

Loans by County

Respondent ID: 0000058596

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Carter Bank & Trust

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PAULDING COUNTY (223), GA</b>										
<b>MSA 31924</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	825	1	825	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	825	1	825	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	825	1	825	0	0
STATE TOTAL	0	0	0	0	1	825	1	825	0	0

Loans by County

Small Business Loans - Originations

Institution: Carter Bank & Trust

Respondent ID: 0000058596

Agency: FDIC - 3

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CHATHAM COUNTY (037), NC</b>										
<b>MSA 20500</b>										
<b>Inside AA 0013</b>										
Low Income	1	50	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	0	0	0	0
<b>DAVIDSON COUNTY (057), NC</b>										
<b>MSA 49180</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	360	1	360	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	360	1	360	0	0

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Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>GUILFORD COUNTY (081), NC</b>										
<b>MSA 24660</b>										
<b>Inside AA 0012</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	150	0	0	1	150	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	86	0	0	1	600	2	686	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	475	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	86	1	150	2	1,075	3	836	0	0
<b>IREDELL COUNTY (097), NC</b>										
<b>MSA 16740</b>										
<b>Inside AA 0011</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0

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State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>LINCOLN COUNTY (109), NC</b>										
<b>MSA 16740</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	22	0	0	0	0	1	22	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	22	0	0	0	0	1	22	0	0
<b>MECKLENBURG COUNTY (119), NC</b>										
<b>MSA 16740</b>										
<b>Inside AA 0011</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	363	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	363	0	0	0	0

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State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PERQUIMANS COUNTY (143), NC</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	503	1	503	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	503	1	503	0	0
<b>ROCKINGHAM COUNTY (157), NC</b>										
<b>MSA 24660</b>										
<b>Inside AA 0012</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
TOTAL INSIDE AA IN STATE	3	186	1	150	4	1,938	4	886	0	0
TOTAL OUTSIDE AA IN STATE	1	22	0	0	2	863	3	885	0	0
STATE TOTAL	4	208	1	150	6	2,801	7	1,771	0	0

Loans by County

Respondent ID: 0000058596

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Carter Bank & Trust

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>GREENVILLE COUNTY (045), SC</b>										
<b>MSA 24860</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	650	1	650	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	650	1	650	0	0
<b>HORRY COUNTY (051), SC</b>										
<b>MSA 34820</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	2	2,000	2	2,000	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	2,000	2	2,000	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	3	2,650	3	2,650	0	0
STATE TOTAL	0	0	0	0	3	2,650	3	2,650	0	0

Loans by County

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Small Business Loans - Originations

Agency: FDIC - 3

Institution: Carter Bank & Trust

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HAMILTON COUNTY (065), TN</b>										
<b>MSA 16860</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	960	1	960	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	960	1	960	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	960	1	960	0	0
STATE TOTAL	0	0	0	0	1	960	1	960	0	0

Loans by County

Respondent ID: 0000058596

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Carter Bank & Trust

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ALBEMARLE COUNTY (003), VA</b>										
<b>MSA 16820</b>										
<b>Inside AA 0008</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	125	0	0	1	850	2	125	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	125	0	0	1	850	2	125	0	0
<b>CAMPBELL COUNTY (031), VA</b>										
<b>MSA 31340</b>										
<b>Inside AA 0006</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	211	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	211	0	0	0	0	0	0
<b>CHESTERFIELD COUNTY (041), VA</b>										
<b>MSA 40060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	30	0	0	0	0	1	30	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	1	30	0	0

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Small Business Loans - Originations

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Institution: Carter Bank & Trust

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>FLOYD COUNTY (063), VA</b>										
<b>MSA 13980</b>										
<b>Inside AA 0004</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	78	0	0	0	0	2	78	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	78	0	0	0	0	2	78	0	0
<b>FLUVANNA COUNTY (065), VA</b>										
<b>MSA 16820</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	1	500	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0
<b>FRANKLIN COUNTY (067), VA</b>										
<b>MSA 40220</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	372	1	372	0	0
Middle Income	1	15	0	0	1	300	2	315	0	0
Upper Income	4	166	1	150	0	0	5	316	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	181	1	150	2	672	8	1,003	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>GRAYSON COUNTY (077), VA</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	103	0	0	0	0	2	103	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	103	0	0	0	0	2	103	0	0
<b>HALIFAX COUNTY (083), VA</b>										
<b>MSA NA</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	154	0	0	1	154	0	0
Middle Income	0	0	0	0	1	750	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	154	1	750	1	154	0	0
<b>HENRICO COUNTY (087), VA</b>										
<b>MSA 40060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	1	500	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0

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State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>LOUISA COUNTY (109), VA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	286	1	286	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	286	1	286	0	0
<b>MONTGOMERY COUNTY (121), VA</b>										
<b>MSA 13980</b>										
<b>Inside AA 0004</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	3	2,180	2	1,680	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	3	2,180	2	1,680	0	0
<b>ORANGE COUNTY (137), VA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	65	0	0	1	266	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	65	0	0	1	266	0	0	0	0

Loans by County

Respondent ID: 0000058596

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Carter Bank & Trust

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PATRICK COUNTY (141), VA</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	74	0	0	0	0	1	24	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	74	0	0	0	0	1	24	0	0
<b>PRINCE WILLIAM COUNTY (153), VA</b>										
<b>MSA 11694</b>										
<b>Inside AA 0009</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	1,000	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0
<b>ROCKBRIDGE COUNTY (163), VA</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	0	0	1	250	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	1	250	0	0



Loans by County

Respondent ID: 0000058596

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Carter Bank & Trust

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DANVILLE CITY (590), VA</b>										
<b>MSA NA</b>										
<b>Inside AA 0002</b>										
Low Income	1	56	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	56	0	0	0	0	0	0	0	0
<b>FREDERICKSBURG CITY (630), VA</b>										
<b>MSA 11694</b>										
<b>Inside AA 0009</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	1	100	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0
<b>MARTINSVILLE CITY (690), VA</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	1	52	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	120	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	52	1	120	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	19	936	5	885	8	5,452	21	3,584	0	0

Loans by County

Small Business Loans - Originations

Institution: Carter Bank & Trust

Respondent ID: 0000058596

Agency: FDIC - 3

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	2	95	0	0	4	1,552	4	1,316	0	0
STATE TOTAL	21	1,031	5	885	12	7,004	25	4,900	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	22	1,122	6	1,035	12	7,390	25	4,470	0	0
TOTAL OUTSIDE AA	3	117	0	0	11	6,850	12	6,636	0	0
TOTAL INSIDE & OUTSIDE	25	1,239	6	1,035	23	14,240	37	11,106	0	0

