

Grading Summary (EXAMPLE) - Exhibit 13

Scale	Min	Max
Outstanding	9	11
Satisfactory	6	8
Needs to Improve	3	5
Substantial Noncompliance	0	2

Overall Bank Test

	Score	Weight	Adj Total
Lending Test	6.38	60%	3.83
Investment Test	6.03	20%	1.21
Service Test	6.00	20%	1.20
Total			6.23
Grade			Satisfactory

Goal Test

Lending Test			
	Cook	Pitt	Chowan
Score	6.29	7.43	6.67
Weighting	90%	7%	3%
Weighted Score	5.66	0.52	0.20
Total			6.38
Grade			Satisfactory

Goal Test

Investment Test			
	Cook	Pitt	Chowan
Score	6.00	7.00	4.50
Weighting	90%	7%	3%
Weighted Score	5.40	0.49	0.14
Total			6.03
Grade			Satisfactory

Goal Test

Service Test			
	Cook	Pitt	Chowan
Score	6.00	6.00	6.00
Weighting	90%	7%	3%
Weighted Score	5.40	0.42	0.18
Total			6.00
Grade			Satisfactory

State Test

Illinois	Score	Weight	Adj Total
Lending	6.29	60%	3.77
Investment	6.00	20%	1.20
Service	6.00	20%	1.20
Total			6.17
Grade			Satisfactory
North Carolina	Score	Weight	Adj Total
Lending Pitt (70%)	7.43	42%	3.12
Lending Chowan (30%)	6.67	18%	1.20
Lending Total			60%
Adj Total			4.32
Investment Pitt (70%)	7.00	14%	0.98
Investment Chowan (30%)	4.50	6%	0.27
Investment Total			20%
Adj Total			1.25
Service Pitt (70%)	6.00	14%	0.84
Service Chowan (30%)	6.00	6%	0.36
Service Total			20%
Adj Total			1.20
Total			6.77
Grade			Satisfactory