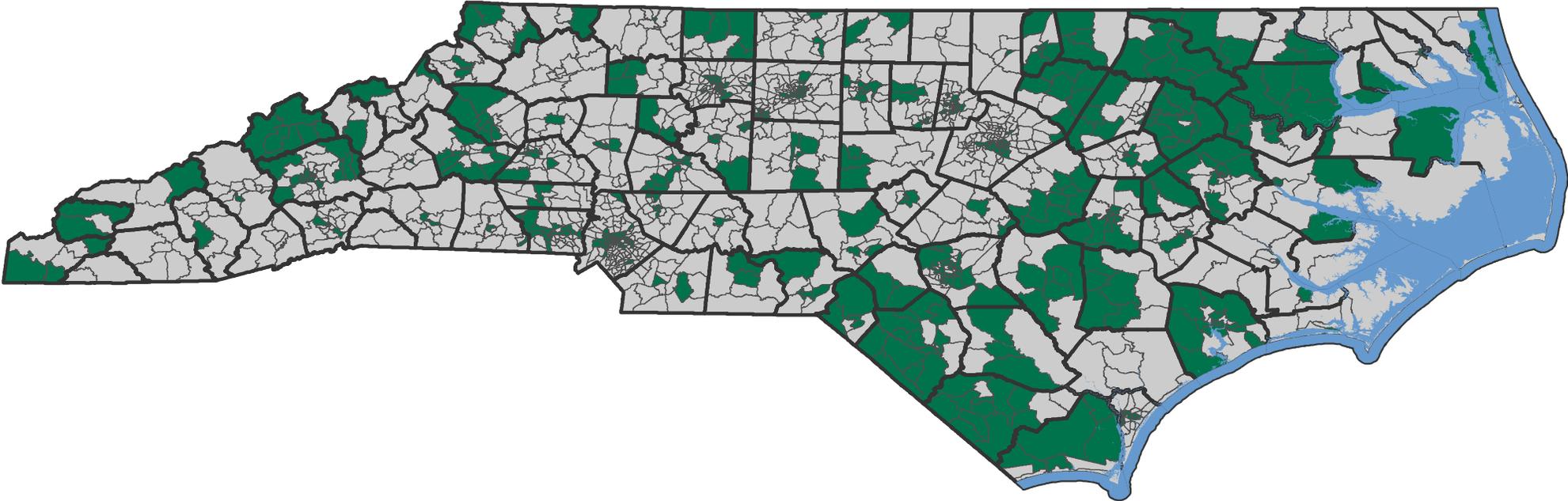


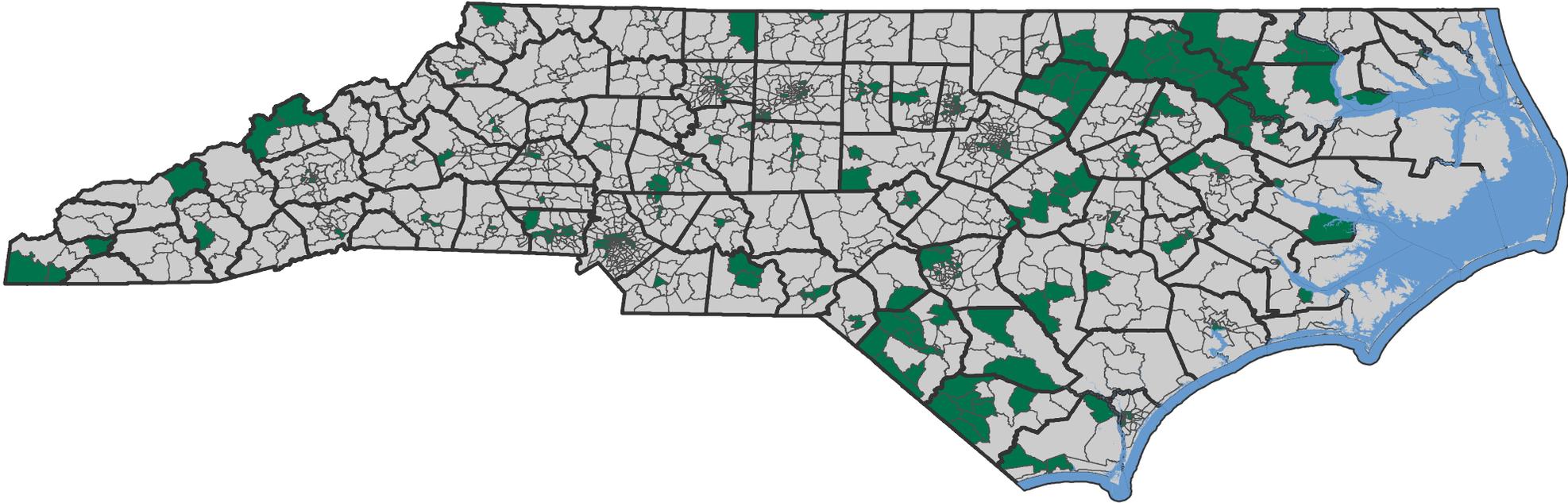
North Carolina:
Community Development Financial Institutions (CDFI) Fund
Qualified Investment Areas by Census Tract



Note: CDFI Investment Areas include communities facing economic hardship, such as high unemployment rates, high housing cost burdens, and/or high poverty rates, and have significant unmet needs for loans or other financial services.

