



CRA Public File
Georgia Banking Company
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February 16, 2023

Ms. Bonnie R. Reid Chief
Compliance Officer
Georgia Banking Company
1776 Peachtree Street, NW
Atlanta, Georgia 30309

Dear Ms. Reid:

SUBJECT: Strategic Plan Submission for Community Reinvestment Act (CRA)
Performance Assessment Purposes

On December 21, 2022, you submitted a final revised CRA Strategic Plan (Plan) on behalf of Georgia Banking Company for FDIC review and approval. The Plan will be used to evaluate the bank's CRA performance as an alternative to the intermediate small bank or large bank performance standards in Section 345.26(a)(2) of the FDIC's Rules and Regulations.

The Plan includes measureable and reasonable goals for residential, small business, and multi-family lending; community development lending and investments; community services grants and donations; and community service hours, necessary to achieve Satisfactory and Outstanding ratings for each of the three calendar years covered by the Plan term (2023, 2024, and 2025). The goals are reasonable, when considering the bank's performance context, identified assessment area needs, opportunities to meet those needs, and historical CRA performance. The Plan is appropriate, considering the bank's capacity, constraints, product offerings, business strategy, and community needs that were identified.

Accordingly, the Plan for Georgia Banking Company is approved with an effective date of January 1, 2023; a copy is enclosed. Should you have any questions, please contact Review Examiner Georgia R. Bass at gbass@fdic.gov.

Sincerely,

Phyllis M. Patton
Deputy Regional Director

cc: State
FRB



**COMMUNITY
REINVESTMENT ACT
(CRA)
STRATEGIC PLAN
2023 - 2025**

AS APPROVED BY THE FDIC
FEBRUARY 16, 2023
AS PRESENTED TO THE GBC BOARD OF DIRECTORS
OCTOBER 25, 2022
EFFECTIVE DATE JANUARY 1, 2023

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1. BACKGROUND INFORMATION

GEORGIA BANKING COMPANY (GBC)

Vision: To Be the Bank of Choice

Mission: Your Success Is Our Mission

Values: Service | Expertise | Relationships

HISTORY OF THE INSTITUTION

Georgia Banking Company Inc., a holding company, was incorporated as a Georgia business corporation on March 25, 1998, to engage in a mortgage warehouse facility. The company received regulatory approval to own a Georgia State Bank in October 2001. The Bank, Georgia Banking Company (GBC), began operations on November 1, 2001. In November 2003, the Company received regulatory approval to consolidate its mortgage warehouse facility with its banking operations. The Bank is a Georgia State Chartered bank and is regulated by the Georgia Department of Banking and Finance and by the Federal Deposit Insurance Corporation (FDIC), who insure our deposits up to the amount allowed by law.

In 2020, an investor group led by Bartow Morgan, Jr., identified a gap in the Atlanta MSA banking landscape between \$2 - \$10 billion, for banks (i) headquartered in the market, (ii) providing local decision making, (iii) large enough to serve the needs of small to mid-sized businesses, and (iv) small enough to deliver the service of a community bank. A \$125 million equity capital raise was completed to affect the change of control of GBC, and, along with a subsequent \$55 million sub-debt issuance, provide sufficient capital for growth and expansion. The thesis for the GBC change of control was that the existing platform would provide a stable base of revenue with limited credit and operational risk from which to build out a successful and diversified Commercial Community Bank.

The investor group put together a Board of Directors with a diverse set of experience and expertise, including the management of previously successful, similarly situated community banks. The Board of Directors hired a team of experienced and successful bankers in key executive management areas and established the Bank's strategic objectives. Management then embarked on a



strategy to hire top tier bankers to form newly established commercial lines of business to execute the Bank's growth strategy. A key theme across the organization is that seasoned, successful and experienced bankers with proven track records reduces execution risk.

The initial focus was to (i) generate diversified organic loan and deposit growth by turning on additional production engines through commercial lines of business led by industry leaders with successful track records and (ii) to shift from a wholesale funding model to a core deposit franchise through the development of full banking relationships with commercial and retail clients. Due to the Bank's previously minimal focus on commercial and retail clients, GBC had limited deposit share within the Atlanta MSA, providing significant opportunity to gain deposit share through established relationships with GBC's new Senior Bankers.

Today, GBC is a full service, Commercial Community Bank with assets of \$ 1.3 billion as of June 30, 2022. Led by fifth generation banker, CEO Bartow Morgan, Jr., GBC's team of veteran Atlanta bankers are focused on leveraging technology to deliver an exceptional service experience to meet the evolving needs of our clients. The Bank continues to offer a unique suite of mortgage products to independent mortgage bankers and lenders across the nation.



2. BANKING OPERATION

BRANCH LOCATIONS

The Bank currently has seven branches, two located in its corporate headquarter office in Atlanta, another located in Griffin, GA (Spalding County), serving the South Metro area, and four branches in the Northern arc of the Atlanta MSA. The main office, Garden Hills, Alpharetta, and Marietta branches are located in upper-income census tracts. The Lawrenceville and Duluth branches are in middle-income census tracts. Four of the seven branches are also located within Majority Minority Census Tracts. The Griffin branch is located in a low-income, census tract. The Bank previously operated a Mortgage Loan Production Office (LPO) in Charlotte, North Carolina; however, the Bank has shuttered its LPO and no longer has a physical presence in the Charlotte area market.

Main Office: 1776 Peachtree Street, NW Atlanta, GA 30309 Census Tract 12054-13-121-0091.03 Lobby Hours: 9:00 a.m. to 4:00 p.m. Monday – Friday	Alpharetta: 5225 Windward Parkway Alpharetta, GA 30004 Census Tract 12054-13-121-0116.42 Lobby Hours: 9:00 a.m. to 4:00 p.m. Monday – Friday
Duluth: 6340 Sugarloaf Parkway Duluth, GA 30097 Census Tract 12054-13-135-0502.38 Lobby Hours: 9:00 a.m. to 4:00 p.m. Drive Thru: 8:00 a.m. to 5:00 p.m. Monday – Friday	Lawrenceville: 690 Collins Hill Road Lawrenceville, GA 30046 Census Tract 12054-13-135-0505.64 Lobby Hours: 9:00 a.m. to 4:00 p.m. Drive Thru: 8:00 a.m. to 5:00 p.m. Monday – Friday



Griffin:

1624 North Expressway
Griffin, GA 30223

Census Tract 12054-13-255-1604.02

Lobby Hours: 9:00 a.m. to 4:00 p.m.
Monday – Friday

Marietta:

4895 Lower Roswell Road
Marietta, GA 30068

Census Tract 31924-13-067-0303.37

Lobby Hours: 9:00 a.m. to 4:00 p.m.
Monday – Friday

Garden Hills:

2827 Peachtree Rd, NE
Atlanta, GA 30305

Census Tract 12054-13-121-0096.04

Lobby Hours: 9:00 a.m. to 4:00 p.m.
Monday – Friday



CURRENT PRODUCTS AND SERVICES

Georgia Banking Company offers a full range of checking, savings, and lending services.

Deposit Products

Designed with our customers in mind, GBC's product suite has something for everyone. All personal checking accounts include a complimentary debit card, Zelle®, eStatements, online banking with bill pay, mobile banking with mobile deposit, and free ATM Transactions at all GBC locations. Deposit products offered include:

Consumer Checking

- Premier
- Connect
- Choice
- Consumer Community

Consumer Savings

- Regular Savings Accounts
- Platinum Money Market Account
- Certificate of Deposit (CD)
- Individual Retirement Account (IRA)

Business Checking

- Business Essentials
- Business Advantage
- Business Interest
- Commercial Analysis
- Commercial Analysis Plus Interest
- Interest Lawyer Trust Accounts (IOLTA)
- Business Community

Business Savings

- Business Certificate of Deposit
- Commercial Money Market

Charts showing the features of each of the consumer checking and business checking accounts can be found in Appendix A to this Plan.



Loan Products

- Commercial & Industrial
- Commercial Real Estate
- Community Banking
- Specialty Lending
- Consumer Lending
 - Personal Loans
 - Home Equity Lines of Credit (HELOC)
 - Mortgage Loans
 - Conventional Fixed Rate Mortgage
 - Adjustable-Rate Mortgage
 - FHA Mortgage
 - VA Mortgage
 - Closed-End Second Mortgage
 - USDA Rural Guarantee Mortgage

In June 2022, the decision was made to exit the Government Guaranteed Lending (SBA & USDA) Line of Business from a new origination perspective. The Bank continues to service the existing 7(a) and 504 loan portfolio.

Services

- Online Banking
- eStatements
- Bill Pay
- Mobile Banking
- Mobile Deposits
- Zelle
- Debit Cards
- Mobile Wallet

Comprehensive Solutions

- Treasury Solutions
- Private Banking



Additional Lines of Business

- GBC Funding

GBC Funding, a division of the Bank, is a National Warehouse provider dedicated to serving Independent Mortgage Bankers of all sizes.

- GBC Correspondent Lending

In 2017, the Bank launched GBC Correspondent Lending, a division of the Bank, which purchases closed loans, both from our GBC Funding clients as well as well-vetted Correspondents including independent mortgage bankers and community banks.

- The GBC Insurance Services and Manufactured Housing Purchases are both discontinued. These services were suspended subsequent to approval of the last CRA Strategic Plan.



3. GBC CRA ASSESSMENT AREA (AA)

DESCRIPTION OF AA

In conjunction with the upcoming renewal of the Bank's CRA Strategic Plan for the 2023-2025 time period, an analysis was performed of the loans purchased and originated in and around the Atlanta Metropolitan Statistical Area (MSA) as well as the subset of those loans that are also located inside GBC's Community Reinvestment Act (CRA) Assessment Area (AA). In reviewing the resulting data, the Bank has determined that a slight change in the AA is warranted.

It is important to the Bank that the criterion established in the CRA regulation be followed both in letter and spirit. Therefore, the Bank has maintained a contiguous grouping of whole counties stretching between and beyond the counties in which our branches are located. The revised AA represents an area that the Bank can reasonably be expected to serve given the analytics below. The revised assessment area includes a new contiguous county to the Atlanta MSA but does not cross state lines. The inclusion of this county does not reflect illegal discrimination and includes areas of all income categories.

The revised AA consists of the following 15 counties: Barrow, Cherokee, Clayton, Cobb, Coweta, DeKalb, Fayette, Forsyth, Fulton, Gwinnett, Hall, Henry, Paulding, Spalding, and Walton. The only change to the AA in the current plan is the addition of Hall County which is a county contiguous to two of the Bank's new branches. Both mortgage and commercial lending in prior years supports adding Hall County to the Bank's AA even without the new branches. This action further demonstrates GBC's expansion philosophy into additional neighborhoods of Metro Atlanta.

All counties in the AA are located in or contiguous to the Atlanta-Sandy Springs-Roswell, GA Metropolitan Statistical Area (12060) (Atlanta MSA). The Bank's AA contains 1,358 census tracts spread across 15 counties. The 2022 Estimated MSA Median Family Income for the Atlanta MSA is \$84,791 annually, and for Hall County the Median Family Income is \$74,139. Income brackets, as classified by the FFIEC, are divided into four categories, low-income, moderate-income, middle-income, and upper-income. Income classifications for GBC's AA are defined as follows:



Income Classifications	Atlanta MSA	Hall County
Low-income , which means an individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.	Less than \$42,395.50	Less than \$37,069.50
Moderate-income , which means an individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent, in the case of a geography.	Between \$42,395.50 and \$67,832.79	Between \$37,069.50 and \$59,311.19
Middle-income , which means an individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent, in the case of a geography.	Between \$67,832.80 and \$101,749.19	Between \$59,311.20 and \$88,966.79
Upper-income , which means an individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more, in the case of a geography.	\$101,749.20 and above.	\$88,966.80 and above.

GBC AA COUNTY AND CENSUS TRACT SUMMARY

A review of the data in the chart below shows that out of the 1,358 census tracts, 8.32% (or 113 tracts) are located within low-income census tracts while moderate-income tracts account for another 21.72% (or 295 tracts). Middle-income census tracts account for 30.12% (or 409 tracts) while upper-income tracts account for 35.86% (or 487 tracts). Finally, there are 3.98% of the census tracts (or 54 tracts) that carry an income designation of "unknown". Six of the 15 counties inside the Bank's AA do not have any low-income census tracts (Barrow, Cherokee, Fayette, Forsyth, Paulding, and Walton counties), while each of the 15 counties has at least one moderate-income census tract. None of the counties have census tracts that have been designated as Distressed or Underserved.



County Name	County Code	Low	Moderate	Middle	Upper	Unknown	Total CT's
Barrow	13	0	8	9	1	0	18
Cherokee	57	0	6	27	23	0	56
Clayton	63	15	36	13	3	3	70
Cobb	67	6	29	62	88	1	186
Coweta	77	1	4	11	10	1	27
DeKalb	89	27	53	45	69	9	203
Fayette	113	0	1	7	15	1	24
Forsyth	117	0	1	11	36	0	48
Fulton	121	44	51	42	156	34	327
Gwinnett	135	10	64	86	59	1	220
Hall	139	4	6	25	13	2	50
Henry	151	1	13	33	11	1	59
Paulding	223	0	10	20	3	0	33
Spalding	255	5	7	4	0	1	17
Walton	297	0	6	14	0	0	20
Totals		113	295	409	487	54	1,358

SOURCE: findCRA Contexter Report for 2022





Map of CRA Assessment Area



DEMOGRAPHICS OF THE AA

The fifteen-county area that makes up the Bank's Assessment Area (AA) includes the urban core of the Atlanta-Sandy Springs-Marietta, GA Metropolitan Statistical Area (MSA) and one contiguous county. The AA also includes substantial portions of the northern and southern suburbs within a reasonable radius of the Bank's six branch locations.

Knowing the housing make-up of the Bank's AA will provide guidance when determining appropriate products and lending strategies for meeting the housing needs therein. This includes knowing the total housing units, the mix between owner-occupied versus renter-occupied units, median home value, and the median gross rent payment.

County Name	County Code	Population	Total Housing Units	Owner-Occupied	Renter-Occupied	Median Home Value	Median Gross Rent Payment
Barrow	13	81,294	29,036	76.7%	23.3%	\$169,900	\$1,020
Cherokee	57	253,780	94,658	76.4%	23.6%	\$271,300	\$1,304
Clayton	63	287,560	105,992	50.3%	49.7%	\$122,100	\$1,024
Cobb	67	756,653	302,537	65.8%	34.2%	\$273,900	\$1,264
Coweta	77	145,839	55,601	75.1%	24.9%	\$225,000	\$1,124
DeKalb	89	755,287	314,430	55.7%	44.3%	\$235,300	\$1,224
Fayette	113	113,544	43,000	81.5%	18.5%	\$293,400	\$1,396
Forsyth	117	236,605	83,965	84.2%	15.8%	\$362,300	\$1,432
Fulton	121	1,051,550	479,696	52.9%	47.1%	\$326,700	\$1,263
Gwinnett	135	926,414	312,887	66.5%	33.5%	\$235,700	\$1,331
Hall	139	201,434	74,544	68.9%	31.1%	\$212,700	\$987
Henry	151	229,994	82,938	70.9%	29.1%	\$189,600	\$1,203
Paulding	223	164,400	58,077	77.6%	22.4%	\$184,000	\$1,198
Spalding	255	66,043	27,623	64.0%	36.0%	\$134,800	\$879
Walton	297	93,284	34,311	76.1%	23.9%	\$210,500	\$1,023
Totals		5,363,681	2,099,295				

SOURCE: findCRA Contexter Report for 2022



Unemployment rates remain high in the southern half of the AA compared to Georgia's overall rate of 5.6% and the national rate of 3.5%. Further, the percentage of the total population below poverty line also remains high in the same area compared to Georgia's overall rate of 14.3% and the national rate of 14.4% (as of February 2022). Finally, another indication of financial strain in a community is the percentage of students enrolled in the National Free and Reduced Lunch program. For Georgia, in the 2019-2020 school year, the percentage was 59.7% while the national percentage was 52.1%. This information, coupled with the census tract income information, provides an excellent tool for identifying areas of opportunity for the Bank's lending, community development, and community services efforts.

Counties	Population	County Unemployment Rate in 2022 Compared to the GA Rate of 5.6%	County Total Population Below Poverty Line in 2022 Compared to the GA Rate of 14.3%	Students Eligible for Free or Reduced Lunches in 2022 Compared to the GA Rate of 59.7%
Barrow County	81,294	4.8%	11.2%	45.65%
Cherokee County	253,780	3.8%	6.9%	27.47%
Clayton County	287,560	7.1%	16.6%	83.26%
Cobb County	756,653	4.8%	8.6%	40.49%
Coweta County	145,839	3.9%	8.8%	34.6%
DeKalb County	755,287	6.7%	14.4%	63.44%
Fayette County	113,544	4.2%	4.7%	25.11%
Forsyth County	236,605	3.3%	5.2%	13.69%
Fulton County	1,051,550	5.8%	13.4%	52.85%
Gwinnett County	926,414	4.0%	10.5%	49.15%
Hall County	201,434	3.5%	14.0%	54.55%
Henry County	229,994	5.7%	9.1%	44.76%
Paulding County	164,400	4.3%	6.9%	39.97%
Spalding County	66,043	4.3%	17.5%	66.48%
Walton County	93,284	4.8%	12.3%	41.15%
	5,363,681			

Source: findCRA Contexter Report for 2022



An analysis of the chart shows that the low and moderate tracts are located primarily in the urban areas and outlying counties south of the city. Of particular note are the counties of Clayton, Dekalb, and Spalding. Clayton County has an unemployment rate of 7.1%, with 16.6% of the population living below poverty level and 83.26% of students eligible for free and reduced lunches. Dekalb County has an unemployment rate of 6.7%, with 14.4% of the population living below poverty level and 63.44% of students eligible for free and reduced lunches. While Spalding County has an unemployment rate under the GA rate, the 17.5% poverty rate and 66.48% of students eligible for free and reduced lunches are still concerning.

This summary of demographic characteristics in the Bank's AA is intended to provide an overview to introduce the reader to the AA by providing a context for the goals and community partnerships referenced in the plan. The ongoing use of demographic data is critical to guiding the success of the Bank in meeting the goals outlined in this plan and to allow the Bank to respond and adjust to significant changes occurring in the AA. The Bank relied on demographic information obtained from software company findCRA's Contexter Report for 2022 by county.

Of course, the most current source of information on demographic changes tends to come from the non-profit and governmental partnerships developed by the Bank. These partners are the first line of response to shifting demographic trends that negatively impact both individuals and families in the AA. Thus, we intend to build upon the relationships we have developed with our partners to assure we can quickly respond to the changing needs of our community.

BUSINESS, EMPLOYMENT, AND ANNUAL PAYROLL OF AA

The chart on the following pages outlines, for each county in the AA, the number of businesses (Firms) broken down by size, employment, and annual payroll. The total number of employees and total annual payroll data is available at the county level only on an aggregate basis, not by business size. This information, obtained from findCRA's Contexter Report for 2022 and the US Census Bureau's County Business Patterns database allows the Bank to better understand the size and scope of the market. The Bank will continue to seek out market opportunities that meet our credit standards and profitability requirements.



County Name	Size of Business Establishments Based on Number of Employees	Number of Businesses	Annual payroll (\$1,000)
Barrow County, Georgia	All establishments	1,331	\$723,481
	Establishments with 1 to 4 employees	764	
	Establishments with 5 to 99 employees	532	
	Establishments with 100 to 999 employees	35	
	Establishments with 1,000 employees or more	0	
Cherokee County, Georgia	All establishments	5,833	\$2,395,675
	Establishments with 1 to 4 employees	3,589	
	Establishments with 5 to 99 employees	2,158	
	Establishments with 100 to 999 employees	86	
	Establishments with 1,000 employees or more	0	
Clayton County, Georgia	All establishments	3,934	\$3,003,858
	Establishments with 1 to 4 employees	2,043	
	Establishments with 5 to 99 employees	1,749	
	Establishments with 100 to 999 employees	136	
	Establishments with 1,000 employees or more	6	
Cobb County, Georgia	All establishments	21,492	\$21,780,372
	Establishments with 1 to 4 employees	12,670	
	Establishments with 5 to 99 employees	8,241	
	Establishments with 100 to 999 employees	561	
	Establishments with 1,000 employees or more	20	
Coweta County, Georgia	All establishments	2,718	\$1,525,095
	Establishments with 1 to 4 employees	1,553	
	Establishments with 5 to 99 employees	1,095	
	Establishments with 100 to 999 employees	67	
	Establishments with 1,000 employees or more	3	
DeKalb County, Georgia	All establishments	17,869	\$16,073,862
	Establishments with 1 to 4 employees	11,032	
	Establishments with 5 to 99 employees	6,409	



	Establishments with 100 to 999 employees	411	
	Establishments with 1,000 employees or more	17	
Fayette County, Georgia	All establishments	3,688	\$1,925,006
	Establishments with 1 to 4 employees	2,127	
	Establishments with 5 to 99 employees	1,494	
	Establishments with 100 to 999 employees	67	
	Establishments with 1,000 employees or more	0	
Forsyth County, Georgia	All establishments	6,971	\$3,797,990
	Establishments with 1 to 4 employees	4,499	
	Establishments with 5 to 99 employees	2,345	
	Establishments with 100 to 999 employees	124	
	Establishments with 1,000 employees or more	3	
Fulton County, Georgia	All establishments	39,155	\$65,540,628
	Establishments with 1 to 4 employees	22,786	
	Establishments with 5 to 99 employees	14,890	
	Establishments with 100 to 999 employees	1,408	
	Establishments with 1,000 employees or more	71	
Gwinnett County, Georgia	All establishments	25,682	\$17,836,835
	Establishments with 1 to 4 employees	15,847	
	Establishments with 5 to 9 employees	9,208	
	Establishments with 100 to 249 employees	616	
	Establishments with 1,000 employees or more	11	
Hall County, Georgia	All establishments	4,602	\$4,179,201
	Establishments with 1 to 4 employees	2,535	
	Establishments with 5 to 99 employees	1,936	
	Establishments with 100 to 999 employees	123	
	Establishments with 1,000 employees or more	8	
Henry County, Georgia	All establishments	4,158	\$2,183,427
	Establishments with 1 to 4 employees	2,329	
	Establishments with 5 to 9 employees	1,731	



	Establishments with 100 to 249 employees	98	
	Establishments with 1,000 employees or more	0	
Paulding County, Georgia	All establishments	2,164	\$737,034
	Establishments with 1 to 4 employees	1,350	
	Establishments with 5 to 99 employees	782	
	Establishments with 100 to 999 employees	32	
	Establishments with 1,000 employees or more	0	
Spalding County, Georgia	All establishments	1,142	\$668,922
	Establishments with 1 to 4 employees	619	
	Establishments with 5 to 99 employees	493	
	Establishments with 100 to 999 employees	30	
	Establishments with 1,000 employees or more	0	
Walton County, Georgia	All establishments	1,769	\$713,358
	Establishments with 1 to 4 employees	1,117	
	Establishments with 5 to 99 employees	630	
	Establishments with 100 to 999 employees	22	
	Establishments with 1,000 employees or more	0	

Source for Unemployment, Population and Free & Reduced Lunch: findCRA Contexter Report for 2022
Source for Annual payroll (\$1,000): U.S. Census County Business Patterns for 2020 (latest data)



4. CRA STRATEGIC PLAN OVERVIEW

Section 345.27 of the Community Reinvestment Act permits an insured institution to comply with CRA by electing to implement an approved Strategic Plan. Due to the Bank's unique business model discussed below, the Board of Directors and management had previously elected to operate under a Strategic Plan to satisfactorily fulfill its CRA obligations. The Bank proposes to maintain the same basic structure for the 2023-2025 plan as the unique national footprint of the funding warehouse continues to generate that majority of the loans that are countable under CRA. This structure will gradually shift with the maturation of the Bank's new lines of business.

GBC CRA MISSION STATEMENT

Georgia Banking Company (GBC) takes its responsibilities and obligations under the Community Reinvestment Act (CRA) very seriously. Recognizing the importance of integrating CRA into every facet of the Bank's business, the Directors and management have created this CRA Strategic Plan to guarantee that the business activities of the Bank are true to the spirit of the Community Reinvestment Act and that this commitment is captured in clear, measurable goals that ensure the Bank meets, in a tangible way, its obligations to the broader community within its Assessment Area.

OVERALL GOALS

The Board of Directors and management will oversee the Bank's progress in meeting the Plan's objectives. The resulting dollar amount for three of the four sections of the new plan have been increased as a demonstration of GBC's commitment to meeting our community's needs. The goals established as satisfactory performance in this plan show the following growth rates over the next three years using GBC's 2022 CRA satisfactory performance goal as a base.

	2022 (Satisfactory Goal)	2025 (Satisfactory Goal) *	Growth Rate
Lending	\$59,777,800	\$78,224,250	30.86%
Community Development Loans & Investments	\$12,191,525	\$10,429,900	<14.40%>
Grants & Donations	\$45,000	\$65,000	44.44%
Service Hours	200	230	15%



* 2025 goals are projected based on growth numbers in the Bank's overall Strategic Plan

EFFECTIVE DATE AND TERM

GBC anticipates that it will receive approval for the Strategic Plan from the FDIC and implement the plan on January 1, 2023. This Plan covers the three calendar years of 2023, 2024, and 2025. Upon the expiration of this term, management will review the In/Out performance of the applicable Lines of Business to determine if a new CRA Strategic Plan is needed, or if the Bank should convert to a traditional CRA Plan. It is contemplated that GBC will qualify as a Large Bank at that time.

ONGOING REVIEW OF GOALS AND PERFORMANCE CONTEXT

GBC fully recognizes the lending, investment and community services goals established in this plan are based on forecasts and assumptions about the Bank's business model as well as economic and competitive conditions within the AA. Changes to the Bank's business model or changes in the performance context will be reviewed as they could have an impact on the Bank's ability to meet any of the goals. Consequently, the Bank will establish a process for monitoring progress toward meeting annual goals under the plan. Monthly status reports will be provided to the Compliance Working Committee and quarterly reports will be provided to the Risk Committee of the Board of Directors in conjunction with the quarterly Compliance report.

If during this process, the Bank determines there is the need to reevaluate or recalibrate any goals established under the plan, the first step will be to contact the FDIC to discuss the potential impact of any such changes and to reach a mutually agreeable path to resolving the issue.

Reports, updates, and any documentation supporting accomplishments under the CRA Strategic Plan will be retained by the Bank and made available to the FDIC during the next scheduled CRA performance review.

GOALS ESTABLISHED FOR SATISFACTORY AND OUTSTANDING RATINGS

GBC is fully committed to meeting or exceeding the goals established in this CRA Strategic Plan. As evidence of that strong commitment, the Bank has established goals for a "satisfactory" CRA rating as well as extended goals that would qualify the Bank for an "outstanding" CRA rating.

ELECTION OF ALTERNATIVE REVIEW PLAN

Given the fact that GBC's existing applicable business model creates challenges in meeting some of the standard goals for an Intermediate Small institution CRA evaluation, GBC would not choose to be evaluated under an alternative assessment method if it does not meet the requirements for a Satisfactory rating under this



CRA Strategic Plan. It is the intent of management and the Board of Directors, that GBC will devote the necessary resources to assure it meets or exceeds each of the goals in this plan.



5. PERFORMANCE CONTEXT

MARKET AND ECONOMIC CONDITIONS

According to the June 2022 edition of the Federal Reserve Beige Book report, economic activity in the Sixth District expanded at a modest pace from April through mid-May. Labor market tightness and wage pressures continued for some. Most nonlabor costs rose, and firms' pricing power was sustained. Retail Sales softened somewhat, and auto sales were down from year-earlier levels. Leisure travel was robust, and business travel and convention bookings picked up. Demand for housing slowed slightly as rates picked up, inventory levels remained low, and home prices remained elevated. Commercial Real Estate activity remained mixed. Manufacturing activity was strong. Conditions at financial institutions were mixed as lending activity strengthened and deposit levels declined.

The Oxford Economics Metro Economic Forecast Atlanta dated June 2021 reports that Metro Atlanta's GDP reached \$422.2 billion in 2020 ranking Atlanta 11th in the United States. Atlanta had recovered 56% of its lost jobs from the pandemic as of Q1 2021, which was higher than the US recovery rate of 52%. Atlanta was expected to recover all of its lost jobs in the first quarter of 2022. From 2023 to 2025, Atlanta is expected to see average annual job growth of 0.7% led by accommodation and food services with 21% of the total growth, followed by Health Care and Social Services with 15%, and State and Local Government—including state government jobs as well as those at Georgia State and Georgia Tech—with 14% of the total growth. From 2023 to 2025, GDP is expected to grow at an annual rate of 1.8% led by the information sector and professional services. Microsoft will likely contribute to GDP growth at its planned new campus in Fulton County near the Bankhead Railway Station, which it hopes to revitalize, and the popular Beltline.

Atlanta has long boasted of its diverse array of headquartered firms including Coca Cola, CNN, and Delta. However, in addition to steep tourism-related losses, the manufacturing sector declined 4.2% from Q1 2020 to Q1 2021, information (Media) declined 5.6%, and air transportation fell 28.2%, along with a 4.8% fall in State Government. Its other information, Tech-Related sector, however, grew 6.2% over the year, while Scientific R&D grew 9.5%. Finally, its Warehousing sector grew 7.4% over the year impacted by the "world's busiest" Hartsfield-Jackson airport. The aggregate Office sector declined 2.8% over the year but is expected to contribute 33% of the total growth from 2023 to 2025.



Atlanta has the second highest inflation growth rate among 23 major cities according to a survey from WalletHub on September 13, 2022. The Pew Research Center stated that Americans are dealing with the worst inflation in more than 40 years, with year-over-year inflation at 9.1% in June 2022. This explosive inflation is driven by a variety of factors, including the continued presence of the COVID-19 pandemic, the war in Ukraine, and labor shortages.

The reporter cites "The cause of high inflation is multifaceted, but I would boil it down to three main factors: ongoing supply disruptions; historic stimulus measures to combat the Covid recession; and reallocation challenges," said Jon Hoddenbagh, an international economics professor at Johns Hopkins University School of Advanced International Studies. "Overall, supply disruptions, historic stimulus measures, and reallocation challenges have led to an inflationary environment that we have not seen in the US and other advanced economies in a generation."

Finally, he states "Unfortunately, there is not much that can be done immediately," said Christopher Ball, a Quinnipac University economics professor. "The Fed must raise interest rates and slow money growth while Congress also keeps spending restricted. Those are two painful things, but the only things that will tame inflation over time.

"The flood of money and spending that was pumped into the U.S. economy in the past two years must pass through the economy like a tidal wave bringing inflation up and forcing people to spend down the savings they all accumulated during the pandemic. It is a brutal process and will be hardest on those in society least able to handle it. That is, those in the lower income categories."

In an August 30, 2022 Norada Real Estate Investments article, Marco Santarelli shares current numbers as well as 2023 and beyond forecasts for the metro Atlanta housing market. Despite unemployment and uncertainty, the Atlanta residential real estate market performed exceptionally well in the past two years. Home prices skyrocketed in 2021 and the same trend continues in 2022.

However, things have likely taken a turn. Real estate is driven by credit and the latest data indicates lending standards are tightening. The drop in mortgage credit availability for home purchasers is driven by rising mortgage rates. The persistently low housing inventory and the jump in mortgage rates in 2022 are putting pressure on the Atlanta housing market.

While prices continue to rise, the inventory is also increasing in metro Atlanta, typically hovering at more than a month's supply at this time. Overall, the Metro Atlanta housing market remains competitive, although not as fiercely so as it was a



few months ago. With a 34% increase to 1.9 months of supply in July 2022, the Atlanta metro has reached its largest inventory level since October 2020; yet, Atlanta is still currently perceived to be a seller's real estate market.

With a median sales price above \$400,000 and an average price approaching \$500,000, sellers still have much to gain in Metro Atlanta's thriving real estate market. The median sales price in July was \$420,000, an increase of 15.1% from last July. The average sales price was \$498,500, up 13.9% from the previous year.

Karen Hatcher, president of the Atlanta REALTORS® Association, forecasts a 15.1% increase in the median sales price and a 13.9% increase in the average price by 2021. Multiple offers continue to be made within a few days on appropriately priced properties. Rising borrowing rates are the primary reason for the decline in sales compared to the previous year. Despite this downward tendency, economic activity in the metropolitan area and domestic migration, has remained in strong demand, with the median number of days on the market being seven, and the average number being sixteen.

The metro Atlanta housing market has seemingly been leaning in favor of sellers for several years, and the shortage of homes has been even more acute during this pandemic. Housing inventory in the Atlanta area totaled 12,112 units in July, an increase of 34.6% from July 2021.

New listings totaled 8,695, up 6.3% from July 2021 and down 14.0% from the previous month. The month's supply over a 12-month period increased to 1.9 months, which means sellers still cannot meet buyer demand. Experts have traditionally considered the market balanced when the number of listings is equal to about six months of sales.

Approximately 50% of the households in Atlanta, GA are renter occupied. Atlanta rent prices plunged during the most severe period of the coronavirus outbreak when much of the city's economy was locked down. It is supposed to have ended eight years of steady rent growth in the Atlanta housing market. Average rents were down 2.2% from March through May for the entire metro Atlanta market.

But the latest market reports show a fast-paced recovery from the effects of the pandemic. According to Realpage.com's analysis, there's been a record apartment demand in Atlanta. The whole Georgia market claimed the nation's top spot for apartment demand. Atlanta's 3rd quarter demand tally of 9,008 units accounted for 87% of the market's annual absorption in the year-ending September.



The rent prices are up whether you compare them annually or monthly. As of August 30, 2022, the average rent for a 1-bedroom apartment in Atlanta, GA is currently \$1,758. This is a 4% increase compared to the previous year. Over the past month, the average rent for a studio apartment in Atlanta decreased by -2% to \$1,625. The average rent for a 1-bedroom apartment remained flat, and the average rent for a 2-bedroom apartment remained flat.

In 2021, the City of Atlanta released a Comprehensive Development plan which included Affordable Housing needs and initiatives. The report identified the current housing supply problem and serving the unhoused. The plan detailed highlights of investing \$1 billion from public, private, and philanthropic sources to the production and preservation of affordable housing. This includes creating or preserving 20,000 affordable homes by 2026, implementing a strategic Urban Enterprise Zone Program to support affordable housing in high opportunity areas, as well as increasing the affordability of existing rental units in high opportunity areas.

COMPETITIVE BANKING AND MORTGAGE MARKET IN ATLANTA

As was true during the development of the Bank's previous three CRA Strategic Plans, the Atlanta Metropolitan Area is one of the most competitive banking and mortgage lending markets in the country. Atlanta's banking market has seen drastic changes during the last several decades. Consolidation and bank failure since the great recession created fewer banks, and a market dominated by larger regional and super-regional banks including Truist Bank, Bank of America, and Wells Fargo Bank with a combined total of 66% of the areas deposit market share, according to the FDIC's 2021 Deposit Market Share Report. Since 2010, the Atlanta MSA has seen over \$34 billion dollars' worth of M&A activity that created a barbell local banking market, inclusive of many non-local players and numerous community banks with limited scale. In total, the FDIC's Deposit Market Share report as of June 30, 2021, lists 71 FDIC insured banks doing business in the Atlanta region with GBC being ranked 24th with a total market share of .28%.

M&A actively left a void of community banks in the \$2-\$10 billion space, in regards to banks (i) headquartered in the market, (ii) providing local decision making, (iii) large enough to serve the needs of small to mid-sized businesses, and (iv) small enough to deliver the service of a community bank which led to significant bank customer displacement in the market. The market consolidation efforts witnessed in the last decade also alienated bank employees. Due to significant disruption to the Atlanta banking market, GBC now has the opportunity to serve a disenfranchised customer base that is hungry for best-in-class service delivered via a community bank platform with big bank capabilities.



LOCAL MARKET IDEAL FOR NEW GROWTH OPPORTUNITIES

The Atlanta MSA, home to more than 6 million people, is among the nation's ten largest MSAs, and has seen favorable demographic trends over the last few decades. Atlanta's population has continued to increase since the 1980's and is expected to increase by another two million people by 2025. This population growth is driven by increased corporate relocations to metro Atlanta and demographic shifts to the southeastern U.S., which is expected to provide economic growth potential for GBC across a multitude of industries and asset classes. Additionally, Atlanta's technology industry is among the highest growing industries in the southeast, providing GBC with a unique opportunity to potentially create and leverage Fintech partnerships to become the bank of choice for a wide array of customers across the Atlanta MSA.

GBC'S CHANGE IN CONTROL ON FEBRUARY 17, 2021

Prior to the change in control, GBC was a successful and well-managed Financial Institution with a proven and profitable operating model driven by its mortgage warehouse business. Management built a durable business model, with limited exposure to credit risk, over twenty years of operating through various economic cycles, which created an attractive platform for potential growth in the Atlanta market. The ability to leverage an existing profitable mortgage warehouse business to provide a base of revenue and earnings with a low credit-risk loan portfolio allowed the new Board of Directors and executive management team to focus incremental resources on establishing new strategic growth channels.

The economic and demographic characteristics of the Atlanta MSA and banking market played a significant role in making GBC the ideal investment opportunity for the new investor group. Given the attractive market conditions and unique \$2 - \$10 billion void in the Atlanta banking sector, a group of investors, led by seasoned banker Bartow Morgan Jr., raised \$180 million in capital to help GBC become the premier Community Bank of choice. A total of \$125 million in equity capital was raised prior to the change of control to allow the investor group to acquire GBC and build out a major presence in the Atlanta MSA. An additional \$55 million in subordinated debt was raised post change in control to provide sufficient capital for organic growth, opportunistic partnerships and/or M&A activity.

These factors created a unique environment for a new local Atlanta bank to emerge through best-in-class technology to deliver "big bank" capabilities with the high-touch, personalized service of a community bank. A local, sophisticated, and scalable community bank platform in the Atlanta MSA is strongly desired not only



by depositors and borrowers but top tier and veteran bankers which will create value not only for the institution but also its local community.

GBC's NEW BUSINESS MODEL

GBC implemented a shift in strategic direction post change in control to focus on low-cost core funding instead of wholesale funding and implemented various new complimentary commercial lines of business to diversify the Bank's loan portfolio by targeting acceptable credit risks with attractive yields to reach a broader market and provide attractive returns to shareholders. Due to the Bank's previously minimal focus on commercial and retail clients, GBC had limited deposit share within the Atlanta MSA, providing significant opportunity to gain deposit share through established relationships with GBC's senior bankers.

The capital raised was used to build out a wide array of products and services to meet the evolving needs of the Atlanta market. The new lines of business include Commercial Real Estate, Home Builder Finance, Commercial and Industrial, Community Banking, Private Banking, and Specialty Lending. Further, a large investment in new technology provided the opportunity to establish a robust suite of Treasury Management products to offer to these new clients so as to gain their deposit accounts as well. However, the Bank is no longer originating Government Guaranteed loans through the SBA or USDA.

GBC also plans to establish a limited footprint in the Atlanta MSA by rolling out several branches in key locations to drive low-cost deposits growth and help fund loan production from sponsors and borrowers in the targeted geographic footprint. As of the end of 2022, GBC operated six branches in Buckhead, Griffin, Duluth, Lawrenceville, Alpharetta, and Marietta.

GBC continues to operate its residential lending business consisting of the mortgage warehouse business and correspondent mortgage purchase business. The mortgage warehouse resulted in \$7.5 billion in activity at the end of 2021. Prior to the change in control, the Bank's total asset size was very closely tied to the cyclical nature of the mortgage industry. Due to the historically low interest rates in the past 5 years, the mortgage warehouse has managed to maintain steady growth in production. However, the instability in the current interest rate environment and the inflation projections for the remainder of 2022 and into 2023, the potential for large fluctuations in mortgage warehouse and correspondent lending makes setting CRA mortgage lending goals very difficult.



