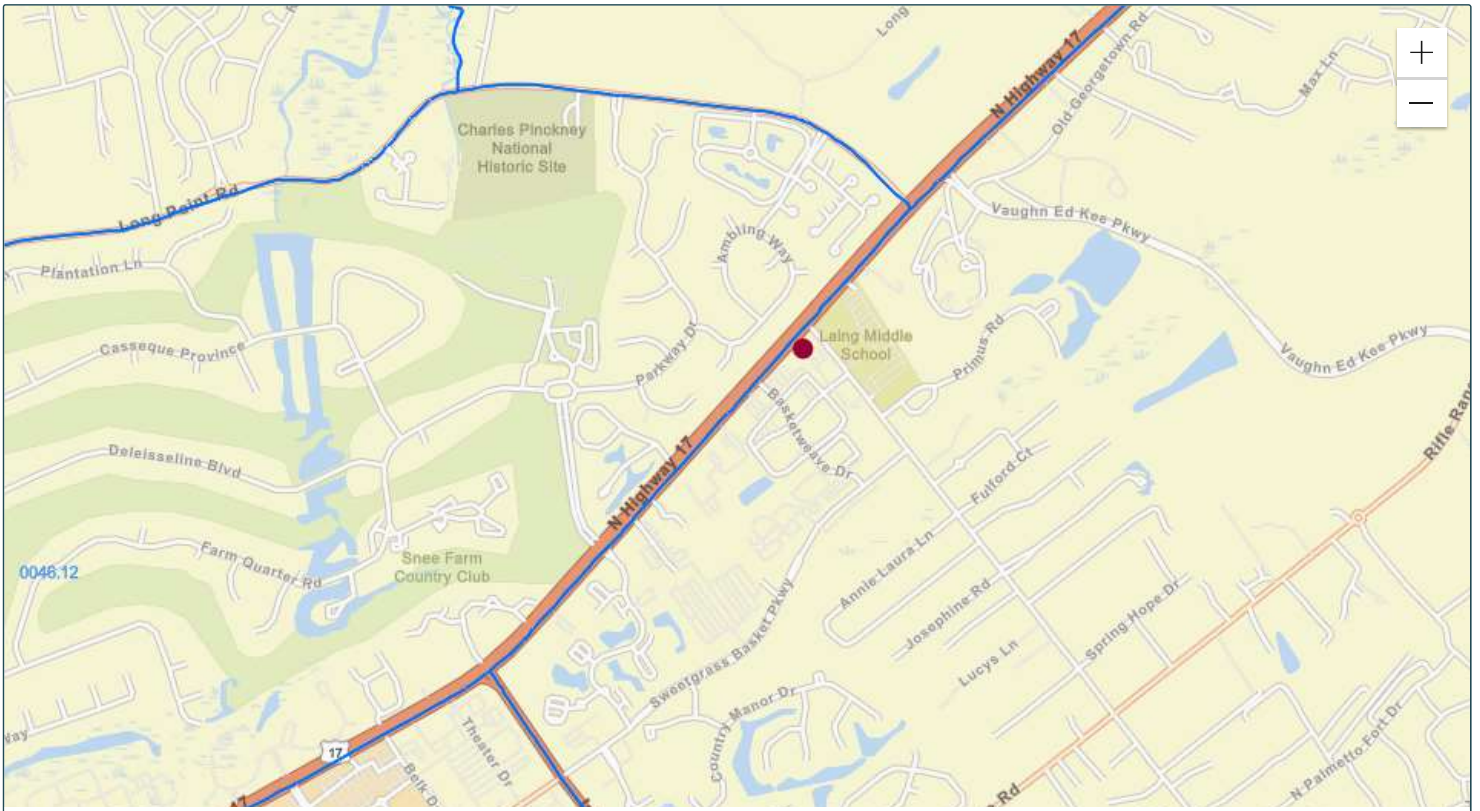




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● Matched Address: 2191 N Highway 17, Mount Pleasant, South Carolina, 29466
MSA: 16700 - CHARLESTON-NORTH CHARLESTON, SC || State: 45 - SOUTH CAROLINA || County: 019 - CHARLESTON COUNTY || Tract Code: 0046.10

