

Lender: Bank of North Carolina (“BoNC”)
Market: Greenville-Anderson-Mauldin, SC
Segment: 1-4 Family Conventional Purchase
Category: All Applicant Incomes

Lender Scores	Summary Profile	Average Scores				
31.89 <small>Aggregate</small> <table border="1" style="width: 100%; text-align: center;"> <tr> <td style="background-color: #FFC000;">11.89 <small>Action</small></td> <td style="background-color: #FFC000;">20.00 <small>Fair Lending</small></td> </tr> </table>	11.89 <small>Action</small>	20.00 <small>Fair Lending</small>	<ul style="list-style-type: none"> BoNC is the 2nd ranked 2014 LenderScores.com lender among the 69 ranked lenders in this analytical group. This analytical group is comprised of 281 lenders reporting 8,326 applications in 2014. BoNC received 139 (1.70%) of these applications ranking 15th based on volume. 	13.24 <small>Aggregate</small> <table border="1" style="width: 100%; text-align: center;"> <tr> <td style="background-color: #FFC000;">11.08 <small>Action</small></td> <td style="background-color: #FFC000;">2.16 <small>Fair Lending</small></td> </tr> </table>	11.08 <small>Action</small>	2.16 <small>Fair Lending</small>
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LenderScores.com Market Segment Recognition(s) Leading Lender Overall [All Income Categories] Leading Lender 100+ Applications [All Income Categories] Four Gold ★★☆☆ Lender						

Score	Commentary
D	<ul style="list-style-type: none"> BoNC’s 2014 D Score is 1.89 compared to an average D Score of 5.31. Although BoNC’s Incomplete Rate and Withdrawn Rate, 1.44% and 3.60% respectively, are below the comparable average for Ranked Lenders (2.22% and 9.72%, respectively) and all lenders (3.63% and 10.64%, respectfully), 140 of the 281 lenders earned a top D Score of 10.00 due to negligible, if any, incomplete and/or withdrawn applications. BoNC is one of 36 Ranked Lenders that earned a 2014 Gold D Score ranking.
A	<ul style="list-style-type: none"> BoNC’s is the only lender in this market earned a top A score of 10.00. BoNC is one of 39 Ranked Lenders that earned a 2014 Gold A Score ranking.
E	<ul style="list-style-type: none"> BoNC is one of 7 lenders that earned a top 2014 E Score of 10.00 indicating strong engagement with 25+ minority applicants. BoNC is one of 65 Ranked Lenders that earned a Gold E Score ranking.
C	<ul style="list-style-type: none"> BoNC’s is one of 4 lenders that earned a top 2014 C Score 10.00 indicating that the denied rate for 25+ minority borrowers was lower than the denial rate for non-minority borrowers. BoNC is one of 33 Ranked Lenders that earned a Gold C Score ranking.
B 56.6	<ul style="list-style-type: none"> BoNC’s 2014 B Score for approved loans is higher than the average approved B Score results for Ranked Lenders (52.5) identical to the average approved B Score for all lenders (56.6) indicating that BoNC likely has more lending options for moderate-income and first time borrowers.