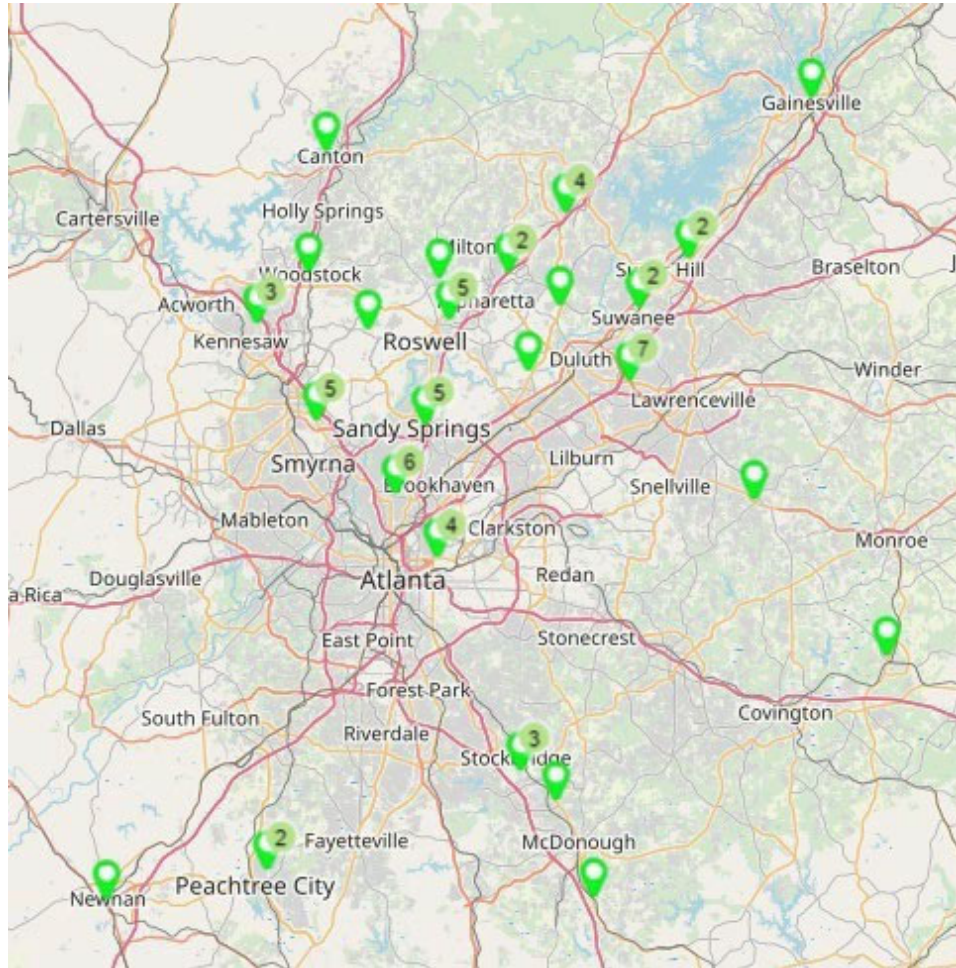
GBC's residential loan origination growth has remained low inside the AA due to the small number of mortgage loan officers on staff. However, GBC had success in the AA purchasing loans from correspondent clients including fixed-rate closed-end second mortgages, variable-rate HELOC second mortgages, and Jumbo first mortgage products.

CRA CHALLENGES ARISING FROM THE BANK'S BUSINESS MODEL

As stated in the previous Strategic Plan (2020-2022), GBC's consumer mortgage volume consists mostly of purchased loans on a national scale. GBC's consumer mortgage lending inside the AA is almost solely dependent on having correspondent clients with offices located inside the AA. Twenty of GBC's sixty-one correspondent clients operate offices within the AA and the map below roughly shows the geographic dispersion of those offices.



Correspondent Client Offices Inside GBC's CRA Assessment Area



Over the last two CRA Strategic Plan iterations, there has been a major shift in the types of loans being reported on GBC's HMDA LAR. Specifically, GBC no longer purchases manufactured housing loans, and significantly fewer loans are originated while more are purchased. Additionally, the number of loans originated and purchased decreased each year and in 2021 was only 52% of what it was in 2017. Please see the chart below.

HMDA Loan Volume by Channel, Product, and Year 2017-2021							
	GBC Originated Loans		Correspondent Purchases		Manufactured Housing Purchases		
	1st Mort	2nd Mort	1st Mort	2nd Mort	1st Mort	2nd Mort	Total HMDA Lines
2017	393	47	0	951	389	0	1,780
2018	289	137	1	1193	0	0	1,620
2019	169	99	1	970	84	0	1,323
2020	152	128	1	970	2	0	1,253
2021	76	125	22	706	0	0	929

NOTE: This chart represents overall HMDA originations and purchases and is not limited to the Bank's CRA Assessment Area.

Given the Bank's unique consumer mortgage business model, which is reliant on serving a broader market for both risk management and competitive reasons, it remains highly unlikely that a majority of the residential mortgage loans will be originated or purchased within the AA.

As GBC fully implements the new lines of business focusing on commercial loans, mortgages will become a smaller part of GBC's loan portfolio. GBC is seeking to build a diversified portfolio across all lines of business and sectors within those lines of business. As of June 30, 2022, the segmentation of the loan portfolio was as follows: Consumer Lending 3%, Other 1-4 Family (mortgages) 30%, Acquisition Development & Construction (ADC) 10%, Commercial Real Estate (CRE) 26%, Multi-family (5 or more) Residential Properties 3%, and Commercial & Industrial (C&I) 28%. While continued loan growth is expected, there will likely not be growth in the areas that count towards CRA Lending Goals that can help augment the Bank's In/Out percentage. GBC originates very few farm and consumer loans, and the Government Guaranteed Lending, as an originating line of business, was



eliminated in June of 2022 leaving only mortgages and small business loans outside of traditional SBA loans for CRA testing.

Loan Portfolio Distribution as of 6/30/22

Loan Category	\$(000s)	%
Construction and Land Development	114,503	10.02
Secured by Farmland	6,602	0.58
Secured by 1-4 Family Residential Properties	345,740	30.25
Secured by Multifamily (5 or more) Residential Properties	38,680	3.38
Secured by Nonfarm Nonresidential Properties	292,725	25.61
Total Real Estate Loans	798,250	69.84
Commercial and Industrial Loans	184,425	16.14
Agricultural Loans	0	0.0
Consumer Loans	29,719	2.60
Other Loans	135,415	11.85
Less: Unearned Income	4,895	0.43
Total Loans	1,142,914	100.0

Source: Reports of Condition and Income

The creation of a new three-year CRA Strategic Plan will allow the Bank to fully develop the new lines of business and determine if there is a need for a subsequent plan. At the current time, there is limited historical data for most of the Bank's lending to make such a decision. This plan, in collaboration with the FDIC and the community, establishes customized goals that better fit with GBC's unique business model. As in the previous plan, goals established under the revised plan are focused mostly on activities within the AA with lending/investment goals being calibrated to a percentage of the Bank's average total assets. In addition to residential mortgage loans and loans to small businesses outside of the SBA guarantee, this Strategic Plan approach allows the Bank to establish goals for community development lending, community development investments and community service. This approach allows the Bank the opportunity to be more creative and innovative in responding to the needs of the community within its defined AA.



DISCUSSION OF LEGAL CONSTRAINTS AND OTHER LIMITATIONS

The Bank presently has no extraordinary legal or regulatory constraints or limitations that affect the types of loans, investments or services offered by the institution.

The current economic climate yields to uncertainties related to rising interest rates, persistent inflation, and increased recession risk that could dramatically affect the goals established in this plan. Reduced consumer confidence and possible reduction in housing demand due to higher mortgage rates would also significantly impact the Bank's ability to meet the CRA Lending Goals set herein, at which point the CRA Strategic Plan would be reviewed to determine the impact on the Plan's metrics. If the need arises to consider adjusting any goal, the Bank will contact the FDIC to discuss the matter and determine the appropriate approach to take in amending or modifying the plan.



6. PLAN DEVELOPMENT DETAILS

FDIC GUIDANCE

GBC developed its fourth three-year CRA Strategic Plan relying on experience gained in creating the previous 2020-2022 Plan. The Bank's staff was guided by the following regulations and resource documents; Section "12 C.F.R. § 345.27, Strategic Plan, of FDIC Rules and Regulations", "Community Reinvestment Act: Guide to Developing the Strategic Plan" and the "Strategic Plan Checklist". These documents, combined with the process used to create our first three plans, provided the framework for writing this plan.

Prior to submission of the plan, the Bank's CRA Officer communicated with the Atlanta Federal Deposit Insurance Corporation Compliance Division to discuss current trends and opportunities related to community development outreach, service, lending, and investments. The representatives from the FDIC were very informative answering specific questions regarding the plan and helping to establish the timeline of the submission process.

NON-PROFIT AND COMMUNITY OUTREACH

As an illustrative sample of the Bank's community outreach conversations, the following discussions are highlighted.

HomeAid Atlanta (Metro Atlanta) -

In the second quarter of 2022, a representative of the Bank spoke with Mandy Crater, Executive Director of HomeAid Atlanta. The mission of HomeAid Atlanta is to build and renovate housing on behalf of community based nonprofit service providers by leveraging the resources of the home building community and its corporate partners. HomeAid Atlanta also provides safe, dignified housing and programmatic facilities for those experiencing or at risk of homelessness through use of in-kind donations of labor and materials from building industry relationships.

Per Mandy Crater, the biggest issue facing the Atlanta Metro area is access to affordable housing. With the rise in cost of materials and labor due to the Covid pandemic, many builders in the Atlanta metro are feeling the strain on resources and some have even found other areas outside of the Atlanta region to focus on building. This causes a hardship for HomeAid Atlanta in their pursuit to provide substantial solutions for low- and moderate- individuals and families facing homelessness. Ms. Crater stated the best way for Community Banks to assist



HomeAid Atlanta and the community is by supporting affordable housing including working with local partners to develop down payment assistance and other financing programs that meet the needs of LMI families.

Griffin Chamber of Commerce (Spalding) -

A representative spoke with Cindy Jones, President & CEO of the Griffin-Spalding Chamber of Commerce. The Griffin-Spalding Chamber of Commerce supports the community of Spalding County by serving as a resource for information, and a voice for business and valuable link to government. The Griffin-Spalding Chamber of Commerce also provides access to effective networking systems available to promote local business and advance the economic potential and quality of life of our community. Per Cindy Jones, the biggest need the Griffin-Spalding Chamber of Commerce has identified in the community is the need for a steady workforce. Due to the Covid pandemic, there has been a decrease in workers willing to fulfill staffing needs throughout local businesses in the area. Another factor Ms. Jones identified is the need for local transportation much like the mass transit in the Greater Metro Atlanta area. Ms. Jones also stated local Community Banks could make a profound impact in the Spalding County area with financial and relationship involvement dedicated to financial literacy and small business seminars on how to maintain a business. Additionally, Community Banks can get involved in community services dedicated to low- and moderate-income individuals and families. Affordable Housing, entry level jobs, and first-time homeownership programs were also described by Ms. Jones as being opportunities for local Banks to assist low- and moderate-income individuals.

Impact46 (Gwinnett) -

A representative from the Bank spoke with Jen Young, Executive Director of Impact46. Impact46 serves the City of Lawrenceville, located in Gwinnett County, by building strategic partnerships with in the six sectors identified that make up a city center (neighborhood, businesses, government, churches, education, and non-profit) to produce a collective impact. Impact46 has several services such as the Extended Stay Relocation Project, which assist families living in extended stays with the pathway to permanent housing through barrier elimination and community support. Ms. Young identifies the biggest need in the community as being affordable housing. Ms. Young separates the need for affordable housing into two categories, affordable housing based on area median income and second chance housing. She stated, "Lawrenceville has an area median income (AMI) of \$52k but the average rent is well over \$1,600/month which is over 30% of gross income. We cannot say that we have an appropriate amount of affordable housing when people



are this cost burdened. We also have a large population of single parent households and many of them need two incomes to meet the AMI and get into affordable housing.” Ms. Young also stated there is a need for second chance housing for anyone with a criminal record or terrible credit. Many applicants that Impact46 works with have a criminal record and/or terrible credit and they have a need for a professional to assist them with housing placement due to low approval chances. Potential areas of assistance Ms. Young noted in the community were with rental, shelter, utilities, and transportation for up to 90 days to assist low- and moderate- income families and those who have experienced homelessness. Lastly, Ms. Young identified the best way Community Banks can make the biggest impact is by working and partnering with nonprofits who work with under resourced communities to educate and promote affordable options for housing, vehicles, and education to help families avoid predatory lending.

Southern Crescent Technical College (Spalding) -

A representative from the Bank spoke with Jeannan Hendon, Career Services and IET Adult Education Specialist with Southern Crescent Technical College. Southern Crescent Technical College, a unit of the Technical College System of Georgia, located in Griffin, GA, delivers relevant technical education, adult education, and learning opportunities via various instructional modalities at the associate degree, diploma, and certificate levels to promote service, workforce development, and economic development. Ms. Hendon identified the biggest need in the community as being education, starting with GED and beyond. She stated, “many members of the community have to make the choice between work and school due to financial obligations.” When asked about some of the main hurdles or challenges facing low- and moderate-income individuals and families, Ms. Hendon identified the inability to get out of financial “holes” created by needing to stay afloat. Ms. Hendon believes that Community Banks can help these families and individuals by bringing awareness to financial literacy and by also providing financial assistance programs that big banks don’t provide. “Bonds and relationships between customers and Banks will help the community, as a whole, to be more knowledgeable in their finances.”

NEWSPAPER NOTICE AND INVITATION TO COMMENT

GBC published a public notice of its intent to develop and apply for a new CRA Strategic Plan in the Atlanta Journal-Constitution on September 2, 2022. The Atlanta Journal-Constitution is the major daily newspaper serving the metropolitan Atlanta market. The paper has a wide distribution across the area.



The notarized Proof of Publication notice is included in Appendix B of this Plan. No comments or inquiries were received in response to the public notice.

REVIEW OF OTHER STRATEGIC PLANS AND PERFORMANCE EVALUATIONS

By virtue of the fact the Bank is requesting to operate under a CRA Strategic Plan, it is not surprising that it is difficult to identify either peer banks or similarly situated banks for comparison purposes. There are no other banks in the Atlanta market operating under a CRA Strategic Plan. There are two more in the FDIC's Atlanta Region, one in Wilmington, NC and one in Danville, VA. Neither of these banks are considered peer banks due to their sizes of \$9 billion and \$140 million respectively. As of August 12, 2022, per the FDIC's website, they have approved 40 Banks in the country to use CRA Strategic Plans. These were reviewed to determine a potential group of peer banks. Five banks were identified as being under \$3 billion in assets, but larger than GBC's \$1.3 billion. Three of those were selected for a closer review due to their lending specialties being similar to GBC's. For these three, either the plan or the latest CRA Performance Evaluation was reviewed during this process to calibrate our goals against banks with similarly unique business models. While none of the other banks provided a strong match to GBC in location, size, or business model, the comparison did allow us to apply an informal reasonableness test to the formulation of the Bank's goals under this plan and gave us items to consider regarding the way our plan operates.



7. MEASUREMENT STANDARDS

CURRENT YEAR BUSINESS ACTIVITY / NO CUMULATIVE COUNTING

As a point of clarification, all goals established under this Plan are based on new CRA-qualifying activity in the current year of the plan. No cumulative counting across years of lending, investment or service activity is allowed under the Plan.

FOCUSING ACTIVITY INSIDE THE BANK'S AA

Goals established as part of this plan are focused on activity within the Bank's established Assessment Area (AA). Unless otherwise noted, the plan intends for all lending, investment and service activity referenced in these goals to occur within the boundaries of the Bank's defined AA. In some cases, meeting Community Service goals may depend on partnerships with non-profit organizations that serve the entire metropolitan Atlanta area, not just the Bank's AA; however, in those cases, we will make every effort to focus such collaborative efforts on the Bank's AA or ensure that efforts focused on the broader Atlanta metropolitan area incorporate the AA as a key part of the community served by their efforts.

Given the limited supply of Affordable Housing, GBC will specifically look for opportunities to be involved in this initiative within the Bank's AA, greater metropolitan Atlanta area, State of Georgia, or greater regional area.

Where investments in SBICs, government-issued community-development bonds, CDFIs or CDCs are concerned, due to their limited availability, these investments may be located within the Bank's AA, greater metropolitan Atlanta area, State of Georgia, or greater regional area.

GOAL METRICS

The Lending and Community Development Lending and Investment goals are calibrated using a forecast of average total assets of \$2.2 billion for 2023, \$2.5 billion for 2024 and \$2.6 billion for 2025. The forecast for the three years of this plan are materially higher than the previous version of this plan but are reasonable given the new overall Bank Strategic Plan which includes additional lines of business, a larger footprint with new branches. However, as with any forecast, it is subject to change based on economic conditions and the macro-banking environment.



Regarding affordable housing, GBC has set a goal of 10% of the total number of HMDA loans made inside the Bank's CRA Assessment Area will be made to LMI geographies and borrowers.

CALCULATION OF AVERAGE TOTAL ASSETS

Lending and Community Development Lending and Investment goals established in this plan will be stated as a percentage of the Bank's average total assets for the previous year. For example, average total assets for 2023 will be calculated by taking total quarterly average assets from the Call Report, Schedule RC-K, Line 9, at the end of each calendar quarter of 2022 and averaging those four numbers (and rounding up or down to the nearest million) to arrive at the average total assets number used for calculating lending and investment goals for 2023. This approach will be applied to the goals for all three years covered under the plan.

Actual quarterly Total Assets as reported on the Call Reports for the previous CRA Strategic Plan for 2020-2022 are as follows:

	Q1	Q2	Q3	Q4	Annual Avg.
2020	\$ 476,209,000	\$ 598,530,000	\$ 668,383,000	\$ 688,335,000	\$607,864,250
2021	\$ 605,979,000	\$ 668,636,000	\$ 834,474,000	\$ 1,037,111,000	\$786,550,000
2022	\$ 1,210,411,000	\$ 1,239,827,000	Unknown	Unknown	Unknown

Note: This information is per Schedule RC-K, Line 9



8. PERFORMANCE GOALS

PERFORMANCE GOALS SUMMARY CHARTS

The CRA Strategic Plan goals shown in this section are a best effort projection resulting from analyzing the Bank's actual performance as compared to the goals established in both the 2017-2019 and 2020-2022 plans. The first chart below shows this analysis.

CRA Strategic Plan Goals Versus Actual Performance

Calendar Year	Ratings	2017	2018	2019	2020	2021	Through 6/30/2022
Lending Goals - Residential and Loans to Small Businesses	Satisfactory	7.00%	7.15%	7.30%	7.40%	7.50%	7.60%
	Outstanding	11.00%	11.15%	11.30%	11.40%	11.50%	11.60%
	Actual	8.85%	7.30%	8.19%	8.80%	10.57%	6.97%
Est. Avg. Total Assets-Goal Denominator	Projected	\$400,000,000^	\$450,000,000^	\$500,000,000^	\$461,000,000~	\$480,500,000~	\$500,000,000~
	Actual	\$407,570,250	\$420,502,000	\$425,579,750	\$460,984,750	\$607,864,250	\$786,550,000
Community Development Lending and Investments	Satisfactory	1.00%	1.10%	1.20%	1.25%	1.40%	1.55%
	Outstanding	1.25%	1.35%	1.50%	1.50%	1.65%	1.80%
	Actual	1.24%	1.22%	1.20%	1.38%	1.55%	0.18%
Est. Avg. Total Assets-Goal Denominator	Projected	\$400,000,000^	\$450,000,000^	\$500,000,000^	\$461,000,000~	\$480,500,000~	\$500,000,000~
	Actual	\$407,570,250	\$420,502,000	\$425,579,750	\$460,984,750	\$607,864,250	\$786,550,000
Community Services Grants and Donations	Satisfactory	\$24,000	\$25,000	\$26,000	\$40,000	\$42,500	\$45,000
	Outstanding	\$28,000	\$29,000	\$31,000	\$45,000	\$47,200	\$50,000
	Actual	\$24,140	\$25,140	\$26,140	\$42,340	\$54,176	\$25,200
Community Services Hours of Service	Satisfactory	135 Hours	140 Hours	150 Hours	165 Hours	180 Hours	200 Hours
	Outstanding	185 Hours	190 Hours	200 Hours	190 Hours	205 Hours	225 Hours
	Actual	156 Hours	190 Hours	194.5 Hours	7.5 Hours	197 Hours	149 Hours

^ As stated in the 2017-2019 CRA Strategic Plan.

~ As stated in the GBC 2020-2022 Strategic Plan.



As a starting point for the revisions, the Call Report as of June 30, 2022, shows that the Bank had total assets of \$1,239,827,000 (per Schedule RC-K, Line 9) and deposits as of that date totaled \$1,190,161,000 (Call Report, Schedule RC, Line 13a). Per the Bank's Strategic Plan projections for the end of 2025, it shows total assets at \$2,607,475,000. As a result, of the analysis and projections, the following goals were established for the 2023–2025 GBC CRA Strategic Plan.

2023 – 2025 CRA Strategic Plan Goals

Calendar Year		2023	2024	2025
	Ratings			
Lending Goals - Residential, Small Loans to Businesses, & Multi-Family	Satisfactory	3.00%	3.00%	3.00%
	Outstanding	5.00%	5.00%	5.00%
Est. Avg. Total Assets-Goal Denominator *		\$2,198,560,000	\$2,445,266,000	\$2,607,475,000
% of Mortgage Loans in LMI Geographies **	Satisfactory	10% by number	10% by number	10% by number
	Outstanding	15% by number	15% by number	15% by number
% of Mortgage Loans to LMI Borrowers **	Satisfactory	10% by number	10% by number	10% by number
	Outstanding	15% by number	15% by number	15% by number
Community Development Lending and Investments *	Satisfactory	0.40%	0.40%	0.40%
	Outstanding	0.50%	0.50%	0.50%
Est. Avg. Total Assets-Goal Denominator *		\$2,198,560,000	\$2,445,266,000	\$2,607,475,000
Multi-Family Dwellings in LMI Geographies or for LMI Individuals in Other Geographies	Satisfactory	1 Loan	1 Loan	1 Loan
	Outstanding	3 Loans	3 Loans	3 Loans
Community Services Grants and Donations	Satisfactory	\$60,000	\$62,500	\$65,000
	Outstanding	\$75,000	\$77,500	\$80,000
Community Service Hours	Satisfactory	210 Hours	220 Hours	230 Hours
	Outstanding	235 Hours	245 Hours	255 Hours

* Based on GBC's Strategic Plan for 2023-2025

** Based on the total number of HMDA loans inside the Bank's CRA Assessment Area



LENDING GOALS

Lending Goal Summary Chart

Calendar Year		2023	2024	2025
	Ratings			
Lending Goals - Residential, Small Loans to Businesses, & Multi-Family	Satisfactory	3.00%	3.00%	3.00%
	Outstanding	5.00%	5.00%	5.00%
Est. Avg. Total Assets-Goal Denominator *		\$2,198,560,000	\$2,445,266,000	\$2,607,475,000
% of Mortgage Loans in LMI Geographies **	Satisfactory	10% by number	10% by number	10% by number
	Outstanding	15% by number	15% by number	15% by number
% of Mortgage Loans to LMI Borrowers **	Satisfactory	10% by number	10% by number	10% by number
	Outstanding	15% by number	15% by number	15% by number

* Based on GBC's Strategic Plan for 2023-2025

** Based on the total number of HMDA loans inside the Bank's CRA Assessment Area

Given the increase in number of Commercial Loan Officers and their ability to make new Small Loans to Businesses, the estimate of how much of the CRA Lending will come from new Mortgage loans has changed from 90% in previous plans, to 80% in this iteration. However, as mentioned earlier in this document, the Mortgage line of business is fully established and not expected to see significant growth like the new Commercial lines of business. As a result, the percentage of the average total assets has been lowered in this plan to accommodate the new focus on Commercial Banking.

While the percentages are lower, the dollar amount for each year is still higher than in previous plans due to the change in the size of the institution. For example, at the same lending percentage rate that is applicable for 2022 of 7.6%, the lending goal with the new denominator for 2023 of \$2,198,560,000 would have been \$167,090,560, an increase of 179.50%. The Mortgage line of business cannot support 80%, or \$133,672,448 of this growth. The new percentage of 3.00 is more appropriate while still demonstrating the need for growth in CRA Lending given the increase in the Bank's projected average asset size.



Mortgage loans are also known as HMDA reportable loans, located inside GBC's AA. This includes purchased and originated first and second home mortgages. GBC no longer purchases manufactured housing liens. GBC has started making some smaller multi-family dwelling loans which are also captured in HMDA data.

GBC's mortgage offerings currently include originating mortgages in these programs: Conventional Fixed-Rate, ARM, FHA, VA, USDA Rural Guarantee, as well as fixed-rate, closed-end and variable-rate, open-end Home Equity Line of Credit (HELOC) second mortgage products. Additionally, GBC purchases the following loans from GBC's growing correspondent network fixed-rate, closed-end and variable-rate, open-end Home Equity Line of Credit (HELOC) second mortgages, and a limited number of Jumbo first mortgage loans.

GBC has found a valuable partner in the Federal Home Loan Bank of Atlanta and continues to offer its various down payment assistance loans including the First Time Home Buyer Program offered under its set-aside program. This program provides forgivable down payment assistance grants for low- to moderate-income homebuyers. GBC is an active participant in this program. These loans have helped our mortgage marketing efforts inside the AA. GBC also offers this program to select correspondent clients inside the Bank's assessment area, therefore making down payment assistance available to more low- to moderate-income borrowers than GBC's limited internal retail mortgage group can reach.

A chart in the Performance Context section shows HMDA Trends by Channel, Product, and Years 2017-2021 to show the progression of lending over the period from first to second mortgages and away from internally originated loans and to purchased loans. The chart also shows a significant reduction in the number of loans across the five-years reviewed. The further development of GBC's correspondent network is key to GBC meeting our CRA Strategic Plan Goals in the 2023–2025 plan.

The goal also relies on new loans to small businesses as identified in Part 345.12(v), "Definitions", of the FDIC's Rules and Regulations for the Community Reinvestment Act. Loans qualify as a "small business loan" when they are for entities inside our AA which have a commitment amount of \$1,000,000 or less. Since the change in control in February 2021, GBC has engaged in more commercial lending by opening additional Lines of Business and hiring teams of experienced lenders and operations personnel. However, the Government Guaranteed Lending operation offering SBA and USDA loans ceased originations in 2022.



In 2020 and 2021 combined, 3.36% of the total CRA reportable loans, or \$3,116,285, came from the SBA channel, mostly due to the COVID-19 PPP program. No applicable loans were generated through the SBA channel in 2022.

From the change-in-control in February 2021 through the end of 2021, 18.89% of the total CRA reportable loans, or 25 loans for \$12,130,309, were generated inside GBC's AA by the Commercial Lending Lines of Business in amounts equal to or less than \$1,000,000. Through June 30, 2022, small loans to businesses equals 11.50% in 20 loans for \$6,300,757.

GBC will not count loans as Small Business loans if they are also HMDA reportable.

GBC originates few farm and consumer loans. Consequently, the Plan's lending goals relate solely to home mortgage and small business lending and do not include farm or consumer loan-related criteria.

In summary, loans meeting this goal will come from the following sources:

- Residential first and second mortgages (HMDA Reportable) originated by Retail Mortgage and Private Banking and those purchased from correspondent customers, and
- Small loans to businesses as defined in Part 345.12(v), "Definitions", of the FDIC's Rules and Regulations for the Community Reinvestment Act and SBA loans that meet the definition of loans to small businesses but do not qualify as Community Development loans for CRA purposes.

The percentage for the satisfactory lending goals were lowered for the current Plan, and the cushion between the satisfactory and outstanding goal has been reduced. The new average asset size of the Bank is substantially larger during this iteration of the CRA Strategic Plan, and even with the new percentage, meeting the satisfactory goal represents a strategic prioritization of CRA Lending for the Bank requiring management's increased time and attention.

BANK'S FOCUS ON AFFORDABLE HOUSING

As pointed out in several of our community discussion recaps in Section 6 of this document, affordable housing is seen as being a major barrier for individuals who are categorized as low- to moderate-income (LMI) individuals. As such, GBC is devoting additional time and resources during this new CRA Strategic Plan period to monitor our mortgage lending efforts to LMI Geographies and Individuals.

In a similar fashion to the newly proposed CRA Lending test, GBC will begin monitoring the percentage of loans by number that are located inside an LMI geography and to LMI borrowers. We will not be making a differentiation between



low and moderate-income, because six of the fourteen counties in our assessment area do not have low-income census tracts. As stated earlier in this document, 408 or 30.04% of the 1,358 census tracts in GBC's AA are designated as LMI. Given the locations of the Correspondent branches of the entities from whom we purchase loans, and the nature of the users of second mortgage products, GBC is setting a goal of 10% of the total number of HMDA loans inside the Bank's CRA Assessment Area for LMI geographies and borrowers as a starting point. GBC will also seek additional ways in which we can meet the Affordable Housing needs of the AA.



COMMUNITY DEVELOPMENT (CD) LENDING AND INVESTMENT GOALS

CD Lending and Investment Goal Summary Chart

Calendar Year		2023	2024	2025
	Ratings			
Community Development Lending and Investments	Satisfactory	0.40%	0.40%	0.40%
	Outstanding	0.50%	0.50%	0.50%
Est. Avg. Total Assets-Goal Denominator *		\$2,198,560,000	\$2,445,266,000	\$2,607,475,000
Multi-Family Dwellings in LMI Geographies or for LMI Individuals in Other Geographies	Satisfactory	1 Loan	1 Loan	1 Loan
	Outstanding	3 Loans	3 Loans	3 Loans

* Based on GBC's Strategic Plan for 2023-2025

In the context of this CRA Strategic Plan, the Bank intends to make full use of CRA-qualifying loans and investments to further serve low- to moderate-income communities within the Assessment Area up to the greater regional area. Along with the change in control came a new investment philosophy to maintain a smaller investment portfolio so as to keep assets readily available for expansion. This is coupled with a significant increase in the average asset size of the Bank has generated the need to recalibrate our Community Development Loans and Investments goals. While the percentages are lower, the resulting dollar amount remains a significant investment in the LMI Community. Further, meeting the satisfactory goal represents an increased focus on Community Development Lending as well as a substantial investment in the Bank's AA up to the greater regional area. As previously stated, the annual goal for new CD loans or investments is established as a percentage of average quarterly total assets from the previous calendar year.

CD investments are a critical tool allowing the Bank to help meet the broader needs of the low- to moderate-income community within the AA. Given the size of the Bank relative to the needs of a large urban Metropolitan area, a well-chosen CD loan or investment will allow the Bank to support diverse activities such as affordable rental housing, single family residential purchases, and access to healthcare and job training for low- to moderate-income populations.



CRA-eligible CD investments will come from the following sources:

- GNMA or GSE-issued CRA mortgage-backed securities,
- Qualified Investment Fund CRA shares (CRAIX),
- Investments in Small Business Investment Companies (SBICs) or similar vehicles,
- Municipal or other government-issued community development bonds where the purpose is to provide improved housing or services to low-mod communities or to create new jobs,
- Investments in CDFIs, CDCs, or Minority- and Women-owned financial institutions, community loan funds, and low-income or community development credit unions focused on serving low- to moderate-income communities,
- Other sources of CD investment opportunities identified by the Bank.

CRA-eligible community development loans could include: *

- Loans to a for-profit entity not secured by real estate and greater than \$1 million with a primary purpose consistent with the definition of community development
- Permanent loans to a for-profit entity secured by nonfarm, nonresidential real estate and greater than \$1 million with a primary purpose consistent with the definition of community development
- Permanent loan to a nonprofit entity secured by nonfarm, nonresidential real estate and greater than \$1 million with a primary purpose consistent with the definition of community development
- Construction or development loan or the construction-only portion of a construction-permanent loan to a for-profit entity secured by nonfarm, nonresidential real estate with a primary purpose consistent with the definition of community development (no dollar limit)
- Construction or development loan or the construction-only portion of a construction-permanent loan to a nonprofit entity secured by nonfarm, nonresidential real estate with a primary purpose consistent with the definition of community development (no dollar limit)
- Permanent loan to a for-profit entity secured by and made for the purpose of purchasing or improving a multifamily dwelling with a primary purpose consistent with the definition of community development



- Permanent loan or line of credit to a nonprofit entity secured by and made for the purpose of purchasing, refinancing or improving a multifamily dwelling with a primary purpose consistent with the definition of community development
- Construction and other temporary financing or the construction-only portion of a construction-permanent loan to a for-profit entity secured by residential real estate with a primary purpose consistent with the definition of community development (no dollar limit)
- Construction and other temporary financing or the construction-only portion of a construction-permanent loan to a nonprofit entity secured by residential real estate with a primary purpose consistent with the definition of community development
- Loan to a nonprofit entity secured by production payments (e.g., oil or mining) but not real estate and greater than \$1 million with a primary purpose consistent with the definition of community development
- Loan to a nonprofit entity not secured by real estate or production payments (e.g., oil or mining) with a primary purpose consistent with the definition of community development (no dollar limit), and

* Source: Federal Reserve Bank of Dallas' CRA Loan Data Collection Grid updated as of October 2020.

- Other sources of CD lending activity that the Bank may identify from time to time possibly including:
- Loans to financial intermediaries including Community Development Financial Institutions (CDFI), New Market Tax Credit-eligible Community Development Entities, Community Development Corporations (CDC), minority- and women-owned financial institutions, community loan funds or pools, and low-income or community development credit unions that primarily lend or facilitate lending to promote community development
- local, state, and tribal governments for community development activities
- borrowers to finance environmental clean-up or redevelopment of an industrial site as part of an effort to revitalize the low- or moderate-income community in which the property is located

To date, the Bank has produced very few CD loans under the CRA Strategic Plan, as we have been unable to find and close loans meeting the community development definition. Competition for those loans is intense in the Atlanta market with many of the national and regional banks dominating those opportunities with exceptionally



large dollar loans. Consequently, most of the activity in this goal has been generated through the purchase of CD investments over the previous three years.

In 2020, GBC purchased investments in three different sets of CRA mortgages loans inside the Bank's AA from Raymond James: One for eleven loans, one for ten loans, and one for six loans.

In 2021, GBC purchased investments in three different sets of CRA mortgages loans inside the Bank's AA from Wells Fargo and Raymond James: One for eight loans, one for fourteen loans, and one for seven loans.

In 2021, GBC purchased an investment in a Freddie Mac Multifamily bond secured by 151 loans located inside the AA.

In 2022, a revenue bond was purchased in the Lawrenceville Georgia Housing Authority's Hearthside at Lawrenceville where 100% of units will be rented to tenants whose average income is at or below 60% of AMI.

In 2022, GBC invested in Source Capital Credit Opportunities, an Atlanta-based Small Business Investment Company (SBIC) Fund with recipients in the regional area.

BANK'S FOCUS ON AFFORDABLE HOUSING

As pointed out in several of our community discussion recaps in Section 6 of this document, affordable housing is seen as being a major barrier for individuals who are categorized as low- to moderate-income individuals. As such, GBC is devoting additional time and resources during this new CRA Strategic Plan period to monitor our mortgage lending efforts to LMI Geographies and Individuals.

At change in control, GBC began participating in some smaller multi-family housing loans, in fact on June 30, 2022, the Bank was carrying 3.38% of the loan portfolio in multi-family housing. New for the 2023-2025 CRA Strategic Plan, GBC will count multi-family housing loans located inside our CRA Assessment Area up to the greater regional area in low- to moderate-income census tracts or targeted to low- to moderate-income individuals in the CD Lending category. This new addition in the CD Lending section will further monitor multi-family dwellings with LMI attributes and will help gauge the Bank's focus on Affordable Housing.

We are comfortable with the goal we have established for CD investments and lending in our plan and feel the percentages, dollar amounts, and number of loans in the goal represents a significant commitment for GBC and will allow us to meet our obligations under CRA while maintaining a reasonable investment mix in the Bank's investment portfolio.



COMMUNITY SERVICES GRANTS AND DONATIONS GOALS

Grants & Donations Goal Summary Chart

Calendar Year		2023	2024	2025
	Ratings			
Community Services Grants and Donations	Satisfactory	\$60,000	\$62,500	\$65,000
	Outstanding	\$75,000	\$77,500	\$80,000

Georgia Banking Company is committed to investing in the community by supporting our non-profit partners financially. The Bank has again significantly increased its goals for grants and donations from the 2020-2022 plan.

Grants and donations made under the Strategic Plan will be focused on supporting non-profits in the community that have an established track record of meeting the needs of low- and moderate-income constituencies. Organizations focused on affordable housing and related areas will be a key focus of this goal, but support will also be provided to financial literacy training and critical support services targeted at low- to moderate-income individuals or families. This will include small business counseling and assistance to this group of individuals. Donations counted under this plan must meet that higher level of due diligence. GBC attempts to ensure that financial support is made available to entities throughout our CRA AA.

CURRENT NON-PROFIT AND COMMUNITY PARTNERS AND GRANTS AND DONATIONS

The organizations listed below represent existing partners that GBC is proud to financially support in meeting the community development and service needs of its AA. The Bank is committed to working diligently to identify needs in the assessment area that can be addressed using its available resources and partnering with the appropriate organizations to best leverage our efforts to serve the low- to moderate-income community within the AA. Our cooperative efforts with these partners will include grants and donations.

Abundant Life Soup Kitchen (Spalding) – This entity’s mission is to provide nutritious meals to the area's homeless and needy families. This soup kitchen is for homeless people and is located 2.4 miles from the Griffin branch. Donations to this entity were made for 2020, 2021, and 2022.



Access to Capital for Entrepreneurs (Fulton & Metro Atlanta) - The mission of Access to Capital for Entrepreneurs, Inc. (ACE) is to provide community economic development to underserved people and communities. ACE is one of the largest micro-lenders in Georgia. Donations to this entity were made for 2020 and 2021.

Atlanta Neighborhood Development Partnership (ANDP) (Fulton & Metro Atlanta) – The mission of ANDP is to promote, create and preserve mixed income communities through direct development, lending, policy research and advocacy that result in the equitable distribution of affordable housing throughout the metropolitan Atlanta region. Donations to this entity were made for 2020, 2021, and 2022.

The Center for Family Resources (Cobb) – The center’s efforts are focused on temporary income assistance, housing resources, financial and job-related education and support of other local non-profit organizations. Donations to this entity were made for 2020 and 2021.

Clayton County Division of Family and Children Services (DFCS) – They prioritize the safety of Georgia’s children in the decisions they make and the actions they take. They partner with families on their path to independence and build stronger communities with caring, effective, and responsive service. Donations to this entity were made for 2020 and 2021.

Community Assistance Center of Sandy Springs (Fulton) - CAC brings together the Sandy Springs and Dunwoody communities to provide compassionate assistance to neighbors in need by providing financial support, helping to meet basic needs and promoting self-reliance. Services include a food bank, back to school supplies, Christmas assistance, job counseling, tax preparation, emergency financial assistance, job skills training, employment assistance, English language courses, and financial literacy training to low-income families and individuals. Donations to this entity were made for 2020 and 2021.

DeKalb County Habitat for Humanity (DeKalb) – This organization builds and renovates homes for low- to moderate-income families and provides zero interest rate loans to finance the sale of these homes. They also provide financial literacy training to their current homeowners. Donations to this entity were made for 2020, 2021, and 2022.

Dentistry for the Developmentally Disabled (Metro Atlanta, Georgia) - The DDD Foundation is committed to improving the lives of our patients with developmental disabilities by offering accessible comprehensive dental treatment. Recently rated as a platinum-level nonprofit organization by Guidestar, we rely on



the generous donations given by individuals and corporations to deliver specialized care to our patients. A donation to this entity was made for 2022.

EverFi (Spalding & Clayton) – GBC Financial Scholars is an online learning platform that uses the latest technology to bring personal financial concepts to life. Students learn about savings, taxes, investing, insurance, and loans. GBC is the sole sponsor of a financial literacy program targeted to students in elementary and middle schools in Spalding County and to 4 schools in Clayton County. This contract was in effect for 2020, 2021, and 2022.

Everfi (Spalding) - GBC Financial Scholars is an online learning platform that uses the latest technology to bring personal financial concepts to life. Students learn about savings, taxes, investing, insurance, and loans. GBC is the sole sponsor of a financial literacy program targeted to students at Carver Road Middle School and for Southern Crescent Technical College's GED Program. This contract was in effect for 2020.