● Selected Tract
MSA: || State: || County: || Tract Code:



2025 FFIEC Geocode Census Report

Matched Address: 2191 N Highway 17, Mount Pleasant, South Carolina, 29466
MSA: 16700 - CHARLESTON-NORTH CHARLESTON, SC
State: 45 - SOUTH CAROLINA
County: 019 - CHARLESTON COUNTY
Tract Code: 0046.10

Summary Census Demographic Information

Tract Income Level	
Underserved or Distressed Tract	
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
2025 Estimated Tract Median Family Income	
2020 Tract Median Family Income	
Tract Median Family Income %	
Tract Population	
Tract Minority %	
Tract Minority Population	
Owner-Occupied Units	
1- to 4- Family Units	

Census Income Information

Tract Income Level	
2020 MSA/MD/statewide non-MSA/MD Median Family Income	
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
% below Poverty Line	
Tract Median Family Income %	
2020 Tract Median Family Income	
2025 Estimated Tract Median Family Income	
2020 Tract Median Household Income	

Census Population Information

Tract Population	
Tract Minority %	
Number of Families	
Number of Households	
Non-Hispanic White Population	
Tract Minority Population	
American Indian Population	
Asian/Hawaiian/Pacific Islander Population	
Black Population	
Hispanic Population	
Other/Two or More Races Population	

Census Housing Information

Total Housing Units	
1- to 4- Family Units	
Median House Age (Years)	
Owner-Occupied Units	
Renter Occupied Units	
Owner Occupied 1- to 4- Family Units	
Inside Principal City?	
Vacant Units	



