancorp, Inc.	5.55	17.70	5.50	NMF	NMF	1.02	1.02	NA	0.2%	0.00%	-0.71%	-5.0%	162.6	13.82%	2.64%	12.60%	17.9	39,017	0.22%	
NCBF	Nature Coast Bank	9.05	12.45	9.05	NMF	NMF	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	NA	5,521	NA
OHBK	Old Harbor Bank	7.50	15.00	7.25	NMF	NMF	0.64	NA	NA	NA	0.00%	-0.82%	-8.0%	240.6	9.67%	NA	NA	14.9	74,663	0.50%	
SSHC	SouthShore Community Bank	7.50	10.50	6.80	NMF	NMF	NA	0.01	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	NA	1,838	NA
SGBK	Stonegate Bank	8.20	15.65	7.51	NMF	NMF	0.78	0.87	NA	NMF	0.00%	0.11%	0.7%	280.5	14.93%	3.09%	1.05%	32.9	89,913	0.27%	
<b>Florida Median</b>					<b>15.1</b>	<b>15.1</b>	<b>0.88</b>	<b>0.88</b>	<b>6.2</b>	<b>0.5%</b>	<b>0.00%</b>	<b>-0.10%</b>	<b>0.7%</b>		<b>10.4%</b>	<b>3.03%</b>	<b>1.60%</b>		<b>22,089</b>	<b>0.25%</b>	
<b>GEORGIA</b>																					
CPTY	Capital City Bancshares, Inc.	\$ 6.50	\$ 7.00	\$ 5.50	10.3	8.0	0.78	0.78	NA	NMF	0.00%	0.23%	3.3%	\$ 287.4	6.71%	3.62%	3.04%	\$ 14.2	NA	NA	
CHKJ	Cherokee Banking Company	13.90	24.00	13.90	NMF	NMF	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	NA	13,205	NA
CZBS	Citizens Bancshares Corporation	8.17	11.00	8.10	5.6	6.0	0.50	0.51	0.7	NMF	2.33%	0.82%	8.5%	354.6	9.56%	4.33%	4.35%	17.1	17,402	0.10%	
FCGA	First Commerce Community Bankshares, Inc.	10.00	27.50	3.00	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	NA	650	NA
FCWT	First Coweta Bank	4.00	9.50	4.00	NA	18.2	0.75	0.75	NA	NMF	0.00%	-0.50%	-6.0%	180.5	8.33%	3.16%	5.26%	11.2	6,320	0.06%	
FBFS	Firstbank Financial Services, Inc.	1.01	12.35	0.51	NMF	NMF	0.11	0.11	NA	NMF	0.00%	-0.57%	-8.6%	432.4	5.99%	1.79%	19.49%	2.7	22,412	0.82%	
GABA	Georgia Bancshares, Inc.	9.00	17.00	8.15	20.5	14.3	0.99	0.99	2.3	NMF	4.44%	0.22%	2.7%	377.1	7.89%	3.44%	NA	27.1	15,210	0.06%	
GECR	Georgia-Carolina Bancshares, Inc.	11.15	13.50	8.05	13.4	13.4	1.02	1.02	1.2	NMF	0.00%	0.66%	8.2%	460.6	8.08%	2.95%	NA	37.9	54,412	0.14%	
NWCB	Newnan Coweta Bancshares, Inc.	9.00	37.50	7.40	47.4	8.0	0.46	0.46	3.0	NMF	0.00%	-0.57%	-6.9%	239.6	8.14%	2.19%	16.30%	9.1	12,465	0.14%	
PCBN	Piedmont Community Bank Group, Inc.	8.75	15.00	7.55	24.3	21.9	0.83	0.83	NA	NMF	0.00%	0.05%	0.7%	224.9	7.68%	2.44%	1.17%	14.3	21,613	0.15%	
SCSG	SouthCrest Financial Group, Inc.	12.50	23.50	12.50	8.1	7.8	0.68	0.90	NA	NMF	4.16%	0.92%	7.8%	618.5	11.77%	4.09%	NA	49.1	31,938	0.06%	
SBFC	Southeastern Bank Financial Corporation	28.25	36.35	23.64	14.6	14.5	1.82	1.83	NA	7.5%	1.67%	0.85%	11.6%	1,271.5	7.26%	3.54%	0.86%	168.5	51,980	0.03%	
SEBC	Southeastern Banking Corporation	21.00	29.00	19.75	10.2	9.6	1.17	1.18	1.6	2.7%	4.76%	1.10%	8.5%	441.2	13.01%	4.57%	0.65%	66.7	36,645	0.05%	
SNCB	Southern Community Bancshares, Inc.	2.95	15.00	0.85	NMF	NMF	0.36	0.36	NA	NMF	0.00%	-2.02%	-35.6%	371.4	5.72%	2.10%	17.70%	7.7	16,299	0.21%	
<b>Georgia Median</b>					<b>14.0</b>	<b>13.4</b>	<b>0.75</b>	<b>0.83</b>	<b>1.6</b>	<b>5.1%</b>	<b>0.00%</b>	<b>0.22%</b>	<b>2.7%</b>		<b>8.08%</b>	<b>3.16%</b>	<b>4.81%</b>		<b>17,402</b>	<b>0.10%</b>	
<b>KENTUCKY</b>																					
BKYF	Bank of Kentucky Financial Corporation	\$ 20.00	\$ 26.50	\$ 19.00	10.0	10.4	1.20	1.50	1.0	3.6%	2.60%	0.82%	10.7%	\$ 1,238.6	7.56%	3.46%	1.36%	\$ 112.5	198,900	0.18%	
CZNL	Citizens National Corporation	46.00	46.00	35.50	NA	NA	1.19	NA	NA	NA	1.22%	0.69%	8.6%	553.3	8.07%	3.52%	NA	53.1	7,590	0.01%	
KTYB	Kentucky Bancshares, Inc.	27.25	34.50	27.00	12.5	11.8	1.30	1.74	1.7	6.7%	4.11%	0.75%	8.1%	633.5	9.40%	3.29%	1.18%	77.6	68,398	0.09%	
<b>Kentucky Median</b>					<b>11.3</b>	<b>11.1</b>	<b>1.20</b>	<b>1.62</b>	<b>1.4</b>	<b>5.2%</b>	<b>2.60%</b>	<b>0.75%</b>	<b>8.6%</b>		<b>8.07%</b>	<b>3.46%</b>	<b>1.27%</b>		<b>68,398</b>	<b>0.09%</b>	
<b>LOUISIANA</b>																					
ABNC	American Bancorp, Inc.	\$ 139.20	NA	NA	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	NA	0	NA
MBKL	Metairie Bank & Trust Company	25.05	37.00	25.00	NA	NA	NA	NA	NA	NA	3.99%	NA	NA	NA	NA	NA	NA	NA	51.2	8,267	0.02%
<b>Louisiana Median</b>					<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>2.00%</b>	<b>NA</b>	<b>NA</b>		<b>NA</b>	<b>NA</b>	<b>NA</b>		<b>4,133</b>	<b>0.02%</b>	