Five Loaves Two Fish Food Pantry (Spalding) – The Five Loaves and Two Fish Food Pantry provides a monthly bag of groceries to families in need. The Food Pantry seeks to provide several cans of vegetables, canned tuna or salmon, peanut butter, dry goods such as cornmeal, bread, and meat in each allocation. Whenever they are available, fresh fruit and vegetables are also included. The Food Pantry is a partner in the Spalding County Collaborative Authority for Families and Children. As such, the Food Pantry works to connect families in need with the community resources most able to help them. For this reason, the Food Pantry avoids taking on new projects that "reinvent the wheel," and instead supports the work of other community agencies to address areas of need other than hunger. Donations to this entity were made for 2020 and 2021.

Georgia Tech Foundation's G. Wayne Clough Promise Program Scholarship Fund (Fulton & Metro Atlanta) – The G. Wayne Clough Georgia Tech Promise Program is available to dependent Georgia residents pursuing their first undergraduate degree who meet the eligibility requirements. The program is designed to fill a gap in the financial aid support system, picking up where Georgia's HOPE scholarship and other financial aid options leave off. The program is intended to assist Georgia students whose families have an annual income of less than \$33,300. Donations to this entity were made for 2020 and 2021.

Griffin-Spalding Literacy Commission (Spalding) – The Literacy Commission is a joint effort of the local chapter of United Way and Southern Crescent Technical College. Aimed at increasing adult literacy, the program focuses on helping young adults prepare for the GED test. GBC funds go to providing costs to pay for the GED



test fee for low-income students who cannot afford the cost. Donations to this entity were made for 2020, 2021, and 2022.

Gwinnett Children's Shelter, Inc. a.k.a. Home of Hope (Gwinnett) – The mission of the Home of Hope is to provide emergency and transitional living programs to homeless children and their mothers while also providing life skills training. Donations to this entity were made for 2020, 2021, and 2022.

HomeAid Atlanta Inc. (Metro Atlanta) – The mission of HomeAid Atlanta is to build new lives for homeless families and individuals through housing and community outreach. Although their mission gives us broad latitude to engage in building projects across the entire continuum of care, from emergency shelters to transitional housing to permanent supportive housing, every HomeAid project supports an agency that provides services that help residents move toward self-sufficiency, such as education and job skills training, and physical and emotional support. A donation to this entity was made for 2022.

Impact46 (Gwinnett) - Impact46's Extended Stay Relocation Project partners with cities to assist families living in extended stays with the pathway to permanent housing through barrier elimination and community support. They provide relocation stipend and moving financial assistance, intensive case management, relocation navigator, and community resources to eliminate barriers (i.e. financial literacy, ready to hire employment opportunities, etc.) A donation to this entity was made for 2022.

Junior Achievement of Georgia (Fulton, Gwinnett) – Junior Achievement (JA) focuses on high impact programs that drive long-term outcomes in areas of financial literacy, career readiness and fostering the entrepreneurial spirit through integration of community and business partners, high quality instructional experiences, and strategic school district partnerships. A donation to this entity was made for 2022.

Mercy Care Foundation / Mercy Clinics (DeKalb, Metro Atlanta/Downtown) Furthering the healing ministry of the Sisters of Mercy, Mercy Care gives tangible expression to Christ's merciful love by providing compassionate, clinically excellent healthcare in the spirit of loving service to those in need, with special attention to the poor and vulnerable. Donations to this entity were made for 2020 and 2021.

Southern Crescent Habitat for Humanity (Henry, Clayton, Fayette) - This organization builds and renovates homes for low- to moderate-income families and provides zero interest rate loans to finance the sale of these homes. They also provide financial literacy training to their current homeowners. Donations to this entity were made for 2020, 2021, and 2022.



Special Kneads and Treats (Gwinnett) - Special Kneads and Treats, Inc. is a 501(c)(3) nonprofit with a core mission to ensure that any child in their community that has a birthday whose family cannot afford a birthday cake receives one FREE from them. They work primarily with local food cooperative ministries, Foster Care and DFCS to get these cakes into the hands of those in need. One of their major programs is connecting individuals with disabilities to a rewarding profession while providing valuable work experience and training. A focus on special needs adults receiving self-confidence, a sense of value and the opportunity to enjoy success and socialization is their core concern. A donation to this entity was made for 2022.

The Study Hall (Fulton) - The Study Hall is an after-school and summer camp program serving K-5th grade children in the greater Peoplestown Community, offering an educational and enrichment curriculum that equips children to achieve sustained personal and academic success. We have served over 2,400 students in Peoplestown, Mechanicsville, and other historic Atlanta neighborhoods near the Georgia State University Stadium in Atlanta (formerly Turner Field). Our services are provided at no cost to participating families. A donation to this entity was made for 2022.

Trinity Combine (Fulton) - The Trinity Community Ministries successfully prepares formerly homeless men to become self-sustaining members of society through shelter and education services. All of the men are LMI Individuals. Their largest fundraiser annually is the Trinity Combine which is an athletic event where the participants are sponsored thereby raising funds for the entity. Donations to this entity were made for 2021 and 2022.

Wellspring Living (Clayton, Fulton, Gwinnett) - The mission of Wellspring Living is to transform the lives of those at risk or victimized by sexual exploitation. Their vision is to see a world where every victim of sexual exploitation has access to transformative care. Donations to this entity were made for 2020, 2021, and 2022.



COMMUNITY SERVICE HOUR GOALS

Service Hour Goal Summary Chart

Calendar Year		2023	2024	2025
	Ratings			
Community Service Hours	Satisfactory	210 Hours	220 Hours	230 Hours
	Outstanding	235 Hours	245 Hours	255 Hours

Georgia Banking Company is committed to investing in the community by supporting our non-profit partners through volunteer time and effort. We are comfortable that the goals established under this plan are achievable and challenging and represent an ongoing commitment by the Bank to serving the community through direct action. We are confident the new goals are attainable based on current staffing headcount at the bank. The hours for the new plan's goals show an increase over the previous plan's goals as well as increases each year.

Service hours will be focused on providing technical assistance to non-profits and to facilitating financial literacy training for consumers, students, and small business owners. Employees and Directors of the Bank may also consider opportunities to serve the non-profit community through service on boards or targeted fund-raising efforts that qualify as CRA service hours.

When GBC failed to meet our CRA Community Service Hour goals during the COVID outbreak of 2020, similar to many other financial institutions given the challenge of operating during a pandemic, the Bank set about finding additional opportunities where employees and directors could perform qualifying activities so as to diversify our options. Several new parties were open to our assistance as expressed below.

NON-PROFIT AND COMMUNITY PARTNERS AND SERVICE ACTIVITIES

The following 2020-2022 CRA Community Service Hour opportunities in which GBC employees and directors engaged in the previous plan are examples of the types of Community Service GBC intends to provide for the new CRA Strategic Plan term.

Viva Finance (Clayton) – In 2020, a Senior member of management counseled a start-up business, a micro lender, which supports local county school system employees through providing low dollar loans that can be paid back through the employee's payroll. Many of the school systems supported are located in LMI census tracts. This employee provided financial expertise to help counsel and



educate the micro lender on market delivery and to answer additional financial questions.

The Spalding-Griffin Literacy Commission Local Advisory Board (Spalding) –

In 2020, a member of the Bank's Management Team provided financial expertise discussing financial literacy and implementing new programs for adult education courses. This organization targets community services to low- and moderate- income individuals and families by assisting with intervention before high schoolers drop out and assistance with obtaining a GED high school equivalency diploma.

Junior Achievement/Chick-fil-A Discovery Center (Metro Atlanta & Gwinnett) – In 2021 and 2022, The Bank provided volunteers to support this state-of-the-art financial literacy training platform aimed at educating middle school students from the Atlanta metropolitan area. Volunteers provide individual guidance and facilitate group discussions as the students participate in simulations of real life financial decision-making tasks.

Wellspring Living (Fulton) – This entity provides housing, education, and counseling in a closed and safe environment for 11 – 18-year-old girls who have been sexually trafficked. All of these girls are LMI individuals. In 2021 and 2022, GBC employees provided financial literacy education for these students.

Gwinnett Children's Shelter, Home of Hope – This entity provides shelter to homeless mothers and their children. All of these women are LMI individuals. In 2021 and 2022, GBC employees provided financial literacy education for these women. Additionally, in 2022, an employee joined their board of directors and provides professional expertise in that roll.

Trinity Combine (Fulton) – The Trinity Community Ministries successfully prepares formerly homeless men to become self-sustaining members of society through shelter and education services. All of the men are LMI Individuals. Their largest fundraiser annually is the Trinity Combine which is an athletic event where the participants are sponsored thereby raising funds for the entity. In 2021 and 2022, an employee was a long-time member of the Board for the fundraiser.

Southern Crescent Technical College (Spalding) – In 2022, GBC and SCTC have joined forces to offer students involved in an Integrated Educational Training (IET) for job skills training 4 hours of financial literacy training. These are held quarterly for adult students who are seeking to obtain a GED through SCTC. Per the administrators there, all participants in this program are low-income individuals.



Special Kneads & Treats (Gwinnett) – Special Kneads and Treats, Inc. is a 501(c)(3) nonprofit with a core mission to ensure that any child in their community that has a birthday whose family cannot afford a birthday cake receives one FREE from them. They work primarily with local food cooperative ministries, Foster Care and DFCS to get these cakes into the hands of those in need. One of their major programs is connecting individuals with disabilities to a rewarding profession while providing valuable work experience and training. A focus on special needs adults receiving self-confidence, a sense of value and the opportunity to enjoy success and socialization is their core concern. In 2022, this entity was certified as a CRA eligible entity by findCRA. One employee has served on the Board of Directors for many years.

Lawrenceville Business Alliance (Gwinnett) – This non-profit entity supports other businesses in the area. In 2022, one meeting of the LBA was specifically targeted to providing financial and professional skills to a local LMI food bank, the Lawrenceville Co-op, by discussing the club's financials and also donating dry/canned foods. An employee is on the Board of Directors of the LBA.

GBC CARES

As a Community Bank, it's important that we not only support those in our neighborhoods with the products and services we offer but more importantly, by lending a helping hand to those in need. In 2018 we launched GBC Cares, a Community Involvement Initiative that allows employees the opportunity to take part in putting passion into action - by getting out there and spending time making a difference in our community.

While the service projects and donations through GBC Cares are not strictly limited to CRA qualifying events, they are worthy causes within our AA. These projects are suggested by employees and performed by employee volunteers on Bank time.

While these events do not qualify for CRA Service hour credit, during 2020, Bank employees performed these COVID-related relief items.

- On Monday, March 16th, most GBC employees were sent home with Bank-issued laptops, internet hotspots, and power cords, where needed, so that they could safely quarantine at home. Others remained behind to process mail and accept deposits.
- In March, April, and May, the retail branches called both consumer and corporate clients to check in on them and to see if they needed any assistance with their banking needs. This calling program was well-received by both consumer and commercial customers.



- In the first week in April, the Everfi Parent Portal was opened to employees, customers, and Facebook followers. This offered free online financial literacy courses for all ages.
- In the week of April 6th, large screen monitors were distributed by a small group of employees to the homes of all employees who requested one.
- On Monday, April 13th, GBC used eleven Bank volunteers to deliver 61 handmade face masks to employees at their homes.
- The Bank continues to offer PPE supplies to those working in the office.
- In November, employees of the Bank worked together to raise \$1,484.94 of baby formula, pack-and-plays, a car seat, diapers, clothes for teens, personal care items, Christmas gifts, food, school supplies, and COVID supplies for the children in the care of Clayton County's DFCS programs. The Bank followed-up with a CRA donation in the amount of \$1,000 to the same group.
- In November, employees at the Griffin branch raised awareness and money for the Susan G Komen Breast Cancer Awareness Fund.
- In December, employees at the Powers Ferry office purchased bikes, trikes, and scooters for children through the Toys for Tots Annual Drive.

2021 Cares events included:

- Several employees are members of Boards of Directors for entities that are not directly involved with LMI individuals. Employees offer their time and professional expertise, both during work time and outside of it to these entities. These boards included The Arbors at Sandy Springs Condominium Association, Rotary Gwinnett, Griffin Daybreak Rotary, Gwinnett Chamber of Commerce, Lions Club of Griffin, Rotary Club of Lawrenceville, Building Christian Ministries, Suwanee Business Alliance, Griffin Spalding Chamber of Commerce, GLANCE Gwinnett, Gwinnett Young Professionals, Gwinnett Strategic Partners, Leadership Gwinnett, Rotary of Henry County, Hudgens Center for Art & Learning, and Special Kneads & Treats.
- Employees also engaged with the community assisting with charity events that assist people in different ways. Many of these entities provide direct assistance to LMI individuals, but the activity provided is not considered an eligible activity for CRA Service Hour credit. These entities included North Georgia State Fair, Spirit of Sharing, HomeAid, Toys for Tots, Georgia Gwinnett College, Boys & Girls Club of Lanier, Neighborhood Cooperative



Ministries, North Fulton Community Charities, Rainbow Village, Helping Mammias, Taylor Road Marching Band, Southern Crescent Technical College, Boy Scouts, Chattahoochee High School, Hope Center for Memory Care, Peachtree Ridge High School, Backpack Blessings, and Hope Health Clinic.

- In January, the Griffin Office gathered coats for LMI individuals from employees and customers which were then donated to the Salvation Army.
- In February, GBC provided lunch to approximately 75 healthcare workers providing COVID shots at a free clinic.
- In April, GBC wanted to celebrate the change in control with an employee event that also carried meaning for our community. The Come Grow with Us as we Spring into Giving Event brought both old and new employees together with a focus on two of our preferred charities, Home of Hope and Wellspring Living. During this event, goods from a request list were donated by employees who attended the event, then the Bank matched the value of those items with a CRA donation. The total amount from employee donations was \$4,131.40 and the items were split between the two entities. The Bank also contributed to a community garden at each entity in recognition of the theme of the event.
- In September, one loan officer attended the 24th Annual Georgia Affordable Housing Coalition Conference in Savannah, Georgia. The GAHC is a statewide organization open to developers, debt & equity providers and third-party vendors involved in the affordable housing industry. The Georgia Department of Community Affairs (DCA) administered the training as they are the governing body that oversees for the State of Georgia the various multifamily housing programs that are offered.
- In October 2021, GBC donated approximately \$6,075 of office furniture to Special Needs Schools.
- In November, four employees donated their time at the Junior Achievement/Chick-fil-A Discovery Center (Metro Atlanta) performing financial literacy training. While this activity normally counts towards CRA Service Hours, the school that was attending that day changed at the last minute from an eligible school to one with less than 50% free and reduced lunches and the Bank was not notified. This event would have provided an additional 18 hours of credit towards our 2021 CRA Service Hour goal and would have put the Bank well over the outstanding goal. As it was, two of the volunteers stayed and earned 9 GBC Cares hours.



- In December, Clayton County DFCS contacted the Bank indicating an immediate need for pack-n-plays. In two weeks, employees were able to provide 14 pack-n-plays, sheets for each, blankets, baby formula, and other items.

2022 GBC Cares events through August included:

- Several employees are members of Boards of Directors for entities that are not directly involved with LMI individuals. Employees offer their time and professional expertise, both during work time and outside of it to these entities. These boards included Rotary Gwinnett, Gwinnett Chamber of Commerce, Rotary Club of Lawrenceville, Building Christian Ministries, Suwanee Business Alliance, Lawrenceville Business Alliance, GLANCE Gwinnett, Gwinnett Young Professionals, Gwinnett Tech Foundation, Gwinnett Strategic Partners, Leadership Gwinnett, and Hudgens Center for Art & Learning.
- Employees also engaged with the community assisting with charity events that assist people in different ways. Many of these entities provide direct assistance to LMI individuals, but the activity provided is not considered an eligible activity for CRA Service Hour credit. Some of these entities included Christ Covenant Presbyterian Church, She ATL, Athens Church, Lawrenceville Co-op, Beyond the Ribbon, Generations Expo 50+ Boomers and Seniors, Mill Creek Athletic Association, Performance Races Services LLC, Georgia Bankers Association, Special Kneads and Treats, Embassy City Church, Home of Hope, Street Wise, Randy and Friends, Robidou Company Cares Benefiting Cherokee Family Violence Center, Gwinnett County Library Foundation, Aurora Theatre, Covenant College, Gwinnett Clean & Beautiful, Spirit of Sharing, Inc., City of Alpharetta Sharks Swim Team, Georgia Gwinnett College, Chattahoochee High School, Good Samaritan Health Centers of Gwinnett, Impact46, Gwinnett Leadership Forum, Partnership Against Domestic Violence, Community Foundation of NE Georgia, Discover Life Church, The Gwinnett School of Mathematics, Science, and Technology, Helping Mammias, and Boy Scouts.
- In July, GBC employees decided to provide 23 students with backpacks full of snacks, supplies, and a lunch bag containing teacher requested necessities. These students were residents of The Pines in Tucker GA, and the owner is a client of GBC's. All residents are LMI individuals.



- In July, two employees provided financial literacy training at In Spalding summer day camp. The LMI individual status of the attendees could not be confirmed, so this was not counted towards CRA Community Service Hours.



Appendix A - Checking Account Charts

CONSUMER CHECKING ACCOUNTS				GBC
PREMIER <i>You maintain a higher balance in your account and want to get the most for your money.</i>	CONNECT <i>You prefer to do your banking online and don't write checks.</i>	CHOICE <i>Round up debit card purchases into your linked savings account.</i>	CONSUMER COMMUNITY <i>For Military and First Responders (Active/Retired, Police, Fire, Doctors, Nurses, EMT/Paramedics)</i>	
Minimum of \$100 to Open	Minimum of \$50 to Open	Minimum of \$100 to Open	Minimum of \$50 to Open	
Pays interest				
Complimentary Debit Card	Complimentary Debit Card	Complimentary Debit Card	Complimentary Debit Card	
eStatements	eStatements	eStatements	eStatements	
Online Banking with Bill Pay	Online Banking with Bill Pay	Online Banking with Bill Pay	Online Banking with Bill Pay	
Mobile Banking/Mobile Deposit with Alerts	Mobile Banking/Mobile Deposit with Alerts	Mobile Banking/Mobile Deposit with Alerts	Mobile Banking/Mobile Deposit with Alerts	
Overdraft Management Options	Overdraft Management Options	Overdraft Management Options	Overdraft Management Options	
FREE ATM Transactions at all GBC locations	FREE ATM Transactions at all GBC locations	FREE ATM Transactions at all GBC locations	FREE ATM Transactions at all GBC locations	
GBC will refund ATM withdrawal fees nationwide based on qualifications of 12 debit card purchases and eStatements each statement cycle	GBC will refund all foreign ATM fees	GBC will refund the first 5 foreign ATM fees each statement cycle	GBC will refund all foreign ATM fees	
No monthly maintenance fee	Maintain an average daily balance of \$250 in combination with eStatements, and we will waive the \$3 monthly maintenance fee.	Maintain an average daily balance of \$1,000, and we will waive the \$5 monthly maintenance fee.	No monthly maintenance fee	
ALL ACCOUNTS ALSO INCLUDE:				
FREE Access to GBC's local Customer Care Center. Call 866.711.4530 to speak to a local banker.				Member FDIC



BUSINESS CHECKING ACCOUNTS



	BUSINESS ESSENTIALS Small Businesses & Sole Proprietorships	BUSINESS ADVANTAGE Businesses with Moderate Transaction Volume	BUSINESS INTEREST Businesses with Low Transaction Volume	COMMERCIAL ANALYSIS Large Businesses with Complex Treasury Needs	COMMERCIAL COLLATERAL PLUS INTEREST Large Businesses with Large Balances	INTEREST ON LATER TRUST ACCOUNTS (OLITA) Attorneys & Legal Firms	BUSINESS COMMUNITY Community Groups & Non-Profits
Remote Deposit Capture	\$50.00	No additional charge if minimum balance is maintained	\$50.00	*	*	*	\$50.00
Online Wires	\$10.00	\$10.00	\$10.00	*	*	*	\$10.00
Branch Wires	Domestic: \$15 Incoming/ \$15 Outgoing International: \$40 Incoming/ \$40 Outgoing	Domestic: \$15 Incoming/ \$15 Outgoing International: \$40 Incoming/ \$40 Outgoing	Domestic: \$15 Incoming/ \$15 Outgoing International: \$40 Incoming/ \$40 Outgoing	*	*	*	Domestic: \$15 Incoming/ \$15 Outgoing International: \$40 Incoming/ \$40 Outgoing
ACH Online Origination	*	*	*	*	*	*	N/A
ACH Positive Pay	*	*	*	*	*	*	N/A
Positive Pay with Payee Recognition	*	*	*	*	*	*	N/A
Direct Connect	\$15.00	\$15.00	\$15.00	*	*	*	N/A

ADDITIONAL TREASURY SOLUTIONS OFFERED:

- Alerts
- Business Direct
- Customizable Online Banking U/I
- Direct Deposit
- International Wires
- Lockbox
- Merchant Services
- Mobile Alerts & Notifications
- Mobile Banking Biometrics
- Multi-Factor Authentication Fraud Protection
- Online Wire Transfer
- Quick Books® Direct Connect
- Robust Account Analysis with Tiered ECR
- Sweeps
- ZBA

ALL ACCOUNTS ALSO INCLUDE:

FREE Access to GBC's local Customer Care Center. Call 866.711.4530 to speak to a local banker.

* Contact your Treasury Sales Officer for pricing.



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GBC 03.22

BUSINESS CHECKING ACCOUNTS



	BUSINESS ESSENTIALS Small Businesses & Sole Proprietorships	BUSINESS ADVANTAGE Businesses with Moderate Transaction Volume	BUSINESS INTEREST Businesses with Low Transaction Volume	COMMERCIAL ANALYSIS Large Businesses with Complex Treasury Needs	COMMERCIAL ANALYSIS PLUS INTEREST Large Businesses with Large Balances	INTEREST ON LAWYER TRUST ACCOUNTS (ILTA) Attorneys & Legal Firms	BUSINESS COMMUNITY Community Groups & Non-Profits
Remote Deposit Capture	\$50.00	No additional charge if minimum balance is maintained	\$50.00	*	*	*	\$50.00
Online Wires	\$10.00	\$10.00	\$10.00	*	*	*	\$10.00
Branch Wires	Domestic: \$15 Incoming/ \$15 Outgoing International: \$40 Incoming/ \$40 Outgoing	Domestic: \$15 Incoming/ \$15 Outgoing International: \$40 Incoming/ \$40 Outgoing	Domestic: \$15 Incoming/ \$15 Outgoing International: \$40 Incoming/ \$40 Outgoing	*	*	*	Domestic: \$15 Incoming/ \$15 Outgoing International: \$40 Incoming/ \$40 Outgoing
ACH Online Origination	*	*	*	*	*	*	N/A
ACH Positive Pay	*	*	*	*	*	*	N/A
Positive Pay with Payee Recognition	*	*	*	*	*	*	N/A
Direct Connect	\$15.00	\$15.00	\$15.00	*	*	*	N/A

ADDITIONAL TREASURY SOLUTIONS OFFERED:

- Alerts
- Business Direct
- Customizable Online Banking UI
- Direct Deposit
- International Wires
- Lockbox
- Merchant Services
- Mobile Alerts & Notifications
- Mobile Banking Biometrics
- Multi-Factor Authentication Fraud Protection
- Online Wire Transfer
- Quick Books® Direct Connect
- Robust Account Analysis with Tiered ECR
- Sweeps
- ZBA

ALL ACCOUNTS ALSO INCLUDE:

- **FREE** Access to GBC's local Customer Care Center. Call 866.711.4530 to speak to a local banker.
- Contact your Treasury Sales Officer for pricing.



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GBC-03.22

Appendix B – Proof of Publication in AJC

The Atlanta Journal-Constitution

PROOF OF PUBLICATION

STATE OF GEORGIA

PUBLIC NOTICE

Before the undersigned authority personally appeared , who on oath says that he/she is a Legal Advertising Representative of the Atlanta Journal-Constitution, a Daily newspaper published in said City and State that is a newspaper of general circulation in Barrow, Bartow, Carroll, Chattooga, Cherokee, Clarke, Clayton, Cobb, Coweta, DeKalb, Douglas, Fayette, Floyd, Forsyth, Fulton, Gwinnett, Hall, Heard, Henry, Jackson, Jasper, Meriweather, Morgan, Newton, Paulding, Polk, Rockdale, Walton, White, Banks, Butts, Dawson, Franklin, Gilmer, Gordon, Habersham, Haralson, Lamar, Lumpkin, Madison, Monroe, Murray, Oconee, Pickens, Pike, Spalding, and Whitfield Counties, and State of Georgia, and that the attached copy of Legal Advertising was published 1 time(s) in said newspaper on 09/02/2022 and last date of Publication 09/02/2022.

GEORGIA BANKING COMPANY
1776 PEACHTREE ST NW
STE 300
ATLANTA, GA 30309-2357

Invoice/Order Number:	0000761114
Ad Cost:	\$828.00
Paid:	\$828.00
Balance Due:	\$0.00



Ciara Woodin

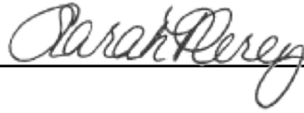
Signed

(Legal Advertising Agent)



Sworn or affirmed to, and subscribed before me, this 2nd day of September, 2022 in Testimony whereof, I have hereunto set my hand and affixed my official seal, the day and year aforesaid.

Signed



Please see Ad on following page(s).

Page 1 of 2

Sarah Perez
Notary Public – State of New York
No. 01PE6397402
Qualified in Erie County
Commission Expires 09/03/2023

This remote notarial act involved the use of communication technology

GEORGIA BANKING COMPANY
1776 PEACHTREE ST NW
STE 3005
ATLANTA, GA 30309-2357

Invoice/Order Number: 0000761114
Ad Cost: \$828.00
Paid: \$828.00
Balance Due: \$0.00

<p>Community Reinvestment Act Strategic Plan Public Comments Invited</p> <p>Georgia Banking Company (GBC) intends to file a Community Reinvestment Act (CRA) Strategic Plan with the FDIC Regional Director in Atlanta, Georgia, no later than thirty (30) days from the date of this public notice. The proposed plan is available for public inspection from 9:00 AM to 4:00 PM, Monday – Friday at 1776 Peachtree Street NW, Suite 300, Atlanta, GA 30309 and may be reviewed at any GBC branch location. Upon request, a copy of the plan will be mailed to any interested party.</p> <p>GBC is actively seeking written comments on the plan from the public. All comments will be reviewed and considered in preparing the final version of the plan to be submitted to the FDIC. All written comments will also be submitted along with the CRA Strategic Plan to the FDIC Regional Director in Atlanta, GA.</p> <p>Please contact Bonnie Reid at (770) 373-6017 to request a copy of the plan. Written comments on the plan should be directed to: Bonnie Reid, CRA Officer, 1776 Peachtree Street NW, Suite 300, Atlanta, GA 30309. 9-2-22</p> <p>0000761114-01</p>



Appendix C - FFIEC County Census Tract Listings



2022 FFIEC Census Report - Summary Census Demographic Information

State: 13 - GEORGIA (GA)

County: 013 - BARROW COUNTY

Tract: ALL TRACTS

Records 1 through 18 of 18

Data Report Links

[Demographic \(PDF\)](#) [Income \(PDF\)](#) [Population \(PDF\)](#) [Housing \(PDF\)](#)For details on each field, please refer to the [Census Info Sheet](#)*** Will automatically be included in the 2023 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
1801.03	Upper	No	123.73	\$95,700	\$118,410	\$104,914	5691	26.22	1492	1702	2212
1801.04	Moderate	No	75.72	\$95,700	\$72,464	\$64,205	2206	28.92	638	550	789
1801.05	Middle	No	107.86	\$95,700	\$103,222	\$91,458	2822	24.95	704	787	929
1801.06	Moderate	No	65.52	\$95,700	\$62,703	\$55,556	2857	28.04	801	735	1047
1801.07	Middle	No	89.07	\$95,700	\$85,240	\$75,526	4312	29.29	1263	1112	1450
1801.08	Middle	No	93.11	\$95,700	\$89,106	\$78,949	2987	26.72	798	962	1232
1802.03	Moderate	No	57.21	\$95,700	\$54,750	\$48,516	3497	55.62	1945	717	1399
1802.04	Moderate	No	72.30	\$95,700	\$69,191	\$61,305	3191	53.37	1703	484	981
1802.05	Moderate	No	71.93	\$95,700	\$68,837	\$60,994	5319	43.88	2334	996	1526
1802.06	Moderate	No	79.81	\$95,700	\$76,378	\$67,674	3252	24.82	807	764	1145
1803.01	Middle	No	83.47	\$95,700	\$79,881	\$70,779	2604	27.92	727	804	1077
1803.02	Middle	No	88.86	\$95,700	\$85,039	\$75,353	6255	26.03	1628	1916	2305
1803.03	Middle	No	106.73	\$95,700	\$102,141	\$90,500	5374	25.72	1382	1416	1822
1804.01	Middle	No	92.77	\$95,700	\$88,781	\$78,662	6640	24.98	1659	1851	2213
1804.02	Moderate	No	64.90	\$95,700	\$62,109	\$55,034	6840	37.13	2540	1470	2237
1805.01	Middle	No	97.27	\$95,700	\$93,087	\$82,482	8269	44.24	3658	1840	2231
1805.02	Moderate	No	78.53	\$95,700	\$75,153	\$66,591	4948	28.62	1416	1315	1679
1805.03	Middle	No	85.93	\$95,700	\$82,235	\$72,861	6441	37.70	2428	1494	1904

2022 FFIEC Census Report - Summary Census Demographic Information

State: 13 - GEORGIA (GA)

County: 057 - CHEROKEE COUNTY

Tract: ALL TRACTS

Records 1 through 56 of 56

Data Report Links

[Demographic \(PDF 📄\)](#) [Income \(PDF 📄\)](#) [Population \(PDF 📄\)](#) [Housing \(PDF 📄\)](#)For details on each field, please refer to the [Census Info Sheet](#)*** Will automatically be included in the 2023 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
0901.01	Middle	No	108.88	\$95,700	\$104,198	\$92,321	4224	10.54	445	1456	1726
0901.02	Middle	No	95.73	\$95,700	\$91,614	\$81,172	5376	14.83	797	1263	1493
0901.03	Middle	No	90.00	\$95,700	\$86,130	\$76,319	2121	9.05	192	583	793
0902.01	Middle	No	97.29	\$95,700	\$93,107	\$82,500	2455	8.96	220	699	904
0902.02	Middle	No	117.21	\$95,700	\$112,170	\$99,392	6655	10.58	704	1930	2486
0903.01	Upper	No	166.70	\$95,700	\$159,532	\$141,350	5785	18.81	1088	1520	1706
0903.02	Middle	No	104.14	\$95,700	\$99,662	\$88,304	2478	13.12	325	655	734
0903.03	Middle	No	95.93	\$95,700	\$91,805	\$81,344	6645	15.91	1057	2011	2382
0904.01	Moderate	No	54.88	\$95,700	\$52,520	\$46,537	5566	54.01	3006	391	900
0904.02	Middle	No	85.28	\$95,700	\$81,613	\$72,315	6801	29.13	1981	1304	1816
0905.03	Upper	No	129.62	\$95,700	\$124,046	\$109,908	4680	15.53	727	1683	1683
0905.04	Upper	No	164.94	\$95,700	\$157,848	\$139,858	5117	15.30	783	1625	1695
0905.05	Upper	No	150.14	\$95,700	\$143,684	\$127,306	5803	15.68	910	1511	1631
0905.06	Middle	No	108.46	\$95,700	\$103,796	\$91,968	4471	11.18	500	1435	1521
0905.07	Upper	No	192.01	\$95,700	\$183,754	\$162,813	2142	10.69	229	875	943
0906.03	Middle	No	97.13	\$95,700	\$92,953	\$82,363	6216	30.49	1895	1602	1846
0906.04	Middle	No	89.23	\$95,700	\$85,393	\$75,667	3555	42.78	1521	537	1113
0906.05	Moderate	No	71.58	\$95,700	\$68,502	\$60,701	3855	58.13	2241	605	1233
0906.06	Middle	No	94.42	\$95,700	\$90,360	\$80,068	4499	30.50	1372	891	1187
0907.03	Moderate	No	53.31	\$95,700	\$51,018	\$45,203	4699	26.20	1231	774	1455
0907.04	Middle	No	81.93	\$95,700	\$78,407	\$69,474	3777	20.86	788	1014	1509
0907.05	Upper	No	145.71	\$95,700	\$139,444	\$123,550	2783	17.03	474	472	682
0907.06	Upper	No	167.75	\$95,700	\$160,537	\$142,237	4843	16.54	801	1600	1773
0907.07	Middle	No	98.51	\$95,700	\$94,274	\$83,533	4423	36.15	1599	808	1158
0907.08	Upper	No	128.47	\$95,700	\$122,946	\$108,933	5280	28.98	1530	547	1474
0907.09	Upper	No	129.99	\$95,700	\$124,400	\$110,225	2724	30.84	840	704	1013
0907.10	Upper	No	125.23	\$95,700	\$119,845	\$106,188	3998	19.76	790	1135	1310
0908.05	Middle	No	102.42	\$95,700	\$98,016	\$86,850	5151	18.13	934	1414	1822
0908.06	Upper	No	134.24	\$95,700	\$128,468	\$113,829	4917	22.37	1100	1632	1763
0908.07	Upper	No	144.23	\$95,700	\$138,028	\$122,297	7593	20.20	1534	1926	2238
0908.08	Upper	No	138.88	\$95,700	\$132,908	\$117,759	6407	16.50	1057	1749	1931
0908.09	Middle	No	117.99	\$95,700	\$112,916	\$100,053	4062	17.11	695	1260	1639
0908.10	Upper	No	160.14	\$95,700	\$153,254	\$135,791	4509	22.09	996	1193	1395
0909.05	Middle	No	100.47	\$95,700	\$96,150	\$85,197	4743	25.91	1229	1345	1734
0909.06	Upper	No	150.60	\$95,700	\$144,124	\$127,702	6022	25.37	1528	2043	2346
0909.07	Middle	No	99.42	\$95,700	\$95,145	\$84,306	5084	27.85	1416	1206	1658
0909.08	Upper	No	126.19	\$95,700	\$120,764	\$107,000	5540	33.39	1850	2095	2402
0909.09	Moderate	No	78.81	\$95,700	\$75,421	\$66,828	6120	35.13	2150	1139	1555
0909.10	Upper	No	137.20	\$95,700	\$131,300	\$116,336	5316	32.88	1748	1219	1581
0909.11	Upper	No	133.52	\$95,700	\$127,779	\$113,218	5363	22.15	1188	1697	1810

0909.12	Upper	No	148.82	\$95,700	\$142,421	\$126,190	4006	22.57	904	1264	1447
0910.01	Middle	No	83.34	\$95,700	\$79,756	\$70,669	5810	35.63	2070	1006	1294
0910.06	Upper	No	152.79	\$95,700	\$146,220	\$129,554	4873	18.45	899	1430	1630
0910.07	Upper	No	140.35	\$95,700	\$134,315	\$119,010	6534	16.96	1108	2570	2880
0910.09	Middle	No	114.36	\$95,700	\$109,443	\$96,971	6559	29.04	1905	1570	1667
0910.10	Upper	No	141.62	\$95,700	\$135,530	\$120,089	3094	13.25	410	1013	1035
0910.11	Middle	No	90.53	\$95,700	\$86,637	\$76,767	4236	34.96	1481	958	986
0910.12	Middle	No	102.24	\$95,700	\$97,844	\$86,691	4264	35.44	1511	982	1213
0910.13	Middle	No	93.08	\$95,700	\$89,078	\$78,929	4291	37.15	1594	909	1157
0910.14	Moderate	No	71.18	\$95,700	\$68,119	\$60,357	4400	51.48	2265	834	1193
0911.01	Upper	No	121.14	\$95,700	\$115,931	\$102,721	5872	19.48	1144	1905	2335
0911.04	Middle	No	113.54	\$95,700	\$108,658	\$96,279	5916	40.18	2377	1584	1763
0911.05	Moderate	No	73.96	\$95,700	\$70,780	\$62,719	4941	44.57	2202	815	1651
0911.06	Middle	No	116.60	\$95,700	\$111,586	\$98,867	4832	39.07	1888	1137	1733
0911.07	Middle	No	102.19	\$95,700	\$97,796	\$86,652	3233	34.67	1121	1034	1337
0911.08	Middle	No	106.01	\$95,700	\$101,452	\$89,890	1961	20.55	403	452	620

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State: 13 - GEORGIA (GA)

County: 063 - CLAYTON COUNTY

Tract: ALL TRACTS

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[Demographic \(PDF 📄\)](#) [Income \(PDF 📄\)](#) [Population \(PDF 📄\)](#) [Housing \(PDF 📄\)](#)For details on each field, please refer to the [Census Info Sheet](#)*** Will automatically be included in the 2023 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
0402.02	Low	No	43.70	\$95,700	\$41,821	\$37,055	3013	96.42	2905	346	615
0402.03	Moderate	No	56.65	\$95,700	\$54,214	\$48,036	4155	98.36	4087	655	1266
0402.04	Moderate	No	67.07	\$95,700	\$64,186	\$56,875	5347	97.94	5237	498	1096
0403.02	Low	No	40.08	\$95,700	\$38,357	\$33,986	5625	89.32	5024	623	1601
0403.06	Low	No	40.23	\$95,700	\$38,500	\$34,118	4038	96.38	3892	68	572
0403.07	Moderate	No	61.69	\$95,700	\$59,037	\$52,309	4961	86.45	4289	844	1487
0403.08	Low	No	35.27	\$95,700	\$33,753	\$29,907	4654	85.11	3961	580	1357
0403.09	Low	No	46.67	\$95,700	\$44,663	\$39,580	3364	92.81	3122	536	996
0403.10	Low	No	46.65	\$95,700	\$44,644	\$39,559	4217	89.40	3770	770	1275
0404.07	Moderate	No	63.30	\$95,700	\$60,578	\$53,676	4940	89.62	4427	802	1438
0404.09	Moderate	No	75.18	\$95,700	\$71,947	\$63,750	6243	90.71	5663	1246	2085
0404.10	Moderate	No	55.59	\$95,700	\$53,200	\$47,141	7889	92.42	7291	1852	2552
0404.14	Moderate	No	64.02	\$95,700	\$61,267	\$54,286	2121	89.11	1890	194	457
0404.16	Moderate	No	71.25	\$95,700	\$68,186	\$60,417	4131	88.72	3665	538	923
0404.17	Low	No	42.77	\$95,700	\$40,931	\$36,269	5178	94.61	4899	185	858
0404.18	Middle	No	104.86	\$95,700	\$100,351	\$88,917	2180	86.28	1881	353	353
0404.19	Moderate	No	60.34	\$95,700	\$57,745	\$51,167	6061	90.61	5492	760	1443
0404.20	Moderate	No	75.36	\$95,700	\$72,120	\$63,906	7536	92.16	6945	1961	2490
0404.21	Moderate	No	77.29	\$95,700	\$73,967	\$65,536	7666	93.02	7131	1841	2092
0404.22	Low	No	32.55	\$95,700	\$31,150	\$27,607	3315	98.10	3252	38	261
0404.23	Moderate	No	52.93	\$95,700	\$50,654	\$44,881	3764	92.72	3490	354	961
0404.24	Middle	No	88.90	\$95,700	\$85,077	\$75,386	3154	96.13	3032	164	403
0404.25	Moderate	No	54.62	\$95,700	\$52,271	\$46,316	5268	89.48	4714	783	1165
0404.26	Unknown	No	0.00	\$95,700	\$0	\$0	2726	85.62	2334	378	795
0404.27	Middle	No	84.07	\$95,700	\$80,455	\$71,286	5616	93.00	5223	1222	1823
0405.09	Moderate	No	76.62	\$95,700	\$73,325	\$64,969	4703	95.45	4489	1215	1868
0405.10	Middle	No	82.03	\$95,700	\$78,503	\$69,557	3293	94.32	3106	766	1195
0405.12	Moderate	No	61.01	\$95,700	\$58,387	\$51,731	5197	96.04	4991	942	1692
0405.13	Moderate	No	55.40	\$95,700	\$53,018	\$46,976	5425	93.64	5080	1219	1922
0405.18	Moderate	No	53.15	\$95,700	\$50,865	\$45,074	5541	93.79	5197	646	1769
0405.19	Low	No	40.50	\$95,700	\$38,759	\$34,348	5034	98.41	4954	0	587
0405.21	Low	No	43.94	\$95,700	\$42,051	\$37,262	3329	93.03	3097	501	963
0405.22	Moderate	No	54.74	\$95,700	\$52,386	\$46,420	5340	94.01	5020	582	1215
0405.23	Low	No	49.70	\$95,700	\$47,563	\$42,144	2428	94.19	2287	406	808
0405.25	Moderate	No	58.75	\$95,700	\$56,224	\$49,815	2967	94.81	2813	657	1048
0405.27	Middle	No	89.26	\$95,700	\$85,422	\$75,692	4039	98.46	3977	542	977
0405.28	Moderate	No	51.68	\$95,700	\$49,458	\$43,827	3315	95.78	3175	562	993
0405.29	Moderate	No	57.42	\$95,700	\$54,951	\$48,688	3412	96.31	3286	595	1081
0405.30	Middle	No	92.44	\$95,700	\$88,465	\$78,382	4238	93.94	3981	674	981
0405.31	Moderate	No	51.20	\$95,700	\$48,998	\$43,421	2612	97.86	2556	95	278

