

Thanks for checking out our Geography Lesson sample data page. You'll find that it's an up-to-date report of most everything you need to know to analyze a market, or a specific location. The complete list of data in the Lesson can be found in the table of contents on the next page.

In the next 33 pages, you'll see a complete **Five-county Market Study** that evaluates five individual counties individually and as a total market. From this data, you can decide where in the five-county area you want to further explore potential LPOs or depository offices. After you have looked at each county (and the banking competition in each) you may want to take the next step: look at each county by census tract.

The **County by Census Tract Report**, including bank office data (three year summary, current and projected deposits) is available from us for \$249.95 for the first county and \$99.95 for each additional – if ordered at the same time.

(You can download a sample of a **County by Census Tract Report** at [appleadv.com/demostudy](http://appleadv.com/demostudy)).

Let me know if you have questions or comments. Remember, you can have your own market study, just like this one, for \$349.95 for the first market, \$199 for each additional market if ordered at the same time – and you'll have the data delivered by email within 8 hours of your order.

Get your study started today. Call me at **800.521.0236, ext. 17**, or email [gself@appleadv.com](mailto:gself@appleadv.com).

--George Self, CEO  
Apple Advertising, Inc.





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# DemographicsNow

Theme by X20060327156

Theme Rank Information Rank  
Results by Counties

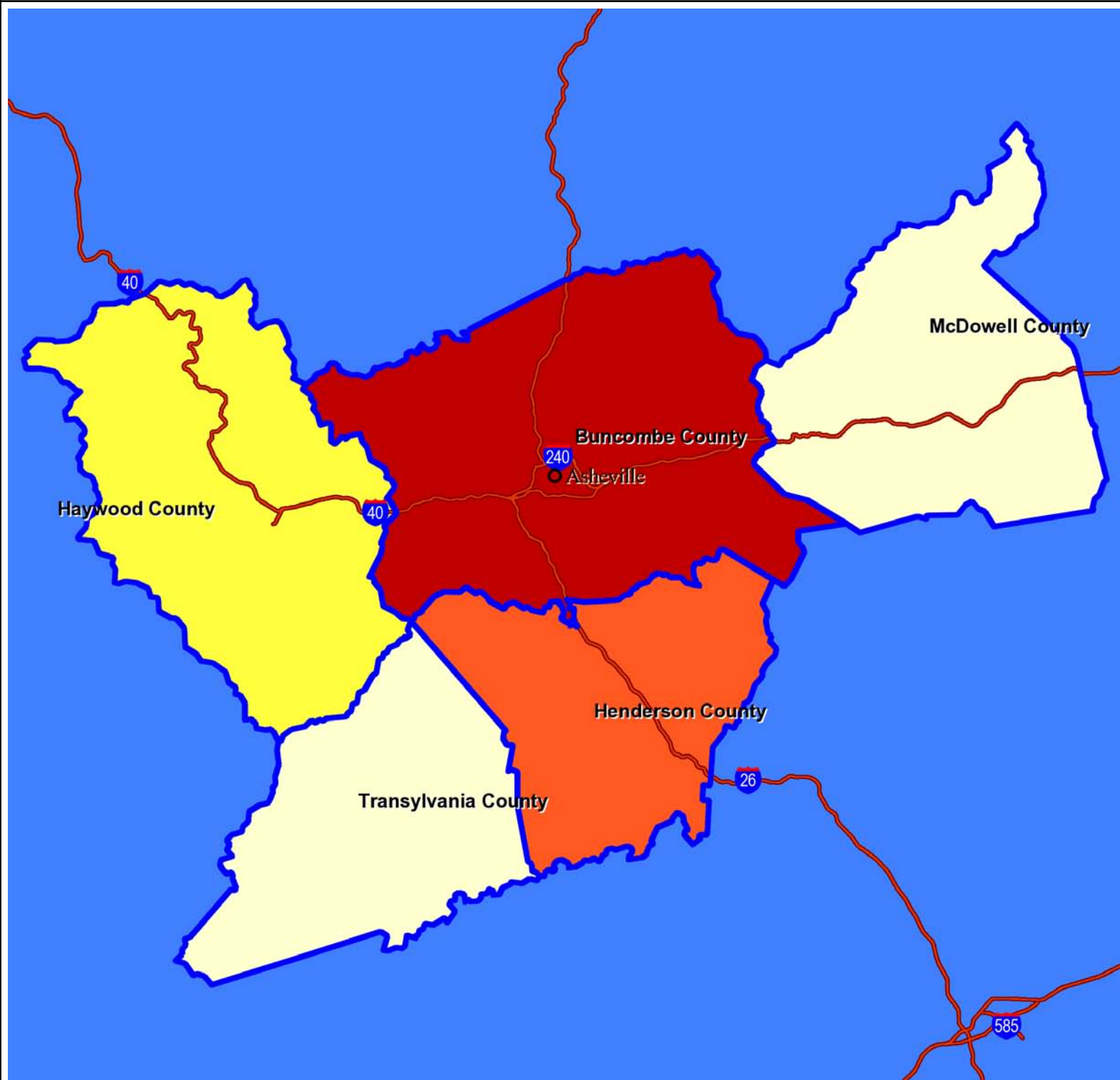
Any Financial Assets

- Above 41500
- 32000 to 41500
- 24500 to 32000
- 19000 to 24500
- Below 19000

- Big City Ctr
- Medium City Ctr
- Prim. Hwy

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Date: 06/10/09



Comparison of Buncombe, Haywood, Henderson, McDowell and  
 Transylvania Counties

	Buncombe County	Haywood County	Henderson County	McDowell County	Transylvania County
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**Demographic Detail Comparison Report**

**2008 Demographics**

Total Population	228,909	57,249	100,563	43,827	29,926
Total Households	93,751	25,664	43,059	17,742	13,753
Female Population	119,826	29,619	51,342	21,862	15,556
% Female	52.4%	51.7%	51.1%	49.9%	52.0%
Male Population	109,083	27,630	49,221	21,965	14,370
% Male	47.7%	48.3%	49.0%	50.1%	48.0%
Population Density (per Sq. Mi.)	346.8	103.2	268.3	98.1	78.6

**Age:**

Age 0 - 4	5.8%	5.4%	5.7%	6.0%	4.9%
Age 5 - 14	11.1%	10.8%	11.3%	12.1%	10.1%
Age 15 - 19	6.4%	5.8%	5.9%	6.1%	6.2%
Age 20 - 24	5.9%	5.2%	5.0%	5.4%	6.4%
Age 25 - 34	13.0%	11.6%	12.1%	13.7%	10.8%
Age 35 - 44	13.8%	13.5%	12.5%	14.1%	10.3%
Age 45 - 54	15.3%	13.8%	13.7%	14.6%	13.4%
Age 55 - 64	12.9%	13.6%	12.3%	12.3%	13.8%
Age 65 - 74	8.0%	10.5%	10.1%	8.5%	11.9%
Age 75 - 84	5.4%	7.0%	7.4%	5.3%	8.7%
Age 85 +	2.4%	2.8%	4.0%	2.0%	3.7%
Median Age	41.0	43.4	43.1	39.8	46.1

**Housing Units**

Total Housing Units	109,166	32,153	50,424	19,842	17,543
Owner Occupied Housing Units	58.3%	61.1%	60.8%	68.3%	61.6%
Renter Occupied Housing Units	27.6%	18.7%	24.6%	21.1%	16.8%
Vacant Housing Units	14.1%	20.2%	14.6%	10.6%	21.6%

**Race and Ethnicity**

American Indian, Eskimo, Aleut	0.3%	0.5%	0.1%	0.3%	0.3%
Asian	0.9%	0.2%	1.0%	0.9%	0.4%
Black	7.3%	1.4%	3.4%	4.2%	4.3%
Hawaiian/Pacific Islander	0.1%	0.1%	0.0%	0.0%	0.0%
White	88.9%	96.6%	87.4%	91.9%	93.4%
Other	1.2%	0.5%	5.6%	1.7%	0.3%
Multi-Race	1.3%	0.8%	2.5%	0.9%	1.3%
Hispanic Ethnicity	4.4%	1.9%	9.1%	4.8%	1.2%
Not of Hispanic Ethnicity	95.7%	98.1%	90.9%	95.2%	98.8%

	Buncombe County	Haywood County	Henderson County	McDowell County	Transylvania County
<b>Marital Status:</b>					
Age 15 + Population	190,343	47,996	83,432	35,902	25,441
Divorced	10.5%	10.4%	9.0%	9.8%	8.9%
Never Married	22.7%	15.6%	16.8%	18.1%	17.3%
Now Married	53.5%	60.2%	61.1%	57.9%	60.3%
Separated	5.5%	4.3%	4.8%	6.7%	4.6%
Widowed	7.7%	9.4%	8.3%	7.5%	8.9%
<b>Educational Attainment:</b>					
Total Population Age 25+	162,166	41,677	72,463	30,871	21,676
Grade K - 8	4.9%	7.4%	6.6%	10.0%	5.7%
Grade 9 - 12	8.0%	13.0%	7.6%	17.4%	10.4%
High School Graduate	29.4%	32.9%	27.0%	37.3%	30.6%
Associates Degree	7.5%	9.7%	10.8%	7.5%	7.1%
Bachelor's Degree	19.6%	10.3%	16.9%	6.6%	15.0%
Graduate Degree	12.9%	6.1%	10.7%	2.8%	9.2%
Some College, No Degree	17.8%	20.6%	20.4%	18.4%	22.0%
<b>Household Income:</b>					
Income \$ 0 - \$9,999	8.2%	8.7%	6.7%	10.3%	7.9%
Income \$ 10,000 - \$14,999	5.0%	5.8%	4.4%	5.3%	4.4%
Income \$ 15,000 - \$24,999	11.8%	13.6%	11.6%	13.1%	11.6%
Income \$ 25,000 - \$34,999	13.0%	13.4%	13.1%	14.9%	12.8%
Income \$ 35,000 - \$49,999	17.0%	17.9%	18.0%	19.0%	16.1%
Income \$ 50,000 - \$74,999	20.5%	20.3%	20.9%	20.3%	23.0%
Income \$ 75,000 - \$99,999	10.7%	10.3%	11.3%	8.9%	10.3%
Income \$100,000 - \$124,999	5.6%	4.9%	6.2%	3.7%	6.9%
Income \$125,000 - \$149,999	3.1%	2.1%	2.8%	1.9%	3.1%
Income \$150,000 +	5.1%	3.1%	5.1%	2.6%	4.0%
Average Household Income	\$54,845	\$49,280	\$56,380	\$46,380	\$55,111
Median Household Income	\$45,446	\$41,831	\$46,650	\$39,982	\$47,484
Per Capita Income	\$23,174	\$22,690	\$24,955	\$19,281	\$26,309
<b>Vehicles Available:</b>					
0 Vehicles Available	5.8%	5.8%	5.7%	6.7%	5.3%
1 Vehicle Available	29.7%	32.2%	31.3%	29.9%	31.4%
2+ Vehicles Available	64.5%	62.0%	63.0%	63.5%	63.2%
Average Vehicles Per Household	1.90	1.90	2.10	1.90	1.90
Total Vehicles Available	180,407	48,716	89,812	33,748	26,222
<b>Business and Employment:</b>					
Number of Employees	147,198	22,560	41,815	16,380	10,753
Number of Establishments	10,777	2,313	4,084	1,189	1,184
<b>2013 Demographics</b>					
Total Population	242,598	59,205	107,375	44,821	30,264
Total Households	98,579	27,222	46,462	18,436	14,621
Female Population	127,464	30,537	54,548	22,302	15,748
% Female	52.5%	51.6%	50.8%	49.8%	52.0%
Male Population	115,134	28,668	52,827	22,519	14,516
% Male	47.5%	48.4%	49.2%	50.2%	48.0%

	Buncombe County	Haywood County	Henderson County	McDowell County	Transylvania County
<b>Age:</b>					
Age 0 - 4	6.3%	5.8%	5.8%	6.1%	5.7%
Age 5 - 14	10.7%	10.4%	11.2%	11.7%	9.8%
Age 15 - 19	5.9%	5.7%	5.9%	6.0%	5.4%
Age 20 - 24	6.4%	5.9%	6.0%	6.0%	6.3%
Age 25 - 34	11.9%	10.8%	10.9%	11.6%	12.3%
Age 35 - 44	12.9%	12.4%	12.3%	14.0%	9.9%
Age 45 - 54	14.7%	13.8%	13.3%	13.9%	12.0%
Age 55 - 64	13.9%	13.4%	12.9%	13.3%	13.6%
Age 65 - 74	9.7%	11.4%	10.9%	9.4%	12.4%
Age 75 - 84	5.1%	7.4%	7.1%	5.7%	8.9%
Age 85 +	2.4%	2.9%	3.6%	2.1%	3.7%
Median Age	41.8	44.2	43.1	41.0	45.6
<b>Housing Units Trend</b>					
Total Housing Units	118,424	34,276	54,908	20,722	18,744
Owner Occupied Housing Units	55.5%	60.4%	57.0%	67.6%	61.0%
Renter Occupied Housing Units	27.8%	19.0%	27.7%	21.4%	17.0%
Vacant Housing Units	16.8%	20.6%	15.4%	11.0%	22.0%
<b>Race and Ethnicity</b>					
American Indian, Eskimo, Aleut	0.2%	0.5%	0.1%	0.3%	0.3%
Asian	1.1%	0.2%	1.2%	1.0%	0.4%
Black	7.2%	1.5%	3.6%	4.3%	4.4%
Hawaiian/Pacific Islander	0.1%	0.1%	0.0%	0.0%	0.0%
White	88.8%	96.4%	84.6%	91.7%	93.2%
Other	1.5%	0.7%	7.5%	2.0%	0.5%
Multi-Race	1.1%	0.6%	3.1%	0.8%	1.2%
Hispanic Ethnicity	5.2%	2.1%	11.0%	6.0%	1.3%
Not of Hispanic Ethnicity	94.8%	97.9%	89.0%	94.0%	98.7%
<b>Marital Status:</b>					
Age 15 + Population	201,398	49,557	89,052	36,826	25,583
Divorced	10.5%	10.4%	9.0%	9.8%	8.9%
Never Married	22.6%	15.6%	16.8%	18.1%	17.3%
Now Married	53.8%	60.4%	61.2%	58.1%	60.3%
Separated	5.4%	4.3%	4.7%	6.7%	4.6%
Widowed	7.7%	9.3%	8.2%	7.4%	8.9%
<b>Educational Attainment:</b>					
Total Population Age 25+	171,673	42,751	76,228	31,429	22,034
Grade K - 9	4.1%	6.9%	6.5%	9.3%	5.3%
Grade 9 - 12	6.2%	12.3%	6.2%	16.5%	9.8%
High School Graduate	29.8%	33.6%	25.7%	38.2%	31.2%
Associates Degree	7.5%	10.0%	13.0%	7.8%	7.3%
Bachelor's Degree	21.5%	10.5%	17.7%	6.9%	15.2%
Graduate Degree	15.1%	6.2%	11.9%	2.9%	9.2%
Some College, No Degree	15.8%	20.6%	19.1%	18.5%	22.0%