# Market Statistics on Selected Financial Institutions

June, 2008

## OTC-BB Banks

Company		Pricing			Valuation					Dividend	Profitability		Other				Marketability				
Ticker	Company	6/30/08 Price	52 Week		Price/Earnings		Book Value Stated	Tangible	PEG Ratio	Core Deposit Premium	Annual Yield %	Quarter Ended		Total Assets	Equity/Assets	Net Int. Margin	NPAs as % of Lns + OREO	Market Value	Average Weekly		
			High	Low	LTM	2006						ROAA	ROAE						Dollar Volume Traded	Volume/Shares Outstand.	
<b>NORTH CAROLINA</b>																					
FFIS	1st Financial Services Corp.	\$ 9.50	\$ 20.85	\$ 8.25	14.6	14.4	1.00	1.00	NA	NMF	1.05%	0.50%	6.7%	\$ 653.7	7.23%	3.36%	0.23%	\$ 47.5	78,945	0.17%	
ABTN	AB&T Financial Corporation	7.44	10.50	6.75	27.6	23.3	0.81	0.81	NA	NMF	0.00%	0.29%	1.8%	157.2	15.68%	3.27%	1.66%	19.9	31,062	0.16%	
BONC	Bank of Commerce	9.00	11.35	9.00	NMF	NMF	0.92	0.92	NA	NMF	0.00%	0.40%	2.4%	98.6	15.80%	4.02%	0.00%	14.4	22,455	0.16%	
NCFT	First Trust Bank	10.45	18.00	10.10	11.1	11.0	1.21	1.21	0.6	2.5%	0.00%	0.93%	10.3%	422.6	9.05%	3.45%	0.00%	46.3	106,486	0.23%	
FOFN	Four Oaks Fincorp, Inc.	14.00	20.00	11.00	15.2	15.4	1.54	1.54	1.3	5.5%	2.29%	0.83%	10.7%	770.9	7.37%	3.59%	0.76%	87.2	80,570	0.09%	
LTLB	Little Bank, Incorporated	18.50	20.50	17.00	17.6	17.3	1.82	1.82	1.7	8.3%	0.86%	0.71%	8.9%	289.7	8.01%	3.05%	NA	42.1	9,343	0.02%	
MFBP	M&F Bancorp, Inc.	7.98	10.75	4.56	6.5	14.5	0.61	0.61	2.2	NMF	2.51%	2.90%	27.5%	276.9	9.63%	4.10%	2.31%	16.2	11,691	0.07%	
MCFI	MidCarolina Financial Corporation	9.80	14.95	8.57	10.9	10.7	1.57	1.57	0.6	4.5%	0.00%	0.76%	10.7%	489.8	7.24%	2.85%	0.33%	48.2	37,436	0.08%	
NSBC	North State Bancorp	9.00	21.75	9.00	21.4	21.4	1.92	1.92	1.4	6.3%	0.00%	0.46%	7.5%	571.5	5.86%	3.70%	0.56%	64.4	42,075	0.07%	
PSTB	Park Sterling Bank	14.30	18.00	12.50	NA	NA	1.49	1.49	NA	9.5%	0.00%	0.02%	0.2%	290.0	14.87%	3.37%	0.00%	64.4	25,597	0.04%	
PKWY	Parkway Bank	8.15	11.20	8.00	20.9	16.6	0.79	0.79	2.7	NMF	0.00%	0.44%	3.3%	112.1	13.04%	3.26%	1.17%	11.5	14,100	0.12%	
PTOK	Patriot State Bank	11.00	12.00	9.05	NMF	NMF	1.06	1.06	NA	2.6%	0.00%	-1.26%	-4.3%	67.5	27.07%	3.64%	0.32%	19.4	NA	NA	
SNBN	Sound Banking Company	10.10	18.50	10.05	16.3	12.8	NA	NA	NA	0.00%	0.33%	NA	NA	118.4	NA	3.46%	NA	NA	8,787	NA	
SSFC	South Street Financial Corp.	6.25	8.00	5.00	21.6	18.9	0.73	0.73	41.3	NMF	6.40%	0.12%	1.5%	295.2	7.97%	2.20%	NA	16.9	47,875	0.28%	
SRYB	Surrey Bancorp	10.00	15.50	9.50	14.7	12.8	1.53	1.54	1.0	6.7%	0.00%	0.78%	7.0%	202.8	11.51%	3.59%	0.23%	31.7	29,950	0.09%	
TCMB	TriStone Community Bank	6.25	12.50	6.25	NMF	NMF	0.66	0.66	NA	NMF	0.00%	-1.23%	-9.8%	122.0	11.59%	3.07%	0.00%	9.4	19,125	0.20%	
UWHR	Uwharrie Capital Corp.	5.44	6.07	4.00	13.0	13.6	1.26	1.30	NA	2.9%	0.00%	0.75%	9.8%	411.4	7.76%	4.10%	0.61%	40.3	22,766	0.06%	
WFSC	Weststar Financial Services Corporation	9.85	13.50	9.10	<u>11.7</u>	<u>11.1</u>	<u>1.32</u>	<u>1.32</u>	<u>0.8</u>	<u>3.3%</u>	<u>0.00%</u>	<u>0.89%</u>	<u>10.0%</u>	181.0	<u>8.73%</u>	<u>4.08%</u>	<u>0.20%</u>	20.9	<u>27,531</u>	<u>0.13%</u>	
<b>North Carolina Median</b>					<b>15.0</b>	<b>14.5</b>	<b>1.21</b>	<b>1.21</b>	<b>1.3</b>	<b>5.0%</b>	<b>0.00%</b>	<b>0.48%</b>	<b>7.0%</b>		<b>9.05%</b>	<b>3.46%</b>	<b>0.32%</b>		<b>27,531</b>	<b>0.11%</b>	
<b>SOUTH CAROLINA</b>																					
ATBA	Atlantic Bancshares, Inc.	\$ 5.25	\$ 11.50	\$ 5.05	NMF	NMF	0.66	0.66	NA	NMF	0.00%	-0.70%	-6.1%	\$ 91.3	10.92%	3.29%	2.21%	\$ 6.6	NA	NA	
BGVF	BankGreenville Financial Corporation	6.56	10.00	6.50	NMF	NMF	0.80	0.80	NA	NMF	0.00%	0.05%	0.3%	65.5	14.80%	2.97%	0.00%	7.7	16,990	0.22%	
CRLN	Carolina Alliance Bank	13.05	17.25	12.50	NA	NMF	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	32.6	51,091	0.16%
CBCO	Coastal Banking Company, Inc.	9.32	19.05	9.00	11.5	9.6	0.50	0.66	0.4	NMF	0.00%	0.36%	3.3%	443.6	10.53%	2.61%	0.64%	23.5	94,598	0.40%	
CFOK	Community First Bancorporation	16.00	17.00	12.05	16.7	16.7	1.35	1.35	1.4	3.8%	0.00%	0.88%	9.9%	423.9	9.36%	2.71%	NA	53.7	34,960	0.07%	
CBSO	CommunitySouth Bancshares, Inc.	7.00	13.50	5.05	20.6	22.6	1.03	1.03	NA	0.3%	0.00%	0.36%	4.3%	382.3	8.35%	2.81%	0.03%	32.9	27,125	0.08%	
CTOT	Cornerstone Bancorp	13.90	15.85	11.25	20.1	17.4	1.40	1.40	NA	6.7%	2.16%	0.60%	4.5%	154.2	12.84%	3.87%	0.88%	27.7	9,244	0.03%	
FCBN	First Citizens Bancorporation of South Carolina	585.00	692.00	540.00	8.8	9.3	0.99	1.33	0.7	2.3%	0.24%	0.95%	12.2%	6,404.7	7.90%	3.69%	NA	497.9	204,750	0.04%	
FSRL	First Reliance Bancshares, Inc.	9.00	14.50	8.05	11.8	12.5	0.83	0.83	1.6	NMF	0.00%	0.56%	8.8%	597.6	6.32%	3.70%	0.80%	31.5	84,150	0.27%	
FSBS	First South Bancorp, Inc.	19.00	26.51	17.00	14.6	13.1	1.02	1.02	1.3	0.3%	0.00%	0.50%	4.8%	395.8	10.15%	3.31%	NA	41.1	38,380	0.09%	
GRRB	Grandsouth Bancorporation	9.75	12.50	9.00	12.8	12.7	1.42	1.47	0.7	3.4%	0.82%	0.70%	10.7%	351.7	6.59%	3.90%	1.46%	33.0	7,215	0.02%	
GRBS	Greer Bancshares Incorporated	11.75	21.75	11.00	10.8	11.3	1.18	1.18	2.4	1.7%	5.79%	0.82%	13.3%	404.7	6.11%	2.93%	1.22%	29.2	1,714	0.01%	
HCFB	HCSB Financial Corporation	22.00	28.00	16.50	34.4	40.0	2.51	2.51	3.6	13.3%	0.00%	0.66%	9.5%	466.5	6.91%	3.78%	NA	80.9	5,280	0.01%	
IEBS	Independence Bancshares, Inc.	10.00	10.00	10.00	NMF	NMF	1.10	1.10	NA	2.1%	0.00%	-0.56%	-3.4%	122.9	15.39%	3.05%	0.35%	20.9	NA	NA	
PBCE	Peoples Bancorporation, Inc.	6.75	10.95	6.00	<u>13.8</u>	<u>11.4</u>	<u>0.94</u>	<u>0.94</u>	<u>1.7</u>	<u>NMF</u>	<u>2.96%</u>	<u>0.44%</u>	<u>4.9%</u>	565.4	<u>8.95%</u>	<u>3.30%</u>	<u>1.57%</u>	47.6	<u>26,663</u>	<u>0.06%</u>	
<b>South Carolina Median</b>					<b>13.8</b>	<b>12.7</b>	<b>1.03</b>	<b>1.07</b>	<b>1.4</b>	<b>2.3%</b>	<b>0.00%</b>	<b>0.53%</b>	<b>4.9%</b>		<b>9.16%</b>	<b>3.30%</b>	<b>0.84%</b>		<b>27,125</b>	<b>0.07%</b>	
<b>TENNESSEE</b>																					
CUBN	Commerce Union Bank	\$ 11.25	11.50	10.00	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	NA	394	NA
CSBQ	Cornerstone Bancshares, Inc.	7.25	14.30	5.85	NMF	NMF	1.25	1.35	NA	3.8%	3.86%	0.91%	10.9%	452.7	8.12%	4.32%	0.89%	45.8	136,300	0.30%	
FCCT	First Community Corporation	15.00	16.95	13.10	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	NA	25,275	NA
MNBT	Mountain National Bancshares, Inc.	22.00	28.57	19.90	15.0	14.4	1.15	1.15	NA	1.9%	0.00%	0.58%	6.3%	574.7	8.74%	3.69%	NA	57.9	41,690	0.07%	
NVBT	Nashville Bank and Trust Company	10.00	13.00	10.00	NA	NA	1.03	1.03	NA	0.6%	0.00%	0.48%	3.4%	131.8	15.55%	NA	0.00%	21.2	19,450	0.09%	
PGNN	Paragon National Bank	6.20	12.40	6.00	<u>NMF</u>	<u>NMF</u>	<u>0.66</u>	<u>0.66</u>	<u>NA</u>	<u>NMF</u>	<u>0.00%</u>	<u>0.03%</u>	<u>0.3%</u>	324.5	<u>9.62%</u>	<u>2.82%</u>	<u>1.76%</u>	20.7	<u>27,652</u>	<u>0.13%</u>	
<b>Tennessee Median</b>					<b>15.0</b>	<b>14.4</b>	<b>1.09</b>	<b>1.09</b>	<b>NA</b>	<b>1.9%</b>	<b>0.00%</b>	<b>0.53%</b>	<b>4.8%</b>		<b>9.18%</b>	<b>3.69%</b>	<b>0.89%</b>		<b>26,464</b>	<b>0.11%</b>	



