

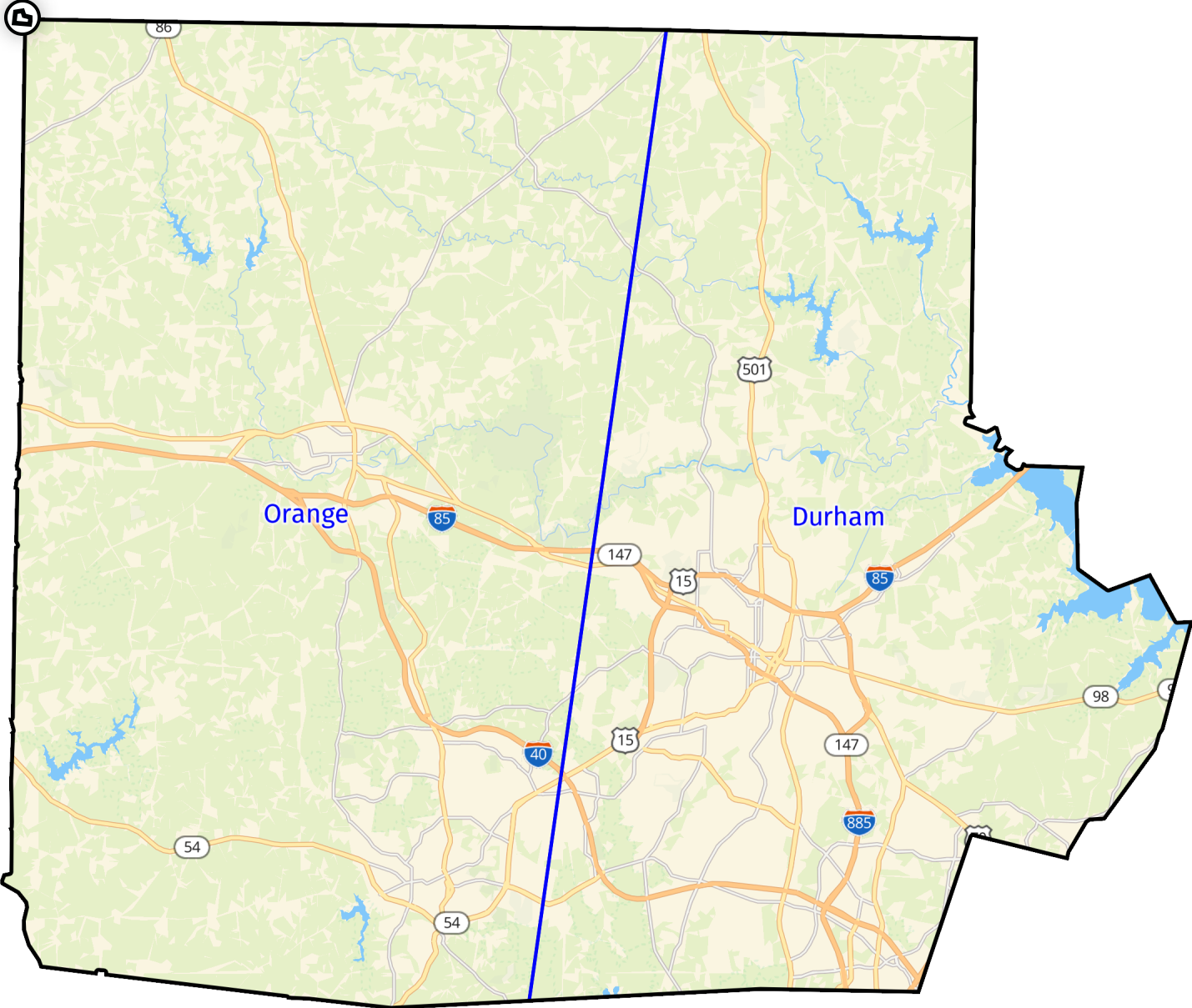
NORTH CAROLINA ASSESSMENT AREAS



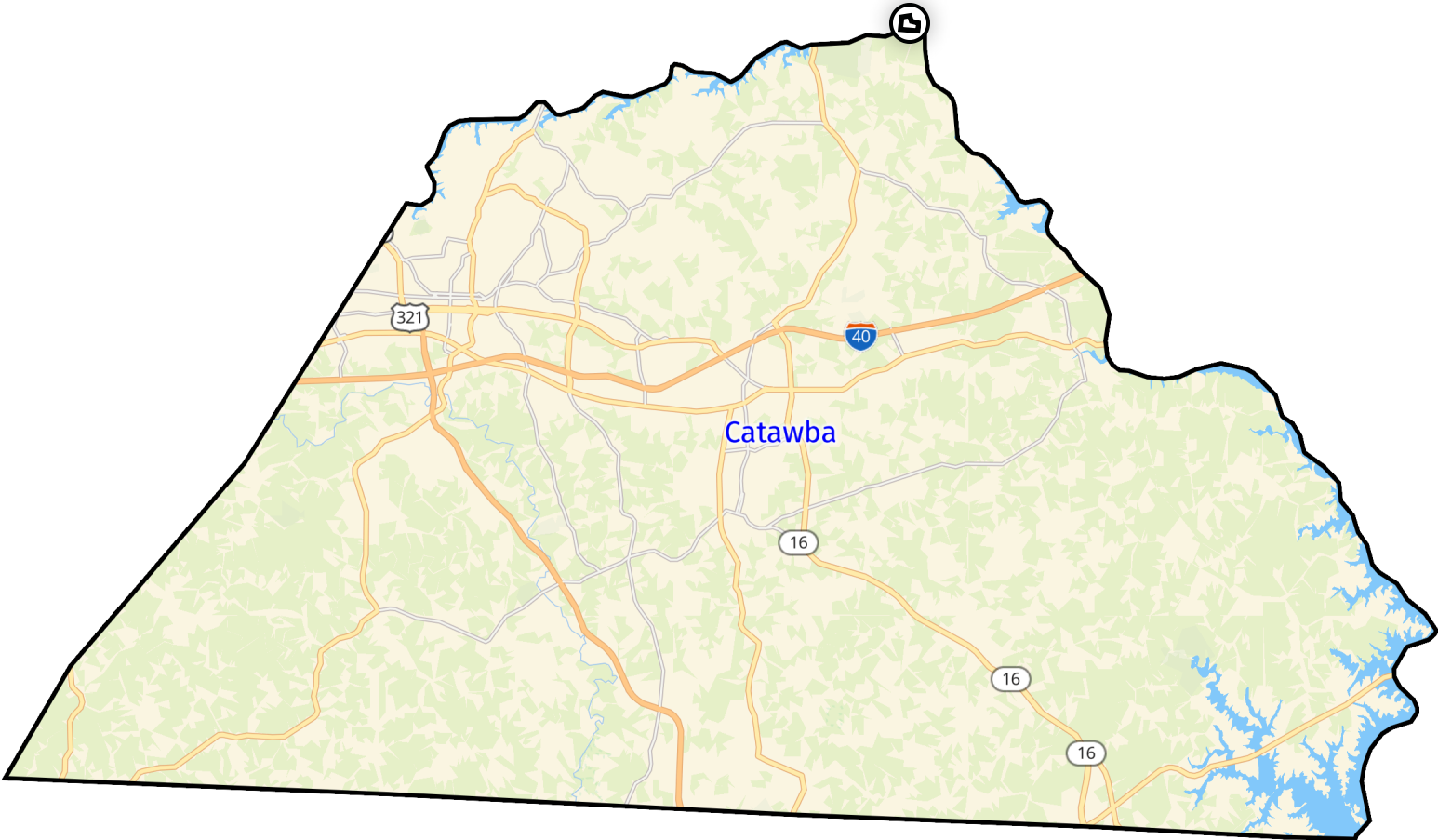
