

### Investment Goals per AA - Exhibit 10

#### Investment Goals

		Cook County																		
Points	1.0	3.0	6.0	7.0	8.0	9.0	10.0	11.0												
New Investments	0.30%	0.35%	0.40%	0.45%	0.50%	0.55%	0.60%	0.65%												
Outstanding Investment	0.70%	0.75%	0.80%	0.85%	0.90%	0.95%	1.00%	1.05%												
Assessment Area Demographics 2015 New and or Outstanding Investment		<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="4" style="text-align: center;">Percentage of Assets</th> </tr> <tr> <th style="text-align: center;">Peer Average</th> <th style="text-align: center;">Peer Well Above Average</th> <th colspan="2" style="text-align: center;">West Town Bank &amp; Trust</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">0.90%</td> <td style="text-align: center;">1.46%</td> <td colspan="2" style="text-align: center;">0.88%</td> </tr> </tbody> </table>							Percentage of Assets				Peer Average	Peer Well Above Average	West Town Bank & Trust		0.90%	1.46%	0.88%	
Percentage of Assets																				
Peer Average	Peer Well Above Average	West Town Bank & Trust																		
0.90%	1.46%	0.88%																		

		Cook County							
Grading Example									
Points	1	3.00	6.00	7.00	8.00	9.00	10.00	11.00	
New Investments			0.42%						
Outstanding Investment			0.83%						
Calculated Points	0.00	0.00	12.00	0.00	0.00	0.00	0.00	0.00	
							Sum	12.00	
							Average	6.00	

		Pitt County																		
Points	1	3	6	7	8	9	10	11												
New Investments	0.021%	0.025%	0.028%	0.032%	0.035%	0.039%	0.042%	0.046%												
Outstanding Investment	0.049%	0.053%	0.056%	0.060%	0.063%	0.067%	0.070%	0.074%												
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0.00%	0.00%	0.00%																		

		Pitt County							
Grading Example									
Points	1	3.00	6.00	7.00	8.00	9.00	10.00	11.00	
New Investments			0.028%						
Outstanding Investment					0.63%				
Calculated Points	0.00	0.00	6.00	0.00	8.00	0.00	0.00	0.00	
							Sum	14.00	
							Average	7.00	

		Chowan County																		
Points	1	3	6	7	8	9	10	11												
New Investments	0.009%	0.011%	0.012%	0.014%	0.015%	0.017%	0.018%	0.020%												
Outstanding Investment	0.021%	0.023%	0.024%	0.026%	0.027%	0.029%	0.030%	0.032%												
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Percentage of Assets																				
Peer Average	Peer Well Above Average	West Town Bank & Trust																		
0.00%	0.00%	0.00%																		

		Chowan County							
Grading Example									
Points	1	3.00	6.00	7.00	8.00	9.00	10.00	11.00	
New Investments			0.013%						
Outstanding Investment			0.023%						
Calculated Points	0.00	3.00	6.00	0.00	0.00	0.00	0.00	0.00	
							Sum	9.00	
							Average	4.50	