

Loans by County

Small Business Loans - Originations

Institution: CARTER BANK & TRUST

Respondent ID: 0000058596

Agency: FDIC - 3

State: CONNECTICUT (09)

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)
FAIRFIELD COUNTY (001), CT										
MSA 14860										
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%	0	0	0	0	1	813	1	813	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	813	1	813	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	813	1	813	0	0
STATE TOTAL	0	0	0	0	1	813	1	813	0	0

Loans by County

Small Business Loans - Originations

Institution: CARTER BANK & TRUST

Respondent ID: 0000058596

Agency: FDIC - 3

State: FLORIDA (12)

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)
BRADFORD COUNTY (007), FL										
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	215	0	0	1	215	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	215	0	0	1	215	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	215	0	0	1	215	0	0
STATE TOTAL	0	0	1	215	0	0	1	215	0	0

Loans by County

Small Business Loans - Originations

Institution: CARTER BANK & TRUST

Respondent ID: 0000058596

Agency: FDIC - 3

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FANNIN COUNTY (111), GA										
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	618	1	618	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	618	1	618	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	618	1	618	0	0
STATE TOTAL	0	0	0	0	1	618	1	618	0	0

Loans by County

Small Business Loans - Originations

Institution: CARTER BANK & TRUST

Respondent ID: 0000058596

Agency: FDIC - 3

State: MICHIGAN (26)

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)
LIVINGSTON COUNTY (093), MI										
MSA 47664										
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	520	1	520	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	520	1	520	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	520	1	520	0	0
STATE TOTAL	0	0	0	0	1	520	1	520	0	0

Loans by County

Small Business Loans - Originations

Institution: CARTER BANK & TRUST

Respondent ID: 0000058596

Agency: FDIC - 3

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALAMANCE COUNTY (001), NC										
MSA 15500										
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	2	425	0	0	2	425	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	2	425	0	0	2	425	0	0
BURKE COUNTY (023), 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	1	800	1	800	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	800	1	800	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	1	1,000	1	1,000	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	1,000	1	1,000	0	0

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State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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	1	244	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	244	0	0	0	0	0	0
CLEVELAND COUNTY (045), 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	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	454	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	454	0	0	0	0
CUMBERLAND COUNTY (051), NC										
MSA 22180										
Inside AA 0015										
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	656	1	656	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	656	1	656	0	0

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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)
GRANVILLE COUNTY (077), NC										
MSA 20500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	38	0	0	0	0	1	38	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	38	0	0	0	0	1	38	0	0
GUILFORD COUNTY (081), NC										
MSA 24660										
Inside AA 0012										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	546	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	200	1	539	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	2	1,085	0	0	0	0

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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)
IREDELL COUNTY (097), NC										
MSA 16740										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	214	1	600	2	814	0	0
Middle Income	0	0	0	0	1	320	1	320	0	0
Upper Income	0	0	0	0	1	270	1	270	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	214	3	1,190	4	1,404	0	0
MECKLENBURG COUNTY (119), NC 2/										
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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	50	0	0	0	0	1	50	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	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)
RANDOLPH COUNTY (151), NC										
MSA 24660										
Inside AA 0012										
Low Income	0	0	1	173	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	0	0	1	173	0	0	0	0	0	0
ROCKINGHAM COUNTY (157), NC										
MSA 24660										
Inside AA 0012										
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	166	0	0	1	300	3	166	0	0
Upper Income	0	0	1	150	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	166	1	150	1	300	3	166	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)
WAKE COUNTY (183), NC										
MSA 39580										
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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	425	1	425	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	425	1	425	0	0
TOTAL INSIDE AA IN STATE	3	166	4	737	7	3,231	8	2,226	0	0
TOTAL OUTSIDE AA IN STATE	2	88	3	669	4	2,679	7	2,738	0	0
STATE TOTAL	5	254	7	1,406	11	5,910	15	4,964	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)
GREENVILLE COUNTY (045), SC										
MSA 24860										
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%	1	80	0	0	0	0	1	80	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	80	0	0	0	0	1	80	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	80	0	0	0	0	1	80	0	0
STATE TOTAL	1	80	0	0	0	0	1	80	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: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GIBSON COUNTY (053), TN										
MSA 27180										
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	500	1	500	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	500	1	500	0	0
STATE TOTAL	0	0	0	0	1	500	1	500	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: TEXAS (48)

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)
GREGG COUNTY (183), TX										
MSA 30980										
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	500	1	500	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	500	1	500	0	0
STATE TOTAL	0	0	0	0	1	500	1	500	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: VERMONT (50)

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)
CHITTENDEN COUNTY (007), VT										
MSA 15540										
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	618	1	618	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	618	1	618	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	618	1	618	0	0
STATE TOTAL	0	0	0	0	1	618	1	618	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)
AMHERST COUNTY (009), VA										
MSA 31340										
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	1	25	0	0	0	0	1	25	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	0	0	0	0	1	25	0	0
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	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	500	1	500	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0
BEDFORD COUNTY (019), VA										
MSA 31340										
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	0	0	0	0	1	475	1	475	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	475	1	475	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)
CAMPBELL COUNTY (031), VA										
MSA 31340										
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	0	0	0	0	1	1,000	1	1,000	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	1	1,000	0	0
CARROLL COUNTY (035), VA										
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	20	0	0	0	0	1	20	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
CHESTERFIELD COUNTY (041), VA										
MSA 40060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	37	0	0	0	0	1	37	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	37	0	0	0	0	1	37	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)
FRANKLIN COUNTY (067), VA										
MSA 40220										
Inside AA 0005										
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	65	0	0	0	0	2	65	0	0
Upper Income	2	113	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	178	0	0	0	0	2	65	0	0
HALIFAX COUNTY (083), VA										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	60	0	0	0	0	1	60	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	60	0	0	0	0	1	60	0	0
HANOVER COUNTY (085), 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	2	131	0	0	0	0	2	131	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	131	0	0	0	0	2	131	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)
HENRY COUNTY (089), VA										
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	90	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	90	0	0	0	0	0	0	0	0
LOUDOUN COUNTY (107), VA										
MSA 47894										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	800	2	800	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	800	2	800	0	0
NELSON COUNTY (125), VA										
MSA 16820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	258	1	258	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	258	1	258	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)
ORANGE COUNTY (137), 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	0	0	0	0	0	0
Upper Income	1	25	2	436	1	577	4	1,038	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	2	436	1	577	4	1,038	0	0
PATRICK COUNTY (141), 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	1	250	0	0	1	250	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	1	250	0	0
PITTSYLVANIA COUNTY (143), VA										
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	1	70	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	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)
STAFFORD COUNTY (179), VA										
MSA 47894										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	39	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	39	0	0	0	0	0	0	0	0
WYTHE COUNTY (197), 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	0	0	0	0	0	0
Upper Income	1	45	0	0	0	0	1	45	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	45	0	0	0	0	1	45	0	0
CHARLOTTESVILLE CITY (540), VA										
MSA 16820										
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	0	0	0	0	0	0	0	0	0	0
Upper Income	1	100	1	160	2	1,288	3	948	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	1	160	2	1,288	3	948	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)
DANVILLE CITY (590), VA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	200	1	402	2	602	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	200	1	402	2	602	0	0
LYNCHBURG CITY (680), VA										
MSA 31340										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	153	0	0	2	786	4	939	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	153	0	0	2	786	4	939	0	0
MARTINSVILLE CITY (690), VA										
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	0	0	0	0	1	256	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	256	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)
SALEM CITY (775), VA										
MSA 40220										
Inside AA 0005										
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	343	1	343	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	343	1	343	0	0
TOTAL INSIDE AA IN STATE	14	735	2	360	9	4,550	17	4,477	0	0
TOTAL OUTSIDE AA IN STATE	5	238	3	686	5	2,135	13	3,059	0	0
STATE TOTAL	19	973	5	1,046	14	6,685	30	7,536	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	17	901	6	1,097	16	7,781	25	6,703	0	0
TOTAL OUTSIDE AA	8	406	7	1,570	15	8,383	28	9,661	0	0
TOTAL INSIDE & OUTSIDE	25	1,307	13	2,667	31	16,164	53	16,364	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 - Purchases