 CDFI Investment Areas
 Non-CDFI Investment Areas

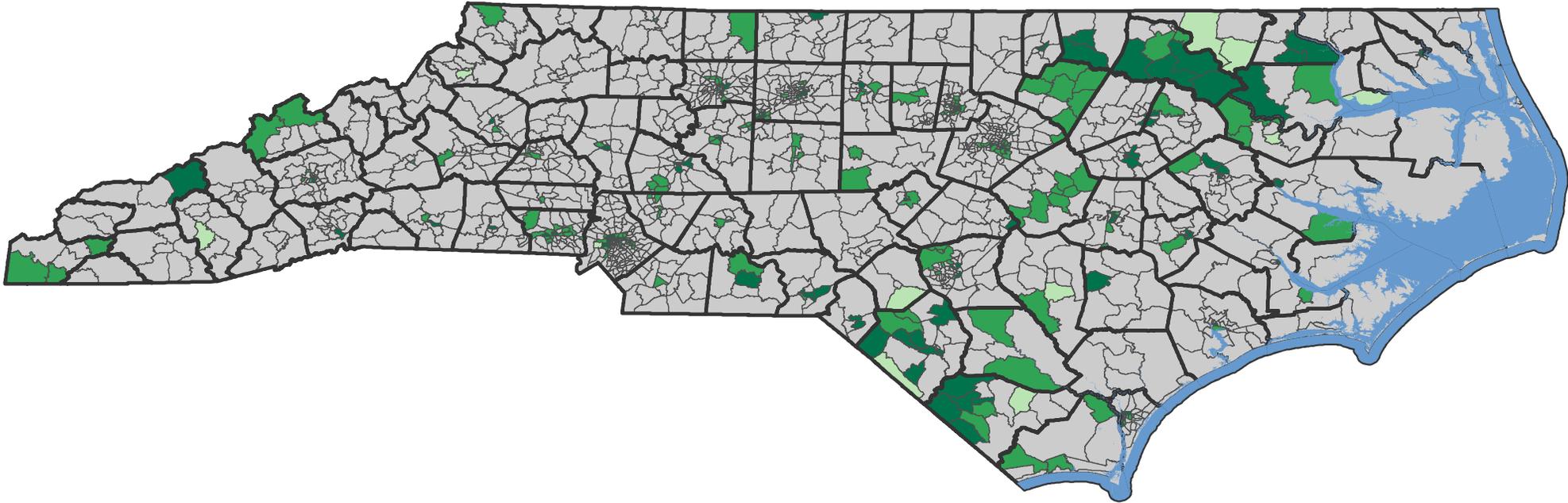
North Carolina: Community Development Financial Institutions (CDFI) Fund Hot Zones by Census Tract



Note: Hot Zones are either metropolitan census tracts or nonmetropolitan census tracts or counties with an unemployment rate 1.5 times the national average; a poverty rate at or above 20 percent; and/or a median monthly rental cost that exceeds 30 percent of the gross monthly income of a low-income household.

 Hot Zone Eligible
 Hot Zone Ineligible

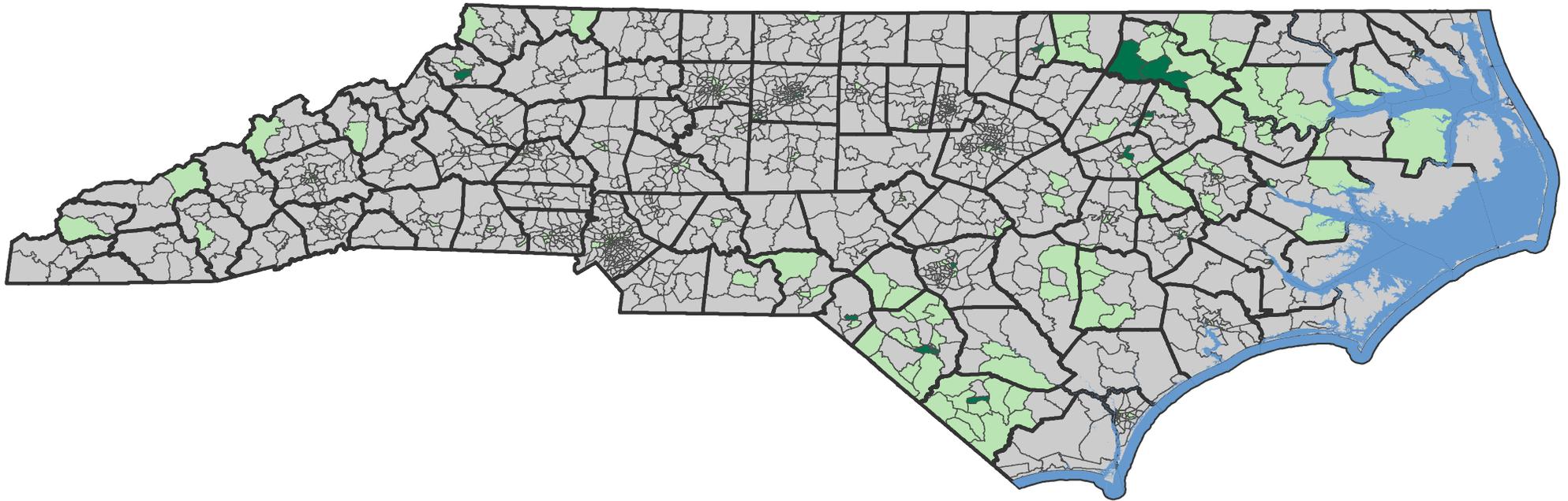
North Carolina: Community Development Financial Institutions (CDFI) Fund Hot Zone Types by Census Tract



Note: Hot Zones are either metropolitan census tracts or nonmetropolitan census tracts or counties with an unemployment rate 1.5 times the national average (Econ. Dev. Hot Zones Only); a poverty rate at or above 20 percent; and/or a median monthly rental cost that exceeds 30 percent of the gross monthly income of a low-income household (Housing Hot Zones Only).