# Market Statistics on Selected Financial Institutions

June, 2008

## OTC-BB Banks

Company		Pricing			Valuation				Dividend	Profitability		Other				Marketability					
Ticker	Company	6/30/08 Price	52 Week High	52 Week Low	Price/Earnings		Book Value Stated	Tangible	PEG Ratio	Core Deposit Premium	Annual Yield %	Quarter Ended		Total Assets	Equity/Assets	Net Int. Margin	NPAs as % of Lns + OREO	Market Value	Average Weekly		
					LTM	2006						ROAA	ROAE						Dollar Volume Traded	Volume/Shares Outstand.	
<b>VIRGINIA</b>																					
BOJF	Bank of the James Financial Group, Inc.	\$ 15.00	17.45	10.05	20.3	21.1	1.69	1.5	7.5%	0.00%	0.74%	8.3%	277.2	8.99%	3.95%	1.45%	42.1	51,825	0.12%		
BAYK	Bay Banks of Virginia, Inc.	11.75	14.99	10.25	14.5	15.5	1.02	1.13	10.0	1.2%	5.79%	0.60%	7.1%	329.4	8.32%	3.72%	0.87%	27.8	37,483	0.13%	
BMBN	Benchmark Bankshares, Inc.	16.05	17.20	14.05	10.7	11.1	1.30	1.30	2.0	3.0%	3.49%	1.11%	12.0%	366.1	8.98%	4.12%	0.01%	42.8	33,785	0.08%	
BORT	Botetourt Bankshares, Incorporated	28.00	39.00	28.00	11.0	10.4	1.29	1.29	1.1	3.0%	3.00%	0.94%	10.0%	289.8	9.32%	3.67%	0.82%	34.9	4,880	0.01%	
BHRB	Burke & Herbert Bank & Trust company	1,290.00	1,485.00	1,230.00	12.9	13.5	1.52	1.52	2.1	7.1%	3.41%	1.41%	13.0%	1,538.7	10.69%	3.91%	0.45%	249.3	1,608,120	0.65%	
CDBK	Cardinal Bankshares Corporation	13.00	19.75	12.95	10.8	8.8	0.66	0.66	2.2	NMF	4.46%	0.59%	4.2%	217.2	13.92%	3.16%	NA	20.0	22,360	0.11%	
CARE	Carter Bank & Trust	7.05	12.50	7.05	14.7	13.3	0.60	0.98	NA	NMF	5.67%	0.31%	3.0%	2,774.9	10.53%	2.23%	1.95%	176.2	95,246	0.05%	
CZBT	Citizens Bancorp of Virginia, Inc.	14.25	18.00	14.25	10.3	10.3	0.92	0.92	2.1	NMF	4.77%	1.07%	8.2%	292.2	12.90%	4.01%	0.46%	34.6	2,463	0.01%	
CZYB	Citizens Community Bank	7.50	14.50	7.50	19.2	20.8	0.56	0.56	NA	NMF	0.00%	0.41%	3.4%	147.7	12.29%	3.63%	0.47%	10.1	380	0.00%	
CNBV	CNB Bancorp, Inc.	3.30	5.85	3.05	33.0	30.0	0.65	0.65	NA	NMF	0.00%	0.11%	0.6%	42.2	18.09%	4.05%	0.28%	5.0	82	0.00%	
CNVB	Colonial Virginia Bank	18.15	28.00	18.15	NMF	NMF	0.94	0.94	NA	NMF	0.00%	0.27%	2.3%	104.2	11.32%	NA	0.06%	11.1	1,005	0.01%	
EFISI	Eagle Financial Services, Inc.	21.00	28.25	19.95	11.4	12.4	1.42	1.42	1.0	5.2%	3.24%	1.32%	14.8%	517.8	8.98%	3.90%	0.24%	66.0	90,090	0.14%	
FMBM	F & M Bank Corp.	32.26	33.75	29.50	17.3	17.1	1.93	2.12	3.1	13.2%	2.73%	1.02%	10.3%	398.0	9.77%	3.90%	0.45%	75.2	61,778	0.08%	
FXNC	First National Corporation	19.60	25.00	19.00	9.8	9.9	1.46	1.46	0.7	4.1%	2.86%	1.05%	14.6%	535.5	7.35%	3.72%	0.41%	57.3	83,594	0.15%	
FDVA	Freedom Bank of Virginia	10.80	14.45	10.00	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	3.19%	NA	NA	NA	28,026	NA
HBKS	Heritage Bankshares, Inc.	13.50	25.00	10.55	35.5	33.8	1.21	1.21	5.5	NMF	1.78%	0.08%	0.7%	236.0	10.81%	3.73%	0.00%	30.8	36,720	NA	
HBKA	Highlands Bankshares, Inc.	13.20	18.00	13.10	15.0	14.0	1.52	1.52	NA	4.5%	1.67%	0.57%	8.4%	661.9	6.58%	3.13%	NA	66.2	4,372	0.01%	
MNSB	MainStreet Bank	7.00	10.80	7.00	NMF	NMF	0.81	0.81	NA	NMF	0.00%	-0.23%	-1.7%	160.3	13.25%	3.45%	0.19%	17.1	599	0.00%	
MREE	MainStreet BankShares, Inc.	14.10	19.00	12.50	10.4	10.3	1.13	1.13	NA	1.6%	1.42%	0.97%	9.7%	216.6	9.92%	3.32%	0.62%	24.3	1,714	0.01%	
PBVA	Peoples Bankshares, Incorporated	36.25	40.25	36.25	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
PPBN	Pinnacle Bankshares Corporation	17.55	24.75	17.25	10.3	10.0	0.96	0.98	1.8	NMF	3.42%	0.70%	7.3%	284.4	9.57%	3.75%	0.50%	26.1	18,428	0.07%	
PNBI	Pioneer Bankshares, Inc.	19.05	28.10	19.05	11.0	11.0	1.17	1.19	1.5	2.4%	2.94%	1.09%	10.5%	165.8	9.97%	4.39%	NA	19.3	16,478	0.09%	
UFBC	United Financial Banking Companies, Inc.	22.00	29.00	19.60	19.3	19.3	NA	NA	2.1	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	NA	5,060	NA
VGBK	Virginia Heritage Bank	10.50	12.50	9.05	NA	NMF	1.30	1.30	NA	NMF	0.00%	-1.78%	-7.8%	153.4	20.02%	3.63%	0.00%	39.8	NA	NA	
VABK	Virginia National Bank	26.75	35.50	25.35	NMF	NMF	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	NA	43,870	NA
<b>Virginia Median</b>					<b>12.9</b>	<b>13.3</b>	<b>1.17</b>	<b>1.19</b>	<b>2.0</b>	<b>4.1%</b>	<b>1.78%</b>	<b>0.70%</b>	<b>8.2%</b>		<b>9.97%</b>	<b>3.72%</b>	<b>0.45%</b>		<b>22,360</b>	<b>0.07%</b>	
<b>WEST VIRGINIA</b>																					
CIWV	Citizens Financial Corporation	\$ 9.50	\$ 18.00	\$ 8.26	17.0	16.7	0.80	0.81	7.6	NMF	5.05%	0.74%	8.7%	\$ 252.9	8.56%	3.76%	NA	\$ 17.4	7,458	0.04%	
FCBS	First Century Bankshares, Inc.	19.50	28.00	18.50	8.8	8.2	0.91	1.04	1.6	0.4%	5.54%	0.67%	7.1%	430.2	9.51%	3.57%	NA	37.2	36,758	0.10%	
HBSI	Highlands Bankshares, Incorporated	33.60	38.00	27.00	10.1	10.4	1.17	1.27	1.2	3.1%	3.21%	1.29%	12.1%	384.5	10.72%	4.79%	0.43%	48.3	144,984	0.30%	
JFVW	Jefferson Security Bank	110.00	131.00	110.00	14.6	14.7	1.63	1.63	NA	5.9%	2.27%	1.02%	12.8%	246.8	8.21%	4.11%	NA	33.0	3,850	0.01%	
PTBS	Potomac Bancshares, Inc.	12.20	15.70	12.00	<u>12.1</u>	<u>11.8</u>	<u>1.39</u>	<u>1.39</u>	<u>1.3</u>	<u>4.3%</u>	<u>3.69%</u>	<u>1.16%</u>	<u>12.1%</u>	316.0	<u>9.42%</u>	<u>3.80%</u>	<u>1.71%</u>	41.5	<u>39,833</u>	<u>0.10%</u>	
<b>West Virginia Median</b>					<b>12.1</b>	<b>11.8</b>	<b>1.17</b>	<b>1.27</b>	<b>1.5</b>	<b>3.7%</b>	<b>3.69%</b>	<b>1.02%</b>	<b>12.1%</b>		<b>9.42%</b>	<b>3.80%</b>	<b>1.07%</b>		<b>36,758</b>	<b>0.10%</b>	
<b>Southeastern OTC-BB Banks Median</b>					<b>14.5</b>	<b>13.4</b>	<b>1.03</b>	<b>1.06</b>	<b>1.6</b>	<b>3.4%</b>	<b>0.00%</b>	<b>0.59%</b>	<b>7.1%</b>		<b>9.38%</b>	<b>3.46%</b>	<b>0.65%</b>		<b>25,275</b>	<b>0.09%</b>	