Institution: CARTER BANK & TRUST

Respondent ID: 0000058596

Agency: FDIC - 3

State: ALABAMA (01)

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)
SHELBY COUNTY (117), AL										
MSA 13820										
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	221	0	0	1	221	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	221	0	0	1	221	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	221	0	0	1	221	0	0
STATE TOTAL	0	0	1	221	0	0	1	221	0	0

Loans by County

Small Business Loans - Purchases

Institution: CARTER BANK & TRUST

Respondent ID: 0000058596

Agency: FDIC - 3

State: ARIZONA (04)

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)
MARICOPA COUNTY (013), AZ										
MSA 38060										
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	1	121	0	0	1	121	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	121	0	0	1	121	0	0
YAVAPAI COUNTY (025), AZ										
MSA 39150										
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	82	0	0	0	0	1	82	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	82	0	0	0	0	1	82	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	82	1	121	0	0	2	203	0	0
STATE TOTAL	1	82	1	121	0	0	2	203	0	0

Loans by County

Small Business Loans - Purchases

Institution: CARTER BANK & TRUST

Respondent ID: 0000058596

Agency: FDIC - 3

State: CALIFORNIA (06)

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)
LOS ANGELES COUNTY (037), CA										
MSA 31084										
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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	65	0	0	0	0	1	65	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	65	0	0	0	0	1	65	0	0
MONTEREY COUNTY (053), CA										
MSA 41500										
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	52	0	0	0	0	1	52	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	52	0	0	0	0	1	52	0	0

Loans by County

Small Business Loans - Purchases

Institution: CARTER BANK & TRUST

Respondent ID: 0000058596

Agency: FDIC - 3

State: CALIFORNIA (06)

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)
ORANGE COUNTY (059), CA										
MSA 11244										
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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	2	645	2	645	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	645	2	645	0	0
PLACER COUNTY (061), CA										
MSA 40900										
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	129	0	0	1	129	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	129	0	0	1	129	0	0

Loans by County

Small Business Loans - Purchases

Institution: CARTER BANK & TRUST

Respondent ID: 0000058596

Agency: FDIC - 3

State: CALIFORNIA (06)

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)
SAN DIEGO COUNTY (073), CA										
MSA 41740										
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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	158	0	0	1	158	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	92	0	0	0	0	1	92	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	92	1	158	0	0	2	250	0	0

Loans by County

Small Business Loans - Purchases

Institution: CARTER BANK & TRUST

Respondent ID: 0000058596

Agency: FDIC - 3

State: CALIFORNIA (06)

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)
SAN FRANCISCO COUNTY (075), CA										
MSA 41884										
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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	366	1	366	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	366	1	366	0	0

Loans by County

Small Business Loans - Purchases

Institution: CARTER BANK & TRUST

Respondent ID: 0000058596

Agency: FDIC - 3

State: CALIFORNIA (06)

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)
SANTA CLARA COUNTY (085), CA										
MSA 41940										
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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	245	0	0	1	245	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	245	0	0	1	245	0	0
SONOMA COUNTY (097), CA										
MSA 42220										
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	95	0	0	0	0	1	95	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	95	0	0	0	0	1	95	0	0

Loans by County

Small Business Loans - Purchases

Institution: CARTER BANK & TRUST

Respondent ID: 0000058596

Agency: FDIC - 3

State: CALIFORNIA (06)

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)
VENTURA COUNTY (111), CA										
MSA 37100										
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%	1	34	0	0	0	0	1	34	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	34	0	0	0	0	1	34	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	5	338	3	532	3	1,011	11	1,881	0	0
STATE TOTAL	5	338	3	532	3	1,011	11	1,881	0	0

Loans by County

Small Business Loans - Purchases

Institution: CARTER BANK & TRUST

Respondent ID: 0000058596

Agency: FDIC - 3

State: COLORADO (08)

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)
GILPIN COUNTY (047), CO										
MSA 19740										
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	191	0	0	1	191	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	191	0	0	1	191	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	191	0	0	1	191	0	0
STATE TOTAL	0	0	1	191	0	0	1	191	0	0

Loans by County

Small Business Loans - Purchases

Institution: CARTER BANK & TRUST

Respondent ID: 0000058596

Agency: FDIC - 3

State: DISTRICT OF COLUMBIA (11)

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)
DISTRICT OF COLUMBIA (001), DC										
MSA 47894										
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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	219	0	0	1	219	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	219	0	0	1	219	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	219	0	0	1	219	0	0
STATE TOTAL	0	0	1	219	0	0	1	219	0	0

Loans by County

Small Business Loans - Purchases

Institution: CARTER BANK & TRUST

Respondent ID: 0000058596

Agency: FDIC - 3

State: FLORIDA (12)

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)
BROWARD COUNTY (011), FL										
MSA 22744										
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%	0	0	1	231	0	0	1	231	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	1	216	0	0	1	216	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	2	447	0	0	2	447	0	0
LAKE COUNTY (069), FL										
MSA 36740										
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	88	0	0	0	0	1	88	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	88	0	0	0	0	1	88	0	0

Loans by County

Small Business Loans - Purchases

Institution: CARTER BANK & TRUST

Respondent ID: 0000058596

Agency: FDIC - 3

State: FLORIDA (12)

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)
PALM BEACH COUNTY (099), FL										
MSA 48424										
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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	141	0	0	1	141	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	141	0	0	1	141	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	88	3	588	0	0	4	676	0	0
STATE TOTAL	1	88	3	588	0	0	4	676	0	0

Loans by County

Small Business Loans - Purchases

Institution: CARTER BANK & TRUST

Respondent ID: 0000058596

Agency: FDIC - 3

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CATOOSA COUNTY (047), GA										
MSA 16860										
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	181	0	0	1	181	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	181	0	0	1	181	0	0
ROCKDALE COUNTY (247), GA										
MSA 12060										
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	115	0	0	1	115	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	115	0	0	1	115	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	296	0	0	2	296	0	0
STATE TOTAL	0	0	2	296	0	0	2	296	0	0

Loans by County

Small Business Loans - Purchases

Institution: CARTER BANK & TRUST

Respondent ID: 0000058596

Agency: FDIC - 3

State: HAWAII (15)

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)
HONOLULU COUNTY (003), HI										
MSA 46520										
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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	303	1	303	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	303	1	303	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	303	1	303	0	0
STATE TOTAL	0	0	0	0	1	303	1	303	0	0

Loans by County

Small Business Loans - Purchases

Institution: CARTER BANK & TRUST

Respondent ID: 0000058596

Agency: FDIC - 3

State: ILLINOIS (17)

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)
COOK COUNTY (031), IL										
MSA 16984										
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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	133	0	0	1	133	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	133	0	0	1	133	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	133	0	0	1	133	0	0
STATE TOTAL	0	0	1	133	0	0	1	133	0	0

Loans by County

Small Business Loans - Purchases

Institution: CARTER BANK & TRUST

Respondent ID: 0000058596

Agency: FDIC - 3

State: KENTUCKY (21)

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)
BOYLE COUNTY (021), KY										
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	0	0	0	0	0	0
Upper Income	1	45	0	0	0	0	1	45	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	45	0	0	0	0	1	45	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	45	0	0	0	0	1	45	0	0
STATE TOTAL	1	45	0	0	0	0	1	45	0	0

Loans by County

Small Business Loans - Purchases

Institution: CARTER BANK & TRUST

Respondent ID: 0000058596

Agency: FDIC - 3

State: LOUISIANA (22)

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)
EAST BATON ROUGE PARISH (033), LA										
MSA 12940										
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	309	1	309	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	309	1	309	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	309	1	309	0	0
STATE TOTAL	0	0	0	0	1	309	1	309	0	0

Loans by County

Small Business Loans - Purchases

Institution: CARTER BANK & TRUST

Respondent ID: 0000058596

Agency: FDIC - 3

State: MAINE (23)

