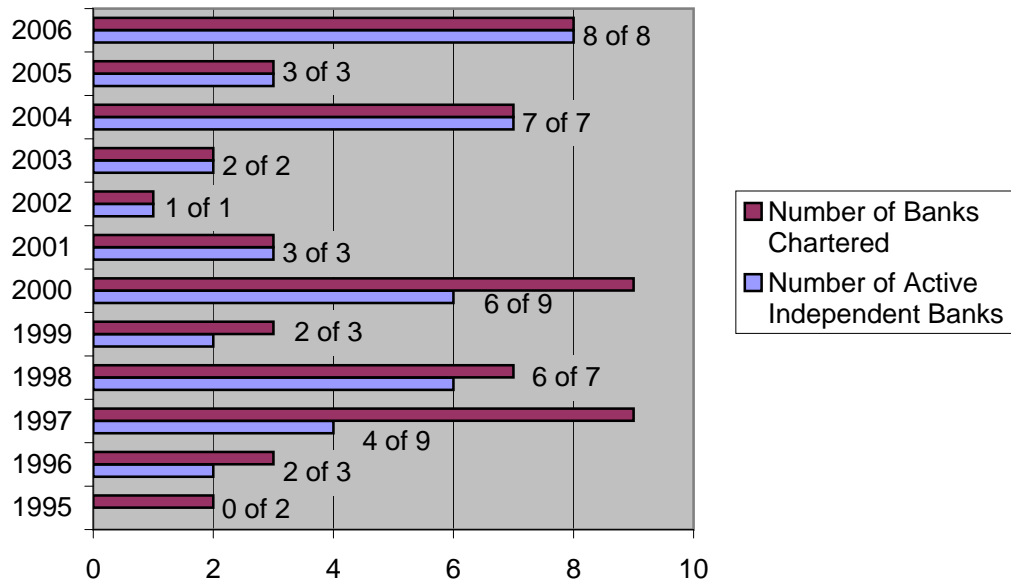
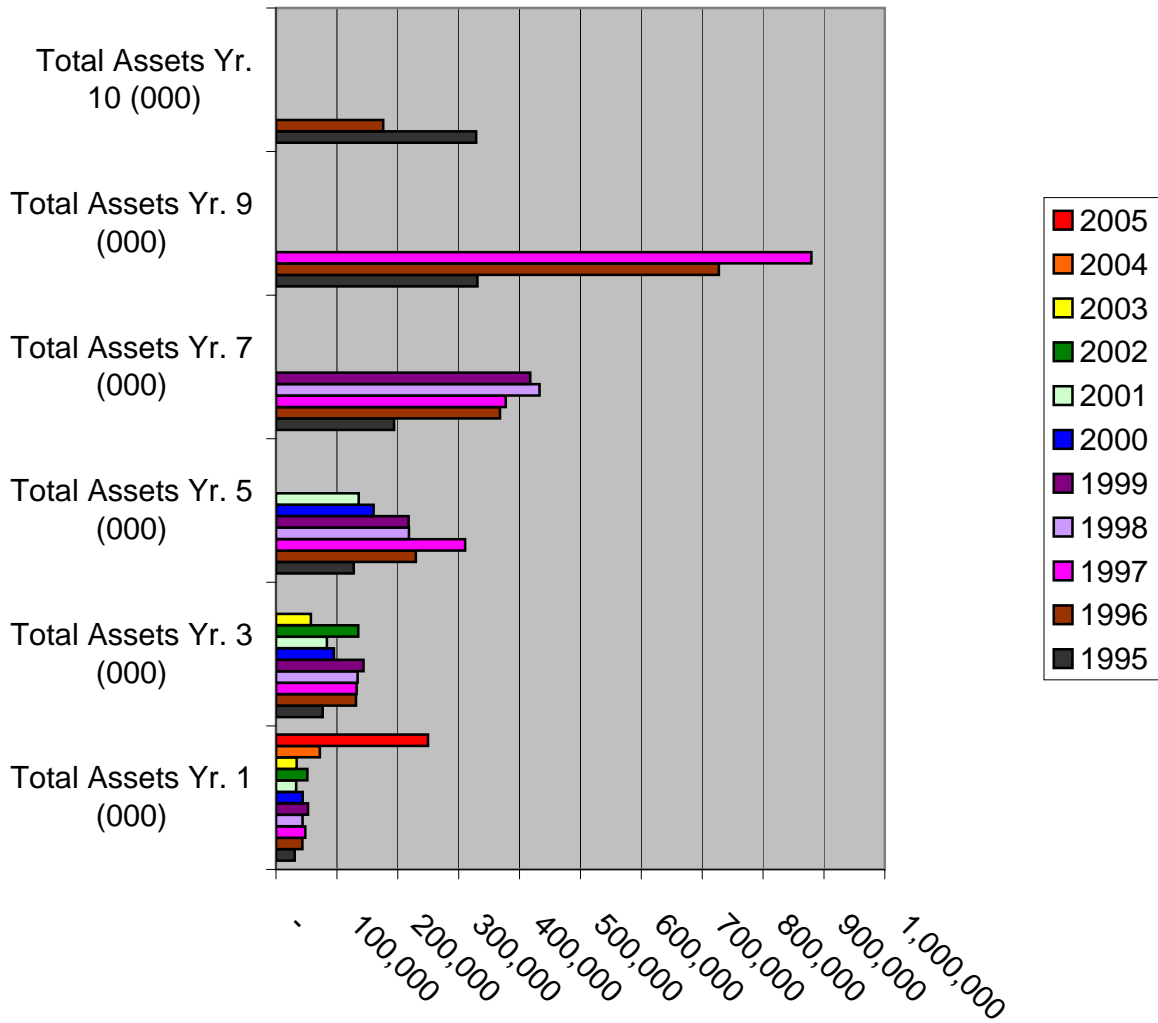


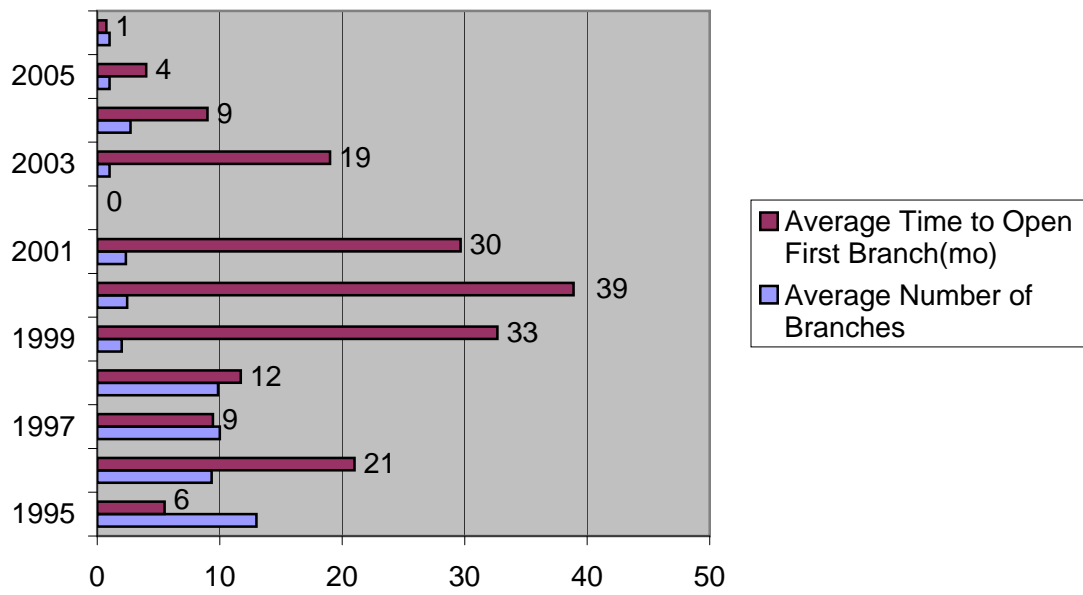
State-chartered DeNovo Bank Activity 1995 - 2006