	Buncombe County	Haywood County	Henderson County	McDowell County	Transylvania County
<b>Household Income:</b>					
Income \$ 0 - \$9,999	7.3%	7.7%	5.9%	9.4%	7.3%
Income \$ 10,000 - \$14,999	4.5%	5.2%	3.9%	4.8%	4.0%
Income \$ 15,000 - \$24,999	10.0%	11.7%	9.7%	10.8%	9.4%
Income \$ 25,000 - \$34,999	11.7%	11.4%	11.7%	13.7%	12.6%
Income \$ 35,000 - \$49,999	16.0%	17.7%	17.1%	17.9%	14.1%
Income \$ 50,000 - \$74,999	21.1%	21.4%	21.6%	21.9%	23.7%
Income \$ 75,000 - \$99,999	12.0%	11.4%	12.2%	10.6%	11.1%
Income \$100,000 - \$124,999	6.5%	5.9%	7.1%	4.5%	7.6%
Income \$125,000 - \$149,999	4.1%	3.2%	4.1%	2.6%	4.5%
Income \$150,000 +	6.9%	4.3%	6.6%	3.7%	5.6%
Average Household Income	\$58,094	\$53,466	\$60,507	\$50,186	\$59,941
Median Household Income	\$50,549	\$46,296	\$51,590	\$44,177	\$52,571
Per Capita Income	\$24,336	\$25,271	\$27,058	\$21,169	\$29,987
<b>Vehicles Available</b>					
0 Vehicles Available	4.8%	5.2%	6.4%	6.1%	4.9%
1 Vehicle Available	27.2%	32.0%	29.5%	29.7%	31.2%
2+ Vehicles Available	68.1%	62.8%	64.1%	64.2%	63.9%
Average Vehicles Per Household	2.10	2.00	2.40	2.00	2.10
Total Vehicles Available	198,173	52,430	104,094	35,585	28,273

## Demographic Trend Comparison Report

### Percent Change from 2008 to 2013:

Population	6.0%	3.4%	6.8%	2.3%	1.1%
Household	5.1%	6.1%	7.9%	3.9%	6.3%
Median Age	1.9%	2.1%	0.2%	3.0%	-1.1%
Owner Occupied Housing	3.2%	5.5%	2.0%	3.3%	5.8%
Renter Occupied Housing	9.3%	8.0%	22.4%	5.8%	8.3%

### Percent Change from 1990 to 2000:

Population	18.1%	15.1%	28.5%	18.1%	14.9%
Household	21.2%	20.2%	30.2%	21.4%	24.1%
Median Age	5.6%	5.9%	5.1%	6.4%	15.3%
Owner Occupied Housing	21.2%	20.6%	33.7%	21.6%	24.9%
Renter Occupied Housing	21.3%	19.0%	18.3%	20.6%	21.1%

### 2008 Demographics:

Total Population	228,909	57,249	100,563	43,827	29,926
Total Households	93,751	25,664	43,059	17,742	13,753
Female Population	119,826	29,619	51,342	21,862	15,556
% Female	52.4%	51.7%	51.1%	49.9%	52.0%
Male Population	109,083	27,630	49,221	21,965	14,370
% Male	47.7%	48.3%	49.0%	50.1%	48.0%

	Buncombe County	Haywood County	Henderson County	McDowell County	Transylvania County
<b>Age</b>					
Age 0 - 4	5.8%	5.4%	5.7%	6.0%	4.9%
Age 5 - 14	11.1%	10.8%	11.3%	12.1%	10.1%
Age 15 - 19	6.4%	5.8%	5.9%	6.1%	6.2%
Age 20 - 24	5.9%	5.2%	5.0%	5.4%	6.4%
Age 25 - 34	13.0%	11.6%	12.1%	13.7%	10.8%
Age 35 - 44	13.8%	13.5%	12.5%	14.1%	10.3%
Age 45 - 54	15.3%	13.8%	13.7%	14.6%	13.4%
Age 55 - 64	12.9%	13.6%	12.3%	12.3%	13.8%
Age 65 - 74	8.0%	10.5%	10.1%	8.5%	11.9%
Age 75 - 84	5.4%	7.0%	7.4%	5.3%	8.7%
Age 85 +	2.4%	2.8%	4.0%	2.0%	3.7%
Median Age	41.0	43.4	43.1	39.8	46.1
<b>Housing Units</b>					
Total Housing Units	109,166	32,153	50,424	19,842	17,543
Owner Occupied Housing Units	58.3%	61.1%	60.8%	68.3%	61.6%
Renter Occupied Housing Units	27.6%	18.7%	24.6%	21.1%	16.8%
Vacant Housing Units	14.1%	20.2%	14.6%	10.6%	21.6%
<b>Race and Ethnicity</b>					
American Indian, Eskimo, Aleut Population	0.3%	0.5%	0.1%	0.3%	0.3%
Asian	0.9%	0.2%	1.0%	0.9%	0.4%
Black Population	7.3%	1.4%	3.4%	4.2%	4.3%
Hawaiian or Pacific Islander Population	0.1%	0.1%	0.0%	0.0%	0.0%
Multi-Race Population	1.3%	0.8%	2.5%	0.9%	1.3%
Other Population	1.2%	0.5%	5.6%	1.7%	0.3%
White Population	88.9%	96.6%	87.4%	91.9%	93.4%
Hispanic Ethnicity	4.4%	1.9%	9.1%	4.8%	1.2%
Not of Hispanic Ethnicity	95.7%	98.1%	90.9%	95.2%	98.8%
<b>Household Income</b>					
\$ 0 - \$ 14,999	13.18%	14.44%	11.08%	15.60%	12.33%
\$ 15,000 - \$24,999	11.80%	13.63%	11.58%	13.13%	11.61%
\$ 25,000 - \$34,999	13.03%	13.39%	13.09%	14.95%	12.81%
\$ 35,000 - \$49,999	16.99%	17.92%	18.02%	19.00%	16.14%
\$ 50,000 - \$74,999	20.53%	20.32%	20.88%	20.26%	22.95%
\$ 75,000 - \$99,999	10.68%	10.25%	11.30%	8.88%	10.26%
\$100,000 - \$124,999	5.63%	4.86%	6.20%	3.65%	6.87%
\$125,000 - \$149,999	3.12%	2.07%	2.81%	1.89%	3.05%
\$150,000 - \$200,000	2.31%	1.17%	2.18%	1.33%	1.61%
\$200,000 to \$249,999	0.75%	0.30%	0.75%	0.27%	0.42%
\$250,000 +	1.99%	1.64%	2.12%	1.05%	1.93%
Average Household Income	\$54,845	\$49,280	\$56,380	\$46,380	\$55,111
Median Household Income	\$45,446	\$41,831	\$46,650	\$39,982	\$47,484
Per Capita Income	\$23,174	\$22,690	\$24,955	\$19,281	\$26,309

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Total Households	98,579	27,222	46,462	18,436	14,621
Female Population	127,464	30,537	54,548	22,302	15,748
% Female	52.5%	51.6%	50.8%	49.8%	52.0%
Male Population	115,134	28,668	52,827	22,519	14,516
% Male	47.5%	48.4%	49.2%	50.2%	48.0%
<b>Age</b>					
Age 0 - 4	6.3%	5.8%	5.8%	6.1%	5.7%
Age 5 - 14	10.7%	10.4%	11.2%	11.7%	9.8%
Age 15 - 19	5.9%	5.7%	5.9%	6.0%	5.4%
Age 20 - 24	6.4%	5.9%	6.0%	6.0%	6.3%
Age 25 - 34	11.9%	10.8%	10.9%	11.6%	12.3%
Age 35 - 44	12.9%	12.4%	12.3%	14.0%	9.9%
Age 45 - 54	14.7%	13.8%	13.3%	13.9%	12.0%
Age 55 - 64	13.9%	13.4%	12.9%	13.3%	13.6%
Age 65 - 74	9.7%	11.4%	10.9%	9.4%	12.4%
Age 75 - 84	5.1%	7.4%	7.1%	5.7%	8.9%
Age 85 +	2.4%	2.9%	3.6%	2.1%	3.7%
Median Age	41.8	44.2	43.1	41.0	45.6
<b>Housing Units Trend</b>					
Total Housing Units	118,424	34,276	54,908	20,722	18,744
Owner Occupied Housing Units	55.5%	60.4%	57.0%	67.6%	61.0%
Renter Occupied Housing Units	27.8%	19.0%	27.7%	21.4%	17.0%
Vacant Housing Units	16.8%	20.6%	15.4%	11.0%	22.0%
<b>Race and Ethnicity</b>					
American Indian, Eskimo, Aleut Population	0.2%	0.5%	0.1%	0.3%	0.3%
Asian	1.1%	0.2%	1.2%	1.0%	0.4%
Black Population	7.2%	1.5%	3.6%	4.3%	4.4%
Hawaiian or Pacific Islander Population	0.1%	0.1%	0.0%	0.0%	0.0%
Multi-Race Population	1.1%	0.6%	3.1%	0.8%	1.2%
Other Population	1.5%	0.7%	7.5%	2.0%	0.5%
White Population	88.8%	96.4%	84.7%	91.7%	93.3%
Hispanic Ethnicity	4.4%	1.9%	9.1%	4.8%	1.2%
Not of Hispanic Ethnicity	95.7%	98.1%	90.9%	95.2%	98.8%
<b>Household Income</b>					
\$ 0 - \$ 14,999	11.76%	12.86%	9.83%	14.22%	11.27%
\$ 15,000 to \$ 24,999	9.99%	11.75%	9.70%	10.82%	9.42%
\$ 25,000 to \$ 34,999	11.69%	11.44%	11.71%	13.74%	12.64%
\$ 35,000 to \$49,999	16.00%	17.72%	17.12%	17.88%	14.14%
\$ 50,000 to \$74,999	21.14%	21.45%	21.61%	21.90%	23.68%
\$ 75,000 to \$ 99,999	12.04%	11.43%	12.21%	10.64%	11.10%
\$100,000 to \$124,999	6.47%	5.88%	7.11%	4.50%	7.63%
\$125,000 to \$149,999	4.05%	3.19%	4.09%	2.62%	4.50%
\$150,000 to \$199,999	3.38%	1.98%	3.09%	2.03%	2.82%
\$200,000 to \$249,999	1.11%	0.50%	1.06%	0.49%	0.64%
\$250,000+	2.37%	1.81%	2.48%	1.15%	2.15%

	Buncombe County	Haywood County	Henderson County	McDowell County	Transylvania County
Average Household Income	\$58,094	\$53,466	\$60,507	\$50,186	\$59,941
Median Household Income	\$50,549	\$46,296	\$51,590	\$44,177	\$52,571
Per Capita Income	\$24,336	\$25,271	\$27,058	\$21,169	\$29,987

## Financial Comparison Report

### Financial Demographics

#### Aggregate Debt By Type (\$000's):

Total Debts	\$7,163,977	\$1,839,000	\$3,351,126	\$1,236,306	\$1,064,865
Credit Card Debt	\$783,704	\$205,296	\$363,381	\$139,768	\$115,131
Installment Loan Debt	\$617,121	\$148,703	\$288,925	\$98,516	\$87,952
Investment Real Estate Debt	\$211,932	\$56,123	\$98,421	\$38,324	\$31,452
Lines of Credit Debt	\$52,412	\$12,476	\$24,694	\$8,132	\$7,498
Mortgage Debt	\$5,380,398	\$1,386,817	\$2,520,118	\$932,002	\$805,479
Other Debt	\$118,409	\$29,585	\$55,587	\$19,564	\$17,353

#### Aggregate Value of Asset By Type (\$000's):

Any Financial Assets	\$17,310,536	\$4,337,471	\$8,242,765	\$2,843,725	\$2,576,209
Any Non-Financial Assets	\$30,891,592	\$7,857,121	\$14,590,611	\$5,227,650	\$4,576,510
Bonds (Not US Savings)	\$916,596	\$222,188	\$444,108	\$142,339	\$135,319
Business Equity	\$7,949,854	\$1,917,762	\$3,740,073	\$1,266,610	\$1,128,501
Cash Value Life Ins	\$514,948	\$132,163	\$244,443	\$87,576	\$76,853
Certificates of Deposit	\$628,681	\$171,175	\$303,197	\$114,172	\$97,835
Home Equity	\$15,547,575	\$4,078,695	\$7,356,195	\$2,728,338	\$2,360,558
Investment Property Equity	\$2,192,876	\$546,969	\$1,042,121	\$360,070	\$321,969
Mutual Funds	\$2,518,664	\$624,133	\$1,192,978	\$410,912	\$368,433
Other Financial Assets	\$370,204	\$91,017	\$174,330	\$60,450	\$53,135
Other Managed Accounts	\$1,367,780	\$351,099	\$661,823	\$229,040	\$209,587
Other Non-Financial Assets	\$454,273	\$115,066	\$218,311	\$75,619	\$67,980
Retirement Accounts	\$5,605,461	\$1,396,619	\$2,651,223	\$914,515	\$836,954
Savings Bonds	\$95,826	\$25,067	\$45,276	\$16,614	\$14,536
Stocks	\$3,022,138	\$743,309	\$1,445,354	\$484,084	\$444,350
Transaction Accounts	\$2,270,239	\$580,701	\$1,080,034	\$384,023	\$339,207
Vehicles Owned	\$1,582,557	\$414,851	\$740,047	\$279,847	\$236,322