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)
WALDO COUNTY (027), ME										
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	227	0	0	1	227	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	227	0	0	1	227	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	227	0	0	1	227	0	0
STATE TOTAL	0	0	1	227	0	0	1	227	0	0

Loans by County

Small Business Loans - Purchases

Institution: CARTER BANK & TRUST

Respondent ID: 0000058596

Agency: FDIC - 3

State: MARYLAND (24)

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 (031), MD										
MSA 23224										
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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	139	0	0	1	139	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	139	0	0	1	139	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	139	0	0	1	139	0	0
STATE TOTAL	0	0	1	139	0	0	1	139	0	0

Loans by County

Small Business Loans - Purchases

Institution: CARTER BANK & TRUST

Respondent ID: 0000058596

Agency: FDIC - 3

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIDDLESEX COUNTY (017), MA										
MSA 15764										
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	53	0	0	0	0	1	53	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	53	0	0	0	0	1	53	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	53	0	0	0	0	1	53	0	0
STATE TOTAL	1	53	0	0	0	0	1	53	0	0

Loans by County

Small Business Loans - Purchases

Institution: CARTER BANK & TRUST

Respondent ID: 0000058596

Agency: FDIC - 3

State: MISSISSIPPI (28)

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)
FORREST COUNTY (035), MS										
MSA 25620										
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	69	0	0	0	0	1	69	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	69	0	0	0	0	1	69	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	69	0	0	0	0	1	69	0	0
STATE TOTAL	1	69	0	0	0	0	1	69	0	0

Loans by County

Small Business Loans - Purchases

Institution: CARTER BANK & TRUST

Respondent ID: 0000058596

Agency: FDIC - 3

State: MISSOURI (29)

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)
ST. LOUIS COUNTY (189), MO										
MSA 41180										
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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	2	635	2	635	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	635	2	635	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	635	2	635	0	0
STATE TOTAL	0	0	0	0	2	635	2	635	0	0

Loans by County

Small Business Loans - Purchases

Institution: CARTER BANK & TRUST

Respondent ID: 0000058596

Agency: FDIC - 3

State: NEW JERSEY (34)

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)
BERGEN COUNTY (003), NJ										
MSA 35614										
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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	169	0	0	1	169	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	169	0	0	1	169	0	0
BURLINGTON COUNTY (005), NJ										
MSA 15804										
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	162	0	0	1	162	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	162	0	0	1	162	0	0

Loans by County

Small Business Loans - Purchases

Institution: CARTER BANK & TRUST

Respondent ID: 0000058596

Agency: FDIC - 3

State: NEW JERSEY (34)

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)
ESSEX COUNTY (013), NJ										
MSA 35084										
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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	205	0	0	1	205	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	205	0	0	1	205	0	0

Loans by County

Small Business Loans - Purchases

Institution: CARTER BANK & TRUST

Respondent ID: 0000058596

Agency: FDIC - 3

State: NEW JERSEY (34)

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)
MIDDLESEX COUNTY (023), NJ										
MSA 35154										
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	1	124	0	0	1	124	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	124	0	0	1	124	0	0

Loans by County

Small Business Loans - Purchases

Institution: CARTER BANK & TRUST

Respondent ID: 0000058596

Agency: FDIC - 3

State: NEW JERSEY (34)

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)
MORRIS COUNTY (027), NJ										
MSA 35084										
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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	213	0	0	1	213	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	213	0	0	1	213	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	5	873	0	0	5	873	0	0
STATE TOTAL	0	0	5	873	0	0	5	873	0	0

Loans by County

Small Business Loans - Purchases

Institution: CARTER BANK & TRUST

Respondent ID: 0000058596

Agency: FDIC - 3

State: NEW YORK (36)

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)
NASSAU COUNTY (059), NY										
MSA 35004										
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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	322	1	322	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	322	1	322	0	0
PUTNAM COUNTY (079), NY										
MSA 35614										
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	151	0	0	1	151	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	151	0	0	1	151	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	151	1	322	2	473	0	0
STATE TOTAL	0	0	1	151	1	322	2	473	0	0

Loans by County

Small Business Loans - Purchases

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)
PITT COUNTY (147), NC										
MSA 24780										
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	102	0	0	1	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	0	0	1	102	0	0	1	102	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	102	0	0	1	102	0	0
STATE TOTAL	0	0	1	102	0	0	1	102	0	0

Loans by County

Small Business Loans - Purchases

Institution: CARTER BANK & TRUST

Respondent ID: 0000058596

Agency: FDIC - 3

State: OHIO (39)

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)
CUYAHOGA COUNTY (035), OH										
MSA 17460										
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	1	181	0	0	1	181	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	181	0	0	1	181	0	0

Loans by County

Small Business Loans - Purchases

Institution: CARTER BANK & TRUST

Respondent ID: 0000058596

Agency: FDIC - 3

State: OHIO (39)

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)
SUMMIT COUNTY (153), OH										
MSA 10420										
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	1	130	0	0	1	130	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	130	0	0	1	130	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	311	0	0	2	311	0	0
STATE TOTAL	0	0	2	311	0	0	2	311	0	0

Loans by County

Small Business Loans - Purchases

Institution: CARTER BANK & TRUST

Respondent ID: 0000058596

Agency: FDIC - 3

State: OKLAHOMA (40)

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)
JEFFERSON COUNTY (067), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	101	0	0	1	101	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	101	0	0	1	101	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	101	0	0	1	101	0	0
STATE TOTAL	0	0	1	101	0	0	1	101	0	0

Loans by County

Small Business Loans - Purchases

Institution: CARTER BANK & TRUST

Respondent ID: 0000058596

Agency: FDIC - 3

State: RHODE ISLAND (44)

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)
KENT COUNTY (003), RI										
MSA 39300										
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	106	0	0	1	106	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	106	0	0	1	106	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	106	0	0	1	106	0	0
STATE TOTAL	0	0	1	106	0	0	1	106	0	0

Loans by County

Small Business Loans - Purchases

Institution: CARTER BANK & TRUST

Respondent ID: 0000058596

Agency: FDIC - 3

State: TEXAS (48)

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)
BEXAR COUNTY (029), TX										
MSA 41700										
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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	322	1	322	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	322	1	322	0	0
BRAZORIA COUNTY (039), TX										
MSA 26420										
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	167	0	0	1	167	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	167	0	0	1	167	0	0

Loans by County

Small Business Loans - Purchases

Institution: CARTER BANK & TRUST

Respondent ID: 0000058596

Agency: FDIC - 3

State: TEXAS (48)

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)
FANNIN COUNTY (147), TX										
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	0	0	0	0	0	0
Upper Income	1	64	0	0	0	0	1	64	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	64	0	0	0	0	1	64	0	0
GALVESTON COUNTY (167), TX										
MSA 26420										
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	72	0	0	0	0	1	72	0	0
Upper Income	0	0	0	0	1	275	1	275	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	72	0	0	1	275	2	347	0	0

Loans by County

Small Business Loans - Purchases

Institution: CARTER BANK & TRUST

Respondent ID: 0000058596

Agency: FDIC - 3

State: TEXAS (48)

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)
HARRIS COUNTY (201), TX										
MSA 26420										
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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	244	0	0	1	244	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	244	0	0	1	244	0	0
MCLENNAN COUNTY (309), TX										
MSA 47380										
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	38	0	0	0	0	1	38	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	38	0	0	0	0	1	38	0	0

Loans by County

Small Business Loans - Purchases

Institution: CARTER BANK & TRUST

Respondent ID: 0000058596

Agency: FDIC - 3

State: TEXAS (48)

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 (339), TX										
MSA 26420										
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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	112	0	0	1	112	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	112	0	0	1	112	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	174	3	523	2	597	8	1,294	0	0
STATE TOTAL	3	174	3	523	2	597	8	1,294	0	0

Loans by County

Small Business Loans - Purchases

Institution: CARTER BANK & TRUST

Respondent ID: 0000058596

Agency: FDIC - 3

State: UTAH (49)

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)
SALT LAKE COUNTY (035), UT										
MSA 41620										
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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	189	0	0	1	189	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	189	0	0	1	189	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	189	0	0	1	189	0	0
STATE TOTAL	0	0	1	189	0	0	1	189	0	0