0405.32	Moderate	No	74.52	\$95,700	\$71,316	\$63,190	1597	97.68	1560	173	297
0405.33	Moderate	No	71.90	\$95,700	\$68,808	\$60,967	4688	93.66	4391	826	1376
0405.34	Moderate	No	63.67	\$95,700	\$60,932	\$53,987	3500	96.94	3393	510	901
0405.35	Middle	No	92.03	\$95,700	\$88,073	\$78,039	3766	95.01	3578	797	1336
0405.36	Unknown	No	0.00	\$95,700	\$0	\$0	3340	91.65	3061	351	1086
0405.37	Moderate	No	70.18	\$95,700	\$67,162	\$59,507	3905	93.62	3656	995	1603
0405.38	Moderate	No	63.90	\$95,700	\$61,152	\$54,185	2874	94.78	2724	422	830
0406.06	Low	No	49.85	\$95,700	\$47,706	\$42,269	6221	78.83	4904	670	1005
0406.09	Moderate	No	58.79	\$95,700	\$56,262	\$49,854	7187	87.28	6273	1257	1851
0406.14	Upper	No	144.98	\$95,700	\$138,746	\$122,935	5542	64.18	3557	1702	1951
0406.15	Moderate	No	69.16	\$95,700	\$66,186	\$58,646	2050	88.98	1824	404	661
0406.17	Low	No	34.85	\$95,700	\$33,351	\$29,554	1574	81.32	1280	183	415
0406.23	Moderate	No	68.67	\$95,700	\$65,717	\$58,226	5873	91.93	5399	1149	1948
0406.24	Middle	No	93.67	\$95,700	\$89,642	\$79,430	2867	89.29	2560	504	721
0406.25	Middle	No	86.91	\$95,700	\$83,173	\$73,700	4840	90.56	4383	807	1242
0406.26	Moderate	No	79.06	\$95,700	\$75,660	\$67,043	5209	93.76	4884	1391	1904
0406.27	Middle	No	84.90	\$95,700	\$81,249	\$71,996	5261	84.72	4457	1497	2061
0406.28	Upper	No	126.71	\$95,700	\$121,261	\$107,443	3650	82.16	2999	1009	1150
0406.29	Moderate	No	53.89	\$95,700	\$51,573	\$45,701	2735	88.37	2417	171	608
0406.30	Moderate	No	54.19	\$95,700	\$51,860	\$45,953	4332	89.94	3896	270	879
0406.31	Middle	No	93.55	\$95,700	\$89,527	\$79,324	7439	93.21	6934	1644	2157
0406.32	Low	No	49.18	\$95,700	\$47,065	\$41,707	5140	96.36	4953	319	466
0406.33	Moderate	No	74.05	\$95,700	\$70,866	\$62,792	3313	88.05	2917	462	1030
0406.34	Low	No	38.85	\$95,700	\$37,179	\$32,944	3856	92.25	3557	336	1081
0406.35	Moderate	No	63.93	\$95,700	\$61,181	\$54,211	2474	67.50	1670	399	803
0406.36	Upper	No	135.69	\$95,700	\$129,855	\$115,060	5184	84.16	4363	1336	1641
0406.37	Moderate	No	63.08	\$95,700	\$60,368	\$53,488	3227	97.24	3138	168	442
0406.38	Middle	No	118.65	\$95,700	\$113,548	\$100,609	3542	91.84	3253	1049	1345
0406.39	Middle	No	88.28	\$95,700	\$84,484	\$74,857	4374	93.44	4087	873	902
9800.00	Unknown	No	0.00	\$95,700	\$0	\$0	0	0.00	0	0	0

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State: 13 - GEORGIA (GA)

County: 067 - COBB COUNTY

Tract: ALL TRACTS

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*** Will automatically be included in the 2023 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
0301.04	Middle	No	93.68	\$95,700	\$89,652	\$79,438	4018	42.98	1727	731	1314
0301.07	Upper	No	134.15	\$95,700	\$128,382	\$113,750	5151	49.82	2566	1375	1606
0301.08	Upper	No	144.99	\$95,700	\$138,755	\$122,941	4979	26.73	1331	1224	1503
0301.09	Middle	No	84.87	\$95,700	\$81,221	\$71,964	3547	29.04	1030	875	1395
0301.10	Middle	No	97.23	\$95,700	\$93,049	\$82,450	4882	49.51	2417	1103	1418
0301.11	Upper	No	121.76	\$95,700	\$116,524	\$103,250	4971	38.87	1932	1490	1801
0301.12	Moderate	No	69.93	\$95,700	\$66,923	\$59,297	3022	58.44	1766	382	750
0301.13	Middle	No	83.28	\$95,700	\$79,699	\$70,614	4124	58.37	2407	867	1272
0302.20	Middle	No	107.05	\$95,700	\$102,447	\$90,769	1785	41.29	737	526	629
0302.33	Upper	No	130.19	\$95,700	\$124,592	\$110,392	4667	43.63	2036	1575	1660
0302.35	Upper	No	131.76	\$95,700	\$126,094	\$111,726	5222	30.47	1591	1452	1635
0302.36	Upper	No	192.54	\$95,700	\$184,261	\$163,261	5110	22.25	1137	1349	1454
0302.40	Upper	No	124.06	\$95,700	\$118,725	\$105,197	5419	40.32	2185	1445	1743
0302.41	Upper	No	128.42	\$95,700	\$122,898	\$108,897	3015	24.61	742	888	923
0302.42	Middle	No	104.19	\$95,700	\$99,710	\$88,352	4367	38.91	1699	1082	1343
0302.43	Middle	No	91.02	\$95,700	\$87,106	\$77,180	4621	46.74	2160	1722	2155
0302.44	Upper	No	159.11	\$95,700	\$152,268	\$134,911	4722	32.83	1550	1453	1545
0302.45	Middle	No	108.78	\$95,700	\$104,102	\$92,240	3351	39.54	1325	1176	1383
0302.46	Moderate	No	58.38	\$95,700	\$55,870	\$49,509	2386	40.82	974	449	668
0302.47	Moderate	No	68.20	\$95,700	\$65,267	\$57,833	5125	49.25	2524	403	538
0302.48	Middle	No	116.15	\$95,700	\$111,156	\$98,490	6922	51.27	3549	800	919
0302.49	Middle	No	98.64	\$95,700	\$94,398	\$83,645	4135	52.70	2179	840	840
0302.50	Upper	No	151.27	\$95,700	\$144,765	\$128,269	5586	18.33	1024	1741	1752
0302.51	Upper	No	167.65	\$95,700	\$160,441	\$142,159	3226	30.69	990	877	1016
0302.52	Upper	No	165.75	\$95,700	\$158,623	\$140,547	5251	23.33	1225	1497	1583
0302.53	Upper	No	135.82	\$95,700	\$129,980	\$115,167	3235	25.50	825	1034	1345
0302.54	Middle	No	117.14	\$95,700	\$112,103	\$99,330	1989	60.13	1196	520	687
0302.55	Middle	No	104.57	\$95,700	\$100,073	\$88,667	4971	55.46	2757	986	1294
0302.56	Upper	No	184.01	\$95,700	\$176,098	\$156,026	4127	23.89	986	1659	1724
0302.57	Middle	No	94.02	\$95,700	\$89,977	\$79,724	4286	57.65	2471	795	1146
0302.58	Middle	No	107.22	\$95,700	\$102,610	\$90,919	2853	40.94	1168	736	953
0302.59	Middle	No	94.78	\$95,700	\$90,704	\$80,366	3540	50.79	1798	996	1082
0302.60	Middle	No	89.54	\$95,700	\$85,690	\$75,923	2831	54.89	1554	753	891
0302.61	Upper	No	157.07	\$95,700	\$150,316	\$133,182	3643	45.46	1656	894	1203
0302.62	Upper	No	158.47	\$95,700	\$151,656	\$134,375	4525	37.79	1710	1274	1477
0302.63	Middle	No	111.19	\$95,700	\$106,409	\$94,286	3176	27.14	862	974	1149
0302.64	Upper	No	221.17	\$95,700	\$211,660	\$187,534	2635	27.82	733	810	908
0302.65	Upper	No	195.92	\$95,700	\$187,495	\$166,125	3430	32.13	1102	1207	1227

0302.66	Upper	No	144.68	\$95,700	\$138,459	\$122,679	2796	21.92	613	756	806
0302.67	Upper	No	177.44	\$95,700	\$169,810	\$150,455	3172	28.25	896	961	1013
0302.68	Upper	No	163.32	\$95,700	\$156,297	\$138,485	3657	35.90	1313	910	931
0302.69	Upper	No	144.06	\$95,700	\$137,865	\$122,155	3407	39.89	1359	1195	1240
0302.70	Middle	No	113.65	\$95,700	\$108,763	\$96,373	3587	51.77	1857	1107	1113
0302.71	Upper	No	161.89	\$95,700	\$154,929	\$137,273	2998	53.90	1616	679	965
0302.72	Upper	No	123.05	\$95,700	\$117,759	\$104,338	2591	30.64	794	585	838
0302.73	Upper	No	154.11	\$95,700	\$147,483	\$130,673	3565	31.25	1114	921	1041
0302.74	Middle	No	94.93	\$95,700	\$90,848	\$80,500	4148	45.97	1907	978	1491
0302.75	Unknown	No	0.00	\$95,700	\$0	\$0	2192	49.95	1095	675	711
0302.76	Upper	No	154.91	\$95,700	\$148,249	\$131,354	3208	19.98	641	927	989
0302.77	Upper	No	143.73	\$95,700	\$137,550	\$121,875	3552	26.44	939	793	914
0302.78	Middle	No	88.39	\$95,700	\$84,589	\$74,948	3598	38.58	1388	702	1244
0303.19	Upper	No	134.29	\$95,700	\$128,516	\$113,869	4785	32.71	1565	1568	1573
0303.22	Upper	No	149.32	\$95,700	\$142,899	\$126,618	3628	27.01	980	1104	1220
0303.24	Upper	No	134.06	\$95,700	\$128,295	\$113,678	3670	31.93	1172	1232	1406
0303.26	Upper	No	184.35	\$95,700	\$176,423	\$156,313	4662	25.98	1211	1352	1461
0303.27	Upper	No	140.96	\$95,700	\$134,899	\$119,524	5098	29.93	1526	1505	1861
0303.29	Upper	No	146.65	\$95,700	\$140,344	\$124,354	4751	31.47	1495	1370	1611
0303.31	Upper	No	170.55	\$95,700	\$163,216	\$144,618	6243	25.72	1606	1926	1982
0303.32	Upper	No	150.00	\$95,700	\$143,550	\$127,188	3189	31.14	993	994	1127
0303.34	Upper	No	169.98	\$95,700	\$162,671	\$144,135	3561	25.02	891	1034	1201
0303.35	Upper	No	200.25	\$95,700	\$191,639	\$169,801	5399	21.89	1182	1546	1690
0303.37	Upper	No	221.93	\$95,700	\$212,387	\$188,183	4943	22.03	1089	1746	1836
0303.40	Upper	No	206.95	\$95,700	\$198,051	\$175,476	3979	21.92	872	1310	1404
0303.41	Upper	No	158.78	\$95,700	\$151,952	\$134,637	4877	33.50	1634	1425	1632
0303.42	Upper	No	160.25	\$95,700	\$153,359	\$135,882	5022	21.88	1099	1440	1588
0303.43	Upper	No	193.96	\$95,700	\$185,620	\$164,464	4926	19.12	942	1743	1809
0303.44	Moderate	No	55.63	\$95,700	\$53,238	\$47,172	3702	75.99	2813	194	502
0303.45	Upper	No	121.11	\$95,700	\$115,902	\$102,692	7193	64.28	4624	450	867
0303.46	Middle	No	101.52	\$95,700	\$97,155	\$86,080	3587	39.25	1408	1237	1727
0303.47	Upper	No	121.15	\$95,700	\$115,941	\$102,731	4885	40.18	1963	1115	1447
0303.48	Middle	No	117.29	\$95,700	\$112,247	\$99,457	5013	47.30	2371	1394	1699
0303.49	Middle	No	96.31	\$95,700	\$92,169	\$81,667	3519	36.94	1300	1032	1373
0303.50	Upper	No	128.50	\$95,700	\$122,975	\$108,958	2473	36.60	905	739	791
0303.51	Upper	No	236.48	\$95,700	\$226,311	\$200,520	2887	20.26	585	966	1102
0303.52	Upper	No	186.54	\$95,700	\$178,519	\$158,170	5308	23.47	1246	1960	2157
0303.53	Upper	No	192.81	\$95,700	\$184,519	\$163,491	3185	52.68	1678	886	593
0303.54	Upper	No	201.38	\$95,700	\$192,721	\$170,760	4755	38.59	1835	1403	1125
0303.55	Moderate	No	55.61	\$95,700	\$53,219	\$47,153	1929	55.00	1061	0	134
0303.56	Middle	No	118.10	\$95,700	\$113,022	\$100,141	4425	48.41	2142	394	317
0303.57	Upper	No	172.66	\$95,700	\$165,236	\$146,406	2477	29.71	736	722	812
0303.58	Upper	No	131.49	\$95,700	\$125,836	\$111,492	3952	44.79	1770	1211	1281
0303.59	Upper	No	169.86	\$95,700	\$162,556	\$144,028	4434	24.22	1074	1343	1509
0303.60	Upper	No	172.34	\$95,700	\$164,929	\$146,136	2370	21.39	507	791	811
0303.61	Middle	No	115.63	\$95,700	\$110,658	\$98,047	3670	36.40	1336	1007	1373
0303.62	Middle	No	111.27	\$95,700	\$106,485	\$94,349	3173	39.08	1240	1105	1224
0303.63	Upper	No	129.04	\$95,700	\$123,491	\$109,421	3240	29.88	968	1131	1359
0303.64	Middle	No	104.54	\$95,700	\$100,045	\$88,646	3061	26.95	825	800	968
0303.65	Upper	No	206.74	\$95,700	\$197,850	\$175,301	3426	22.59	774	994	1216
0303.66	Upper	No	233.35	\$95,700	\$223,316	\$197,868	3157	35.70	1127	985	1069
0303.67	Upper	No	191.64	\$95,700	\$183,399	\$162,500	2865	30.40	871	711	854
0303.68	Upper	No	173.88	\$95,700	\$166,403	\$147,438	2946	31.06	915	858	938
0303.69	Upper	No	208.36	\$95,700	\$199,401	\$176,673	3662	26.46	969	1111	1111
0303.70	Upper	No	261.38	\$95,700	\$250,141	\$221,635	4222	26.58	1122	1384	1509
0304.05	Moderate	No	52.30	\$95,700	\$50,051	\$44,351	6414	63.64	4082	1043	2061
0304.07	Upper	No	122.29	\$95,700	\$117,032	\$103,698	5036	35.05	1765	1593	2112
0304.08	Middle	No	111.73	\$95,700	\$106,926	\$94,741	3708	54.40	2017	769	987
0304.09	Upper	No	179.03	\$95,700	\$171,332	\$151,806	3654	35.22	1287	1160	1298
0304.10	Middle	No	114.29	\$95,700	\$109,376	\$96,912	5114	42.08	2152	995	1093
0304.11	Moderate	No	61.91	\$95,700	\$59,248	\$52,500	2317	85.84	1989	75	424
0304.12	Moderate	No	67.45	\$95,700	\$64,550	\$57,200	4612	79.42	3663	401	446

0304.13	Moderate	No	65.86	\$95,700	\$63,028	\$55,847	6069	79.50	4825	270	664
0304.14	Low	No	34.96	\$95,700	\$33,457	\$29,643	3341	83.27	2782	0	119
0305.05	Moderate	No	65.90	\$95,700	\$63,066	\$55,884	6234	66.20	4127	509	927
0305.06	Middle	No	88.63	\$95,700	\$84,819	\$75,156	4672	50.43	2356	779	1409
0305.07	Upper	No	166.27	\$95,700	\$159,120	\$140,982	5253	39.75	2088	2088	2367
0305.08	Middle	No	107.91	\$95,700	\$103,270	\$91,500	3439	51.61	1775	811	1219
0305.09	Upper	No	171.17	\$95,700	\$163,810	\$145,142	3768	33.39	1258	1438	1598
0305.10	Upper	No	244.13	\$95,700	\$233,632	\$207,003	1832	56.71	1039	463	804
0305.11	Middle	No	116.01	\$95,700	\$111,022	\$98,372	4663	58.59	2732	1179	1725
0306.02	Upper	No	181.53	\$95,700	\$173,724	\$153,925	7532	21.28	1603	2262	2699
0306.03	Middle	No	104.54	\$95,700	\$100,045	\$88,646	6162	66.31	4086	890	1139
0306.04	Upper	No	130.74	\$95,700	\$125,118	\$110,861	4119	66.67	2746	527	946
0307.00	Moderate	No	57.49	\$95,700	\$55,018	\$48,750	4728	59.43	2810	902	1552
0308.00	Moderate	No	72.89	\$95,700	\$69,756	\$61,806	5617	57.74	3243	583	1198
0309.06	Middle	No	117.93	\$95,700	\$112,859	\$100,000	3997	43.68	1746	998	1190
0309.07	Upper	No	129.51	\$95,700	\$123,941	\$109,821	4047	40.13	1624	1098	1399
0309.08	Middle	No	91.08	\$95,700	\$87,164	\$77,235	4168	80.54	3357	968	1462
0309.09	Middle	No	105.68	\$95,700	\$101,136	\$89,609	2874	68.72	1975	654	774
0309.10	Moderate	No	60.49	\$95,700	\$57,889	\$51,291	3540	83.56	2958	595	1163
0309.11	Low	No	48.54	\$95,700	\$46,453	\$41,164	3210	78.88	2532	542	1082
0309.12	Middle	No	109.69	\$95,700	\$104,973	\$93,011	6353	67.05	4260	1083	1766
0310.01	Low	No	42.47	\$95,700	\$40,644	\$36,013	5383	81.44	4384	689	1522
0310.04	Moderate	No	51.07	\$95,700	\$48,874	\$43,309	8711	84.71	7379	1015	2030
0310.05	Middle	No	88.38	\$95,700	\$84,580	\$74,946	5537	80.84	4476	1211	1736
0310.06	Moderate	No	77.20	\$95,700	\$73,880	\$65,461	4388	85.26	3741	648	1312
0310.07	Moderate	No	55.26	\$95,700	\$52,884	\$46,862	5007	84.34	4223	447	914
0311.01	Moderate	No	64.65	\$95,700	\$61,870	\$54,824	5627	65.74	3699	932	2155
0311.10	Middle	No	90.34	\$95,700	\$86,455	\$76,606	3045	38.82	1182	871	1347
0311.11	Upper	No	123.28	\$95,700	\$117,979	\$104,531	3440	49.07	1688	1294	1324
0311.12	Upper	No	151.58	\$95,700	\$145,062	\$128,533	5763	43.47	2505	1507	2037
0311.13	Moderate	No	59.12	\$95,700	\$56,578	\$50,132	1396	78.51	1096	98	136
0311.14	Middle	No	83.60	\$95,700	\$80,005	\$70,890	6880	74.58	5131	625	1217
0311.15	Middle	No	96.22	\$95,700	\$92,083	\$81,591	4645	65.19	3028	1236	1762
0311.16	Middle	No	87.77	\$95,700	\$83,996	\$74,423	4764	73.99	3525	970	1600
0311.17	Middle	No	118.97	\$95,700	\$113,854	\$100,878	5691	40.06	2280	1785	2131
0311.18	Upper	No	135.06	\$95,700	\$129,252	\$114,524	5993	44.07	2641	1568	1803
0311.19	Moderate	No	70.85	\$95,700	\$67,803	\$60,078	4172	69.65	2906	1071	1409
0311.20	Upper	No	131.43	\$95,700	\$125,779	\$111,441	4408	64.16	2828	1217	1843
0311.21	Middle	No	84.47	\$95,700	\$80,838	\$71,629	2788	70.52	1966	519	611
0311.22	Middle	No	107.94	\$95,700	\$103,299	\$91,528	2960	54.56	1615	773	1274
0312.07	Upper	No	155.35	\$95,700	\$148,670	\$131,726	5182	52.76	2734	778	530
0312.09	Upper	No	182.76	\$95,700	\$174,901	\$154,966	4719	35.18	1660	1607	1887
0312.12	Upper	No	294.84	\$95,700	\$282,162	\$250,001	2456	10.87	267	970	1118
0312.13	Upper	No	194.35	\$95,700	\$185,993	\$164,792	2532	51.18	1296	788	521
0312.14	Middle	No	101.72	\$95,700	\$97,346	\$86,250	3575	65.34	2336	780	1125
0312.15	Upper	No	165.35	\$95,700	\$158,240	\$140,203	4724	62.83	2968	1357	1466
0312.16	Upper	No	123.80	\$95,700	\$118,477	\$104,975	2835	61.80	1752	423	611
0312.17	Middle	No	114.55	\$95,700	\$109,624	\$97,135	4098	63.52	2603	769	1004
0312.18	Upper	No	149.64	\$95,700	\$143,205	\$126,887	2206	51.81	1143	639	358
0312.19	Middle	No	107.06	\$95,700	\$102,456	\$90,784	2028	68.29	1385	162	164
0312.20	Upper	No	132.63	\$95,700	\$126,927	\$112,463	2878	59.10	1701	443	739
0312.21	Middle	No	90.69	\$95,700	\$86,790	\$76,898	3488	61.12	2132	958	1265
0313.06	Middle	No	94.17	\$95,700	\$90,121	\$79,850	4176	72.37	3022	801	1568
0313.08	Moderate	No	77.92	\$95,700	\$74,569	\$66,074	5287	80.25	4243	1098	1608
0313.14	Upper	No	136.81	\$95,700	\$130,927	\$116,003	5262	71.99	3788	1833	2373
0313.15	Upper	No	177.67	\$95,700	\$170,030	\$150,655	4934	52.74	2602	1588	1933
0313.16	Upper	No	173.61	\$95,700	\$166,145	\$147,208	5793	81.58	4726	1916	2219
0313.17	Moderate	No	75.44	\$95,700	\$72,196	\$63,973	4489	79.68	3577	1290	1822
0313.18	Moderate	No	79.37	\$95,700	\$75,957	\$67,305	4608	95.01	4378	687	1154
0313.19	Low	No	49.08	\$95,700	\$46,970	\$41,619	5260	93.25	4905	856	1539
0313.20	Moderate	No	52.34	\$95,700	\$50,089	\$44,381	4536	96.43	4374	468	768
0313.21	Low	No	44.04	\$95,700	\$42,146	\$37,350	2521	94.37	2379	174	558

0313.22	Moderate	No	68.30	\$95,700	\$65,363	\$57,917	5129	91.27	4681	1086	1768
0313.23	Middle	No	92.61	\$95,700	\$88,628	\$78,533	2909	71.61	2083	817	1043
0313.24	Middle	No	88.17	\$95,700	\$84,379	\$74,768	3972	53.10	2109	1406	1760
0313.25	Upper	No	124.98	\$95,700	\$119,606	\$105,972	2227	41.18	917	689	725
0314.09	Moderate	No	76.00	\$95,700	\$72,732	\$64,449	6348	77.77	4937	1714	2234
0314.10	Middle	No	118.04	\$95,700	\$112,964	\$100,093	4700	73.51	3455	1522	1880
0314.11	Moderate	No	69.10	\$95,700	\$66,129	\$58,594	4229	77.13	3262	1055	1389
0314.12	Moderate	No	71.72	\$95,700	\$68,636	\$60,815	4666	77.24	3604	620	1165
0314.13	Moderate	No	51.39	\$95,700	\$49,180	\$43,575	3698	87.51	3236	461	947
0314.14	Upper	No	147.65	\$95,700	\$141,301	\$125,202	4220	69.34	2926	1215	1577
0314.15	Moderate	No	75.18	\$95,700	\$71,947	\$63,750	2671	73.31	1958	358	685
0314.16	Middle	No	87.71	\$95,700	\$83,938	\$74,375	4186	78.19	3273	1030	1363
0314.17	Low	No	49.82	\$95,700	\$47,678	\$42,246	2676	77.99	2087	419	1029
0315.06	Middle	No	90.59	\$95,700	\$86,695	\$76,813	5991	67.40	4038	1499	2087
0315.07	Middle	No	86.73	\$95,700	\$83,001	\$73,542	3549	82.45	2926	762	1148
0315.10	Middle	No	81.29	\$95,700	\$77,795	\$68,933	3572	80.96	2892	762	1067
0315.11	Middle	No	102.71	\$95,700	\$98,293	\$87,090	5638	68.39	3856	1757	2396
0315.12	Middle	No	89.92	\$95,700	\$86,053	\$76,250	5440	71.80	3906	1354	1916
0315.13	Middle	No	87.81	\$95,700	\$84,034	\$74,460	4261	77.19	3289	1317	1681
0315.14	Upper	No	128.04	\$95,700	\$122,534	\$108,574	2752	63.01	1734	826	976
0315.15	Middle	No	90.07	\$95,700	\$86,197	\$76,375	4123	66.12	2726	1387	1577
0315.16	Upper	No	123.18	\$95,700	\$117,883	\$104,453	2471	68.31	1688	738	858
0315.17	Upper	No	159.98	\$95,700	\$153,101	\$135,654	3661	68.75	2517	943	1086
0315.18	Middle	No	81.29	\$95,700	\$77,795	\$68,935	2837	75.82	2151	738	976

2022 FFIEC Census Report - Summary Census Demographic Information

State: 13 - GEORGIA (GA)

County: 077 - COWETA COUNTY

Tract: ALL TRACTS

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Data Report Links

[Demographic \(PDF\)](#) [Income \(PDF\)](#) [Population \(PDF\)](#) [Housing \(PDF\)](#)For details on each field, please refer to the [Census Info Sheet](#)*** Will automatically be included in the 2023 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
1701.01	Middle	No	112.04	\$95,700	\$107,222	\$95,000	1957	16.50	323	643	721
1701.02	Middle	No	98.34	\$95,700	\$94,111	\$83,384	5467	18.27	999	1931	2307
1702.00	Middle	No	80.17	\$95,700	\$76,723	\$67,981	7444	26.41	1966	1906	2724
1703.03	Upper	No	147.02	\$95,700	\$140,698	\$124,667	6274	17.93	1125	1986	2254
1703.04	Upper	No	122.39	\$95,700	\$117,127	\$103,776	6830	28.24	1929	2031	2278
1703.07	Moderate	No	67.09	\$95,700	\$64,205	\$56,887	7414	60.90	4515	650	1167
1703.08	Moderate	No	78.13	\$95,700	\$74,770	\$66,250	5633	52.88	2979	1009	1480
1703.09	Middle	No	102.01	\$95,700	\$97,624	\$86,500	4978	56.67	2821	893	1326
1703.10	Upper	No	130.33	\$95,700	\$124,726	\$110,512	4505	35.45	1597	1224	1435
1704.03	Upper	No	141.82	\$95,700	\$135,722	\$120,257	5301	26.64	1412	1563	1806
1704.04	Upper	No	141.54	\$95,700	\$135,454	\$120,019	5502	22.41	1233	1798	2180
1704.05	Middle	No	118.16	\$95,700	\$113,079	\$100,192	7418	30.01	2226	2326	2723
1704.06	Upper	No	130.67	\$95,700	\$125,051	\$110,799	3903	18.78	733	1374	1456
1704.07	Low	No	47.86	\$95,700	\$45,802	\$40,583	1348	45.85	618	253	584
1704.08	Upper	No	142.99	\$95,700	\$136,841	\$121,250	7537	19.57	1475	2781	2993
1705.01	Middle	No	115.53	\$95,700	\$110,562	\$97,962	7251	18.45	1338	2269	2685
1705.02	Middle	No	100.66	\$95,700	\$96,332	\$85,351	7343	18.59	1365	2424	2777
1705.03	Upper	No	121.26	\$95,700	\$116,046	\$102,821	7795	18.64	1453	2180	2611
1706.03	Middle	No	108.83	\$95,700	\$104,150	\$92,281	6337	29.53	1871	1926	2313
1706.04	Unknown	No	0.00	\$95,700	\$0	\$0	4134	69.13	2858	67	1292
1706.05	Moderate	No	54.40	\$95,700	\$52,061	\$46,130	3846	63.23	2432	544	1496
1706.06	Upper	No	129.06	\$95,700	\$123,510	\$109,435	4967	39.00	1937	1039	1647
1706.07	Upper	No	141.40	\$95,700	\$135,320	\$119,896	4156	21.87	909	1563	1672
1707.01	Middle	No	96.78	\$95,700	\$92,618	\$82,065	3884	59.45	2309	987	1555
1707.02	Moderate	No	78.17	\$95,700	\$74,809	\$66,283	3773	55.21	2083	755	1266
1708.01	Middle	No	96.53	\$95,700	\$92,379	\$81,852	5900	23.08	1362	1270	2049
1708.02	Middle	No	106.36	\$95,700	\$101,787	\$90,189	5261	16.52	869	1879	2205

2022 FFIEC Census Report - Summary Census Demographic Information

State: 13 - GEORGIA (GA)

County: 089 - DEKALB COUNTY

Tract: ALL TRACTS

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*** Will automatically be included in the 2023 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
0201.00	Upper	No	278.38	\$95,700	\$266,410	\$236,042	2140	24.11	516	530	684
0202.00	Upper	No	234.39	\$95,700	\$224,311	\$198,750	2202	21.57	475	620	678
0203.00	Upper	No	223.15	\$95,700	\$213,555	\$189,219	4036	18.68	754	1341	1557
0204.00	Upper	No	228.50	\$95,700	\$218,675	\$193,750	2555	20.67	528	901	1160
0205.00	Upper	No	139.12	\$95,700	\$133,138	\$117,969	3384	46.81	1584	957	1436
0206.00	Middle	No	92.65	\$95,700	\$88,666	\$78,564	2843	59.41	1689	528	776
0207.00	Upper	No	143.53	\$95,700	\$137,358	\$121,705	2536	41.80	1060	591	1094
0208.01	Upper	No	153.55	\$95,700	\$146,947	\$130,197	2673	36.70	981	823	1083
0208.02	Upper	No	154.08	\$95,700	\$147,455	\$130,650	4226	55.75	2356	1417	1856
0209.01	Upper	No	152.00	\$95,700	\$145,464	\$128,886	3456	41.67	1440	929	1388
0209.02	Middle	No	105.65	\$95,700	\$101,107	\$89,583	2752	55.01	1514	860	1219
0211.01	Upper	No	294.84	\$95,700	\$282,162	\$250,001	3990	23.78	949	1302	1509
0211.03	Upper	No	197.91	\$95,700	\$189,400	\$167,813	5106	33.57	1714	1063	1302
0211.04	Upper	No	142.64	\$95,700	\$136,506	\$120,947	2138	33.35	713	703	517
0212.04	Low	No	34.26	\$95,700	\$32,787	\$29,055	4205	96.20	4045	8	376
0212.08	Middle	No	100.51	\$95,700	\$96,188	\$85,227	4349	45.14	1963	1358	1369
0212.10	Upper	No	214.99	\$95,700	\$205,745	\$182,295	6109	20.87	1275	1752	2000
0212.11	Upper	No	143.58	\$95,700	\$137,406	\$121,750	4897	24.12	1181	1848	1952
0212.13	Upper	No	224.48	\$95,700	\$214,827	\$190,341	3529	13.80	487	1185	1195
0212.17	Upper	No	142.26	\$95,700	\$136,143	\$120,625	2701	46.83	1265	650	788
0212.19	Upper	No	205.25	\$95,700	\$196,424	\$174,041	4308	27.58	1188	1384	1407
0212.20	Upper	No	178.56	\$95,700	\$170,882	\$151,404	3258	35.48	1156	1128	1203
0212.21	Upper	No	158.12	\$95,700	\$151,321	\$134,074	2613	31.50	823	627	699
0212.22	Upper	No	123.02	\$95,700	\$117,730	\$104,318	4325	39.19	1695	909	1024
0212.23	Upper	No	153.48	\$95,700	\$146,880	\$130,139	2405	68.36	1644	250	228
0212.24	Moderate	No	79.87	\$95,700	\$76,436	\$67,727	3824	55.88	2137	773	604
0212.25	Middle	No	94.72	\$95,700	\$90,647	\$80,319	2131	68.65	1463	450	140
0212.26	Middle	No	119.90	\$95,700	\$114,744	\$101,667	3267	64.68	2113	67	58
0212.27	Upper	No	163.49	\$95,700	\$156,460	\$138,625	5766	52.22	3011	798	953
0212.28	Upper	No	294.84	\$95,700	\$282,162	\$250,001	3094	18.97	587	1124	1134
0212.29	Upper	No	206.31	\$95,700	\$197,439	\$174,934	3006	14.80	445	1155	1162
0212.30	Upper	No	122.82	\$95,700	\$117,539	\$104,141	4448	70.41	3132	614	542
0213.01	Moderate	No	65.51	\$95,700	\$62,693	\$55,551	4101	78.20	3207	257	704
0213.05	Moderate	No	79.31	\$95,700	\$75,900	\$67,250	5526	79.33	4384	511	664
0213.06	Moderate	No	64.68	\$95,700	\$61,899	\$54,848	6076	83.33	5063	935	1409
0213.07	Middle	No	86.97	\$95,700	\$83,230	\$73,750	3951	75.80	2995	744	1057
0213.08	Moderate	No	61.17	\$95,700	\$58,540	\$51,875	4380	78.56	3441	621	1105
0213.09	Low	No	37.47	\$95,700	\$35,859	\$31,774	2099	96.52	2026	79	69

0213.10	Low	No	46.65	\$95,700	\$44,644	\$39,560	4272	88.76	3792	717	1242
0214.05	Upper	No	219.39	\$95,700	\$209,956	\$186,023	4949	25.42	1258	1656	1734
0214.09	Middle	No	93.93	\$95,700	\$89,891	\$79,650	3464	86.49	2996	57	308
0214.10	Moderate	No	79.73	\$95,700	\$76,302	\$67,611	5204	71.87	3740	884	1277
0214.11	Upper	No	240.73	\$95,700	\$230,379	\$204,125	3768	21.50	810	858	1236
0214.12	Upper	No	251.91	\$95,700	\$241,078	\$213,600	4050	26.86	1088	1163	1507
0214.15	Upper	No	260.60	\$95,700	\$249,394	\$220,972	4175	43.52	1817	864	1072
0214.16	Upper	No	126.99	\$95,700	\$121,529	\$107,679	2278	54.96	1252	598	734
0214.17	Unknown	No	0.00	\$95,700	\$0	\$0	4310	78.24	3372	290	690
0214.18	Low	No	33.25	\$95,700	\$31,820	\$28,199	2477	89.54	2218	24	101
0214.19	Upper	No	126.56	\$95,700	\$121,118	\$107,316	2420	80.79	1955	187	258
0214.20	Moderate	No	52.22	\$95,700	\$49,975	\$44,278	2163	92.83	2008	69	199
0214.21	Unknown	No	0.00	\$95,700	\$0	\$0	2517	74.97	1887	219	377
0215.02	Upper	No	138.33	\$95,700	\$132,382	\$117,297	5503	42.70	2350	866	1072
0215.03	Middle	No	97.59	\$95,700	\$93,394	\$82,750	4308	41.92	1806	643	863
0215.05	Upper	No	120.87	\$95,700	\$115,673	\$102,492	3394	35.15	1193	322	425
0215.06	Upper	No	124.01	\$95,700	\$118,678	\$105,150	3264	35.51	1159	738	791
0216.02	Upper	No	177.74	\$95,700	\$170,097	\$150,714	4147	25.66	1064	1261	1223
0216.04	Upper	No	227.26	\$95,700	\$217,488	\$192,703	3400	24.79	843	1331	1441
0216.06	Upper	No	191.97	\$95,700	\$183,715	\$162,778	3615	38.59	1395	768	1219
0216.07	Upper	No	128.50	\$95,700	\$122,975	\$108,958	1947	52.23	1017	422	358
0216.08	Middle	No	90.18	\$95,700	\$86,302	\$76,469	4342	64.30	2792	429	569
0216.09	Upper	No	266.50	\$95,700	\$255,041	\$225,972	2212	40.14	888	407	554
0217.03	Upper	No	205.42	\$95,700	\$196,587	\$174,181	4834	22.18	1072	1578	1752
0217.07	Upper	No	166.84	\$95,700	\$159,666	\$141,466	2953	29.63	875	1036	1142
0217.08	Upper	No	138.48	\$95,700	\$132,525	\$117,420	3584	55.69	1996	987	1247
0217.09	Upper	No	147.84	\$95,700	\$141,483	\$125,357	3286	53.41	1755	671	810
0217.10	Upper	No	182.31	\$95,700	\$174,471	\$154,583	3139	38.23	1200	892	924
0217.11	Unknown	No	0.00	\$95,700	\$0	\$0	2903	69.34	2013	549	645
0217.12	Moderate	No	77.87	\$95,700	\$74,522	\$66,029	2744	67.71	1858	280	354
0218.08	Upper	No	123.41	\$95,700	\$118,103	\$104,643	5069	52.06	2639	1109	1516
0218.12	Middle	No	107.69	\$95,700	\$103,059	\$91,319	2477	60.48	1498	704	937
0218.13	Moderate	No	53.39	\$95,700	\$51,094	\$45,271	2771	92.06	2551	0	63
0218.15	Low	No	38.61	\$95,700	\$36,950	\$32,742	4095	90.87	3721	220	580
0218.16	Upper	No	121.00	\$95,700	\$115,797	\$102,600	2844	71.17	2024	696	668
0218.17	Upper	No	146.01	\$95,700	\$139,732	\$123,807	2097	72.10	1512	738	871
0218.18	Upper	No	124.59	\$95,700	\$119,233	\$105,645	4781	54.76	2618	1277	1654
0218.19	Upper	No	134.33	\$95,700	\$128,554	\$113,903	3523	35.62	1255	1152	1404
0218.20	Moderate	No	75.41	\$95,700	\$72,167	\$63,949	2367	70.81	1676	443	414
0218.21	Upper	No	148.11	\$95,700	\$141,741	\$125,588	3203	31.22	1000	1061	1241
0218.22	Upper	No	125.20	\$95,700	\$119,816	\$106,161	3837	37.01	1420	1230	1531
0218.23	Middle	No	119.71	\$95,700	\$114,562	\$101,511	3633	60.91	2213	1000	1381
0218.24	Moderate	No	63.16	\$95,700	\$60,444	\$53,556	2812	86.56	2434	301	654
0219.06	Moderate	No	58.70	\$95,700	\$56,176	\$49,773	5628	89.82	5055	1053	1758
0219.08	Moderate	No	58.98	\$95,700	\$56,444	\$50,014	5528	93.51	5169	678	1049
0219.10	Moderate	No	64.94	\$95,700	\$62,148	\$55,066	5841	88.58	5174	1244	1836
0219.11	Low	No	33.88	\$95,700	\$32,423	\$28,729	2382	97.69	2327	96	208
0219.12	Upper	No	196.07	\$95,700	\$187,639	\$166,250	3613	49.57	1791	1290	1374
0219.13	Low	No	40.55	\$95,700	\$38,806	\$34,384	4854	94.95	4609	69	557
0219.14	Moderate	No	54.90	\$95,700	\$52,539	\$46,555	4343	81.83	3554	695	1183
0219.15	Upper	No	125.93	\$95,700	\$120,515	\$106,782	4869	83.69	4075	1542	1642
0219.16	Moderate	No	57.47	\$95,700	\$54,999	\$48,736	3616	88.05	3184	384	763
0219.17	Low	No	42.86	\$95,700	\$41,017	\$36,349	3643	88.80	3235	352	668
0220.01	Upper	No	124.22	\$95,700	\$118,879	\$105,329	4571	44.17	2019	1131	1534
0220.05	Moderate	No	58.56	\$95,700	\$56,042	\$49,656	5047	88.73	4478	529	871
0220.07	Low	No	45.07	\$95,700	\$43,132	\$38,221	4431	91.36	4048	60	360
0220.10	Moderate	No	75.52	\$95,700	\$72,273	\$64,038	2485	80.68	2005	405	562
0220.11	Low	No	43.95	\$95,700	\$42,060	\$37,273	4744	90.47	4292	368	571
0220.12	Low	No	34.73	\$95,700	\$33,237	\$29,453	4310	92.09	3969	109	437
0220.13	Moderate	No	57.78	\$95,700	\$55,295	\$49,000	3790	94.01	3563	45	188
0220.14	Low	No	30.41	\$95,700	\$29,102	\$25,785	2667	96.33	2569	32	244
0220.15	Middle	No	96.31	\$95,700	\$92,169	\$81,667	2109	83.88	1769	458	701

