

Loans by County

Respondent ID: 0000058596

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CARTER BANK & TRUST

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)
ALAMANCE COUNTY (001), NC 2/										
MSA 15500										
Inside AA 0020										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	260	1	260	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	260	1	260	0	0
ALLEGHANY COUNTY (005), NC										
MSA NA										
Outside Assessment Area										
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	35	0	0	0	0	1	35	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	35	0	0	0	0	1	35	0	0
BEAUFORT COUNTY (013), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	160	0	0	1	160	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	1	160	0	0	1	160	0	0

Footnote:

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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)
BUNCOMBE COUNTY (021), NC										
MSA 11700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	440	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	1	440	0	0	0	0
BURKE COUNTY (023), NC 2/										
MSA 25860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	7	0	0	0	0	1	7	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	7	0	0	0	0	1	7	0	0
CABARRUS COUNTY (025), NC										
MSA 16740										
Outside Assessment Area										
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	490	1	490	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	490	1	490	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)
CALDWELL COUNTY (027), NC										
MSA 25860										
Outside Assessment Area										
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	2	1,330	2	1,330	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	1,330	2	1,330	0	0
CASWELL COUNTY (033), NC										
MSA NA										
Outside Assessment Area										
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	6	0	0	0	0	1	6	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	6	0	0	0	0	1	6	0	0
CHATHAM COUNTY (037), NC 2/										
MSA 20500										
Outside Assessment Area										
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	750	1	750	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	750	1	750	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)
CUMBERLAND COUNTY (051), NC 2/										
MSA 22180										
Inside AA 0023										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	2	335	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	100	2	335	0	0	0	0	0	0
FORSYTH COUNTY (067), NC										
MSA 49180										
Outside Assessment Area										
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	750	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	750	0	0	0	0
FRANKLIN COUNTY (069), NC 2/										
MSA 39580										
Inside AA 0026										
Low Income	2	48	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	2	48	0	0	0	0	0	0	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)
GUILFORD COUNTY (081), NC 2/										
MSA 24660										
Outside Assessment Area										
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	1	380	1	380	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	550	1	550	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	1	200	0	0	1	200	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	1	583	1	583	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	1	200	3	1,513	4	1,713	0	0
HENDERSON COUNTY (089), NC										
MSA 11700										
Outside Assessment Area										
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	375	1	375	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	375	1	375	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)
IREDELL COUNTY (097), NC 2/										
MSA 16740										
Outside Assessment Area										
Low Income	1	27	0	0	0	0	1	27	0	0
Moderate Income	1	30	1	197	0	0	2	227	0	0
Middle Income	1	50	1	113	0	0	2	163	0	0
Upper Income	1	40	1	250	1	390	1	390	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	4	147	3	560	1	390	6	807	0	0
JACKSON COUNTY (099), NC										
MSA NA										
Outside Assessment Area										
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	150	0	0	1	150	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	150	0	0	1	150	0	0
JOHNSTON COUNTY (101), NC										
MSA 39580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	1,272	2	1,272	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	1,272	2	1,272	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)
LEE COUNTY (105), NC 2/										
MSA NA										
Outside Assessment Area										
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	50	0	0	0	0	2	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	2	50	0	0	0	0	2	50	0	0
MECKLENBURG COUNTY (119), NC										
MSA 16740										
Outside Assessment Area										
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%	1	90	0	0	0	0	1	90	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	1	264	1	264	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	90	0	0	1	264	2	354	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)
NASH COUNTY (127), NC										
MSA 40580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	250	0	0	1	250	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	1	250	0	0	1	250	0	0
NEW HANOVER COUNTY (129), NC										
MSA 48900										
Outside Assessment Area										
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	8	0	0	0	0	1	8	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	8	0	0	0	0	1	8	0	0
ORANGE COUNTY (135), NC										
MSA 20500										
Outside Assessment Area										
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	540	1	540	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	540	1	540	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)
PERSON COUNTY (145), NC 2/										
MSA 20500										
Outside Assessment Area										
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	15	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	15	0	0	0	0	0	0	0	0
PITT COUNTY (147), NC 2/										
MSA 24780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	25	1	162	0	0	2	187	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	1	25	1	162	1	750	2	187	0	0
RANDOLPH COUNTY (151), NC 2/										
MSA 24660										
Outside Assessment Area										
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	184	0	0	1	184	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	184	0	0	1	184	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)
ROCKINGHAM COUNTY (157), NC 2/										
MSA 24660										
Outside Assessment Area										
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	3	99	1	250	0	0	3	99	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	3	99	1	250	0	0	3	99	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000058596

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CARTER BANK & TRUST

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)
RUTHERFORD COUNTY (161), NC 2/										
MSA NA										
Inside AA 0018										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	14	0	0	0	0	2	14	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	2	14	0	0	0	0	2	14	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	23	0	0	0	0	2	23	0	0
Middle Income	3	51	0	0	0	0	3	51	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	5	74	0	0	0	0	5	74	0	0
Totals For County: (161) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	37	0	0	0	0	4	37	0	0
Middle Income	3	51	0	0	0	0	3	51	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	7	88	0	0	0	0	7	88	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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)
SAMPSON COUNTY (163), NC										
MSA NA										
Outside Assessment Area										
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	3	0	0	0	0	1	3	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	3	0	0	0	0	1	3	0	0
SURRY COUNTY (171), NC 2/										
MSA NA										
Outside Assessment Area										
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	7	0	0	0	0	1	7	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	7	0	0	0	0	1	7	0	0
UNION COUNTY (179), NC										
MSA 16740										
Outside Assessment Area										
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	2	1,020	1	510	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	1,020	1	510	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000058596