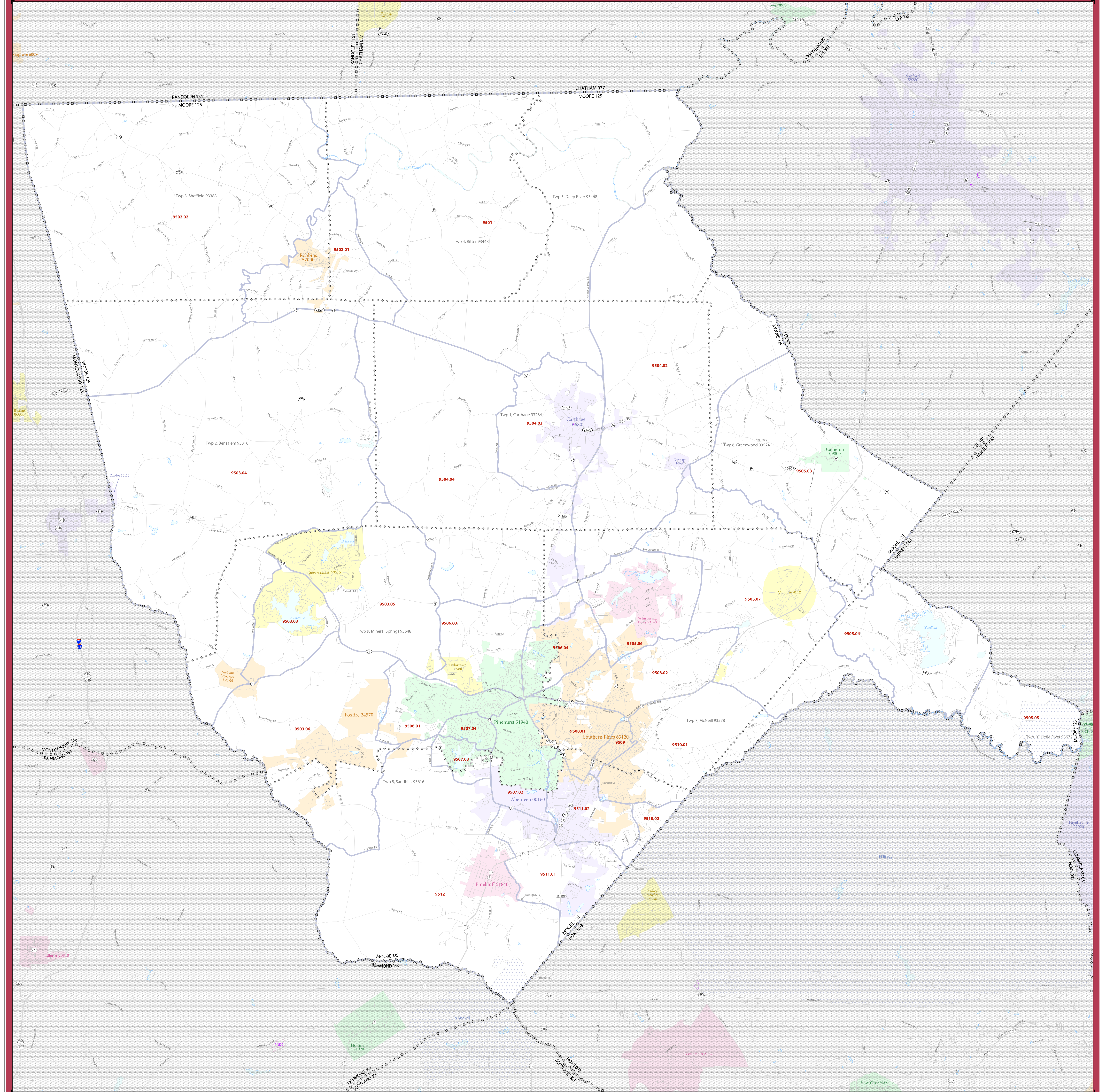
ASSESSMENT AREA

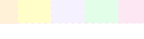
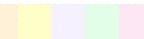
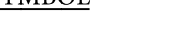
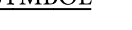
PINEHURST: BRANCH 6

5 Village Green Road West | Pinehurst, NC



2020 CENSUS - CENSUS TRACT REFERENCE MAP: Moore County, NC



SYMBOL DESCRIPTION		SYMBOL DESCRIPTION		SYMBOL DESCRIPTION	
SYMBOL	LABEL STYLE	SYMBOL	LABEL STYLE	SYMBOL	LABEL STYLE
International	☆☆☆☆☆	CANADA	Incorporated Place ^{1,2}		Davis 18100
Federal American Indian Reservation		L'ANSE RESVN 1880	Census Designated Place (CDP) ³		<i>Incline Village 35100</i>
Off-Reservation Trust Land		T1880	Census Tract ³		33.07
State American Indian Reservation		Tama Resvn 9400			
Alaska Native Regional Corporation	▼▲▼▲▼▲▼	NANA ANAC 52120	DESCRIPTION	DESCRIPTION	SYMBOL
City (or statistically equivalent entity)		NEW YORK 36	Water Body		
County (or statistically equivalent entity)		ERI2 29	College or University		
Minor Civil Division (MCD) ³		Bristol town 07485	Military		
Census County Division (CCD), Census Area (CSA), or Unincorporated Territory (UT)		Hanna CCD 91650	Prison or Juvenile Detention Center		
Consolidated City		MILFORD 47500	Other Road (not Trunk Street, Alley, Walkway, or Ferry)		
			Navigable Boundary or Feature Not Elsewhere Classified		
			Outside Subject Area		

Where international, state, county, and/or MCD/CDD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A "°" following an MCD name denotes a false MCD. A "°" following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

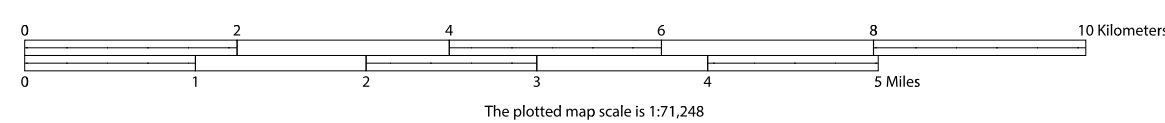
- 1 A "1" following an MCD name denotes a false MCD. A "0" following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.
- 2 Place label color corresponds to the place fill color.
- 3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of census tracts with an even decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)
Data Source: U.S. Census Bureau's MAF/TIGER database (TAB20)
Map Created by Geography Division: January 08, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau



Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Moore County (125)
ENTITY TYPE: County or statistically equivalent entity
ST: North Carolina (37)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 250037125001

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FFIEC Census Reports

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2024 FFIEC Census Report - Summary Census Demographic Information

State: 37 - NORTH CAROLINA (NC)

County: 125 - MOORE COUNTY

Tract: ALL TRACTS

Records 1 through 29 of 29

Data Report Links

[Demographic \(PDF !\[\]\(d3102649f02e825ddb76dc3de0190154_img.jpg\)](#))
 [Income \(PDF !\[\]\(55ca3a38dbb940110628e54e3ea7505d_img.jpg\)](#))
 [Population \(PDF !\[\]\(1ad7b9dfa1e10e48660df5dd18a1b20c_img.jpg\)](#))
 [Housing \(PDF !\[\]\(7b7f78f3b14c2b344e3d1b2a79a760c9_img.jpg\)](#))

For details on each field, please refer to the [Census Info Sheet](#)

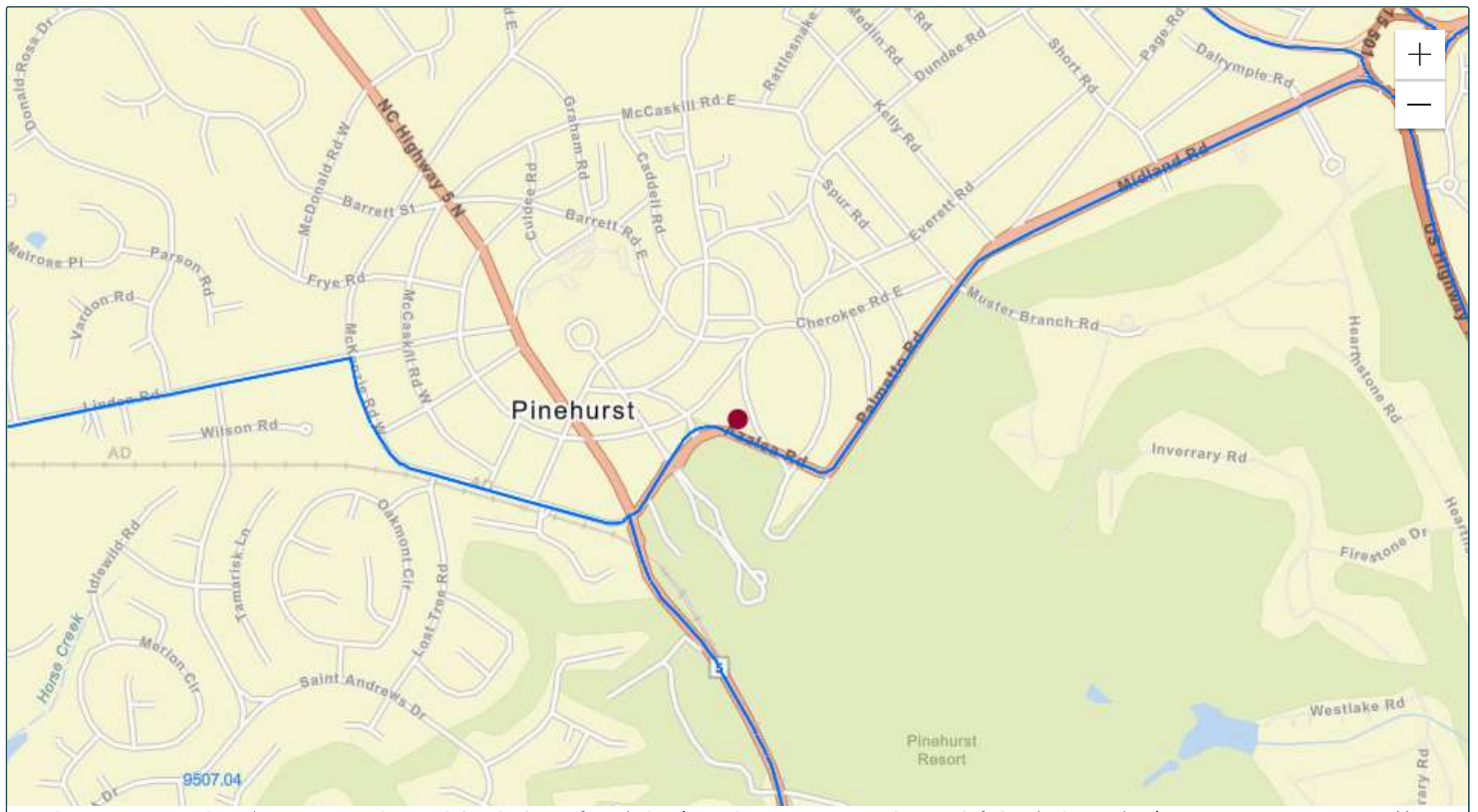
*** Will automatically be included in the 2025 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
9501.00	Moderate	No	67.43	\$107,200	\$72,285	\$55,833	2594	15.19	394	1196	1539
9502.01	Moderate	No	52.96	\$107,200	\$56,773	\$43,855	2369	45.50	1078	730	1247
9502.02	Moderate	No	67.48	\$107,200	\$72,339	\$55,877	4154	19.21	798	1485	2588
9503.03	Unknown	No	0.00	\$107,200	\$0	\$0	2269	17.23	391	1013	1324