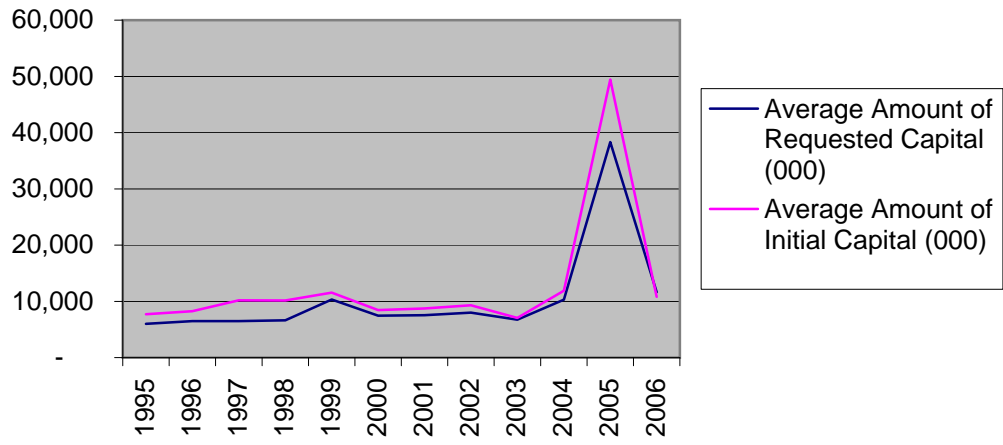
Growth in Total Assets



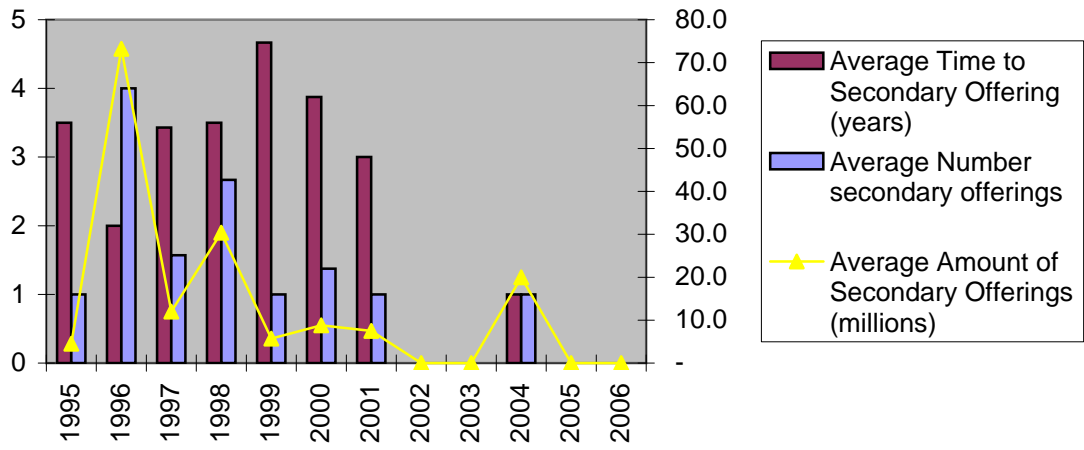
DeNovo Branching 1995 - 2006



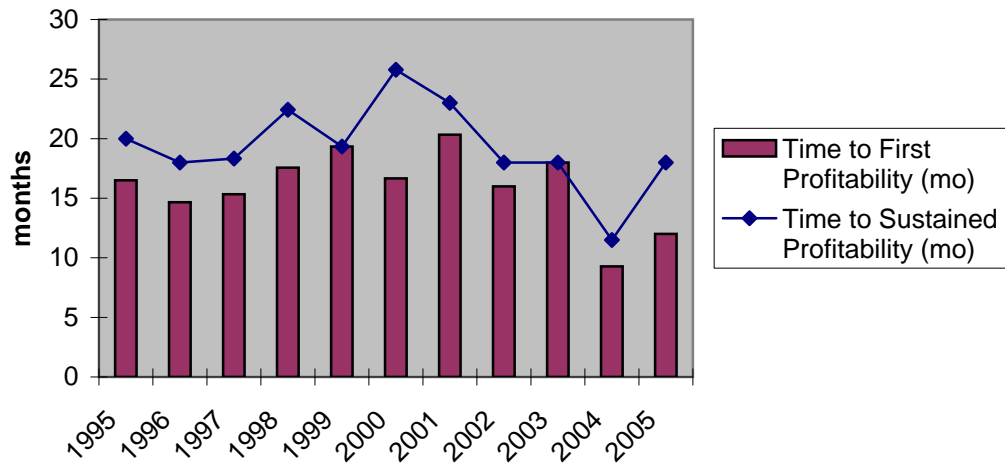
DeNovo Capital Levels 1995-2006



Secondary Capital Offerings

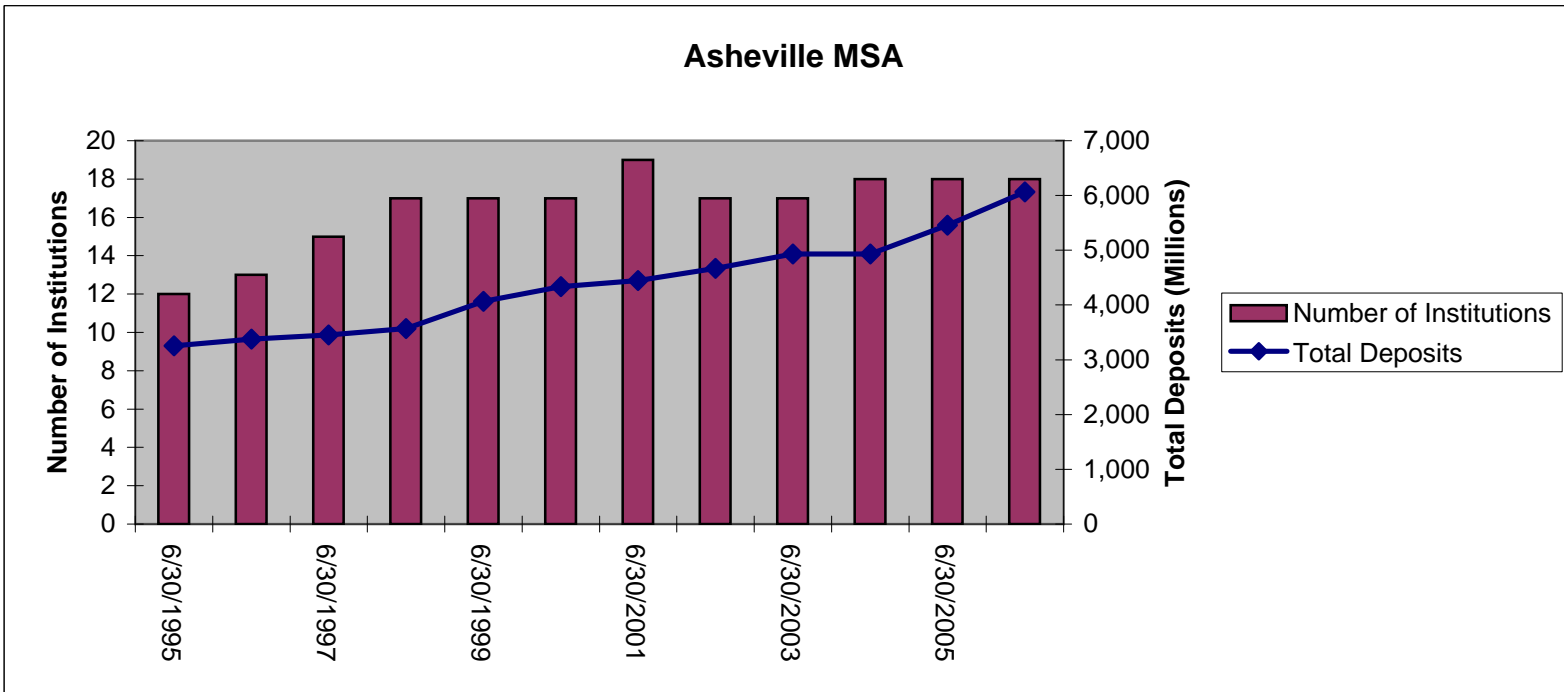


Profitability DeNovo Banks 1995 - 2005

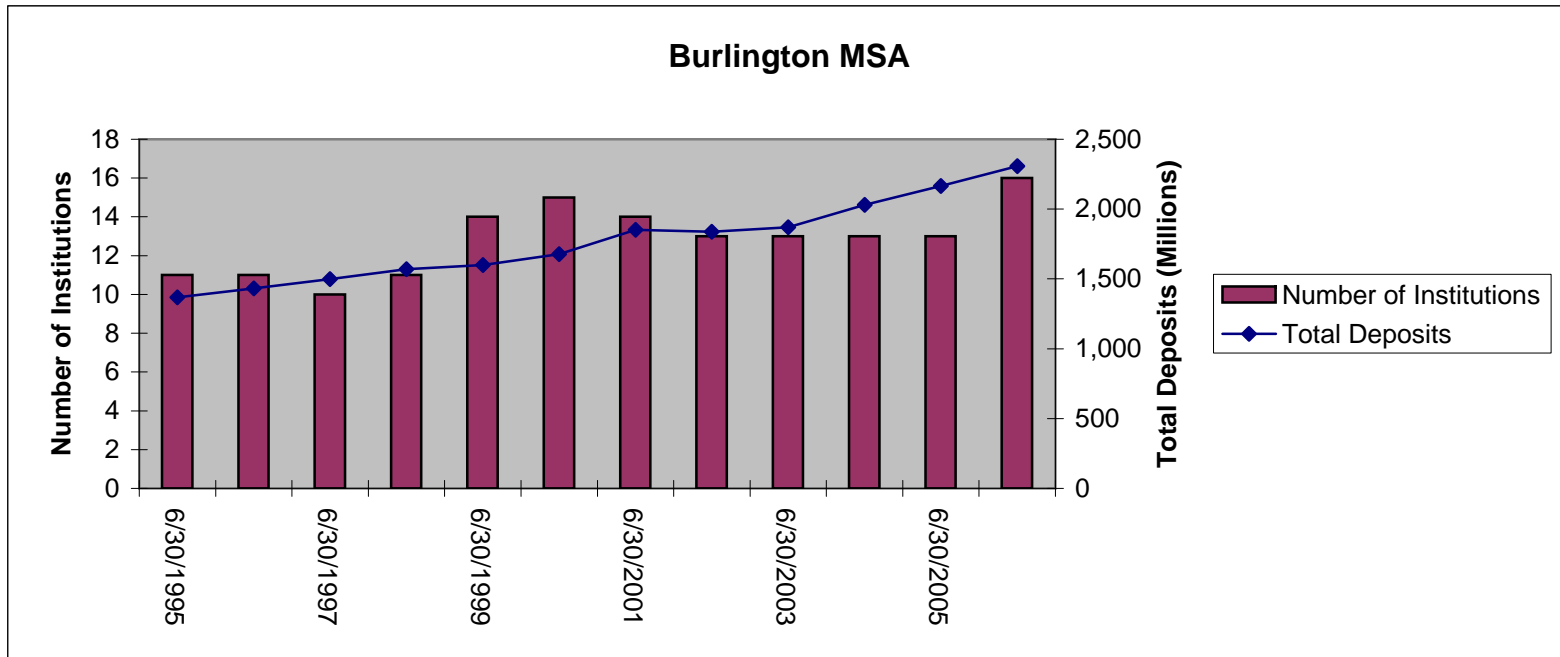


MSA Asheville, NC		All Institutions			Commercial Banks			Savings Institutions			U.S. Branches of Foreign Banks		
		Number of		Deposits	Number of		Deposits	Number of		Deposits	Number of		Deposits
		Institutions	Offices		Institutions	Offices		Institutions	Offices		Institutions	Offices	
6/30/1995	12	103	3,254	7	84	2,652	5	19	602	0	0	0	
6/30/1996	13	101	3,379	8	82	2,761	5	19	618	0	0	0	
6/30/1997	15	98	3,454	9	78	2,800	6	20	654	0	0	0	
6/30/1998	17	99	3,568	11	78	2,885	6	21	683	0	0	0	
6/30/1999	17	104	4,067	11	83	3,351	6	21	716	0	0	0	
6/30/2000	17	103	4,337	11	82	3,602	6	21	735	0	0	0	
6/30/2001	19	109	4,447	13	88	3,670	6	21	777	0	0	0	
6/30/2002	17	113	4,671	12	91	3,921	5	22	750	0	0	0	
6/30/2003	17	116	4,931	12	94	4,111	5	22	821	0	0	0	
6/30/2004	18	122	4,930	13	97	4,061	5	25	869	0	0	0	
6/30/2005	18	126	5,456	13	101	4,557	5	25	899	0	0	0	
6/30/2006	18	129	6,065	13	104	5,043	5	25	1,022	0	0	0	