# Market Statistics on Selected Financial Institutions

June, 2008

## Pink Sheet Banks

Company		Pricing			Valuation						Dividend	Profitability		Other				Marketability		
Ticker	Company	6/30/08 Price	52 Week		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	
			High	Low	LTM	2006	Stated	Tangible				ROAA	ROAE						Volume Traded	Volume/Shares Outstand.
<b>ALABAMA</b>																				
FIEC	Frontier National Corporation	\$ 8.95	\$ 9.25	\$ 6.00	13.4	13.4	NA	NA	NA	NA	4.47%	NA	NA	NA	NA	NA	NA	NA	11,456	NA
RBCI	RBC, Incorporated	45.00	NA	NA	7.9	7.9	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	0	NA
		<b>Alabama Median</b>			<b>10.6</b>	<b>10.6</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>2.23%</b>	<b>NA</b>	<b>NA</b>		<b>NA</b>	<b>NA</b>	<b>NA</b>		<b>5,728</b>	<b>NA</b>
<b>FLORIDA</b>																				
FSDB	1st United Bancorp, Inc.	\$ 6.25	\$ 11.25	\$ 6.23	11.6	8.8	0.51	0.95	NA	NMF	0.00%	-0.85%	-5.7%	\$ 580.1	14.04%	4.41%	0.11%	\$ 41.4	NA	NA
CBKS	Community Bank of South Florida, Inc.	13.25	20.85	13.00	NA	9.3	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	55.8	30,740	0.06%
CMUY	Community Southern Bank	8.75	11.25	7.25	NA	NMF	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	13.1	9,669	0.07%
COTZ	Cortez Community Bank	7.25	12.60	7.25	24.2	23.4	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	8,084	NA
FCBF	FCB Financial Inc.	16.25	25.50	15.00	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	5,119	NA
FMA	First Miami Bancorp, Inc.	420.00	610.00	420.00	NA	NA	NA	NA	NA	NA	0.71%	NA	NA	NA	NA	NA	NA	NA	0	NA
FSOF	First Southern Bancorp, Inc.	18.00	22.50	18.00	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	10,530	NA
PLBN	Pilot Bancshares, Inc.	4.00	12.00	4.00	NA	NMF	NA	NA	NA	NA	2.00%	NA	NA	NA	NA	NA	NA	9.9	5,920	0.06%
RGTB	Regent Bancorp, Inc.	42.00	45.75	41.25	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	7,140	NA
		<b>Florida Median</b>			<b>17.9</b>	<b>9.3</b>	<b>0.51</b>	<b>0.95</b>	<b>NA</b>	<b>NA</b>	<b>0.00%</b>	<b>-0.85%</b>	<b>-5.7%</b>		<b>14.04%</b>	<b>4.41%</b>	<b>0.11%</b>		<b>7,612</b>	<b>0.06%</b>
<b>GEORGIA</b>																				
CBHC	CBC Holding Company	\$ 14.75	\$ 17.25	\$ 13.75	NA	9.7	NA	NA	NA	NA	2.71%	NA	NA	NA	NA	NA	NA	\$ 9.0	11,063	0.12%
ALBY	Community Capital Bancshares, Inc.	3.70	11.42	3.25	NMF	NMF	0.43	0.48	NA	NMF	0.00%	-2.49%	-19.9%	207.7	12.57%	2.54%	NA	11.4	43,327	0.38%
EXCH	Exchange Bankshares, Inc.	38.75	50.75	38.05	9.3	9.3	NA	NA	0.9	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	2,519	NA
FGCC	First Georgia Community Corp.	3.00	29.00	1.01	1.9	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	750	NA
GHBD	Georgia Heritage Bank	14.25	14.25	14.15	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	4,631	NA
ITYC	Integrity Bancshares, Inc.	0.33	8.96	0.20	NMF	NMF	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	63,261	NA
MITB	McIntosh Bancshares, Inc.	15.00	23.50	15.00	24.2	16.7	1.09	1.11	NA	1.0%	2.40%	0.33%	4.0%	460.8	8.36%	3.56%	3.07%	42.2	NA	NA
MYVK	Mountain Valley Bankshares, Inc.	15.10	NA	NA	83.9	71.9	1.49	1.49	NA	10.2%	0.00%	0.18%	1.2%	134.9	15.80%	3.55%	0.71%	31.8	0	0.00%
THVB	Thomasville Bancshares, Inc.	17.50	25.00	17.50	12.0	12.1	1.67	1.87	0.8	9.2%	2.86%	1.40%	15.2%	318.9	9.77%	3.78%	0.79%	51.9	49,613	0.10%
		<b>Georgia Median</b>			<b>12.0</b>	<b>12.1</b>	<b>1.29</b>	<b>1.30</b>	<b>0.8</b>	<b>9.2%</b>	<b>0.00%</b>	<b>0.26%</b>	<b>2.6%</b>		<b>11.17%</b>	<b>3.56%</b>	<b>0.79%</b>		<b>7,847</b>	<b>0.11%</b>
<b>KENTUCKY</b>																				
BYLB	Boyle Bancorp, Inc.	\$ 71.00	\$ 72.00	\$ 62.00	27.3	27.3	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	40,470	NA
CCVS	Citizens Commerce Bancshares, Inc.	23.00	26.00	17.50	NA	NA	1.67	1.68	NA	6.2%	2.43%	0.87%	12.9%	263.3	6.62%	3.14%	3.16%	30.4	11,730	0.04%
FCBE	FCB Bancorp, Inc.	12.75	19.15	12.50	19.0	19.0	NA	NA	13.4	NA	3.14%	NA	NA	NA	NA	NA	NA	NA	11,985	NA
HFBA	HFB Financial Corporation	21.00	22.50	17.95	NA	12.7	NA	NA	NA	NA	2.95%	NA	NA	NA	NA	NA	NA	26.0	26,775	0.10%
		<b>Kentucky Median</b>			<b>23.2</b>	<b>19.0</b>	<b>1.67</b>	<b>1.68</b>	<b>13.4</b>	<b>6.2%</b>	<b>2.69%</b>	<b>0.87%</b>	<b>12.9%</b>		<b>6.62%</b>	<b>3.14%</b>	<b>3.16%</b>		<b>19,380</b>	<b>0.07%</b>
<b>LOUISIANA</b>																				
BOLB	BOL Bancshares, Inc.	\$ 31.00	NA	NA	3.2	3.8	0.59	0.59	0.1	NMF	0.00%	2.64%	25.2%	\$ 105.9	10.77%	7.37%	NA	\$ 5.6	0	0.00%
CNBL	Citizens National Bancshares of Bossier, Inc.	22.00	22.24	18.18	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	39.5	3,960	0.01%
FGYH	First Guaranty Bancshares, Inc.	22.50	NA	NA	12.4	12.2	1.84	1.97	NA	8.7%	2.84%	1.17%	13.7%	789.9	8.58%	4.28%	1.75%	125.1	0	0.00%
JDVB	Jeff Davis Bancshares, Incorporated	59.00	59.50	51.00	NA	NA	NA	NA	NA	NA	2.85%	NA	NA	NA	NA	NA	NA	NA	8,850	NA
PNLC	Parish National Corporation	134.00	141.00	57.00	NA	NA	NA	NA	NA	NA	1.49%	NA	NA	NA	NA	NA	NA	NA	51,590	NA
		<b>Louisiana Median</b>			<b>7.8</b>	<b>8.0</b>	<b>1.22</b>	<b>1.28</b>	<b>0.1</b>	<b>8.7%</b>	<b>1.49%</b>	<b>1.91%</b>	<b>19.4%</b>		<b>9.68%</b>	<b>5.83%</b>	<b>1.75%</b>		<b>3,960</b>	<b>0.00%</b>