#### Households By Debt Type:

Credit Card Debt	41,652	11,118	19,123	7,673	6,069
Installment Payment Debt	3,685	929	1,724	620	545
Investment Real Estate Debt	41,751	11,275	19,223	7,788	6,141
Mortgage Debt	43,587	13,053	20,865	9,001	7,286
Other Debt	6,974	1,842	3,205	1,265	1,018
Other Lines of Credit Debt	1,467	380	673	256	212

	Buncombe County	Haywood County	Henderson County	McDowell County	Transylvania County
<b>Households By Asset Type:</b>					
Bonds	1,778	460	854	303	274
Business Assets	10,358	2,694	4,830	1,821	1,530
Certificates of Deposit	11,436	3,122	5,428	2,103	1,763
Investment Real Estate	7,543	1,999	3,551	1,344	1,141
Life Insurance with Cash Value	22,185	6,061	10,418	4,119	3,375
Mutual Funds	13,716	3,598	6,471	2,409	2,077
Other Financial Assets	9,407	2,515	4,325	1,732	1,368
Other Managed Assets	6,630	1,813	3,162	1,218	1,036
Other Non-Financial Assets	6,867	1,829	3,209	1,238	1,025
Primary Residence	63,651	19,638	30,653	13,552	10,809
Retirement Accounts	44,436	11,704	20,781	7,926	6,655
Savings Bonds	16,189	4,270	7,549	2,889	2,419
Stocks	18,986	4,952	8,926	3,319	2,856
Transaction Accounts	84,427	23,028	39,000	15,858	12,482
Vehicle Assets	79,114	21,537	36,555	14,834	11,701
Aggregate Net Worth (\$000's)	\$41,038,151	\$10,355,591	\$19,482,250	\$6,835,068	\$6,087,853
Average Household Net Worth	\$437,736	\$403,507	\$452,455	\$385,248	\$442,656

## Income Comparison Report

<b>2008 Household Income:</b>					
Total Households	93,751	25,664	43,059	17,742	13,753
<b>2008 Household Income:</b>					
\$ 0 - \$9,999	8.2%	8.7%	6.7%	10.3%	7.9%
\$ 10,000 - \$19,999	10.9%	12.7%	10.0%	11.5%	9.8%
\$ 20,000 - \$29,999	12.3%	12.4%	12.3%	14.5%	13.4%
\$ 30,000 - \$39,999	12.3%	14.1%	13.0%	13.7%	10.8%
\$ 40,000 - \$49,999	11.3%	11.6%	11.8%	12.7%	11.0%
\$ 50,000 - \$59,999	9.4%	10.2%	10.1%	10.0%	11.5%
\$ 60,000 - \$74,999	11.1%	10.2%	10.8%	10.2%	11.5%
\$ 75,000 - \$99,999	10.7%	10.3%	11.3%	8.9%	10.3%
\$100,000 - \$124,999	5.6%	4.9%	6.2%	3.7%	6.9%
\$125,000 - \$149,999	3.1%	2.1%	2.8%	1.9%	3.1%
\$150,000 +	5.1%	3.1%	5.1%	2.6%	4.0%
Average Household Income	\$54,845	\$49,280	\$56,380	\$46,380	\$55,111
Median Household Income	\$45,446	\$41,831	\$46,650	\$39,982	\$47,484
Per Capita Income	\$23,174	\$22,690	\$24,955	\$19,281	\$26,309

	Buncombe County	Haywood County	Henderson County	McDowell County	Transylvania County
<b>2008 Disposable Household Income:</b>					
\$ 0 - \$9,999	9.0%	9.6%	7.4%	11.2%	8.6%
\$ 10,000 - \$19,999	11.6%	13.5%	10.8%	12.4%	10.7%
\$ 20,000 - \$29,999	15.9%	16.5%	15.9%	18.4%	16.2%
\$ 30,000 - \$39,999	14.8%	15.9%	15.8%	16.7%	13.7%
\$ 40,000 - \$49,999	13.5%	14.3%	14.2%	14.4%	15.7%
\$ 50,000 - \$59,999	10.3%	9.4%	10.0%	9.5%	10.6%
\$ 60,000 - \$74,999	10.2%	9.8%	10.7%	8.7%	9.5%
\$ 75,000 - \$99,999	7.3%	6.2%	7.9%	4.8%	8.9%
\$100,000 - \$124,999	3.2%	2.0%	2.9%	2.0%	2.8%
\$125,000 - \$149,999	1.4%	0.7%	1.4%	0.7%	1.0%
\$150,000 +	2.8%	2.0%	2.9%	1.3%	2.4%
Median Hhld Disposable Income	\$39,131	\$36,382	\$40,016	\$34,910	\$40,542
<b>2013 Household Income:</b>					
Total Households	98,579	27,222	46,462	18,436	14,621
<b>2013 Household Income:</b>					
\$ 0 - \$9,999	7.3%	7.7%	5.9%	9.4%	7.3%
\$ 10,000 - \$19,999	9.9%	11.6%	9.0%	10.3%	8.8%
\$ 20,000 - \$29,999	10.1%	10.9%	10.2%	11.9%	10.6%
\$ 30,000 - \$39,999	11.9%	12.9%	12.2%	13.5%	11.3%
\$ 40,000 - \$49,999	10.2%	10.6%	11.0%	11.5%	9.5%
\$ 50,000 - \$59,999	10.4%	11.1%	11.2%	11.3%	11.9%
\$ 60,000 - \$74,999	10.8%	10.3%	10.4%	10.7%	11.8%
\$ 75,000 - \$99,999	12.0%	11.4%	12.2%	10.6%	11.1%
\$100,000 - \$124,999	6.5%	5.9%	7.1%	4.5%	7.6%
\$125,000 - \$149,999	4.1%	3.2%	4.1%	2.6%	4.5%
\$150,000 +	6.9%	4.3%	6.6%	3.7%	5.6%
Average Household Income	\$58,094	\$53,466	\$60,507	\$50,186	\$59,941
Median Household Income	\$50,549	\$46,296	\$51,590	\$44,177	\$52,571
Per Capita Income	\$24,336	\$25,271	\$27,058	\$21,169	\$29,987
<b>2013 Disposable Household Income:</b>					
\$ 0 - \$9,999	8.0%	8.5%	6.5%	10.2%	7.9%
\$ 10,000 - \$19,999	10.4%	12.1%	9.6%	10.9%	9.3%
\$ 20,000 - \$29,999	13.6%	14.0%	13.7%	16.0%	14.5%
\$ 30,000 - \$39,999	14.0%	15.6%	15.0%	15.7%	12.6%
\$ 40,000 - \$49,999	14.1%	14.9%	15.0%	15.4%	15.4%
\$ 50,000 - \$59,999	10.0%	9.6%	9.7%	9.9%	11.0%
\$ 60,000 - \$74,999	11.4%	10.8%	11.6%	10.2%	10.7%
\$ 75,000 - \$99,999	8.5%	7.7%	9.2%	6.0%	9.6%
\$100,000 - \$124,999	4.3%	3.2%	4.2%	2.8%	4.5%
\$125,000 - \$149,999	2.1%	1.2%	2.0%	1.2%	1.7%
\$150,000 +	3.6%	2.4%	3.6%	1.7%	2.9%
Median Hhld Disposable Income	\$42,856	\$39,822	\$43,614	\$38,146	\$44,270

# DemographicsNow

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Theme Basic Variables (2008)

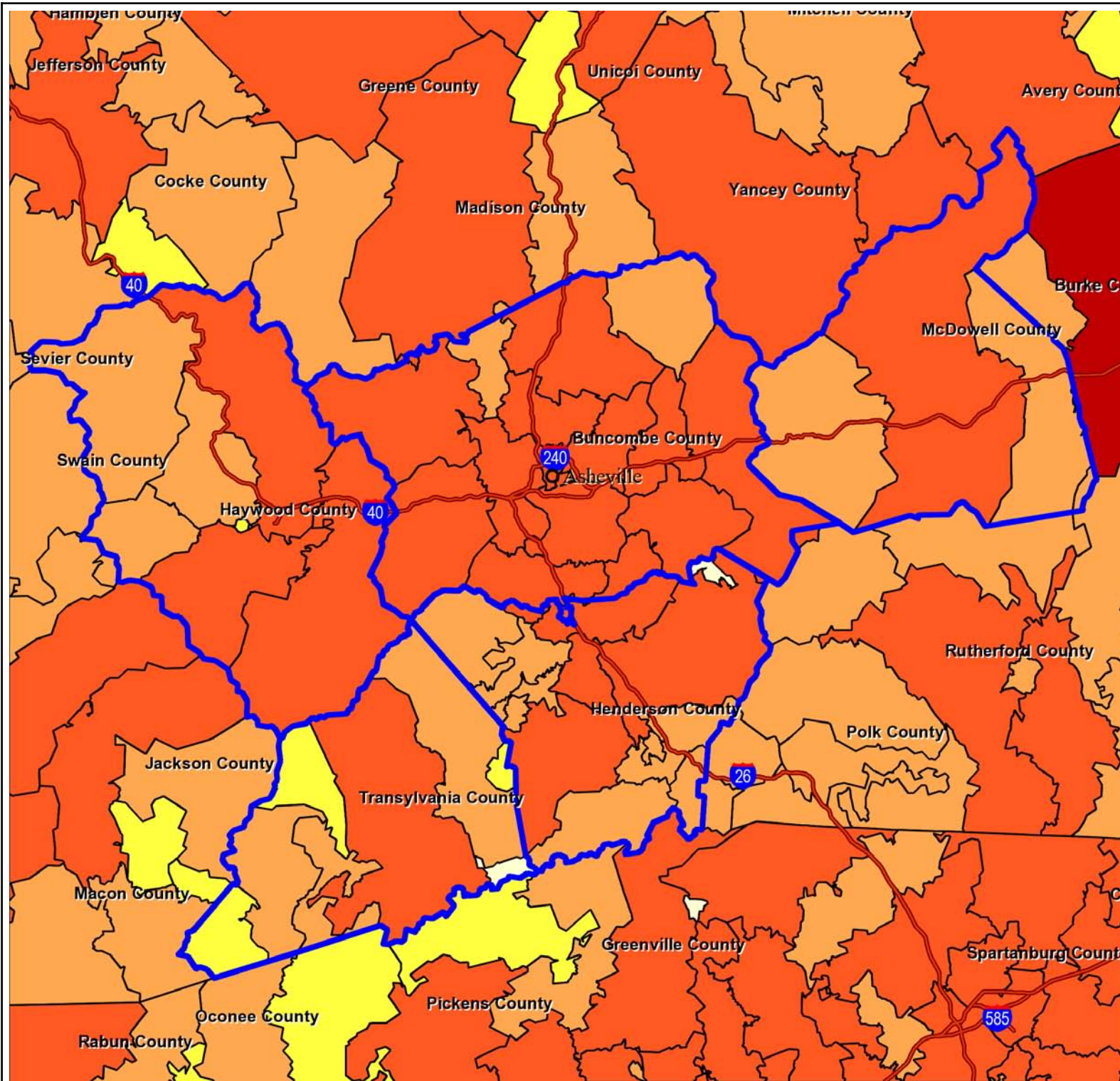
Population by ZIP Codes

- Above 43000
- 8000 to 43000
- 1500 to 8000
- 280 to 1500
- Below 280

- Big City Ctr
- Medium City Ctr
- Prim. Hwy

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Theme Basic Variables (2008)