- Hot Zone Ineligible
- Economic Development Hot Zone
- Housing Hot Zone
- Econ. Dev. & Housing Hot Zone

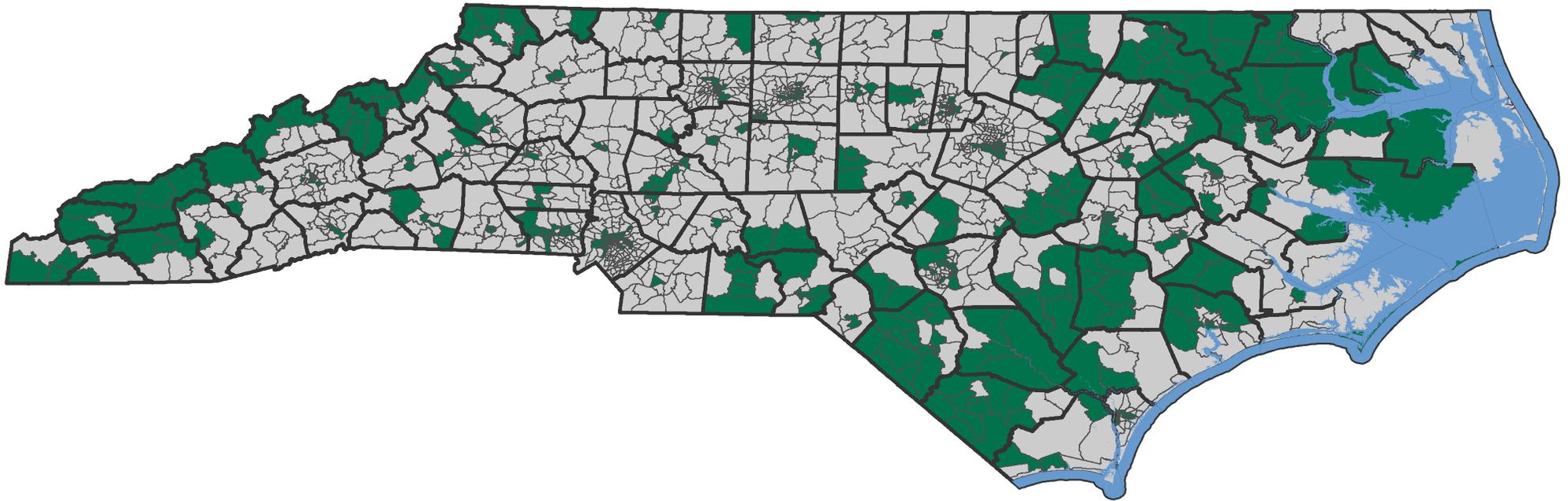
North Carolina: Bank Enterprise Award (BEA) Program Qualified Distressed Communities by Census Tract



Note: Distressed Communities are any areas where at least 30 percent of residents have incomes that are less than the national poverty level; the unemployment rate is at least 1.5 times greater than the national average; and the population is at least 4,000 if the area is within a metropolitan area (1,000 if the area is outside a metropolitan area).

-  Meets Some Distressed Community Criteria
-  Fully Qualifies as a Distressed Community
-  Does Not Meet Any Distressed Community Criteria

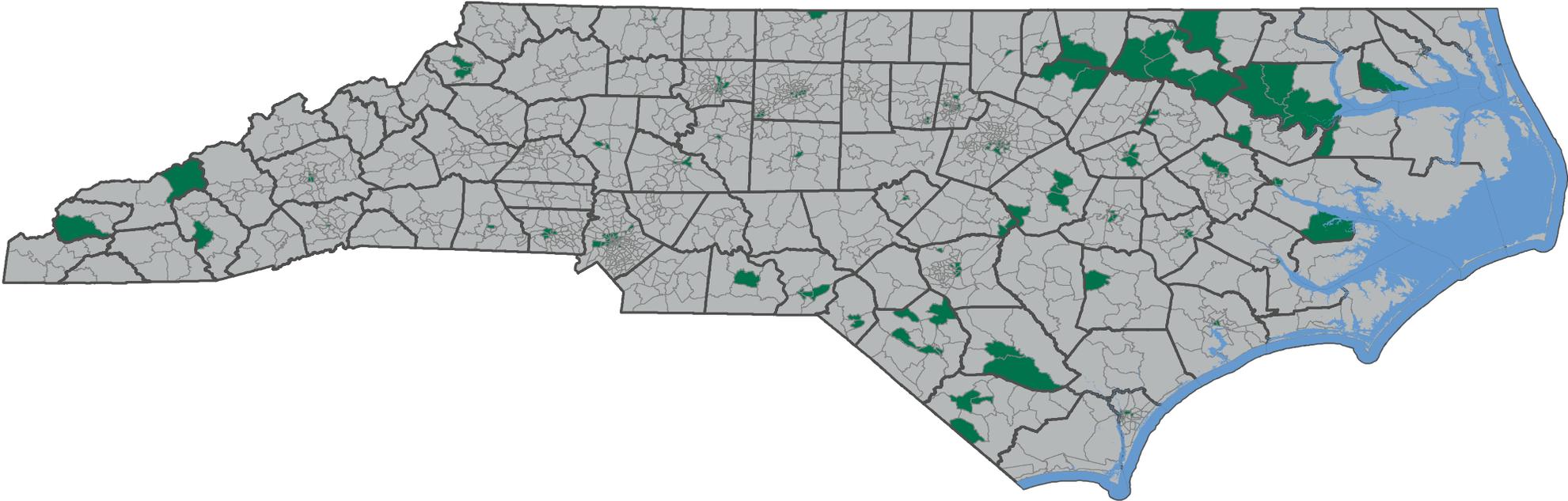
North Carolina:
New Markets Tax Credit (NMTC) Program
Qualified Low-Income Communities by Census Tract



Note: Low-Income Communities are any census tracts with a poverty rate at or above 20 percent and a median family income that does not exceed 80 percent of the statewide median family income or 80 percent of the metropolitan area median family income (if applicable).