# Market Statistics on Selected Financial Institutions

June, 2008

## Pink Sheet Banks

Company		Pricing			Valuation				Dividend	Profitability		Other				Marketability				
Ticker	Company	6/30/08	52 Week		Price/		PEG	Core	Annual	Quarter Ended		Total	Equity/	Net Int.	NPs as	Market	Average Weekly			
		Price	High	Low	Earnings	Book Value				Ratio	Deposit						Yield %	ROAA	ROAE	Assets
					LTM	2006	Stated	Tangible	Premium						+ OREO		Traded	Outstand.		
<b>NORTH CAROLINA</b>																				
CBFA	CB Financial Corporation	\$ 13.00	\$ 18.33	\$ 13.00	13.0	13.0	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	4,095	NA	
FNSE	First National Bank of Shelby	305.00	305.00	257.00	11.1	11.2	NA	NA	NA	NA	2.10%	NA	NA	NA	NA	NA	NA	3,050	NA	
HGBN	Heritage Bancshares, Inc.	111.00	111.00	111.00	8.3	8.3	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	555	NA	
HPTB	High Point Bank Corporation	217.00	269.00	217.00	NA	NA	NA	NA	NA	NA	2.99%	NA	NA	NA	NA	NA	103.4	26,040	0.03%	
RDBN	Randolph Bank & Trust Company	23.00	28.50	23.00	NMF	NMF	NA	NA	NA	NA	0.65%	NA	NA	NA	NA	NA	NA	1,610	NA	
SBNC	Southern Bancshares (North Carolina), Inc.	1,100.00	1,155.00	1,065.00	13.2	13.0	0.98	1.05	NA	NMF	0.15%	0.64%	6.5%	1,234.4	9.72%	3.37%	0.33%	115.5	0	0.00%
	<b>North Carolina Median</b>				<b>11.1</b>	<b>11.2</b>	<b>0.98</b>	<b>1.05</b>	<b>NA</b>	<b>NA</b>	<b>0.65%</b>	<b>0.64%</b>	<b>6.5%</b>		<b>9.72%</b>	<b>3.37%</b>	<b>0.33%</b>		<b>1,610</b>	<b>0.01%</b>
<b>SOUTH CAROLINA</b>																				
CNBW	CNB Corporation	\$ 162.50	NA	NA	14.2	14.4	1.63	1.63	NA	7.4%	3.23%	1.16%	12.2%	\$ 854.2	9.82%	3.93%	0.16%	\$ 136.6	0	0.00%
	<b>South Carolina Median</b>				<b>14.2</b>	<b>14.4</b>	<b>1.63</b>	<b>1.63</b>	<b>NA</b>	<b>7.4%</b>	<b>3.23%</b>	<b>1.16%</b>	<b>12.2%</b>		<b>9.82%</b>	<b>3.93%</b>	<b>0.16%</b>		<b>0</b>	<b>0.00%</b>
<b>TENNESSEE</b>																				
FIME	First Farmers Merchants Corp.	\$ 42.00	\$ 42.25	\$ 42.00	25.8	27.8	2.19	2.39	NA	19.7%	1.67%	1.36%	10.2%	\$ 862.3	12.60%	4.09%	NA	\$ 237.7	210	0.00%
TVFH	Tennessee Valley Financial	8.90	14.25	8.00	NA	NMF	0.80	0.80	NA	NMF	1.12%	-0.04%	-0.6%	206.6	8.15%	2.99%	2.72%	13.5	4,094	0.03%
	<b>Tennessee Median</b>				<b>25.8</b>	<b>27.8</b>	<b>1.5</b>	<b>1.6</b>	<b>NA</b>	<b>19.7%</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>		<b>10.38%</b>	<b>3.54%</b>	<b>2.72%</b>		<b>2,152</b>	<b>0.0</b>
<b>VIRGINIA</b>																				
BSSC	Bank of Southside Virginia Corp.	\$ 262.50	NA	NA	NA	13.4	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	\$ 145.5	0	0.00%
BRBS	Blue Ridge Bankshares, Inc.	55.00	55.00	44.00	17.2	17.2	NA	NA	4.0	NA	2.11%	NA	NA	NA	NA	NA	NA	NA	9,625	NA
CPKF	Chesapeake Financial Shares, Inc.	17.25	22.00	15.00	11.6	11.6	1.42	1.42	1.3	3.7%	2.32%	0.80%	11.6%	500.7	6.88%	3.40%	0.79%	48.8	47,093	0.10%
FBPA	Farmers Bank of Appomattox	13.85	18.25	13.00	NA	8.7	NA	NA	NA	NA	4.33%	NA	NA	NA	NA	NA	NA	NA	8,033	NA
FBLV	First Bancorp, Inc.	54.00	54.00	51.00	NA	18.5	NA	NA	NA	NA	2.07%	NA	NA	NA	NA	NA	NA	224.2	23,220	0.01%
GSON	Grayson Bankshares, Inc.	25.00	28.50	25.00	14.3	13.5	1.39	1.39	NA	3.9%	3.36%	0.76%	9.0%	362.4	8.53%	3.36%	NA	43.0	375	0.00%
HMTW	HomeTown Bank	12.00	14.00	8.00	NMF	NMF	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	NA	NA
VABB	Virginia Bank Bankshares, Inc.	17.00	20.00	16.15	NA	NA	NA	NA	NA	NA	5.18%	NA	NA	NA	NA	NA	NA	NA	12,070	NA
VCBS	Virginia Community Bankshares, Inc.	47.50	47.50	42.50	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	5,938	NA
VGNA	Virginia Company Bank	6.50	10.50	5.00	NMF	NMF	0.95	0.95	NA	-0.8%	0.00%	-1.50%	-11.9%	77.6	12.48%	2.80%	0.00%	9.2	NA	NA
	<b>Virginia Median</b>				<b>14.3</b>	<b>13.4</b>	<b>1.39</b>	<b>1.39</b>	<b>2.6</b>	<b>3.7%</b>	<b>2.09%</b>	<b>0.76%</b>	<b>9.0%</b>		<b>8.53%</b>	<b>3.36%</b>	<b>0.40%</b>		<b>8,829</b>	<b>0.01%</b>
<b>WEST VIRGINIA</b>																				
CBFC	CNB Financial Services, Inc.	\$ 64.00	\$ 74.50	\$ 63.00	11.0	11.7	1.22	1.24	1.4	2.5%	1.66%	1.10%	13.6%	\$ 275.5	8.63%	3.82%	0.66%	\$ 29.1	24,640	0.08%
CBWV	Community Bank of Parkersburg	119.00	NA	NA	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	0	NA
FBSW	First National Bankshares Corp.	21.50	25.00	20.75	NA	7.8	NA	NA	NA	NA	3.16%	NA	NA	NA	NA	NA	NA	18.1	9,890	0.05%
FTSB	First Sentry Bancshares, Inc.	30.00	30.00	27.50	14.7	14.7	NA	NA	NA	NA	2.67%	NA	NA	NA	NA	NA	NA	NA	3,150	NA
MKIN	MCNB Banks, Inc.	16.50	26.25	16.00	23.6	23.6	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	31,020	NA
MTVB	Mountain-Valley Bankshares, Inc.	29.00	32.25	29.00	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	12.3	1,015	0.01%
	<b>West Virginia Median</b>				<b>14.7</b>	<b>13.2</b>	<b>1.22</b>	<b>1.24</b>	<b>1.4</b>	<b>2.5%</b>	<b>0.83%</b>	<b>1.10%</b>	<b>13.6%</b>		<b>8.63%</b>	<b>3.82%</b>	<b>0.66%</b>		<b>6,520</b>	<b>0.05%</b>
<b>Southeastern Pink Sheet Banks Median</b>					<b>13.4</b>	<b>13.0</b>	<b>1.40</b>	<b>1.40</b>	<b>1.3</b>	<b>6.2%</b>	<b>0.68%</b>	<b>0.84%</b>	<b>10.2%</b>		<b>9.75%</b>	<b>3.56%</b>	<b>0.79%</b>		<b>7,587</b>	<b>0.03%</b>