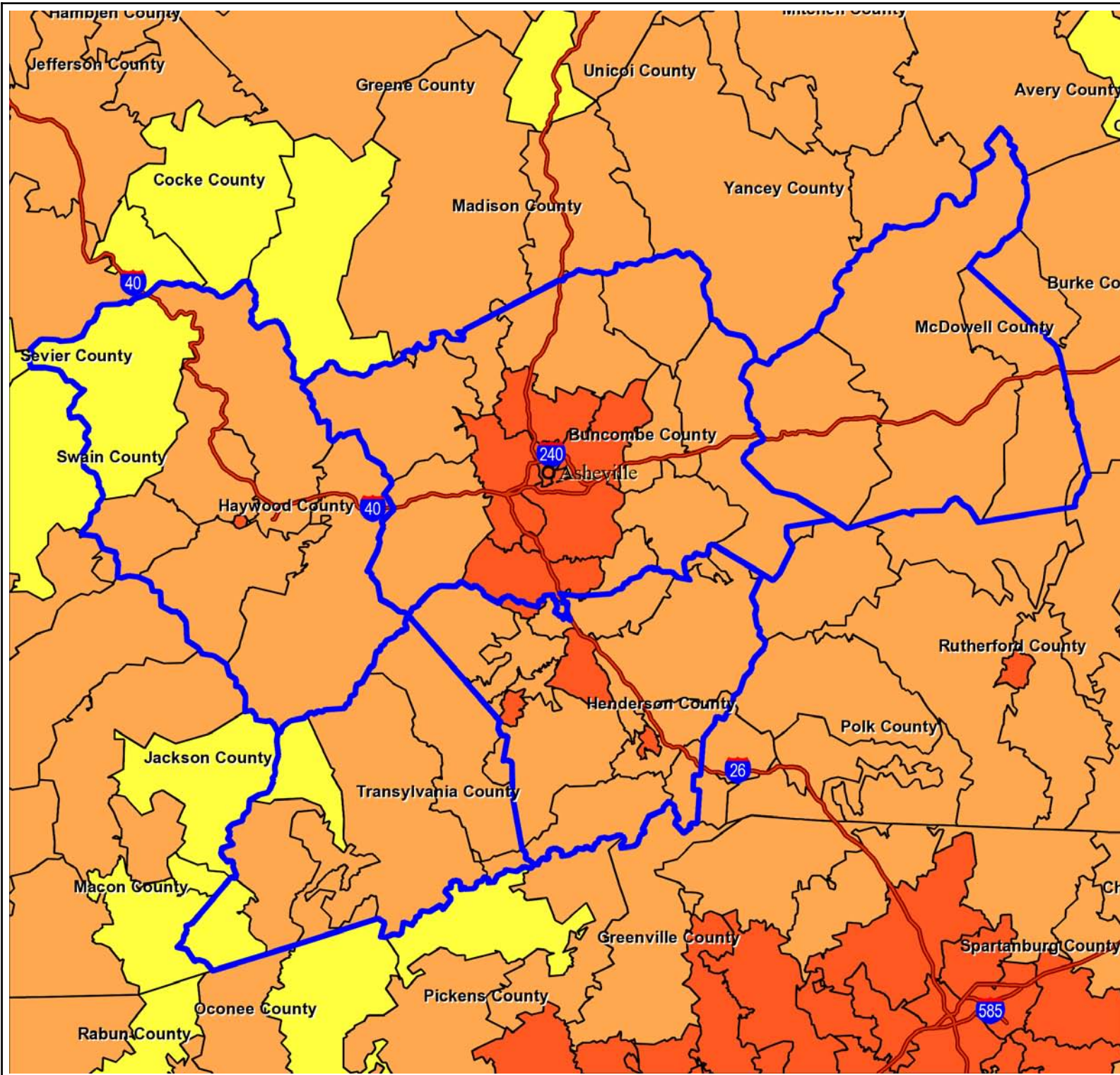
Population Density by ZIP Codes

- Above 3550
- 320 to 3550
- 29 to 320
- 2.6 to 29
- Below 2.6

- Big City Ctr
- Medium City Ctr
- Prim. Hwy

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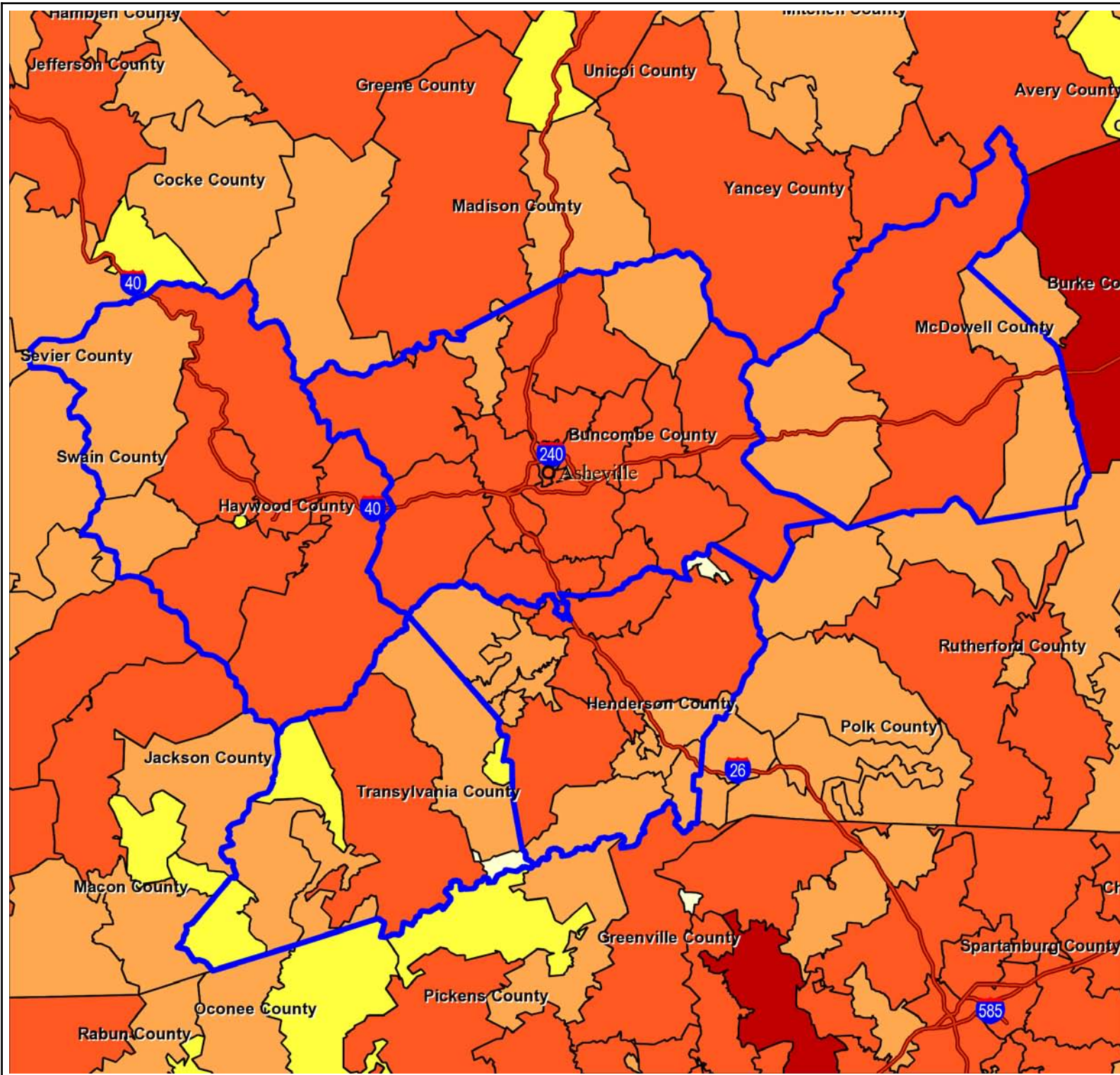
Population by ZIP Codes

- Above 45500
- 8300 to 45500
- 1525 to 8300
- 275 to 1525
- Below 275

- Big City Ctr
- Medium City Ctr
- Prim. Hwy

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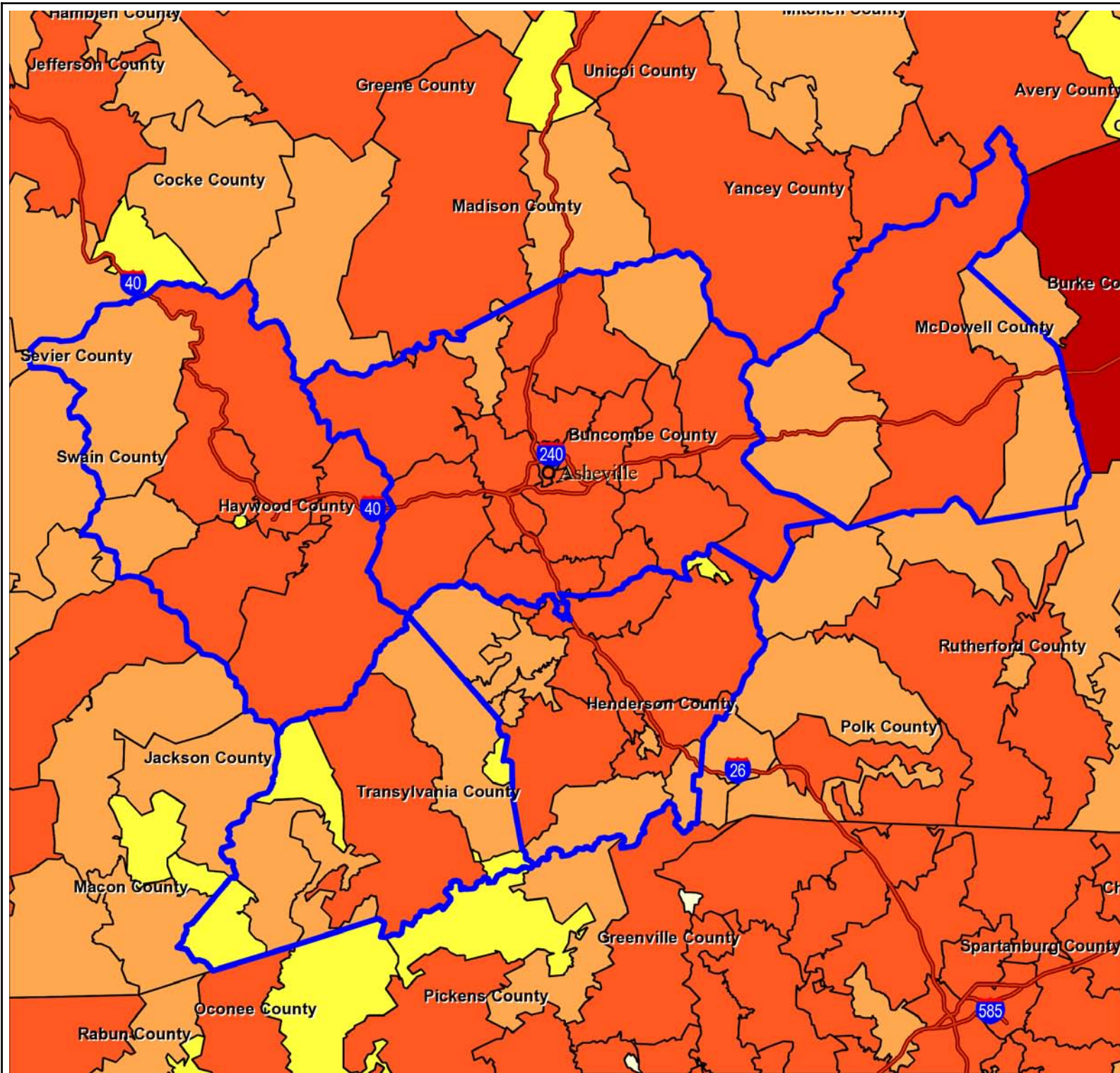
Theme Financial (2008) Net Worth (HH): Aggregate Net Worth by ZIP Codes

- Above 8500000000
- 1425000000 to 8500000000
- 242500000 to 1425000000
- 41000000 to 242500000
- Below 41000000

- Big City Ctr
- Medium City Ctr
- Prim. Hwy

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Theme Basic Variables (2008)

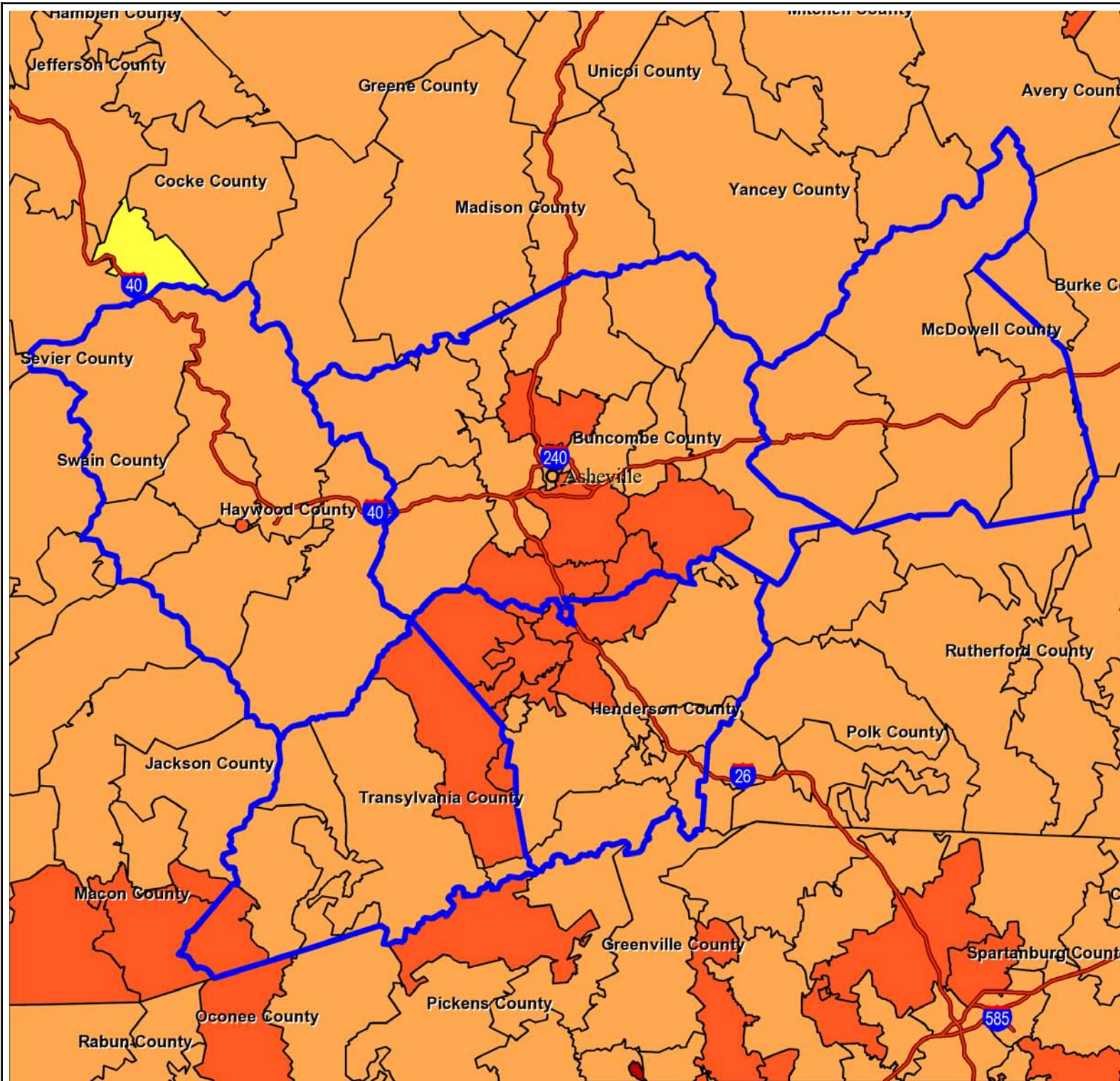
Income: Household Income:  
Median Household Income by  
ZIP Codes

- Above 75000
- 50000 to 75000
- 25000 to 50000
- 15000 to 25000
- Below 15000

- Big City Ctr
- Medium City Ctr
- Prim. Hwy

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Buncombe County      Haywood County      Henderson County      McDowell County      Transylvania County

