

Hypothetical Data for Grading Example - Exhibit 12

Raw Data

Lending	Cook	Pitt	Chowan
P&O of home mortgages in low-income tracts	900,000	450,000	-
P&O of home mortgages in Moderate-income tracts	2,500,000	1,250,000	-
P&O of home loans to low-income borrowers	200,000	100,000	50,000
P&O of home loans to Moderate-income borrowers	1,100,000	550,000	200,000
P&O Small Bus Loans Low-income tracts	400,000	50,000	-
P&O Small Bus Loans Moderate-income tracts	2,200,000	1,100,000	-
P&O Loans to Small Business <\$1mm Annual Revenue	1,900,000	950,000	200,000
Sub Total	9,200,000	4,450,000	450,000
		Section Total	14,100,000
Investments			
New Investments	1,250,000	85,000	40,000
Outstanding Investment	2,500,000	190,000	70,000
Sub Total	3,750,000	275,000	110,000
		Section Total	4,135,000
		Grand Total	18,235,000
Community Hours	28	17	26

Percentage of Assets

300,000,000 Assets

Lending	Cook	Pitt	Chowan
P&O of home mortgages in low-income tracts	0.30%	0.15%	0.00%
P&O of home mortgages in Moderate-income tracts	0.83%	0.42%	0.00%
P&O of home loans to low-income borrowers	0.07%	0.03%	0.02%
P&O of home loans to Moderate-income borrowers	0.37%	0.18%	0.07%
P&O Small Bus Loans Low-income tracts	0.13%	0.02%	0.00%
P&O Small Bus Loans Moderate-income tracts	0.73%	0.37%	0.00%
P&O Loans to Small Business <\$1mm Annual Revenue	0.63%	0.32%	0.07%
Sub Total	3.07%	1.48%	0.15%
		Section Total	4.70%
Investments			
New Investments	0.417%	0.028%	0.013%
Outstanding Investment	0.833%	0.063%	0.023%
Sub Total	1.250%	0.092%	0.037%
		Section Total	1.378%
		Grand Total	6.078%
Community Hours	55.00	10.50	3.75
Equivalent to hours per bank employee	0.430	0.082	0.029