10 year Growth Rate 20% 76% 44% 80% -17% 56%

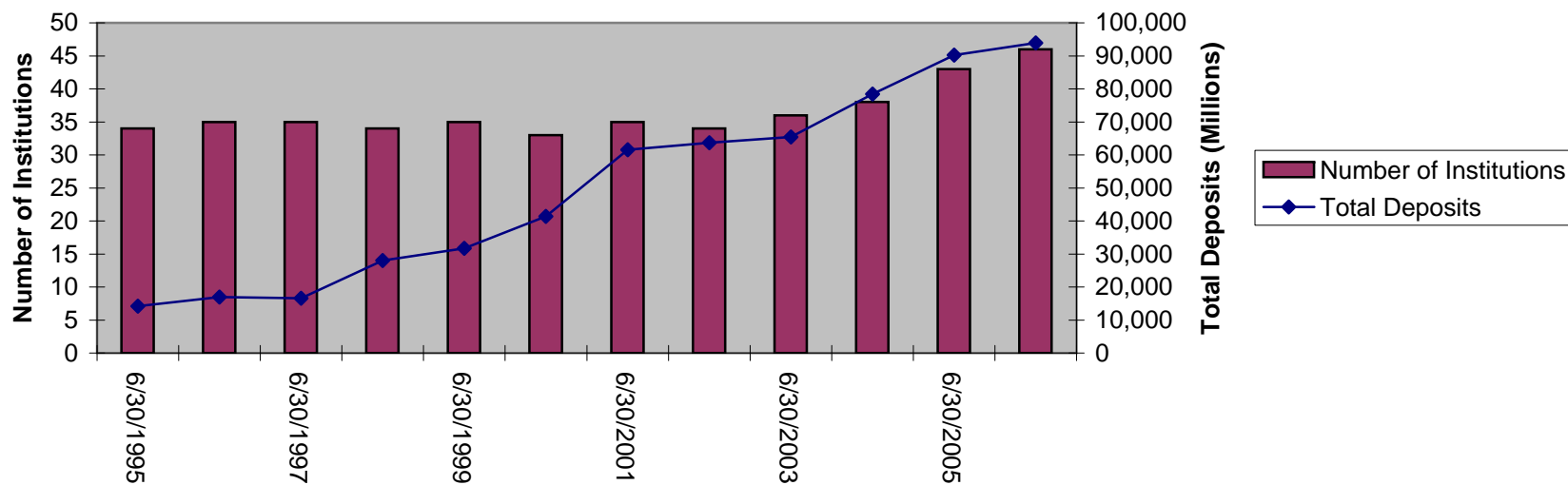


MSA Burlington, NC		All Institutions			Commercial Banks			Savings Institutions			U.S. Branches of Foreign Banks		
		Number of		Deposits	Number of		Deposits	Number of		Deposits	Number of		Deposits
		Institutions	Offices		Institutions	Offices		Institutions	Offices		Institutions	Offices	
6/30/1995	11	40	1,369	7	28	923	4	12	446	0	0	0	
6/30/1996	11	39	1,432	7	27	972	4	12	460	0	0	0	
6/30/1997	10	39	1,498	7	28	1,106	3	11	392	0	0	0	
6/30/1998	11	40	1,569	7	28	1,136	4	12	432	0	0	0	
6/30/1999	14	44	1,600	11	38	1,382	3	6	218	0	0	0	
6/30/2000	15	45	1,678	12	39	1,444	3	6	234	0	0	0	
6/30/2001	14	46	1,851	11	40	1,613	3	6	238	0	0	0	
6/30/2002	13	46	1,838	12	45	1,795	1	1	43	0	0	0	
6/30/2003	13	43	1,869	12	42	1,823	1	1	45	0	0	0	
6/30/2004	13	47	2,030	12	46	1,988	1	1	42	0	0	0	
6/30/2005	13	47	2,165	12	46	2,124	1	1	41	0	0	0	
6/30/2006	16	50	2,308	15	49	2,268	1	1	39	0	0	0	
10 yr. Growth Rate		60%	54%	114%	105%	-67%	-90%						



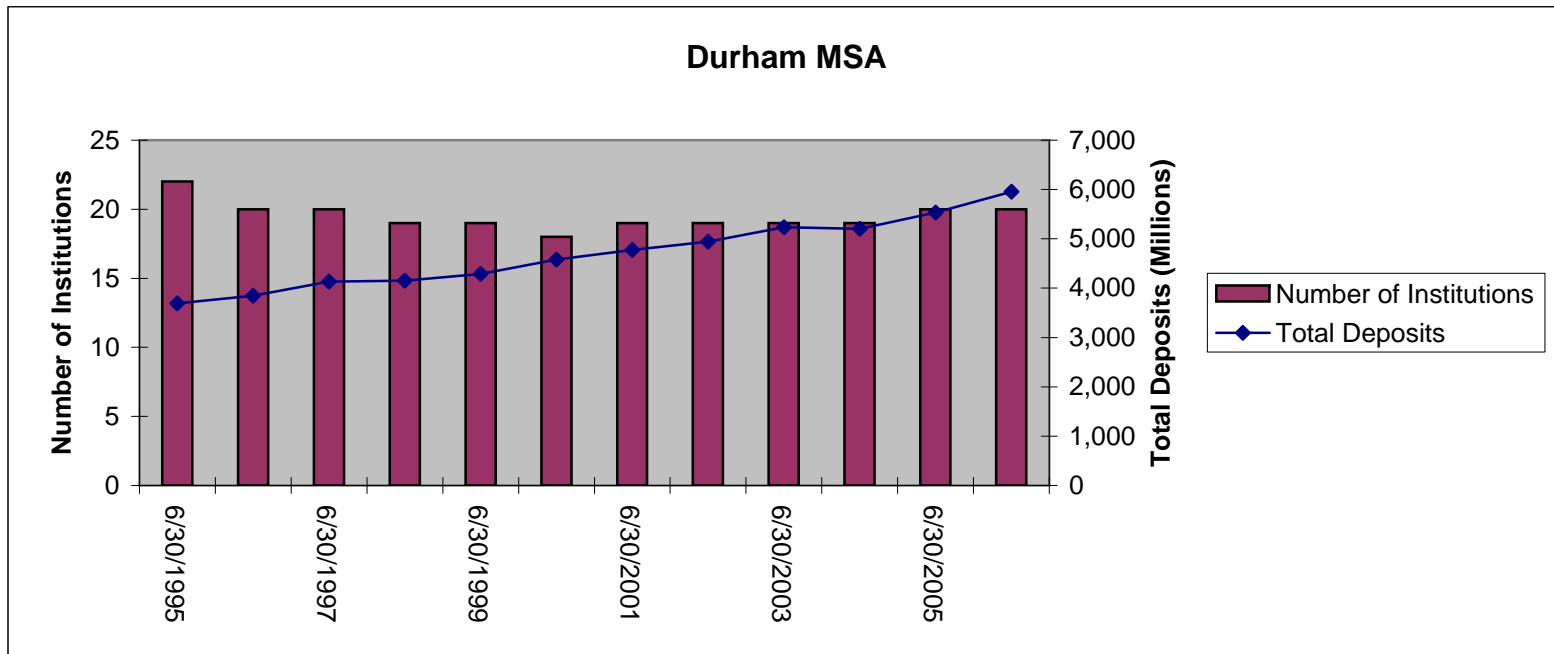
MSA Charlotte-Gastonia-Concord, NC		All Institutions			Commercial Banks			Savings Institutions			U.S. Branches of Foreign Banks		
		Number of		Deposits	Number of		Deposits	Number of		Deposits	Number of		Deposits
		Institutions	Offices		Institutions	Offices		Institutions	Offices		Institutions	Offices	
6/30/1995	34	388	14,239	25	362	13,168	9	26	1,071	0	0	0	
6/30/1996	35	383	16,986	27	364	16,186	8	19	801	0	0	0	
6/30/1997	35	381	16,549	27	361	15,743	8	20	806	0	0	0	
6/30/1998	34	386	28,012	26	366	27,212	8	20	800	0	0	0	
6/30/1999	35	398	31,748	29	388	31,404	6	10	345	0	0	0	
6/30/2000	33	397	41,342	27	386	40,992	6	11	350	0	0	0	
6/30/2001	35	401	61,542	30	390	61,197	5	11	345	0	0	0	
6/30/2002	34	404	63,720	29	393	43,367	5	11	353	0	0	0	
6/30/2003	36	389	65,420	30	377	65,033	6	12	387	0	0	0	
6/30/2004	38	400	78,456	33	389	78,094	5	11	362	0	0	0	
6/30/2005	43	411	90,216	38	399	89,849	5	12	366	0	0	0	
6/30/2006	46	415	93,953	40	399	93,430	6	16	523	0	0	0	
10 yr. Growth Rate		31%		468%		48%		493%		-25%		-35%	

