

Loans by County

Respondent ID: 0000058596

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CARTER BANK & TRUST

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FULTON COUNTY (121), GA										
MSA 12060										
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	2	1,707	2	1,707	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	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	2	1,707	2	1,707	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	1,707	2	1,707	0	0
STATE TOTAL	0	0	0	0	2	1,707	2	1,707	0	0

Loans by County

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Small Business Loans - Originations

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Institution: CARTER BANK & TRUST

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BRUNSWICK COUNTY (019), NC										
MSA 34820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	600	1	600	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	600	1	600	0	0
CHATHAM COUNTY (037), NC										
MSA 20500										
Inside AA 0013										
Low Income	0	0	1	110	1	750	2	860	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	110	1	750	2	860	0	0
DAVIDSON COUNTY (057), NC										
MSA 49180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	534	1	534	0	0
Middle Income	0	0	1	121	0	0	1	121	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	121	1	534	2	655	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DURHAM COUNTY (063), NC										
MSA 20500										
Inside AA 0013										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	938	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	938	0	0	0	0
FRANKLIN COUNTY (069), NC										
MSA 39580										
Inside AA 0017										
Low Income	0	0	1	182	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	182	0	0	0	0	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GUILFORD COUNTY (081), NC										
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	1	150	0	0	1	150	0	0
Median Family Income 70-80%	0	0	1	200	1	775	1	775	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%	1	100	0	0	0	0	1	100	0	0
Median Family Income >= 120%	0	0	0	0	1	280	1	280	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	100	2	350	2	1,055	4	1,305	0	0
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	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	325	1	325	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	325	1	325	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MECKLENBURG COUNTY (119), NC 2/										
MSA 16740										
Inside AA 0019										
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	100	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	548	1	548	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	100	0	0	1	548	1	548	0	0
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

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.

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Median Family Income >= 120%	1	100	0	0	1	300	1	100	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	100	0	0	1	300	1	100	0	0
Totals For County: (119) 2/										
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	100	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	100	0	0	2	848	2	648	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	2	200	0	0	2	848	2	648	0	0
POLK COUNTY (149), 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	1	50	0	0	0	0	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0

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.

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Small Business Loans - Originations

Agency: FDIC - 3

Institution: CARTER BANK & TRUST

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RICHMOND COUNTY (153), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	225	1	523	2	748	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	225	1	523	2	748	0	0
VANCE COUNTY (181), NC										
MSA NA										
Inside AA 0016										
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
TOTAL INSIDE AA IN STATE	2	200	4	642	7	4,091	9	3,513	0	0
TOTAL OUTSIDE AA IN STATE	2	150	2	346	4	1,957	7	2,153	0	0
STATE TOTAL	4	350	6	988	11	6,048	16	5,666	0	0

Footnote:

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

Loans by County

Respondent ID: 0000058596

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CARTER BANK & TRUST

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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	0	0	0	0	1	965	1	965	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	965	1	965	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	1	34	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	34	0	0	0	0	0	0	0	0
FLOYD COUNTY (063), VA										
MSA NA										
Inside AA 0004										
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	45	0	0	0	0	1	45	0	0
Upper Income	1	50	0	0	0	0	1	50	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	95	0	0	0	0	2	95	0	0

Footnote:

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FLUVANNA COUNTY (065), VA										
MSA 16820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	1	75	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	1	75	0	0
FRANKLIN COUNTY (067), VA										
MSA 40220										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	14	0	0	0	0	1	14	0	0
Middle Income	4	139	0	0	0	0	4	139	0	0
Upper Income	2	156	0	0	0	0	1	68	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	309	0	0	0	0	6	221	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	87	0	0	0	0	1	87	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	87	0	0	0	0	1	87	0	0

Footnote:

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HALIFAX COUNTY (083), VA										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	28	1	101	0	0	2	129	0	0
Middle Income	0	0	0	0	1	307	1	307	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	28	1	101	1	307	3	436	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	1	27	0	0	0	0	1	27	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	27	0	0	0	0	1	27	0	0
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	1	150	0	0	1	150	0	0
Middle Income	0	0	1	125	1	300	1	125	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	275	1	300	2	275	0	0

Footnote:

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

Loans by County

Respondent ID: 0000058596

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CARTER BANK & TRUST

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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	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	938	1	938	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	938	1	938	0	0
LOUISA COUNTY (109), VA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	580	1	580	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	580	1	580	0	0
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	0	0	1	175	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	175	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

