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

						Income				Tract				
	Assets	Employees	Branches	Branches in Market	Employees per Branch	Low #	Moderate #	Low $	Moderate $	Low #	Moderate #	Low $	Moderate $	HMDA Loans in AA
35465 Select Bank & Trust Company	816,474	145	13	1	11	3	2	202	98	11	34	1,145	7,766	15,597
31084 First South Bank	945,698	293	30	3	10	-	12	-	1,317	-	3	-	508	8,343
34934 The Little Bank, Incorporated	362,331	67	7	1	10	-	2	-	88	6	11	995	635	5,219
35530 First Carolina Bank	156,928	24	3	1	8	-	1	-	79	-	1	-	150	1,029
							High	202	1,317		High	1,145	7,766	
							Top 65%	101	703		Top 65%	900	4,093	
							Average	51	396		Average	535	2,265	
							Low	-	79		Low	-	150	

						Income				Tract			
	Assets	Employees	Branches	Branches in Market	Employees Per Branch	Low #	Moderate #	Low $	Moderate $	Low #	Moderate #	Low $	Moderate $
35465 Select Bank & Trust Company	816,474	145	13	1	11			0.025%	0.012%			0.140%	0.951%
31084 First South Bank	945,698	293	30	3	10			0.000%	0.139%			0.000%	0.054%
34934 The Little Bank, Incorporated	362,331	67	7	1	10			0.000%	0.024%			0.275%	0.175%
35530 First Carolina Bank	156,928	24	3	1	8			0.000%	0.050%			0.000%	0.096%
							High	0.025%	0.139%		High	0.275%	0.951%
							Top 65%	0.012%	0.082%		Top 65%	0.143%	0.527%
							Average	0.006%	0.056%		Average	0.104%	0.319%
							Low	0.000%	0.012%		Low	0.000%	0.054%

Data for Pitt County only includes non-peer institutions, i.e. large banks only

						Small Business Tract				Small Bus Rev	
	Assets	Employees	Branches	Branches in Market	Employees per Branch	Low #	Moderate #	Low $	Moderate $	<$1mm #	<$1mm $