9503.04	Middle	No	102.36	\$107,200	\$109,730	\$84,756	2853	39.82	1136	838	1367
9503.05	Middle	No	89.23	\$107,200	\$95,655	\$73,885	3992	16.63	664	1395	2022
9503.06	Middle	No	108.02	\$107,200	\$115,797	\$89,444	1920	15.26	293	721	950
9504.02	Middle	No	105.62	\$107,200	\$113,225	\$87,457	3917	22.26	872	1373	1879
9504.03	Middle	No	84.54	\$107,200	\$90,627	\$70,000	2345	31.98	750	648	1024
9504.04	Middle	No	91.80	\$107,200	\$98,410	\$76,012	2368	13.60	322	867	1180
9505.03	Middle	No	103.71	\$107,200	\$111,177	\$85,873	3098	24.82	769	815	1206
9505.04	Middle	No	95.61	\$107,200	\$102,494	\$79,163	3548	24.92	884	874	1417
9505.05	Upper	No	145.00	\$107,200	\$155,440	\$120,063	890	25.06	223	312	481
9505.06	Middle	No	111.20	\$107,200	\$119,206	\$92,073	6644	15.44	1026	1630	2037
9505.07	Middle	No	105.87	\$107,200	\$113,493	\$87,660	4252	21.94	933	1397	1781
9506.01	Upper	No	152.91	\$107,200	\$163,920	\$126,610	3805	11.01	419	1529	1901
9506.03	Middle	No	82.17	\$107,200	\$88,086	\$68,036	4399	29.71	1307	1346	1798
9506.04	Upper	No	123.29	\$107,200	\$132,167	\$102,083	3477	16.68	580	1192	1661
9507.02	Middle	No	114.73	\$107,200	\$122,991	\$95,000	2728	12.83	350	1258	1760
9507.03	Middle	No	101.23	\$107,200	\$108,519	\$83,822	2667	21.45	572	887	1408
9507.04	Middle	No	114.09	\$107,200	\$122,304	\$94,464	2528	11.39	288	1012	1758
9508.01	Middle	No	99.21	\$107,200	\$106,353	\$82,143	6049	45.86	2774	1221	1781