## Mature Market Comparison Report

### 2008 Population by Age

<b>Total Population</b>	228,909	57,249	100,563	43,827	29,926
Age 55 - 59	7.1%	7.0%	6.3%	6.7%	7.0%
Age 60 - 64	5.9%	6.6%	6.0%	5.6%	6.8%
Age 65 - 69	4.7%	5.7%	5.6%	4.7%	6.3%
Age 70 - 74	3.4%	4.8%	4.5%	3.8%	5.6%
Age 75 - 79	2.8%	4.0%	4.0%	3.1%	4.9%
Age 80 - 84	2.6%	3.0%	3.4%	2.2%	3.8%
Age 85 Plus	2.4%	2.8%	4.0%	2.0%	3.7%
Age 55 Plus	28.8%	33.8%	33.8%	28.1%	38.0%
Age 65 Plus	15.8%	20.2%	21.5%	15.8%	24.2%
Total Population Median Age	41.0	43.4	43.1	39.8	46.1
Total Population 55+ Median Age	66.4	67.9	69.0	66.8	69.1

### Age: Male

<b>Male Total Pop</b>	109,083	27,630	49,221	21,965	14,370
Age 55 - 59	6.8%	6.9%	6.2%	6.6%	7.0%
Age 60 - 64	5.7%	6.4%	5.7%	5.3%	6.5%
Age 65 - 69	4.4%	5.4%	5.3%	4.3%	5.8%
Age 70 - 74	3.1%	4.5%	4.2%	3.5%	5.3%
Age 75 - 79	2.5%	3.5%	3.3%	2.6%	4.7%
Age 80 - 84	2.0%	2.4%	2.6%	1.7%	3.4%
Age 85 Plus	1.4%	1.9%	3.1%	1.3%	2.8%
Males Age 55 Plus	25.9%	31.0%	30.3%	25.2%	35.5%
Males Age 65 Plus	13.4%	17.6%	18.5%	13.4%	22.0%
Median Age Males	38.8	41.3	40.7	38.2	43.8
Median Age 55+ Males	65.5	66.9	68.1	65.8	68.6

### Age: Female

<b>Female Population</b>	119,826	29,619	51,342	21,862	15,556
Age 55 - 59	7.4%	7.1%	6.5%	6.8%	7.0%
Age 60 - 64	6.1%	6.7%	6.2%	6.0%	7.2%
Age 65 - 69	4.9%	5.9%	6.0%	5.0%	6.7%
Age 70 - 74	3.6%	5.1%	4.7%	4.2%	5.9%
Age 75 - 79	3.1%	4.5%	4.6%	3.7%	5.1%
Age 80 - 84	3.1%	3.5%	4.2%	2.7%	4.1%
Age 85 Plus	3.2%	3.6%	4.8%	2.7%	4.5%
Females Age 55 Plus	31.4%	36.5%	37.0%	31.0%	40.3%
Females Age 65 Plus	18.0%	22.7%	24.3%	18.3%	26.2%
Median Age Females	43.0	45.3	45.5	41.6	48.0
Median Age 55+ Females	67.0	68.9	69.7	67.7	69.9

	Buncombe County	Haywood County	Henderson County	McDowell County	Transylvania County
<b>2008 Income by Age of Head of Household/Percentage of all Households</b>					
<b>Age of Head of Household 55 - 64</b>					
\$ 0 - \$9,999	7.7%	7.1%	5.8%	9.0%	6.3%
\$ 10,000 - \$14,999	4.0%	4.2%	2.8%	3.5%	3.4%
\$ 15,000 - \$19,999	4.3%	6.2%	5.2%	6.4%	4.2%
\$ 20,000 - \$24,999	5.6%	5.2%	4.8%	5.6%	4.1%
\$ 25,000 - \$29,999	5.2%	5.7%	5.4%	8.0%	5.3%
\$ 30,000 - \$34,999	6.3%	6.9%	5.0%	7.2%	4.5%
\$ 35,000 - \$39,999	5.9%	5.5%	5.9%	6.4%	4.3%
\$ 40,000 - \$49,999	10.3%	11.5%	11.9%	11.1%	12.6%
\$ 50,000 - \$59,999	9.2%	10.1%	9.7%	9.7%	11.2%
\$ 60,000 - \$74,999	11.0%	10.9%	10.3%	11.1%	10.9%
\$ 75,000 - \$99,999	10.5%	12.2%	12.5%	9.3%	14.2%
\$100,000 - \$124,999	7.9%	8.2%	9.3%	4.6%	6.3%
\$125,000 - \$149,999	4.6%	2.6%	3.3%	3.4%	7.7%
\$150,000 - \$199,999	3.1%	1.6%	3.0%	3.7%	2.0%
\$200,000 Plus	4.5%	2.2%	5.2%	1.2%	3.1%
Median 55 - 64	\$87,049	\$88,219	\$94,562	\$74,673	\$97,973
<b>Age of Head of Household 65 - 74</b>					
\$ 0 - \$9,999	10.2%	11.3%	6.7%	14.6%	7.0%
\$ 10,000 - \$14,999	7.4%	7.0%	4.0%	10.4%	4.2%
\$ 15,000 - \$19,999	6.6%	7.8%	5.7%	8.1%	5.5%
\$ 20,000 - \$24,999	6.8%	8.6%	7.0%	7.5%	7.5%
\$ 25,000 - \$29,999	6.4%	7.0%	7.4%	7.0%	5.3%
\$ 30,000 - \$34,999	7.3%	8.9%	6.6%	8.2%	5.5%
\$ 35,000 - \$39,999	5.6%	6.0%	7.0%	5.7%	7.2%
\$ 40,000 - \$49,999	10.0%	11.1%	11.3%	10.6%	11.0%
\$ 50,000 - \$59,999	8.1%	8.8%	8.2%	6.8%	10.2%
\$ 60,000 - \$74,999	9.7%	8.6%	10.6%	8.3%	10.0%
\$ 75,000 - \$99,999	9.8%	6.5%	10.4%	6.0%	10.8%
\$100,000 - \$124,999	5.3%	3.6%	5.3%	3.6%	10.8%
\$125,000 - \$149,999	2.2%	0.9%	2.9%	1.4%	3.0%
\$150,000 - \$199,999	2.1%	1.5%	2.9%	0.3%	1.1%
\$200,000 Plus	2.5%	2.6%	3.9%	1.5%	0.9%
Median 65 - 74	\$64,123	\$56,475	\$76,480	\$50,966	\$86,797
<b>Age of Head of Household 75 Plus</b>					
\$ 0 - \$9,999	14.5%	14.5%	12.2%	28.6%	11.0%
\$ 10,000 - \$14,999	9.5%	10.8%	5.5%	12.1%	6.3%
\$ 15,000 - \$19,999	7.8%	10.0%	7.0%	10.3%	7.8%
\$ 20,000 - \$24,999	7.0%	9.6%	8.7%	7.5%	7.4%
\$ 25,000 - \$29,999	6.1%	5.3%	6.8%	7.2%	9.3%
\$ 30,000 - \$34,999	6.2%	6.3%	6.0%	6.6%	5.1%
\$ 35,000 - \$39,999	5.6%	5.1%	6.2%	2.8%	4.4%
\$ 40,000 - \$49,999	9.7%	9.5%	10.6%	7.9%	8.8%
\$ 50,000 - \$59,999	6.1%	7.9%	9.8%	6.2%	10.9%
\$ 60,000 - \$74,999	7.5%	7.7%	8.0%	3.9%	10.8%
\$ 75,000 - \$99,999	7.8%	6.8%	8.3%	3.4%	6.5%
\$100,000 - \$124,999	3.8%	2.5%	4.6%	1.4%	4.3%
\$125,000 - \$149,999	3.2%	1.2%	1.9%	0.2%	2.3%
\$150,000 - \$199,999	2.4%	1.1%	2.0%	0.9%	1.3%
\$200,000 Plus	3.1%	1.8%	2.4%	1.2%	4.0%
Median 75 Plus	\$51,472	\$45,546	\$61,322	\$27,819	\$58,545

	Buncombe County	Haywood County	Henderson County	McDowell County	Transylvania County
<b>2000 Age by Race</b>					
<b>Asian</b>					
Age 55 to 59	62	12	29	13	22
Age 60 and 61	26	0	8	12	11
Age 62 to 64	12	0	0	0	0
Age 65 and 66	24	0	9	0	11
Age 67 to 69	9	0	0	0	0
Age 70 to 74	26	0	7	3	0
Age 75 to 79	11	0	0	7	0
Age 80 to 84	5	0	3	0	0
Age 85 Plus	5	0	0	0	0
<b>Hispanic</b>					
Age 55 to 59	139	7	62	25	10
Age 60 and 61	62	0	27	0	9
Age 62 to 64	16	15	13	3	0
Age 65 and 66	12	9	45	0	0
Age 67 to 69	40	10	8	0	0
Age 70 to 74	13	11	49	0	8
Age 75 to 79	37	0	11	2	0
Age 80 to 84	27	0	13	12	10
Age 85 Plus	8	0	7	0	0
<b>Multiple Race</b>					
Age 55 to 59	86	14	30	8	16
Age 60 and 61	48	0	18	0	0
Age 62 to 64	11	0	45	15	12
Age 65 and 66	0	2	3	0	10
Age 67 to 69	18	12	35	3	0
Age 70 to 74	70	0	16	6	5
Age 75 to 79	41	6	13	3	0
Age 80 to 84	14	0	2	5	0
Age 85 Plus	5	0	6	1	0
<b>Native American</b>					
Age 55 to 59	16	12	16	9	13
Age 60 and 61	8	16	2	0	0
Age 62 to 64	15	2	7	0	8
Age 65 and 66	0	0	17	2	0
Age 67 to 69	12	5	12	3	0
Age 70 to 74	16	19	0	3	0
Age 75 to 79	0	0	0	0	6
Age 80 to 84	13	0	0	0	0
Age 85 Plus	0	0	0	0	0
<b>Native Hawaiian Pacific Islander</b>					
Age 55 to 59	6	0	0	0	0
Age 60 and 61	0	0	0	0	0
Age 62 to 64	0	0	0	0	0
Age 65 and 66	0	0	0	0	0
Age 67 to 69	0	0	0	0	0
Age 70 to 74	0	0	0	0	0
Age 75 to 79	0	0	0	0	0
Age 80 to 84	0	0	0	0	0

	Buncombe County	Haywood County	Henderson County	McDowell County	Transylvania County
<b>Other Race</b>					
Age 55 to 59	22	0	40	4	0
Age 60 and 61	24	0	0	0	0
Age 62 to 64	0	0	0	0	0
Age 65 and 66	0	0	0	0	0
Age 67 to 69	0	0	0	0	0
Age 70 to 74	0	0	26	0	0
Age 75 to 79	0	0	22	0	0
Age 80 to 84	0	0	0	0	0
Age 85 Plus	0	0	0	0	0
<b>White</b>					
Age 55 to 59	11,426	3,630	5,698	2,450	2,072
Age 60 and 61	3,700	1,458	1,904	716	914
Age 62 to 64	5,340	1,996	3,198	1,292	1,112
Age 65 and 66	2,998	1,232	2,074	892	700
Age 67 to 69	5,266	2,000	3,070	1,110	1,150
Age 70 to 74	8,818	2,792	5,370	1,474	1,660
Age 75 to 79	7,810	2,678	5,052	1,162	1,560
Age 80 to 84	5,560	1,640	3,072	1,060	940
Age 85 Plus	5,050	1,492	2,828	1,070	836

\* The current geography selection may have crossed one or more related geography boundaries. In this case, we have chosen to incorporate the geography related to your selection with the largest area.

Current year data is for the year 2008, 5 year projected data is for the year 2013. More About Our Data.  
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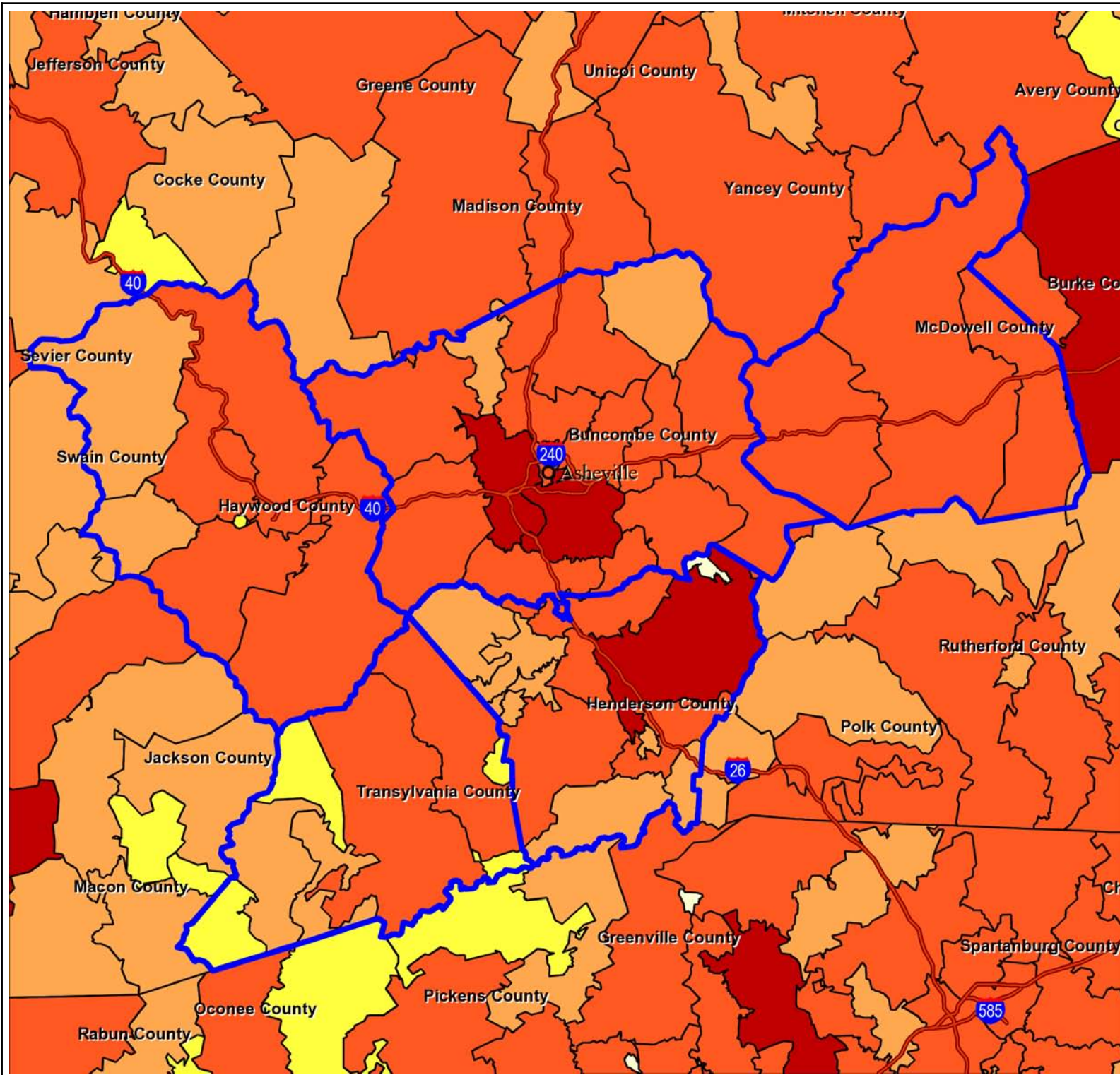
Theme Basic Variables (2008)  
Age: Total (Pop): Age 65 Plus by  
ZIP Codes

