

Pitt County AA Lending Goals - Exhibit 8

Residential Lending Goals Points	Percentage of Assets								
	1	3	6	7	8	9	10	11	
P&O of home mortgages in low-income tracts	0.04%	0.08%	0.10%	0.11%	0.12%	0.15%	0.16%	0.17%	
P&O of home mortgages in Moderate-income tracts	0.12%	0.24%	0.32%	0.38%	0.45%	0.53%	0.60%	0.67%	
P&O of home loans to low-income borrowers	0.01%	0.02%	0.03%	0.05%	0.07%	0.10%	0.11%	0.12%	
P&O of home loans to Moderate-income borrowers	0.01%	0.03%	0.06%	0.09%	0.12%	0.15%	0.18%	0.21%	

	Percentage of Assets			Percentage of AA Loans HMDA Reported		
	Peer Average	Peer Well Above Average	West Town Bank & Trust	Peer Average	Peer Well Above Average	West Town Bank & Trust
Low-income tracts	0.10%	0.14%	0.00%	6.60%	10.06%	0.00%
Moderate-income tracts	0.32%	0.53%	0.00%	20.66%	30.04%	0.00%
Low-income borrowers	0.01%	0.01%	0.00%	0.32%	0.65%	0.00%
Moderate-income borrowers	0.06%	0.08%	0.08%	6.44%	8.83%	13.08%

Small Business Lending Goals Points	Percentage of Assets								
	1	3	6	7	8	9	10	11	
P&O Small Bus Loans Low-income tracts	0.01%	0.03%	0.05%	0.08%	0.10%	0.13%	0.15%	0.18%	
P&O Small Bus Loans Moderate-income tracts	0.05%	0.08%	0.10%	0.13%	0.15%	0.18%	0.20%	0.23%	
P&O Loans to Small Business <\$1mm Annual Revenue	0.10%	0.15%	0.20%	0.25%	0.30%	0.35%	0.40%	0.45%	

	Percentage of Assets		
	Peer Average	Peer Well Above Average	West Town Bank & Trust
Low-income tracts	0.00%	0.00%	0.00%
Moderate-income tracts	0.00%	0.00%	0.00%
Loans to Small Business <\$1mm Annual Revenue	0.00%	0.00%	0.00%

Pitt County

Grading Example Points	Percentage of Assets								
	1	3	6	7	8	9	10	11	
P&O of home mortgages in low-income tracts						0.15%			
P&O of home mortgages in Moderate-income tracts				0.42%					
P&O of home loans to low-income borrowers			0.03%						
P&O of home loans to Moderate-income borrowers							0.18%		
P&O Small Bus Loans Low-income tracts	0.02%								
P&O Small Bus Loans Moderate-income tracts								0.37%	
P&O Loans to Small Business <\$1mm Annual Revenue					0.32%				
Calculated Points	1	0	6	7	8	9	10	11	
							Sum	52	
							Average	7.43	