- Qualified Low-Income Community
- Does Not Qualify as a Low-Income Community

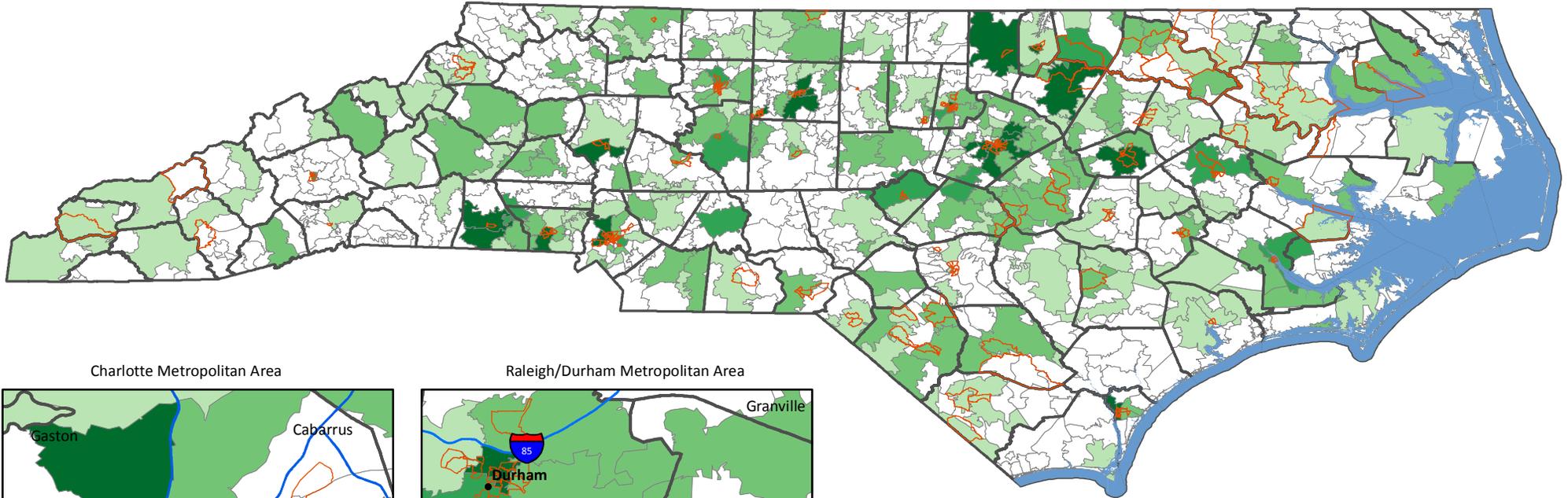
North Carolina: Low-Income Housing Tax Credit (LIHTC) Qualifying Census Tracts, 2011



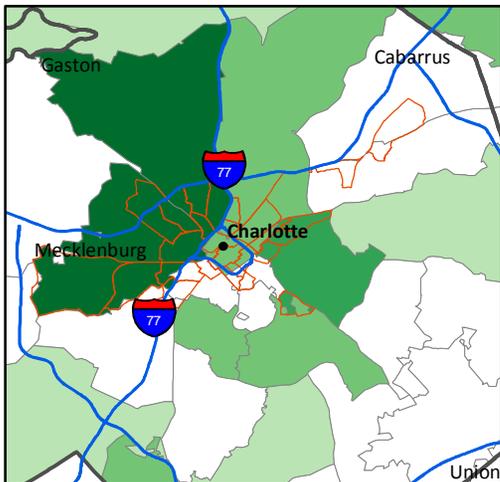
Note: Qualifying Census Tracts are those in which 50 percent of households have incomes below 60 percent of the area median gross income (AMGI) and/or have a poverty rate of 25 percent or more. The Qualifying Census Tracts for 2011 were the same as those that qualified in 2007, 2008, 2009 and 2010.

 LIHTC Qualifying Census Tracts

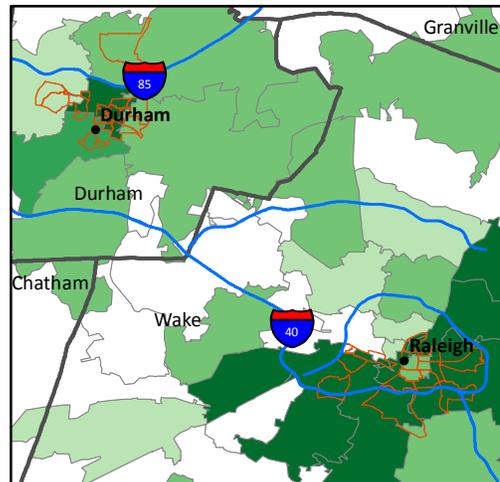
North Carolina: Low-Income Housing Tax Credit (LIHTC) Projects by Zip Code, 1987-2007