Loans by County

Small Business Loans - Purchases

Institution: Carter Bank & Trust

Respondent ID: 0000058596

Agency: FDIC - 3

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MIDDLESEX COUNTY (017), MA</b>										
<b>MSA 15764</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	25	0	0	0	0	1	25	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	25	0	0	0	0	1	25	0	0
STATE TOTAL	1	25	0	0	0	0	1	25	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA	1	25	0	0	0	0	1	25	0	0
TOTAL INSIDE & OUTSIDE	1	25	0	0	0	0	1	25	0	0

**2024 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: Carter Bank & Trust**

**Respondent ID: 0000058596**  
**Agency: FDIC - 3**

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VA - GRAYSON COUNTY (077) - MSA NA	2	103	2	103	0	0
VA - PATRICK COUNTY (141) - MSA NA	2	74	1	24	0	0
VA - WYTHE COUNTY (197) - MSA NA	1	67	1	67	0	0
VA - MARTINSVILLE CITY (690) - MSA NA	2	172	0	0	0	0
VA - DANVILLE CITY (590) - MSA NA	1	56	0	0	0	0
VA - HALIFAX COUNTY (083) - MSA NA	2	904	1	154	0	0
VA - FLOYD COUNTY (063) - MSA 13980	2	78	2	78	0	0
VA - MONTGOMERY COUNTY (121) - MSA 13980	3	2,180	2	1,680	0	0
VA - FRANKLIN COUNTY (067) - MSA 40220	8	1,003	8	1,003	0	0
VA - CAMPBELL COUNTY (031) - MSA 31340	1	211	0	0	0	0
VA - ROCKBRIDGE COUNTY (163) - MSA NA	1	250	1	250	0	0
VA - ALBEMARLE COUNTY (003) - MSA 16820	3	975	2	125	0	0
VA - CHARLOTTESVILLE CITY (540) - MSA 16820	1	85	0	0	0	0
VA - PRINCE WILLIAM COUNTY (153) - MSA 11694	1	1,000	0	0	0	0
VA - STAFFORD COUNTY (179) - MSA 11694	1	15	0	0	0	0
VA - FREDERICKSBURG CITY (630) - MSA 11694	1	100	1	100	0	0
NC - IREDELL COUNTY (097) - MSA 16740	1	50	1	50	0	0
NC - MECKLENBURG COUNTY (119) - MSA 16740	1	363	0	0	0	0
NC - GUILFORD COUNTY (081) - MSA 24660	4	1,311	3	836	0	0
NC - ROCKINGHAM COUNTY (157) - MSA 24660	1	500	0	0	0	0
NC - CHATHAM COUNTY (037) - MSA 20500	1	50	0	0	0	0

**2024 Institution Disclosure Statement - Table 5**  
**Community Development/Consortium-Third Party Activity**  
**Institution: Carter Bank & Trust**

PAGE: 1 OF 1

**Respondent ID: 0000058596**  
**Agency: FDIC - 3**

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**Memo Item: Loans by Affiliates**

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	<b>Num of Loans</b>	<b>Amount (000s)</b>	<b>Num of Loans</b>	<b>Amount (000s)</b>
Community Development Loans				
Originated	30	213,082	0	0
Purchased	1	5,000	0	0
Total	31	218,082	0	0
Consortium/Third Party Loans (optional)				
Originated	0	0		
Purchased	1	500		
Total	1	500		

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000058596**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: Carter Bank & Trust**

---

**ASSESSMENT AREA - 0001**

**CARROLL COUNTY (035), VA**

**MSA: NA**

**Moderate Income**

0803.00\*

**Middle Income**

0801.00\* 0802.00\* 0804.01\* 0804.02\* 0805.01\* 0805.02\* 0806.01\* 0806.03\* 0806.04\*

**GRAYSON COUNTY (077), VA**

**MSA: NA**

**Middle Income**

0601.01\* 0601.02 0602.01 0602.02\* 0603.00\*

**HENRY COUNTY (089), VA**

**MSA: NA**

**Moderate Income**

0101.00\* 0105.00\* 0108.00\* 0109.00\* 0110.00\* 0112.00\*

**Middle Income**

0102.00\* 0103.00\* 0104.00\* 0106.01\* 0106.02\* 0107.00\* 0111.00\* 0113.00\*

**PATRICK COUNTY (141), VA**

**MSA: NA**

**Middle Income**

0301.01\* 0301.02 0302.01\* 0302.02\* 0303.01\* 0303.02

**WYTHE COUNTY (197), VA**

**MSA: NA**

**Moderate Income**

0504.01\*

**Middle Income**

0501.01\* 0502.02\* 0503.02\*

**Upper Income**

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000058596**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: Carter Bank & Trust**

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0501.02\* 0502.01\* 0503.01\* 0504.02

**GALAX CITY (640), VA**

**MSA: NA**

**Moderate Income**

0701.01\* 0701.02\*

**MARTINSVILLE CITY (690), VA**

**MSA: NA**

**Low Income**

0002.00

**Moderate Income**

0001.00 0004.00\*

**Middle Income**

0003.00\*

**Upper Income**

0005.00\*

**ASSESSMENT AREA - 0002**

**PITTSYLVANIA COUNTY (143), VA**

**MSA: NA**

**Moderate Income**

0103.01\*

**Middle Income**

0101.00\* 0102.00\* 0103.02\* 0104.00\* 0105.00\* 0106.00\* 0107.00\* 0108.01\* 0108.03\* 0108.04\* 0109.00\*

0110.01\* 0110.02\* 0111.00\* 0113.01\* 0114.00\*

**Upper Income**

0112.00\* 0113.02\*

**DANVILLE CITY (590), VA**

**MSA: NA**

**Low Income**

0004.00\* 0005.00

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000058596**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: Carter Bank & Trust**

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**Moderate Income**

0002.00\* 0003.00\* 0006.00\* 0010.00\* 0011.00\* 0013.01\* 0013.02\*

**Middle Income**

0001.00\* 0008.00\* 0009.00\* 0012.00\* 0014.00\*

**Upper Income**

0007.00\*

**Income Not Known**

9801.00\*

**ASSESSMENT AREA - 0003**

**HALIFAX COUNTY (083), VA**

**MSA: NA**

**Low Income**

9302.02\*

**Moderate Income**

9302.04\* 9306.01\* 9308.00

**Middle Income**

9301.00\* 9303.01 9304.00\* 9305.00\* 9306.02\*

**Upper Income**

9302.03\* 9303.02\*

**MECKLENBURG COUNTY (117), VA**

**MSA: NA**

**Middle Income**

9301.01\* 9301.03\* 9301.04\* 9302.02\* 9303.00\* 9304.01\* 9304.02\* 9307.00\* 9308.00\*

**Upper Income**

9302.01\* 9305.00\* 9306.00\*

**ASSESSMENT AREA - 0004**

**FLOYD COUNTY (063), VA**

**MSA: 13980**

**Moderate Income**

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000058596**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: Carter Bank & Trust**