0220.16	Moderate	No	70.57	\$95,700	\$67,535	\$59,840	3612	93.22	3367	671	929
0221.00	Moderate	No	55.85	\$95,700	\$53,448	\$47,359	4176	78.26	3268	613	872
0222.03	Middle	No	97.13	\$95,700	\$92,953	\$82,361	2435	56.43	1374	210	341
0222.05	Middle	No	99.64	\$95,700	\$95,355	\$84,491	3579	57.17	2046	818	1070
0222.06	Moderate	No	76.06	\$95,700	\$72,789	\$64,494	4097	69.71	2856	376	509
0223.02	Upper	No	149.84	\$95,700	\$143,397	\$127,051	4538	37.48	1701	1005	1310
0223.03	Upper	No	158.27	\$95,700	\$151,464	\$134,205	3236	31.58	1022	1196	1365
0223.04	Upper	No	126.15	\$95,700	\$120,726	\$106,964	3214	35.44	1139	752	1032
0224.01	Upper	No	239.05	\$95,700	\$228,771	\$202,695	4498	24.28	1092	1181	1148
0224.03	Upper	No	276.74	\$95,700	\$264,840	\$234,659	4119	17.63	726	1279	1476
0224.04	Unknown	No	0.00	\$95,700	\$0	\$0	4108	63.73	2618	0	123
0224.05	Upper	No	142.24	\$95,700	\$136,124	\$120,607	2788	63.74	1777	98	203
0225.01	Middle	No	111.21	\$95,700	\$106,428	\$94,297	3960	42.80	1695	727	794
0225.02	Upper	No	266.53	\$95,700	\$255,069	\$225,994	2861	21.18	606	855	1101
0226.01	Upper	No	158.00	\$95,700	\$151,206	\$133,971	4788	30.83	1476	1079	1349
0226.02	Upper	No	217.34	\$95,700	\$207,994	\$184,286	2475	29.62	733	627	847
0227.00	Upper	No	184.06	\$95,700	\$176,145	\$156,071	5425	32.68	1773	1387	1704
0228.00	Upper	No	192.97	\$95,700	\$184,672	\$163,625	4297	33.74	1450	1035	1225
0229.00	Upper	No	148.84	\$95,700	\$142,440	\$126,205	4544	39.55	1797	1448	1851
0230.00	Upper	No	136.25	\$95,700	\$130,391	\$115,536	2182	20.81	454	700	864
0231.01	Moderate	No	75.63	\$95,700	\$72,378	\$64,128	4281	72.34	3097	1054	1895
0231.02	Moderate	No	68.36	\$95,700	\$65,421	\$57,969	3289	60.57	1992	706	902
0231.07	Moderate	No	79.78	\$95,700	\$76,349	\$67,647	4482	76.10	3411	895	1935
0231.08	Low	No	40.90	\$95,700	\$39,141	\$34,684	4429	91.74	4063	602	1455
0231.11	Moderate	No	61.62	\$95,700	\$58,970	\$52,250	1870	92.09	1722	487	779
0231.12	Low	No	46.76	\$95,700	\$44,749	\$39,656	3480	93.91	3268	234	776
0231.13	Low	No	48.29	\$95,700	\$46,214	\$40,947	2985	60.64	1810	373	564
0231.14	Middle	No	81.50	\$95,700	\$77,996	\$69,107	2948	86.36	2546	883	1186
0231.15	Unknown	No	0.00	\$95,700	\$0	\$0	1395	73.69	1028	0	0
0232.09	Middle	No	83.33	\$95,700	\$79,747	\$70,662	5582	95.40	5325	1396	1832
0232.11	Middle	No	97.78	\$95,700	\$93,575	\$82,917	3324	97.35	3236	731	993
0232.12	Middle	No	104.92	\$95,700	\$100,408	\$88,971	3766	96.89	3649	906	1475
0232.13	Moderate	No	67.27	\$95,700	\$64,377	\$57,043	5754	97.38	5603	993	1577
0232.14	Moderate	No	67.71	\$95,700	\$64,798	\$57,414	6326	98.28	6217	740	1384
0232.15	Low	No	48.18	\$95,700	\$46,108	\$40,855	4638	94.14	4366	1198	1648
0232.16	Moderate	No	78.27	\$95,700	\$74,904	\$66,368	3473	93.98	3264	1044	1481
0232.17	Moderate	No	79.38	\$95,700	\$75,967	\$67,313	3907	96.78	3781	995	1473
0232.18	Low	No	48.96	\$95,700	\$46,855	\$41,518	3011	98.07	2953	110	339
0232.19	Moderate	No	71.67	\$95,700	\$68,588	\$60,772	3689	90.08	3323	890	1190
0232.20	Middle	No	98.20	\$95,700	\$93,977	\$83,269	3703	91.22	3378	686	1143
0232.21	Moderate	No	66.80	\$95,700	\$63,928	\$56,645	3064	93.24	2857	638	1131
0232.22	Low	No	48.33	\$95,700	\$46,252	\$40,984	3591	95.21	3419	672	1147
0233.11	Middle	No	87.07	\$95,700	\$83,326	\$73,830	4300	95.40	4102	1269	1777
0233.13	Moderate	No	74.67	\$95,700	\$71,459	\$63,317	4933	98.14	4841	1072	1779
0233.15	Middle	No	93.41	\$95,700	\$89,393	\$79,211	6559	94.15	6175	1792	2076
0233.17	Low	No	40.78	\$95,700	\$39,026	\$34,583	3844	92.25	3546	656	1319
0233.18	Middle	No	118.52	\$95,700	\$113,424	\$100,500	3870	95.48	3695	816	1069
0233.19	Moderate	No	74.63	\$95,700	\$71,421	\$63,281	3296	98.91	3260	476	564
0233.20	Unknown	No	0.00	\$95,700	\$0	\$0	3558	98.31	3498	188	520
0233.21	Moderate	No	60.72	\$95,700	\$58,109	\$51,486	4141	98.38	4074	235	450
0233.22	Moderate	No	51.68	\$95,700	\$49,458	\$43,824	3004	95.91	2881	370	909
0233.23	Middle	No	99.63	\$95,700	\$95,346	\$84,479	3792	96.26	3650	1045	1238
0233.24	Middle	No	95.54	\$95,700	\$91,432	\$81,016	3391	97.97	3322	1044	1312
0233.25	Middle	No	117.85	\$95,700	\$112,782	\$99,934	4928	97.50	4805	1361	1754
0233.26	Middle	No	106.51	\$95,700	\$101,930	\$90,313	3292	98.36	3238	873	1083
0233.27	Moderate	No	59.29	\$95,700	\$56,741	\$50,274	6024	98.75	5949	1193	1981
0233.28	Moderate	No	76.09	\$95,700	\$72,818	\$64,519	4641	98.19	4557	768	1541
0233.29	Middle	No	88.00	\$95,700	\$84,216	\$74,623	4318	97.41	4206	1198	1448
0233.30	Middle	No	95.44	\$95,700	\$91,336	\$80,931	2918	97.46	2844	980	1015
0233.31	Moderate	No	52.34	\$95,700	\$50,089	\$44,381	3577	96.90	3466	588	1155
0233.32	Moderate	No	75.52	\$95,700	\$72,273	\$64,037	2698	96.63	2607	782	991
0234.10	Moderate	No	54.21	\$95,700	\$51,879	\$45,972	5135	98.23	5044	348	706

0234.11	Moderate	No	75.85	\$95,700	\$72,588	\$64,315	3856	95.18	3670	944	1340
0234.13	Middle	No	95.01	\$95,700	\$90,925	\$80,563	3482	95.35	3320	1212	1430
0234.22	Moderate	No	74.89	\$95,700	\$71,670	\$63,508	5786	98.19	5681	1182	1988
0234.24	Middle	No	94.40	\$95,700	\$90,341	\$80,047	5366	97.34	5223	1320	1849
0234.25	Middle	No	101.79	\$95,700	\$97,413	\$86,309	6142	97.51	5989	1698	2363
0234.26	Middle	No	84.13	\$95,700	\$80,512	\$71,343	4604	98.31	4526	1236	1788
0234.27	Middle	No	88.71	\$95,700	\$84,895	\$75,221	2947	96.91	2856	732	991
0234.29	Low	No	37.62	\$95,700	\$36,002	\$31,906	3745	97.92	3667	445	1214
0234.30	Low	No	45.54	\$95,700	\$43,582	\$38,620	5543	98.00	5432	523	1075
0234.31	Moderate	No	56.66	\$95,700	\$54,224	\$48,049	2032	98.38	1999	208	489
0234.32	Middle	No	96.47	\$95,700	\$92,322	\$81,806	4092	98.19	4018	686	1096
0234.33	Middle	No	96.85	\$95,700	\$92,685	\$82,121	4186	97.61	4086	973	1615
0234.34	Upper	No	125.29	\$95,700	\$119,903	\$106,241	4621	96.34	4452	1036	1335
0234.35	Unknown	No	0.00	\$95,700	\$0	\$0	1973	96.65	1907	0	114
0234.36	Moderate	No	77.74	\$95,700	\$74,397	\$65,920	3166	98.89	3131	800	1077
0234.37	Middle	No	95.30	\$95,700	\$91,202	\$80,809	6527	98.80	6449	2109	2404
0234.38	Moderate	No	63.34	\$95,700	\$60,616	\$53,713	5508	98.44	5422	1298	1803
0234.39	Low	No	38.45	\$95,700	\$36,797	\$32,604	3334	98.83	3295	202	545
0234.40	Moderate	No	76.84	\$95,700	\$73,536	\$65,160	4897	95.98	4700	505	838
0234.41	Middle	No	81.57	\$95,700	\$78,062	\$69,167	3713	97.47	3619	931	1306
0234.42	Middle	No	112.14	\$95,700	\$107,318	\$95,089	3946	97.03	3829	661	845
0234.43	Middle	No	110.63	\$95,700	\$105,873	\$93,806	5716	97.52	5574	1746	2121
0234.44	Middle	No	84.09	\$95,700	\$80,474	\$71,301	2270	96.39	2188	464	904
0234.45	Moderate	No	71.34	\$95,700	\$68,272	\$60,496	4218	96.47	4069	1686	1940
0234.46	Low	No	43.97	\$95,700	\$42,079	\$37,290	1888	96.66	1825	354	874
0234.47	Moderate	No	71.15	\$95,700	\$68,091	\$60,333	2643	97.05	2565	1125	1289
0234.48	Middle	No	102.44	\$95,700	\$98,035	\$86,862	3816	97.51	3721	822	1108
0235.01	Low	No	41.69	\$95,700	\$39,897	\$35,352	3259	87.14	2840	744	1609
0235.04	Low	No	49.10	\$95,700	\$46,989	\$41,637	3349	94.00	3148	441	1050
0235.05	Low	No	46.24	\$95,700	\$44,252	\$39,210	2627	91.63	2407	682	1130
0235.06	Middle	No	81.88	\$95,700	\$78,359	\$69,432	6170	93.29	5756	1529	2167
0235.07	Moderate	No	59.42	\$95,700	\$56,865	\$50,388	4396	95.40	4194	897	1490
0236.01	Middle	No	86.29	\$95,700	\$82,580	\$73,167	2756	65.28	1799	748	1133
0236.02	Moderate	No	61.91	\$95,700	\$59,248	\$52,500	2352	80.10	1884	460	858
0236.03	Low	No	45.70	\$95,700	\$43,735	\$38,750	3317	90.74	3010	720	1169
0237.01	Moderate	No	59.66	\$95,700	\$57,095	\$50,588	2640	65.72	1735	707	1045
0237.02	Unknown	No	0.00	\$95,700	\$0	\$0	3811	88.09	3357	374	985
0238.01	Upper	No	122.48	\$95,700	\$117,213	\$103,856	4510	66.70	3008	1535	1920
0238.02	Middle	No	115.22	\$95,700	\$110,266	\$97,702	4045	77.50	3135	590	1284
0238.03	Moderate	No	73.16	\$95,700	\$70,014	\$62,039	4988	81.17	4049	1407	2317
9800.00	Unknown	No	0.00	\$95,700	\$0	\$0	0	0.00	0	0	0

2022 FFIEC Census Report - Summary Census Demographic Information

State: 13 - GEORGIA (GA)

County: 113 - FAYETTE COUNTY

Tract: ALL TRACTS

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Data Report Links

[Demographic \(PDF\)](#) [Income \(PDF\)](#) [Population \(PDF\)](#) [Housing \(PDF\)](#)For details on each field, please refer to the [Census Info Sheet](#)*** Will automatically be included in the 2023 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
1401.02	Middle	No	86.21	\$95,700	\$82,503	\$73,099	5722	61.97	3546	1934	2375
1401.03	Unknown	No	0.00	\$95,700	\$0	\$0	2299	60.24	1385	569	720
1401.04	Middle	No	117.01	\$95,700	\$111,979	\$99,219	5940	84.88	5042	2167	2396
1402.03	Upper	No	148.20	\$95,700	\$141,827	\$125,662	6367	44.76	2850	1954	2364
1402.04	Middle	No	91.19	\$95,700	\$87,269	\$77,321	5785	56.20	3251	1387	1933
1402.06	Upper	No	202.33	\$95,700	\$193,630	\$171,563	4725	26.69	1261	1326	1567
1402.07	Upper	No	180.71	\$95,700	\$172,939	\$153,229	5717	25.01	1430	1631	1764
1402.09	Upper	No	131.19	\$95,700	\$125,549	\$111,238	2634	29.35	773	749	1025
1402.10	Upper	No	130.46	\$95,700	\$124,850	\$110,625	7628	47.16	3597	1422	1826
1403.03	Upper	No	157.42	\$95,700	\$150,651	\$133,482	4563	25.14	1147	1469	1810
1403.04	Upper	No	136.07	\$95,700	\$130,219	\$115,382	6355	27.62	1755	1603	2061
1403.05	Upper	No	141.88	\$95,700	\$135,779	\$120,304	5290	42.25	2235	1514	1769
1403.07	Upper	No	230.56	\$95,700	\$220,646	\$195,500	5550	18.25	1013	1535	1588
1403.08	Upper	No	174.03	\$95,700	\$166,547	\$147,567	2447	23.95	586	582	780
1403.09	Middle	No	89.01	\$95,700	\$85,183	\$75,473	5125	32.96	1689	1518	1930
1404.03	Middle	No	117.88	\$95,700	\$112,811	\$99,960	5777	67.49	3899	1806	2070
1404.04	Upper	No	122.15	\$95,700	\$116,898	\$103,578	6969	52.29	3644	1571	2105
1404.05	Upper	No	141.00	\$95,700	\$134,937	\$119,559	4182	38.50	1610	1212	1343
1404.06	Moderate	No	66.11	\$95,700	\$63,267	\$56,059	3964	59.99	2378	911	1299
1404.08	Upper	No	124.59	\$95,700	\$119,233	\$105,645	3254	35.43	1153	1104	1223
1404.09	Middle	No	108.23	\$95,700	\$103,576	\$91,771	3785	50.30	1904	1035	1218
1404.10	Middle	No	95.28	\$95,700	\$91,183	\$80,790	4621	67.11	3101	945	1386
1405.01	Upper	No	163.52	\$95,700	\$156,489	\$138,651	6778	19.62	1330	2135	2179
1405.02	Upper	No	128.92	\$95,700	\$123,376	\$109,318	3717	12.67	471	1151	1367

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State: 13 - GEORGIA (GA)

County: 117 - FORSYTH COUNTY

Tract: ALL TRACTS

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[Demographic \(PDF 📄\)](#) [Income \(PDF 📄\)](#) [Population \(PDF 📄\)](#) [Housing \(PDF 📄\)](#)For details on each field, please refer to the [Census Info Sheet](#)*** Will automatically be included in the 2023 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
1301.01	Upper	No	133.49	\$95,700	\$127,750	\$113,188	4403	17.19	757	1491	1728
1301.02	Middle	No	100.24	\$95,700	\$95,930	\$85,000	2790	10.29	287	767	923
1301.03	Middle	No	93.92	\$95,700	\$89,881	\$79,643	4781	19.24	920	1085	1456
1301.04	Upper	No	139.60	\$95,700	\$133,597	\$118,375	4453	12.37	551	1379	1660
1301.05	Moderate	No	76.88	\$95,700	\$73,574	\$65,192	2578	30.61	789	659	1051
1302.01	Upper	No	135.06	\$95,700	\$129,252	\$114,524	5186	16.60	861	1607	1855
1302.02	Upper	No	155.39	\$95,700	\$148,708	\$131,758	5997	19.26	1155	1507	1652
1302.03	Middle	No	114.62	\$95,700	\$109,691	\$97,188	5505	17.37	956	1525	1960
1302.04	Upper	No	123.87	\$95,700	\$118,544	\$105,039	6673	21.43	1430	1773	2305
1302.05	Upper	No	128.10	\$95,700	\$122,592	\$108,620	6516	36.26	2363	1164	1610
1303.01	Upper	No	148.46	\$95,700	\$142,076	\$125,889	6081	21.61	1314	2128	2391
1303.02	Upper	No	177.36	\$95,700	\$169,734	\$150,389	9344	28.09	2625	2484	2641
1303.03	Upper	No	132.95	\$95,700	\$127,233	\$112,731	4077	20.16	822	1199	1406
1303.04	Upper	No	181.87	\$95,700	\$174,050	\$154,214	6811	38.57	2627	1729	1929
1303.05	Upper	No	154.43	\$95,700	\$147,790	\$130,948	6994	26.38	1845	1991	2055
1303.06	Upper	No	160.15	\$95,700	\$153,264	\$135,795	5407	32.20	1741	1595	1906
1303.07	Upper	No	149.12	\$95,700	\$142,708	\$126,447	6706	36.21	2428	1843	2033
1304.06	Middle	No	103.51	\$95,700	\$99,059	\$87,768	7808	50.63	3953	1867	2400
1304.09	Middle	No	83.73	\$95,700	\$80,130	\$71,000	3464	37.88	1312	965	1382
1304.10	Upper	No	136.27	\$95,700	\$130,410	\$115,549	8922	40.08	3576	2066	2654
1304.11	Middle	No	112.77	\$95,700	\$107,921	\$95,625	2796	26.29	735	619	830
1304.12	Upper	No	126.51	\$95,700	\$121,070	\$107,275	3328	20.49	682	1052	1186
1304.13	Middle	No	100.91	\$95,700	\$96,571	\$85,563	3251	39.65	1289	534	915
1304.14	Upper	No	158.20	\$95,700	\$151,397	\$134,141	4837	30.70	1485	1343	1452
1304.15	Upper	No	124.00	\$95,700	\$118,668	\$105,147	3791	31.34	1188	869	1060
1305.03	Upper	No	131.62	\$95,700	\$125,960	\$111,607	2855	13.77	393	1028	1360
1305.04	Middle	No	117.88	\$95,700	\$112,811	\$99,955	3828	28.21	1080	1124	1579
1305.05	Upper	No	137.65	\$95,700	\$131,731	\$116,722	2833	12.00	340	976	1172
1305.06	Middle	No	118.76	\$95,700	\$113,653	\$100,702	3454	21.60	746	931	1085
1305.07	Middle	No	107.28	\$95,700	\$102,667	\$90,972	3167	22.96	727	1047	1357
1305.08	Upper	No	173.58	\$95,700	\$166,116	\$147,188	5519	17.92	989	1641	1840
1305.09	Upper	No	163.63	\$95,700	\$156,594	\$138,750	3807	32.57	1240	1257	1650
1305.11	Upper	No	207.20	\$95,700	\$198,290	\$175,691	5075	36.32	1843	1327	1358
1305.12	Upper	No	140.61	\$95,700	\$134,564	\$119,231	4383	56.56	2479	833	1009
1306.01	Middle	No	118.79	\$95,700	\$113,682	\$100,724	6646	59.66	3965	1494	1955
1306.02	Upper	No	125.26	\$95,700	\$119,874	\$106,213	6062	66.83	4051	1451	2043
1306.03	Upper	No	192.55	\$95,700	\$184,270	\$163,269	8449	51.31	4335	2141	2254
1306.04	Upper	No	204.25	\$95,700	\$195,467	\$173,188	5084	42.86	2179	1495	1713
1306.05	Upper	No	166.35	\$95,700	\$159,197	\$141,053	4745	34.77	1650	1380	1497
1306.06	Upper	No	164.63	\$95,700	\$157,551	\$139,592	5288	36.55	1933	1492	1558

1306.07	Upper	No	192.93	\$95,700	\$184,634	\$163,590	9066	64.42	5840	2619	2679
1306.08	Upper	No	164.09	\$95,700	\$157,034	\$139,135	6573	74.21	4878	1744	1888
1306.09	Upper	No	170.74	\$95,700	\$163,398	\$144,773	6898	59.81	4126	1602	1891
1306.10	Upper	No	194.03	\$95,700	\$185,687	\$164,522	6518	49.25	3210	1713	1825
1306.11	Upper	No	223.52	\$95,700	\$213,909	\$189,526	4809	38.86	1869	1464	1560
1306.13	Upper	No	159.93	\$95,700	\$153,053	\$135,607	6457	50.84	3283	1542	1870
1306.14	Upper	No	126.62	\$95,700	\$121,175	\$107,368	3820	54.03	2064	1224	1648
1306.15	Upper	No	259.28	\$95,700	\$248,131	\$219,853	3448	27.99	965	854	878

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State: 13 - GEORGIA (GA)

County: 121 - FULTON COUNTY

Tract: ALL TRACTS

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*** Will automatically be included in the 2023 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1-to 4- Family Units
0001.00	Upper	No	238.54	\$95,700	\$228,283	\$202,266	5679	20.18	1146	1607	2002
0002.01	Upper	No	243.63	\$95,700	\$233,154	\$206,583	2751	19.99	550	734	657
0002.02	Upper	No	294.84	\$95,700	\$282,162	\$250,001	3316	16.89	560	1277	1540
0004.00	Upper	No	212.54	\$95,700	\$203,401	\$180,217	1865	20.64	385	672	424
0005.01	Upper	No	230.04	\$95,700	\$220,148	\$195,054	4281	57.88	2478	855	556
0005.02	Upper	No	167.85	\$95,700	\$160,632	\$142,328	1959	20.27	397	644	706
0006.01	Upper	No	121.51	\$95,700	\$116,285	\$103,036	4243	52.77	2239	222	457
0006.02	Upper	No	142.47	\$95,700	\$136,344	\$120,809	3288	62.86	2067	495	218
0007.00	Upper	No	134.15	\$95,700	\$128,382	\$113,750	3500	79.74	2791	219	416
0010.01	Upper	No	208.29	\$95,700	\$199,334	\$176,618	4895	45.56	2230	520	337
0010.02	Unknown	No	0.00	\$95,700	\$0	\$0	7010	33.97	2381	12	6
0011.01	Upper	No	200.95	\$95,700	\$192,309	\$170,391	3523	35.94	1266	1320	107
0011.02	Upper	No	200.56	\$95,700	\$191,936	\$170,060	3997	33.73	1348	452	118
0012.03	Upper	No	179.28	\$95,700	\$171,571	\$152,019	2028	44.63	905	157	215
0012.04	Upper	No	158.25	\$95,700	\$151,445	\$134,183	2127	25.34	539	536	318
0012.05	Unknown	No	0.00	\$95,700	\$0	\$0	2615	48.80	1276	682	33
0012.06	Upper	No	177.05	\$95,700	\$169,437	\$150,125	4296	37.94	1630	1111	117
0013.01	Unknown	No	0.00	\$95,700	\$0	\$0	2299	32.01	736	352	1047
0013.02	Upper	No	124.87	\$95,700	\$119,501	\$105,885	2179	42.13	918	433	325
0014.00	Upper	No	187.07	\$95,700	\$179,026	\$158,625	2504	21.53	539	680	606
0015.01	Unknown	No	0.00	\$95,700	\$0	\$0	2445	31.66	774	330	378
0015.02	Upper	No	294.84	\$95,700	\$282,162	\$250,001	2364	25.89	612	517	584
0016.00	Upper	No	137.59	\$95,700	\$131,674	\$116,667	2460	24.67	607	427	470
0017.01	Unknown	No	0.00	\$95,700	\$0	\$0	2204	66.61	1468	387	580
0017.02	Upper	No	171.29	\$95,700	\$163,925	\$145,240	3531	31.27	1104	563	313
0018.01	Unknown	No	0.00	\$95,700	\$0	\$0	2037	64.36	1311	416	295
0018.02	Upper	No	131.12	\$95,700	\$125,482	\$111,181	2474	60.43	1495	755	257
0019.01	Unknown	No	0.00	\$95,700	\$0	\$0	2227	33.77	752	0	0
0019.02	Upper	No	191.00	\$95,700	\$182,787	\$161,956	2258	71.26	1609	732	150
0021.00	Upper	No	188.13	\$95,700	\$180,040	\$159,519	2521	74.06	1867	495	83
0023.00	Low	No	27.31	\$95,700	\$26,136	\$23,163	1225	97.47	1194	137	786
0024.00	Low	No	44.99	\$95,700	\$43,055	\$38,148	2504	93.77	2348	434	1367
0025.00	Low	No	40.94	\$95,700	\$39,180	\$34,716	2273	97.67	2220	165	510
0026.00	Low	No	28.01	\$95,700	\$26,806	\$23,750	1123	93.77	1053	73	200
0028.01	Unknown	No	0.00	\$95,700	\$0	\$0	4441	72.24	3208	68	66
0028.02	Unknown	No	0.00	\$95,700	\$0	\$0	3462	77.30	2676	31	47
0029.00	Upper	No	165.20	\$95,700	\$158,096	\$140,083	2553	42.22	1078	454	487
0030.00	Upper	No	185.62	\$95,700	\$177,638	\$157,396	4058	22.84	927	976	975
0031.00	Upper	No	172.01	\$95,700	\$164,614	\$145,851	2250	41.56	935	445	723

0032.00	Upper	No	157.16	\$95,700	\$150,402	\$133,261	2426	30.42	738	827	758
0035.00	Upper	No	154.79	\$95,700	\$148,134	\$131,250	4258	74.68	3180	241	74
0036.00	Upper	No	134.09	\$95,700	\$128,324	\$113,698	902	89.47	807	421	124
0037.00	Unknown	No	0.00	\$95,700	\$0	\$0	191	98.95	189	0	0
0038.00	Moderate	No	77.02	\$95,700	\$73,708	\$65,313	3456	99.02	3422	16	151
0039.00	Low	No	49.03	\$95,700	\$46,922	\$41,576	1756	95.90	1684	230	778
0040.00	Moderate	No	59.81	\$95,700	\$57,238	\$50,714	2325	90.84	2112	472	1258
0041.00	Middle	No	93.66	\$95,700	\$89,633	\$79,417	1949	85.48	1666	498	1093
0042.00	Low	No	34.80	\$95,700	\$33,304	\$29,509	2443	93.57	2286	334	392
0043.00	Low	No	38.76	\$95,700	\$37,093	\$32,868	2475	94.79	2346	242	107
0044.00	Low	No	30.77	\$95,700	\$29,447	\$26,096	2667	97.45	2599	63	259
0048.00	Unknown	No	0.00	\$95,700	\$0	\$0	1175	91.66	1077	0	50
0049.00	Upper	No	188.17	\$95,700	\$180,079	\$159,554	2871	48.45	1391	713	1026
0050.00	Upper	No	126.78	\$95,700	\$121,328	\$107,500	3366	42.45	1429	467	733
0052.00	Upper	No	182.16	\$95,700	\$174,327	\$154,458	4719	35.88	1693	1593	1740
0053.00	Upper	No	184.11	\$95,700	\$176,193	\$156,111	4165	39.42	1642	1507	1759
0055.01	Low	No	36.69	\$95,700	\$35,112	\$31,116	2505	71.34	1787	346	958
0055.03	Low	No	27.68	\$95,700	\$26,490	\$23,472	1786	99.44	1776	0	51
0055.04	Moderate	No	58.96	\$95,700	\$56,425	\$50,000	1235	87.37	1079	262	340
0057.00	Low	No	45.36	\$95,700	\$43,410	\$38,463	1550	95.68	1483	90	466
0058.00	Moderate	No	54.54	\$95,700	\$52,195	\$46,250	1528	76.70	1172	300	639
0060.00	Moderate	No	56.45	\$95,700	\$54,023	\$47,868	3140	84.97	2668	654	1429
0061.00	Low	No	36.77	\$95,700	\$35,189	\$31,181	3269	91.68	2997	705	1628
0062.00	Unknown	No	0.00	\$95,700	\$0	\$0	1253	89.94	1127	385	882
0063.00	Low	No	45.48	\$95,700	\$43,524	\$38,571	1757	91.52	1608	244	986
0064.00	Moderate	No	64.37	\$95,700	\$61,602	\$54,583	902	75.72	683	182	402
0065.00	Moderate	No	51.26	\$95,700	\$49,056	\$43,470	3697	79.55	2941	1000	1882
0066.01	Middle	No	80.99	\$95,700	\$77,507	\$68,676	2034	80.97	1647	419	830
0066.02	Low	No	35.93	\$95,700	\$34,385	\$30,469	1050	95.52	1003	113	420
0067.01	Moderate	No	64.90	\$95,700	\$62,109	\$55,035	2090	96.84	2024	219	739
0067.02	Unknown	No	0.00	\$95,700	\$0	\$0	1862	89.53	1667	336	730
0068.01	Unknown	No	0.00	\$95,700	\$0	\$0	2297	78.32	1799	0	0
0068.02	Low	No	16.18	\$95,700	\$15,484	\$13,720	1384	99.64	1379	64	183
0069.00	Middle	No	104.09	\$95,700	\$99,614	\$88,264	3733	60.92	2274	827	1431
0070.01	Low	No	44.63	\$95,700	\$42,711	\$37,849	4055	95.59	3876	539	1660
0070.02	Low	No	45.60	\$95,700	\$43,639	\$38,667	2871	94.39	2710	541	1160
0071.00	Low	No	33.37	\$95,700	\$31,935	\$28,299	2267	97.22	2204	445	874
0072.00	Moderate	No	50.47	\$95,700	\$48,300	\$42,802	1968	98.32	1935	642	962
0073.01	Low	No	48.93	\$95,700	\$46,826	\$41,492	4435	98.31	4360	396	1034
0073.02	Low	No	36.47	\$95,700	\$34,902	\$30,925	3031	98.19	2976	351	682
0074.00	Low	No	34.25	\$95,700	\$32,777	\$29,042	3141	95.86	3011	188	896
0075.00	Low	No	41.64	\$95,700	\$39,849	\$35,313	3447	94.75	3266	410	954
0076.02	Low	No	48.66	\$95,700	\$46,568	\$41,267	2309	96.06	2218	444	841
0076.03	Low	No	21.94	\$95,700	\$20,997	\$18,608	3979	98.34	3913	128	783
0076.04	Low	No	31.58	\$95,700	\$30,222	\$26,780	3191	99.12	3163	129	369
0077.03	Moderate	No	57.56	\$95,700	\$55,085	\$48,810	3869	98.94	3828	767	1376
0077.05	Low	No	36.14	\$95,700	\$34,586	\$30,648	3969	99.09	3933	582	795
0077.07	Moderate	No	71.88	\$95,700	\$68,789	\$60,950	2225	98.83	2199	673	981
0077.08	Moderate	No	70.16	\$95,700	\$67,143	\$59,490	3283	98.84	3245	661	817
0077.09	Middle	No	82.11	\$95,700	\$78,579	\$69,623	4211	98.08	4130	788	1076
0077.10	Unknown	No	0.00	\$95,700	\$0	\$0	2891	98.13	2837	327	423
0077.11	Moderate	No	71.42	\$95,700	\$68,349	\$60,560	2550	98.67	2516	516	675
0078.05	Moderate	No	68.12	\$95,700	\$65,191	\$57,766	3780	98.23	3713	322	945
0078.06	Middle	No	83.01	\$95,700	\$79,441	\$70,388	5390	99.28	5351	1047	1367
0078.07	Moderate	No	52.55	\$95,700	\$50,290	\$44,563	2619	98.63	2583	415	1018
0078.08	Low	No	15.07	\$95,700	\$14,422	\$12,780	3749	99.17	3718	129	343
0078.09	Middle	No	80.07	\$95,700	\$76,627	\$67,895	4380	98.56	4317	1402	1852
0078.10	Moderate	No	58.39	\$95,700	\$55,879	\$49,511	4498	98.96	4451	542	1333
0079.00	Middle	No	85.63	\$95,700	\$81,948	\$72,614	5067	97.99	4965	2031	2525
0080.00	Moderate	No	61.01	\$95,700	\$58,387	\$51,739	4672	94.46	4413	1445	2631
0081.03	Moderate	No	54.76	\$95,700	\$52,405	\$46,435	4361	99.17	4325	189	533
0081.04	Moderate	No	50.15	\$95,700	\$47,994	\$42,527	3413	96.25	3285	767	1364

0082.02	Low	No	30.65	\$95,700	\$29,332	\$25,993	2031	98.77	2006	351	1009
0082.03	Moderate	No	53.97	\$95,700	\$51,649	\$45,767	2520	97.46	2456	458	929
0082.04	Moderate	No	73.86	\$95,700	\$70,684	\$62,630	3260	97.76	3187	783	1232
0083.01	Moderate	No	51.59	\$95,700	\$49,372	\$43,750	2524	96.51	2436	456	1199
0083.02	Low	No	35.06	\$95,700	\$33,552	\$29,732	1657	97.16	1610	330	735
0084.00	Unknown	No	0.00	\$95,700	\$0	\$0	2865	95.29	2730	943	1646
0085.00	Low	No	42.43	\$95,700	\$40,606	\$35,982	2818	92.26	2600	302	1309
0086.01	Low	No	24.35	\$95,700	\$23,303	\$20,650	4993	97.40	4863	500	1551
0086.02	Low	No	37.67	\$95,700	\$36,050	\$31,941	1413	96.32	1361	186	349
0087.01	Low	No	36.85	\$95,700	\$35,265	\$31,250	3333	93.61	3120	270	1065
0087.02	Unknown	No	0.00	\$95,700	\$0	\$0	2287	81.42	1862	471	573
0088.01	Upper	No	169.73	\$95,700	\$162,432	\$143,922	2654	53.81	1428	745	1072
0088.02	Upper	No	228.01	\$95,700	\$218,206	\$193,333	3689	41.45	1529	822	995
0089.03	Moderate	No	76.75	\$95,700	\$73,450	\$65,078	2419	77.72	1880	423	666
0089.05	Upper	No	125.43	\$95,700	\$120,037	\$106,355	5536	50.34	2787	915	1047
0089.06	Upper	No	210.88	\$95,700	\$201,812	\$178,812	2247	19.31	434	820	909
0089.07	Middle	No	93.83	\$95,700	\$89,795	\$79,560	3065	41.47	1271	862	649
0089.08	Unknown	No	0.00	\$95,700	\$0	\$0	2272	54.05	1228	247	433
0089.09	Upper	No	222.50	\$95,700	\$212,933	\$188,661	1641	30.90	507	587	549
0090.01	Upper	No	200.73	\$95,700	\$192,099	\$170,208	2611	37.95	991	213	382
0090.02	Upper	No	294.84	\$95,700	\$282,162	\$250,001	2981	9.49	283	817	913
0091.03	Upper	No	202.64	\$95,700	\$193,926	\$171,827	3261	34.68	1131	693	494
0091.04	Upper	No	127.94	\$95,700	\$122,439	\$108,490	2830	31.20	883	795	375
0091.05	Upper	No	294.84	\$95,700	\$282,162	\$250,001	1220	11.64	142	394	334
0091.06	Middle	No	99.13	\$95,700	\$94,867	\$84,055	2170	59.72	1296	388	271
0092.01	Unknown	No	0.00	\$95,700	\$0	\$0	1873	71.38	1337	281	305
0092.02	Upper	No	176.79	\$95,700	\$169,188	\$149,904	2733	44.71	1222	269	506
0092.03	Upper	No	176.71	\$95,700	\$169,111	\$149,837	2762	56.44	1559	348	360
0093.01	Upper	No	294.84	\$95,700	\$282,162	\$250,001	2835	15.73	446	1475	1159
0093.02	Upper	No	279.37	\$95,700	\$267,357	\$236,888	2276	20.12	458	472	523
0094.05	Middle	No	100.61	\$95,700	\$96,284	\$85,313	4332	66.04	2861	63	126
0094.06	Unknown	No	0.00	\$95,700	\$0	\$0	2380	71.30	1697	299	112
0094.07	Upper	No	137.43	\$95,700	\$131,521	\$116,534	964	55.29	533	292	67
0094.08	Upper	No	134.60	\$95,700	\$128,812	\$114,129	1861	64.80	1206	216	98
0094.09	Middle	No	80.70	\$95,700	\$77,230	\$68,434	1639	57.17	937	255	237
0094.10	Unknown	No	0.00	\$95,700	\$0	\$0	1883	40.31	759	492	508
0094.11	Upper	No	124.76	\$95,700	\$119,395	\$105,788	2657	42.57	1131	1210	591
0095.01	Upper	No	294.84	\$95,700	\$282,162	\$250,001	4580	11.31	518	1367	1038
0095.03	Unknown	No	0.00	\$95,700	\$0	\$0	2010	45.32	911	332	35
0095.04	Unknown	No	0.00	\$95,700	\$0	\$0	3330	30.48	1015	570	391
0096.01	Upper	No	152.63	\$95,700	\$146,067	\$129,417	2979	37.87	1128	520	320
0096.04	Upper	No	242.55	\$95,700	\$232,120	\$205,662	4112	28.72	1181	927	688
0096.05	Unknown	No	0.00	\$95,700	\$0	\$0	2667	41.66	1111	237	36
0096.06	Upper	No	294.84	\$95,700	\$282,162	\$250,001	1511	17.87	270	406	463
0096.07	Upper	No	158.29	\$95,700	\$151,484	\$134,219	4709	32.64	1537	1032	330
0097.00	Upper	No	294.84	\$95,700	\$282,162	\$250,001	4580	24.26	1111	1514	1557
0098.02	Upper	No	292.71	\$95,700	\$280,123	\$248,194	4154	21.95	912	1032	1271
0098.03	Upper	No	284.35	\$95,700	\$272,123	\$241,106	3062	26.91	824	796	811
0098.04	Upper	No	294.84	\$95,700	\$282,162	\$250,001	2514	12.65	318	775	842
0099.00	Upper	No	294.84	\$95,700	\$282,162	\$250,001	5509	16.36	901	1426	1478
0100.03	Upper	No	212.73	\$95,700	\$203,583	\$180,381	3963	29.78	1180	1157	705
0100.04	Upper	No	294.84	\$95,700	\$282,162	\$250,001	1712	19.63	336	736	731
0100.05	Upper	No	294.84	\$95,700	\$282,162	\$250,001	3728	14.03	523	1021	1220
0100.06	Moderate	No	72.29	\$95,700	\$69,182	\$61,303	4688	42.58	1996	773	93
0100.07	Upper	No	294.84	\$95,700	\$282,162	\$250,001	1914	17.97	344	507	557
0101.06	Upper	No	162.42	\$95,700	\$155,436	\$137,719	4280	42.80	1832	1014	956
0101.07	Upper	No	255.93	\$95,700	\$244,925	\$217,014	1859	15.28	284	738	787
0101.08	Upper	No	192.13	\$95,700	\$183,868	\$162,917	3935	25.13	989	1388	1496
0101.15	Upper	No	203.27	\$95,700	\$194,529	\$172,357	2797	28.67	802	663	775
0101.17	Middle	No	82.35	\$95,700	\$78,809	\$69,828	3812	69.18	2637	507	346
0101.20	Upper	No	150.07	\$95,700	\$143,617	\$127,250	2492	48.27	1203	659	865
0101.21	Upper	No	222.11	\$95,700	\$212,559	\$188,333	2518	32.33	814	951	608