Charlotte-Gastonia-Concord MSA

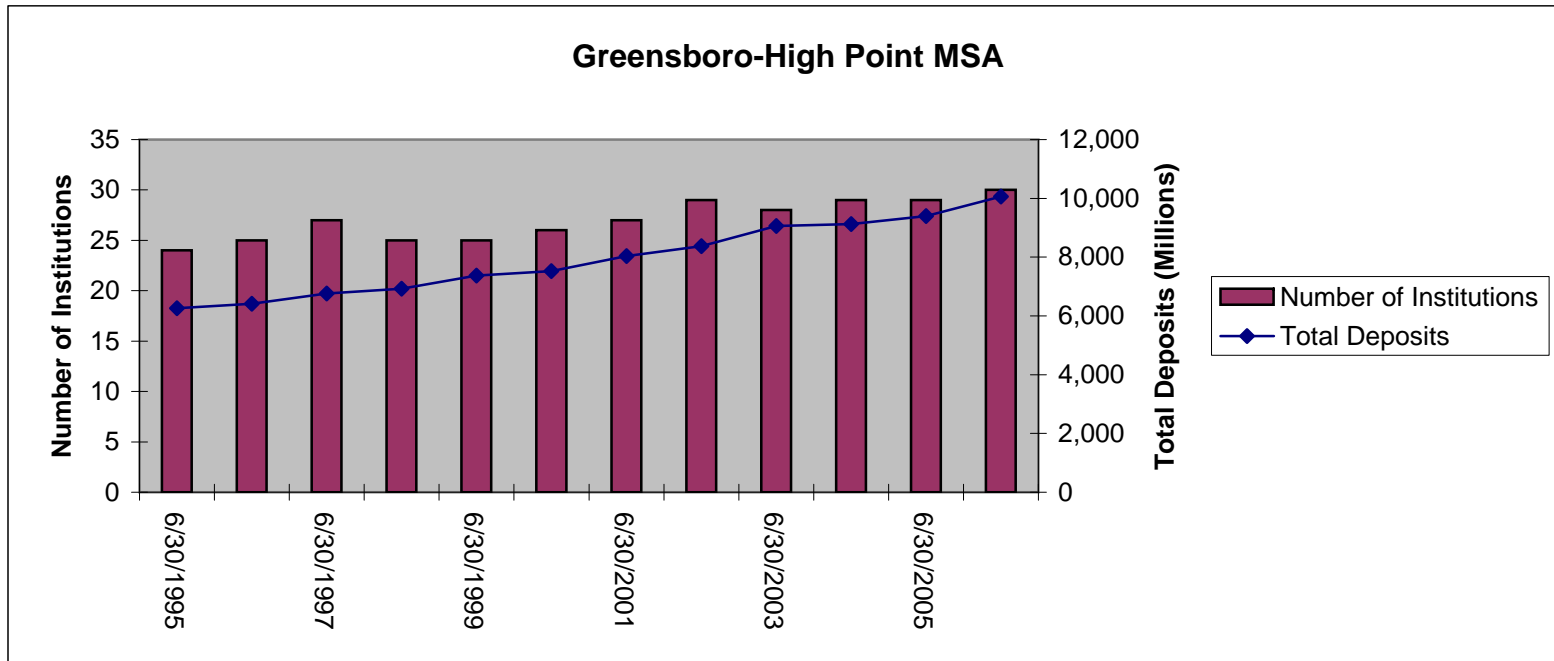


MSA Durham, NC	All Institutions			Commercial Banks			Savings Institutions			U.S. Branches of Foreign Banks		
	Number of		Deposits	Number of		Deposits	Number of		Deposits	Number of		Deposits
	Institutions	Offices		Institutions	Offices		Institutions	Offices		Institutions	Offices	
6/30/1995	22	137	3,693	14	123	3,340	8	14	353	0	0	0
6/30/1996	20	135	3,844	14	123	3,524	6	12	320	0	0	0
6/30/1997	20	133	4,134	14	122	3,792	6	11	342	0	0	0
6/30/1998	19	131	4,150	13	120	3,795	6	11	355	0	0	0
6/30/1999	19	138	4,285	13	122	3,913	6	16	372	0	0	0
6/30/2000	18	130	4,579	14	122	4,358	4	8	221	0	0	0
6/30/2001	19	124	4,773	15	116	4,546	4	8	227	0	0	0
6/30/2002	19	128	4,945	15	121	4,711	4	7	234	0	0	0
6/30/2003	19	125	5,238	15	118	4,957	4	7	281	0	0	0
6/30/2004	19	119	5,205	15	112	4,929	4	7	276	0	0	0
6/30/2005	20	122	5,533	16	114	5,243	4	8	289	0	0	0
6/30/2006	20	125	5,955	16	117	5,634	4	8	321	0	0	0