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9202.02\*

**Middle Income**

9201.02 9201.03\* 9201.04 9202.01\*

**GILES COUNTY (071), VA**

**MSA: 13980**

**Middle Income**

9301.00\* 9302.00\* 9303.00\* 9304.00\*

**MONTGOMERY COUNTY (121), VA**

**MSA: 13980**

**Low Income**

0204.01\*

**Moderate Income**

0208.02\*

**Middle Income**

0202.02\* 0203.01\* 0207.02 0208.01 0209.00\* 0211.02\* 0212.01\* 0212.02\* 0214.00\* 0215.01\* 0215.02\*

**Upper Income**

0202.01\* 0203.02\* 0204.02\* 0205.00\* 0206.00\* 0207.01\* 0210.00\* 0211.01\* 0213.00\*

**Income Not Known**

0201.00\*

**PULASKI COUNTY (155), VA**

**MSA: 13980**

**Moderate Income**

2102.01\* 2103.00\* 2104.01\*

**Middle Income**

2101.01\* 2101.02\* 2102.02\* 2105.00\* 2106.00\* 2107.00\*

**Upper Income**

2104.02\*

**Income Not Known**

9801.00\* 9802.00\*

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000058596**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: Carter Bank & Trust**

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**RADFORD CITY (750), VA**

**MSA: 13980**

**Middle Income**

0101.01\* 0102.01\* 0102.02\*

**Upper Income**

0101.02\*

**ASSESSMENT AREA - 0005**

**BOTETOURT COUNTY (023), VA**

**MSA: 40220**

**Moderate Income**

0401.00\*

**Middle Income**

0402.00\* 0404.01\*

**Upper Income**

0403.01\* 0403.03\* 0403.04\* 0404.02\* 0405.01\* 0405.02\*

**CRAIG COUNTY (045), VA**

**MSA: 40220**

**Middle Income**

0501.00\*

**FRANKLIN COUNTY (067), VA**

**MSA: 40220**

**Moderate Income**

0207.01\* 0207.02\* 0208.01 0209.01\*

**Middle Income**

0201.03\* 0202.00\* 0203.01\* 0204.00\* 0205.01 0205.02\* 0206.00 0208.02\* 0209.02\*

**Upper Income**

0201.02 0201.04\* 0203.02

**ROANOKE COUNTY (161), VA**

**MSA: 40220**

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000058596**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: Carter Bank & Trust**

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**Low Income**

0302.07\*

**Moderate Income**

0307.02\*

**Middle Income**

0301.00\* 0302.05\* 0302.06\* 0303.00\* 0308.03\* 0308.04\* 0310.00\* 0311.01\* 0311.02\* 0312.01\*

**Upper Income**

0302.01\* 0302.03\* 0305.01\* 0305.02\* 0306.01\* 0306.02\* 0307.01\* 0308.02\* 0309.00\* 0312.02\*

**ROANOKE CITY (770), VA**

**MSA: 40220**

**Low Income**

0009.00\* 0010.00\* 0025.02\*

**Moderate Income**

0001.00\* 0003.00\* 0004.00\* 0005.00\* 0006.01\* 0006.02\* 0022.00\* 0023.01\* 0023.02\* 0024.00\* 0025.01\*

0026.00\* 0027.00\*

**Middle Income**

0012.00\* 0018.00\* 0019.00\* 0021.00\* 0028.00\* 0031.00\*

**Upper Income**

0011.00\* 0029.00\* 0030.00\*

**SALEM CITY (775), VA**

**MSA: 40220**

**Middle Income**

0101.00\* 0103.00\* 0105.02\*

**Upper Income**

0102.00\* 0105.01\*

**ASSESSMENT AREA - 0006**

**AMHERST COUNTY (009), VA**

**MSA: 31340**

**Moderate Income**

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000058596**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: Carter Bank & Trust**

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0105.05\*

**Middle Income**

0101.00\* 0102.02\* 0104.01\* 0104.02\* 0105.04\* 0105.06\* 0106.00\*

**Upper Income**

0102.01\* 0103.00\*

**BEDFORD COUNTY (019), VA**

**MSA: 31340**

**Low Income**

0501.01\*

**Middle Income**

0302.02\* 0302.04\* 0303.00\* 0304.01\* 0304.03\* 0304.04\* 0305.01\* 0305.03\* 0305.04\* 0306.01\* 0306.02\*

0306.03\* 0306.04\* 0306.05\* 0501.02\*

**Upper Income**

0301.01\* 0301.03\* 0301.04\* 0302.03\*

**CAMPBELL COUNTY (031), VA**

**MSA: 31340**

**Moderate Income**

0207.00\* 0208.00\* 0209.00\*

**Middle Income**

0201.01\* 0201.02\* 0203.00\* 0204.01\* 0204.02\* 0205.00\* 0206.00\*

**Upper Income**

0202.00 0204.03\*

**LYNCHBURG CITY (680), VA**

**MSA: 31340**

**Low Income**

0011.00\*

**Moderate Income**

0002.03\* 0002.05\* 0006.00\* 0007.00\* 0016.02\* 0016.03\* 0019.00\*

**Middle Income**

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000058596**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: Carter Bank & Trust**

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0002.04\* 0003.00\* 0004.00\* 0008.01\* 0008.02\* 0009.01\* 0009.02\* 0010.00\* 0016.01\* 0017.00\* 0018.00\*

**Upper Income**

0001.00\* 0002.01\*

**Income Not Known**

0005.00\* 0014.00\*

**ASSESSMENT AREA - 0007**

**ROCKBRIDGE COUNTY (163), VA**

**MSA: NA**

**Middle Income**

9301.01\* 9302.00\* 9303.01\* 9303.02 9304.00\*

**Upper Income**

9301.02\*

**BUENA VISTA CITY (530), VA**

**MSA: NA**

**Moderate Income**

9306.01\* 9306.02\*

**LEXINGTON CITY (678), VA**

**MSA: NA**

**Upper Income**

9305.01\*

**Income Not Known**

9800.00\*

**ASSESSMENT AREA - 0008**

**ALBEMARLE COUNTY (003), VA**

**MSA: 16820**

**Moderate Income**

0105.02\* 0106.03\* 0107.01\* 0109.01\* 0109.04\*

**Middle Income**

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000058596**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: Carter Bank & Trust**

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0102.01\* 0103.01\* 0104.02 0106.04 0107.02\* 0108.01\* 0108.02\* 0111.01\* 0112.01\* 0113.01\* 0113.02\*  
0114.00

**Upper Income**

0101.00\* 0102.02\* 0103.02\* 0103.03\* 0104.01\* 0105.01\* 0106.02\* 0110.00\* 0111.02\* 0111.03\* 0112.02\*  
0113.03\*