- Above 5400
- 1050 to 5400
- 207.5 to 1050
- 40.5 to 207.5
- Below 40.5

- Big City Ctr
- Medium City Ctr
- Prim. Hwy

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Date: 06/10/09



Comparison of Buncombe, Haywood, Henderson, McDowell and  
 Transylvania Counties

### Rank Information

Rank	Name	Financial 2008 Asset Type Owned (HH)	Business Summary 2008 Establishments
		Any Financial Assets	Total Establishments
1	Buncombe County	86,811	10,777
	<b>Subtotal of High</b>	<b>86,811</b>	<b>10,777</b>
2	Henderson County	40,060	4,084
3	Haywood County	23,696	2,313
	<b>Subtotal of Average</b>	<b>63,756</b>	<b>6,397</b>
4	McDowell County	16,336	1,189
5	Transylvania County	12,813	1,184
	<b>Subtotal of Below Average</b>	<b>29,149</b>	<b>2,373</b>
	<b>Grand Total</b>	<b>179,716</b>	<b>19,547</b>

Current year data is for the year 2008, 5 year projected data is for the year 2013. More About Our Data.  
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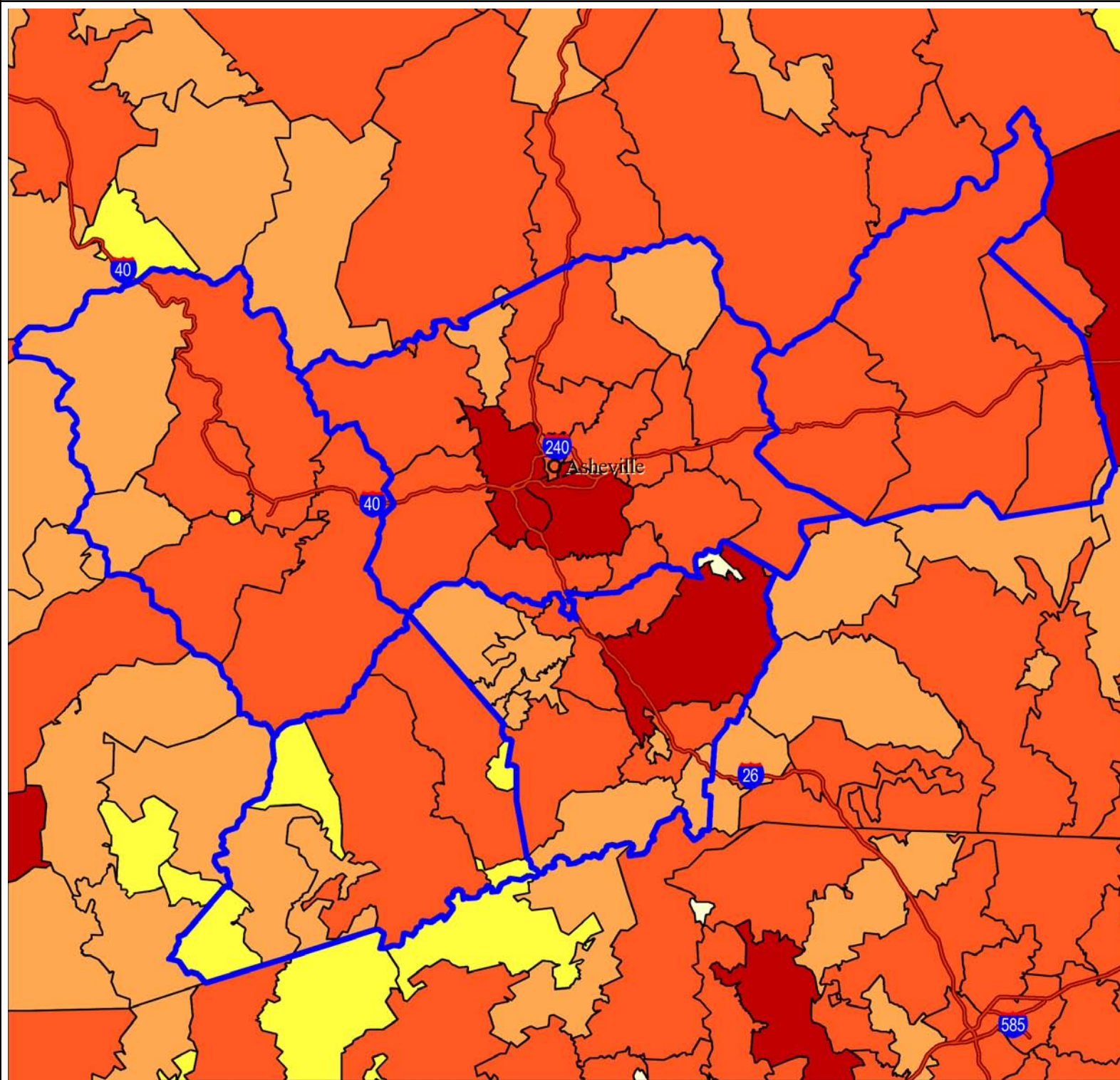
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Age: Total (Pop): Age 65 Plus by  
ZIP Codes

-  Above 5400
-  1050 to 5400
-  207.5 to 1050
-  40.5 to 207.5
-  Below 40.5

-  Big City Ctr
-  Medium City Ctr
-  Prim. Hwy

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Date: 06/10/09



Comparison of Buncombe, Haywood, Henderson, McDowell  
 and Transylvania Counties

### BranchSource All Counties

By Branch		2008 Deposits (\$000)	2013 Projected Deposits (\$000)		Historical Deposit Growth Rates			% Market Share		
Inst Type	Branch	June	Primary Market Area	Market Area	One Year	Three Years	Five Years	All Insts in Geo	Same Inst Type in Geo	% Share of Parent Inst
<b>CU</b>	<b>Arcade CU</b>									
	151 Patton Ave Asheville, 28801	\$4,704	\$5,271	U	-1.84	-7.45	-6.88	0.06	1.08	100.00
<b>CU</b>	<b>Asheville Postal CU</b>									
	591 Brevard Rd Asheville, 28810	\$3,175	\$3,558	U	-3.61	5.46	2.18	0.04	0.73	100.00
<b>SB</b>	<b>Asheville Svg Bk</b>									
	300 W State Street Black Mountain, 28711	\$55,738	\$61,214	U	-2.29	5.65	4.67	0.71	6.21	10.67
	2 Market Street Brevard, 28712	\$16,045	\$16,643	U	2.94	10.12	14.33	0.21	1.79	3.07
	907 Smoky Park Highway Candler, 28715	\$20,391	\$0	U	19.68	37.93	N/A	0.26	2.27	3.91
	3551 Hendersonville Road Fletcher, 28732	\$893	\$1,043	U	N/A	N/A	N/A	0.01	0.10	0.17
	162 North Main Street Marion, 28752	\$54,480	\$57,063	R	5.09	3.71	1.31	0.70	6.07	10.43
	601 North Main Street Hendersonville, 28792	\$33,946	\$37,522	U	-5.44	-0.66	-2.27	0.43	3.78	6.50
	11 Church Street Asheville, 28801	\$74,171	\$83,118	U	29.52	7.81	4.47	0.95	8.27	14.20
	1879 Hendersonville Road Asheville, 28803	\$58,829	\$65,926	U	-4.99	7.09	6.60	0.75	6.56	11.27
	5 Olde Eastwood Village Blvd Asheville, 28803	\$21,097	\$23,642	U	-4.15	17.22	23.26	0.27	2.35	4.04
	778 Merrimon Ave Asheville, 28804	\$51,267	\$57,451	U	-1.05	5.84	6.26	0.66	5.72	9.82
	10 South Tunnel Road Asheville, 28805	\$52,843	\$59,218	U	2.43	5.51	5.01	0.68	5.89	10.12
	1012 Patton Avenue Asheville, 28806	\$48,815	\$54,704	U	-0.12	0.38	1.13	0.62	5.44	9.35
<b>BK</b>	<b>Bank of America NA</b>									
	1189 Smoky Park Highway Candler, 28715	\$37,866	\$0	U	-3.66	0.18	0.04	0.48	0.63	0.01
	707 North Main Street Hendersonville, 28739	\$68,024	\$75,189	U	-5.42	-1.86	1.98	0.87	1.14	0.01
	100 North Main Street Marion, 28752	\$47,867	\$50,136	R	-0.63	0.85	1.80	0.61	0.80	0.01
	2323 Highway 70 Swannanoa, 28778	\$37,387	\$43,137	U	-2.03	3.81	5.86	0.48	0.63	0.01
	68 Patton Avenue Asheville, 28801	\$125,851	\$141,033	U	3.52	0.67	11.84	1.61	2.10	0.02
	162 College Street Asheville, 28801	\$30,039	\$33,663	U	0.76	-1.48	-4.80	0.38	0.50	0.00
	124 Hendersonville Road Asheville, 28803	\$32,256	\$36,147	U	-3.64	-0.16	2.03	0.41	0.54	0.00

### BranchSource All Counties

By Branch		2008 Deposits (\$000)	2013 Projected Deposits (\$000)		Historical Deposit Growth Rates			% Market Share		
Inst Type	Branch	June	Primary Market Area	Market Area	One Year	Three Years	Five Years	All Insts in Geo	Same Inst Type in Geo	% Share of Parent Inst
	1896 Hendersonville Road Asheville, 28803	\$60,938	\$68,289	U	-3.20	1.00	5.63	0.78	1.02	0.01
	892 Merrimon Avenue Asheville, 28804	\$48,635	\$54,502	U	-1.45	-0.09	2.92	0.62	0.81	0.01
	975 Patton Avenue Asheville, 28806	\$92,941	\$104,153	U	28.49	7.89	9.56	1.19	1.55	0.01
<b>BK</b>	<b>Bank of Asheville</b>									
	1487 Smokey Park Highway Candler, 28715	\$19,859	\$0	U	6.16	11.92	3.58	0.25	0.33	12.71
	79 Woodfin Place Asheville, 28801	\$96,526	\$108,170	U	6.57	4.19	7.14	1.24	1.61	61.79
	1985 Hendersonville Road Asheville, 28803	\$11,809	\$13,234	U	7.11	N/A	N/A	0.15	0.20	7.56
	199 Charlotte Highway Asheville, 28803	\$8,348	\$9,355	U	99.52	N/A	N/A	0.11	0.14	5.34
	349 New Leicester Highway Asheville, 28806	\$19,686	\$22,061	U	13.64	26.46	18.02	0.25	0.33	12.60
<b>SB</b>	<b>Black Mtn Svg Bk</b>									
	200 E State Street Black Mountain, 28711	\$27,789	\$30,519	U	-1.39	6.90	4.15	0.36	3.10	100.00
<b>SB</b>	<b>Blue Ridge Savings Bank</b>									
	210 South Broad Street Brevard, 28712	\$63,471	\$65,837	U	-6.97	9.18	12.00	0.81	7.08	23.53
	4020 Hendersonville Road Fletcher, 28732	\$15,461	\$18,063	U	N/A	N/A	N/A	0.20	1.72	5.73
	806 Old Spartanburg Hwy. Hendersonville, 28739	\$60,357	\$66,715	U	3.31	12.34	8.23	0.77	6.73	22.38
	2160 Soco Road Maggie Valley, 28751	\$18,626	\$20,381	U	-14.17	3.71	-0.64	0.24	2.08	6.91
	290 Smoky Park Highway Asheville, 28806	\$29,516	\$33,077	U	-5.23	-1.74	-4.59	0.38	3.29	10.94
	20 South Pack Square Asheville, 28816	\$21,474	\$24,064	U	-7.41	4.38	0.56	0.27	2.39	7.96
<b>BK</b>	<b>Branch Bkg&amp;TC</b>									
	3578 Hendersonville Road Fletcher, 28732	\$33,262	\$38,859	U	-13.87	-4.49	2.49	0.43	0.56	0.04
	2451 Soco Road Maggie Valley, 28751	\$33,007	\$36,117	U	-3.05	9.42	8.99	0.42	0.55	0.04
	106 East Main Street Old Fort, 28762	\$37,626	\$37,392	R	6.83	5.93	3.62	0.48	0.63	0.04
	370 North Main Street Waynesville, 28786	\$72,833	\$76,121	U	-10.41	0.46	-3.00	0.93	1.22	0.08
	100 Dana Road Hendersonville, 28792	\$25,922	\$28,653	U	60.08	285.07	N/A	0.33	0.43	0.03