Respondent ID: 0000058596

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CARTER BANK & TRUST

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PATRICK COUNTY (141), VA										
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	30	0	0	0	0	1	30	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	1	30	0	0
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	60	0	0	0	0	1	60	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
STAFFORD COUNTY (179), VA										
MSA 47894										
Inside AA 0009										
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	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	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)
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	1	550	1	550	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	550	1	550	0	0
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	250	1	750	1	250	0	0
Middle Income	0	0	1	150	1	450	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	1	460	1	460	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	400	3	1,660	2	710	0	0
TOTAL INSIDE AA IN STATE	13	609	6	976	7	3,782	20	3,429	0	0
TOTAL OUTSIDE AA IN STATE	3	136	1	175	2	1,518	4	1,620	0	0
STATE TOTAL	16	745	7	1,151	9	5,300	24	5,049	0	0

Footnote:

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

Loans by County

Respondent ID: 0000058596

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CARTER BANK & TRUST

State: 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)
MONONGALIA COUNTY (061), WV										
MSA 34060										
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	984	1	984	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	984	1	984	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	984	1	984	0	0
STATE TOTAL	0	0	0	0	1	984	1	984	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	15	809	10	1,618	14	7,873	29	6,942	0	0
TOTAL OUTSIDE AA	5	286	3	521	9	6,166	14	6,464	0	0
TOTAL INSIDE & OUTSIDE	20	1,095	13	2,139	23	14,039	43	13,406	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: 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)
SOLANO COUNTY (095), CA										
MSA 46700										
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	109	0	0	1	109	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	109	0	0	1	109	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	109	0	0	1	109	0	0
STATE TOTAL	0	0	1	109	0	0	1	109	0	0

Loans by County

Small Business Loans - Purchases

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)
NEW HAVEN COUNTY (009), CT										
MSA 35300										
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	252	1	252	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	252	1	252	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	252	1	252	0	0
STATE TOTAL	0	0	0	0	1	252	1	252	0	0

Loans by County

Small Business Loans - Purchases

Institution: CARTER BANK & TRUST

Respondent ID: 000058596

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	1	58	0	0	0	0	1	58	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	58	0	0	0	0	1	58	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	58	0	0	0	0	1	58	0	0
STATE TOTAL	1	58	0	0	0	0	1	58	0	0

Loans by County

Small Business Loans - Purchases

Institution: CARTER BANK & TRUST

Respondent ID: 000058596

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	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	125	0	0	1	125	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	125	0	0	1	125	0	0
TOTAL INSIDE AA IN STATE	0	0	1	125	0	0	1	125	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	0	0	1	125	0	0	1	125	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	0	0	1	125	0	0	1	125	0	0
TOTAL OUTSIDE AA	1	58	1	109	1	252	3	419	0	0
TOTAL INSIDE & OUTSIDE	1	58	2	234	1	252	4	544	0	0

Loans by County

Respondent ID: 0000058596

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: CARTER BANK & TRUST

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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	48	0	0	0	0	1	48	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	48	0	0	0	0	1	48	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	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
PATRICK COUNTY (141), 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	15	0	0	0	0	1	15	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	0	0	1	15	0	0
TOTAL INSIDE AA IN STATE	2	63	0	0	1	475	3	538	0	0

Loans by County

Respondent ID: 0000058596

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: CARTER BANK & TRUST

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	2	63	0	0	1	475	3	538	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	2	63	0	0	1	475	3	538	0	0
TOTAL OUTSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL INSIDE & OUTSIDE	2	63	0	0	1	475	3	538	0	0