Loans by County

Small Business Loans - Purchases

Institution: CARTER BANK & TRUST

Respondent ID: 0000058596

Agency: FDIC - 3

State: WASHINGTON (53)

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)
KING COUNTY (033), WA										
MSA 42644										
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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	237	0	0	1	237	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	210	0	0	1	210	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	2	447	0	0	2	447	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	447	0	0	2	447	0	0
STATE TOTAL	0	0	2	447	0	0	2	447	0	0

Loans by County

Small Business Loans - Purchases

Institution: CARTER BANK & TRUST

Respondent ID: 0000058596

Agency: FDIC - 3

State: WEST VIRGINIA (54)

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)
WOOD COUNTY (107), WV										
MSA 37620										
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	111	0	0	1	111	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	111	0	0	1	111	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	111	0	0	1	111	0	0
STATE TOTAL	0	0	1	111	0	0	1	111	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA	13	849	33	5,581	10	3,177	56	9,607	0	0
TOTAL INSIDE & OUTSIDE	13	849	33	5,581	10	3,177	56	9,607	0	0

2022 Institution Disclosure Statement - Table 2-1

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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										
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	72	0	0	0	0	1	72	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	72	0	0	0	0	1	72	0	0
GRAYSON COUNTY (077), VA										
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	62	0	0	0	0	1	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	1	62	0	0	0	0	1	62	0	0
PATRICK COUNTY (141), 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	20	0	0	0	0	1	20	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

2022 Institution Disclosure Statement - Table 2-1

PAGE: 2 OF 2

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										
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	0	0	1	200	0	0	1	200	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	200	0	0	1	200	0	0
TOTAL INSIDE AA IN STATE	2	134	1	200	0	0	3	334	0	0
TOTAL OUTSIDE AA IN STATE	1	20	0	0	0	0	1	20	0	0
STATE TOTAL	3	154	1	200	0	0	4	354	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	2	134	1	200	0	0	3	334	0	0
TOTAL OUTSIDE AA	1	20	0	0	0	0	1	20	0	0
TOTAL INSIDE & OUTSIDE	3	154	1	200	0	0	4	354	0	0

2022 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: CARTER BANK & TRUST

PAGE: 1 OF 1

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	1	20	1	20	0	0
VA - HENRY COUNTY (089) - MSA NA	1	90	0	0	0	0
VA - MARTINSVILLE CITY (690) - MSA NA	1	256	0	0	0	0
VA - PITTSYLVANIA COUNTY (143) - MSA NA	1	70	0	0	0	0
VA - DANVILLE CITY (590) - MSA NA	2	602	2	602	0	0
VA - HALIFAX COUNTY (083) - MSA NA	1	60	1	60	0	0
VA - FRANKLIN COUNTY (067) - MSA 40220	4	178	2	65	0	0
VA - SALEM CITY (775) - MSA 40220	1	343	1	343	0	0
VA - AMHERST COUNTY (009) - MSA 31340	1	25	1	25	0	0
VA - BEDFORD COUNTY (019) - MSA 31340	1	475	1	475	0	0
VA - CAMPBELL COUNTY (031) - MSA 31340	1	1,000	1	1,000	0	0
VA - LYNCHBURG CITY (680) - MSA 31340	4	939	4	939	0	0
VA - CHARLOTTESVILLE CITY (540) - MSA 16820	4	1,548	3	948	0	0
VA - STAFFORD COUNTY (179) - MSA 47894	2	39	0	0	0	0
NC - IREDELL COUNTY (097) - MSA 16740	4	1,404	4	1,404	0	0
NC - GUILFORD COUNTY (081) - MSA 24660	3	1,285	0	0	0	0
NC - RANDOLPH COUNTY (151) - MSA 24660	1	173	0	0	0	0
NC - ROCKINGHAM COUNTY (157) - MSA 24660	5	616	3	166	0	0
NC - CUMBERLAND COUNTY (051) - MSA 22180	1	656	1	656	0	0

2022 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	1	72	1	72	0	0
VA - GRAYSON COUNTY (077) - MSA NA	1	62	1	62	0	0
VA - PITTSYLVANIA COUNTY (143) - MSA NA	1	200	1	200	0	0

2022 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: CARTER BANK & TRUST

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	18	95,284	0	0
Purchased	0	0	0	0
Total	18	95,284	0	0
Consortium/Third Party Loans (optional)				

2022 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

ASSESSMENT AREA - 0001

CARROLL COUNTY (035), VA

MSA: NA

Moderate Income

0803.00*

Middle Income

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

GRAYSON COUNTY (077), VA

MSA: NA

Middle Income

0601.01* 0601.02 0602.01* 0602.02* 0603.00*

HENRY COUNTY (089), VA

MSA: NA

Moderate Income

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

Middle Income

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

GALAX CITY (640), VA

MSA: NA

Moderate Income

0701.01* 0701.02*

MARTINSVILLE CITY (690), VA

MSA: NA

Low Income

0002.00*

Moderate Income

0001.00* 0004.00*

Middle Income

2022 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

0003.00

Upper Income

0005.00*

ASSESSMENT AREA - 0002

PITTSYLVANIA COUNTY (143), VA

MSA: NA

Moderate Income

0103.01*

Middle Income

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

0110.01* 0110.02* 0111.00* 0113.01* 0114.00*

Upper Income

0112.00* 0113.02*

DANVILLE CITY (590), VA

MSA: NA

Low Income

0004.00*

Moderate Income

0002.00* 0003.00* 0005.00 0006.00* 0010.00* 0011.00* 0013.01* 0013.02*

Middle Income

0001.00* 0008.00* 0009.00* 0012.00* 0014.00*

Upper Income

0007.00*

Income Not Known

9801.00*

ASSESSMENT AREA - 0003

HALIFAX COUNTY (083), VA

MSA: NA

Low Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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

Institution: CARTER BANK & TRUST

9302.02*

Moderate Income

9302.04* 9306.01 9308.00*

Middle Income

9301.00* 9303.01* 9304.00* 9305.00* 9306.02*

Upper Income

9302.03* 9303.02*

MECKLENBURG COUNTY (117), VA

MSA: NA

Middle Income

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

Upper Income

9302.01* 9305.00* 9306.00*

ASSESSMENT AREA - 0004

FLOYD COUNTY (063), VA

MSA: NA

Middle Income

9201.03* 9201.04* 9202.01* 9202.02*

Upper Income

9201.02*

GILES COUNTY (071), VA

MSA: 13980

Moderate Income

9303.00*

Middle Income

9301.00* 9302.00* 9304.00*

MONTGOMERY COUNTY (121), VA

MSA: 13980

Low Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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

Institution: CARTER BANK & TRUST

0204.01*

Moderate Income

0208.02* 0214.00*

Middle Income

0202.01* 0202.02* 0203.01* 0207.02* 0208.01* 0209.00* 0211.02* 0212.01* 0212.02* 0215.01* 0215.02*

Upper Income

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

Income Not Known

0201.00*

PULASKI COUNTY (155), VA

MSA: 13980

Moderate Income

2102.01* 2103.00* 2104.01*

Middle Income

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

Upper Income

2104.02*

Income Not Known

9801.00* 9802.00*

RADFORD CITY (750), VA

MSA: 13980

Moderate Income

0102.01*

Middle Income

0101.01* 0102.02*

Upper Income

0101.02*

ASSESSMENT AREA - 0005

BOTETOURT COUNTY (023), VA

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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

Institution: CARTER BANK & TRUST

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Respondent ID: 0000058596

Agency: FDIC - 3

MSA: 40220

Moderate Income

0401.00*

Middle Income

0402.00* 0404.01*

Upper Income

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

CRAIG COUNTY (045), VA

MSA: 40220

Middle Income

0501.00*

FRANKLIN COUNTY (067), VA

MSA: 40220

Moderate Income

0207.01* 0207.02* 0208.01* 0209.01*

Middle Income

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

Upper Income

0201.02* 0201.04* 0203.02

ROANOKE COUNTY (161), VA

MSA: 40220

Low Income

0302.07*

Moderate Income

0307.02*

Middle Income

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

Upper Income

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

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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