**CHARLOTTESVILLE CITY (540), VA**

**MSA: 16820**

**Low Income**

0002.02\* 0006.00\*

**Moderate Income**

0004.01\* 0005.01\*

**Middle Income**

0002.01\* 0003.02\* 0004.02\* 0008.00\* 0009.00\*

**Upper Income**

0005.02\* 0007.00 0010.00\*

**ASSESSMENT AREA - 0009**

**CULPEPER COUNTY (047), VA**

**MSA: 11694**

**Moderate Income**

9301.01\* 9302.02\* 9302.03\* 9303.00\* 9304.00\* 9305.01\* 9305.02\*

**Middle Income**

9301.03\* 9301.04\* 9302.04\*

**FAIRFAX COUNTY (059), VA**

**MSA: 11694**

**Median Family Income 30-40%**

4215.00\* 4514.00\* 4516.01\* 4523.01\* 4619.02\*

**Median Family Income 40-50%**

4154.01\* 4216.00\* 4523.02\* 4525.02\* 4528.01\* 4812.02\* 4823.02\*

**Median Family Income 50-60%**

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000058596**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: Carter Bank & Trust**

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4214.00\* 4217.01\* 4218.00\* 4219.00\* 4506.02\* 4507.02\* 4515.01\* 4516.02\* 4519.00\* 4527.00\* 4901.04\*

**Median Family Income 60-70%**

4153.00\* 4162.00\* 4206.00\* 4221.01\* 4402.02\* 4528.02\* 4714.02\* 4809.02\* 4810.00\* 4822.01\* 4916.01\*  
4918.01\*

**Median Family Income 70-80%**

4160.00\* 4205.03\* 4210.02\* 4217.02\* 4222.02\* 4306.00\* 4310.01\* 4316.02\* 4322.01\* 4502.00\* 4521.01\*  
4616.06\* 4619.01\* 4713.01\* 4713.03\* 4802.03\* 4811.01\* 4811.03\* 4821.00\* 4825.07\* 4912.02\* 4913.03\*  
4914.02\* 4917.03\* 4917.06\*

**Median Family Income 80-90%**

4210.01\* 4211.01\* 4221.02\* 4223.01\* 4224.01\* 4310.02\* 4327.02\* 4405.03\* 4503.00\* 4505.00\* 4508.00\*  
4515.02\* 4518.00\* 4524.00\* 4618.02\* 4802.04\* 4802.05\* 4809.01\* 4809.03\* 4825.06\* 4901.05\* 4905.01\*  
4911.03\* 4912.01\* 4913.01\* 4914.01\*

**Median Family Income 90-100%**

4202.02\* 4204.00\* 4213.00\* 4223.02\* 4301.02\* 4307.00\* 4308.01\* 4309.01\* 4309.02\* 4316.01\* 4318.01\*  
4406.00\* 4501.00\* 4521.02\* 4522.00\* 4526.00\* 4711.00\* 4712.01\* 4712.03\* 4712.04\* 4811.04\* 4911.02\*  
4915.01\* 4924.00\*

**Median Family Income 100-110%**

4201.00\* 4205.02\* 4211.03\* 4220.00\* 4302.01\* 4305.00\* 4308.02\* 4328.00\* 4509.00\* 4510.00\* 4525.01\*  
4607.01\* 4616.03\* 4616.04\* 4618.01\* 4805.05\* 4808.01\* 4808.02\* 4811.02\* 4814.00\* 4820.02\* 4822.04\*  
4901.01\* 4913.02\* 4916.02\* 4917.01\* 4917.04\* 4918.02\* 4918.03\* 4923.00\*

**Median Family Income 110-120%**

4152.00\* 4163.00\* 4203.00\* 4207.00\* 4208.00\* 4224.02\* 4302.02\* 4304.00\* 4314.00\* 4315.00\* 4320.00\*  
4321.00\* 4322.02\* 4612.02\* 4617.00\* 4714.01\* 4817.02\* 4823.01\* 4826.01\* 4914.04\* 4917.07\*

**Median Family Income >= 120%**

4151.00\* 4154.02\* 4155.00\* 4156.00\* 4157.00\* 4158.00\* 4159.00\* 4161.00\* 4202.01\* 4202.03\* 4205.01\*  
4211.02\* 4212.00\* 4222.01\* 4224.03\* 4301.01\* 4302.03\* 4313.00\* 4318.02\* 4319.00\* 4323.00\* 4324.01\*  
4324.02\* 4325.00\* 4326.00\* 4327.01\* 4401.00\* 4402.01\* 4403.00\* 4405.01\* 4405.05\* 4407.01\* 4407.02\*  
4408.00\* 4504.00\* 4506.01\* 4507.01\* 4511.00\* 4512.00\* 4513.00\* 4520.00\* 4601.00\* 4602.00\* 4603.00\*  
4604.00\* 4605.01\* 4605.03\* 4605.04\* 4606.00\* 4607.02\* 4608.00\* 4609.00\* 4610.00\* 4611.00\* 4612.01\*  
4615.00\* 4616.05\* 4701.00\* 4703.00\* 4704.00\* 4705.00\* 4706.00\* 4707.00\* 4708.00\* 4709.00\* 4710.00\*

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000058596**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: Carter Bank & Trust**

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4713.04\* 4801.00\* 4802.01\* 4803.01\* 4803.02\* 4804.01\* 4804.02\* 4805.01\* 4805.02\* 4805.03\* 4805.04\*  
4811.05\* 4811.06\* 4812.01\* 4815.00\* 4816.00\* 4817.01\* 4819.00\* 4820.01\* 4822.03\* 4822.05\* 4822.06\*  
4823.03\* 4824.00\* 4825.02\* 4825.03\* 4825.04\* 4825.05\* 4826.03\* 4826.04\* 4905.02\* 4910.00\* 4911.01\*  
4914.03\* 4914.05\* 4915.02\* 4917.05\* 4920.00\* 4921.00\* 4922.01\* 4922.02\* 4922.03\* 4925.00\*

**Median Family Income Not Known**

4405.04\* 9801.00\* 9802.00\* 9803.00\*

**PRINCE WILLIAM COUNTY (153), VA**

**MSA: 11694**

**Low Income**

9005.04\* 9006.01\* 9006.02\* 9009.01\* 9011.02\* 9014.07\* 9014.19\* 9017.04\* 9019.00\*

**Moderate Income**

9002.01\* 9002.02\* 9002.03\* 9003.01\* 9003.02\* 9004.03\* 9004.04\* 9004.07\* 9004.09\* 9004.10\* 9005.03\*  
9007.01\* 9007.02\* 9008.03\* 9010.12\* 9010.13\* 9010.15\* 9011.01\* 9012.03\* 9012.08\* 9012.09\* 9012.11\*  
9012.22\* 9012.29\* 9012.37\* 9013.04\* 9014.03\* 9014.18\* 9015.04\* 9016.01\* 9016.02\* 9017.02\*