9508.02	Middle	No	87.56	\$107,200	\$93,864	\$72,500	4319	15.91	687	1016	1621
9509.00	Middle	No	100.88	\$107,200	\$108,143	\$83,533	2430	22.59	549	581	1029
9510.01	Upper	No	127.59	\$107,200	\$136,776	\$105,643	4246	13.97	593	1105	1855
9510.02	Upper	No	127.82	\$107,200	\$137,023	\$105,833	1178	18.85	222	464	623
9511.01	Middle	No	109.30	\$107,200	\$117,170	\$90,500	3696	39.83	1472	1179	1529
9511.02	Middle	No	84.54	\$107,200	\$90,627	\$70,000	6190	32.71	2025	1646	2361
9512.00	Middle	No	83.14	\$107,200	\$89,126	\$68,838	4802	40.92	1965	1449	2213

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Last Modified: 08/30/2024 12:00 PM



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● Matched Address: 5 Village Green Road West, Pinehurst, North Carolina, 28374
MSA: 38240 - PINEHURST-SOUTHERN PINES, NC || State: 37 - NORTH CAROLINA || County: 125 - MOORE COUNTY || Tract Code: 9506.01

● Selected Tract
MSA: || State: || County: || Tract Code:



2025 FFIEC Geocode Census Report

Matched Address: 5 Village Green Road West, Pinehurst, North Carolina, 28374
MSA: 38240 - PINEHURST-SOUTHERN PINES, NC
State: 37 - NORTH CAROLINA
County: 125 - MOORE COUNTY
Tract Code: 9506.01

Summary Census Demographic Information

Tract Income Level	
Underserved or Distressed Tract	
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
2025 Estimated Tract Median Family Income	
2020 Tract Median Family Income	
Tract Median Family Income %	
Tract Population	
Tract Minority %	
Tract Minority Population	
Owner-Occupied Units	
1- to 4- Family Units	

Census Income Information

Tract Income Level	
2020 MSA/MD/statewide non-MSA/MD Median Family Income	
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
% below Poverty Line	
Tract Median Family Income %	
2020 Tract Median Family Income	
2025 Estimated Tract Median Family Income	
2020 Tract Median Household Income	

Census Population Information

Tract Population	
Tract Minority %	
Number of Families	
Number of Households	
Non-Hispanic White Population	
Tract Minority Population	
American Indian Population	
Asian/Hawaiian/Pacific Islander Population	
Black Population	
Hispanic Population	
Other/Two or More Races Population	

Census Housing Information

Total Housing Units	
1- to 4- Family Units	
Median House Age (Years)	
Owner-Occupied Units	
Renter Occupied Units	
Owner Occupied 1- to 4- Family Units	
Inside Principal City?	
Vacant Units	



Loan/Deposit Ratio

Loan/Deposit Ratios for 2024 (in \$1,000s)

<u>Quarter Ending</u>	<u>Total Loans</u>	<u>Total Deposits</u>	<u>Ratio</u>
3/31/2024	\$ 699,024	\$ 667,066	104.79%
6/30/2024	\$ 743,072	\$ 730,852	101.67%
9/30/2024	\$ 790,754	\$ 758,072	104.31%
12/31/2024	\$ 838,029	\$ 787,045	106.48%



Home Mortgage Disclosure Act (HMDA)

Disclosure Statement

A bank required to report HMDA data pursuant to 12 CFR § 1003 shall include in its public file a written notice that the institution's HMDA Disclosure Statement may be obtained on the Consumer Financial Protection Bureau's (CFPB) Web site at www.consumerfinance.gov/hmda.

A bank required to report HMDA data pursuant to 12 CFR § 1003 shall also include in its public file a written notice that the institution's loan/application register, as modified by the CFPB to protect applicant and borrower privacy, may be obtained on the CFPB Web site at www.consumerfinance.gov/hmda.

2024 HMDA information is available at the above-referenced CFPB website. Prior, FCB was only a HMDA data reportable institution in 2023 and 2019.