### BranchSource All Counties

By Branch			2008 Deposits (\$000)	2013 Projected Deposits (\$000)		Historical Deposit Growth Rates			% Market Share		
Inst Type	Branch		June	Primary Market Area	Market Area	One Year	Three Years	Five Years	All Insts in Geo	Same Inst Type in Geo	% Share of Parent Inst
	One West Pack Square, Ste 400	Asheville, 28801	\$88,613	\$99,303	U	6.14	4.60	10.22	1.13	1.48	0.10
	1653 Hendersonville Road	Asheville, 28803	\$50,014	\$56,047	U	10.14	14.40	10.92	0.64	0.84	0.06
	850 Merrimon Avenue	Asheville, 28804	\$46,057	\$51,613	U	-17.36	-1.63	6.31	0.59	0.77	0.05
	1343 Parkwood Road	Asheville, 28806	\$16,661	\$18,671	U	4.55	31.58	28.50	0.21	0.28	0.02
<b>BK</b>	<b>Capital Bk</b>										
	11 North Market Street	Asheville, 28801	\$1,459	\$1,635	U	N/A	N/A	N/A	0.02	0.02	0.12
	1310 Hendersonville Road	Asheville, 28803	\$34,037	\$38,143	U	11.30	6.28	0.21	0.44	0.57	2.87
	918 Merrimon Avenue	Asheville, 28804	\$37,610	\$42,147	U	-5.10	2.20	7.31	0.48	0.63	3.17
	462 New Leicester Highway	Asheville, 28806	\$12,602	\$14,122	U	16.56	27.72	N/A	0.16	0.21	1.06
<b>BK</b>	<b>Carolina First Bk</b>										
	281 Asheville Highway	Brevard, 28712	\$25,655	\$26,611	U	-21.93	N/A	N/A	0.33	0.43	0.26
	4006 Hendersonville Road	Fletcher, 28732	\$67,488	\$78,844	U	17.94	17.89	23.75	0.86	1.13	0.67
	1211 North Main Street	Marion, 28752	\$33,096	\$34,665	R	-19.21	-3.67	1.90	0.42	0.55	0.33
	4494 Boylston Highway	Mills River, 28759	\$7,202	\$0	U	10.14	N/A	N/A	0.09	0.12	0.07
	217 Branner Avenue	Waynesville, 28786	\$34,303	\$35,852	U	-15.23	0.68	-1.91	0.44	0.57	0.34
	150 Weaver Blvd	Weaverville, 28787	\$21,472	\$25,589	U	-14.96	-15.75	5.46	0.27	0.36	0.21
	201 Wren Drive	Hendersonville, 28792	\$125,332	\$138,534	U	-10.45	-0.11	-7.42	1.60	2.10	1.25
	535 Greenville Highway	Hendersonville, 28792	\$140,002	\$154,749	U	17.24	11.47	4.14	1.79	2.34	1.40
	74 Patton Avenue	Asheville, 28801	\$58,336	\$65,373	U	0.62	16.54	10.45	0.75	0.98	0.58
	1890 Hendersonville Road	Asheville, 28801	\$28,256	\$31,665	U	-7.50	2.36	3.43	0.36	0.47	0.28
	674 Merrimon Avenue	Asheville, 28804	\$26,730	\$29,954	U	17.01	N/A	N/A	0.34	0.45	0.27
	335 New Leicester Highway	Asheville, 28806	\$9,321	\$10,445	U	23.74	N/A	N/A	0.12	0.16	0.09

### BranchSource All Counties

By Branch			2008 Deposits (\$000)	2013 Projected Deposits (\$000)		Historical Deposit Growth Rates			% Market Share		
Inst Type	Branch	June	Primary Market Area	Market Area	One Year	Three Years	Five Years	All Insts in Geo	Same Inst Type in Geo	% Share of Parent Inst	
<b>CU</b>	<b>Carolina Mountains</b>										
	5716 Old Hendersonville Hwy	Pisgah Forest, 28768	\$42,106	\$0	U	6.28	8.85	1.58	0.54	9.65	100.00
<b>CU</b>	<b>Champion CU</b>										
	1 Academy St	Canton, 28716	\$95,555	\$100,185	U	8.83	11.04	6.69	1.22	21.89	100.00
<b>CU</b>	<b>Ecusta CU</b>										
	2074 Asheville Hwy	Brevard, 28712	\$37,281	\$38,671	U	-0.35	1.58	0.14	0.48	8.54	100.00
<b>CU</b>	<b>Enka Community</b>										
	1301 Sandhill Rd	Enka, 28728	\$12,986	\$0	U	-2.73	-4.19	-2.66	0.17	2.98	100.00
<b>BK</b>	<b>Fifth Third NA</b>										
	116 Montreat Road	Black Mountain, 28711	\$24,283	\$26,669	U	-7.15	-0.88	0.45	0.31	0.41	0.03
	709 North Broad Street	Brevard, 28712	\$24,704	\$25,625	U	22.63	3.21	1.84	0.32	0.41	0.03
	14 South Main Street	Marion, 28752	\$33,439	\$35,024	R	8.47	7.44	8.14	0.43	0.56	0.04
<b>BK</b>	<b>First-Citizens B&amp;TC</b>										
	417 West State Street	Black Mountain, 28711	\$9,856	\$10,824	U	19.32	N/A	N/A	0.13	0.16	0.08
	122 South Broad Street	Brevard, 28712	\$78,179	\$81,094	U	5.94	-1.61	3.10	1.00	1.31	0.60
	37 Park Street	Canton, 28716	\$39,257	\$41,159	U	33.82	9.46	9.35	0.50	0.66	0.30
	1348 Charlotte Highway	Fairview, 28730	\$24,718	\$28,460	U	-3.39	3.70	6.12	0.32	0.41	0.19
	2900 Hendersonville Road	Fletcher, 28732	\$30,704	\$35,871	U	1.04	-4.52	0.36	0.39	0.51	0.23
	101 West Main Street	Hazelwood, 28738	\$8,664	\$0	U	-1.17	-8.63	-7.97	0.11	0.14	0.07
	6th and Main Street	Hendersonville, 28739	\$179,605	\$198,524	U	-1.77	5.74	2.91	2.30	3.00	1.37
	1004 Spartanburg Highway	Hendersonville, 28739	\$65,583	\$72,491	U	-2.77	3.34	7.95	0.84	1.10	0.50
	1700 Four Season's Boulevard	Hendersonville, 28739	\$53,765	\$59,428	U	-2.70	-4.44	-2.68	0.69	0.90	0.41
	1700 Asheville Highway	Hendersonville, 28739	\$22,916	\$25,330	U	-14.39	-8.03	-2.10	0.29	0.38	0.17
	3 Crossroads Drive	Horse Shoe, 28742	\$9,482	\$0	U	0.07	3.41	9.54	0.12	0.16	0.07
	1570 North Main Street	Marion, 28752	\$52,186	\$54,660	R	-2.47	0.76	-1.38	0.67	0.87	0.40
	600 Forest Gate Shopping Center	Pisgah Forest, 28768	\$10,968	\$0	U	-8.71	-9.90	-8.04	0.14	0.18	0.08

### BranchSource All Counties

By Branch			2008 Deposits (\$000)	2013 Projected Deposits (\$000)		Historical Deposit Growth Rates			% Market Share		
Inst Type	Branch	June	Primary Market Area	Market Area	One Year	Three Years	Five Years	All Insts in Geo	Same Inst Type in Geo	% Share of Parent Inst	
	196 Walnut Street	Waynesville, 28786	\$78,909	\$82,471	U	-9.40	0.95	3.33	1.01	1.32	0.60
	176 Weaver Boulevard	Weaverville, 28787	\$28,019	\$33,391	U	-0.25	19.41	N/A	0.36	0.47	0.21
	108 Patton Avenue	Asheville, 28801	\$144,261	\$161,663	U	0.53	10.40	8.09	1.85	2.41	1.10
	525 Merrimon Avenue	Asheville, 28802	\$20,467	\$22,936	U	-8.26	1.56	0.35	0.26	0.34	0.16
	768 Hendersonville Road	Asheville, 28803	\$31,156	\$34,914	U	4.54	-3.31	-0.82	0.40	0.52	0.24
	800 Fairview Road	Asheville, 28803	\$18,240	\$20,440	U	-8.03	0.06	1.53	0.23	0.31	0.14
	1201 Tunnel Road	Asheville, 28805	\$23,355	\$26,172	U	-6.44	-3.78	-0.57	0.30	0.39	0.18
	1375 Patton Avenue	Asheville, 28806	\$22,486	\$25,199	U	-10.22	-7.03	-3.48	0.29	0.38	0.17
	601 New Leicester Highway	Asheville, 28806	\$37,410	\$41,923	U	3.83	8.32	7.36	0.48	0.63	0.28
	975 Smokey Park Highway	Asheville, 28806	\$34,366	\$38,512	U	1.54	5.43	4.77	0.44	0.57	0.26
	2106 Hendersonville Road	Asheville, 28806	\$32,318	\$36,217	U	-2.51	9.75	7.43	0.41	0.54	0.25
	1104 Brevard Road	Asheville, 28806	\$6,046	\$6,775	U	-18.05	10.45	N/A	0.08	0.10	0.05
<b>BK</b>	<b>Forest Commercial Bank</b>										
	One North Pack Square, Suite 301	Asheville, 28801	\$13,314	\$14,920	U	N/A	N/A	N/A	0.17	0.22	100.00
<b>SL</b>	<b>Hometrust Bank</b>										
	8583 Carolina Blvd	Clyde, 28721	\$48,081	\$52,278	U	2.54	3.80	1.91	0.62	9.65	5.43
	800 Russ Avenue	Waynesville, 28786	\$52,499	\$54,869	U	13.51	16.99	12.87	0.67	10.53	5.93
	76 N Main St	Weaverville, 28787	\$47,552	\$56,669	U	8.11	11.85	7.88	0.61	9.54	5.37
	228 Sixth Ave East	Hendersonville, 28792	\$115,594	\$127,770	U	11.16	8.55	4.67	1.48	23.19	13.05
	10 Woodfin St	Asheville, 28801	\$182,482	\$204,495	U	-5.34	48.61	30.80	2.34	36.62	20.60
	1999 Hendersonville Rd	Asheville, 28803	\$40,698	\$45,607	U	12.31	10.30	6.93	0.52	8.17	4.60
	1011 Tunnel Road, Suite 180	Asheville, 28805	\$11,473	\$12,857	U	211.77	N/A	N/A	0.15	2.30	1.30

### BranchSource All Counties

By Branch		2008 Deposits (\$000)	2013 Projected Deposits (\$000)		Historical Deposit Growth Rates			% Market Share		
Inst Type	Branch	June	Primary Market Area	Market Area	One Year	Three Years	Five Years	All Insts in Geo	Same Inst Type in Geo	% Share of Parent Inst
<b>SB</b>	<b>Macon Bk</b>									
	2349 Hendersonville Road Arden, 28704	\$12,844	\$0	U	-29.30	60.34	N/A	0.16	1.43	1.85
	2260 Asheville Highway Brevard, 28712	\$64,087	\$66,476	U	-5.79	9.27	13.68	0.82	7.14	9.21
	1617 Spartanburg Highway Hendersonville, 28792	\$32,702	\$36,147	U	-5.51	15.04	19.99	0.42	3.65	4.70
	640 North Main Street Hendersonville, 28792	\$62,165	\$68,713	U	-21.53	-6.06	5.12	0.80	6.93	8.93
<b>CU</b>	<b>McDowell Cornerstone</b>									
	2031 Rutherford Rd Marion, 28752	\$18,064	\$18,920	R	-1.14	-5.04	-0.01	0.23	4.14	100.00
<b>CU</b>	<b>Mountain</b>									
	38 Maple St Waynesville, 28786	\$72,134	\$75,391	U	10.35	7.01	4.38	0.92	16.53	100.00
<b>BK</b>	<b>Mountain 1st B&amp;T</b>									
	140 Airport Road, Suite P Arden, 28704	\$27,522	\$0	U	-12.54	3.03	N/A	0.35	0.46	4.84
	19 Chestnut Street Brevard, 28712	\$28,226	\$29,278	U	14.42	N/A	N/A	0.36	0.47	4.96
	6534 Brevard Road Etowah, 28729	\$22,701	\$25,667	U	27.06	N/A	N/A	0.29	0.38	3.99
	3270 Hendersonville Road Fletcher, 28732	\$24,312	\$28,403	U	28.48	N/A	N/A	0.31	0.41	4.27
	174 Highway 70 West Marion, 28752	\$34,169	\$35,789	R	43.90	N/A	N/A	0.44	0.57	6.01
	1637 S. Main Street Waynesville, 28786	\$46,764	\$48,875	U	7.49	25.00	N/A	0.60	0.78	8.22
	203 Greenville Hwy Hendersonville, 28792	\$151,438	\$167,390	U	4.20	9.28	N/A	1.94	2.53	26.62
	101 Jack Street Hendersonville, 28792	\$65,186	\$72,053	U	11.56	47.17	N/A	0.83	1.09	11.46
	52-B Coxe Avenue Asheville, 28801	\$36,185	\$40,550	U	18.94	255.26	N/A	0.46	0.61	6.36
<b>BK</b>	<b>Oldtown Bank</b>									
	2045 South Main Street Waynesville, 28786	\$8,313	\$8,688	U	N/A	N/A	N/A	0.11	0.14	100.00
<b>CU</b>	<b>Oteen V. A. FCU</b>									
	1100 Tunnel Rd Asheville, 28805	\$18,655	\$20,905	U	11.09	6.14	3.85	0.24	4.27	100.00
<b>BK</b>	<b>Pisgah Community Bank</b>									
	1089 Hendersonville Road Asheville, 28813	\$11,579	\$12,976	U	N/A	N/A	N/A	0.15	0.19	0.28