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CARTER BANK & TRUST

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)
WILKES COUNTY (193), NC 2/										
MSA NA										
Inside AA 0014										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	4	0	0	0	0	1	4	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	4	0	0	0	0	1	4	0	0
Outside Assessment Area										
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	21	0	0	0	0	2	21	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	21	0	0	0	0	2	21	0	0
Totals For County: (193) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	4	0	0	0	0	1	4	0	0
Middle Income	2	21	0	0	0	0	2	21	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	3	25	0	0	0	0	3	25	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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)
WILSON COUNTY (195), NC 2/										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	1	300	1	300	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	1	300	1	300	0	0
TOTAL INSIDE AA IN STATE	6	166	2	335	1	260	4	278	0	0
TOTAL OUTSIDE AA IN STATE	25	587	10	1,916	19	10,184	46	9,682	0	0
STATE TOTAL	31	753	12	2,251	20	10,444	50	9,960	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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)
CHARLESTON COUNTY (019), SC										
MSA 16700										
Outside Assessment Area										
Low Income	0	0	0	0	3	2,685	3	2,685	0	0
Moderate Income	0	0	0	0	1	380	1	380	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	4	3,065	4	3,065	0	0
HORRY COUNTY (051), SC										
MSA 34820										
Outside Assessment Area										
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	1	0	0	0	0	1	1	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	1	0	0	0	0	1	1	0	0
RICHLAND COUNTY (079), SC										
MSA 17900										
Outside Assessment Area										
Low Income	1	70	1	180	0	0	2	250	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	70	1	180	0	0	2	250	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: CARTER BANK & TRUST

Respondent ID: 0000058596

Agency: FDIC - 3

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)
TOTAL OUTSIDE AA IN STATE	2	71	1	180	4	3,065	7	3,316	0	0
STATE TOTAL	2	71	1	180	4	3,065	7	3,316	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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)
ALBEMARLE COUNTY (003), VA 2/										
MSA 16820										
Outside Assessment Area										
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	200	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	200	0	0	0	0	0	0

Footnote:

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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)
AMHERST COUNTY (009), VA 2/										
MSA 31340										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	16	0	0	1	750	2	16	0	0
Middle Income	2	14	0	0	0	0	2	14	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	4	30	0	0	1	750	4	30	0	0
Outside Assessment Area										
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	3	48	0	0	0	0	3	48	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	3	48	0	0	0	0	3	48	0	0
Totals For County: (009) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	16	0	0	1	750	2	16	0	0
Middle Income	5	62	0	0	0	0	5	62	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	7	78	0	0	1	750	7	78	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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)
APPOMATTOX COUNTY (011), VA										
MSA 31340										
Outside Assessment Area										
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	150	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	1	150	0	0	0	0	0	0
BATH COUNTY (017), VA										
MSA NA										
Outside Assessment Area										
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	468	1	468	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	468	1	468	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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)
BEDFORD COUNTY (019), VA 2/										
MSA 31340										
Inside AA 0008										
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	75	0	0	2	675	3	750	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	75	0	0	2	675	3	750	0	0
Outside Assessment Area										
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	25	1	204	1	750	3	979	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	25	1	204	1	750	3	979	0	0
Totals For County: (019) 2/										
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	75	0	0	2	675	3	750	0	0
Upper Income	1	25	1	204	1	750	3	979	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	100	1	204	3	1,425	6	1,729	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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)
BOTETOURT COUNTY (023), VA 2/										
MSA 40220										
Inside AA 0007										
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	25	0	0	0	0	1	25	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	25	0	0	0	0	1	25	0	0
Outside Assessment Area										
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	27	1	140	0	0	3	167	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	27	1	140	0	0	3	167	0	0
Totals For County: (023) 2/										
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	27	1	140	0	0	3	167	0	0
Upper Income	1	25	0	0	0	0	1	25	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	3	52	1	140	0	0	4	192	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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)
CAMPBELL COUNTY (031), VA 2/										
MSA 31340										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	13	0	0	0	0	1	13	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	13	0	0	0	0	1	13	0	0
Outside Assessment Area										
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	3	124	2	304	0	0	4	228	0	0
Upper Income	0	0	0	0	1	451	1	451	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	3	124	2	304	1	451	5	679	0	0
Totals For County: (031) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	13	0	0	0	0	1	13	0	0
Middle Income	3	124	2	304	0	0	4	228	0	0
Upper Income	0	0	0	0	1	451	1	451	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	4	137	2	304	1	451	6	692	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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)
CARROLL COUNTY (035), VA 2/										
MSA NA										
Inside AA 0001										
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	4	102	0	0	0	0	4	102	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	4	102	0	0	0	0	4	102	0	0
Outside Assessment Area										
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	17	346	2	355	0	0	19	701	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	17	346	2	355	0	0	19	701	0	0
Totals For County: (035) 2/										
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	21	448	2	355	0	0	23	803	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	21	448	2	355	0	0	23	803	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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)
CHESTERFIELD COUNTY (041), VA										
MSA 40060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	239	0	0	1	239	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	1	239	0	0	1	239	0	0
CRAIG COUNTY (045), VA										
MSA 40220										
Inside AA 0007										
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	3	122	0	0	0	0	3	122	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	3	122	0	0	0	0	3	122	0	0
CULPEPER COUNTY (047), VA 2/										
MSA 47894										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	25	0	0	0	0	2	25	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	2	25	0	0	0	0	2	25	0	0

Footnote:

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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)
FLOYD COUNTY (063), VA 2/										
MSA 13980										
Inside AA 0006										
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	11	209	0	0	0	0	11	209	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	11	209	0	0	0	0	11	209	0	0
Outside Assessment Area										
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	7	76	0	0	0	0	7	76	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	7	76	0	0	0	0	7	76	0	0
Totals For County: (063) 2/										
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	18	285	0	0	0	0	18	285	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	18	285	0	0	0	0	18	285	0	0

Footnote:

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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)
FLUVANNA COUNTY (065), VA										
MSA 16820										
Outside Assessment Area										
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	900	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	900	0	0	0	0

Footnote:

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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)
FRANKLIN COUNTY (067), VA 2/										
MSA 40220										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	87	0	0	0	0	6	87	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	6	87	0	0	0	0	6	87	0	0
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	57	1	125	1	300	3	182	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	2	57	1	125	1	300	3	182	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	6	0	0	0	0	1	6	0	0
Middle Income	5	41	1	131	1	760	7	932	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	6	47	1	131	1	760	8	938	0	0
Totals For County: (067) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	9	150	1	125	1	300	10	275	0	0
Middle Income	5	41	1	131	1	760	7	932	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

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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)
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	191	2	256	2	1,060	17	1,207	0	0
FREDERICK COUNTY (069), VA										
MSA 49020										
Outside Assessment Area										
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	260	1	260	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	260	1	260	0	0
GOOCHLAND COUNTY (075), VA										
MSA 40060										
Outside Assessment Area										
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	800	1	800	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	800	1	800	0	0

Footnote:

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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)
GRAYSON COUNTY (077), VA 2/										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	54	0	0	0	0	4	54	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	4	54	0	0	0	0	4	54	0	0
Outside Assessment Area										
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	3	100	0	0	0	0	3	100	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	3	100	0	0	0	0	3	100	0	0
Totals For County: (077) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	54	0	0	0	0	4	54	0	0
Middle Income	3	100	0	0	0	0	3	100	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	7	154	0	0	0	0	7	154	0	0

Footnote:

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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)
HALIFAX COUNTY (083), VA 2/										
MSA NA										
Inside AA 0003										
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	3	63	0	0	0	0	3	63	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	3	63	0	0	0	0	3	63	0	0
Outside Assessment Area										
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	14	326	1	192	0	0	15	518	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	14	326	1	192	0	0	15	518	0	0
Totals For County: (083) 2/										
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	17	389	1	192	0	0	18	581	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	17	389	1	192	0	0	18	581	0	0

Footnote:

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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)
HENRICO COUNTY (087), VA										
MSA 40060										
Outside Assessment Area										
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	30	0	0	0	0	1	30	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	30	0	0	0	0	1	30	0	0

Footnote:

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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)
HENRY COUNTY (089), VA 2/										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	7	1	150	0	0	3	157	0	0
Middle Income	5	146	2	330	1	280	6	456	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	7	153	3	480	1	280	9	613	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	36	0	0	0	0	3	36	0	0
Middle Income	6	74	0	0	0	0	5	29	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	9	110	0	0	0	0	8	65	0	0
Totals For County: (089) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	43	1	150	0	0	6	193	0	0
Middle Income	11	220	2	330	1	280	11	485	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	16	263	3	480	1	280	17	678	0	0

Footnote:

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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)
MECKLENBURG COUNTY (117), VA 2/										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	30	0	0	0	0	1	30	0	0
Middle Income	1	10	0	0	0	0	1	10	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	40	0	0	0	0	2	40	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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)
MONTGOMERY COUNTY (121), VA 2/										
MSA 13980										
Inside AA 0006										
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	3	147	0	0	0	0	2	57	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	3	147	0	0	0	0	2	57	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	79	0	0	0	0	1	79	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	79	0	0	0	0	1	79	0	0
Totals For County: (121) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	79	0	0	0	0	1	79	0	0
Middle Income	3	147	0	0	0	0	2	57	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	4	226	0	0	0	0	3	136	0	0

Footnote:

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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)
NORTHAMPTON COUNTY (131), VA										
MSA NA										
Outside Assessment Area										
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	412	1	412	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	412	1	412	0	0

Footnote:

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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)
PATRICK COUNTY (141), VA 2/										
MSA NA										
Inside AA 0001										
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	3	34	0	0	0	0	3	34	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	3	34	0	0	0	0	3	34	0	0
Outside Assessment Area										
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	5	82	0	0	0	0	4	64	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	5	82	0	0	0	0	4	64	0	0
Totals For County: (141) 2/										
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	8	116	0	0	0	0	7	98	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	8	116	0	0	0	0	7	98	0	0

Footnote:

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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)
PITTSYLVANIA COUNTY (143), VA 2/										
MSA NA										
Inside AA 0002										
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	4	127	1	102	0	0	5	229	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	4	127	1	102	0	0	5	229	0	0
Outside Assessment Area										
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	12	205	0	0	1	560	12	750	0	0
Upper Income	0	0	0	0	1	300	1	300	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	12	205	0	0	2	860	13	1,050	0	0
Totals For County: (143) 2/										
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	16	332	1	102	1	560	17	979	0	0
Upper Income	0	0	0	0	1	300	1	300	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	16	332	1	102	2	860	18	1,279	0	0

Footnote:

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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)
PRINCE WILLIAM COUNTY (153), VA 2/										
MSA 47894										
Outside Assessment Area										
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	565	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	565	0	0	0	0

Footnote:

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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)
ROANOKE COUNTY (161), VA 2/										
MSA 40220										
Inside AA 0007										
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	313	1	313	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	313	1	313	0	0
Outside Assessment Area										
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	10	0	0	1	619	2	629	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	10	0	0	1	619	2	629	0	0
Totals For County: (161) 2/										
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	313	1	313	0	0
Upper Income	1	10	0	0	1	619	2	629	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	10	0	0	2	932	3	942	0	0

Footnote:

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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)
ROCKINGHAM COUNTY (165), VA 2/										
MSA 25500										
Outside Assessment Area										
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	125	0	0	1	125	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	125	0	0	1	125	0	0
SMYTH COUNTY (173), VA										
MSA NA										
Outside Assessment Area										
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	5	0	0	0	0	1	5	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	5	0	0	0	0	1	5	0	0
SPOTSYLVANIA COUNTY (177), VA 2/										
MSA 47894										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	20	0	0	0	0	1	20	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	20	0	0	0	0	1	20	0	0

Footnote:

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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)
STAFFORD COUNTY (179), VA 2/										
MSA 47894										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	12	0	0	0	0	0	0	0	0
Middle Income	1	30	0	0	0	0	1	30	0	0
Upper Income	2	52	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	4	94	0	0	0	0	1	30	0	0
TAZEWELL COUNTY (185), VA 2/										
MSA NA										
Outside Assessment Area										
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	15	0	0	0	0	1	15	0	0
Upper Income	1	22	0	0	0	0	1	22	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	37	0	0	0	0	2	37	0	0

Footnote:

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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)
WYTHE COUNTY (197), VA 2/										
MSA NA										
Inside AA 0001										
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	7	0	0	0	0	1	7	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	7	0	0	0	0	1	7	0	0
Outside Assessment Area										
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	3	49	0	0	0	0	3	49	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	3	49	0	0	0	0	3	49	0	0
Totals For County: (197) 2/										
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	4	56	0	0	0	0	4	56	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	4	56	0	0	0	0	4	56	0	0

Footnote:

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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)
CHARLOTTESVILLE CITY (540), VA 2/										
MSA 16820										
Outside Assessment Area										
Low Income	1	5	0	0	0	0	1	5	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	1	5	0	0	1	960	2	965	0	0

Footnote:

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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)
DANVILLE CITY (590), VA 2/										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	80	0	0	0	0	2	80	0	0
Middle Income	1	10	0	0	0	0	1	10	0	0
Upper Income	1	100	1	250	0	0	1	100	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	4	190	1	250	0	0	4	190	0	0
Outside Assessment Area										
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	7	76	0	0	0	0	5	48	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	7	76	0	0	0	0	5	48	0	0
Totals For County: (590) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	80	0	0	0	0	2	80	0	0
Middle Income	8	86	0	0	0	0	6	58	0	0
Upper Income	1	100	1	250	0	0	1	100	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	11	266	1	250	0	0	9	238	0	0

Footnote:

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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)
FREDERICKSBURG CITY (630), VA										
MSA 47894										
Outside Assessment Area										
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	260	1	260	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	260	1	260	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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)
GALAX CITY (640), VA 2/										
MSA NA										
Inside AA 0001										
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	3	17	0	0	0	0	3	17	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	3	17	0	0	0	0	3	17	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	90	0	0	0	0	3	80	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	4	90	0	0	0	0	3	80	0	0
Totals For County: (640) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	90	0	0	0	0	3	80	0	0
Middle Income	3	17	0	0	0	0	3	17	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	7	107	0	0	0	0	6	97	0	0

Footnote:

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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)
HARRISONBURG CITY (660), VA 2/										
MSA 25500										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	18	0	0	0	0	2	18	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	2	18	0	0	0	0	2	18	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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)
LYNCHBURG CITY (680), VA 2/										
MSA 31340										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	0	0	1	309	2	359	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	1	309	2	359	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	6	0	0	0	0	1	6	0	0
Middle Income	0	0	1	200	0	0	0	0	0	0
Upper Income	0	0	1	109	1	336	2	445	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	6	2	309	1	336	3	451	0	0
Totals For County: (680) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	56	0	0	1	309	3	365	0	0
Middle Income	0	0	1	200	0	0	0	0	0	0
Upper Income	0	0	1	109	1	336	2	445	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	56	2	309	2	645	5	810	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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)
MARTINSVILLE CITY (690), VA 2/										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	92	1	201	0	0	6	293	0	0
Middle Income	2	92	0	0	1	331	3	423	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	7	184	1	201	1	331	9	716	0	0
NORTON CITY (720), VA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	8	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	8	0	0	0	0	0	0	0	0
RADFORD CITY (750), VA 2/										
MSA 13980										
Outside Assessment Area										
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	2	0	0	0	0	1	2	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	2	0	0	0	0	1	2	0	0

Footnote:

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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)
RICHMOND CITY (760), VA										
MSA 40060										
Outside Assessment Area										
Low Income	0	0	0	0	1	825	1	825	0	0
Moderate Income	0	0	0	0	1	375	1	375	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	1,200	2	1,200	0	0
ROANOKE CITY (770), VA 2/										
MSA 40220										
Outside Assessment Area										
Low Income	0	0	0	0	1	360	1	360	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	770	1	770	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	1,130	2	1,130	0	0

Footnote:

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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)
SALEM CITY (775), VA 2/										
MSA 40220										
Inside AA 0007										
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	100	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	2	100	0	0	0	0	0	0	0	0
Outside Assessment Area										
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	5	0	0	0	0	1	5	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	5	0	0	0	0	1	5	0	0
Totals For County: (775) 2/										
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	3	105	0	0	0	0	1	5	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	3	105	0	0	0	0	1	5	0	0
TOTAL INSIDE AA IN STATE	72	1,720	6	957	7	2,627	77	3,514	0	0
TOTAL OUTSIDE AA IN STATE	121	2,241	15	2,550	20	11,062	140	13,450	0	0
STATE TOTAL	193	3,961	21	3,507	27	13,689	217	16,964	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	78	1,886	8	1,292	8	2,887	81	3,792	0	0
TOTAL OUTSIDE AA	148	2,899	26	4,646	43	24,311	193	26,448	0	0

Footnote:

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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 INSIDE & OUTSIDE	226	4,785	34	5,938	51	27,198	274	30,240	0	0

Footnote:

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Loans by County

Small Farm 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 Farms 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)
BURKE COUNTY (023), NC 2/										
MSA 25860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	12	0	0	0	0	1	12	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	12	0	0	0	0	1	12	0	0
CLEVELAND COUNTY (045), NC 2/										
MSA NA										
Outside Assessment Area										
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	6	0	0	0	0	1	6	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	6	0	0	0	0	1	6	0	0
JOHNSTON COUNTY (101), NC										
MSA 39580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	317	1	317	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	317	1	317	0	0

Footnote:

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Loans by County

Small Farm 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 Farms 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)
RUTHERFORD COUNTY (161), NC 2/										
MSA NA										
Outside Assessment Area										
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	18	0	0	0	0	1	18	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	18	0	0	0	0	1	18	0	0
SURRY COUNTY (171), NC 2/										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	13	0	0	0	0	1	13	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	13	0	0	0	0	1	13	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	49	0	0	1	317	5	366	0	0
STATE TOTAL	4	49	0	0	1	317	5	366	0	0

Footnote:

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Loans by County

Small Farm 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 Farms 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)
AMHERST COUNTY (009), VA 2/										
MSA 31340										
Inside AA 0008										
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	16	0	0	0	0	1	16	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	16	0	0	0	0	1	16	0	0
BEDFORD COUNTY (019), VA 2/										
MSA 31340										
Outside Assessment Area										
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	3	0	0	0	0	1	3	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	3	0	0	0	0	1	3	0	0
CAMPBELL COUNTY (031), VA 2/										
MSA 31340										
Outside Assessment Area										
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	13	0	0	0	0	1	13	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	13	0	0	0	0	1	13	0	0

Footnote:

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Loans by County

Small Farm 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 Farms 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)
CARROLL COUNTY (035), VA 2/										
MSA NA										
Inside AA 0001										
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	7	161	0	0	0	0	7	161	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	7	161	0	0	0	0	7	161	0	0
Outside Assessment Area										
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	19	589	3	589	0	0	22	1,178	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	19	589	3	589	0	0	22	1,178	0	0
Totals For County: (035) 2/										
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	26	750	3	589	0	0	29	1,339	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	26	750	3	589	0	0	29	1,339	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm 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 Farms 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)
FLOYD COUNTY (063), VA 2/										
MSA 13980										
Inside AA 0006										
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	17	0	0	0	0	2	17	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	17	0	0	0	0	2	17	0	0
Outside Assessment Area										
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	17	0	0	0	0	2	17	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	17	0	0	0	0	2	17	0	0
Totals For County: (063) 2/										
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	4	34	0	0	0	0	4	34	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	4	34	0	0	0	0	4	34	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000058596