CRA Assessment Area: Asheville, NC



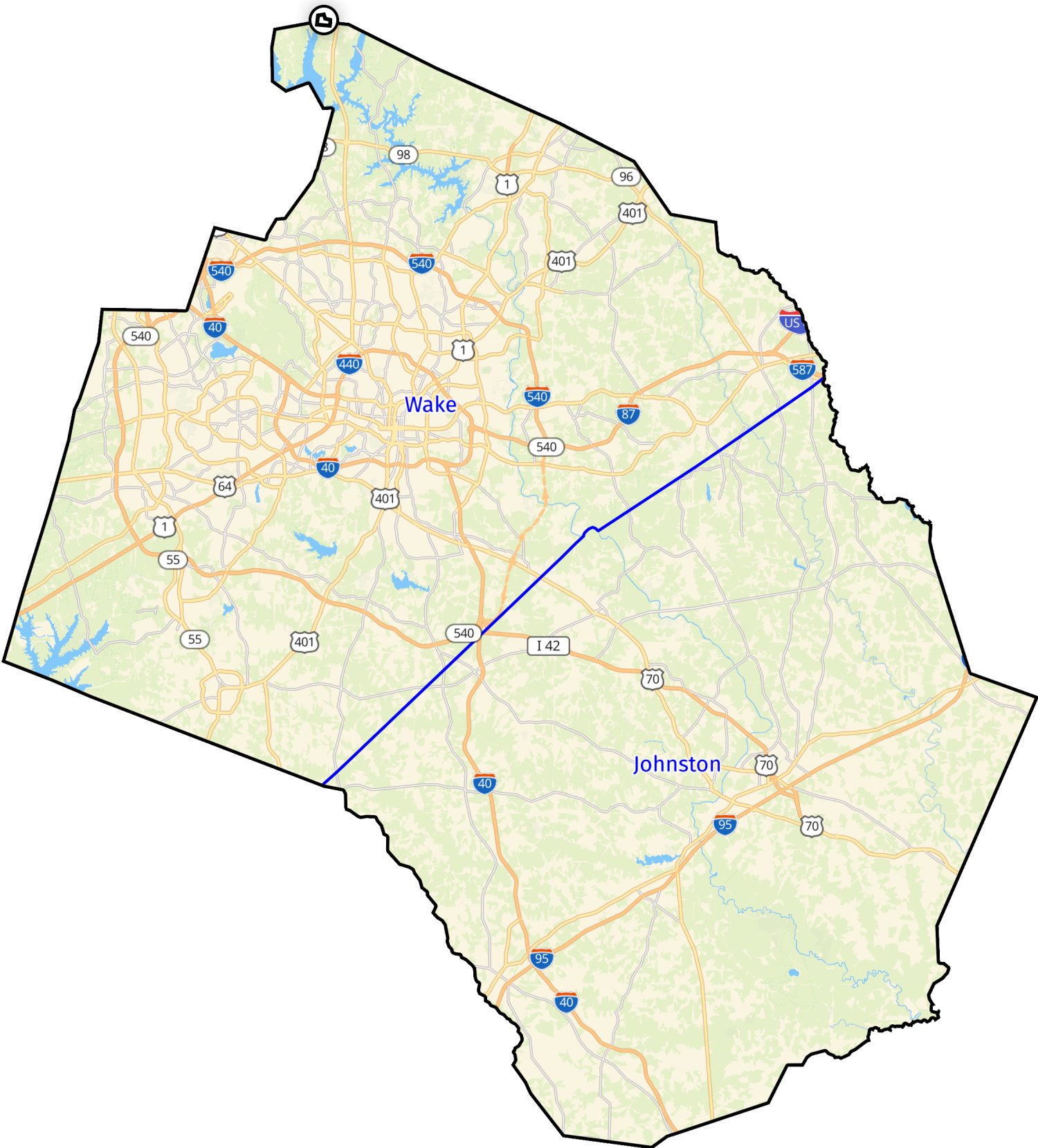
CRA Assessment Area: Durham, NC