### BranchSource All Counties

By Branch		2008 Deposits (\$000)	2013 Projected Deposits (\$000)		Historical Deposit Growth Rates			% Market Share			
Inst Type	Branch	June	Primary Market Area	Market Area	One Year	Three Years	Five Years	All Insts in Geo	Same Inst Type in Geo	% Share of Parent Inst	
<b>BK</b>	<b>RBC Bank USA</b>										
	2351 Hendersonville Road	Arden, 28704	\$20,732	\$0	U	9.02	2.47	0.58	0.27	0.35	0.12
	132 South Caldwell Street	Brevard, 28712	\$45,560	\$47,259	U	-8.32	-7.17	-4.19	0.58	0.76	0.26
	1007 Smoky Park Highway	Candler, 28715	\$19,869	\$0	U	-5.03	8.24	6.56	0.25	0.33	0.11
	66 Academy Street	Canton, 28716	\$35,731	\$37,462	U	-3.59	-1.10	0.59	0.46	0.60	0.20
	245 North Main Street	Hendersonville, 28739	\$25,750	\$28,462	U	-7.61	-8.99	-9.99	0.33	0.43	0.14
	81 Weaver Boulevard	Weaverville, 28787	\$21,736	\$25,903	U	-14.88	4.65	8.06	0.28	0.36	0.12
	8 O'henry Avenue	Asheville, 28802	\$46,429	\$52,030	U	-15.45	-1.17	-3.49	0.59	0.78	0.26
	900 Hendersonville Road, Suite 107	Asheville, 28803	\$4,662	\$5,224	U	-81.87	-6.23	11.68	0.06	0.08	0.03
	1 Towne Square Boulevard, Suite 160	Asheville, 28803	\$20,862	\$23,379	U	-10.75	22.25	27.35	0.27	0.35	0.12
	1417 Patton Avenue	Asheville, 28806	\$14,471	\$16,217	U	38.35	14.82	4.85	0.19	0.24	0.08
<b>BK</b>	<b>Southern Cmnty B&amp;TC</b>										
	80 Peachtree Road, Suite 106	Asheville, 28803	\$8,136	\$9,117	U	213.04	N/A	N/A	0.10	0.14	0.67
<b>BK</b>	<b>SunTrust Bk</b>										
	2397 Hendersonville Road	Arden, 28704	\$34,727	\$0	U	1.82	11.18	6.22	0.44	0.58	0.03
	200 Nc Highway 9	Black Mountain, 28711	\$53,860	\$59,151	U	-7.00	1.63	3.58	0.69	0.90	0.05
	101 Main Street	Canton, 28716	\$25,884	\$27,138	U	-1.81	4.87	3.76	0.33	0.43	0.02
	1452 Seventh Avenue East	Hendersonville, 28739	\$28,955	\$32,005	U	9.14	13.15	9.06	0.37	0.48	0.02
	222 South Main Street	Hendersonville, 28739	\$61,129	\$67,568	U	-7.10	-1.90	-6.27	0.78	1.02	0.05
	1321 Asheville Highway	Hendersonville, 28739	\$27,724	\$30,644	U	8.06	7.46	5.96	0.35	0.46	0.02
	135 North Main Street	Waynesville, 28786	\$43,684	\$45,656	U	-2.70	4.50	7.84	0.56	0.73	0.04
	160 Weaver Boulevard	Weaverville, 28787	\$66,226	\$78,923	U	3.37	7.71	5.26	0.85	1.11	0.06
	10 South Pack Square	Asheville, 28801	\$6,628	\$7,428	U	-13.65	14.62	-10.78	0.08	0.11	0.01
	20 Town Mountain Road	Asheville, 28801	\$23,531	\$26,370	U	5.96	-3.13	42.08	0.30	0.39	0.02
	One Apple Street	Asheville, 28802	\$27,651	\$29,987	U	10.17	3.24	0.40	0.25	0.46	0.02

### BranchSource All Counties

By Branch		2008 Deposits (\$000)	2013 Projected Deposits (\$000)		Historical Deposit Growth Rates			% Market Share		
Inst Type	Branch	June	Primary Market Area	Market Area	One Year	Three Years	Five Years	All Insts in Geo	Same Inst Type in Geo	% Share of Parent Inst
	711 Merrimon Avenue Asheville, 28804	\$35,864	\$40,190	U	8.99	10.15	4.63	0.46	0.60	0.03
	771 Tunnel Road Asheville, 28805	\$40,357	\$45,225	U	1.66	9.82	5.55	0.52	0.67	0.03
	159 Smoky Park Highway Asheville, 28806	\$28,911	\$32,399	U	4.31	6.88	6.39	0.37	0.48	0.02
	700 Haywood Road Asheville, 28806	\$33,400	\$37,429	U	-2.42	0.85	0.27	0.43	0.56	0.03
<b>CU</b>	<b>Telco Community CU</b>									
	7 Orchard St Asheville, 28801	\$53,492	\$59,945	U	4.82	-0.77	0.18	0.68	12.26	100.00
<b>BK</b>	<b>United Community Bank</b>									
	1225 Asheville Hwy Brevard, 28712	\$38,659	\$40,100	U	3.57	6.42	5.00	0.49	0.65	0.58
	160 West Main Street Brevard, 28712	\$36,346	\$37,701	U	13.44	-7.80	-22.18	0.47	0.61	0.54
	6558 Brevard Road Etowah, 28729	\$35,619	\$40,273	U	5.23	18.97	11.22	0.46	0.60	0.53
	165 North Main Street Waynesville, 28786	\$85,551	\$89,413	U	7.22	5.59	6.67	1.10	1.43	1.27
	2520 Chimney Rock Road Hendersonville, 28792	\$20,919	\$23,123	U	40.71	N/A	N/A	0.27	0.35	0.31
<b>CU</b>	<b>United Services CU</b>									
	391 S French Broad Ave Asheville, 28801	\$37,532	\$42,060	U	-1.95	19.77	13.84	0.48	8.60	100.00
<b>BK</b>	<b>Wachovia Bk NA</b>									
	2373 Hendersonville Road Arden, 28704	\$106,080	\$0	U	3.57	11.20	14.08	1.36	1.77	0.03
	1011 Asheville Highway Brevard, 28712	\$120,294	\$124,779	U	497.91	92.17	43.79	1.54	2.01	0.03
	900 Smokey Park Hwy Candler, 28715	\$46,276	\$0	U	2.34	13.84	11.92	0.59	0.77	0.01
	145 North Main Street Marion, 28752	\$57,138	\$59,847	R	-1.05	2.67	2.47	0.73	0.96	0.01
	339 Russ Avenue Waynesville, 28786	\$134,550	\$140,624	U	2.61	2.35	8.69	1.72	2.25	0.03
	173 Weaver Boulevard Weaverville, 28787	\$67,353	\$80,266	U	-3.91	9.41	12.69	0.86	1.13	0.02
	1703 Brevard Road Hendersonville, 28791	\$45,197	\$49,958	U	-4.21	4.43	5.65	0.58	0.76	0.01
	301 South Main Street Hendersonville, 28792	\$132,791	\$146,779	U	-2.75	0.71	-0.09	1.70	2.22	0.03
	One Haywood Street Asheville, 28801	\$425,592	\$476,932	U	-9.02	-1.90	2.22	5.45	7.12	0.10
	75 Coxe Avenue Asheville, 28801	\$11,264	\$12,623	U	-17.24	11.90	-42.31	0.14	0.19	0.00
	11 Kitchen Place Asheville, 28803	\$80,415	\$90,116	U	-3.50	3.31	4.89	1.03	1.34	0.02

## BranchSource All Counties

By Branch		2008 Deposits (\$000)	2013 Projected Deposits (\$000)		Historical Deposit Growth Rates			% Market Share		
Inst Type	Branch	June	Primary Market Area	Market Area	One Year	Three Years	Five Years	All Insts in Geo	Same Inst Type in Geo	% Share of Parent Inst
	800 Merriman Avenue Asheville, 28804	\$83,752	\$93,855	U	-0.79	6.73	5.56	1.07	1.40	0.02
	912 Tunnel Road Asheville, 28805	\$86,524	\$96,962	U	-3.92	7.63	6.53	1.11	1.45	0.02
	1 Vermont Avenue Asheville, 28806	\$44,434	\$49,794	U	-6.80	3.88	5.51	0.57	0.74	0.01
	1037 West Patton Avenue Asheville, 28806	\$97,998	\$109,820	U	10.79	14.97	23.87	1.25	1.64	0.02
<b>CU</b>	<b>WNC Community CU</b>									
	65 Eagles Nest Rd Waynesville, 28786	\$40,780	\$42,621	U	-0.16	-3.88	-0.97	0.52	9.34	100.00
<b>BK</b>	<b>Woodforest NB</b>									
	250 Highlands Square Hendersonville, 28792	\$480	\$531	U	N/A	N/A	N/A	0.01	0.01	0.02

Current year data is for the year 2008. 5 year projected data is for the year 2013. More About Our Data.  
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Comparison of Buncombe, Haywood, Henderson, McDowell  
and Transylvania Counties

### BranchSource All Counties

By Institution			2008 Deposits (\$000)	2012 Projected Deposits (\$000)	Historical Deposit Growth Rates			% Market Share		
Inst Type	Institution Name	Number of Branches	June	Primary Market Area	One Year	Three Years	Five Years	All Insts in Geo	Same Inst Type in Geo	% Share of Parent Inst
CU	Arcade CU	1	\$4,704	\$5,271	-1.84	-7.45	-6.88	0.06	1.08	100.00
CU	Asheville Postal CU	1	\$3,175	\$3,558	-3.61	5.46	2.18	0.04	0.73	100.00
SB	Asheville Svg Bk	12	\$488,515	\$517,544	3.75	6.26	5.33	6.25	54.46	93.55
BK	Bank of America NA	10	\$581,804	\$606,249	2.60	1.35	4.89	7.45	9.73	0.08
BK	Bank of Asheville	5	\$156,228	\$152,820	10.16	12.66	10.78	2.00	2.61	100.00
SB	Black Mtn Svg Bk	1	\$27,789	\$30,519	-1.39	6.90	4.15	0.36	3.10	100.00
SB	Blue Ridge Savings Bank	6	\$208,905	\$228,137	3.07	9.75	6.27	2.67	23.29	77.45
BK	Branch Bkg&TC	9	\$403,995	\$442,776	-0.48	6.56	6.85	5.17	6.76	0.47
BK	Capital Bk	4	\$85,708	\$96,047	5.78	7.17	7.35	1.10	1.43	7.23
BK	Carolina First Bk	12	\$577,193	\$632,281	-0.75	9.65	4.39	7.39	9.65	5.77
CU	Carolina Mountains	1	\$42,106	\$0	6.28	8.85	1.58	0.54	9.65	100.00
CU	Champion CU	1	\$95,555	\$100,185	8.83	11.04	6.69	1.22	21.89	100.00
CU	Ecusta CU	1	\$37,281	\$38,671	-0.35	1.58	0.14	0.48	8.54	100.00
CU	Enka Community	1	\$12,986	\$0	-2.73	-4.19	-2.66	0.17	2.98	100.00
BK	Fifth Third NA	3	\$82,426	\$87,318	6.87	3.49	3.65	1.06	1.38	0.11
BK	First-Citizens B&TC	25	\$1,062,916	\$1,138,454	-1.08	3.02	3.82	13.61	17.78	8.09
BK	Forest Commercial Bank	1	\$13,314	\$14,920	N/A	N/A	N/A	0.17	0.22	100.00
SL	Hometrust Bank	7	\$498,379	\$554,545	5.19	20.33	12.73	6.38	100.00	56.27
SB	Macon Bk	4	\$171,798	\$171,336	-14.11	4.93	12.50	2.20	19.15	24.69
CU	McDowell Cornerstone	1	\$18,064	\$18,920	-1.14	-5.04	-0.01	0.23	4.14	100.00
CU	Mountain	1	\$72,134	\$75,391	10.35	7.01	4.38	0.92	16.53	100.00
BK	Mountain 1st B&T	9	\$436,503	\$448,005	10.69	32.79	N/A	5.59	7.30	76.72
BK	Oldtown Bank	1	\$8,313	\$8,688	N/A	N/A	N/A	0.11	0.14	100.00
CU	Oteen V. A. FCU	1	\$18,655	\$20,905	11.09	6.14	3.85	0.24	4.27	100.00
BK	Pisgah Community Bank	1	\$11,579	\$12,976	N/A	N/A	N/A	0.15	0.19	0.28
BK	RBC Bank USA	10	\$255,802	\$235,936	-13.16	-0.11	-0.31	3.27	4.28	1.43
BK	Southern Cmnty B&TC	1	\$8,136	\$9,117	213.04	N/A	N/A	0.10	0.14	0.67
BK	SunTrust Bk	15	\$538,531	\$561,113	-0.37	4.51	3.48	6.89	9.01	0.46
CU	Telco Community CU	1	\$53,492	\$59,945	4.82	-0.77	0.18	0.68	12.26	100.00
BK	United Community Bank	5	\$217,094	\$230,610	9.71	8.01	-2.03	2.78	3.63	3.23
CU	United Services CU	1	\$37,532	\$42,060	-1.95	19.77	13.84	0.48	8.60	100.00
BK	Wachovia Bk NA	15	\$1,539,658	\$1,532,355	3.63	5.83	4.08	19.71	25.75	0.36
CU	WNC Community CU	1	\$40,780	\$42,621	-0.16	-3.88	-0.97	0.52	9.34	100.00
BK	Woodforest NB	1	\$480	\$531	N/A	N/A	N/A	0.01	0.01	0.02

### BranchSource All Counties

By Institution Type		2008 Deposits (\$000)		2013 Projected Deposits (\$000)	Historical Deposit Growth Rates (Includes deposits of closed branches)			% Market Share
Inst Type	# of Open Branches	June	Primary Market Area		One Year	Three Years	Five Years	All Insts in Geo
Commercial Banks	127	\$5,979,680	\$6,210,196		2.31	6.56	5.70	76.55
Savings and Loans	7	\$498,379	\$554,545		5.19	20.33	12.73	6.38
Credit Unions	12	\$436,464	\$407,527		4.70	4.77	2.99	5.59
Savings Banks	23	\$897,007	\$947,536		-0.53	6.78	6.69	11.48
<b>Totals</b>	<b>2008 Deposits (\$000)</b>	<b>2013 Projected Deposits (\$000)</b>	<b>Historical Deposit Growth Rates (Includes deposits of closed branches)</b>					
<b># of Open Branches</b>	<b>June</b>	<b>Primary Market Area</b>	<b>One Year</b>	<b>Three Years</b>	<b>Five Years</b>			
169	\$7,811,530	\$8,119,804	2.28	7.18	6.02			

Current year data is for the year 2008, 5 year projected data is for the year 2013. More About Our Data.  
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