0101.24	Unknown	No	0.00	\$95,700	\$0	\$0	1726	79.55	1373	355	511
0101.25	Moderate	No	59.19	\$95,700	\$56,645	\$50,189	3251	70.35	2287	705	765
0101.26	Middle	No	104.14	\$95,700	\$99,662	\$88,306	2681	61.43	1647	837	332
0101.27	Upper	No	136.48	\$95,700	\$130,611	\$115,724	2557	48.89	1250	585	625
0101.28	Moderate	No	67.44	\$95,700	\$64,540	\$57,188	1501	86.01	1291	126	16
0101.29	Upper	No	135.57	\$95,700	\$129,740	\$114,955	4590	51.46	2362	620	605
0101.30	Upper	No	145.94	\$95,700	\$139,665	\$123,750	4524	65.98	2985	537	611
0101.31	Upper	No	236.34	\$95,700	\$226,177	\$200,398	2354	56.58	1332	440	502
0101.32	Upper	No	172.72	\$95,700	\$165,293	\$146,458	3301	46.65	1540	800	558
0101.33	Upper	No	131.43	\$95,700	\$125,779	\$111,442	5923	48.17	2853	842	1052
0101.34	Middle	No	101.05	\$95,700	\$96,705	\$85,685	2397	73.47	1761	369	326
0101.35	Moderate	No	79.12	\$95,700	\$75,718	\$67,095	2566	68.94	1769	337	714
0101.36	Upper	No	223.69	\$95,700	\$214,071	\$189,671	3422	37.87	1296	655	920
0101.37	Upper	No	124.29	\$95,700	\$118,946	\$105,395	3464	36.55	1266	755	698
0102.04	Upper	No	186.12	\$95,700	\$178,117	\$157,821	5113	14.71	752	1878	2042
0102.11	Upper	No	294.84	\$95,700	\$282,162	\$250,001	3373	20.49	691	921	1028
0102.12	Upper	No	131.04	\$95,700	\$125,405	\$111,117	5782	65.72	3800	1030	1111
0102.13	Middle	No	80.75	\$95,700	\$77,278	\$68,477	1113	69.54	774	155	190
0102.14	Middle	No	101.59	\$95,700	\$97,222	\$86,146	1938	57.53	1115	377	497
0102.15	Upper	No	262.44	\$95,700	\$251,155	\$222,532	1869	42.05	786	522	626
0102.16	Middle	No	111.48	\$95,700	\$106,686	\$94,531	3577	45.21	1617	760	946
0102.17	Upper	No	157.95	\$95,700	\$151,158	\$133,933	2422	40.75	987	749	872
0102.18	Upper	No	294.84	\$95,700	\$282,162	\$250,001	2010	48.36	972	284	168
0102.19	Middle	No	107.58	\$95,700	\$102,954	\$91,223	2443	65.90	1610	58	52
0102.20	Upper	No	178.72	\$95,700	\$171,035	\$151,539	4717	28.01	1321	1293	1334
0102.21	Middle	No	103.47	\$95,700	\$99,021	\$87,740	2154	36.54	787	790	894
0102.22	Upper	No	261.83	\$95,700	\$250,571	\$222,011	2671	19.13	511	879	1098
0102.23	Upper	No	277.82	\$95,700	\$265,874	\$235,568	3189	21.29	679	1190	1102
0103.05	Middle	No	80.60	\$95,700	\$77,134	\$68,344	4307	99.14	4270	1291	1532
0103.06	Upper	No	143.43	\$95,700	\$137,263	\$121,616	5156	98.10	5058	1517	1631
0103.07	Middle	No	103.07	\$95,700	\$98,638	\$87,400	5425	97.82	5307	1571	1818
0103.08	Middle	No	113.79	\$95,700	\$108,897	\$96,492	5787	95.85	5547	1334	1549
0103.09	Middle	No	104.81	\$95,700	\$100,303	\$88,872	3685	84.86	3127	676	1396
0103.10	Middle	No	102.29	\$95,700	\$97,892	\$86,741	4901	97.88	4797	1432	1541
0103.11	Middle	No	104.87	\$95,700	\$100,361	\$88,922	4615	98.33	4538	1489	1903
0103.12	Upper	No	175.10	\$95,700	\$167,571	\$148,472	3336	98.95	3301	908	1102
0103.13	Upper	No	147.44	\$95,700	\$141,100	\$125,021	3931	98.80	3884	784	882
0103.14	Unknown	No	0.00	\$95,700	\$0	\$0	2161	94.12	2034	725	757
0103.15	Middle	No	97.91	\$95,700	\$93,700	\$83,022	5387	97.22	5237	896	1516
0104.01	Moderate	No	78.72	\$95,700	\$75,335	\$66,754	4589	80.32	3686	828	1502
0104.02	Moderate	No	78.40	\$95,700	\$75,029	\$66,480	3831	40.15	1538	1264	1659
0105.08	Moderate	No	77.45	\$95,700	\$74,120	\$65,673	3738	98.05	3665	972	1334
0105.17	Moderate	No	72.23	\$95,700	\$69,124	\$61,250	5335	97.88	5222	1204	1701
0105.18	Moderate	No	70.69	\$95,700	\$67,650	\$59,947	3897	98.28	3830	602	1315
0105.19	Unknown	No	0.00	\$95,700	\$0	\$0	4472	90.81	4061	517	851
0105.20	Moderate	No	56.31	\$95,700	\$53,889	\$47,746	5652	94.11	5319	922	1782
0105.21	Moderate	No	67.22	\$95,700	\$64,330	\$57,000	2215	97.52	2160	420	604
0105.22	Moderate	No	50.58	\$95,700	\$48,405	\$42,894	5467	99.07	5416	1046	1594
0105.23	Low	No	49.42	\$95,700	\$47,295	\$41,906	1988	96.58	1920	153	335
0105.24	Moderate	No	51.83	\$95,700	\$49,601	\$43,954	3035	97.17	2949	248	753
0105.25	Low	No	47.17	\$95,700	\$45,142	\$40,000	2753	98.29	2706	209	383
0105.26	Moderate	No	78.56	\$95,700	\$75,182	\$66,615	6894	96.85	6677	1167	1891
0105.27	Unknown	No	0.00	\$95,700	\$0	\$0	5847	94.39	5519	905	2230
0105.28	Low	No	31.62	\$95,700	\$30,260	\$26,812	4398	93.79	4125	435	743
0105.29	Moderate	No	72.91	\$95,700	\$69,775	\$61,827	6290	97.77	6150	1543	1992
0105.30	Moderate	No	74.55	\$95,700	\$71,344	\$63,220	2804	97.68	2739	618	1015
0105.31	Unknown	No	0.00	\$95,700	\$0	\$0	3166	98.29	3112	693	849
0105.32	Low	No	34.26	\$95,700	\$32,787	\$29,050	3765	97.50	3671	784	1136
0105.33	Moderate	No	64.36	\$95,700	\$61,593	\$54,572	2201	97.86	2154	354	873
0105.34	Unknown	No	0.00	\$95,700	\$0	\$0	3847	91.76	3530	443	566
0105.35	Upper	No	130.01	\$95,700	\$124,420	\$110,244	3129	87.60	2741	686	823
0105.36	Middle	No	96.71	\$95,700	\$92,551	\$82,009	3887	96.50	3751	595	976

0105.37	Middle	No	100.63	\$95,700	\$96,303	\$85,330	3821	98.85	3777	851	1149
0105.38	Upper	No	125.85	\$95,700	\$120,438	\$106,710	3181	83.02	2641	697	921
0105.39	Middle	No	88.64	\$95,700	\$84,828	\$75,160	3927	96.61	3794	991	1208
0105.40	Upper	No	150.65	\$95,700	\$144,172	\$127,741	3800	93.61	3557	526	1039
0106.01	Middle	No	94.93	\$95,700	\$90,848	\$80,500	3064	72.42	2219	608	1649
0106.03	Moderate	No	66.83	\$95,700	\$63,956	\$56,667	3466	96.60	3348	250	519
0106.04	Moderate	No	59.50	\$95,700	\$56,942	\$50,455	3372	97.86	3300	330	497
0108.01	Low	No	49.86	\$95,700	\$47,716	\$42,277	2637	74.18	1956	378	803
0108.02	Middle	No	97.18	\$95,700	\$93,001	\$82,406	3916	77.20	3023	937	1649
0110.00	Low	No	43.78	\$95,700	\$41,897	\$37,124	3085	95.88	2958	404	978
0111.00	Middle	No	91.10	\$95,700	\$87,183	\$77,250	2524	66.88	1688	738	1202
0112.02	Moderate	No	64.51	\$95,700	\$61,736	\$54,706	4989	81.24	4053	955	2031
0112.03	Moderate	No	68.68	\$95,700	\$65,727	\$58,235	2498	81.99	2048	413	998
0112.04	Moderate	No	68.55	\$95,700	\$65,602	\$58,125	1620	95.00	1539	148	340
0113.01	Moderate	No	64.60	\$95,700	\$61,822	\$54,781	4508	91.15	4109	1360	2020
0113.06	Moderate	No	63.16	\$95,700	\$60,444	\$53,558	3371	98.84	3332	387	635
0113.07	Low	No	38.32	\$95,700	\$36,672	\$32,500	4631	98.57	4565	193	425
0113.08	Low	No	49.64	\$95,700	\$47,505	\$42,095	1396	97.85	1366	219	412
0113.09	Middle	No	92.74	\$95,700	\$88,752	\$78,636	3655	95.87	3504	734	1010
0113.10	Low	No	47.08	\$95,700	\$45,056	\$39,925	5137	95.97	4930	554	1415
0114.16	Upper	No	144.11	\$95,700	\$137,913	\$122,198	5612	28.31	1589	1791	1973
0114.17	Upper	No	141.10	\$95,700	\$135,033	\$119,647	5115	22.50	1151	1781	1911
0114.19	Upper	No	169.27	\$95,700	\$161,991	\$143,529	5798	20.58	1193	2296	2603
0114.21	Middle	No	86.16	\$95,700	\$82,455	\$73,063	3933	71.85	2826	617	1095
0114.22	Upper	No	120.73	\$95,700	\$115,539	\$102,371	3746	32.14	1204	1033	1235
0114.23	Upper	No	194.91	\$95,700	\$186,529	\$165,270	5484	24.85	1363	1687	1834
0114.24	Upper	No	150.11	\$95,700	\$143,655	\$127,281	5435	37.46	2036	1904	2174
0114.26	Upper	No	187.57	\$95,700	\$179,504	\$159,050	2432	42.06	1023	717	845
0114.28	Upper	No	191.30	\$95,700	\$183,074	\$162,208	2776	21.43	595	930	1020
0114.29	Upper	No	148.36	\$95,700	\$141,981	\$125,796	5546	40.12	2225	1494	2023
0114.30	Moderate	No	58.31	\$95,700	\$55,803	\$49,448	4338	85.11	3692	198	551
0114.31	Middle	No	80.94	\$95,700	\$77,460	\$68,637	1970	89.54	1764	341	447
0114.32	Moderate	No	74.24	\$95,700	\$71,048	\$62,955	4784	62.88	3008	423	651
0114.33	Upper	No	159.21	\$95,700	\$152,364	\$135,000	3034	27.49	834	1016	1086
0114.34	Upper	No	122.75	\$95,700	\$117,472	\$104,083	3209	45.25	1452	1107	1171
0114.35	Moderate	No	76.31	\$95,700	\$73,029	\$64,706	4271	43.50	1858	1091	1145
0114.36	Upper	No	152.07	\$95,700	\$145,531	\$128,942	3190	23.07	736	1102	1114
0114.37	Upper	No	132.46	\$95,700	\$126,764	\$112,315	2911	44.14	1285	555	805
0114.38	Upper	No	136.27	\$95,700	\$130,410	\$115,550	4399	53.24	2342	886	1054
0114.39	Upper	No	135.17	\$95,700	\$129,358	\$114,616	4138	33.93	1404	1402	1510
0114.40	Upper	No	169.82	\$95,700	\$162,518	\$144,000	2352	31.55	742	719	653
0114.41	Upper	No	160.33	\$95,700	\$153,436	\$135,950	3919	32.97	1292	1077	1154
0114.42	Upper	No	126.34	\$95,700	\$120,907	\$107,130	2344	42.45	995	418	498
0114.43	Upper	No	193.96	\$95,700	\$185,620	\$164,464	3303	45.11	1490	670	827
0114.44	Upper	No	287.22	\$95,700	\$274,870	\$243,542	3756	31.76	1193	1496	1573
0114.45	Upper	No	218.45	\$95,700	\$209,057	\$185,231	3158	16.94	535	950	1088
0114.46	Upper	No	209.08	\$95,700	\$200,090	\$177,283	3428	16.34	560	894	1003
0115.05	Upper	No	205.93	\$95,700	\$197,075	\$174,615	4316	21.41	924	1334	1441
0115.07	Upper	No	294.84	\$95,700	\$282,162	\$250,001	4947	16.64	823	1128	1147
0115.08	Upper	No	294.84	\$95,700	\$282,162	\$250,001	4262	26.96	1149	1743	1755
0115.09	Upper	No	229.74	\$95,700	\$219,861	\$194,799	2501	21.59	540	602	772
0115.10	Upper	No	222.85	\$95,700	\$213,267	\$188,962	6164	29.40	1812	1912	1993
0115.11	Upper	No	172.41	\$95,700	\$164,996	\$146,189	2794	32.93	920	616	738
0115.12	Upper	No	243.30	\$95,700	\$232,838	\$206,298	2968	17.39	516	1004	1218
0115.13	Upper	No	177.90	\$95,700	\$170,250	\$150,850	3450	15.25	526	1055	1124
0115.14	Upper	No	250.72	\$95,700	\$239,939	\$212,594	3589	18.33	658	1031	1031
0115.15	Upper	No	294.84	\$95,700	\$282,162	\$250,001	2531	18.93	479	824	783
0116.12	Upper	No	190.72	\$95,700	\$182,519	\$161,719	3462	38.33	1327	1238	1284
0116.18	Upper	No	171.74	\$95,700	\$164,355	\$145,625	4647	52.31	2431	1115	1213
0116.24	Upper	No	235.06	\$95,700	\$224,952	\$199,313	4015	42.96	1725	1156	1198
0116.27	Upper	No	135.75	\$95,700	\$129,913	\$115,108	4418	62.09	2743	978	1006
0116.28	Middle	No	116.55	\$95,700	\$111,538	\$98,824	2857	53.10	1517	339	630

0116.29	Upper	No	202.33	\$95,700	\$193,630	\$171,563	4712	51.70	2436	123	140
0116.30	Upper	No	151.17	\$95,700	\$144,670	\$128,182	4262	52.49	2237	83	93
0116.31	Upper	No	136.96	\$95,700	\$131,071	\$116,138	4542	60.00	2725	117	134
0116.32	Upper	No	155.41	\$95,700	\$148,727	\$131,776	3641	78.30	2851	54	81
0116.33	Upper	No	158.73	\$95,700	\$151,905	\$134,597	4008	45.13	1809	106	129
0116.34	Middle	No	119.10	\$95,700	\$113,979	\$100,991	2721	58.54	1593	43	66
0116.35	Upper	No	166.02	\$95,700	\$158,881	\$140,777	4075	81.82	3334	97	111
0116.36	Middle	No	82.69	\$95,700	\$79,134	\$70,119	2134	76.90	1641	4	20
0116.37	Upper	No	286.49	\$95,700	\$274,171	\$242,925	2836	38.29	1086	78	83
0116.38	Upper	No	134.99	\$95,700	\$129,185	\$114,464	4709	39.05	1839	128	167
0116.39	Upper	No	147.71	\$95,700	\$141,358	\$125,246	1952	49.69	970	16	14
0116.40	Upper	No	134.00	\$95,700	\$128,238	\$113,620	5189	38.54	2000	99	150
0116.41	Upper	No	294.84	\$95,700	\$282,162	\$250,001	4291	25.43	1091	147	156
0116.42	Upper	No	146.60	\$95,700	\$140,296	\$124,312	3559	45.77	1629	1006	1286
0116.43	Middle	No	89.56	\$95,700	\$85,709	\$75,941	4671	72.06	3366	160	160
0116.44	Middle	No	101.77	\$95,700	\$97,394	\$86,292	3686	63.05	2324	1216	1533
0116.45	Upper	No	149.14	\$95,700	\$142,727	\$126,463	4220	57.27	2417	1055	1341
0116.46	Middle	No	104.97	\$95,700	\$100,456	\$89,013	3059	49.26	1507	791	914
0116.47	Moderate	No	75.83	\$95,700	\$72,569	\$64,303	5160	51.61	2663	925	1262
0116.48	Upper	No	174.35	\$95,700	\$166,853	\$147,838	2898	64.80	1878	726	778
0116.49	Upper	No	179.18	\$95,700	\$171,475	\$151,934	5387	67.12	3616	1485	1580
0116.50	Upper	No	246.21	\$95,700	\$235,623	\$208,771	4094	60.63	2482	1117	1226
0116.51	Upper	No	164.70	\$95,700	\$157,618	\$139,655	2299	54.98	1264	480	495
0116.52	Upper	No	162.63	\$95,700	\$155,637	\$137,898	3372	68.68	2316	565	686
0116.53	Upper	No	258.39	\$95,700	\$247,279	\$219,095	3753	36.80	1381	1215	1331
0116.54	Upper	No	138.57	\$95,700	\$132,611	\$117,500	2794	39.16	1094	566	644
0116.55	Upper	No	181.54	\$95,700	\$173,734	\$153,934	2977	20.52	611	793	886
0116.56	Upper	No	217.72	\$95,700	\$208,358	\$184,615	4213	39.81	1677	1287	1322
0116.57	Upper	No	173.87	\$95,700	\$166,394	\$147,432	3082	55.06	1697	933	1036
0116.58	Upper	No	137.66	\$95,700	\$131,741	\$116,731	3931	55.66	2188	934	1353
0116.59	Upper	No	174.02	\$95,700	\$166,537	\$147,558	2824	48.41	1367	630	706
0116.60	Upper	No	146.84	\$95,700	\$140,526	\$124,514	4431	42.99	1905	1392	1663
0116.61	Upper	No	214.53	\$95,700	\$205,305	\$181,906	2187	24.14	528	553	677
0118.01	Unknown	No	0.00	\$95,700	\$0	\$0	1322	71.33	943	0	18
0118.02	Low	No	45.57	\$95,700	\$43,610	\$38,646	1370	93.36	1279	160	490
0119.01	Unknown	No	0.00	\$95,700	\$0	\$0	1859	72.57	1349	246	42
0119.02	Unknown	No	0.00	\$95,700	\$0	\$0	1377	68.19	939	92	187
0120.00	Low	No	29.23	\$95,700	\$27,973	\$24,788	3408	92.81	3163	254	693
0123.00	Middle	No	93.75	\$95,700	\$89,719	\$79,500	2777	75.77	2104	425	945
9800.00	Unknown	No	0.00	\$95,700	\$0	\$0	0	0.00	0	0	0

2022 FFIEC Census Report - Summary Census Demographic Information

State: 13 - GEORGIA (GA)

County: 135 - GWINNETT COUNTY

Tract: ALL TRACTS

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*** Will automatically be included in the 2023 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
0501.05	Moderate	No	64.47	\$95,700	\$61,698	\$54,671	5338	61.90	3304	941	1701
0501.10	Middle	No	118.45	\$95,700	\$113,357	\$100,435	5398	33.90	1830	1325	1921
0501.11	Moderate	No	58.74	\$95,700	\$56,214	\$49,814	2372	56.28	1335	530	849
0501.12	Middle	No	98.03	\$95,700	\$93,815	\$83,125	5075	58.23	2955	1041	1516
0501.13	Middle	No	87.37	\$95,700	\$83,613	\$74,088	6131	67.31	4127	1087	1237
0501.14	Upper	No	128.90	\$95,700	\$123,357	\$109,297	3068	48.99	1503	756	932
0501.15	Unknown	No	0.00	\$95,700	\$0	\$0	4166	53.94	2247	703	948
0501.16	Upper	No	169.13	\$95,700	\$161,857	\$143,409	7036	45.11	3174	2108	2197
0501.17	Upper	No	134.65	\$95,700	\$128,860	\$114,178	3987	38.32	1528	1091	1297
0501.18	Middle	No	90.84	\$95,700	\$86,934	\$77,031	2752	52.98	1458	496	690
0501.19	Middle	No	110.37	\$95,700	\$105,624	\$93,592	5374	54.54	2931	1090	1467
0501.20	Upper	No	128.03	\$95,700	\$122,525	\$108,558	2361	31.00	732	649	747
0501.21	Middle	No	107.44	\$95,700	\$102,820	\$91,101	6334	45.94	2910	1833	2044
0502.05	Middle	No	88.98	\$95,700	\$85,154	\$75,455	4401	64.39	2834	788	1104
0502.15	Moderate	No	78.74	\$95,700	\$75,354	\$66,768	2935	84.91	2492	255	524
0502.18	Middle	No	89.44	\$95,700	\$85,594	\$75,842	5002	68.81	3442	928	1401
0502.19	Middle	No	103.48	\$95,700	\$99,030	\$87,745	3566	66.69	2378	964	1231
0502.21	Middle	No	86.31	\$95,700	\$82,599	\$73,191	4244	79.08	3356	592	956
0502.22	Middle	No	98.55	\$95,700	\$94,312	\$83,563	5157	70.45	3633	1042	1409
0502.23	Moderate	No	77.65	\$95,700	\$74,311	\$65,842	5858	58.84	3447	1114	1317
0502.24	Upper	No	142.30	\$95,700	\$136,181	\$120,658	3984	61.85	2464	822	978
0502.25	Middle	No	104.30	\$95,700	\$99,815	\$88,438	4293	60.31	2589	893	1040
0502.26	Middle	No	98.88	\$95,700	\$94,628	\$83,847	3749	69.73	2614	520	829
0502.27	Upper	No	128.96	\$95,700	\$123,415	\$109,348	2180	43.21	942	470	511
0502.28	Moderate	No	57.18	\$95,700	\$54,721	\$48,485	4581	77.01	3528	492	525
0502.29	Low	No	48.51	\$95,700	\$46,424	\$41,136	3229	90.90	2935	46	159
0502.30	Moderate	No	54.69	\$95,700	\$52,338	\$46,379	3554	86.83	3086	377	677
0502.31	Upper	No	122.35	\$95,700	\$117,089	\$103,750	5179	69.38	3593	784	958
0502.32	Middle	No	111.90	\$95,700	\$107,088	\$94,886	2624	68.98	1810	692	760
0502.33	Middle	No	98.90	\$95,700	\$94,647	\$83,864	3389	74.89	2538	725	967
0502.34	Upper	No	151.53	\$95,700	\$145,014	\$128,487	3776	51.85	1958	1040	1253
0502.35	Upper	No	133.85	\$95,700	\$128,094	\$113,493	5961	69.27	4129	1655	1904
0502.36	Middle	No	95.92	\$95,700	\$91,795	\$81,333	2819	85.10	2399	491	521
0502.37	Middle	No	107.28	\$95,700	\$102,667	\$90,969	3693	51.15	1889	1090	1259
0502.38	Middle	No	94.84	\$95,700	\$90,762	\$80,417	4654	70.46	3279	632	1036
0502.39	Upper	No	166.03	\$95,700	\$158,891	\$140,781	5183	64.69	3353	1191	1245
0502.40	Upper	No	177.37	\$95,700	\$169,743	\$150,394	4032	62.25	2510	1127	1193
0502.41	Middle	No	119.76	\$95,700	\$114,610	\$101,554	4414	51.38	2268	1108	1264

0502.42	Upper	No	147.46	\$95,700	\$141,119	\$125,037	4763	50.68	2414	1171	1267
0502.43	Upper	No	206.29	\$95,700	\$197,420	\$174,922	6524	37.35	2437	1818	1865
0502.44	Upper	No	183.66	\$95,700	\$175,763	\$155,729	2917	50.74	1480	788	857
0503.06	Moderate	No	67.03	\$95,700	\$64,148	\$56,840	4307	90.27	3888	598	1125
0503.08	Upper	No	207.65	\$95,700	\$198,721	\$176,071	3800	29.53	1122	1161	1262
0503.11	Upper	No	158.47	\$95,700	\$151,656	\$134,375	3622	47.90	1735	1067	1362
0503.15	Moderate	No	67.26	\$95,700	\$64,368	\$57,031	5786	70.74	4093	645	1229
0503.17	Moderate	No	70.48	\$95,700	\$67,449	\$59,766	3898	84.17	3281	131	626
0503.18	Moderate	No	67.49	\$95,700	\$64,588	\$57,232	3310	87.19	2886	226	470
0503.21	Upper	No	176.90	\$95,700	\$169,293	\$150,000	4638	21.43	994	1739	1833
0503.22	Upper	No	193.92	\$95,700	\$185,581	\$164,432	4614	21.48	991	1399	1533
0503.23	Upper	No	161.81	\$95,700	\$154,852	\$137,207	4225	35.64	1506	1505	1588
0503.24	Middle	No	84.20	\$95,700	\$80,579	\$71,395	4450	66.81	2973	841	1258
0503.25	Moderate	No	71.13	\$95,700	\$68,071	\$60,313	4072	75.42	3071	1038	1404
0503.26	Moderate	No	73.79	\$95,700	\$70,617	\$62,568	4741	86.06	4080	580	1058
0503.27	Moderate	No	59.31	\$95,700	\$56,760	\$50,294	3994	91.89	3670	542	730
0503.28	Moderate	No	76.76	\$95,700	\$73,459	\$65,094	2986	89.48	2672	574	984
0503.29	Low	No	46.39	\$95,700	\$44,395	\$39,340	2444	92.96	2272	75	199
0503.30	Moderate	No	64.32	\$95,700	\$61,554	\$54,545	3161	88.11	2785	463	842
0503.31	Moderate	No	63.33	\$95,700	\$60,607	\$53,704	2642	89.25	2358	206	434
0503.32	Moderate	No	72.84	\$95,700	\$69,708	\$61,763	3031	80.70	2446	273	663
0503.33	Moderate	No	60.44	\$95,700	\$57,841	\$51,250	4585	87.70	4021	203	326
0503.34	Middle	No	89.85	\$95,700	\$85,986	\$76,193	5310	76.50	4062	774	1825
0503.35	Moderate	No	77.61	\$95,700	\$74,273	\$65,813	3138	55.93	1755	572	973
0503.36	Upper	No	124.28	\$95,700	\$118,936	\$105,385	3218	57.21	1841	1156	1320
0504.15	Middle	No	106.78	\$95,700	\$102,188	\$90,542	4428	68.50	3033	1199	1453
0504.16	Middle	No	92.35	\$95,700	\$88,379	\$78,312	3835	82.61	3168	664	1145
0504.25	Upper	No	142.73	\$95,700	\$136,593	\$121,023	6019	50.46	3037	1538	1695
0504.27	Middle	No	111.19	\$95,700	\$106,409	\$94,286	6296	53.08	3342	1711	1880
0504.30	Moderate	No	78.42	\$95,700	\$75,048	\$66,500	5646	59.95	3385	1263	1571
0504.33	Moderate	No	69.83	\$95,700	\$66,827	\$59,211	2567	83.60	2146	415	586
0504.35	Moderate	No	52.38	\$95,700	\$50,128	\$44,415	4466	85.65	3825	463	895
0504.37	Moderate	No	69.32	\$95,700	\$66,339	\$58,784	2873	90.29	2594	389	774
0504.38	Moderate	No	72.52	\$95,700	\$69,402	\$61,497	5342	90.30	4824	564	1054
0504.39	Low	No	40.21	\$95,700	\$38,481	\$34,096	3228	91.91	2967	175	484
0504.40	Moderate	No	51.17	\$95,700	\$48,970	\$43,396	5076	85.36	4333	1109	1954
0504.41	Moderate	No	59.79	\$95,700	\$57,219	\$50,702	5218	90.95	4746	661	957
0504.42	Middle	No	81.66	\$95,700	\$78,149	\$69,245	2862	77.15	2208	536	818
0504.43	Middle	No	98.58	\$95,700	\$94,341	\$83,590	3397	76.86	2611	722	960
0504.44	Moderate	No	72.10	\$95,700	\$69,000	\$61,136	3905	84.71	3308	865	1133
0504.45	Low	No	40.06	\$95,700	\$38,337	\$33,975	3929	94.81	3725	291	997
0504.46	Moderate	No	76.67	\$95,700	\$73,373	\$65,010	3847	88.93	3421	287	683
0504.47	Moderate	No	56.42	\$95,700	\$53,994	\$47,844	3237	93.05	3012	202	707
0504.48	Moderate	No	53.47	\$95,700	\$51,171	\$45,343	4913	92.37	4538	358	1178
0504.49	Moderate	No	56.55	\$95,700	\$54,118	\$47,950	4457	88.67	3952	601	762
0504.50	Middle	No	83.08	\$95,700	\$79,508	\$70,449	3409	87.91	2997	518	738
0504.51	Low	No	44.47	\$95,700	\$42,558	\$37,714	3147	94.69	2980	164	431
0504.52	Moderate	No	62.63	\$95,700	\$59,937	\$53,110	3019	90.79	2741	254	431
0504.53	Moderate	No	52.82	\$95,700	\$50,549	\$44,792	3852	89.49	3447	215	546
0504.54	Moderate	No	70.90	\$95,700	\$67,851	\$60,125	3959	87.37	3459	601	986
0504.55	Moderate	No	66.16	\$95,700	\$63,315	\$56,100	2820	92.13	2598	298	498
0504.56	Moderate	No	50.87	\$95,700	\$48,683	\$43,138	4339	92.35	4007	264	405
0504.57	Upper	No	134.68	\$95,700	\$128,889	\$114,198	4331	52.48	2273	1193	1391
0504.58	Middle	No	115.75	\$95,700	\$110,773	\$98,147	3287	47.58	1564	914	1105
0504.59	Moderate	No	79.66	\$95,700	\$76,235	\$67,550	3846	77.67	2987	566	921
0504.60	Low	No	44.09	\$95,700	\$42,194	\$37,391	3386	89.87	3043	210	732
0504.61	Middle	No	115.82	\$95,700	\$110,840	\$98,209	2655	51.83	1376	792	831
0504.62	Upper	No	144.23	\$95,700	\$138,028	\$122,297	4132	61.16	2527	990	1103
0504.63	Moderate	No	72.49	\$95,700	\$69,373	\$61,471	4206	89.75	3775	132	273
0504.64	Moderate	No	74.50	\$95,700	\$71,297	\$63,176	5335	84.27	4496	1000	1439
0504.65	Middle	No	98.05	\$95,700	\$93,834	\$83,138	3918	51.89	2033	1226	1403
0504.66	Middle	No	112.90	\$95,700	\$108,045	\$95,737	3115	43.21	1346	1173	1265

0505.20	Middle	No	83.29	\$95,700	\$79,709	\$70,625	5138	72.30	3715	564	1838
0505.21	Middle	No	81.95	\$95,700	\$78,426	\$69,489	5738	67.97	3900	1167	1845
0505.22	Low	No	38.59	\$95,700	\$36,931	\$32,721	4944	68.85	3404	932	1696
0505.26	Low	No	47.54	\$95,700	\$45,496	\$40,315	5354	86.29	4620	1070	1187
0505.28	Upper	No	144.93	\$95,700	\$138,698	\$122,895	5375	50.60	2720	1332	1477
0505.29	Middle	No	88.82	\$95,700	\$85,001	\$75,313	4346	64.52	2804	990	1395
0505.30	Upper	No	126.29	\$95,700	\$120,860	\$107,083	6057	65.48	3966	1537	1981
0505.36	Moderate	No	65.96	\$95,700	\$63,124	\$55,932	6810	80.94	5512	1053	1652
0505.37	Moderate	No	53.80	\$95,700	\$51,487	\$45,625	5587	85.39	4771	138	291
0505.39	Moderate	No	61.39	\$95,700	\$58,750	\$52,057	6035	90.46	5459	865	1433
0505.41	Moderate	No	60.52	\$95,700	\$57,918	\$51,321	4867	88.43	4304	19	166
0505.42	Moderate	No	53.53	\$95,700	\$51,228	\$45,393	5366	88.73	4761	249	660
0505.49	Middle	No	102.45	\$95,700	\$98,045	\$86,869	5136	61.78	3173	1708	2058
0505.50	Middle	No	83.46	\$95,700	\$79,871	\$70,775	4175	76.24	3183	809	1147
0505.51	Middle	No	118.09	\$95,700	\$113,012	\$100,134	4448	80.78	3593	939	1116
0505.52	Upper	No	120.52	\$95,700	\$115,338	\$102,193	3952	65.16	2575	984	1245
0505.53	Middle	No	105.25	\$95,700	\$100,724	\$89,250	3693	63.12	2331	1120	1160
0505.54	Moderate	No	59.25	\$95,700	\$56,702	\$50,244	4582	90.27	4136	693	1364
0505.55	Middle	No	80.60	\$95,700	\$77,134	\$68,342	4514	86.46	3903	1163	1274
0505.56	Middle	No	96.80	\$95,700	\$92,638	\$82,083	5754	86.29	4965	940	1404
0505.57	Middle	No	83.75	\$95,700	\$80,149	\$71,020	2984	73.22	2185	612	812
0505.58	Middle	No	98.93	\$95,700	\$94,676	\$83,886	2435	78.40	1909	596	809
0505.59	Moderate	No	73.10	\$95,700	\$69,957	\$61,987	5067	83.70	4241	1167	1421
0505.60	Upper	No	141.39	\$95,700	\$135,310	\$119,886	3846	72.36	2783	899	973
0505.61	Moderate	No	51.31	\$95,700	\$49,104	\$43,511	4511	89.20	4024	536	890
0505.62	Moderate	No	66.71	\$95,700	\$63,841	\$56,571	4442	81.27	3610	464	932
0505.63	Middle	No	98.21	\$95,700	\$93,987	\$83,281	4080	64.29	2623	753	855
0505.64	Low	No	45.46	\$95,700	\$43,505	\$38,551	3462	79.90	2766	169	447
0505.65	Middle	No	106.83	\$95,700	\$102,236	\$90,583	4513	62.84	2836	1155	1338
0505.66	Middle	No	86.91	\$95,700	\$83,173	\$73,693	3968	59.35	2355	1112	1234
0505.67	Moderate	No	73.19	\$95,700	\$70,043	\$62,066	4829	84.16	4064	967	1367
0505.68	Middle	No	108.35	\$95,700	\$103,691	\$91,875	4450	80.02	3561	1315	1577
0505.69	Moderate	No	58.20	\$95,700	\$55,697	\$49,356	5645	84.15	4750	982	1238
0505.70	Middle	No	108.35	\$95,700	\$103,691	\$91,875	4040	77.95	3149	690	1128
0505.71	Moderate	No	67.54	\$95,700	\$64,636	\$57,270	5931	81.42	4829	2052	2253
0505.72	Middle	No	95.92	\$95,700	\$91,795	\$81,339	3364	49.29	1658	876	1007
0505.73	Upper	No	140.33	\$95,700	\$134,296	\$118,995	2995	60.23	1804	807	856
0505.74	Moderate	No	51.31	\$95,700	\$49,104	\$43,511	4735	77.38	3664	325	485
0505.75	Middle	No	96.11	\$95,700	\$91,977	\$81,500	2545	63.38	1613	589	740
0505.76	Moderate	No	78.91	\$95,700	\$75,517	\$66,910	2785	81.22	2262	268	501
0505.77	Moderate	No	61.51	\$95,700	\$58,865	\$52,155	4617	89.73	4143	776	1180
0505.78	Middle	No	83.64	\$95,700	\$80,043	\$70,924	4114	61.08	2513	1074	1310
0505.79	Middle	No	99.18	\$95,700	\$94,915	\$84,104	4737	54.95	2603	952	1272
0505.80	Upper	No	127.39	\$95,700	\$121,912	\$108,023	3971	72.63	2884	1050	1198
0505.81	Moderate	No	77.73	\$95,700	\$74,388	\$65,912	4018	75.91	3050	718	1076
0505.82	Upper	No	183.99	\$95,700	\$176,078	\$156,012	2765	56.27	1556	609	708
0505.83	Middle	No	83.42	\$95,700	\$79,833	\$70,736	4383	66.07	2896	625	819
0505.84	Upper	No	136.83	\$95,700	\$130,946	\$116,023	4341	46.42	2015	1353	1375
0505.85	Middle	No	111.43	\$95,700	\$106,639	\$94,486	4407	82.12	3619	727	1114
0505.86	Moderate	No	67.79	\$95,700	\$64,875	\$57,483	5453	78.42	4276	1467	1694
0505.87	Middle	No	86.50	\$95,700	\$82,781	\$73,352	4630	81.02	3751	985	1106
0505.88	Middle	No	94.30	\$95,700	\$90,245	\$79,959	5080	73.70	3744	1442	1751
0505.89	Middle	No	108.72	\$95,700	\$104,045	\$92,188	5340	82.28	4394	1372	1620
0505.90	Middle	No	102.97	\$95,700	\$98,542	\$87,311	4120	82.79	3411	1071	1440
0505.91	Upper	No	161.29	\$95,700	\$154,355	\$136,763	3567	56.49	2015	1102	1265
0506.11	Upper	No	126.92	\$95,700	\$121,462	\$107,623	4513	52.96	2390	1009	1312
0506.12	Middle	No	106.27	\$95,700	\$101,700	\$90,115	4819	55.95	2696	1047	1245
0506.13	Upper	No	128.54	\$95,700	\$123,013	\$108,991	3992	57.09	2279	1067	1243
0506.14	Middle	No	118.09	\$95,700	\$113,012	\$100,136	3668	47.08	1727	869	1266
0506.15	Middle	No	119.41	\$95,700	\$114,275	\$101,250	2215	47.36	1049	505	616
0506.16	Upper	No	134.09	\$95,700	\$128,324	\$113,703	3715	41.00	1523	769	939
0506.17	Upper	No	151.44	\$95,700	\$144,928	\$128,412	9207	39.40	3628	2608	2985