Institution: CARTER BANK & TRUST

PAGE: 6 OF 32

Respondent ID: 0000058596

Agency: FDIC - 3

ROANOKE CITY (770), VA

MSA: 40220

Low Income

0009.00* 0010.00* 0025.02*

Moderate Income

0001.00* 0003.00* 0004.00* 0005.00* 0006.01* 0006.02* 0022.00* 0023.01* 0023.02* 0024.00* 0025.01*
0026.00* 0027.00*

Middle Income

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

Upper Income

0011.00* 0029.00* 0030.00*

SALEM CITY (775), VA

MSA: 40220

Middle Income

0101.00* 0103.00 0105.02*

Upper Income

0102.00* 0105.01*

ASSESSMENT AREA - 0006

AMHERST COUNTY (009), VA

MSA: 31340

Moderate Income

0105.05*

Middle Income

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

Upper Income

0102.01* 0103.00*

BEDFORD COUNTY (019), VA

MSA: 31340

Low Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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

Institution: CARTER BANK & TRUST

PAGE: 7 OF 32

Respondent ID: 0000058596

Agency: FDIC - 3

0501.01*

Middle Income

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

0306.03* 0306.04* 0306.05* 0501.02*

Upper Income

0301.01* 0301.03* 0301.04* 0302.03*

CAMPBELL COUNTY (031), VA

MSA: 31340

Moderate Income

0207.00* 0208.00* 0209.00*

Middle Income

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

Upper Income

0202.00* 0204.03*

LYNCHBURG CITY (680), VA

MSA: 31340

Low Income

0011.00*

Moderate Income

0002.03* 0002.05 0006.00* 0007.00 0016.02* 0016.03 0019.00*

Middle Income

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

Upper Income

0001.00* 0002.01*

Income Not Known

0005.00* 0014.00*

ASSESSMENT AREA - 0007

ROCKBRIDGE COUNTY (163), VA

MSA: NA

2022 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

Middle Income

9301.01* 9302.00* 9303.01* 9303.02* 9304.00*

Upper Income

9301.02*

BUENA VISTA CITY (530), VA

MSA: NA

Moderate Income

9306.02*

Middle Income

9306.01*

LEXINGTON CITY (678), VA

MSA: NA

Upper Income

9305.01*

Income Not Known

9800.00*

ASSESSMENT AREA - 0008

ALBEMARLE COUNTY (003), VA

MSA: 16820

Moderate Income

0105.02* 0106.03* 0107.01* 0109.01* 0109.04*

Middle Income

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

Upper Income

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

CHARLOTTESVILLE CITY (540), VA

MSA: 16820

2022 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract

Respondent ID: 0000058596

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

Agency: FDIC - 3

Institution: CARTER BANK & TRUST

Low Income

0002.02* 0006.00*

Moderate Income

0004.01* 0005.01*

Middle Income

0002.01* 0003.02* 0004.02* 0008.00* 0009.00*

Upper Income

0005.02* 0007.00 0010.00

ASSESSMENT AREA - 0009

CULPEPER COUNTY (047), VA

MSA: 47894

Moderate Income

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

Middle Income

9301.03* 9301.04* 9302.04*

FAIRFAX COUNTY (059), VA

MSA: 47894

Median Family Income 30-40%

4215.00* 4514.00* 4516.01* 4523.01* 4619.02*

Median Family Income 40-50%

4154.01* 4523.02* 4525.02* 4528.01*

Median Family Income 50-60%

4216.00* 4217.01* 4219.00* 4812.02* 4823.02* 4901.04*

Median Family Income 60-70%

4162.00* 4206.00* 4214.00* 4218.00* 4506.02* 4507.02* 4515.01* 4516.02* 4519.00* 4527.00* 4528.02*

Median Family Income 70-80%

4153.00* 4205.03* 4221.01* 4222.02* 4322.01* 4402.02* 4502.00* 4616.06* 4714.02* 4809.02* 4810.00*

4821.00* 4822.01* 4825.07* 4912.02* 4913.03* 4916.01* 4918.01*

Median Family Income 80-90%

2022 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract**Respondent ID: 0000058596***** denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: CARTER BANK & TRUST**

4160.00* 4210.02* 4217.02* 4224.01* 4306.00* 4310.01* 4310.02* 4316.02* 4508.00* 4515.02* 4521.01*
4619.01* 4713.01* 4713.03* 4802.03* 4809.01* 4809.03* 4811.01* 4811.03* 4825.06* 4901.05* 4905.01*
4913.01* 4914.01* 4914.02* 4917.03* 4917.06*

Median Family Income 90-100%

4202.02* 4210.01* 4211.01* 4221.02* 4223.01* 4307.00* 4318.01* 4327.02* 4405.03* 4406.00* 4503.00*
4505.00* 4518.00* 4522.00* 4524.00* 4526.00* 4618.02* 4802.04* 4802.05* 4811.04* 4911.03* 4912.01*
4924.00*

Median Family Income 100-110%

4201.00* 4204.00* 4213.00* 4220.00* 4223.02* 4301.02* 4308.01* 4309.01* 4309.02* 4316.01* 4501.00*
4521.02* 4618.01* 4711.00* 4712.01* 4712.03* 4712.04* 4808.01* 4911.02* 4915.01* 4918.03*

Median Family Income 110-120%

4152.00* 4205.02* 4211.03* 4302.01* 4305.00* 4308.02* 4328.00* 4509.00* 4510.00* 4525.01* 4607.01*
4612.02* 4616.03* 4616.04* 4617.00* 4714.01* 4805.05* 4808.02* 4811.02* 4814.00* 4820.02* 4822.04*
4901.01* 4913.02* 4916.02* 4917.01* 4917.04* 4918.02* 4923.00*

Median Family Income >= 120%

4151.00* 4154.02* 4155.00* 4156.00* 4157.00* 4158.00* 4159.00* 4161.00* 4163.00* 4202.01* 4202.03*
4203.00* 4205.01* 4207.00* 4208.00* 4211.02* 4212.00* 4222.01* 4224.02* 4224.03* 4301.01* 4302.02*
4302.03* 4304.00* 4313.00* 4314.00* 4315.00* 4318.02* 4319.00* 4320.00* 4321.00* 4322.02* 4323.00*
4324.01* 4324.02* 4325.00* 4326.00* 4327.01* 4401.00* 4402.01* 4403.00* 4405.01* 4405.05* 4407.01*
4407.02* 4408.00* 4504.00* 4506.01* 4507.01* 4511.00* 4512.00* 4513.00* 4520.00* 4601.00* 4602.00*
4603.00* 4604.00* 4605.01* 4605.03* 4605.04* 4606.00* 4607.02* 4608.00* 4609.00* 4610.00* 4611.00*
4612.01* 4615.00* 4616.05* 4701.00* 4703.00* 4704.00* 4705.00* 4706.00* 4707.00* 4708.00* 4709.00*
4710.00* 4713.04* 4801.00* 4802.01* 4803.01* 4803.02* 4804.01* 4804.02* 4805.01* 4805.02* 4805.03*
4805.04* 4811.05* 4811.06* 4812.01* 4815.00* 4816.00* 4817.01* 4817.02* 4819.00* 4820.01* 4822.03*
4822.05* 4822.06* 4823.01* 4823.03* 4824.00* 4825.02* 4825.03* 4825.04* 4825.05* 4826.01* 4826.03*
4826.04* 4905.02* 4910.00* 4911.01* 4914.03* 4914.04* 4914.05* 4915.02* 4917.05* 4917.07* 4920.00*
4921.00* 4922.01* 4922.02* 4922.03* 4925.00*

Median Family Income Not Known

4405.04* 9801.00* 9802.00* 9803.00*

2022 Institution Disclosure Statement - Table 6

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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**MSA: 47894****Low Income**