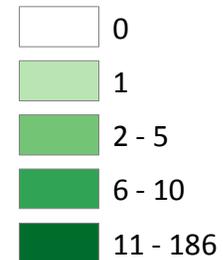
Charlotte Metropolitan Area



Raleigh/Durham Metropolitan Area



Number of LIHTC Projects (Zip Code Level)



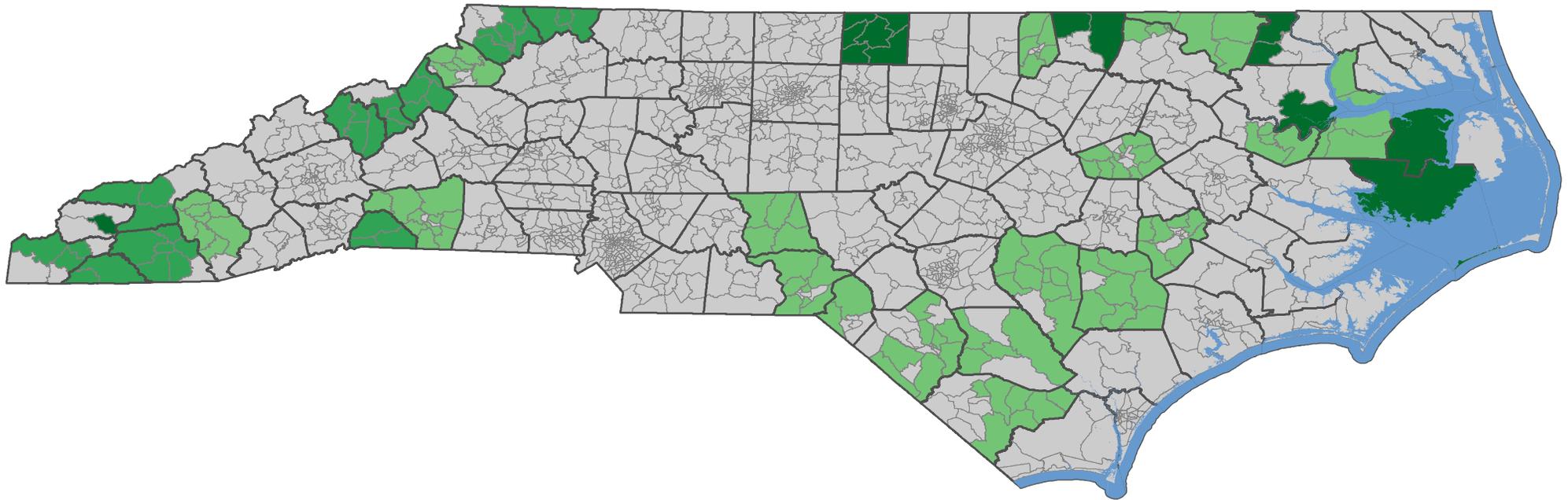
LIHTC Qualifying Census Tracts



Note: Under the LIHTC Program, federal housing tax credits are awarded to developers of qualified affordable housing projects. Provided the property maintains compliance with the program requirements, investors receive a dollar-for-dollar credit against their Federal tax liability each year for 10 years. The credit is based on the amount of capital invested in affordable housing.

Source: U.S. Department of Housing & Urban Development (2010)

North Carolina: Community Reinvestment Act (CRA) Middle-Income, Non-Metropolitan Distressed & Underserved Census Tracts, 2011