**Middle Income**

9001.00\* 9004.08\* 9005.02\* 9008.01\* 9008.04\* 9009.04\* 9009.05\* 9010.09\* 9010.10\* 9010.11\* 9010.14\*  
9010.16\* 9012.12\* 9012.21\* 9012.23\* 9012.24\* 9012.25\* 9012.26\* 9012.27\* 9012.28\* 9012.30\* 9012.32\*  
9012.36\* 9013.03\* 9013.05\* 9013.06\* 9014.09 9014.12\* 9014.13\* 9014.14\* 9014.15\* 9014.17\* 9014.20\*  
9015.06\* 9015.07\* 9015.08\* 9015.09\* 9015.10\* 9017.03\*

**Upper Income**

9010.05\* 9012.19\* 9012.31\* 9012.33\* 9012.34\* 9012.35\* 9014.11\* 9014.16\* 9014.21\* 9015.03\* 9015.05\*  
9015.11\*

**Income Not Known**

9801.00\*

**SPOTSYLVANIA COUNTY (177), VA**

**MSA: 11694**

**Low Income**

0201.08\* 0203.11\*

**Moderate Income**

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000058596**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: Carter Bank & Trust**

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0201.09\* 0201.10\* 0201.11\* 0201.12\* 0202.01\* 0202.02\* 0202.04\* 0202.06\* 0202.07\* 0203.04\* 0203.05\*  
0203.07\* 0203.08\* 0203.09\* 0203.12\* 0203.14\* 0204.03\* 0204.05\* 0204.06\*

**Middle Income**

0201.04\* 0201.05\* 0201.06\* 0201.07\* 0201.13\* 0201.14\* 0202.03\* 0203.16\* 0204.04\* 0204.07\* 0204.08\*

**Income Not Known**

0203.13\* 0203.15\*

**STAFFORD COUNTY (179), VA**

**MSA: 11694**

**Low Income**

0102.15\* 0103.06\*

**Moderate Income**

0101.07\* 0102.16\* 0103.04 0104.06\* 0105.02\* 0105.03\*

**Middle Income**

0101.03\* 0101.05\* 0101.06\* 0101.08\* 0102.02\* 0102.05\* 0102.06\* 0102.10\* 0102.11\* 0102.12\* 0102.14\*  
0102.18\* 0103.01\* 0103.05\* 0103.07\* 0103.08\* 0104.03\* 0104.04\* 0104.05\* 0105.04\*

**Upper Income**

0102.13\* 0102.17\* 0102.19\*

**Income Not Known**

0102.01\*

**FAIRFAX CITY (600), VA**

**MSA: 11694**

**Middle Income**

3001.00\* 3002.00\* 3003.00\* 3005.00\*

**Upper Income**

3004.00\*

**FREDERICKSBURG CITY (630), VA**

**MSA: 11694**

**Moderate Income**

0002.01\* 0002.02\* 0003.02\* 0004.00

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000058596**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: Carter Bank & Trust**

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**Middle Income**

0001.00\* 0005.00\*

**Income Not Known**

0003.01\*

**MANASSAS CITY (683), VA**

**MSA: 11694**

**Low Income**

9103.02\*

**Moderate Income**

9101.00\* 9102.01\* 9102.02\* 9103.01\* 9104.01\*

**Middle Income**

9104.02\*

**MANASSAS PARK CITY (685), VA**

**MSA: 11694**

**Low Income**

9202.01\*

**Moderate Income**

9201.00\*

**Middle Income**

9202.02\*

**ASSESSMENT AREA - 0010**

**SURRY COUNTY (171), NC**

**MSA: NA**

**Moderate Income**

9305.01\* 9305.02\*

**Middle Income**

9301.01\* 9301.02\* 9302.01\* 9302.02\* 9303.02\* 9304.00\* 9306.00\* 9308.02\* 9308.04\* 9309.01\* 9310.01\*

9310.02\* 9310.03\* 9311.01\* 9311.03\*

**Upper Income**

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000058596**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: Carter Bank & Trust**

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9303.01\* 9307.00\* 9308.03\* 9309.02\* 9311.02\* 9312.00\*

**ASSESSMENT AREA - 0011**

**IREDELL COUNTY (097), NC**

**MSA: 16740**

**Low Income**

0602.00\* 0603.00\*

**Moderate Income**

0601.00\* 0604.00\* 0606.01\* 0606.03\* 0607.01\* 0607.02\* 0608.01\* 0608.02\* 0609.01\* 0609.02\* 0610.01\*

0610.03\* 0611.03\* 0613.01\* 0616.01\* 0616.03\*

**Middle Income**

0605.00\* 0607.03\* 0610.02\* 0611.01\* 0611.02\* 0611.04\* 0612.01\* 0612.02\* 0612.03\* 0612.05\* 0613.02\*

0613.03\* 0613.04\* 0614.02\* 0614.03\* 0614.07\* 0615.01 0615.02\* 0616.04\*

**Upper Income**

0606.02\* 0612.04\* 0614.01\* 0614.04\* 0614.05\* 0614.06\* 0614.08\* 0615.03\* 0616.05\*

**MECKLENBURG COUNTY (119), NC**

**MSA: 16740**

**Median Family Income 20-30%**

0023.00\* 0039.03\*

**Median Family Income 30-40%**

0016.07\* 0017.01\* 0037.02\* 0053.08\* 0054.06\*

**Median Family Income 40-50%**

0008.00\* 0015.07\* 0031.09\* 0038.02\* 0039.02\* 0045.00\* 0047.00\* 0048.00\* 0051.00\* 0053.01\* 0053.06\*

0053.07\*

**Median Family Income 50-60%**

0006.00\* 0015.04\* 0015.05\* 0016.03\* 0016.05\* 0016.06\* 0016.08\* 0016.09\* 0017.02\* 0019.10\* 0019.14\*

0019.18\* 0019.22\* 0019.25\* 0019.27\* 0031.08\* 0038.07\* 0038.11\* 0041.01\* 0042.00\* 0043.02\* 0043.04\*

0043.06\* 0044.00\* 0046.00\* 0049.00\* 0050.00\* 0052.00\* 0054.05\* 0056.09\* 0059.16\* 0060.12\* 0061.12\*

0062.24\*

**Median Family Income 60-70%**

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000058596

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Carter Bank & Trust

0015.09\* 0015.10\* 0018.02\* 0019.17\* 0019.19\* 0019.20\* 0019.21\* 0019.23\* 0019.24\* 0032.01\* 0038.08\*  
0040.00\* 0053.05\* 0055.10\* 0056.16\* 0056.26\* 0057.19\* 0058.29\*