Small Farm 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 Farms 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)
FRANKLIN COUNTY (067), VA 2/										
MSA 40220										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	70	0	0	0	0	2	70	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	2	70	0	0	0	0	2	70	0	0
Outside Assessment Area										
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	5	0	0	0	0	1	5	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	5	0	0	0	0	1	5	0	0
Totals For County: (067) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	70	0	0	0	0	2	70	0	0
Middle Income	1	5	0	0	0	0	1	5	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	3	75	0	0	0	0	3	75	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm 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 Farms 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)
GRAYSON COUNTY (077), VA 2/										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	36	0	0	0	0	3	36	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	3	36	0	0	0	0	3	36	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	9	0	0	0	0	2	9	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	2	9	0	0	0	0	2	9	0	0
Totals For County: (077) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	45	0	0	0	0	5	45	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	5	45	0	0	0	0	5	45	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm 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 Farms 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)
HALIFAX COUNTY (083), VA 2/										
MSA NA										
Inside AA 0003										
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	24	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	1	24	0	0	0	0	1	24	0	0
Outside Assessment Area										
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	5	171	0	0	0	0	5	171	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	5	171	0	0	0	0	5	171	0	0
Totals For County: (083) 2/										
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	6	195	0	0	0	0	6	195	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	6	195	0	0	0	0	6	195	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm 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 Farms 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)
HENRY COUNTY (089), VA 2/										
MSA NA										
Outside Assessment Area										
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	15	0	0	0	0	1	15	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	15	0	0	0	0	1	15	0	0
PATRICK COUNTY (141), VA 2/										
MSA NA										
Outside Assessment Area										
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	38	0	0	0	0	2	38	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	38	0	0	0	0	2	38	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm 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 Farms 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)
PITTSYLVANIA COUNTY (143), VA 2/										
MSA NA										
Inside AA 0002										
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	6	0	0	0	0	2	6	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	6	0	0	0	0	2	6	0	0
Outside Assessment Area										
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	57	0	0	0	0	1	57	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	57	0	0	0	0	1	57	0	0
Totals For County: (143) 2/										
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	3	63	0	0	0	0	3	63	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	3	63	0	0	0	0	3	63	0	0

Footnote:

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Loans by County

Small Farm 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 Farms 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)
PULASKI COUNTY (155), VA 2/										
MSA 13980										
Outside Assessment Area										
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	3	0	0	0	0	1	3	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	3	0	0	0	0	1	3	0	0
ROANOKE COUNTY (161), VA 2/										
MSA 40220										
Outside Assessment Area										
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	5	0	0	0	0	1	5	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	5	0	0	0	0	1	5	0	0
RUSSELL COUNTY (167), VA 2/										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	61	0	0	0	0	1	61	0	0
Middle Income	1	17	0	0	0	0	1	17	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

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm 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 Farms 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)
TAZEWELL COUNTY (185), VA 2/										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	133	1	131	0	0	3	264	0	0
Middle Income	2	20	0	0	0	0	2	20	0	0
Upper Income	2	22	0	0	0	0	2	22	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	6	175	1	131	0	0	7	306	0	0
WYTHE COUNTY (197), VA 2/										
MSA NA										
Inside AA 0001										
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	15	0	0	0	0	1	15	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	15	0	0	0	0	1	15	0	0
GALAX CITY (640), VA 2/										
MSA NA										
Inside AA 0001										
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	40	0	0	0	0	1	40	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	40	0	0	0	0	1	40	0	0
TOTAL INSIDE AA IN STATE	20	385	0	0	0	0	20	385	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm 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 Farms 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	45	1,178	4	720	0	0	49	1,898	0	0
STATE TOTAL	65	1,563	4	720	0	0	69	2,283	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	20	385	0	0	0	0	20	385	0	0
TOTAL OUTSIDE AA	49	1,227	4	720	1	317	54	2,264	0	0
TOTAL INSIDE & OUTSIDE	69	1,612	4	720	1	317	74	2,649	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 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 - CARROLL COUNTY (035) - MSA NA 2/	4	102	4	102	0	0
VA - FRANKLIN COUNTY (067) - MSA 40220 2/	6	87	6	87	0	0
VA - GRAYSON COUNTY (077) - MSA NA 2/	4	54	4	54	0	0
VA - HENRY COUNTY (089) - MSA NA 2/	11	913	9	613	0	0
VA - PATRICK COUNTY (141) - MSA NA 2/	3	34	3	34	0	0
VA - WYTHE COUNTY (197) - MSA NA 2/	1	7	1	7	0	0
VA - GALAX CITY (640) - MSA NA 2/	3	17	3	17	0	0
VA - PITTSYLVANIA COUNTY (143) - MSA NA 2/	5	229	5	229	0	0
VA - DANVILLE CITY (590) - MSA NA 2/	5	440	4	190	0	0
VA - HALIFAX COUNTY (083) - MSA NA 2/	3	63	3	63	0	0
VA - MECKLENBURG COUNTY (117) - MSA NA 2/	2	40	2	40	0	0
VA - FLOYD COUNTY (063) - MSA 13980 2/	11	209	11	209	0	0
VA - MONTGOMERY COUNTY (121) - MSA 13980 2/	3	147	2	57	0	0
VA - BOTETOURT COUNTY (023) - MSA 40220 2/	1	25	1	25	0	0
VA - CRAIG COUNTY (045) - MSA 40220	3	122	3	122	0	0
VA - FRANKLIN COUNTY (067) - MSA 40220 2/	4	482	3	182	0	0
VA - ROANOKE COUNTY (161) - MSA 40220 2/	1	313	1	313	0	0
VA - SALEM CITY (775) - MSA 40220 2/	2	100	0	0	0	0
VA - AMHERST COUNTY (009) - MSA 31340 2/	5	780	4	30	0	0
VA - BEDFORD COUNTY (019) - MSA 31340 2/	3	750	3	750	0	0
VA - CAMPBELL COUNTY (031) - MSA 31340 2/	1	13	1	13	0	0
VA - LYNCHBURG CITY (680) - MSA 31340 2/	2	359	2	359	0	0
VA - HARRISONBURG CITY (660) - MSA 25500 2/	2	18	2	18	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 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)
NC - WILKES COUNTY (193) - MSA NA 2/	1	4	1	4	0	0
NC - RUTHERFORD COUNTY (161) - MSA NA 2/	2	14	2	14	0	0
NC - ALAMANCE COUNTY (001) - MSA 15500 2/	1	260	1	260	0	0
NC - CUMBERLAND COUNTY (051) - MSA 22180 2/	3	435	0	0	0	0
NC - FRANKLIN COUNTY (069) - MSA 39580 2/	2	48	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: CARTER BANK & TRUST