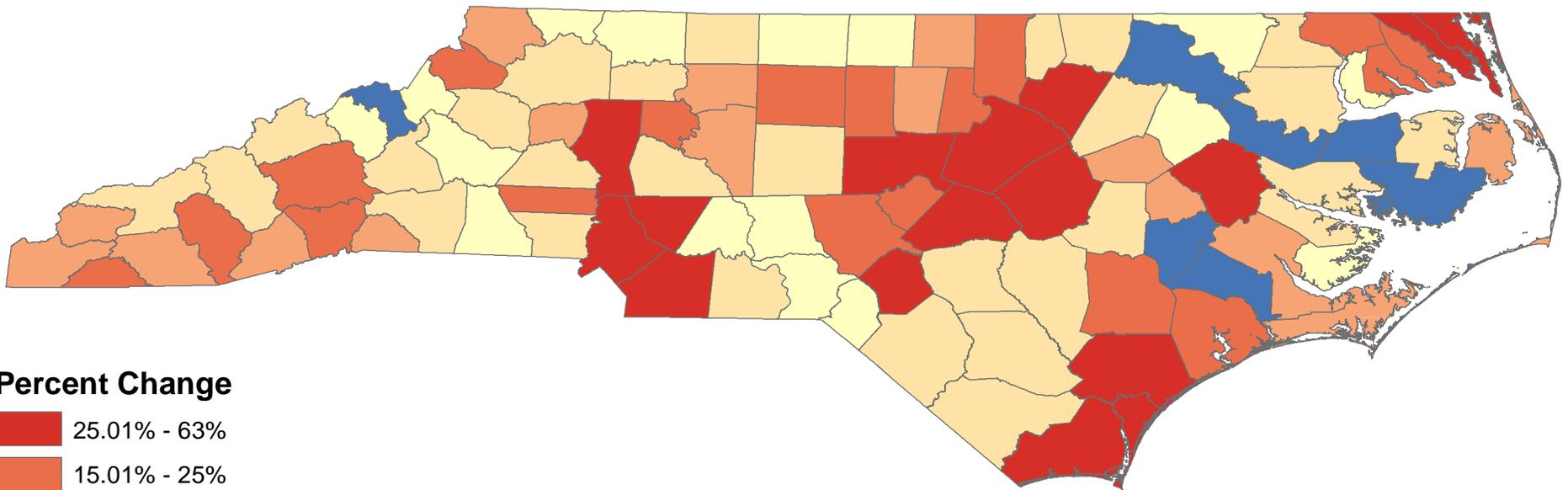


Note: A non-metropolitan, middle-income census tract is considered distressed if it has an unemployment rate of at least 1.5 times the national average; a poverty rate of 20 percent or more; and/or a population loss of 10 percent or more between the previous census and the most recent census. A non-metropolitan, middle-income census tract is considered underserved if it meets criteria for population size, density and dispersion that indicate the area's population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing essential community needs. The list of qualified census tracts is reviewed and updated annually.

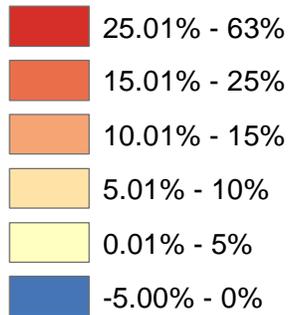
-  Distressed Middle-Income Census Tracts
-  Underserved Middle-Income Census Tracts
-  Both Distressed & Underserved Middle-Income Census Tracts