0506.18	Upper	No	182.43	\$95,700	\$174,586	\$154,688	4453	30.92	1377	1219	1281
0506.19	Middle	No	111.99	\$95,700	\$107,174	\$94,962	6381	44.18	2819	1254	1747
0506.20	Upper	No	130.63	\$95,700	\$125,013	\$110,766	3737	36.02	1346	1270	1432
0506.21	Upper	No	171.81	\$95,700	\$164,422	\$145,682	4161	34.94	1454	997	1167
0506.22	Middle	No	85.89	\$95,700	\$82,197	\$72,833	3425	44.18	1513	664	1132
0506.23	Upper	No	123.90	\$95,700	\$118,572	\$105,064	6280	58.58	3679	1418	1738
0506.24	Upper	No	124.68	\$95,700	\$119,319	\$105,725	4079	78.62	3207	798	833
0506.25	Upper	No	177.01	\$95,700	\$169,399	\$150,093	4044	61.87	2502	940	991
0506.26	Middle	No	116.86	\$95,700	\$111,835	\$99,095	5739	41.05	2356	1291	1458
0506.27	Middle	No	99.01	\$95,700	\$94,753	\$83,952	5576	65.76	3667	1377	1745
0506.28	Middle	No	112.51	\$95,700	\$107,672	\$95,402	6223	50.17	3122	1232	1510
0506.29	Upper	No	146.72	\$95,700	\$140,411	\$124,409	2308	41.59	960	636	777
0506.30	Upper	No	137.85	\$95,700	\$131,922	\$116,888	4748	56.70	2692	931	1231
0506.31	Middle	No	112.15	\$95,700	\$107,328	\$95,099	7340	39.06	2867	2115	2548
0506.32	Middle	No	112.84	\$95,700	\$107,988	\$95,686	3399	45.54	1548	953	987
0506.33	Low	No	43.48	\$95,700	\$41,610	\$36,871	2621	73.79	1934	158	333
0506.34	Moderate	No	72.46	\$95,700	\$69,344	\$61,446	6306	61.53	3880	1195	1688
0506.35	Middle	No	99.94	\$95,700	\$95,643	\$84,744	3993	44.33	1770	1208	1355
0506.36	Upper	No	125.38	\$95,700	\$119,989	\$106,311	4251	53.05	2255	578	807
0507.15	Middle	No	84.84	\$95,700	\$81,192	\$71,941	5661	58.38	3305	1506	1793
0507.19	Moderate	No	71.81	\$95,700	\$68,722	\$60,895	6149	78.48	4826	967	1961
0507.22	Middle	No	89.16	\$95,700	\$85,326	\$75,600	3341	81.59	2726	975	1144
0507.25	Middle	No	99.25	\$95,700	\$94,982	\$84,159	6202	80.86	5015	1525	1977
0507.29	Middle	No	84.14	\$95,700	\$80,522	\$71,350	3768	77.15	2907	752	1054
0507.32	Moderate	No	70.44	\$95,700	\$67,411	\$59,728	6052	82.75	5008	1597	2105
0507.33	Middle	No	83.55	\$95,700	\$79,957	\$70,851	3184	84.74	2698	607	848
0507.34	Middle	No	93.41	\$95,700	\$89,393	\$79,205	4606	80.50	3708	1330	1484
0507.35	Moderate	No	79.33	\$95,700	\$75,919	\$67,271	4365	64.05	2796	1060	1397
0507.36	Middle	No	89.23	\$95,700	\$85,393	\$75,664	5807	73.67	4278	1375	1973
0507.37	Middle	No	108.13	\$95,700	\$103,480	\$91,692	4240	82.05	3479	1185	1235
0507.38	Upper	No	127.00	\$95,700	\$121,539	\$107,689	7058	85.86	6060	2101	2367
0507.39	Middle	No	90.64	\$95,700	\$86,742	\$76,855	4755	78.51	3733	949	1418
0507.40	Middle	No	101.59	\$95,700	\$97,222	\$86,142	2050	57.76	1184	575	689
0507.41	Upper	No	126.90	\$95,700	\$121,443	\$107,600	4905	59.94	2940	1605	1800
0507.42	Upper	No	137.00	\$95,700	\$131,109	\$116,167	4766	53.59	2554	1197	1322
0507.43	Middle	No	87.28	\$95,700	\$83,527	\$74,009	4637	55.32	2565	1224	1447
0507.44	Middle	No	106.14	\$95,700	\$101,576	\$90,000	8279	62.35	5162	1584	2016
0507.45	Upper	No	171.89	\$95,700	\$164,499	\$145,750	5148	59.75	3076	1077	1197

0507.46	Upper	No	135.75	\$95,700	\$129,913	\$115,108	7471	68.75	5136	1773	2228
0507.47	Middle	No	111.16	\$95,700	\$106,380	\$94,259	5377	75.00	4033	1004	1225
0507.48	Moderate	No	55.68	\$95,700	\$53,286	\$47,213	3739	71.46	2672	1282	1437
0507.49	Moderate	No	70.27	\$95,700	\$67,248	\$59,583	3538	83.35	2949	824	1064
0507.50	Upper	No	141.03	\$95,700	\$134,966	\$119,583	5032	83.94	4224	1399	1599
0507.51	Middle	No	89.96	\$95,700	\$86,092	\$76,284	4096	80.20	3285	824	1187
0507.52	Upper	No	126.24	\$95,700	\$120,812	\$107,043	3422	71.74	2455	660	1032
0507.53	Moderate	No	69.37	\$95,700	\$66,387	\$58,827	3936	67.30	2649	812	1325
0507.54	Middle	No	99.46	\$95,700	\$95,183	\$84,341	2989	67.95	2031	741	959
0507.55	Upper	No	125.57	\$95,700	\$120,170	\$106,477	2473	65.63	1623	644	728
0507.56	Upper	No	123.54	\$95,700	\$118,228	\$104,758	4471	54.78	2449	1393	1520
0507.57	Upper	No	139.78	\$95,700	\$133,769	\$118,523	3534	44.60	1576	862	1063
0507.58	Moderate	No	66.06	\$95,700	\$63,219	\$56,014	3371	50.25	1694	855	1006
0507.59	Upper	No	123.04	\$95,700	\$117,749	\$104,333	4143	51.53	2135	1363	1510
0507.60	Upper	No	172.77	\$95,700	\$165,341	\$146,494	4240	49.72	2108	1189	1316
0507.61	Middle	No	118.03	\$95,700	\$112,955	\$100,083	3904	54.20	2116	862	1029
0507.62	Upper	No	131.72	\$95,700	\$126,056	\$111,694	5971	48.79	2913	1481	1676
0507.63	Middle	No	97.33	\$95,700	\$93,145	\$82,535	4157	65.05	2704	936	1136
0507.64	Middle	No	99.37	\$95,700	\$95,097	\$84,263	3524	69.44	2447	651	828
0507.65	Upper	No	138.25	\$95,700	\$132,305	\$117,232	3145	48.08	1512	848	897

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State: 13 - GEORGIA (GA)

County: 139 - HALL COUNTY

Tract: ALL TRACTS

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Data Report Links

[Demographic \(PDF\)](#) [Income \(PDF\)](#) [Population \(PDF\)](#) [Housing \(PDF\)](#)For details on each field, please refer to the [Census Info Sheet](#)*** Will automatically be included in the 2023 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
0001.01	Middle	No	82.89	\$87,700	\$72,695	\$61,458	5299	20.27	1074	1317	2269
0001.02	Middle	No	111.79	\$87,700	\$98,040	\$82,885	4013	23.20	931	1036	1498
0002.03	Middle	No	102.10	\$87,700	\$89,542	\$75,703	4542	8.70	395	1393	1842
0002.04	Middle	No	109.21	\$87,700	\$95,777	\$80,972	4370	11.85	518	1159	1765
0002.05	Upper	No	126.58	\$87,700	\$111,011	\$93,852	2821	31.94	901	704	1011
0002.06	Middle	No	98.63	\$87,700	\$86,499	\$73,125	3663	9.61	352	725	1258
0003.03	Upper	No	128.32	\$87,700	\$112,537	\$95,139	2632	10.26	270	624	782
0003.04	Upper	No	133.19	\$87,700	\$116,808	\$98,750	4084	20.40	833	1198	1885
0003.05	Middle	No	92.69	\$87,700	\$81,289	\$68,722	4315	19.30	833	1183	1778
0003.06	Middle	No	95.71	\$87,700	\$83,938	\$70,962	2503	16.86	422	806	928
0003.07	Upper	No	121.82	\$87,700	\$106,836	\$90,321	4234	25.89	1096	1171	1769
0004.01	Middle	No	97.74	\$87,700	\$85,718	\$72,468	3657	38.91	1423	643	1022
0004.02	Upper	No	123.20	\$87,700	\$108,046	\$91,346	3138	19.92	625	1068	1238
0005.01	Middle	No	104.68	\$87,700	\$91,804	\$77,614	3725	34.12	1271	923	1416
0005.02	Unknown	No	0.00	\$87,700	\$0	\$0	3380	22.07	746	841	1328
0006.01	Middle	No	102.31	\$87,700	\$89,726	\$75,857	3221	35.45	1142	621	857
0006.02	Middle	No	106.85	\$87,700	\$93,707	\$79,219	3661	33.90	1241	826	1016
0007.02	Middle	No	89.95	\$87,700	\$78,886	\$66,694	5327	74.28	3957	1007	1436
0007.03	Low	No	47.66	\$87,700	\$41,798	\$35,336	3442	84.34	2903	387	833
0007.04	Middle	No	84.50	\$87,700	\$74,107	\$62,650	3531	77.34	2731	585	963
0008.00	Moderate	No	59.41	\$87,700	\$52,103	\$44,050	3482	82.80	2883	450	1106
0009.01	Middle	No	115.50	\$87,700	\$101,294	\$85,637	3084	31.45	970	730	1184
0009.02	Middle	No	84.26	\$87,700	\$73,896	\$62,475	2830	46.04	1303	574	1151
0010.04	Middle	No	102.77	\$87,700	\$90,129	\$76,197	3169	42.63	1351	337	420
0010.05	Moderate	No	76.36	\$87,700	\$66,968	\$56,619	4403	56.26	2477	1016	1494
0010.06	Middle	No	119.16	\$87,700	\$104,503	\$88,347	3097	33.32	1032	909	1359
0010.07	Low	No	46.41	\$87,700	\$40,702	\$34,408	2187	82.17	1797	62	176
0010.08	Low	No	41.00	\$87,700	\$35,957	\$30,399	4335	81.98	3554	292	631
0011.01	Low	No	46.85	\$87,700	\$41,087	\$34,740	4995	91.93	4592	181	1207
0011.02	Moderate	No	70.13	\$87,700	\$61,504	\$52,000	4849	89.42	4336	570	984
0012.02	Moderate	No	68.04	\$87,700	\$59,671	\$50,445	6366	74.46	4740	974	1836
0012.03	Unknown	No	0.00	\$87,700	\$0	\$0	2092	82.36	1723	365	602
0012.04	Middle	No	83.53	\$87,700	\$73,256	\$61,929	5555	59.42	3301	806	1391
0013.02	Upper	No	121.71	\$87,700	\$106,740	\$90,240	5515	23.32	1286	1609	1800
0013.03	Moderate	No	79.56	\$87,700	\$69,774	\$58,987	2842	33.32	947	820	1084
0013.04	Middle	No	101.96	\$87,700	\$89,419	\$75,599	4039	57.39	2318	784	1098
0014.02	Middle	No	119.88	\$87,700	\$105,135	\$88,882	5485	32.12	1762	1558	2001
0014.04	Middle	No	87.95	\$87,700	\$77,132	\$65,212	5533	52.02	2878	901	1714
0014.05	Moderate	No	67.33	\$87,700	\$59,048	\$49,922	2649	48.09	1274	379	474
0014.06	Middle	No	99.40	\$87,700	\$87,174	\$73,699	4141	64.79	2683	920	1226

0015.01	Middle	No	104.17	\$87,700	\$91,357	\$77,231	5227	21.06	1101	1501	2004
0015.02	Upper	No	137.50	\$87,700	\$120,588	\$101,944	4511	17.25	778	1353	1833
0016.03	Upper	No	138.01	\$87,700	\$121,035	\$102,321	5499	29.57	1626	1441	1712
0016.05	Upper	No	159.57	\$87,700	\$139,943	\$118,306	4904	23.98	1176	1287	1457
0016.06	Middle	No	83.94	\$87,700	\$73,615	\$62,233	4494	37.14	1669	712	1089
0016.07	Middle	No	110.62	\$87,700	\$97,014	\$82,016	6524	33.49	2185	1658	2205
0016.09	Upper	No	179.92	\$87,700	\$157,790	\$133,393	4494	21.38	961	1457	1658
0016.10	Upper	No	136.56	\$87,700	\$119,763	\$101,250	3509	32.20	1130	882	1075
0016.11	Upper	No	168.18	\$87,700	\$147,494	\$124,693	4736	18.33	868	1386	1440
0016.12	Upper	No	151.95	\$87,700	\$133,260	\$112,656	3032	11.64	353	1068	1217

2022 FFIEC Census Report - Summary Census Demographic Information

State: 13 - GEORGIA (GA)

County: 151 - HENRY COUNTY

Tract: ALL TRACTS

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Data Report Links

[Demographic \(PDF\)](#) [Income \(PDF\)](#) [Population \(PDF\)](#) [Housing \(PDF\)](#)For details on each field, please refer to the [Census Info Sheet](#)*** Will automatically be included in the 2023 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
0701.09	Middle	No	96.37	\$95,700	\$92,226	\$81,714	3401	63.63	2164	871	1163
0701.13	Moderate	No	58.98	\$95,700	\$56,444	\$50,017	4266	64.77	2763	1066	1705
0701.14	Middle	No	91.49	\$95,700	\$87,556	\$77,581	5177	80.57	4171	356	1018
0701.15	Middle	No	83.27	\$95,700	\$79,689	\$70,611	3847	91.97	3538	64	878
0701.16	Middle	No	82.25	\$95,700	\$78,713	\$69,745	3198	65.79	2104	1050	1189
0701.17	Middle	No	96.36	\$95,700	\$92,217	\$81,706	4310	50.26	2166	1294	1566
0701.18	Upper	No	130.80	\$95,700	\$125,176	\$110,907	3257	71.26	2321	887	1015
0701.19	Moderate	No	67.99	\$95,700	\$65,066	\$57,650	5968	86.95	5189	988	2178
0701.20	Middle	No	82.51	\$95,700	\$78,962	\$69,963	2630	91.52	2407	716	1112
0701.21	Middle	No	97.45	\$95,700	\$93,260	\$82,629	3790	78.15	2962	1332	1664
0701.22	Middle	No	111.60	\$95,700	\$106,801	\$94,630	3125	83.62	2613	859	1045
0701.23	Unknown	No	0.00	\$95,700	\$0	\$0	2378	78.43	1865	372	518
0701.24	Middle	No	94.10	\$95,700	\$90,054	\$79,789	4557	87.95	4008	1154	1450
0701.25	Middle	No	83.31	\$95,700	\$79,728	\$70,645	2739	53.19	1457	621	894
0701.26	Moderate	No	75.35	\$95,700	\$72,110	\$63,895	3429	72.21	2476	714	1096
0701.27	Moderate	No	70.36	\$95,700	\$67,335	\$59,659	3139	91.97	2887	1076	1398
0701.28	Middle	No	85.76	\$95,700	\$82,072	\$72,721	2229	85.73	1911	451	1050
0702.04	Middle	No	114.00	\$95,700	\$109,098	\$96,667	5675	60.42	3429	1819	2017
0702.06	Upper	No	150.53	\$95,700	\$144,057	\$127,643	4070	45.60	1856	1572	1686
0702.07	Upper	No	158.14	\$95,700	\$151,340	\$134,091	3202	42.04	1346	872	1038
0702.08	Upper	No	135.18	\$95,700	\$129,367	\$114,625	4793	36.85	1766	1107	1381
0702.09	Upper	No	125.07	\$95,700	\$119,692	\$106,052	4045	31.69	1282	1006	1111
0702.10	Upper	No	151.79	\$95,700	\$145,263	\$128,712	2546	44.78	1140	807	825
0702.11	Middle	No	101.22	\$95,700	\$96,868	\$85,827	5032	77.92	3921	1022	1442
0702.12	Moderate	No	60.25	\$95,700	\$57,659	\$51,092	3153	52.30	1649	704	1222
0702.13	Middle	No	119.64	\$95,700	\$114,495	\$101,447	2856	35.43	1012	1041	1041
0702.14	Upper	No	132.12	\$95,700	\$126,439	\$112,034	4622	31.80	1470	1263	1431
0702.15	Upper	No	143.84	\$95,700	\$137,655	\$121,964	1935	34.57	669	364	537
0702.16	Upper	No	153.79	\$95,700	\$147,177	\$130,402	5415	65.91	3569	1126	1361
0703.07	Middle	No	116.03	\$95,700	\$111,041	\$98,385	5153	64.47	3322	1118	1485
0703.10	Upper	No	120.02	\$95,700	\$114,859	\$101,771	6725	60.58	4074	1387	1821
0703.12	Middle	No	80.95	\$95,700	\$77,469	\$68,641	5336	74.85	3994	990	1420
0703.13	Middle	No	111.05	\$95,700	\$106,275	\$94,161	8097	85.39	6914	2339	2565
0703.14	Middle	No	108.24	\$95,700	\$103,586	\$91,786	4122	53.47	2204	1109	1405
0703.15	Upper	No	126.51	\$95,700	\$121,070	\$107,276	5071	80.62	4088	1489	1763
0703.16	Middle	No	105.16	\$95,700	\$100,638	\$89,173	2676	79.52	2128	727	865
0703.17	Moderate	No	75.54	\$95,700	\$72,292	\$64,058	5607	89.80	5035	693	1449
0703.18	Moderate	No	77.96	\$95,700	\$74,608	\$66,111	2840	79.68	2263	538	815
0703.19	Middle	No	94.22	\$95,700	\$90,169	\$79,897	5233	89.74	4696	880	1053
0703.20	Middle	No	85.10	\$95,700	\$81,441	\$72,159	2645	71.12	1881	649	852

0703.21	Middle	No	95.82	\$95,700	\$91,700	\$81,250	2410	48.05	1158	809	845
0703.22	Middle	No	80.73	\$95,700	\$77,259	\$68,459	6114	85.88	5251	542	1135
0703.23	Moderate	No	54.19	\$95,700	\$51,860	\$45,955	2592	86.96	2254	121	560
0703.24	Low	No	45.56	\$95,700	\$43,601	\$38,631	4448	83.72	3724	376	1210
0703.25	Middle	No	80.63	\$95,700	\$77,163	\$68,375	2009	65.75	1321	460	639
0704.05	Moderate	No	71.28	\$95,700	\$68,215	\$60,444	3405	33.57	1143	737	1080
0704.06	Moderate	No	64.65	\$95,700	\$61,870	\$54,821	4332	39.82	1725	1245	1639
0704.07	Middle	No	110.56	\$95,700	\$105,806	\$93,750	4668	40.21	1877	1121	1357
0704.08	Moderate	No	76.04	\$95,700	\$72,770	\$64,481	3163	25.61	810	1155	1246
0704.09	Middle	No	97.46	\$95,700	\$93,269	\$82,642	5336	26.67	1423	1159	1460
0704.10	Moderate	No	77.99	\$95,700	\$74,636	\$66,134	4275	21.82	933	1169	1437
0704.11	Middle	No	89.20	\$95,700	\$85,364	\$75,639	5163	62.73	3239	1637	1870
0704.12	Middle	No	84.85	\$95,700	\$81,201	\$71,948	4845	57.40	2781	795	1187
0705.03	Middle	No	87.65	\$95,700	\$83,881	\$74,320	6384	71.40	4558	1091	1756
0705.04	Moderate	No	73.06	\$95,700	\$69,918	\$61,949	2053	52.07	1069	389	573
0705.05	Middle	No	90.28	\$95,700	\$86,398	\$76,551	6005	49.51	2973	1195	1719
0705.06	Middle	No	103.42	\$95,700	\$98,973	\$87,695	3131	65.22	2042	555	878
0705.07	Middle	No	84.64	\$95,700	\$81,000	\$71,771	2860	64.79	1853	605	741
0705.08	Middle	No	119.84	\$95,700	\$114,687	\$101,622	5230	68.28	3571	1176	1294

2022 FFIEC Census Report - Summary Census Demographic Information

State: 13 - GEORGIA (GA)

County: 223 - PAULDING COUNTY

Tract: ALL TRACTS

Records 1 through 33 of 33

Data Report Links

[Demographic \(PDF\)](#) [Income \(PDF\)](#) [Population \(PDF\)](#) [Housing \(PDF\)](#)For details on each field, please refer to the [Census Info Sheet](#)*** Will automatically be included in the 2023 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
1201.04	Middle	No	94.75	\$95,700	\$90,676	\$80,347	2996	11.25	337	989	1172
1201.05	Upper	No	144.27	\$95,700	\$138,066	\$122,335	7318	22.41	1640	2016	2258
1201.06	Middle	No	94.50	\$95,700	\$90,437	\$80,131	2564	28.94	742	510	771
1201.07	Middle	No	90.79	\$95,700	\$86,886	\$76,990	7109	39.11	2780	1806	2330
1201.08	Middle	No	89.48	\$95,700	\$85,632	\$75,876	8799	38.04	3347	1912	2468
1201.09	Upper	No	125.49	\$95,700	\$120,094	\$106,411	6525	31.16	2033	2040	2195
1201.10	Upper	No	159.92	\$95,700	\$153,043	\$135,600	7492	25.01	1874	1977	2191
1201.11	Middle	No	107.31	\$95,700	\$102,696	\$90,996	6925	28.51	1974	2106	2472
1202.03	Middle	No	94.27	\$95,700	\$90,216	\$79,938	5414	22.39	1212	1346	1854
1202.05	Middle	No	111.35	\$95,700	\$106,562	\$94,417	4557	47.47	2163	1370	1658
1202.06	Moderate	No	64.44	\$95,700	\$61,669	\$54,643	3827	41.52	1589	1080	1612
1202.07	Middle	No	118.14	\$95,700	\$113,060	\$100,179	3099	28.98	898	803	934
1202.08	Moderate	No	79.20	\$95,700	\$75,794	\$67,159	4246	41.03	1742	815	1547
1203.01	Middle	No	91.35	\$95,700	\$87,422	\$77,463	6732	41.70	2807	1848	2445
1203.03	Moderate	No	73.00	\$95,700	\$69,861	\$61,905	1878	28.12	528	722	972
1203.04	Middle	No	88.51	\$95,700	\$84,704	\$75,049	2183	41.55	907	538	591
1203.05	Moderate	No	71.91	\$95,700	\$68,818	\$60,978	3812	41.50	1582	495	1069
1203.06	Moderate	No	74.17	\$95,700	\$70,981	\$62,891	3966	49.85	1977	777	982
1203.07	Moderate	No	57.78	\$95,700	\$55,295	\$49,000	4774	53.39	2549	888	1503
1204.01	Moderate	No	64.64	\$95,700	\$61,860	\$54,817	5802	24.27	1408	1072	1963
1204.02	Middle	No	91.95	\$95,700	\$87,996	\$77,972	6067	16.83	1021	1738	1924
1204.03	Moderate	No	68.26	\$95,700	\$65,325	\$57,879	6476	30.19	1955	877	2034
1205.03	Middle	No	105.23	\$95,700	\$100,705	\$89,231	4836	28.27	1367	1271	1652
1205.04	Middle	No	91.97	\$95,700	\$88,015	\$77,986	3135	28.36	889	754	1036
1205.05	Moderate	No	73.69	\$95,700	\$70,521	\$62,487	6393	26.01	1663	1906	2667
1205.06	Middle	No	89.19	\$95,700	\$85,355	\$75,629	3725	42.95	1600	1069	1405
1205.07	Middle	No	90.20	\$95,700	\$86,321	\$76,489	4931	70.84	3493	1212	1766
1206.01	Moderate	No	77.64	\$95,700	\$74,301	\$65,833	4817	61.14	2945	1353	1751
1206.03	Middle	No	108.50	\$95,700	\$103,835	\$92,000	5982	51.37	3073	1645	2356
1206.04	Middle	No	105.02	\$95,700	\$100,504	\$89,049	5506	37.09	2042	1545	1788
1206.05	Middle	No	95.97	\$95,700	\$91,843	\$81,375	5998	25.71	1542	1550	2033
1206.06	Middle	No	112.65	\$95,700	\$107,806	\$95,521	4242	33.55	1423	986	1183
1206.07	Middle	No	93.91	\$95,700	\$89,872	\$79,632	6535	47.67	3115	1659	2192

2022 FFIEC Census Report - Summary Census Demographic Information

State: 13 - GEORGIA (GA)

County: 255 - SPALDING COUNTY

Tract: ALL TRACTS

Records 1 through 17 of 17

Data Report Links

[Demographic \(PDF !\[\]\(e474458956c9a37fbf9586ddb60a7fa1_img.jpg\)\)](#) [Income \(PDF !\[\]\(4d1d3f2547aeece54bb6babd23f4121b_img.jpg\)\)](#) [Population \(PDF !\[\]\(ec45aa71601db5755c5e2662ad427708_img.jpg\)\)](#) [Housing \(PDF !\[\]\(8f6ad92394b094baf6a51f98af6c5abc_img.jpg\)\)](#)For details on each field, please refer to the [Census Info Sheet](#)*** Will automatically be included in the 2023 Distressed or Underserved Tract List**

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1601.01	Moderate	No	60.85	\$95,700	\$58,233	\$51,596	3885	19.43	758	1345	1716
1601.02	Unknown	No	0.00	\$95,700	\$0	\$0	2107	40.77	859	389	689
1602.01	Middle	No	84.83	\$95,700	\$81,182	\$71,935	3372	25.24	851	1105	1329
1602.02	Middle	No	97.73	\$95,700	\$93,528	\$82,871	4853	30.89	1499	1906	1983
1603.00	Low	No	49.94	\$95,700	\$47,793	\$42,348	3122	76.46	2387	620	1252
1604.01	Low	No	46.29	\$95,700	\$44,300	\$39,258	2446	70.32	1720	344	740
1604.02	Low	No	32.45	\$95,700	\$31,055	\$27,523	3672	76.42	2806	519	1229
1605.00	Moderate	No	75.51	\$95,700	\$72,263	\$64,028	6830	57.61	3935	1660	2350
1606.00	Middle	No	83.23	\$95,700	\$79,651	\$70,580	3973	14.83	589	1459	1709
1607.01	Moderate	No	66.72	\$95,700	\$63,851	\$56,574	5087	68.04	3461	655	1501
1607.02	Moderate	No	76.41	\$95,700	\$73,124	\$64,792	2087	42.07	878	580	914
1608.00	Low	No	37.83	\$95,700	\$36,203	\$32,083	4038	80.58	3254	252	1647
1609.00	Low	No	41.30	\$95,700	\$39,524	\$35,026	2625	49.26	1293	297	1065
1610.00	Moderate	No	64.06	\$95,700	\$61,305	\$54,318	5828	22.94	1337	1545	2257
1611.00	Middle	No	108.84	\$95,700	\$104,160	\$92,292	4117	20.72	853	1153	1567
1612.01	Moderate	No	66.33	\$95,700	\$63,478	\$56,250	4092	35.09	1436	1441	1678
1612.02	Moderate	No	79.60	\$95,700	\$76,177	\$67,500	5172	44.24	2288	1168	1865

2022 FFIEC Census Report - Summary Census Demographic Information

State: 13 - GEORGIA (GA)

County: 297 - WALTON COUNTY

Tract: ALL TRACTS

Records 1 through 20 of 20

Data Report Links

[Demographic \(PDF\)](#) [Income \(PDF\)](#) [Population \(PDF\)](#) [Housing \(PDF\)](#)For details on each field, please refer to the [Census Info Sheet](#)*** Will automatically be included in the 2023 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
1101.01	Middle	No	106.26	\$95,700	\$101,691	\$90,099	4711	12.76	601	1674	1789
1101.02	Moderate	No	76.63	\$95,700	\$73,335	\$64,978	4706	23.91	1125	1496	1868
1102.00	Middle	No	102.51	\$95,700	\$98,102	\$86,923	5725	15.13	866	1550	2144
1103.01	Moderate	No	56.88	\$95,700	\$54,434	\$48,232	3381	40.11	1356	505	1275
1103.02	Moderate	No	54.94	\$95,700	\$52,578	\$46,591	4257	57.04	2428	588	1230
1104.00	Moderate	No	52.63	\$95,700	\$50,367	\$44,628	7494	51.41	3853	1393	2417
1105.03	Middle	No	99.43	\$95,700	\$95,155	\$84,310	3864	21.27	822	1092	1319
1105.04	Middle	No	80.96	\$95,700	\$77,479	\$68,654	5678	40.30	2288	1070	1988
1105.05	Middle	No	109.69	\$95,700	\$104,973	\$93,008	4879	25.07	1223	1351	1697
1105.06	Middle	No	111.12	\$95,700	\$106,342	\$94,221	5891	24.63	1451	1815	2091
1105.08	Middle	No	96.84	\$95,700	\$92,676	\$82,112	5021	28.10	1411	1522	1815
1105.09	Middle	No	88.12	\$95,700	\$84,331	\$74,722	5454	53.17	2900	988	1261
1105.10	Middle	No	113.42	\$95,700	\$108,543	\$96,176	3147	19.61	617	971	1066
1106.01	Middle	No	102.26	\$95,700	\$97,863	\$86,714	5451	15.91	867	1568	1740
1106.02	Middle	No	90.35	\$95,700	\$86,465	\$76,609	5785	11.55	668	1875	2251
1106.03	Middle	No	99.44	\$95,700	\$95,164	\$84,318	5749	21.10	1213	1715	2273
1107.01	Moderate	No	69.94	\$95,700	\$66,933	\$59,310	3610	25.26	912	574	1039
1107.02	Moderate	No	60.15	\$95,700	\$57,564	\$51,005	4278	29.48	1261	495	1288
1108.01	Middle	No	96.53	\$95,700	\$92,379	\$81,853	4267	30.44	1299	945	1437
1108.02	Middle	No	100.78	\$95,700	\$96,446	\$85,455	3325	30.47	1013	1229	1488

Appendix D - findCRA County Summaries



CONTEXTTER MARKET REPORT

2022 Report

Barrow County Georgia

Generated on August 21, 2022

Prepared By



600 East Main Street
Suite 101
Louisville, KY 40202

www.findcra.com
1-844-2-findCRA
info@findCRA.com

Winder

Largest City

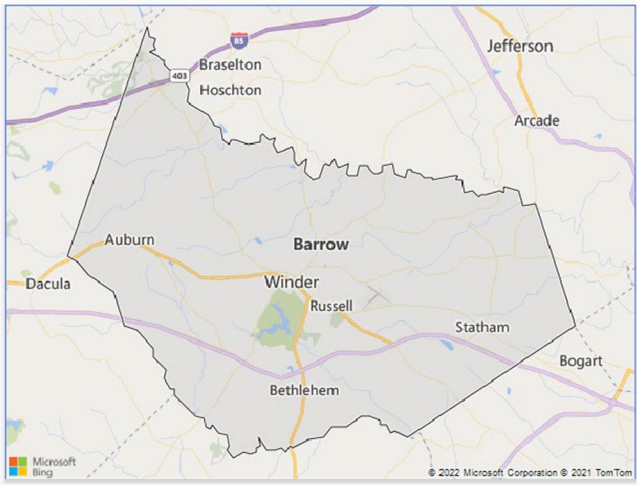
Total Land Area160.31 square miles

Population Density432.7 people per sq. mile

Time ZoneEastern

CBSAAtlanta-Sandy Springs-Alpharetta, GA

CSAAtlanta--Athens-Clarke County--Sandy Springs, GA-AL



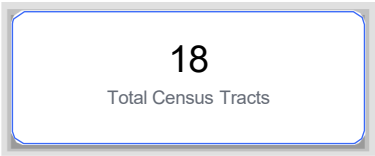
0	0	0	0
Current Year	Prior Year	Current Year	Prior Year
FFIEC Distressed Tracts		FFIEC Underserved Tracts	

FEMA Major Disaster Declarations

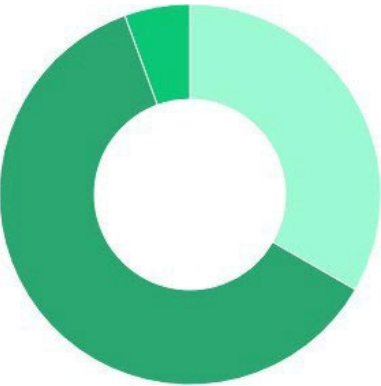
January 2019 through year-to-date

Declaration ID	Incident Type	Title	Declaration Date
DR-4501-GA	Biological	COVID-19 PANDEMIC	03/29/2020

Census Tracts by Income Level (2021)

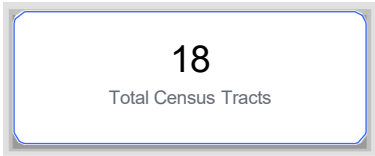


Low-Income	0	0%
Moderate-Income	6	33.3%
Middle-Income	11	61.1%
Upper-Income	1	5.6%
Unknown	0	0%

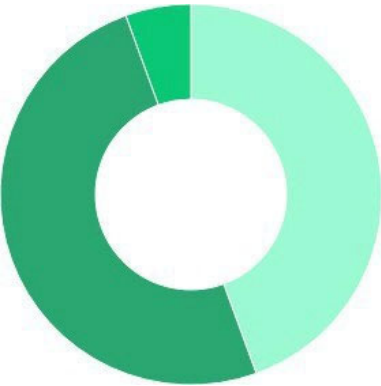


Source: 2010-2015 ACS 5-Year Estimates
included in the 2021 FFIEC Census File

Census Tracts by Income Level (2022)



Low-Income	0	0%
Moderate-Income	8	44.4%
Middle-Income	9	50.0%
Upper-Income	1	5.6%
Unknown	0	0%



Source: 2016-2020 ACS 5-Year Estimates
included in the 2022 FFIEC Census File

Communities in this Market

Based on USPS Zip Code Data

- Auburn
- Bethlehem
- Carl
- Statham
- Winder

81,294

Total Population

27,268

Total Households

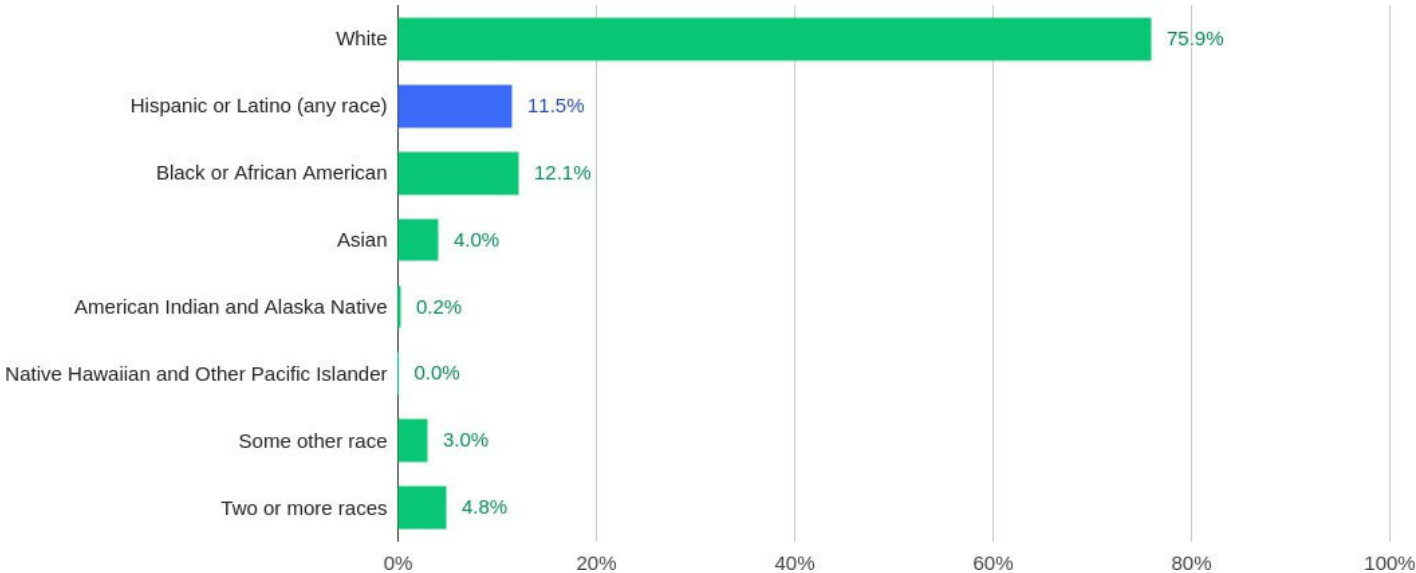
81,119

Civilian Non-institutionalized Population

Civilian Veterans	6.2%	Average Household Size	3.0	With health insurance	84.7%
Native Born Citizens	91.7%	Households with a computer	93.3%	Without health insurance	15.3%
Foreign-Born Population	8.3%	Households with broadband internet	88.6%	Disabled	13.4%
• Naturalized U.S. Citizen	47.4%				
• Not a U.S. Citizen	52.6%				

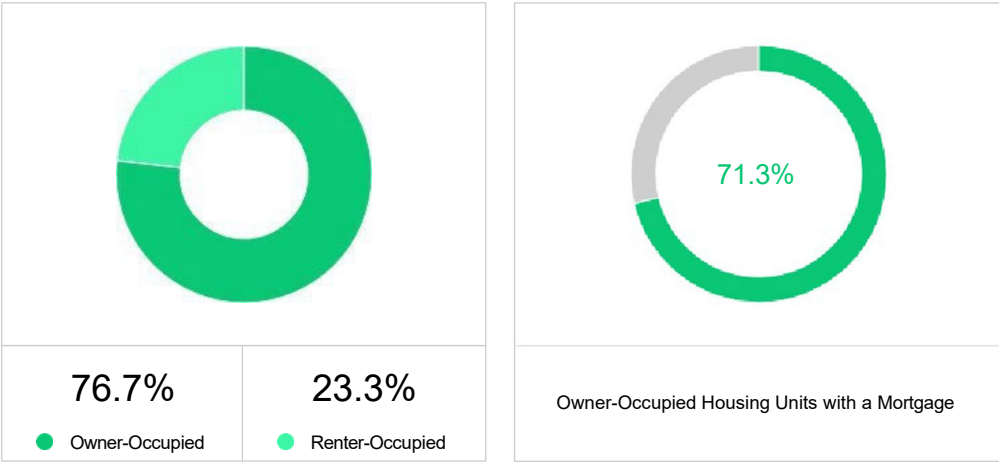
Race and Ethnicity

(percent of total population)



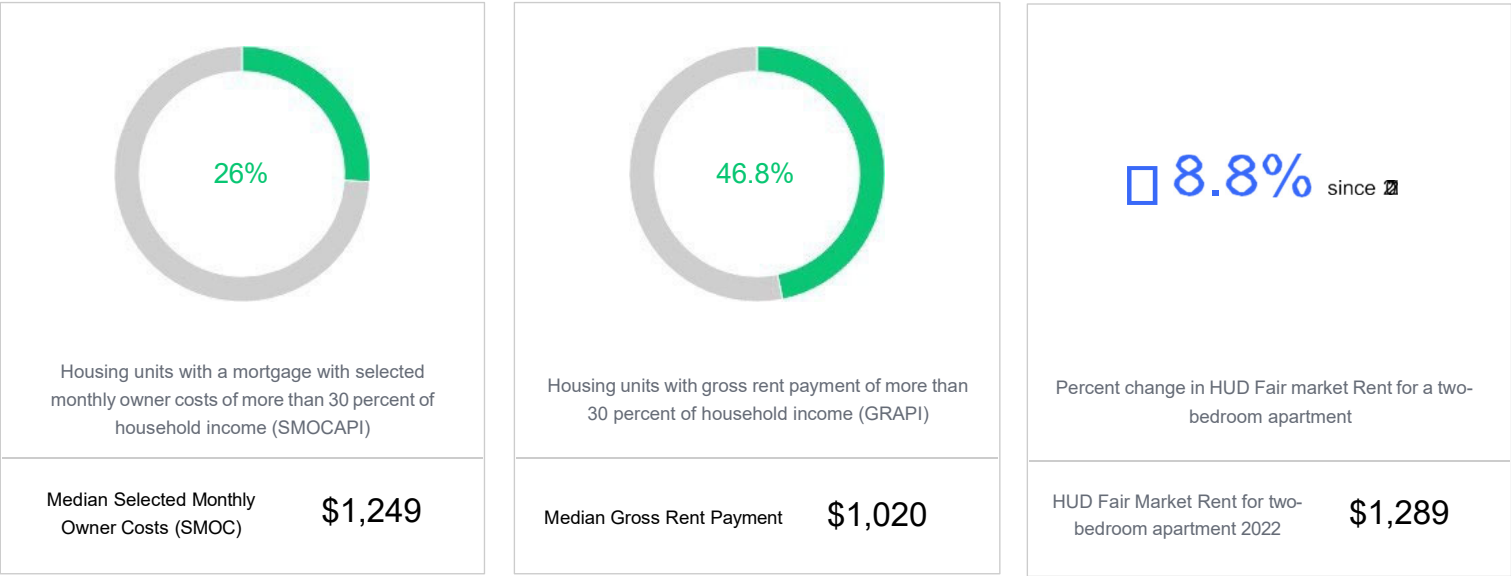


Occupied Housing Units

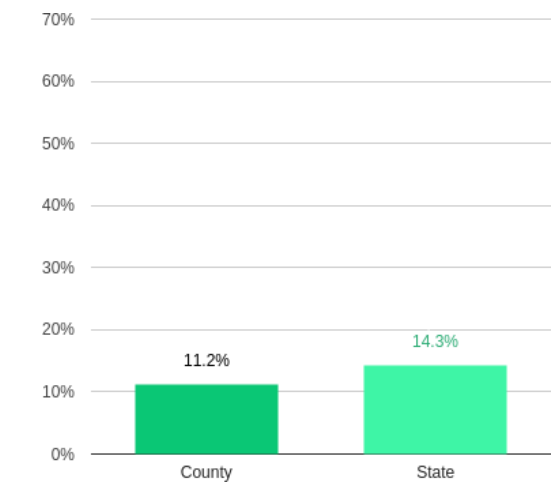


Lack Plumbing Facilities	0.4%
Lack Complete Kitchen Facilities	0.7%
Without Telephone Service	1.4%