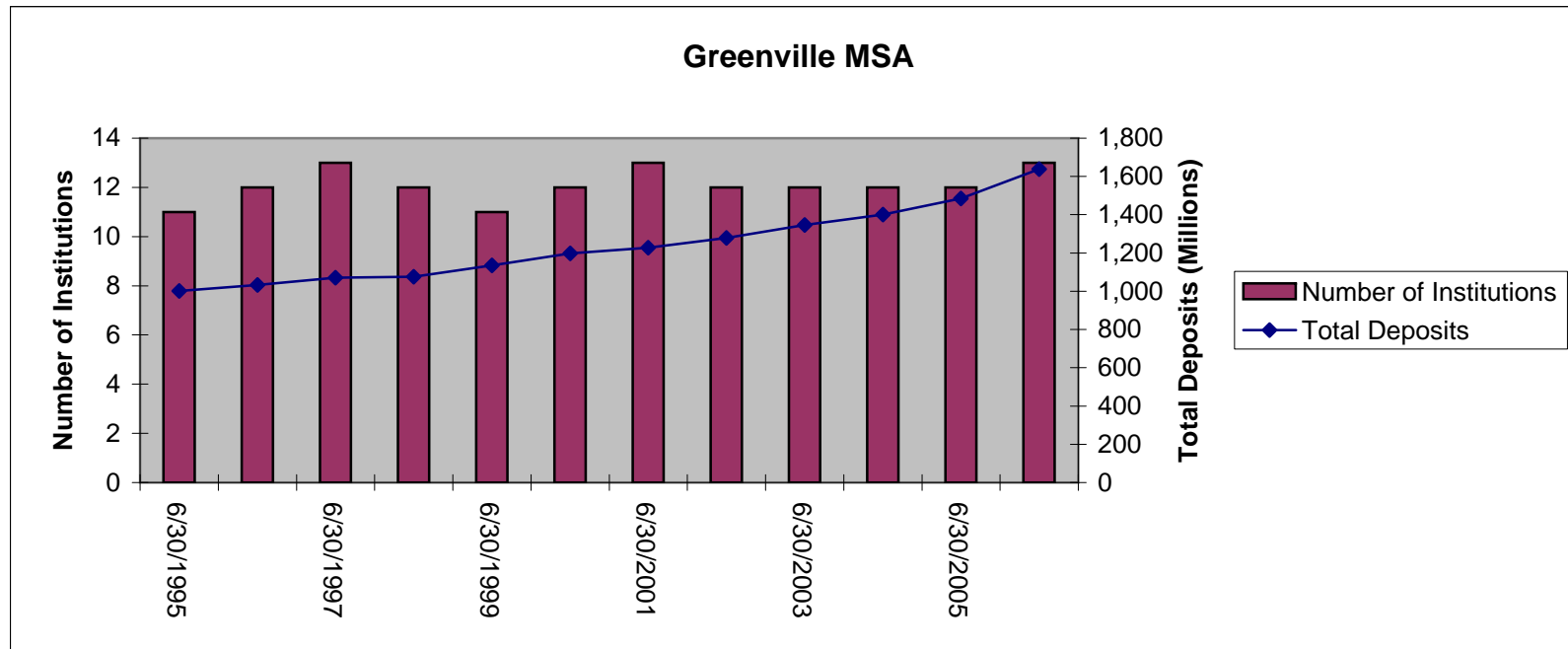
10 yr. Growth Rate 0% 44% 14% 49% -33% -6%



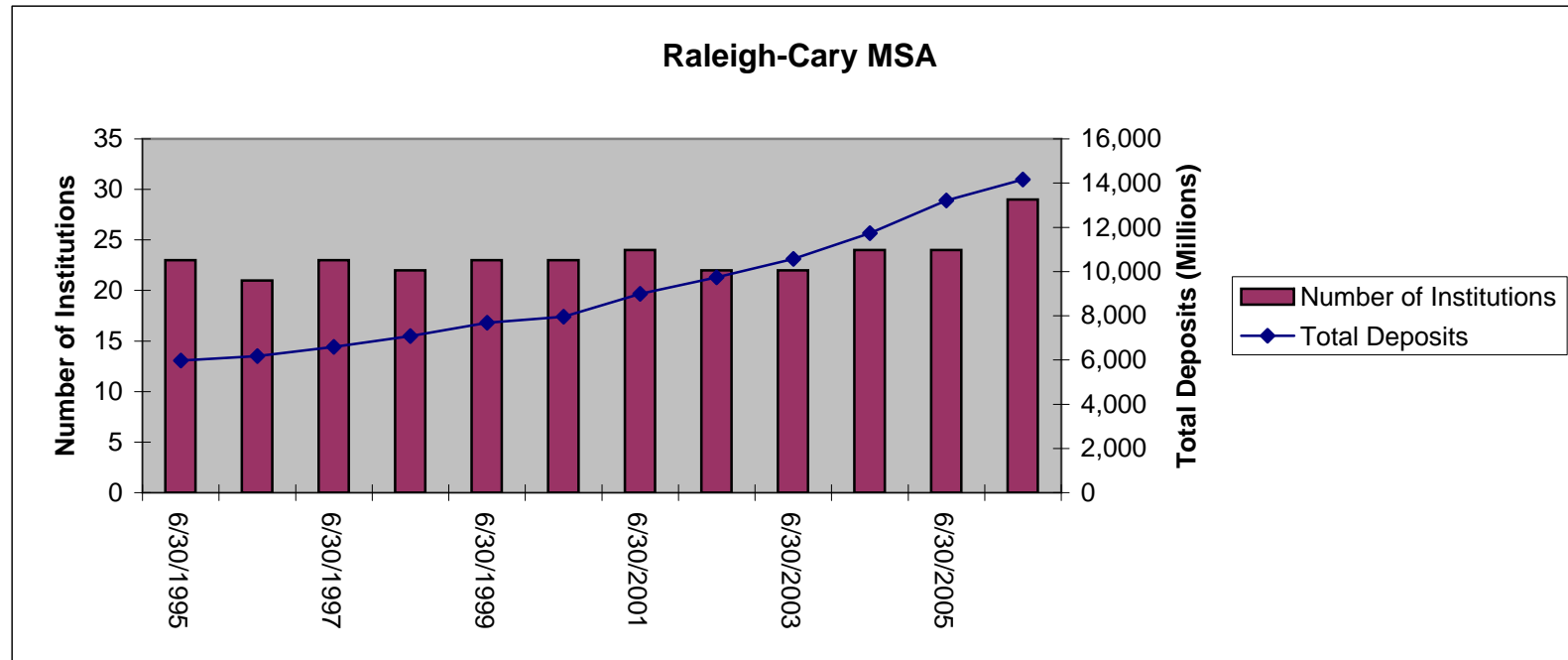
MSA Greensboro, NC	All Institutions			Commercial Banks			Savings Institutions			U.S. Branches of Foreign Banks		
	Number of		Deposits	Number of		Deposits	Number of		Deposits	Number of		Deposits
	Institutions	Offices		Institutions	Offices		Institutions	Offices		Institutions	Offices	
6/30/1995	24	196	6,257	17	188	6,072	7	8	184	0	0	0
6/30/1996	25	198	6,416	18	190	6,220	7	8	196	0	0	0
6/30/1997	27	202	6,761	19	190	6,543	8	12	218	0	0	0
6/30/1998	25	195	6,924	19	184	6,744	6	11	180	0	0	0
6/30/1999	25	200	7,375	19	189	7,194	6	11	181	0	0	0
6/30/2000	26	206	7,523	21	200	7,390	5	6	133	0	0	0
6/30/2001	27	207	8,038	22	201	7,894	5	6	144	0	0	0
6/30/2002	29	210	8,378	24	204	8,231	5	6	146	0	0	0
6/30/2003	28	207	9,059	24	201	8,890	4	6	169	0	0	0
6/30/2004	29	208	9,129	25	202	8,969	4	6	160	0	0	0
6/30/2005	29	207	9,397	25	201	9,244	4	6	153	0	0	0
6/30/2006	30	219	10,059	26	213	9,902	4	6	157	0	0	0
10 yr. Growth Rate	11%		49%	37%		51%	-50%		-28%			