9005.04* 9006.01* 9006.02* 9009.01* 9011.02* 9014.19* 9017.04*

Moderate Income

9002.01* 9002.03* 9003.01* 9003.02* 9004.03* 9004.04* 9004.07* 9004.09* 9004.10* 9005.03* 9007.01*

9007.02* 9008.03* 9010.12* 9010.13* 9010.15* 9011.01* 9012.03* 9012.09* 9012.22* 9014.03* 9014.07*

9015.04* 9016.01* 9016.02* 9017.02* 9019.00*

Middle Income

9001.00* 9002.02* 9004.08* 9005.02* 9008.01* 9008.04* 9009.04* 9009.05* 9010.11* 9010.14* 9010.16*

9012.08* 9012.11* 9012.12* 9012.21* 9012.23* 9012.24* 9012.25* 9012.26* 9012.27* 9012.28* 9012.29*

9012.30* 9012.32* 9012.37* 9013.03* 9013.04* 9013.05* 9014.09* 9014.12* 9014.13* 9014.18* 9015.06*

9015.07* 9015.08* 9017.03*

Upper Income

9010.05* 9010.09* 9010.10* 9012.19* 9012.31* 9012.33* 9012.34* 9012.35* 9012.36* 9013.06* 9014.11*

9014.14* 9014.15* 9014.16* 9014.17* 9014.20* 9014.21* 9015.03* 9015.05* 9015.09* 9015.10* 9015.11*

Income Not Known

9801.00*

SPOTSYLVANIA COUNTY (177), VA**MSA: 47894****Low Income**

0201.08*

Moderate Income

0201.10* 0201.11* 0202.01* 0202.02* 0203.04* 0203.05* 0203.07* 0203.11* 0203.14* 0204.03* 0204.05*

0204.06*

Middle Income

0201.04* 0201.05* 0201.06* 0201.07* 0201.09* 0201.12* 0201.13* 0201.14* 0202.03* 0202.04* 0202.06*

0202.07* 0203.08* 0203.09* 0203.12* 0203.16* 0204.04* 0204.07* 0204.08*

Income Not Known

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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

Institution: CARTER BANK & TRUST

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Respondent ID: 0000058596

Agency: FDIC - 3

0203.13* 0203.15*

STAFFORD COUNTY (179), VA

MSA: 47894

Low Income

0102.15* 0103.06*

Moderate Income

0102.16* 0103.04 0105.03*

Middle Income

0101.03* 0101.05* 0101.06* 0101.07* 0101.08* 0102.02* 0102.05* 0102.06* 0102.10* 0102.11* 0102.12*

0102.14* 0102.18* 0103.05* 0103.07* 0103.08* 0104.03* 0104.05* 0104.06* 0105.02* 0105.04*

Upper Income

0102.13* 0102.17* 0102.19* 0103.01* 0104.04*

Income Not Known

0102.01*

FAIRFAX CITY (600), VA

MSA: 47894

Middle Income

3001.00* 3003.00*

Upper Income

3002.00* 3004.00* 3005.00*

FREDERICKSBURG CITY (630), VA

MSA: 47894

Moderate Income

0002.01* 0002.02* 0003.02* 0004.00*

Middle Income

0001.00* 0005.00*

Income Not Known

0003.01*

MANASSAS CITY (683), VA

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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

Institution: CARTER BANK & TRUST

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Respondent ID: 0000058596

Agency: FDIC - 3

MSA: 47894

Moderate Income

9101.00* 9102.02* 9103.01* 9103.02* 9104.01*

Middle Income

9102.01* 9104.02*

MANASSAS PARK CITY (685), VA

MSA: 47894

Low Income

9202.01*

Moderate Income

9201.00*

Middle Income

9202.02*

ASSESSMENT AREA - 0010

SURRY COUNTY (171), NC

MSA: NA

Moderate Income

9305.01* 9305.02*

Middle Income

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

9310.02* 9310.03* 9311.01* 9311.03*

Upper Income

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

ASSESSMENT AREA - 0011

IREDELL COUNTY (097), NC

MSA: 16740

Low Income

0602.00* 0603.00*

Moderate Income

2022 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract**Respondent ID: 0000058596***** denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: CARTER BANK & TRUST**

0601.00* 0604.00* 0606.01* 0606.03* 0607.01* 0607.02* 0608.01* 0608.02* 0609.01* 0609.02* 0610.01*
0610.03* 0611.03* 0613.01* 0616.01 0616.03*

Middle Income

0605.00* 0607.03* 0610.02* 0611.01* 0611.02* 0611.04* 0612.01* 0612.02* 0612.03* 0612.05* 0613.02*
0613.03 0613.04* 0614.02* 0614.03* 0614.07* 0615.01* 0615.02* 0616.04*

Upper Income

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

ASSESSMENT AREA - 0012**GUILFORD COUNTY (081), NC****MSA: 24660****Median Family Income 30-40%**

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

Median Family Income 40-50%

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

Median Family Income 50-60%

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

Median Family Income 60-70%

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

Median Family Income 70-80%

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

Median Family Income 80-90%

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

Median Family Income 90-100%

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

Median Family Income 100-110%

0106.01* 0106.02* 0126.07* 0144.06* 0160.10* 0161.03* 0163.06* 0164.10* 0165.02* 0167.01* 0168.00*
0169.00* 0170.00* 0171.02*

Median Family Income 110-120%

0152.02* 0161.01* 0164.06* 0165.03* 0172.00*

Median Family Income >= 120%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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

Institution: CARTER BANK & TRUST

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Respondent ID: 0000058596

Agency: FDIC - 3

0104.01* 0104.03* 0104.04* 0105.00* 0107.01* 0107.02* 0108.00* 0109.00* 0125.03* 0125.05* 0125.09*
0125.10* 0125.11* 0127.03* 0137.00* 0144.07 0153.01* 0154.01* 0156.01* 0156.02* 0157.03* 0157.04*
0157.06* 0157.07* 0158.00* 0159.01* 0159.02* 0160.03* 0160.05* 0160.06* 0160.07* 0160.08* 0160.09*
0162.01 0162.03* 0162.04* 0162.05* 0163.03* 0163.04* 0163.05* 0164.07* 0164.08* 0164.09* 0165.05*
0165.06* 0171.01*

Median Family Income Not Known

0112.01* 0112.02* 9801.00*

RANDOLPH COUNTY (151), NC

MSA: 24660

Low Income

0303.02

Moderate Income

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

Middle Income

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

Upper Income

0305.02* 0313.08* 0315.04*

ROCKINGHAM COUNTY (157), NC

MSA: 24660

Moderate Income

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

Middle Income

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

Upper Income

0416.01* 0416.02

ASSESSMENT AREA - 0013

2022 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract**Respondent ID: 0000058596***** denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: CARTER BANK & TRUST**

CHATHAM COUNTY (037), NC**MSA: 20500****Low Income**

0204.02*

Moderate Income

0203.00* 0204.01* 0205.00* 0206.00* 0208.02*

Middle Income

0201.08* 0202.01* 0202.03* 0207.02* 0208.01*

Upper Income

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

DURHAM COUNTY (063), NC**MSA: 20500****Low Income**

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

0020.09*

Moderate Income

0001.02* 0002.00* 0003.01* 0013.03* 0017.10* 0017.11* 0018.01* 0018.02* 0018.06* 0018.10* 0020.15*

0020.26* 0020.36* 0023.00*

Middle Income

0001.01* 0004.02* 0006.00* 0016.01* 0016.03* 0017.05* 0017.06* 0017.08* 0018.09* 0018.11* 0020.07*

0020.21* 0020.22* 0020.23* 0020.25* 0020.31* 0020.34* 0020.35* 0020.37* 0021.00*

Upper Income

0003.02* 0004.01* 0007.00* 0016.04* 0017.12* 0017.13* 0018.08* 0019.00* 0020.08* 0020.13* 0020.19*

0020.20* 0020.24* 0020.29* 0020.30* 0020.33* 0020.38* 0022.00*

Income Not Known

0015.01* 0015.03* 0020.32* 9801.00*

PERSON COUNTY (145), NC**MSA: 20500****Moderate Income**

2022 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract**Respondent ID: 0000058596***** denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: CARTER BANK & TRUST**