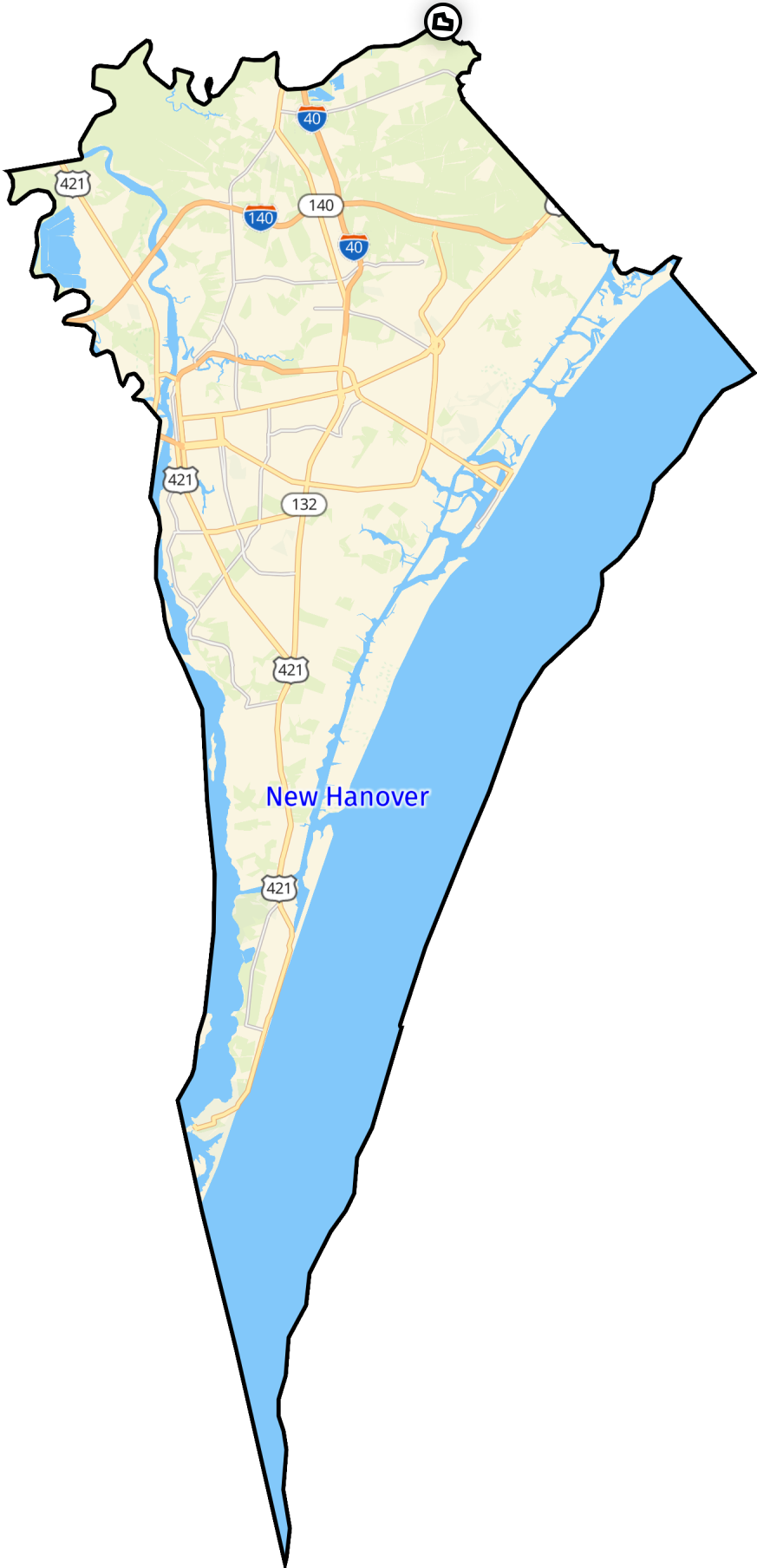
CRA Assessment Area: Hickory, NC



CRA Assessment Area: Raleigh, NC