# Market Statistics on Selected Financial Institutions

## Thriffs

June, 2008

Company		Pricing			Valuation						Dividend	Profitability		Other				Marketability		
Ticker	Company	6/30/08 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.
<b>ALABAMA</b>																				
SIYF	Security Federal Bancorp, Incorporated	\$ 19.75	\$ 19.75	\$ 10.01	NA	27.1	NA	NA	NA	NA	3.04%	NA	NA	NA	NA	NA	NA	\$ 13.7	41,179	0.30%
SCBS	Southern Community Bancshares, Inc.	10.00	12.00	7.00	NA	NA	NA	NA	NA	NA	3.30%	NA	NA	NA	NA	NA	NA	6.4	650	0.01%
SRNN	Southern Banc Company, Inc. (The)	10.20	13.51	9.55	NMF	NMF	0.52	0.52	NA	NMF	3.43%	0.08%	0.5%	104.2	15.16%	2.08%	NA	8.2	31,059	0.38%
SZBI	SouthFirst Bancshares, Inc.	8.25	11.80	8.03	NMF	NMF	0.59	0.61	NA	NMF	0.00%	-0.48%	-6.6%	139.1	7.19%	2.22%	NA	5.9	13,283	0.23%
SUPR	Superior Bancorp	8.49	41.72	8.30	<u>12.7</u>	<u>10.6</u>	<u>0.24</u>	<u>0.51</u>	<u>0.6</u>	<u>NMF</u>	<u>0.00%</u>	<u>0.10%</u>	<u>0.8%</u>	2,963.9	<u>11.87%</u>	<u>3.03%</u>	<u>1.77%</u>	85.3	<u>2,365,781</u>	<u>2.77%</u>
	<b>Alabama Median</b>				<b>12.7</b>	<b>18.8</b>	<b>0.52</b>	<b>0.52</b>	<b>0.6</b>	<b>NA</b>	<b>3.04%</b>	<b>0.08%</b>	<b>0.5%</b>		<b>11.87%</b>	<b>2.22%</b>	<b>1.77%</b>		<b>31,059</b>	<b>0.30%</b>
<b>FLORIDA</b>																				
FDT	Federal Trust Corporation	\$ 0.50	\$ 8.30	\$ 0.30	NA	NA	0.13	0.13	NA	NMF	0.00%	-1.28%	-22.5%	\$ 672.9	5.54%	1.27%	10.55%	\$ 4.7	40,495	0.86%
FCFL	First Community Bank Corporation of America	10.44	17.25	9.00	<u>16.6</u>	<u>15.6</u>	<u>1.14</u>	<u>1.16</u>	<u>1.6</u>	<u>1.6%</u>	<u>0.00%</u>	<u>0.49%</u>	<u>5.9%</u>	467.1	<u>8.04%</u>	<u>3.66%</u>	<u>1.66%</u>	42.9	<u>64,832</u>	<u>0.15%</u>
	<b>Florida Median</b>				<b>16.6</b>	<b>15.6</b>	<b>0.63</b>	<b>0.64</b>	<b>1.6</b>	<b>1.6%</b>	<b>0.00%</b>	<b>-0.40%</b>	<b>-8.3%</b>		<b>6.79%</b>	<b>2.47%</b>	<b>6.11%</b>		<b>52,664</b>	<b>0.50%</b>
<b>GEORGIA</b>																				
ACFC	Atlantic Coast Fed Corp.	\$ 7.39	\$ 15.80	\$ 7.30	NMF	NMF	1.12	1.16	NA	2.3%	6.50%	0.01%	0.1%	\$ 960.6	9.32%	2.58%	1.83%	\$ 100.7	247,417	0.25%
CHFN	Charter Financial Corp. (MHC)	24.00	54.00	24.00	NMF	9.1	2.92	3.03	NA	NMF	8.33%	1.71%	9.4%	905.4	17.44%	2.40%	2.19%	461.4	346,800	0.08%
EBDC	Ebank Financial Services, Inc.	0.13	0.85	0.13	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	NA	2,672	NA
HBOS	Heritage Financial Group (MHC)	11.76	14.82	10.86	<u>43.6</u>	<u>42.0</u>	<u>1.92</u>	<u>1.95</u>	<u>NA</u>	<u>19.4%</u>	<u>2.38%</u>	<u>0.50%</u>	<u>3.5%</u>	484.4	<u>13.48%</u>	<u>3.42%</u>	<u>1.52%</u>	125.7	<u>156,290</u>	<u>0.12%</u>
	<b>Georgia Median</b>				<b>NA</b>	<b>25.5</b>	<b>1.92</b>	<b>1.95</b>	<b>NA</b>	<b>10.8%</b>	<b>4.44%</b>	<b>0.50%</b>	<b>3.5%</b>		<b>13.48%</b>	<b>2.58%</b>	<b>1.83%</b>		<b>201,854</b>	<b>0.12%</b>
<b>KENTUCKY</b>																				
CKFB	CKF Bancorp, Inc.	\$ 11.95	\$ 15.25	\$ 10.10	24.9	21.3	NA	NA	NMF	NA	6.03%	0.40%	3.9%	\$ 148.0	10.29%	2.74%	NA	NA	29,636	NA
HFBC	HopFed Bancorp, Inc.	13.77	16.35	13.00	10.8	12.1	0.86	0.99	2.3	NMF	3.49%	0.73%	10.5%	812.6	7.05%	3.05%	0.29%	49.2	101,485	0.21%
KFFB	Kentucky First Federal Bancorp (MHC)	9.35	10.59	9.35	<u>NMF</u>	<u>NMF</u>	<u>1.19</u>	<u>1.58</u>	<u>NA</u>	<u>20.3%</u>	<u>4.28%</u>	<u>0.40%</u>	<u>1.7%</u>	253.5	<u>23.79%</u>	<u>2.38%</u>	<u>NA</u>	75.6	<u>134,734</u>	<u>0.18%</u>
	<b>Kentucky Median</b>				<b>17.8</b>	<b>16.7</b>	<b>1.02</b>	<b>1.28</b>	<b>2.3</b>	<b>20.3%</b>	<b>4.28%</b>	<b>0.40%</b>	<b>3.9%</b>		<b>10.29%</b>	<b>2.74%</b>	<b>0.29%</b>		<b>101,485</b>	<b>0.19%</b>
<b>LOUISIANA</b>																				
FPBF	FPB Financial Corp.	\$ 39.00	\$ 40.25	\$ 35.10	10.7	11.2	1.11	1.11	1.1	1.2%	1.44%	0.96%	13.3%	\$ 172.4	7.22%	3.94%	NA	\$ 13.8	7,215	0.05%
GLBP	Globe Bancorp, Inc.	16.82	21.85	15.50	NA	NA	NA	NA	NA	NA	2.08%	NA	NA	NA	NA	NA	NA	NA	6,644	NA
GSFA	GS Financial Corp.	14.76	21.10	14.25	26.4	28.4	0.67	0.67	NMF	NMF	2.71%	0.26%	1.8%	200.5	14.02%	3.19%	2.44%	19.0	60,737	0.32%
HFBL	Home Federal Bancorp, Inc. of Louisiana (MHC)	8.90	10.43	7.53	NMF	46.8	0.96	0.96	NA	NMF	2.70%	0.34%	1.5%	138.6	22.54%	2.14%	0.18%	30.1	54,557	0.18%
LABC	Louisiana Bancorp, Inc.	12.90	13.33	9.85	NA	13.7	0.90	0.90	NA	NMF	0.00%	0.89%	2.8%	291.0	31.16%	3.45%	0.29%	81.9	NA	NA
MDNB	Minden Bancorp, Inc. (MHC)	20.99	25.00	19.91	25.9	25.9	NA	NA	7.9	NA	1.91%	NA	NA	NA	NA	NA	NA	NA	11,125	NA
TSH	Teche Holding Co.	37.17	45.75	29.50	<u>11.5</u>	<u>12.6</u>	<u>1.16</u>	<u>1.23</u>	<u>2.4</u>	<u>2.5%</u>	<u>3.71%</u>	<u>1.18%</u>	<u>12.4%</u>	755.6	<u>8.93%</u>	<u>3.69%</u>	<u>0.51%</u>	78.5	<u>330,627</u>	<u>0.42%</u>
	<b>Louisiana Median</b>				<b>18.7</b>	<b>19.8</b>	<b>0.96</b>	<b>0.96</b>	<b>2.4</b>	<b>1.9%</b>	<b>2.08%</b>	<b>0.89%</b>	<b>2.8%</b>		<b>14.02%</b>	<b>3.45%</b>	<b>0.40%</b>		<b>32,841</b>	<b>0.25%</b>