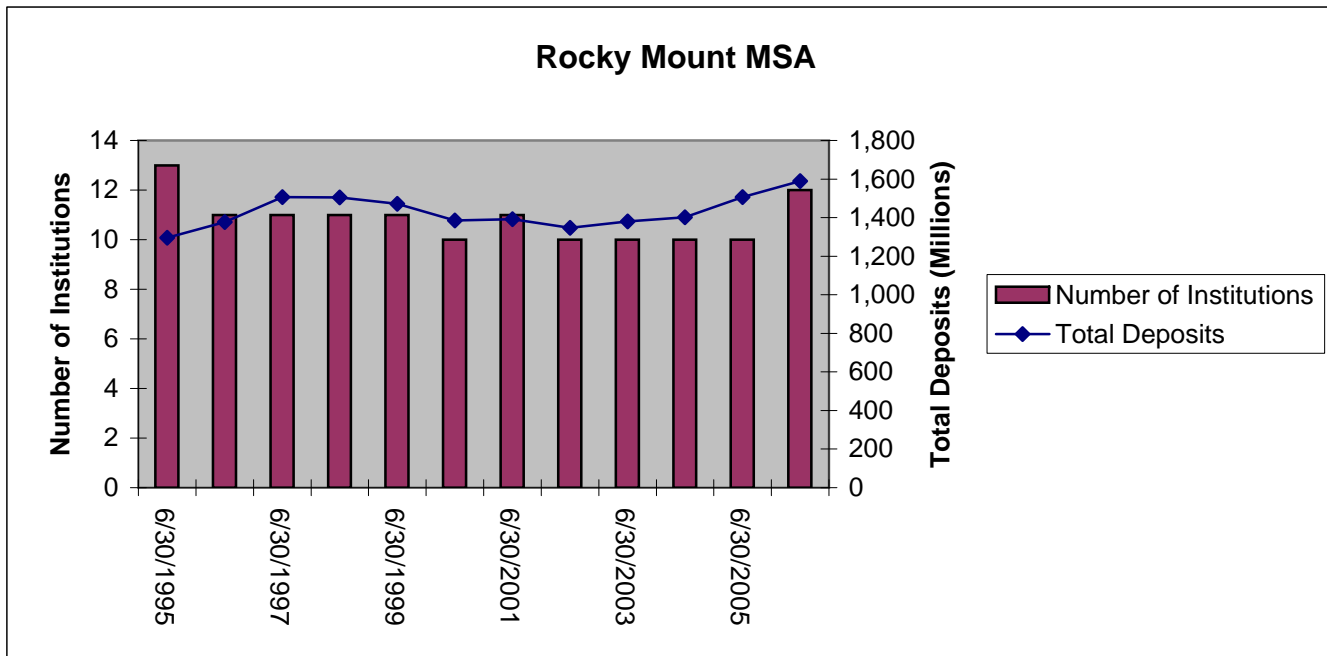
MSA Greenville, NC	All Institutions			Commercial Banks			Savings Institutions			U.S. Branches of Foreign Banks		
	Number of		Deposits	Number of		Deposits	Number of		Deposits	Number of		Deposits
	Institutions	Offices		Institutions	Offices		Institutions	Offices		Institutions	Offices	
6/30/1995	11	46	1,001	10	45	980	1	1	21	0	0	0
6/30/1996	12	47	1,033	10	45	1,008	2	2	24	0	0	0
6/30/1997	13	48	1,071	10	45	1,039	3	3	32	0	0	0
6/30/1998	12	44	1,076	10	42	1,057	2	2	19	0	0	0
6/30/1999	11	43	1,135	10	42	1,127	1	1	8	0	0	0
6/30/2000	12	41	1,198	12	41	1,198	0	0	0	0	0	0
6/30/2001	13	43	1,228	13	43	1,228	0	0	0	0	0	0
6/30/2002	12	44	1,279	12	44	1,279	0	0	0	0	0	0
6/30/2003	12	43	1,347	12	43	1,347	0	0	0	0	0	0
6/30/2004	12	44	1,400	11	43	1,395	1	1	5	0	0	0
6/30/2005	12	45	1,485	11	44	1,478	1	1	6	0	0	0
6/30/2006	13	46	1,639	12	45	1,630	1	1	10	0	0	0
10 yr. Growth Rate	0%		53%	20%		57%	-67%		-69%			