North Carolina

Percent Change in Total Population by County: 2000 to 2010



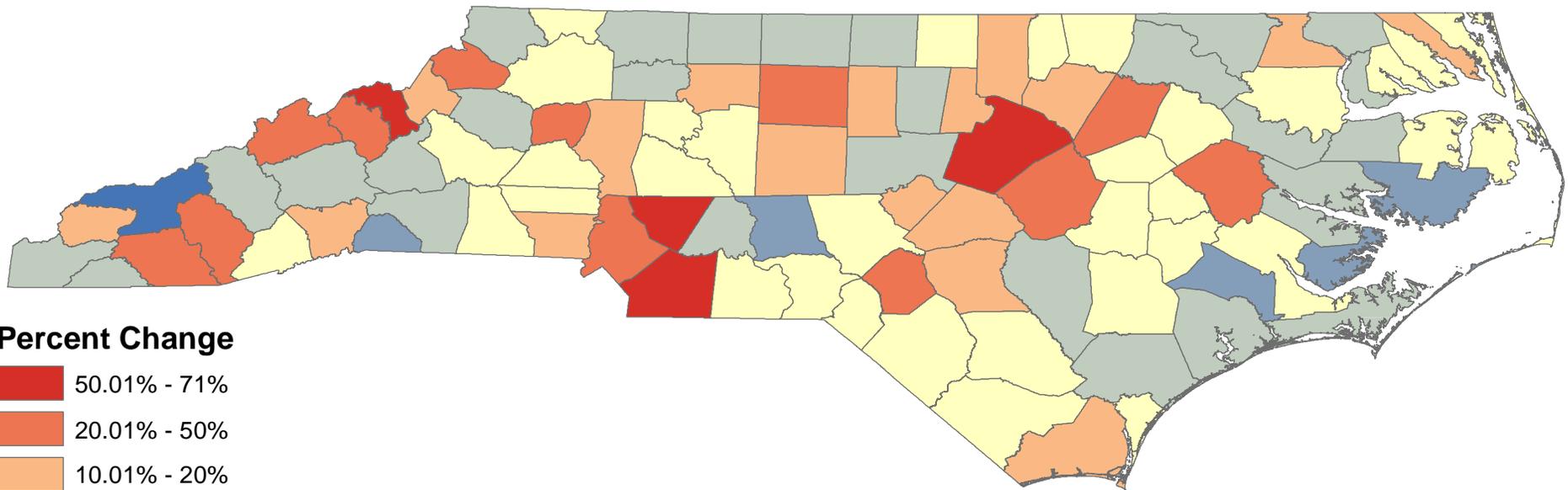
Percent Change



Percent Change for the State: 18.46%

North Carolina

Percent Change in Black or African American Population by County: 2000 to 2010



Percent Change



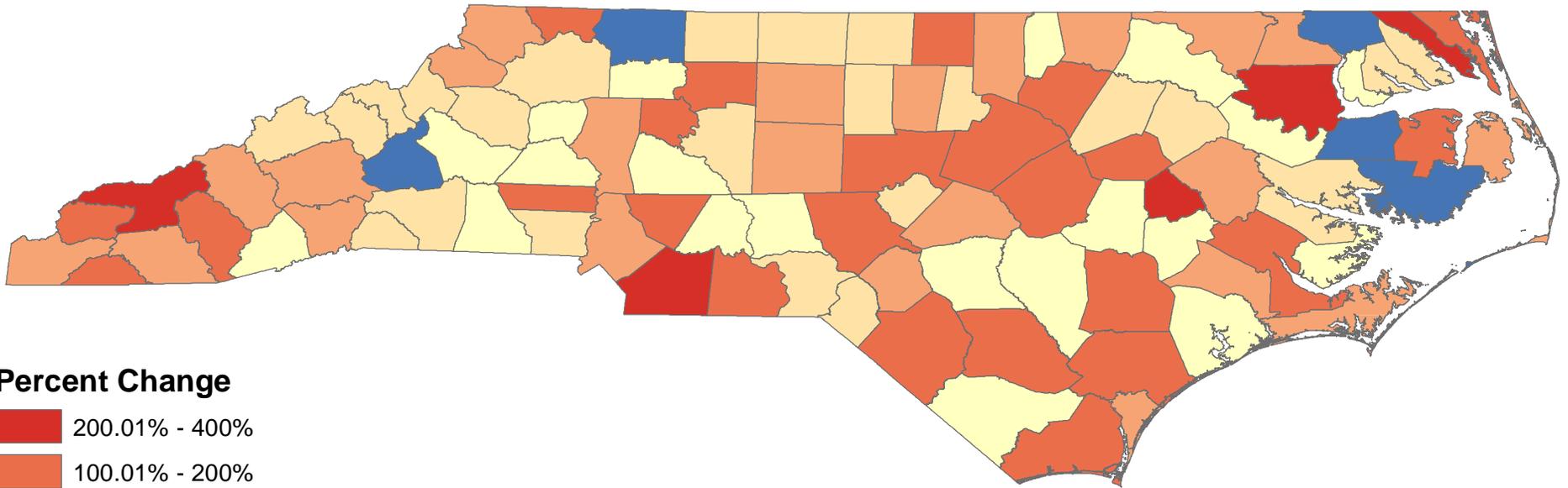
Percent Change for the State: 17.90%

Note: Data is based off individuals who reported one race. "Black or African American" refers to a person having origins in any of the Black racial groups of Africa.

Source: U.S. Census Bureau, Census 2010 Redistricting Data File; U.S. Census Bureau, Census 2000 Summary File 1 (SF-1)

North Carolina

Percent Change in Asian Population by County: 2000 to 2010



Percent Change



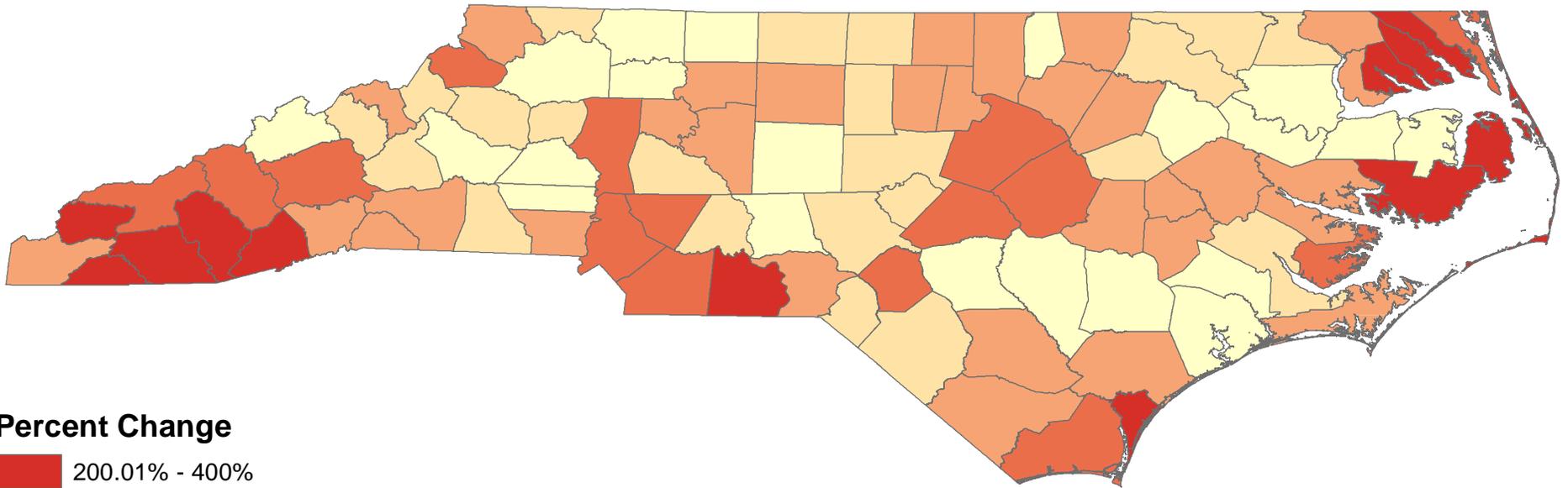
Percent Change for the State: 83.80%

Note: Data is based off individuals who reported one race. "Asian" refers to a person having origins in any of the original peoples of the Far East, Southeast Asia, or the Indian subcontinent.

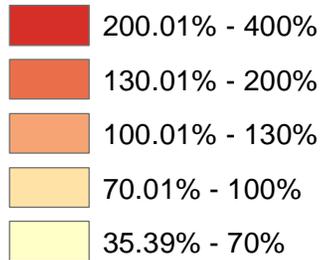
Source: U.S. Census Bureau, Census 2010 Redistricting Data File; U.S. Census Bureau, Census 2000 Summary File 1 (SF-1)