Median Family Income 70-80%

0015.08\* 0019.11\* 0019.16\* 0019.26\* 0020.07\* 0021.00\* 0036.00\* 0043.03\* 0054.04\* 0055.12\* 0056.10\*  
0056.19\* 0056.21\* 0057.10\* 0057.23\* 0058.24\* 0058.26\* 0058.27\* 0058.66 0058.68\* 0060.05\* 0060.11\*  
0060.15\* 0060.16\* 0061.09\*

Median Family Income 80-90%

0007.00\* 0038.09\* 0041.02\* 0054.03\* 0055.11\* 0055.29\* 0055.32\* 0056.17\* 0056.27\* 0058.67\* 0059.15\*  
0059.19\* 0060.09\* 0061.08\* 0061.10\*

Median Family Income 90-100%

0014.00\* 0031.02\* 0038.05\* 0038.10\* 0043.07\* 0055.25\* 0055.27\* 0055.34\* 0055.35\* 0056.04\* 0056.11\*  
0056.24\* 0057.16\* 0059.20\* 0059.27\* 0059.28\* 0059.30\* 0059.31\* 0059.32\* 0060.13\* 0064.11\*

Median Family Income 100-110%

0003.01\* 0018.01\* 0031.06\* 0055.13\* 0055.19\* 0055.22\* 0055.33\* 0055.36\* 0056.12\* 0057.22\* 0058.30\*  
0058.61\* 0059.10\* 0059.13\* 0060.08\* 0061.14\* 0063.09\* 0063.10\* 0064.10\*

Median Family Income 110-120%

0001.01\* 0013.00\* 0055.15\* 0055.26\* 0055.28\* 0055.31\* 0056.15\* 0056.23\* 0057.15\* 0058.36\* 0059.18\*  
0059.23\* 0059.24\* 0059.29\* 0061.05\* 0061.11\*

Median Family Income >= 120%

0001.02\* 0001.03\* 0001.04\* 0003.02\* 0004.01\* 0004.02\* 0005.01\* 0005.03\* 0009.00\* 0010.00\* 0011.00\*  
0012.00\* 0020.04\* 0020.05\* 0020.06\* 0020.08\* 0022.01\* 0022.02\* 0024.00\* 0025.00\* 0026.00\* 0027.01\*  
0027.02\* 0028.00\* 0029.03\* 0029.05\* 0029.07\* 0029.08\* 0029.09\* 0029.10\* 0030.06\* 0030.08\* 0030.12\*  
0030.13\* 0030.15\* 0030.16\* 0030.17\* 0030.18\* 0030.19\* 0030.20\* 0030.21\* 0030.22\* 0031.05\* 0031.10\*  
0032.03\* 0032.04\* 0033.01\* 0033.02\* 0034.01\* 0034.02\* 0035.00\* 0037.01\* 0055.08\* 0055.16\* 0055.17\*  
0055.20\* 0055.30\* 0056.13\* 0056.18\* 0056.25\* 0057.09\* 0057.12\* 0057.13\* 0057.14\* 0057.18\* 0057.20\*  
0057.21\* 0058.11\* 0058.15\* 0058.16\* 0058.17\* 0058.28\* 0058.32\* 0058.33\* 0058.34\* 0058.35\* 0058.39\*  
0058.40\* 0058.43\* 0058.45\* 0058.46\* 0058.47\* 0058.48\* 0058.49\* 0058.50\* 0058.51\* 0058.52\* 0058.54\*  
0058.55\* 0058.56\* 0058.57\* 0058.58\* 0058.59\* 0058.60\* 0058.62\* 0058.63\* 0058.64\* 0058.65\* 0059.08\*  
0059.21\* 0059.22\* 0059.25\* 0059.26\* 0060.14\* 0061.03\* 0061.13\* 0062.08\* 0062.09\* 0062.10\* 0062.11\*  
0062.12\* 0062.14\* 0062.16\* 0062.17\* 0062.18\* 0062.19\* 0062.20\* 0062.21\* 0062.22\* 0062.23\* 0063.05\*

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000058596**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: Carter Bank & Trust**

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0063.06\* 0063.07\* 0063.08\* 0063.11\* 0064.03\* 0064.04\* 0064.07\* 0064.08\* 0064.09\*

**Median Family Income Not Known**

0005.02\* 0031.11\* 0056.22\* 0058.53\* 0061.15\* 9801.00\* 9802.00\* 9803.00\*

**ASSESSMENT AREA - 0012**

**GUILFORD COUNTY (081), NC**

**MSA: 24660**

**Median Family Income 30-40%**

0114.00\* 0115.00\* 0126.08\* 0126.21\* 0127.06\* 0139.00\*

**Median Family Income 40-50%**

0110.00\* 0113.00\* 0126.11\* 0126.18\* 0127.07\* 0128.04\* 0138.00\* 0140.00\* 0143.00\* 0145.01\*

**Median Family Income 50-60%**

0111.01\* 0126.20\* 0127.05\* 0136.01\* 0142.00\* 0145.02\* 0164.05\*

**Median Family Income 60-70%**

0101.00\* 0102.00 0103.00\* 0111.02\* 0116.01\* 0116.02\* 0119.05\* 0136.02\* 0144.11\* 0161.02\*

**Median Family Income 70-80%**

0126.04\* 0126.17\* 0127.04\* 0128.05\* 0144.08\* 0144.10\* 0145.03\* 0154.02\*

**Median Family Income 80-90%**

0119.04 0126.10\* 0126.12\* 0126.19\* 0144.12\* 0155.00\* 0157.05 0167.02\*

**Median Family Income 90-100%**

0125.04\* 0125.08\* 0128.03\* 0144.09\* 0151.00\* 0152.01\* 0153.02\* 0160.11\* 0166.00\*

**Median Family Income 100-110%**

0106.01\* 0106.02\* 0126.07\* 0144.06\* 0160.10\* 0161.03\* 0163.06\* 0164.10\* 0165.02\* 0167.01\* 0168.00\*

0169.00\* 0170.00\* 0171.02\*

**Median Family Income 110-120%**

0152.02\* 0161.01\* 0164.06\* 0165.03\* 0172.00\*

**Median Family Income >= 120%**

0104.01\* 0104.03\* 0104.04\* 0105.00\* 0107.01 0107.02\* 0108.00\* 0109.00\* 0125.03\* 0125.05\* 0125.09\*

0125.10\* 0125.11\* 0127.03\* 0137.00\* 0144.07\* 0153.01\* 0154.01\* 0156.01\* 0156.02\* 0157.03\* 0157.04\*

0157.06\* 0157.07\* 0158.00\* 0159.01\* 0159.02\* 0160.03\* 0160.05\* 0160.06\* 0160.07\* 0160.08\* 0160.09\*

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000058596**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: Carter Bank & Trust**