9203.00* 9204.00* 9205.00* 9206.01*

Middle Income

9201.00* 9202.00* 9206.02*

ASSESSMENT AREA - 0014**LEE COUNTY (105), NC****MSA: NA****Low Income**

0302.00*

Moderate Income

0303.00* 0305.04* 0305.06*

Middle Income

0301.01* 0304.01* 0304.02* 0305.02* 0305.05* 0307.02* 0307.04*

Upper Income

0301.02* 0305.07* 0306.01* 0306.02* 0307.03*

ASSESSMENT AREA - 0015**CUMBERLAND COUNTY (051), NC****MSA: 22180****Low Income**

0002.00* 0024.01*

Moderate Income

0005.00* 0010.00* 0011.00* 0012.00* 0014.02* 0016.03* 0017.01* 0017.02* 0019.03* 0023.01* 0023.02*

0024.02* 0031.06* 0033.02* 0033.10* 0033.11* 0033.16* 0034.01* 0034.03* 0034.08* 0034.10* 0035.01*

0035.02* 0036.01* 0036.02* 0038.00*

Middle Income

0006.00* 0009.00* 0014.01 0015.00* 0016.04* 0016.05* 0016.06* 0018.00* 0019.01* 0019.02* 0020.01*

0020.02* 0021.00* 0022.00* 0025.01* 0025.03* 0025.05* 0025.06* 0026.00* 0027.01* 0028.02* 0029.00*

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

0033.15* 0033.17* 0033.18*

Upper Income

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Assessment Area(s) by Tract

Respondent ID: 0000058596

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

Agency: FDIC - 3

Institution: CARTER BANK & TRUST

0007.01* 0007.02* 0008.00* 0025.04* 0027.02* 0028.01* 0030.03* 0030.04* 0031.02* 0032.06* 0032.07*
0033.13* 0034.09* 0037.00*

Income Not Known

0034.04* 9801.00* 9802.00*

ASSESSMENT AREA - 0016

VANCE COUNTY (181), NC

MSA: NA

Moderate Income

9606.00* 9607.00* 9608.00* 9609.03*

Middle Income

9601.00* 9602.00* 9603.00* 9605.00* 9610.00*

Upper Income

9604.00* 9609.01* 9609.02*

ASSESSMENT AREA - 0017

FRANKLIN COUNTY (069), NC

MSA: 39580

Low Income

0603.02* 0604.04* 0607.02*

Moderate Income

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

Middle Income

0605.01* 0605.02* 0606.01* 0607.03*

ASSESSMENT AREA - 0018

WILSON COUNTY (195), NC

MSA: NA

Low Income

0002.00* 0007.02* 0008.01*

Moderate Income

0001.00* 0003.00* 0008.02* 0012.00*

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Assessment Area(s) by Tract**Respondent ID: 0000058596***** denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: CARTER BANK & TRUST**

Middle Income

0004.01* 0004.02* 0007.01* 0009.00* 0011.00* 0013.01* 0013.02* 0014.02* 0016.00* 0017.00*

Upper Income

0005.01* 0005.02* 0006.02* 0010.00* 0014.01* 0015.01* 0015.02*

Income Not Known

0006.01*

ASSESSMENT AREA - 0019**MECKLENBURG COUNTY (119), NC 2/****MSA: 16740****Median Family Income 20-30%**

0023.00* 0039.03*

Median Family Income 30-40%

0016.07* 0017.01* 0037.02* 0053.08*

Median Family Income 40-50%0008.00* 0015.07* 0031.09* 0038.02* 0039.02* 0045.00* 0047.00* 0048.00* 0051.00* 0053.01* 0053.06*
0053.07***Median Family Income 50-60%**0006.00* 0015.04* 0015.05* 0016.03* 0016.05* 0016.06* 0016.08* 0016.09* 0017.02* 0019.10* 0019.14*
0019.18* 0019.22* 0019.25* 0019.27* 0031.08* 0038.07* 0038.11* 0041.01* 0042.00* 0043.02* 0043.04*
0043.06* 0044.00* 0046.00* 0049.00* 0050.00* 0052.00* 0054.05* 0056.09* 0059.16* 0060.12***Median Family Income 60-70%**0015.09* 0015.10* 0018.02* 0019.17* 0019.19* 0019.20* 0019.21* 0019.23* 0019.24* 0032.01* 0038.08*
0040.00* 0053.05* 0055.10* 0056.16* 0056.26***Median Family Income 70-80%**0015.08* 0019.11* 0019.16* 0019.26* 0020.07* 0021.00* 0036.00* 0043.03* 0054.04* 0055.12* 0056.10*
0056.19* 0056.21* 0058.24* 0058.26* 0058.27* 0060.11* 0060.15* 0060.16* 0061.09***Median Family Income 80-90%**0007.00* 0038.09* 0041.02* 0054.03* 0055.11* 0055.29* 0055.32* 0056.27* 0059.15* 0060.09* 0061.08*
0061.10***Median Family Income 90-100%****Footnote:**

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2022 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract**Respondent ID: 0000058596***** denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: CARTER BANK & TRUST**

0014.00* 0031.02* 0038.05* 0038.10* 0043.07* 0055.25* 0055.27* 0055.34* 0055.35* 0056.04* 0056.11*
0057.16* 0059.27* 0059.30* 0059.31* 0059.32* 0060.13*

Median Family Income 100-110%

0003.01* 0018.01* 0031.06* 0055.13* 0055.22* 0055.33* 0055.36* 0056.12* 0058.30* 0058.61* 0059.13*
0060.08* 0061.14*

Median Family Income 110-120%

0001.01* 0013.00* 0055.15* 0055.26* 0055.28* 0055.31* 0056.15* 0056.23* 0059.18* 0059.23* 0059.24*
0059.29* 0061.05*

Median Family Income >= 120%

0001.02* 0001.03* 0001.04* 0003.02* 0004.01* 0004.02* 0005.01* 0005.03* 0009.00* 0010.00* 0011.00*
0012.00* 0020.04* 0020.05* 0020.06* 0020.08* 0022.01* 0022.02* 0024.00* 0025.00* 0026.00* 0027.01*
0027.02* 0028.00* 0029.03* 0029.05* 0029.07* 0029.08* 0029.09* 0029.10* 0030.06* 0030.08* 0030.12*
0030.13* 0030.15* 0030.16* 0030.17* 0030.18* 0030.19* 0030.20* 0030.21* 0030.22* 0031.05* 0031.10*
0032.03* 0032.04* 0033.01* 0033.02* 0034.01* 0034.02* 0035.00* 0037.01* 0055.08* 0055.16* 0055.17*
0055.20* 0055.30* 0056.25* 0058.28* 0058.32* 0058.39* 0058.40* 0058.43* 0058.45* 0058.46* 0058.47*
0058.48* 0058.49* 0058.51* 0058.52* 0058.54* 0058.55* 0058.56* 0058.57* 0058.59* 0058.60* 0058.62*
0058.63* 0058.64* 0059.21* 0059.22* 0059.26* 0060.14* 0061.03* 0061.13*

Median Family Income Not Known

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

ASSESSMENT AREA - 0020**NIAGARA COUNTY (063), NY****MSA: 15380****Low Income**

0202.00* 0206.00* 0209.00* 0213.00* 0217.00*

Moderate Income

0203.00* 0204.00* 0205.00* 0210.00* 0212.00* 0214.00* 0220.00* 0226.01* 0226.02* 0227.15* 0229.01*
0230.01* 0233.02* 0235.00* 0236.00* 0237.00* 0240.02* 0241.02* 0243.01* 9400.01*

Middle Income

0207.00* 0221.00* 0222.00* 0223.00* 0224.01* 0225.00* 0227.02* 0228.04* 0229.02* 0231.00* 0232.00*

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.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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

Institution: CARTER BANK & TRUST

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Respondent ID: 0000058596

Agency: FDIC - 3

0233.01* 0234.01* 0234.04* 0234.05* 0238.00* 0239.01* 0239.02* 0240.01* 0241.01* 0242.01* 0242.02*
0244.04* 0244.05* 0244.06* 0245.01* 0246.00*

