

**Chowan County Residential & Small Business Lending Peer Data Summary - Exhibit 4**

	Assets	Employees	Branches	in Market	Employees per Branch	Income				Tract				HMDA Loans in AA
						Low #	Moderate #	Low \$	Moderate \$	Low #	Moderate #	Low \$	Moderate \$	
9846 Branch Bank and Trust Company	205,125,538	35745	2252	1	16	-	5	-	215	-	-	-	-	4,248
6384 PNC Bank, NA	348,291,098	51345	2687	1	19	-	4	-	299	-	-	-	-	848
15359 Southern Bank & Trust Company	2,113,101	544	62	1	9	-	-	-	-	-	-	-	-	2,015
27125 Bank of Hampton Roads	2,072,742	504	35	1	14	-	-	-	-	-	-	-	-	-
							High	-	-		High	-	-	
							Top 65%	-	-		Top 65%	-	-	
							Average	-	-		Average	-	-	
							Low	-	-		Low	-	-	

	Assets	Employees	Branches	in Market	Employees per Branch	Income				Tract			
						Low #	Moderate #	Low \$	Moderate \$	Low #	Moderate #	Low \$	Moderate \$
9846 Branch Bank and Trust Company	205,125,538	35745	2252	1	16			0.000%	0.000%			0.000%	0.000%
6384 PNC Bank, NA	348,291,098	51345	2687	1	19			0.000%	0.000%			0.000%	0.000%
15359 Southern Bank & Trust Company	2,113,101	544	62	1	9			0.000%	0.000%			0.000%	0.000%
27125 Bank of Hampton Roads	2,072,742	504	35	1	14			0.000%	0.000%			0.000%	0.000%
							High	0.000%	0.000%		High	0.000%	0.000%
							Top 65%	0.000%	0.000%		Top 65%	0.000%	0.000%
							Average	0.000%	0.000%		Average	0.000%	0.000%
							Low	0.000%	0.000%		Low	0.000%	0.000%

	Assets	Employees	Branches	in Market	Employees per Branch	Small Business Tract				Small Bus Rev	
						Low #	Moderate #	Low \$	Moderate \$	<\$1mm #	<\$1mm \$
9846 Branch Bank and Trust Company	205,125,538	35745	2252	1	16	0	0	0	0	21	1540
6384 PNC Bank, NA	348,291,098	51345	2687	1	19	0	0	0	0	8	503