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0162.01\* 0162.03\* 0162.04\* 0162.05\* 0163.03\* 0163.04\* 0163.05\* 0164.07\* 0164.08\* 0164.09\* 0165.05\*  
0165.06\* 0171.01\*

**Median Family Income Not Known**

0112.01\* 0112.02\* 9801.00\*

**RANDOLPH COUNTY (151), NC**

**MSA: 24660**

**Low Income**

0303.02\*

**Moderate Income**

0301.00\* 0302.01\* 0302.02\* 0303.01\* 0304.00\* 0308.06\* 0310.01\* 0311.01\* 0311.02\* 0313.05\* 0315.03\*  
0316.02\*

**Middle Income**

0305.03\* 0305.04\* 0306.00\* 0307.00\* 0308.03\* 0308.04\* 0308.05\* 0309.00\* 0310.02\* 0312.00\* 0313.03\*  
0313.04\* 0313.07\* 0314.01\* 0314.02\* 0315.01\* 0315.05\* 0316.01\*

**Upper Income**

0305.02\* 0313.08\* 0315.04\*

**ROCKINGHAM COUNTY (157), NC**

**MSA: 24660**

**Moderate Income**

0402.00\* 0404.00\* 0405.01\* 0406.02\* 0409.00\* 0412.00\* 0414.00\*

**Middle Income**

0401.01\* 0401.02\* 0403.00\* 0405.02\* 0406.01\* 0407.00\* 0408.00\* 0410.01\* 0410.02\* 0411.00\* 0413.00  
0415.01\* 0415.02\*

**Upper Income**

0416.01\* 0416.02\*

**ASSESSMENT AREA - 0013**

**CHATHAM COUNTY (037), NC**

**MSA: 20500**

**Low Income**

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000058596**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: Carter Bank & Trust**

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0204.02

**Moderate Income**

0203.00\* 0204.01\* 0205.00\* 0206.00\* 0208.02\*

**Middle Income**

0201.08\* 0202.01\* 0202.03\* 0207.02\* 0208.01\*

**Upper Income**

0201.03\* 0201.04\* 0201.05\* 0201.07\* 0202.02\* 0207.03\* 0207.04\* 0208.03\*

**DURHAM COUNTY (063), NC**

**MSA: 20500**

**Low Income**

0005.00\* 0009.00\* 0010.01\* 0010.02\* 0011.00\* 0013.01\* 0013.04\* 0014.00\* 0015.04\* 0015.05\* 0017.09\*  
0017.11\* 0020.09\*

**Moderate Income**

0001.02\* 0002.00\* 0003.01\* 0013.03\* 0017.10\* 0018.01\* 0018.02\* 0018.06\* 0018.10\* 0020.15\* 0020.26\*  
0020.36\* 0023.00\*

**Middle Income**

0001.01\* 0004.02\* 0006.00\* 0016.01\* 0016.03\* 0017.05\* 0017.06\* 0017.08\* 0018.09\* 0018.11\* 0020.07\*  
0020.21\* 0020.22\* 0020.23\* 0020.25\* 0020.31\* 0020.34\* 0020.35\* 0020.37\* 0021.00\*

**Upper Income**

0003.02\* 0004.01\* 0007.00\* 0016.04\* 0017.12\* 0017.13\* 0018.08\* 0019.00\* 0020.08\* 0020.13\* 0020.19\*  
0020.20\* 0020.24\* 0020.29\* 0020.30\* 0020.33\* 0020.38\* 0022.00\*

**Income Not Known**

0015.01\* 0015.03\* 0020.32\* 9801.00\*

**PERSON COUNTY (145), NC**

**MSA: 20500**

**Moderate Income**

9203.00\* 9204.00\* 9205.00\* 9206.01\*

**Middle Income**

9201.00\* 9202.00\* 9206.02\*

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000058596**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: Carter Bank & Trust**

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**ASSESSMENT AREA - 0014**

**LEE COUNTY (105), NC**

**MSA: NA**

**Low Income**

0302.00\*

**Moderate Income**

0303.00\* 0304.02\* 0305.04\* 0305.06\*

**Middle Income**

0301.01\* 0304.01\* 0305.02\* 0305.05\* 0307.02\* 0307.04\*

**Upper Income**

0301.02\* 0305.07\* 0306.01\* 0306.02\* 0307.03\*

**ASSESSMENT AREA - 0015**

**CUMBERLAND COUNTY (051), NC**

**MSA: 22180**

**Low Income**

0002.00\* 0024.01\*

**Moderate Income**

0005.00\* 0010.00\* 0012.00\* 0014.02\* 0016.03\* 0017.01\* 0019.03\* 0023.01\* 0023.02\* 0024.02\* 0031.06\*

0033.02\* 0033.10\* 0033.11\* 0033.16\* 0034.03\* 0034.08\* 0034.10\* 0035.01\* 0036.01\* 0036.02\* 0038.00\*

**Middle Income**

0006.00\* 0009.00\* 0011.00\* 0014.01\* 0015.00\* 0016.04\* 0016.05\* 0017.02\* 0018.00\* 0019.01\* 0019.02\*

0020.01\* 0020.02\* 0021.00\* 0022.00\* 0025.01\* 0025.03\* 0025.05\* 0025.06\* 0027.01\* 0028.02\* 0029.00\*

0030.02\* 0031.03\* 0031.05\* 0032.03\* 0032.05\* 0032.08\* 0032.09\* 0033.04\* 0033.07\* 0033.12\* 0033.14\*

0033.15\* 0033.17\* 0033.18\* 0034.01\* 0035.02\*

**Upper Income**

0007.01\* 0007.02\* 0008.00\* 0016.06\* 0025.04\* 0026.00\* 0027.02\* 0028.01\* 0030.03\* 0030.04\* 0031.02\*

0032.06\* 0032.07\* 0033.13\* 0034.09\* 0037.00\*

**Income Not Known**

0034.04\* 9801.00\* 9802.00\*

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000058596**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: Carter Bank & Trust**

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**ASSESSMENT AREA - 0016**

**VANCE COUNTY (181), NC**

**MSA: NA**

**Moderate Income**

9606.00\* 9607.00\* 9608.00\* 9609.03\*

**Middle Income**

9601.00\* 9602.00\* 9603.00\* 9605.00\* 9610.00\*

**Upper Income**

9604.00\* 9609.01\* 9609.02\*

**ASSESSMENT AREA - 0017**

**FRANKLIN COUNTY (069), NC**

**MSA: 39580**

**Low Income**

0603.02\* 0604.04\* 0607.02\*

**Moderate Income**

0601.00\* 0602.00\* 0603.01\* 0604.01\* 0604.03\* 0606.02\* 0607.01\* 0608.01\* 0608.02\*