Respondent ID: 0000058596
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VA - CARROLL COUNTY (035) - MSA NA 2/	7	161	7	161	0	0
VA - GRAYSON COUNTY (077) - MSA NA 2/	3	36	3	36	0	0
VA - WYTHE COUNTY (197) - MSA NA 2/	1	15	1	15	0	0
VA - GALAX CITY (640) - MSA NA 2/	1	40	1	40	0	0
VA - PITTSYLVANIA COUNTY (143) - MSA NA 2/	2	6	2	6	0	0
VA - HALIFAX COUNTY (083) - MSA NA 2/	1	24	1	24	0	0
VA - FLOYD COUNTY (063) - MSA 13980 2/	2	17	2	17	0	0
VA - FRANKLIN COUNTY (067) - MSA 40220 2/	2	70	2	70	0	0
VA - AMHERST COUNTY (009) - MSA 31340 2/	1	16	1	16	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 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

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	31	111,000	0	0
Purchased	0	0	0	0
Total	31	111,000	0	0
Consortium/Third Party Loans (optional)				

2018 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 2/

MSA: NA

Middle Income

0801.00

FRANKLIN COUNTY (067), VA 2/

MSA: 40220

Moderate Income

0209.00

GRAYSON COUNTY (077), VA 2/

MSA: NA

Moderate Income

0601.02

HENRY COUNTY (089), VA 2/

MSA: NA

Moderate Income

0101.00

Middle Income

0103.00 0106.02 0107.00 0111.00*

PATRICK COUNTY (141), VA 2/

MSA: NA

Middle Income

0301.00

WYTHE COUNTY (197), VA 2/

MSA: NA

Middle Income

0501.00

GALAX CITY (640), VA 2/

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 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

MSA: NA

Middle Income

0701.02

MARTINSVILLE CITY (690), VA 2/

MSA: NA

Moderate Income

0002.00*

ASSESSMENT AREA - 0002

PITTSYLVANIA COUNTY (143), VA 2/

MSA: NA

Middle Income

0105.00 0106.00 0114.00

DANVILLE CITY (590), VA 2/

MSA: NA

Moderate Income

0005.00

Middle Income

0001.00 0013.01*

Upper Income

0007.00* 0008.00

ASSESSMENT AREA - 0003

HALIFAX COUNTY (083), VA 2/

MSA: NA

Middle Income

9306.00 9308.00

MECKLENBURG COUNTY (117), VA 2/

MSA: NA

Moderate Income

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 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

9304.00

Middle Income

9302.00* 9308.00

ASSESSMENT AREA - 0004

WASHINGTON COUNTY (191), VA 2/

MSA: 28700

Middle Income

0105.02*

BRISTOL CITY (520), VA 2/

MSA: 28700

Middle Income

0201.00*

ASSESSMENT AREA - 0005

RUSSELL COUNTY (167), VA 2/

MSA: NA

Middle Income

0304.01*

TAZEWELL COUNTY (185), VA 2/

MSA: NA

Middle Income

0204.00*

Upper Income

0211.00*

WISE COUNTY (195), VA 2/

MSA: NA

Middle Income

9317.00*

ASSESSMENT AREA - 0006

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 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

FLOYD COUNTY (063), VA 2/

MSA: 13980

Middle Income

9201.01

MONTGOMERY COUNTY (121), VA 2/

MSA: 13980

Middle Income

0207.00 0208.00

Upper Income

0211.00*

PULASKI COUNTY (155), VA 2/

MSA: 13980

Middle Income

2102.01*

RADFORD CITY (750), VA 2/

MSA: 13980

Middle Income

0101.01*

ASSESSMENT AREA - 0007

BOTETOURT COUNTY (023), VA 2/

MSA: 40220

Upper Income

0405.01

CRAIG COUNTY (045), VA

MSA: 40220

Middle Income

0501.00

FRANKLIN COUNTY (067), VA 2/

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 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

MSA: 40220

Moderate Income

0207.00 0208.00

Middle Income

0204.00*

Upper Income

0201.01*

ROANOKE COUNTY (161), VA 2/

MSA: 40220

Moderate Income

0311.01*

Middle Income

0302.03* 0307.02

Upper Income

0309.00*

ROANOKE CITY (770), VA 2/

MSA: 40220

Moderate Income

0027.00*

Middle Income

0003.00* 0023.00*

SALEM CITY (775), VA 2/

MSA: 40220

Middle Income

0103.00

ASSESSMENT AREA - 0008

AMHERST COUNTY (009), VA 2/

MSA: 31340

Moderate Income

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 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

0105.03

Middle Income

0102.00

BEDFORD COUNTY (019), VA 2/

MSA: 31340

Middle Income

0305.01* 0501.00

CAMPBELL COUNTY (031), VA 2/

MSA: 31340

Moderate Income

0204.01

LYNCHBURG CITY (680), VA 2/

MSA: 31340

Low Income

0019.00*

Moderate Income

0007.00

Middle Income

0018.00*

ASSESSMENT AREA - 0009

ROCKBRIDGE COUNTY (163), VA 2/

MSA: NA

Upper Income

9303.00*

ASSESSMENT AREA - 0010

AUGUSTA COUNTY (015), VA 2/

MSA: 44420

Middle Income

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 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

0703.00* 0709.00*

WAYNESBORO CITY (820), VA 2/

MSA: 44420

Middle Income

0034.00*

ASSESSMENT AREA - 0011

ROCKINGHAM COUNTY (165), VA 2/

MSA: 25500

Middle Income

0115.00*

HARRISONBURG CITY (660), VA 2/

MSA: 25500

Moderate Income

0001.01 0003.02*

ASSESSMENT AREA - 0012

ALBEMARLE COUNTY (003), VA 2/

MSA: 16820

Upper Income

0106.01*

CHARLOTTESVILLE CITY (540), VA 2/

MSA: 16820

Middle Income

0005.02*

ASSESSMENT AREA - 0013

CULPEPER COUNTY (047), VA 2/

MSA: 47894

Moderate Income

9303.00*

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 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