2023 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: CARTER BANK & TRUST

Respondent ID: 0000058596
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VA - GRAYSON COUNTY (077) - MSA NA	1	87	1	87	0	0
VA - HENRY COUNTY (089) - MSA NA	3	575	2	275	0	0
VA - PATRICK COUNTY (141) - MSA NA	1	30	1	30	0	0
VA - PITTSYLVANIA COUNTY (143) - MSA NA	1	60	1	60	0	0
VA - DANVILLE CITY (590) - MSA NA	5	2,060	2	710	0	0
VA - HALIFAX COUNTY (083) - MSA NA	3	436	3	436	0	0
VA - FLOYD COUNTY (063) - MSA NA	2	95	2	95	0	0
VA - FRANKLIN COUNTY (067) - MSA 40220	7	309	6	221	0	0
VA - AMHERST COUNTY (009) - MSA 31340	1	965	1	965	0	0
VA - CHARLOTTESVILLE CITY (540) - MSA 16820	1	550	1	550	0	0
VA - STAFFORD COUNTY (179) - MSA 47894	1	200	0	0	1	125
NC - IREDELL COUNTY (097) - MSA 16740	1	325	1	325	0	0
NC - GUILFORD COUNTY (081) - MSA 24660	5	1,505	4	1,305	0	0
NC - CHATHAM COUNTY (037) - MSA 20500	2	860	2	860	0	0
NC - DURHAM COUNTY (063) - MSA 20500	1	938	0	0	0	0
NC - VANCE COUNTY (181) - MSA NA	1	475	1	475	0	0
NC - FRANKLIN COUNTY (069) - MSA 39580	1	182	0	0	0	0
NC - MECKLENBURG COUNTY (119) - MSA 16740 2/	2	648	1	548	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.

2023 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	48	1	48	0	0
VA - GRAYSON COUNTY (077) - MSA NA	1	475	1	475	0	0
VA - PATRICK COUNTY (141) - MSA NA	1	15	1	15	0	0

2023 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: CARTER BANK & TRUST

PAGE: 1 OF 1

Respondent ID: 0000058596
Agency: FDIC - 3

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	25	171,196	0	0
Purchased	0	0	0	0
Total	25	171,196	0	0
Consortium/Third Party Loans (optional)				
Originated	0	0		
Purchased	1	4,794		
Total	1	4,794		

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000058596

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

Agency: FDIC - 3

Institution: CARTER BANK & TRUST

ASSESSMENT AREA - 0001

CARROLL COUNTY (035), VA

MSA: NA

Moderate Income

0803.00*

Middle Income

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

GRAYSON COUNTY (077), VA

MSA: NA

Middle Income

0601.01* 0601.02 0602.01* 0602.02 0603.00*

HENRY COUNTY (089), VA

MSA: NA

Moderate Income

0101.00 0105.00* 0108.00* 0109.00* 0110.00* 0112.00*

Middle Income

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

PATRICK COUNTY (141), VA

MSA: NA

Middle Income

0301.01 0301.02* 0302.01* 0302.02 0303.01* 0303.02*

WYTHE COUNTY (197), VA

MSA: NA

Moderate Income

0504.01*

Middle Income

0501.01* 0502.02* 0503.02*

Upper Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000058596

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

Agency: FDIC - 3

Institution: CARTER BANK & TRUST

0501.02* 0502.01* 0503.01* 0504.02*

GALAX CITY (640), VA

MSA: NA

Moderate Income

0701.01* 0701.02*

MARTINSVILLE CITY (690), VA

MSA: NA

Low Income

0002.00*

Moderate Income

0001.00* 0004.00*

Middle Income

0003.00*

Upper Income

0005.00*

ASSESSMENT AREA - 0002

PITTSYLVANIA COUNTY (143), VA

MSA: NA

Moderate Income

0103.01*

Middle Income

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

0110.01* 0110.02* 0111.00* 0113.01* 0114.00*

Upper Income

0112.00* 0113.02*

DANVILLE CITY (590), VA

MSA: NA

Low Income

0004.00*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000058596

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

Agency: FDIC - 3

Institution: CARTER BANK & TRUST

Moderate Income

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

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

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000058596

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

Agency: FDIC - 3

Institution: CARTER BANK & TRUST

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

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*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000058596

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

Agency: FDIC - 3

Institution: CARTER BANK & TRUST

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

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

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000058596

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

Agency: FDIC - 3

Institution: CARTER BANK & TRUST

Upper Income

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*

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*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000058596

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

Agency: FDIC - 3

Institution: CARTER BANK & TRUST

ASSESSMENT AREA - 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

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

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000058596

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

Agency: FDIC - 3

Institution: CARTER BANK & TRUST

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

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

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000058596

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

Agency: FDIC - 3

Institution: CARTER BANK & TRUST

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

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

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000058596

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

Agency: FDIC - 3

Institution: CARTER BANK & TRUST

Median Family Income 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%

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*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000058596

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

Agency: FDIC - 3

Institution: CARTER BANK & TRUST

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*

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*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000058596

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

Agency: FDIC - 3

Institution: CARTER BANK & TRUST

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

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*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000058596