# Market Statistics on Selected Financial Institutions

## Thriffs

June, 2008

Company		Pricing			Valuation						Dividend	Profitability		Other				Marketability			
Ticker	Company	6/30/08 Price	52 Week		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	Volume/ Shares Traded	Volume/ Shares Outstand.
			High	Low	LTM	2006	Stated	Tangible				ROAA	ROAE						Dollar		
<b>NORTH CAROLINA</b>																					
ASFE	AF Financial Group, Inc. (MHC)	\$ 14.00	\$ 17.05	\$ 12.50	NA	10.0	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	\$ 14.3	38,010	0.27%	
CSBC	Citizens South Banking Corporation	7.55	12.99	7.42	10.9	10.3	0.67	1.06	2.5	0.6%	4.50%	0.50%	4.6%	776.6	10.91%	2.81%	0.53%	57.0	268,063	0.47%	
CDLX	Coddle Creek Financial Corp.	21.90	28.50	21.00	21.7	23.1	0.69	0.69	NMF	NA	9.13%	0.22%	1.7%	158.9	12.25%	NA	NA	13.4	16,644	0.12%	
KSBI	KS Bancorp, Inc.	26.00	30.25	20.00	17.8	17.3	1.81	1.81	4.1	6.4%	2.00%	0.47%	8.0%	322.4	5.85%	3.12%	NA	34.0	1,151,800	3.38%	
SSFC	South Street Financial Corp.	6.25	8.00	5.00	21.6	18.9	0.73	0.73	NMF	NMF	6.40%	0.12%	1.5%	295.2	7.97%	2.20%	NA	16.9	47,875	0.28%	
WAKE	Wake Forest Bancshares, Inc. (MHC)	17.30	22.40	17.10	<u>13.4</u>	<u>11.9</u>	<u>0.98</u>	<u>0.98</u>	<u>2.0</u>	<u>NMF</u>	<u>4.62%</u>	<u>1.04%</u>	<u>5.6%</u>	108.6	<u>18.86%</u>	<u>2.93%</u>	<u>2.50%</u>	20.0	<u>13,321</u>	<u>0.07%</u>	
<b>North Carolina Median</b>					17.8	14.6	0.73	0.98	2.5	3.5%	4.56%	0.47%	4.6%		10.91%	2.87%	1.52%		42,943	0.27%	
<b>SOUTH CAROLINA</b>																					
FSCB	First Capital Bancshares, Inc.	\$ 20.50	\$ 20.75	\$ 10.05	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA	NA	NA	NA	\$ 11.5	18,963	0.16%	
FSGB	First Federal of South Carolina, FSB (MHC)	25.00	25.50	25.00	NMF	NMF	2.36	NA	NA	NA	0.00%	0.21%	2.3%	121.0	8.88%	3.41%	NA	25.3	250	0.00%	
FFCH	First Financial Holdings, Inc.	17.18	33.99	16.07	9.2	8.3	1.07	1.22	1.5	1.9%	5.94%	1.06%	16.1%	2,888.5	6.46%	3.34%	0.76%	200.4	4,775,439	2.38%	
SFDL	Security Federal Corporation	22.70	24.85	22.50	<u>NA</u>	<u>14.4</u>	<u>1.21</u>	<u>1.25</u>	<u>NA</u>	<u>2.0%</u>	<u>1.41%</u>	<u>0.49%</u>	<u>8.8%</u>	840.0	<u>5.65%</u>	<u>2.54%</u>	<u>NA</u>	57.5	<u>30,872</u>	<u>0.05%</u>	
<b>South Carolina Median</b>					<b>9.2</b>	<b>11.3</b>	<b>1.21</b>	<b>1.24</b>	<b>1.5</b>	<b>1.9%</b>	<b>0.70%</b>	<b>0.49%</b>	<b>8.8%</b>		<b>6.46%</b>	<b>3.34%</b>	<b>0.76%</b>		<b>24,917</b>	<b>0.11%</b>	
<b>TENNESSEE</b>																					
FABK	First Advantage Bancorp	\$ 12.20	\$ 12.50	\$ 10.02	NA	NA	0.72	0.72	NA	NMF	0.00%	0.87%	3.0%	\$ 286.4	28.14%	3.73%	0.83%	\$ 58.2	NA	NA	
JFBI	Jefferson Bancshares, Inc.	9.32	11.90	8.82	40.5	33.3	0.80	0.80	39.0	NMF	2.58%	0.58%	2.7%	334.0	21.69%	3.73%	0.29%	57.9	178,245	0.31%	
SCYT	Security Bancorp, Inc.	37.00	37.00	35.25	NA	9.5	NA	NA	NA	NA	2.70%	1.39%	13.1%	141.8	10.89%	4.38%	0.60%	NA	3,145	NA	
SFBK	SFB Bancorp, Inc.	23.10	24.75	21.50	NA	18.9	NA	NA	NA	NA	0.87%	NA	NA	NA	NA	NA	NA	NA	NA	12,128	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.	18.50	21.05	18.50	<u>18.7</u>	<u>22.8</u>	<u>1.14</u>	<u>1.17</u>	<u>12.2</u>	<u>2.0%</u>	<u>2.49%</u>	<u>0.57%</u>	<u>5.7%</u>	141.1	<u>9.92%</u>	<u>2.91%</u>	<u>NA</u>	15.9	<u>1,295</u>	<u>0.01%</u>	
<b>Tennessee Median</b>					<b>29.6</b>	<b>20.9</b>	<b>0.80</b>	<b>0.80</b>	<b>25.6</b>	<b>2.0%</b>	<b>1.68%</b>	<b>0.73%</b>	<b>4.3%</b>		<b>16.29%</b>	<b>3.73%</b>	<b>0.60%</b>		<b>3,145</b>	<b>0.16%</b>	
<b>VIRGINIA</b>																					
CFFC	Community Financial Corporation	\$ 7.76	\$ 11.53	\$ 6.70	8.9	8.3	0.87	0.87	1.1	NA	3.35%	0.82%	10.5%	\$ 491.2	7.88%	3.34%	0.37%	\$ 33.6	90,132	0.27%	
GAFC	Greater Atlantic Financial Corp.	2.47	5.50	0.81	<u>NMF</u>	<u>8.0</u>	<u>2.27</u>	<u>3.21</u>	<u>NA</u>	<u>2.7%</u>	<u>0.00%</u>	<u>-8.51%</u>	<u>NA</u>	230.4	<u>1.42%</u>	<u>1.82%</u>	<u>1.42%</u>	\$ 7.5	<u>23,564</u>	<u>0.32%</u>	
<b>Virginia Median</b>					<b>8.9</b>	<b>8.2</b>	<b>1.57</b>	<b>2.04</b>	<b>1.1</b>	<b>2.7%</b>	<b>1.68%</b>	<b>-3.85%</b>	<b>10.5%</b>		<b>4.65%</b>	<b>2.58%</b>	<b>0.90%</b>		<b>56,848</b>	<b>0.29%</b>	
<b>WEST VIRGINIA</b>																					
SVBC	Sistersville Bancorp, Inc.	\$ 26.00	\$ 28.75	\$ 16.00	<u>NA</u>	<u>NA</u>	<u>NA</u>	<u>NA</u>	<u>NA</u>	<u>NA</u>	<u>2.08%</u>	<u>NA</u>	<u>NA</u>	NA	<u>NA</u>	<u>NA</u>	<u>NA</u>	NA	<u>11,700</u>	<u>NA</u>	
<b>West Virginia Median</b>					<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>2.08%</b>	<b>NA</b>	<b>NA</b>		<b>NA</b>	<b>NA</b>	<b>NA</b>		<b>11,700</b>	<b>NA</b>	
<b>Southeastern Thrifts Median</b>					<b>17.8</b>	<b>15.0</b>	<b>1.03</b>	<b>1.06</b>	<b>2.4</b>	<b>2.2%</b>	<b>2.53%</b>	<b>0.49%</b>	<b>3.89%</b>		<b>9.62%</b>	<b>2.93%</b>	<b>0.76%</b>		<b>31,059</b>	<b>0.23%</b>	