PRINCE WILLIAM COUNTY (153), VA 2/

MSA: 47894

Moderate Income

9014.03*

Middle Income

9012.09* 9014.17*

SPOTSYLVANIA COUNTY (177), VA 2/

MSA: 47894

Middle Income

0201.06* 0203.09*

STAFFORD COUNTY (179), VA 2/

MSA: 47894

Moderate Income

0102.07*

Middle Income

0102.10* 0103.03* 0104.06*

ASSESSMENT AREA - 0014

SURRY COUNTY (171), NC 2/

MSA: NA

Upper Income

9303.02*

WILKES COUNTY (193), NC 2/

MSA: NA

Moderate Income

9607.00

ASSESSMENT AREA - 0015

IREDELL COUNTY (097), NC 2/

MSA: 16740

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 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

Middle Income

0613.04*

LINCOLN COUNTY (109), NC 2/

MSA: 16740

Moderate Income

0701.00*

ASSESSMENT AREA - 0016

YADKIN COUNTY (197), NC 2/

MSA: 49180

Moderate Income

0503.00*

ASSESSMENT AREA - 0017

BURKE COUNTY (023), NC 2/

MSA: 25860

Middle Income

0214.00*

CATAWBA COUNTY (035), NC 2/

MSA: 25860

Moderate Income

0109.00*

ASSESSMENT AREA - 0018

CLEVELAND COUNTY (045), NC 2/

MSA: NA

Middle Income

9507.00*

RUTHERFORD COUNTY (161), NC 2/

MSA: NA

Moderate Income

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 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

9608.00

ASSESSMENT AREA - 0019

GUILFORD COUNTY (081), NC 2/

MSA: 24660

Median Family Income 50-60%

0126.01*

Median Family Income >= 120%

0165.02*

RANDOLPH COUNTY (151), NC 2/

MSA: 24660

Moderate Income

0304.00*

ROCKINGHAM COUNTY (157), NC 2/

MSA: 24660

Middle Income

0403.00* 0406.02* 0412.00*

ASSESSMENT AREA - 0020

ALAMANCE COUNTY (001), NC 2/

MSA: 15500

Moderate Income

0203.00 0208.02*

ASSESSMENT AREA - 0021

CHATHAM COUNTY (037), NC 2/

MSA: 20500

Low Income

0204.02*

DURHAM COUNTY (063), NC 2/

MSA: 20500

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 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

Moderate Income

0017.10*

PERSON COUNTY (145), NC 2/

MSA: 20500

Low Income

9203.00*

ASSESSMENT AREA - 0022

LEE COUNTY (105), NC 2/

MSA: NA

Moderate Income

0303.00*

ASSESSMENT AREA - 0023

CUMBERLAND COUNTY (051), NC 2/

MSA: 22180

Moderate Income

0012.00* 0038.00

ASSESSMENT AREA - 0024

ROBESON COUNTY (155), NC 2/

MSA: NA

Moderate Income

9610.00*

ASSESSMENT AREA - 0025

VANCE COUNTY (181), NC 2/

MSA: NA

Moderate Income

9608.00*

ASSESSMENT AREA - 0026

FRANKLIN COUNTY (069), NC 2/

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 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

MSA: 39580

Low Income

0603.02

ASSESSMENT AREA - 0027

WILSON COUNTY (195), NC 2/

MSA: NA

Upper Income

0005.02*

ASSESSMENT AREA - 0028

PITT COUNTY (147), NC 2/

MSA: 24780

Low Income

0006.01*

OUTSIDE ASSESSMENT AREA

ALLEGHANY COUNTY (005), NC

MSA: NA

Middle Income

9501.00

BEAUFORT COUNTY (013), NC

MSA: NA

Moderate Income

9303.00

BUNCOMBE COUNTY (021), NC

MSA: 11700

Moderate Income

0015.00

BURKE COUNTY (023), NC 2/

MSA: 25860

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 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

Moderate Income

0201.00

CABARRUS COUNTY (025), NC

MSA: 16740

Middle Income

0426.04

CALDWELL COUNTY (027), NC

MSA: 25860

Upper Income

0305.00

CASWELL COUNTY (033), NC

MSA: NA

Middle Income

9303.00

CHATHAM COUNTY (037), NC 2/

MSA: 20500

Middle Income

0208.00

CLEVELAND COUNTY (045), NC 2/

MSA: NA

Middle Income

9506.02

FORSYTH COUNTY (067), NC

MSA: 49180

Upper Income

0025.01

GUILFORD COUNTY (081), NC 2/

MSA: 24660

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 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

Median Family Income 20-30%

0114.00

Median Family Income 60-70%

0145.01

Median Family Income 90-100%

0128.05

Median Family Income 110-120%

0144.07

HENDERSON COUNTY (089), NC

MSA: 11700

Middle Income

9301.00

IREDELL COUNTY (097), NC 2/

MSA: 16740

Low Income

0602.00

Moderate Income

0616.01

Middle Income

0613.03 0615.01

Upper Income

0612.03 0614.02 0614.05

JACKSON COUNTY (099), NC

MSA: NA

Middle Income

9507.00

JOHNSTON COUNTY (101), NC

MSA: 39580

Moderate Income

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 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

0407.00 0409.01 0409.02

LEE COUNTY (105), NC 2/

MSA: NA

Middle Income

0301.01 0305.03

MECKLENBURG COUNTY (119), NC

MSA: 16740

Median Family Income 80-90%

0031.02

Median Family Income 110-120%

0058.31

NASH COUNTY (127), NC

MSA: 40580

Moderate Income

0102.00

NEW HANOVER COUNTY (129), NC

MSA: 48900

Middle Income

0121.05

ORANGE COUNTY (135), NC

MSA: 20500

Upper Income

0121.00

PERSON COUNTY (145), NC 2/

MSA: 20500

Middle Income

9206.02

PITT COUNTY (147), NC 2/

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 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

MSA: 24780

Moderate Income

0009.00 0020.01

Middle Income

0019.00

RANDOLPH COUNTY (151), NC 2/

MSA: 24660

Upper Income

0315.04

ROCKINGHAM COUNTY (157), NC 2/

MSA: 24660

Middle Income

0411.00 0413.00

RUTHERFORD COUNTY (161), NC 2/

MSA: NA

Moderate Income

9606.00 9610.00

Middle Income

9601.00 9609.00 9612.00

SAMPSON COUNTY (163), NC

MSA: NA

Middle Income

9703.02

SURRY COUNTY (171), NC 2/

MSA: NA

Moderate Income

9308.01

Middle Income

9307.00

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 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