North Carolina

Percent Change in Hispanic or Latino Population by County: 2000 to 2010



Percent Change



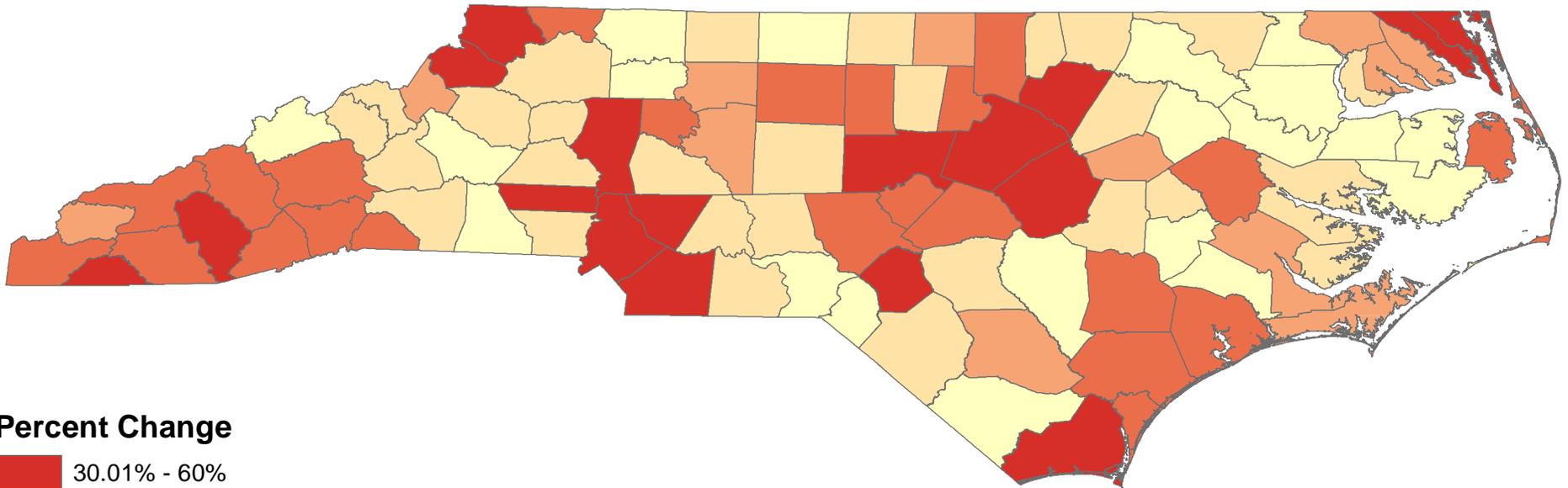
Percent Change for the State: 111.13%

Note: "Hispanic or Latino" refers to a person of Cuban, Mexican, Puerto Rican, south of Central American, or other Spanish culture or origin regardless of race.

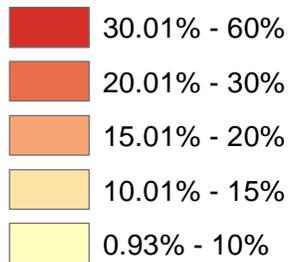
Source: U.S. Census Bureau, Census 2010 Redistricting Data File; U.S. Census Bureau, Census 2000 Summary File 1 (SF-1)

North Carolina

Percent Change in Total Housing Units by County: 2000 to 2010



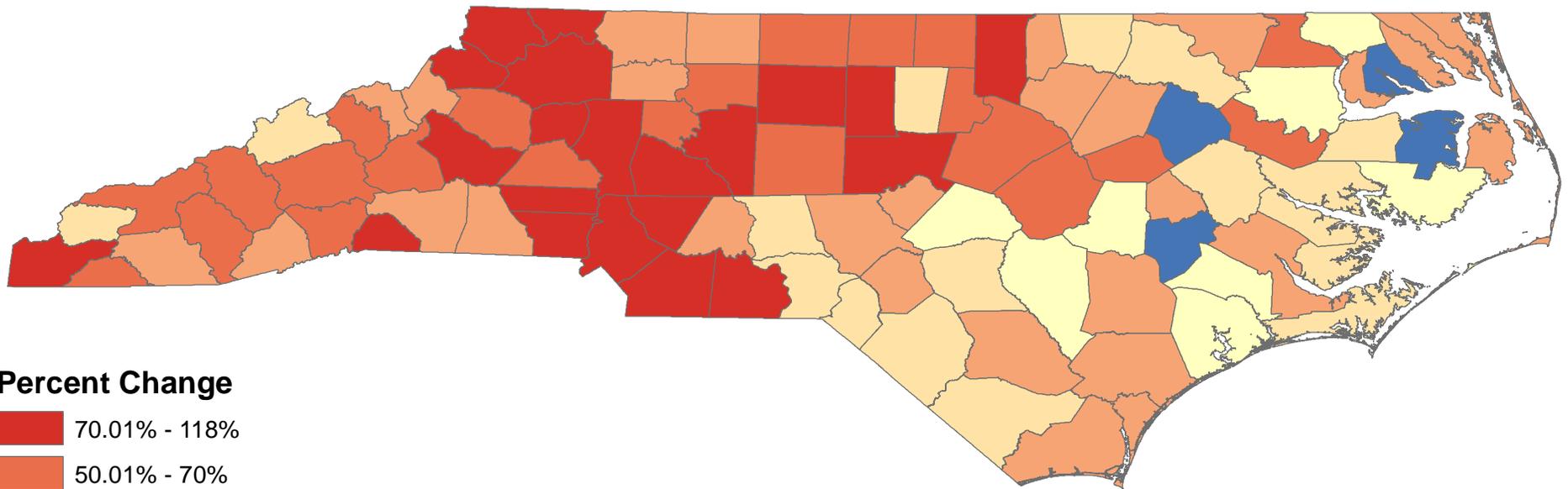
Percent Change



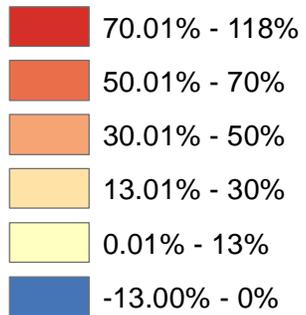
Percent Change for the State: 22.80%

North Carolina

Percent Change in Vacant Housing Units by County: 2000 to 2010



Percent Change



Percent Change for the State: 48.59%