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

Agency: FDIC - 3

Institution: CARTER BANK & TRUST

Upper Income

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

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*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000058596

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

Agency: FDIC - 3

Institution: CARTER BANK & TRUST

Middle Income

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

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*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000058596

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

Agency: FDIC - 3

Institution: CARTER BANK & TRUST

Median Family Income 70-80%

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

Median Family Income 80-90%

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

Median Family Income 90-100%

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

Median Family Income 100-110%

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

Median Family Income 110-120%

0152.02* 0161.01 0164.06* 0165.03* 0172.00*

Median Family Income >= 120%

0104.01* 0104.03* 0104.04* 0105.00* 0107.01* 0107.02* 0108.00 0109.00* 0125.03* 0125.05* 0125.09*
0125.10* 0125.11* 0127.03* 0137.00* 0144.07* 0153.01* 0154.01* 0156.01* 0156.02* 0157.03* 0157.04*
0157.06* 0157.07* 0158.00* 0159.01* 0159.02* 0160.03* 0160.05* 0160.06* 0160.07* 0160.08* 0160.09*
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

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000058596

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

Agency: FDIC - 3

Institution: CARTER BANK & TRUST

0305.02* 0313.08* 0315.04*

ROCKINGHAM COUNTY (157), NC

MSA: 24660

Moderate Income

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

Middle Income

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

0415.01* 0415.02*

Upper Income

0416.01* 0416.02*

ASSESSMENT AREA - 0013

CHATHAM COUNTY (037), NC

MSA: 20500

Low Income

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*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000058596

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

Agency: FDIC - 3

Institution: CARTER BANK & TRUST

Middle Income

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

Upper Income

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

Income Not Known

0015.01* 0015.03* 0020.32* 9801.00*

PERSON COUNTY (145), NC

MSA: 20500

Moderate Income

9203.00* 9204.00* 9205.00* 9206.01*

Middle Income

9201.00* 9202.00* 9206.02*

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

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000058596

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

Agency: FDIC - 3

Institution: CARTER BANK & TRUST

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

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*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000058596

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

Agency: FDIC - 3

Institution: CARTER BANK & TRUST

Moderate Income

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*

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*

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.

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000058596

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

Agency: FDIC - 3

Institution: CARTER BANK & TRUST

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%

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

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.

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000058596

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

Agency: FDIC - 3

Institution: CARTER BANK & TRUST

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

OUTSIDE ASSESSMENT AREA

SOLANO COUNTY (095), CA

MSA: 46700

Middle Income

2523.17

NEW HAVEN COUNTY (009), CT

MSA: 35300

Median Family Income >= 120%

3481.11

FULTON COUNTY (121), GA

MSA: 12060

Median Family Income 30-40%

0105.28

BRUNSWICK COUNTY (019), NC

MSA: 34820

Upper Income

0203.13

DAVIDSON COUNTY (057), NC

MSA: 49180

Moderate Income

0618.03

Middle Income

0619.03

MECKLENBURG COUNTY (119), NC 2/

MSA: 16740

Median Family Income >= 120%

0062.09 0063.11

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.

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000058596

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

Agency: FDIC - 3

Institution: CARTER BANK & TRUST

POLK COUNTY (149), NC

MSA: NA

Upper Income

9203.03

RICHMOND COUNTY (153), NC

MSA: NA

Middle Income

9705.00

CHITTENDEN COUNTY (007), VT

MSA: 15540

Middle Income

0033.04

APPOMATTOX COUNTY (011), VA

MSA: 31340

Upper Income

0401.01

FLUVANNA COUNTY (065), VA

MSA: 16820

Middle Income

0201.04

HANOVER COUNTY (085), VA

MSA: 40060

Upper Income

3207.02

LOUDOUN COUNTY (107), VA

MSA: 47894

Upper Income

6119.01

Footnote:

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2023 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

LOUISA COUNTY (109), VA

MSA: NA

Middle Income

9504.00

ORANGE COUNTY (137), VA

MSA: NA

Upper Income

1103.02

MONONGALIA COUNTY (061), WV

MSA: 34060

Middle Income

0111.00

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.

2023 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000058596

Institution: CARTER BANK & TRUST

Agency: FDIC - 3

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	54	54	0	0.00%
Small Farm Loans	3	3	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	1	1	0	0.00%
Assessment Area	287	287	0	0.00%
Total	347	347	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.