UNION COUNTY (179), NC

MSA: 16740

Middle Income

0203.12

WILKES COUNTY (193), NC 2/

MSA: NA

Middle Income

9610.01 9611.00

WILSON COUNTY (195), NC 2/

MSA: NA

Low Income

0008.01

CHARLESTON COUNTY (019), SC

MSA: 16700

Low Income

0053.00 0054.00

Moderate Income

0031.15

HORRY COUNTY (051), SC

MSA: 34820

Middle Income

0602.06

RICHLAND COUNTY (079), SC

MSA: 17900

Low Income

0031.00

ALBEMARLE COUNTY (003), VA 2/

MSA: 16820

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 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

Upper Income

0111.00

AMHERST COUNTY (009), VA 2/

MSA: 31340

Middle Income

0101.00 0104.01 0104.02

APPOMATTOX COUNTY (011), VA

MSA: 31340

Middle Income

0403.00

BATH COUNTY (017), VA

MSA: NA

Middle Income

9201.00

BEDFORD COUNTY (019), VA 2/

MSA: 31340

Middle Income

0302.02

Upper Income

0301.03 0302.01

BOTETOURT COUNTY (023), VA 2/

MSA: 40220

Middle Income

0401.00 0402.00

CAMPBELL COUNTY (031), VA 2/

MSA: 31340

Middle Income

0202.00 0205.00 0208.00

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 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

Upper Income

0203.00

CARROLL COUNTY (035), VA 2/

MSA: NA

Middle Income

0802.00 0803.00 0804.00 0805.00 0806.01

CHESTERFIELD COUNTY (041), VA

MSA: 40060

Moderate Income

1004.07

CULPEPER COUNTY (047), VA 2/

MSA: 47894

Moderate Income

9304.00 9305.02

FLOYD COUNTY (063), VA 2/

MSA: 13980

Middle Income

9201.02 9202.00

FLUVANNA COUNTY (065), VA

MSA: 16820

Middle Income

0201.01

FRANKLIN COUNTY (067), VA 2/

MSA: 40220

Moderate Income

0202.00

Middle Income

0201.02 0203.00 0205.00

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 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

FREDERICK COUNTY (069), VA

MSA: 49020

Upper Income

0506.00

GOOCHLAND COUNTY (075), VA

MSA: 40060

Upper Income

4001.00

GRAYSON COUNTY (077), VA 2/

MSA: NA

Moderate Income

0601.01

Middle Income

0602.02 0603.00

HALIFAX COUNTY (083), VA 2/

MSA: NA

Middle Income

9301.00 9302.02 9303.01 9303.02 9304.00 9305.00

HENRICO COUNTY (087), VA

MSA: 40060

Middle Income

2015.02

HENRY COUNTY (089), VA 2/

MSA: NA

Moderate Income

0109.00 0110.00

Middle Income

0102.00 0104.00 0106.01 0113.00

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 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

MONTGOMERY COUNTY (121), VA 2/

MSA: 13980

Moderate Income

0204.00

NORTHAMPTON COUNTY (131), VA

MSA: NA

Middle Income

9301.00

PATRICK COUNTY (141), VA 2/

MSA: NA

Middle Income

0302.00 0303.01 0303.02

PITTSYLVANIA COUNTY (143), VA 2/

MSA: NA

Middle Income

0101.00 0108.01 0108.02 0109.00 0110.02 0112.00

Upper Income

0113.00

PRINCE WILLIAM COUNTY (153), VA 2/

MSA: 47894

Middle Income

9014.09

PULASKI COUNTY (155), VA 2/

MSA: 13980

Middle Income

2104.00

ROANOKE COUNTY (161), VA 2/

MSA: 40220

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 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

Upper Income

0301.00 0302.05

ROCKINGHAM COUNTY (165), VA 2/

MSA: 25500

Upper Income

0118.00

RUSSELL COUNTY (167), VA 2/

MSA: NA

Moderate Income

0306.00

Middle Income

0304.02

SMYTH COUNTY (173), VA

MSA: NA

Middle Income

0305.00

SPOTSYLVANIA COUNTY (177), VA 2/

MSA: 47894

Moderate Income

0203.11

STAFFORD COUNTY (179), VA 2/

MSA: 47894

Moderate Income

0103.04

Middle Income

0101.06

Upper Income

0103.01

TAZEWELL COUNTY (185), VA 2/

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 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

MSA: NA

Moderate Income

0203.00

Middle Income

0206.00 0208.00 0210.00

Upper Income

0207.00

WYTHE COUNTY (197), VA 2/

MSA: NA

Middle Income

0503.01 0504.01

CHARLOTTESVILLE CITY (540), VA 2/

MSA: 16820

Low Income

0002.02

Upper Income

0010.00

DANVILLE CITY (590), VA 2/

MSA: NA

Middle Income

0002.00 0012.00

FREDERICKSBURG CITY (630), VA

MSA: 47894

Middle Income

0001.00

GALAX CITY (640), VA 2/

MSA: NA

Moderate Income

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 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

0701.01

LYNCHBURG CITY (680), VA 2/

MSA: 31340

Moderate Income

0002.02

Middle Income

0017.00

Upper Income

0001.00 0002.01

MARTINSVILLE CITY (690), VA 2/

MSA: NA

Moderate Income

0001.00 0004.00

Middle Income

0003.00

NORTON CITY (720), VA

MSA: NA

Moderate Income

9601.00

RADFORD CITY (750), VA 2/

MSA: 13980

Middle Income

0102.00

RICHMOND CITY (760), VA

MSA: 40060

Low Income

0607.00

Moderate Income

0402.00

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: CARTER BANK & TRUST

Respondent ID: 0000058596

Agency: FDIC - 3

ROANOKE CITY (770), VA 2/

MSA: 40220

Low Income

0010.00

Middle Income

0012.00

SALEM CITY (775), VA 2/

MSA: 40220

Middle Income

0102.00

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000058596

Institution: CARTER BANK & TRUST

Agency: FDIC - 3

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	182	182	0	0.00%
Small Farm Loans	40	40	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	106	106	0	0.00%
Total	330	330	0	0.00%

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.