**Middle Income**

0605.01\* 0605.02\* 0606.01\* 0607.03\*

**WAKE COUNTY (183), NC**

**MSA: 39580**

**Median Family Income 20-30%**

0509.00\* 0511.01\*

**Median Family Income 30-40%**

0508.00\* 0520.01\* 0524.09\* 0527.04\*

**Median Family Income 40-50%**

0520.02\* 0524.08\* 0528.11\* 0528.15\* 0537.13\* 0540.08\* 0540.18\* 0543.06\* 0545.02\*

**Median Family Income 50-60%**

0507.00\* 0521.01\* 0523.04\* 0528.13\* 0536.19\* 0540.15\*

**Median Family Income 60-70%**

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000058596**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: Carter Bank & Trust**

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0506.00\* 0521.02\* 0523.03\* 0527.05\* 0528.02\* 0528.07\* 0528.16\* 0531.15\* 0535.17\* 0537.30\* 0540.04\*

0541.06\* 0541.08\* 0541.16\* 0542.23\* 0542.24\* 0544.04\*

**Median Family Income 70-80%**

0519.00\* 0524.10\* 0524.11\* 0527.06\* 0527.07\* 0528.09\* 0528.10\* 0530.11\* 0535.19\* 0537.23\* 0537.28\*

0540.06\* 0540.23\* 0541.12\* 0541.18\* 0543.05\*

**Median Family Income 80-90%**

0524.07\* 0527.01\* 0528.14\* 0529.02\* 0531.05\* 0531.06\* 0531.13\* 0531.14\* 0535.13\* 0535.16\* 0535.20\*

0535.24\* 0536.09\* 0537.17\* 0537.26\* 0540.01\* 0540.07\* 0540.22\* 0541.11\* 0541.17\* 0541.19\* 0542.04\*

0544.02\* 0544.03\* 0545.01\*

**Median Family Income 90-100%**

0525.09\* 0528.01\* 0529.06\* 0530.09\* 0531.12\* 0532.04\* 0534.31\* 0534.32\* 0534.36\* 0537.16\* 0540.17\*

0541.13\* 0541.14\* 0541.15\* 0542.06\* 0542.15\*

**Median Family Income 100-110%**

0524.01\* 0524.04\* 0525.05\* 0529.05\* 0535.07\* 0535.12\* 0535.18\* 0536.12\* 0537.15\* 0541.21\* 0542.12\*

0542.16\* 0542.18\*

**Median Family Income 110-120%**

0505.00\* 0528.12\* 0529.01\* 0529.03\* 0530.03\* 0531.09\* 0531.11\* 0532.02\* 0532.06\* 0534.17\* 0534.21\*

0534.23\* 0534.29\* 0535.25\* 0536.18\* 0537.25\* 0537.29\* 0540.12\* 0540.20\* 0541.09\* 0542.20\* 0542.21\*

0543.04\*

**Median Family Income >= 120%**

0501.00\* 0503.00\* 0504.00\* 0510.00\* 0512.00\* 0514.00\* 0515.01\* 0515.02\* 0516.00\* 0517.00\* 0518.00\*

0523.06\* 0525.04\* 0525.06\* 0525.07\* 0525.08\* 0526.01\* 0526.02\* 0526.03\* 0530.04\* 0530.05\* 0530.06\*

0530.07\* 0530.10\* 0531.10\* 0532.03\* 0532.05\* 0532.08\* 0532.09\* 0532.10\* 0532.11\* 0534.05\* 0534.08\*

0534.09\* 0534.10\* 0534.11\* 0534.15\* 0534.19\* 0534.22\* 0534.24\* 0534.25\* 0534.27\* 0534.28\* 0534.30\*

0534.33\* 0534.34\* 0534.35\* 0535.05\* 0535.06\* 0535.09\* 0535.21\* 0535.22\* 0535.23\* 0536.03\* 0536.04\*

0536.08\* 0536.11\* 0536.13\* 0536.14\* 0536.15\* 0536.16\* 0536.17\* 0536.20\* 0537.11\* 0537.12\* 0537.14\*

0537.18\* 0537.19\* 0537.20\* 0537.21\* 0537.22\* 0537.24\* 0537.27\* 0538.03\* 0538.04\* 0538.05\* 0538.06\*

0538.07\* 0538.08\* 0539.01\* 0539.02\* 0540.11\* 0540.16\* 0540.19\* 0540.21\* 0541.20\* 0542.03\* 0542.13\*

0542.14\* 0542.17\* 0542.19\* 0542.22\*

**Median Family Income Not Known**

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000058596**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: Carter Bank & Trust**

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0511.02\* 0523.05\* 0523.07\* 0534.26\* 0543.03\* 9801.00\* 9802.00\*

**OUTSIDE ASSESSMENT AREA**

**PAULDING COUNTY (223), GA**

**MSA: 31924**

**Moderate Income**

1203.06

**MIDDLESEX COUNTY (017), MA**

**MSA: 15764**

**Median Family Income 100-110%**

3641.02

**DAVIDSON COUNTY (057), NC**

**MSA: 49180**

**Moderate Income**

0608.00

**LINCOLN COUNTY (109), NC**

**MSA: 16740**

**Middle Income**

0709.02

**PERQUIMANS COUNTY (143), NC**

**MSA: NA**

**Middle Income**

9202.01

**GREENVILLE COUNTY (045), SC**

**MSA: 24860**

**Median Family Income 60-70%**

0025.05

**HORRY COUNTY (051), SC**

**MSA: 34820**

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000058596**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: Carter Bank & Trust**

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**Low Income**

0509.02

**HAMILTON COUNTY (065), TN**

**MSA: 16860**

**Upper Income**

0124.00

**CHESTERFIELD COUNTY (041), VA**

**MSA: 40060**

**Upper Income**

1010.14

**FLUVANNA COUNTY (065), VA**

**MSA: 16820**

**Middle Income**

0201.01

**HENRICO COUNTY (087), VA**

**MSA: 40060**

**Middle Income**

2001.51

**LOUISA COUNTY (109), VA**

**MSA: NA**

**Middle Income**

9504.00

**ORANGE COUNTY (137), VA**

**MSA: NA**

**Upper Income**

1103.02

**2024 Institution Disclosure Statement - Table E-1**

**Error Status Information**

**Respondent ID: 0000058596**

**Institution: Carter Bank & Trust**

**Agency: FDIC - 3**

<b>Record Identifier: <sup>11</sup></b>	<b>Total Composite Records on File</b>	<b>Total Composite Records Without Errors</b>	<b>Total Validity<sup>10</sup> Errors</b>	<b>Percentage of Validity Errors</b>
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	49	49	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	1	1	0	0.00%
Assessment Area	1,820	1,820	0	0.00%
<b>Total</b>	<b>1,872</b>	<b>1,872</b>	<b>0</b>	<b>0.00%</b>

**Footnote:**

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.