## Southeastern Community Bank Merger & Acquisition Transactions

### Second Quarter 2008

Announce					Seller	Ann'd	Ann'd	Ann'd	Ann'd	Ann'd	Seller:	Seller:	Seller:	Seller:
Date	Buyer Name	Seller Name	City	State	Total Assets (000s)	Deal Value (\$M)	Pr/BK (%)	Pr/TgBk (%)	Deal Pr/ LT Earn (x)	CoreDeps Prem (%)	YTD ROAA (%)	YTD ROAE (%)	Eqty/ Assets (%)	NPA/ Assets (%)
04/08/2008	Caja de Ahorros y Monte de Piedad de Madrid	City National Bancshares, Inc.	Miami	FL	2,761,338	927.0	333.29	336.46	25.08	43.54	2.45	21.84	12.14	0.31
05/01/2008	First Security Bancorp	Union Bancshares of Benton, Inc.	Benton	AR	227,788	NA	NA	NA	NA	NA	0.72	10.23	7.43	0.14
05/30/2008	Capstone Bancshares, Inc.	Security Federal Bancorp, Inc.	Tuscaloosa	AL	63,146	NA	NA	NA	NA	NA	NA	NA	18.13	1.12
05/30/2008	First Arkansas Bancshares, Inc.	M&P Community Bancshares, Inc.	Newport	AR	63,045	9.7	191.99	191.99	19.09	12.08	0.85	10.48	8.04	1.15
06/09/2008	Summit Financial Group, Inc.	Greater Atlantic Financial Corp.	Reston	VA	230,420	12.1	366.97	517.87	NM	7.67	-4.91	-131.14	1.42	1.00
06/25/2008	First Citizens Bancorporation, Inc.	Community Bankshares, Inc.	Orangeburg	SC	584,613	96.1	172.41	196.28	35.59	13.45	0.75	8.10	9.29	1.34
06/26/2008	BanIndependent, Inc.	Citizens Bancorp of Lawrence	Moulton	AL	114,745	NA	NA	NA	NA	NA	0.73	5.21	13.58	0.91

<b>Average Value</b>						<b>266.17</b>	<b>310.65</b>	<b>26.59</b>	<b>19.19</b>	<b>0.10</b>	<b>-12.55</b>	<b>10.00</b>	<b>0.85</b>
<b>Median Value</b>						<b>262.64</b>	<b>266.37</b>	<b>25.08</b>	<b>12.77</b>	<b>0.74</b>	<b>9.17</b>	<b>9.29</b>	<b>1.00</b>

# Silverton Capital Corporation

Investment Banking Advisory Services for Community Banks

## Recent M&A Transactions

Florida Bank Group, Inc.



has agreed to acquire

Cygnit Financial Corporation



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



September 2007

Community First, Inc.



has agreed to acquire

First National Bank of Centerville



The undersigned served as financial advisor to Community First



October 2007

BancTrust Financial Group, Inc.



has agreed to acquire

Peoples BancTrust Company, Inc.



The undersigned served as financial advisor to BancTrust Financial



October 2007

THE PEOPLES BANK

has acquired

the retail financial services business

El Banco

from



The undersigned served as financial advisor to The Peoples Bank



November, 2007

## Recent Capital Raise Transactions

\$7,750,000

Trust Preferred Securities

Jacksonville Bancorp, Inc.



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




June 2008

\$5,000,000

Trust Preferred Securities

Bank of the Carolinas Corporation



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




March 2008

\$5,000,000

Trust Preferred Securities

Brand Group Holdings, Inc.



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




March 2008

\$5,000,000

Trust Preferred Securities

CBS Financial Corporation



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




September 2007

\$12,000,000

Trust Preferred Securities

Community Financial Services, Inc.



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



September 2007

\$5,000,000

Trust Preferred Securities

Community Financial Holding Company



The undersigned acted as referring agent



September 2007

\$10,000,000

Trust Preferred Securities

Crescent Banking Company



The undersigned acted as referring agent



August 2007

\$4,000,000

Trust Preferred Securities

Hometown Bancorp of Alabama



The undersigned acted as referring agent



August 2007

\$6,000,000

Trust Preferred Securities

Cornerstone Bancshares



The undersigned acted as referring agent



July 2007