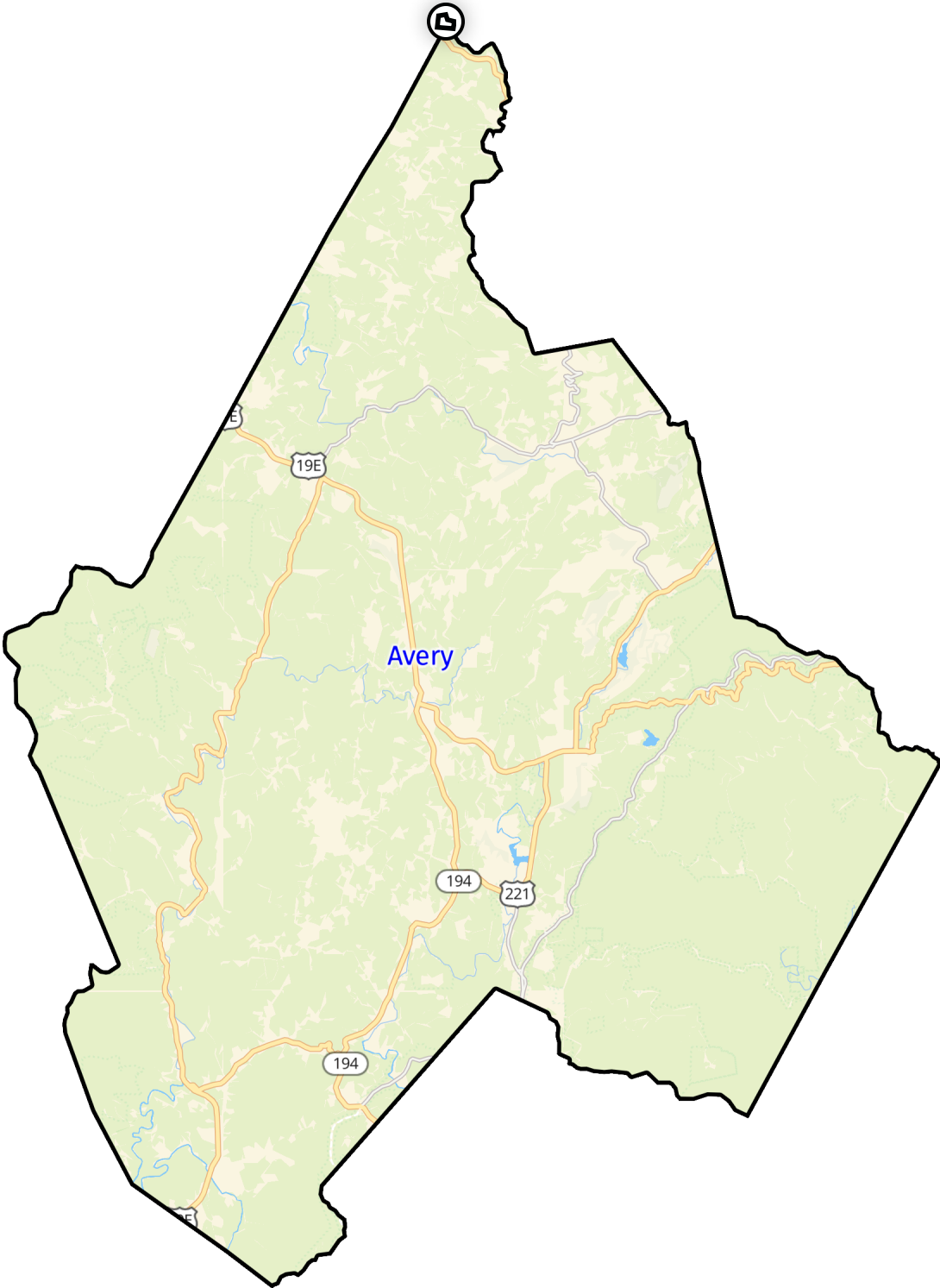
CRA Assessment Area: Wilmington, NC



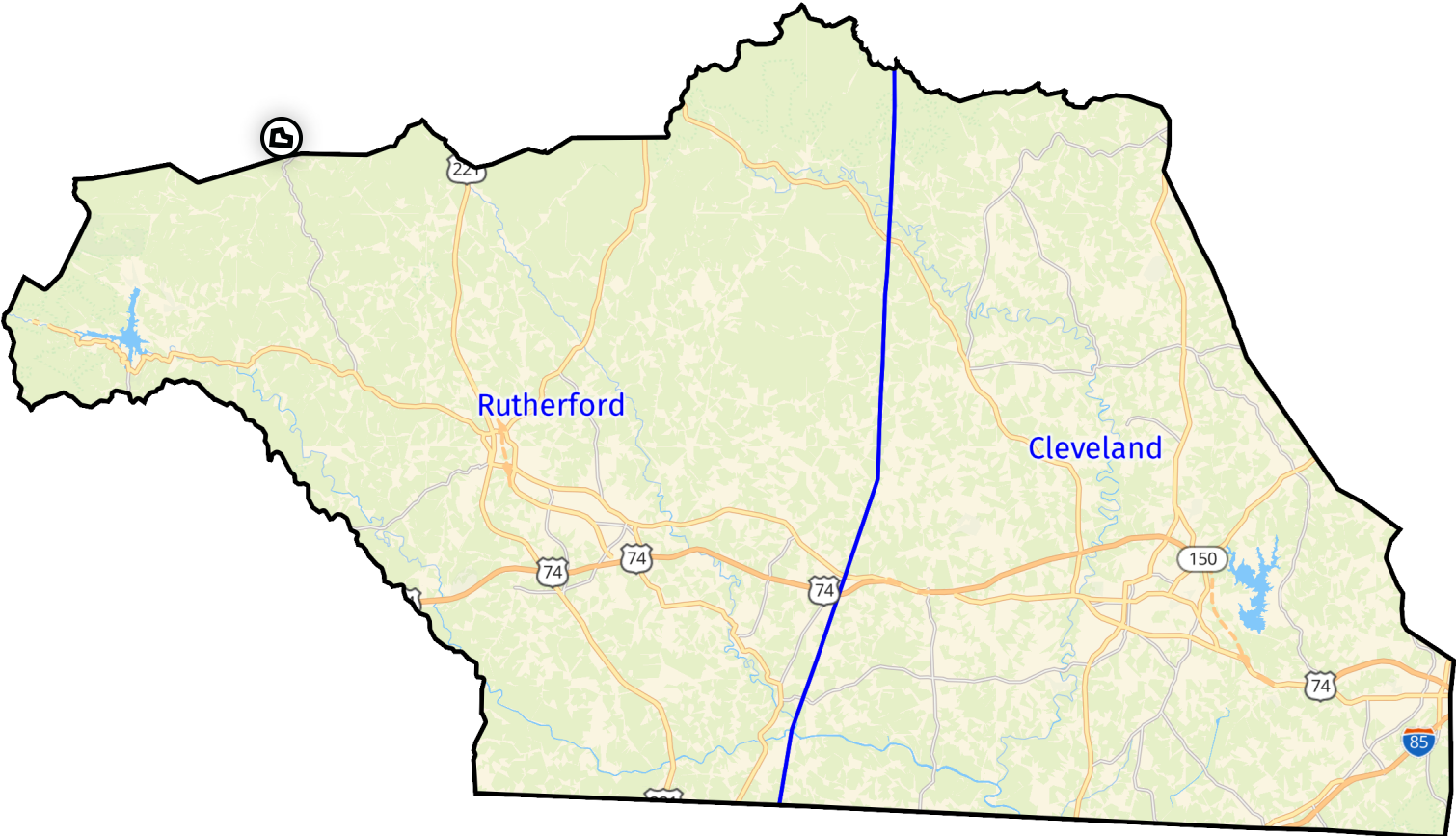
CRA Assessment Area: Non-MSA Alleghany-Ashe Counties, NC



CRA Assessment Area: Non-MSA Avery County, NC



CRA Assessment Area: Non-MSA Cleveland-Rutherford Counties, NC



CRA Assessment Area: Non-MSA Transylvania County, NC