Upper Income

0201.00* 0227.13* 0227.14* 0227.16* 0227.17* 0228.03* 0234.02* 0243.02* 0243.03* 0244.01* 0245.02*

Income Not Known

0211.00* 9401.00* 9900.00*

OUTSIDE ASSESSMENT AREA

SHELBY COUNTY (117), AL

MSA: 13820

Upper Income

0302.21

MARICOPA COUNTY (013), AZ

MSA: 38060

Median Family Income 60-70%

4226.38

YAVAPAI COUNTY (025), AZ

MSA: 39150

Upper Income

0004.07

LOS ANGELES COUNTY (037), CA

MSA: 31084

Median Family Income >= 120%

4636.02

MONTEREY COUNTY (053), CA

MSA: 41500

Upper Income

0120.00

ORANGE COUNTY (059), CA

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2022 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

MSA: 11244

Median Family Income >= 120%

0015.05 0524.30

PLACER COUNTY (061), CA

MSA: 40900

Upper Income

0235.02

SAN DIEGO COUNTY (073), CA

MSA: 41740

Median Family Income 90-100%

0207.08

Median Family Income >= 120%

0133.21

SAN FRANCISCO COUNTY (075), CA

MSA: 41884

Median Family Income >= 120%

0615.06

SANTA CLARA COUNTY (085), CA

MSA: 41940

Median Family Income >= 120%

5084.03

SONOMA COUNTY (097), CA

MSA: 42220

Upper Income

1506.07

VENTURA COUNTY (111), CA

MSA: 37100

Median Family Income 50-60%

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2022 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

0087.00

GILPIN COUNTY (047), CO

MSA: 19740

Middle Income

0138.02

FAIRFIELD COUNTY (001), CT

MSA: 14860

Median Family Income 80-90%

2112.02

Median Family Income >= 120%

0031.00

BRADFORD COUNTY (007), FL

MSA: NA

Middle Income

0001.00

BROWARD COUNTY (011), FL

MSA: 22744

Median Family Income 80-90%

0204.06

Median Family Income 110-120%

0908.02

LAKE COUNTY (069), FL

MSA: 36740

Upper Income

0301.09

PALM BEACH COUNTY (099), FL

MSA: 48424

Median Family Income >= 120%

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2022 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

0076.23

CATOOSA COUNTY (047), GA

MSA: 16860

Upper Income

0303.03

FANNIN COUNTY (111), GA

MSA: NA

Middle Income

0504.00

ROCKDALE COUNTY (247), GA

MSA: 12060

Upper Income

0601.03

HONOLULU COUNTY (003), HI

MSA: 46520

Median Family Income >= 120%

0045.00

COOK COUNTY (031), IL

MSA: 16984

Median Family Income >= 120%

0815.00

BOYLE COUNTY (021), KY

MSA: NA

Upper Income

9302.00

EAST BATON ROUGE PARISH (033), LA

MSA: 12940

Upper Income

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2022 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

0045.07

WALDO COUNTY (027), ME

MSA: NA

Middle Income

0430.00

MONTGOMERY COUNTY (031), MD

MSA: 23224

Median Family Income 110-120%

7060.12

MIDDLESEX COUNTY (017), MA

MSA: 15764

Median Family Income 80-90%

3513.00

LIVINGSTON COUNTY (093), MI

MSA: 47664

Upper Income

7137.00

FORREST COUNTY (035), MS

MSA: 25620

Middle Income

0106.02

ST. LOUIS COUNTY (189), MO

MSA: 41180

Median Family Income >= 120%

2152.34 2178.41

BERGEN COUNTY (003), NJ

MSA: 35614

Median Family Income >= 120%

Footnote:

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2022 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

0442.02

BURLINGTON COUNTY (005), NJ

MSA: 15804

Middle Income

7042.02

ESSEX COUNTY (013), NJ

MSA: 35084

Median Family Income >= 120%

0160.00

MIDDLESEX COUNTY (023), NJ

MSA: 35154

Median Family Income 70-80%

0001.01

MORRIS COUNTY (027), NJ

MSA: 35084

Median Family Income >= 120%

0439.00

NASSAU COUNTY (059), NY

MSA: 35004

Median Family Income >= 120%

3025.01

PUTNAM COUNTY (079), NY

MSA: 35614

Upper Income

0118.02

ALAMANCE COUNTY (001), NC

MSA: 15500

Middle Income

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2022 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

0212.04

BURKE COUNTY (023), NC

MSA: 25860

Middle Income

0208.02

CABARRUS COUNTY (025), NC

MSA: 16740

Moderate Income

0419.02

CALDWELL COUNTY (027), NC

MSA: 25860

Middle Income

0314.02

CLEVELAND COUNTY (045), NC

MSA: NA

Upper Income

9515.01

GRANVILLE COUNTY (077), NC

MSA: 20500

Moderate Income

9702.00

MECKLENBURG COUNTY (119), NC 2/

MSA: 16740

Median Family Income 90-100%

0064.11

PITT COUNTY (147), NC

MSA: 24780

Middle Income

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2022 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

0005.03

WAKE COUNTY (183), NC

MSA: 39580

Median Family Income >= 120%

0542.19

CUYAHOGA COUNTY (035), OH

MSA: 17460

Median Family Income 60-70%

1522.02

SUMMIT COUNTY (153), OH

MSA: 10420

Median Family Income 60-70%

5035.00

JEFFERSON COUNTY (067), OK

MSA: NA

Moderate Income

3717.00

KENT COUNTY (003), RI

MSA: 39300

Upper Income

0209.03

GREENVILLE COUNTY (045), SC

MSA: 24860

Median Family Income 40-50%

0020.03

GIBSON COUNTY (053), TN

MSA: 27180

Middle Income

Footnote:

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2022 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

9662.00

BEXAR COUNTY (029), TX

MSA: 41700

Median Family Income >= 120%

1821.03

BRAZORIA COUNTY (039), TX

MSA: 26420

Upper Income

6606.11

FANNIN COUNTY (147), TX

MSA: NA

Upper Income

9507.01

GALVESTON COUNTY (167), TX

MSA: 26420

Middle Income

7233.00

Upper Income

7212.10

GREGG COUNTY (183), TX

MSA: 30980

Middle Income

0103.02

HARRIS COUNTY (201), TX

MSA: 26420

Median Family Income >= 120%

4549.01

MCLENNAN COUNTY (309), TX

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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

Institution: CARTER BANK & TRUST

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Respondent ID: 0000058596

Agency: FDIC - 3

MSA: 47380

Upper Income

0037.03

MONTGOMERY COUNTY (339), TX

MSA: 26420

Median Family Income >= 120%

6906.09

SALT LAKE COUNTY (035), UT

MSA: 41620

Median Family Income 90-100%

1129.20

CHITTENDEN COUNTY (007), VT

MSA: 15540

Middle Income

0031.01

APPOMATTOX COUNTY (011), VA

MSA: 31340

Upper Income

0401.01

CHESTERFIELD COUNTY (041), VA

MSA: 40060

Moderate Income

1008.17

HANOVER COUNTY (085), VA

MSA: 40060

Upper Income

3207.02

LOUDOUN COUNTY (107), VA

Footnote:

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2022 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

MSA: 47894
Moderate Income
6105.05
NELSON COUNTY (125), VA
MSA: 16820
Moderate Income
9503.00
ORANGE COUNTY (137), VA
MSA: NA
Upper Income
1103.02
PATRICK COUNTY (141), VA
MSA: NA
Middle Income
0302.01 0303.01
WYTHE COUNTY (197), VA
MSA: NA
Upper Income
0504.02
KING COUNTY (033), WA
MSA: 42644
Median Family Income 90-100%
0314.00
Median Family Income >= 120%
0116.01
WOOD COUNTY (107), WV
MSA: 37620
Middle Income

Footnote:
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2022 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

0009.01

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2022 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 Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	111	111	0	0.00%
Small Farm Loans	4	4	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	286	286	0	0.00%
Total	403	403	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.