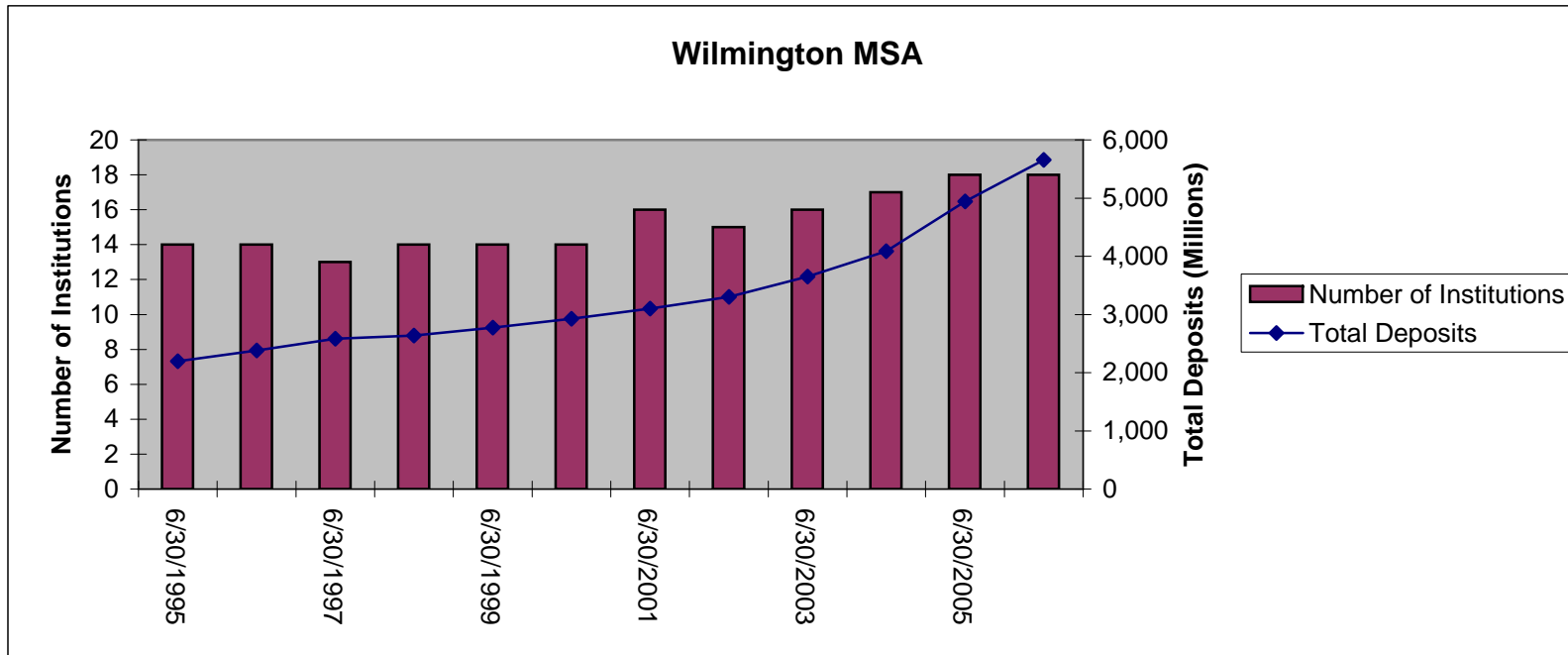
MSA Raleigh-Cary, NC	All Institutions			Commercial Banks			Savings Institutions			U.S. Branches of Foreign Banks		
	Number of		Deposits	Number of		Deposits	Number of		Deposits	Number of		Deposits
	Institutions	Offices		Institutions	Offices		Institutions	Offices		Institutions	Offices	
6/30/1995	23	226	5,973	15	196	5,319	8	30	654	0	0	0
6/30/1996	21	220	6,182	15	208	5,896	6	12	286	0	0	0
6/30/1997	23	234	6,588	17	215	6,257	6	19	332	0	0	0
6/30/1998	22	233	7,087	16	212	6,709	6	21	378	0	0	0
6/30/1999	23	241	7,678	18	222	7,370	5	19	308	0	0	0
6/30/2000	23	245	7,950	19	237	7,758	4	8	192	0	0	0
6/30/2001	24	253	8,990	21	244	8,779	3	9	211	0	0	0
6/30/2002	22	248	9,743	19	239	9,524	3	9	219	0	0	0
6/30/2003	22	247	10,574	19	238	10,356	3	9	218	0	0	0
6/30/2004	24	252	11,730	21	242	11,489	3	10	241	0	0	0
6/30/2005	24	253	13,216	21	243	12,940	3	10	276	0	0	0
6/30/2006	29	265	14,163	26	255	13,857	3	10	307	0	0	0
10 yr. Growth Rate	26%		137%	73%		161%	-63%		-53%			



MSA Rocky Mount, NC	All Institutions			Commercial Banks			Savings Institutions			U.S. Branches of Foreign Banks		
	Number of		Deposits	Number of		Deposits	Number of		Deposits	Number of		Deposits
	Institutions	Offices		Institutions	Offices		Institutions	Offices		Institutions	Offices	
6/30/1995	13	54	1,295	9	47	1,116	4	7	179	0	0	0
6/30/1996	11	50	1,377	8	44	1,219	3	6	159	0	0	0
6/30/1997	11	49	1,507	8	41	1,335	3	8	172	0	0	0
6/30/1998	11	51	1,504	9	44	1,347	2	7	157	0	0	0
6/30/1999	11	51	1,472	9	49	1,431	2	2	40	0	0	0
6/30/2000	10	47	1,385	8	45	1,338	2	2	46	0	0	0
6/30/2001	11	44	1,392	9	42	1,349	2	2	43	0	0	0
6/30/2002	10	44	1,347	8	42	1,300	2	2	47	0	0	0
6/30/2003	10	44	1,381	8	42	1,332	2	2	49	0	0	0
6/30/2004	10	45	1,402	8	43	1,356	2	2	46	0	0	0
6/30/2005	10	45	1,507	8	43	1,466	2	2	40	0	0	0
6/30/2006	12	47	1,589	10	45	1,547	2	2	42	0	0	0
10 yr. Growth Rate	9%		5%	25%		16%	-33%		-76%			



MSA Wilmington, NC	All Institutions			Commercial Banks			Savings Institutions			U.S. Branches of Foreign Banks		
	Number of		Deposits	Number of		Deposits	Number of		Deposits	Number of		Deposits
	Institutions	Offices		Institutions	Offices		Institutions	Offices		Institutions	Offices	
6/30/1995	14	94	2,195	10	81	1,857	4	13	339	0	0	0
6/30/1996	14	93	2,381	11	83	2,130	3	10	251	0	0	0
6/30/1997	13	94	2,585	11	85	2,343	2	9	242	0	0	0
6/30/1998	14	93	2,636	11	83	2,363	3	10	273	0	0	0
6/30/1999	14	94	2,772	11	84	2,492	3	10	280	0	0	0
6/30/2000	14	98	2,924	11	88	2,624	3	10	300	0	0	0
6/30/2001	16	101	3,101	12	88	2,761	4	13	341	0	0	0
6/30/2002	15	103	3,301	11	88	2,884	4	15	417	0	0	0
6/30/2003	16	103	3,651	13	92	3,341	3	11	309	0	0	0
6/30/2004	17	110	4,087	14	97	3,770	3	13	317	0	0	0
6/30/2005	18	115	4,942	15	101	4,596	3	14	346	0	0	0
6/30/2006	18	120	5,655	15	105	5,241	3	15	414	0	0	0
10 yr. Growth Rate	38%		119%	36%		124%	50%		71%			



MSA Winston-Salem, NC	All Institutions			Commercial Banks			Savings Institutions			U.S. Branches of Foreign Banks		
	Number of		Deposits	Number of		Deposits	Number of		Deposits	Number of		Deposits
	Institutions	Offices		Institutions	Offices		Institutions	Offices		Institutions	Offices	
6/30/1995	16	127	7,051	14	117	6,480	2	10	572	0	0	0
6/30/1996	15	125	7,979	13	115	7,392	2	10	587	0	0	0
6/30/1997	16	127	9,811	13	113	9,201	3	14	610	0	0	0
6/30/1998	16	130	9,659	13	116	9,030	3	14	629	0	0	0
6/30/1999	16	132	9,446	14	122	8,826	2	10	620	0	0	0
6/30/2000	16	136	10,738	15	127	10,187	1	9	551	0	0	0
6/30/2001	17	135	10,922	16	126	10,334	1	9	588	0	0	0
6/30/2002	16	129	9,934	15	120	9,326	1	9	609	0	0	0
6/30/2003	17	127	10,485	16	118	9,855	1	9	629	0	0	0
6/30/2004	17	127	10,901	16	118	10,279	1	9	621	0	0	0
6/30/2005	19	130	14,002	18	121	13,390	1	9	612	0	0	0
6/30/2006	19	130	14,343	18	121	13,734	1	9	609	0	0	0
10 yr. Growth Rate	19%		46%	38%		49%	-67%		0%			