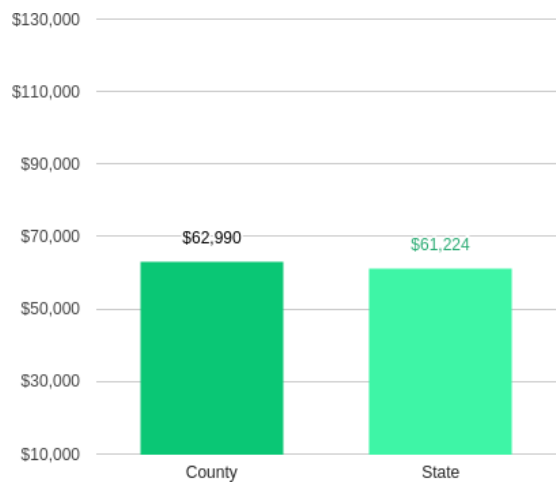
Housing Affordability



Individuals Below Poverty Level



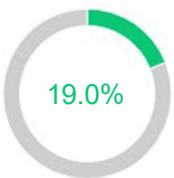
Median Household Income



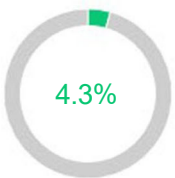
Household Income Characteristics



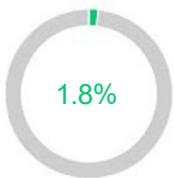
With Social Security



With Retirement Income



With Supplemental Security Income (SSI)



With Cash Public Assistance

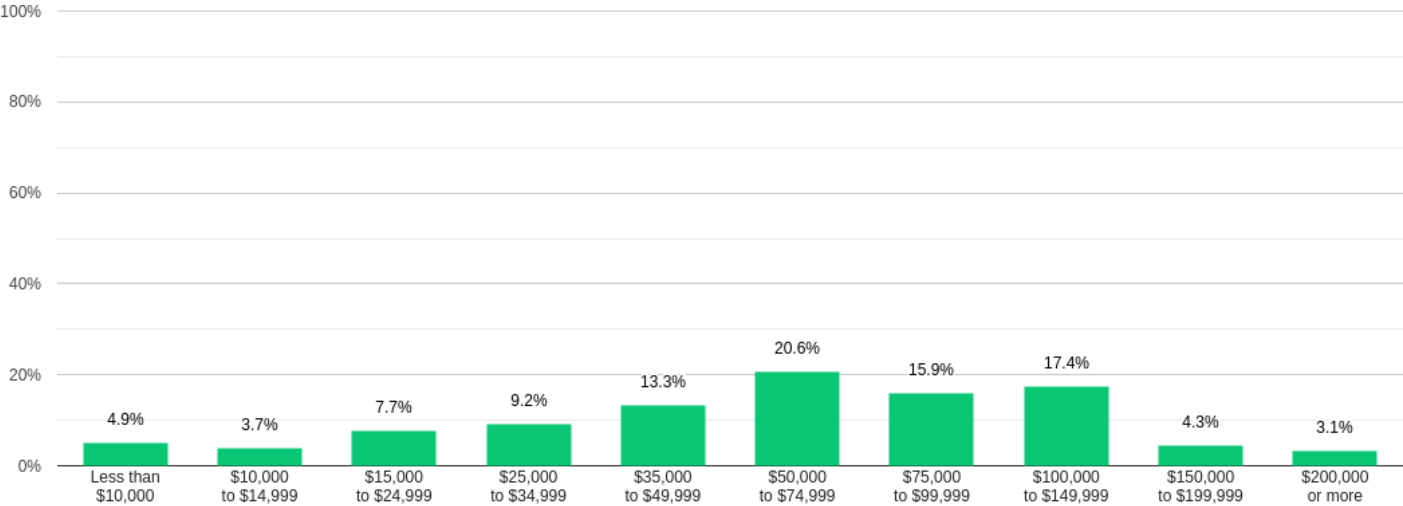


With Food Stamp/SNAP Benefits (past 12 months)

Households by Income Range

113

Percent of total households

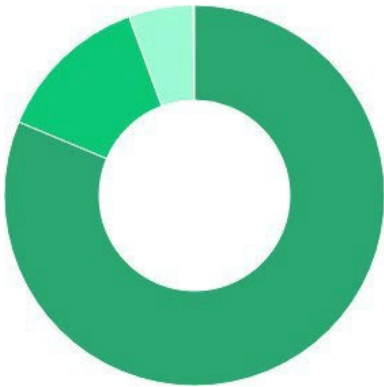
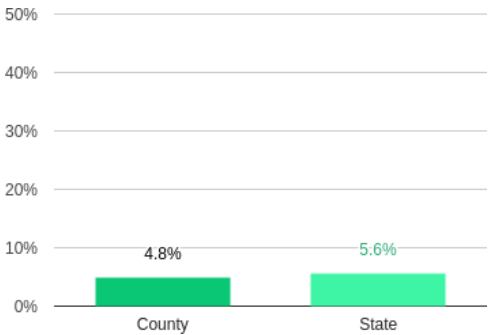




Civilian Employees by Wage Class



Unemployment Rate

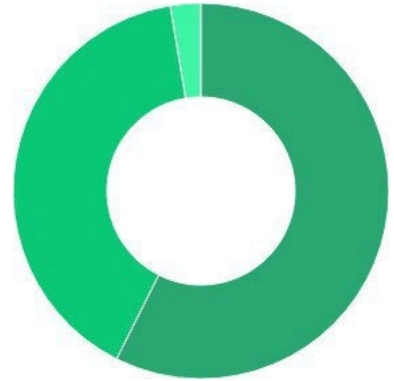


Civilian Employees by Industry

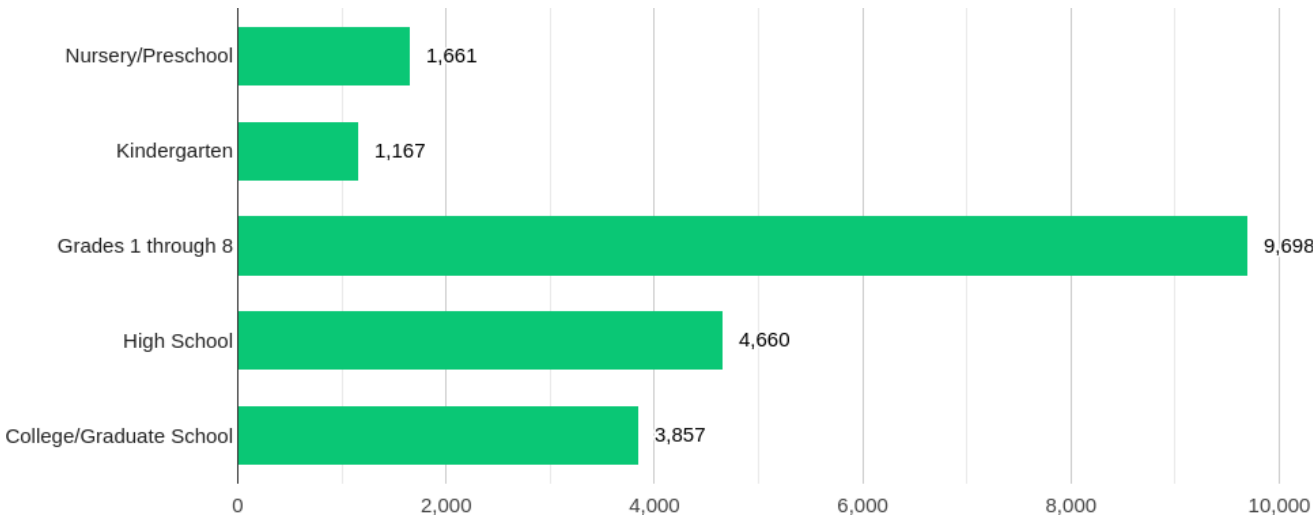
Industries	Number of Employees	% of Total Employees
Agriculture, forestry, fishing, hunting, and mining	344	0.9%
Arts entertainment, recreation, accommodation, and food services	3,014	7.6%
Construction	3,526	8.9%
Educational services, health care, and social assistance	7,460	18.9%
Finance, insurance, real estate, rental, and lending	1,774	4.5%
Information	645	1.6%
Manufacturing	5,058	12.8%
Other services except public administration	2,614	6.6%
Professional scientific, management, administration, and waste management services	4,302	10.9%
Public administration	1,480	3.7%
Retail trade	5,139	13.0%
Transportation, warehousing, and utilities	2,445	6.2%
Wholesale trade	1,690	4.3%



● < 5 employees	764	57.3%
● 5 - 99 employees	532	39.9%
● 100 - 999 employees	35	2.6%
● > 1,000 employees	0	0%

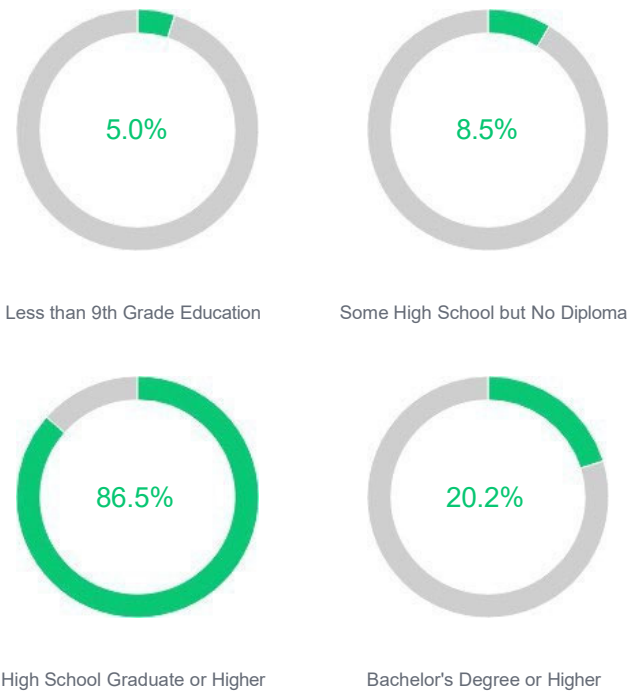


School Enrollment



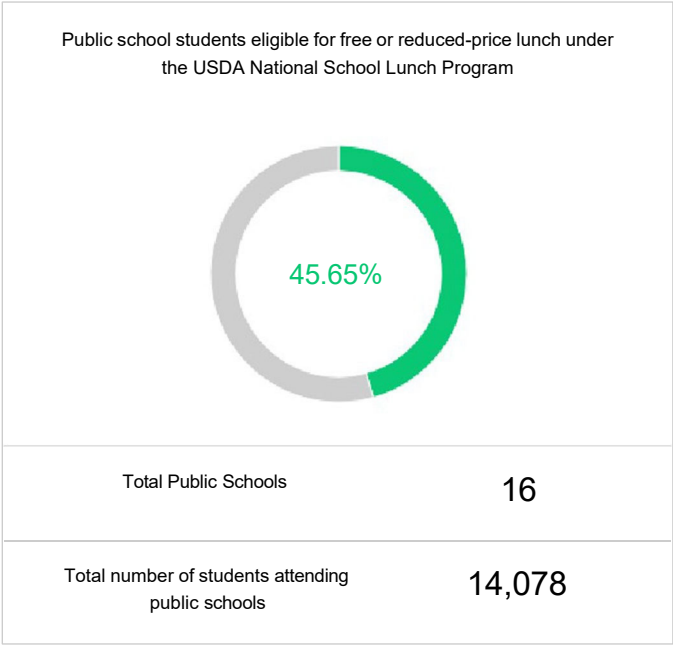
Educational Attainment

population 25 years and over



Free and Reduced Lunch Eligibility

as of the 2020-2021 School Year



Source: National Center for Education Statistics

0

Community Development Financial Institutions (CDFIs)

\$0

CDFI Fund grants awarded to CDFIs in last 10 years
(All award types excluding NMTCs)

\$0

New Market Tax Credits awarded in last 10 years

1

Opportunity Zones

0

HUD counseling agencies

0

Small Business Investment Companies

8

Low Income Housing Tax Credit projects funded in the last
15 years

4

HUD Section 8 housing development contracts
for all time

364

HUD Section 8 assisted housing units
for all time

9

Total Banks

15

Total bank branches

\$1,395,382

Total branch deposits (\$000s)

Top 10 Banks by Market Share

as of June 2021

Rank	Bank	Total Branch Deposits in County (\$000s)	Deposit Market Share %	% of Bank's Total Domestic Deposits in this County	Total Branches in County	% of Bank's Total Branches in this County
1	Bank Ozk	\$478,092	34.26%	2.31%	5	2.14%
2	Ameris Bank	\$240,967	17.27%	1.31%	2	1.18%
3	Bank of America, National Association	\$142,096	10.18%	0.01%	1	0.02%
4	Renasant Bank	\$109,899	7.88%	0.83%	1	0.61%
5	First American Bank and Trust Company	\$106,902	7.66%	15.27%	1	14.29%
6	Truist Bank	\$105,499	7.56%	0.03%	2	0.08%
7	Wells Fargo Bank, National Association	\$83,579	5.99%	0.01%	1	0.02%
8	South State Bank, National Association	\$65,964	4.73%	0.20%	1	0.35%
9	Regions Bank	\$62,384	4.47%	0.05%	1	0.08%
10	-	-	-	-	-	-

as of December 2021

FDIC Cert #	Bank	Classification
-	-	-

290 Total IRS-Registered Nonprofits	2.76% 8 CRA-aligned Nonprofits
--	-----------------------------------

5

Community Services to
LMI Individuals

Social services and other support
for low- and moderate-income,
homeless or at-risk individuals

2

Affordable
Housing

Creation, rehabilitation, operation
or preservation of affordable
housing

1

Economic
Development

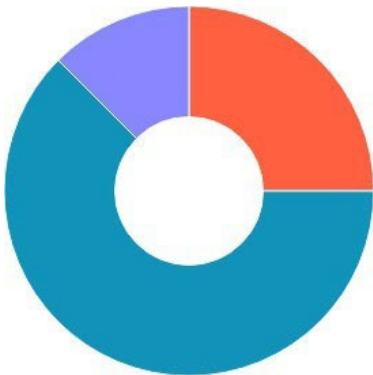
Workforce development, job
training, and small business or
startup support

0

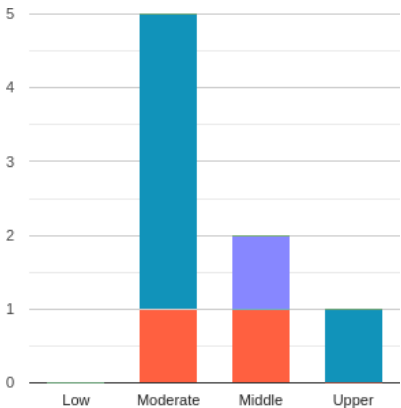
Revitalization/
Stabilization

Community and economic
development in distressed,
underserved or disadvantaged
areas

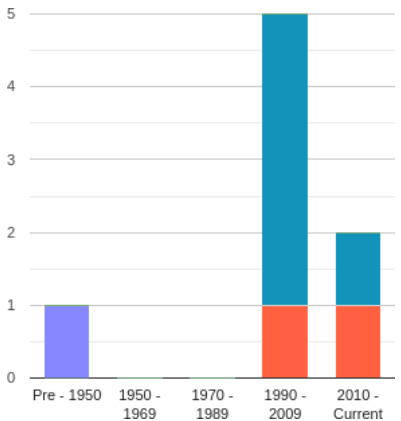
Which CRA categories do the nonprofits
serve?



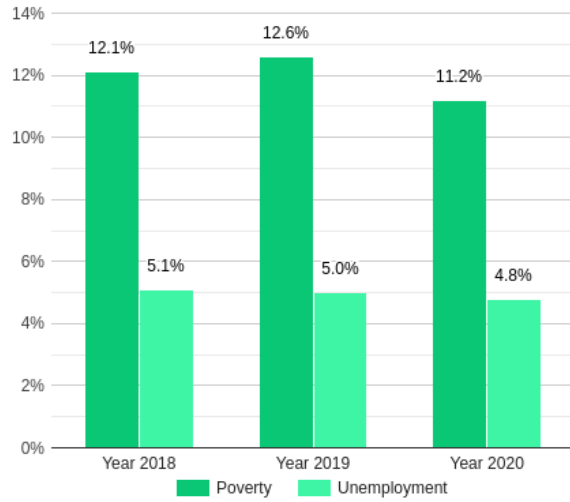
In which census tracts are the nonprofits
located?



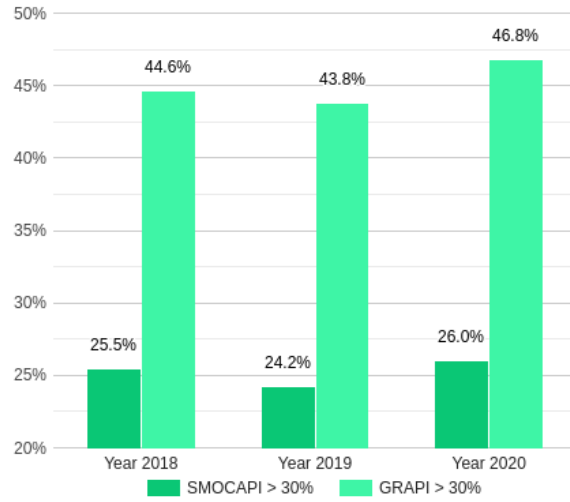
When did the nonprofits receive their IRS
ruling?



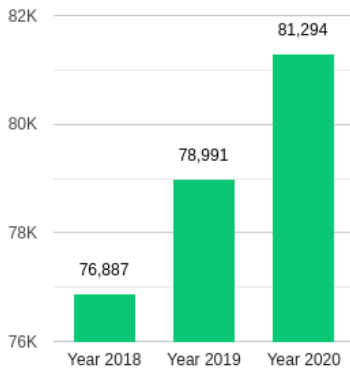
Poverty and Unemployment



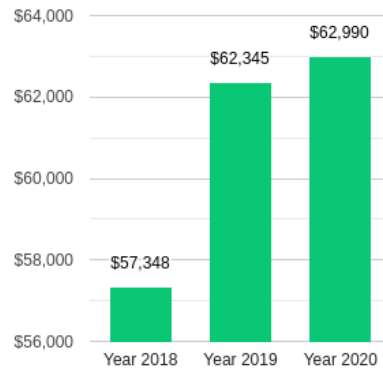
Housing Affordability



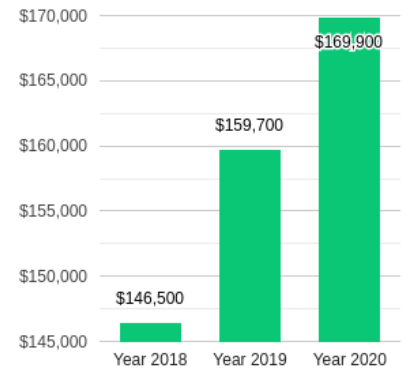
Population



Median Income



Median Home Value



This Market Report was created using current data available from publicly available government and industry sources. Data sources include the U.S. Census Bureau, Federal Deposit Insurance Corporation, National Center for Education Statistics, the Federal Emergency Management Agency, the Internal Revenue Service, the Community Development Financial Institutions Fund, the Small Business Administration, and other similar sources as well as our own proprietary Community Qualifier online search engine. For a complete list of sources utilized in the creation of this CRA Market Analysis Report, please see our data source list located on www.learnkra.com.

CONTEXTTER MARKET REPORT

2022 Report

Cherokee County Georgia

Generated on August 21, 2022

Prepared By



600 East Main Street
Suite 101
Louisville, KY 40202

www.findcra.com
1-844-2-findCRA
info@findCRA.com

Woodstock

Largest City

Total Land Area

421.67 square miles

Population Density

508.3 people per sq. mile

Time Zone

Eastern

CBSA

Atlanta-Sandy Springs-Alpharetta, GA

CSA

Atlanta--Athens-Clarke County--Sandy Springs, GA-AL

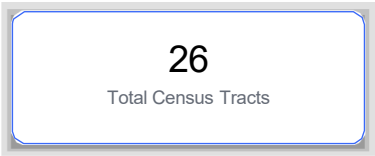


FEMA Major Disaster Declarations

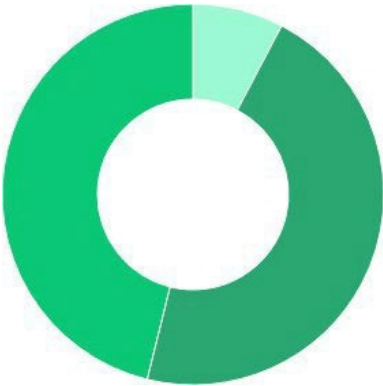
January 2019 through year-to-date

Declaration ID	Incident Type	Title	Declaration Date
DR-4501-GA	Biological	COVID-19 PANDEMIC	03/29/2020
DR-4579-GA	Hurricane	TROPICAL STORM ZETA	01/12/2021

Census Tracts by Income Level (2021)

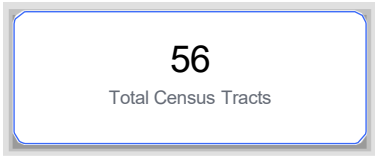


Low-Income	0	0%
Moderate-Income	2	7.7%
Middle-Income	12	46.1%
Upper-Income	12	46.1%
Unknown	0	0%

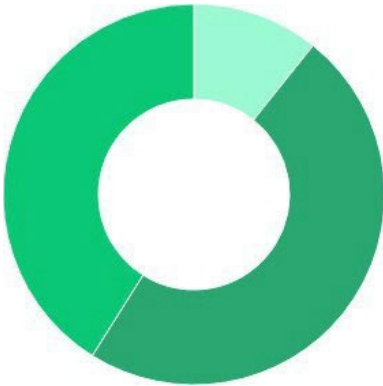


Source: 2010-2015 ACS 5-Year Estimates included in the 2021 FFIEC Census File

Census Tracts by Income Level (2022)



Low-Income	0	0%
Moderate-Income	6	10.7%
Middle-Income	27	48.2%
Upper-Income	23	41.1%
Unknown	0	0%



Source: 2016-2020 ACS 5-Year Estimates included in the 2022 FFIEC Census File

Communities in this Market

Based on USPS Zip Code Data

- Acworth
- Ball Ground
- Canton
- Holly Springs
- Lake Arrowhead
- Lebanon
- Mountain Park
- Nelson
- Waleska
- Woodstock

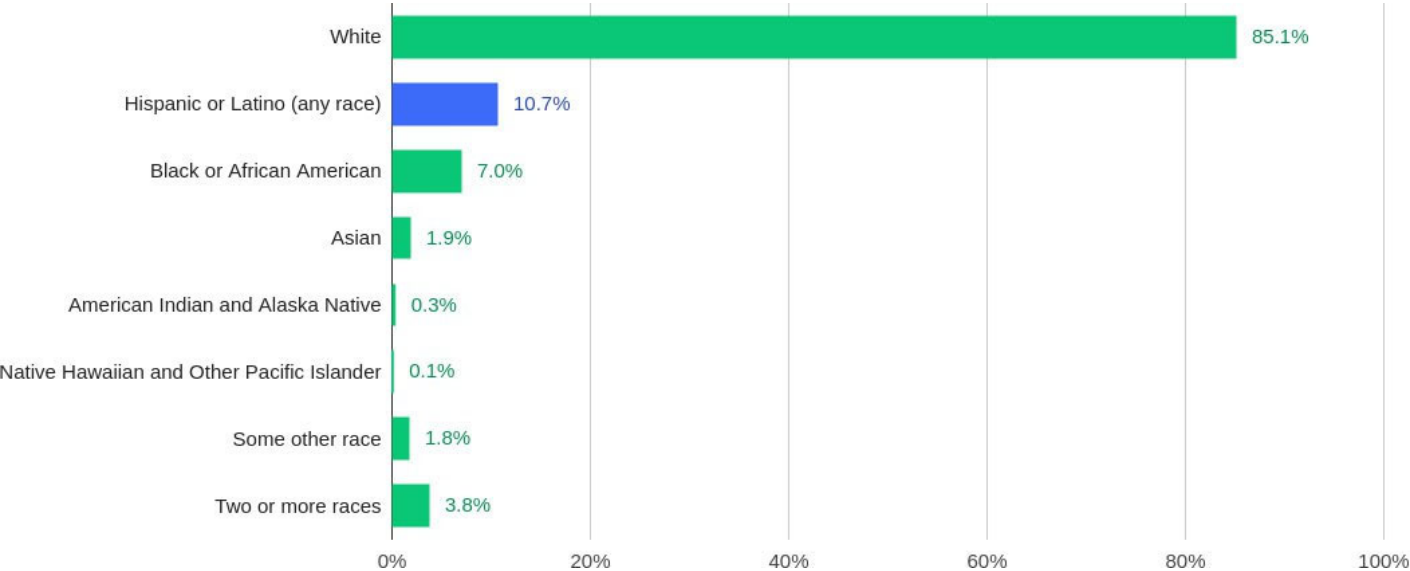
253,780
Total Population

90,372
Total Households

252,619
Civilian Non-institutionalized
Population

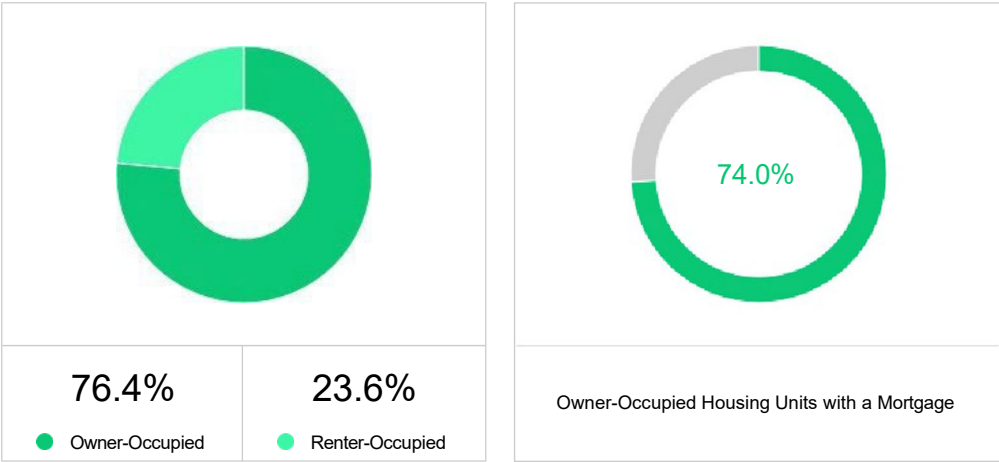
Civilian Veterans	7.5%	Average Household Size	2.8	With health insurance	89.0%
Native Born Citizens	90.8%	Households with a computer	96.1%	Without health insurance	11.0%
Foreign-Born Population	9.2%	Households with broadband internet	93.2%	Disabled	10.7%
• Naturalized U.S. Citizen	43.3%				
• Not a U.S. Citizen	56.7%				

Race and Ethnicity
(percent of total population)



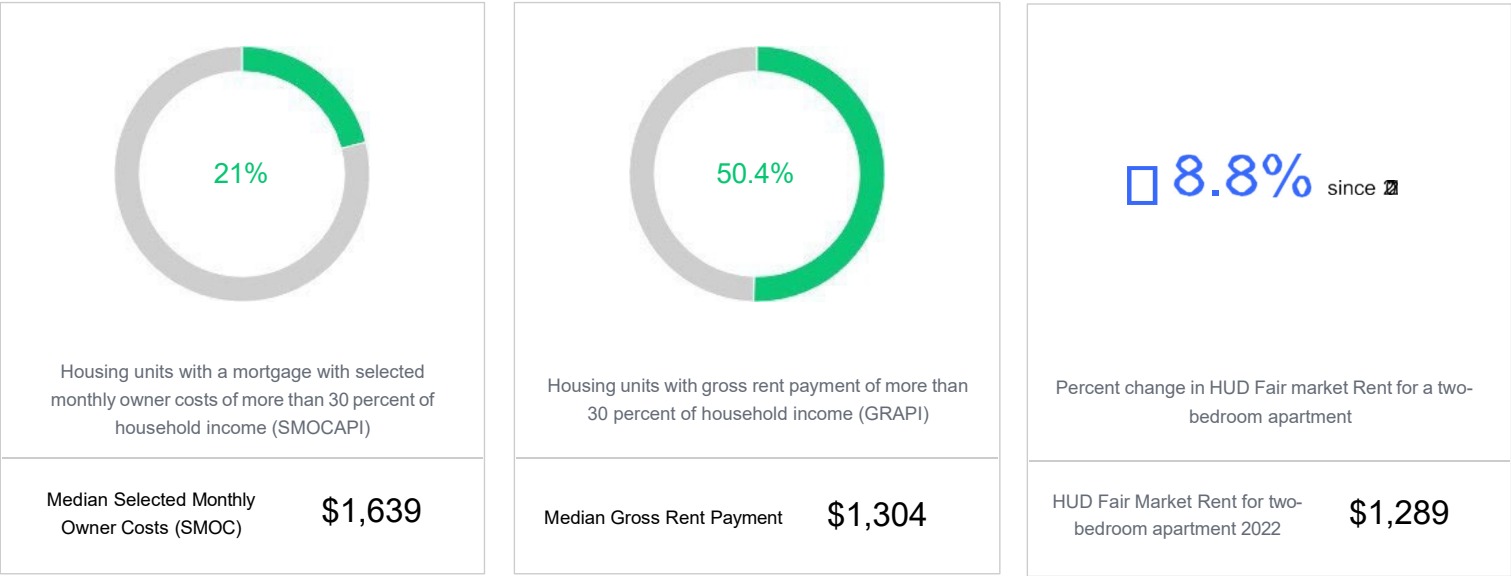


Occupied Housing Units

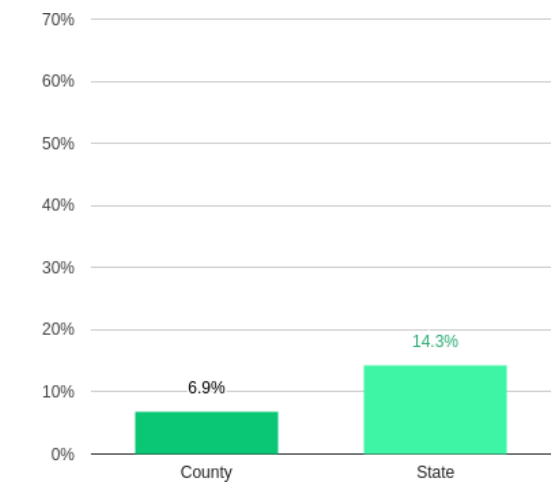


Lack Plumbing Facilities	0.2%
Lack Complete Kitchen Facilities	0.7%
Without Telephone Service	1.1%

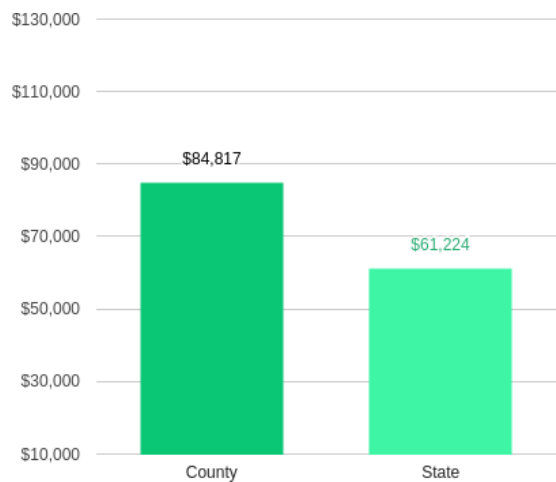
Housing Affordability



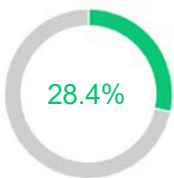
Individuals Below Poverty Level



Median Household Income



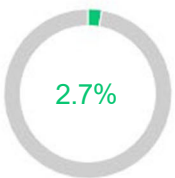
Household Income Characteristics



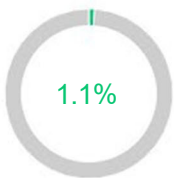
With Social Security



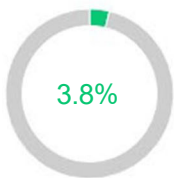
With Retirement Income



With Supplemental Security Income (SSI)



With Cash Public Assistance

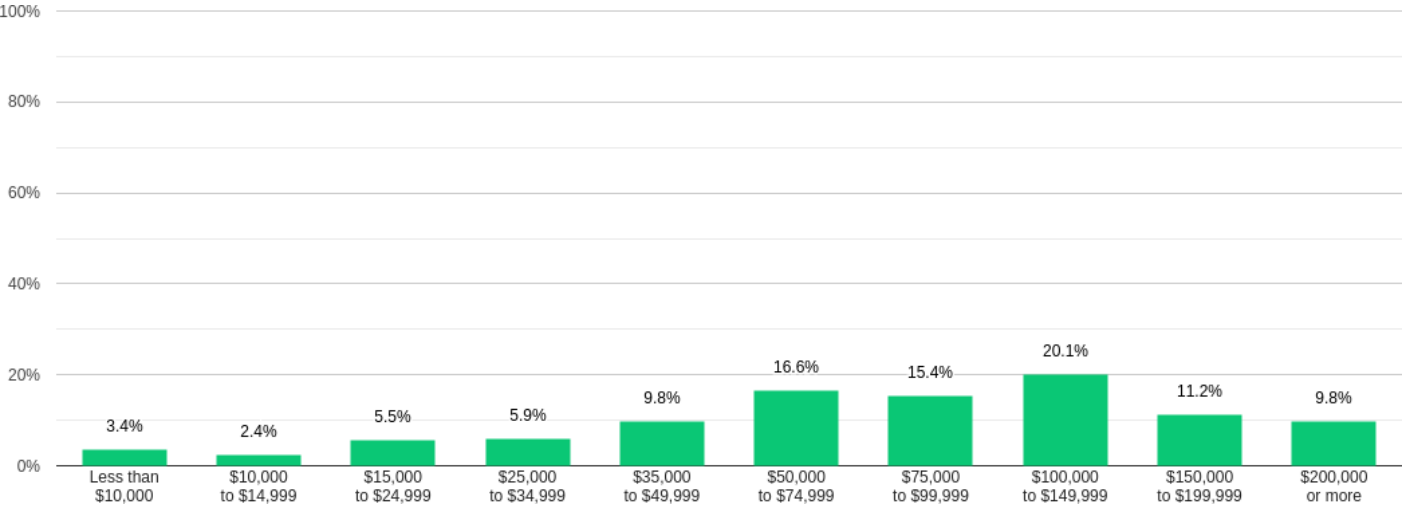


With Food Stamp/SNAP Benefits (past 12 months)

Households by Income Range

128

Percent of total households

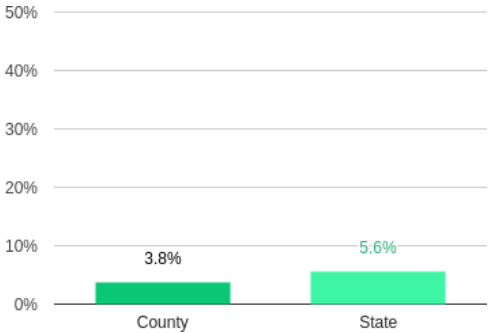




Civilian Employees by Wage Class



Unemployment Rate

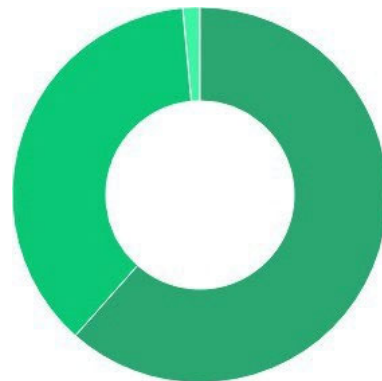


Civilian Employees by Industry

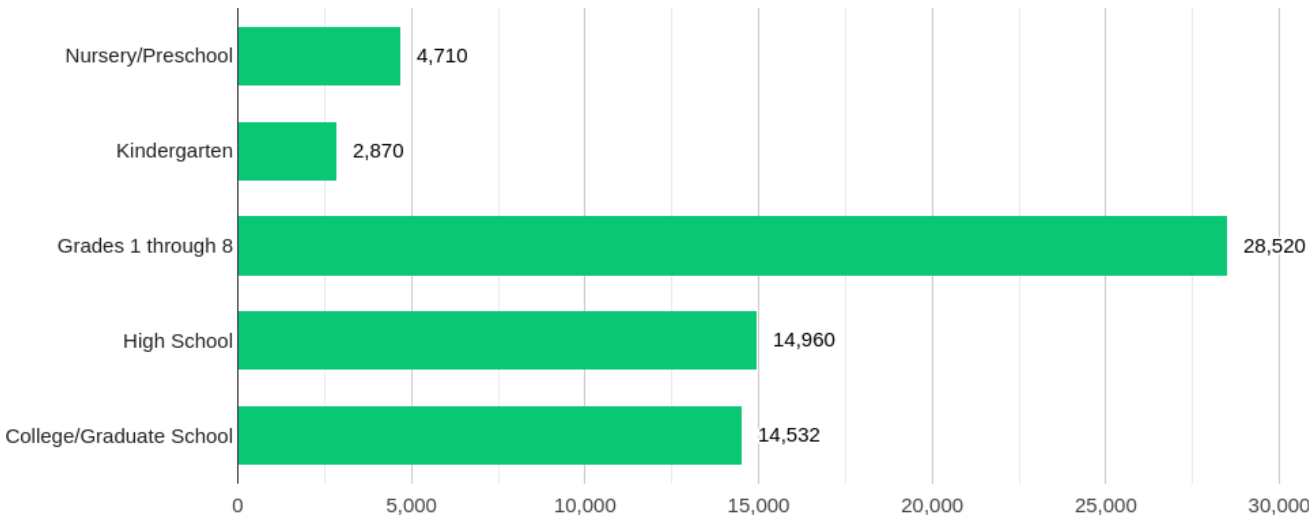
Industries	Number of Employees	% of Total Employees
Agriculture, forestry, fishing, hunting, and mining	464	0.4%
Arts entertainment, recreation, accommodation, and food services	10,771	8.3%
Construction	11,968	9.2%
Educational services, health care, and social assistance	23,364	18.0%
Finance, insurance, real estate, rental, and lending	10,674	8.2%
Information	3,113	2.4%
Manufacturing	11,299	8.7%
Other services except public administration	5,931	4.6%
Professional scientific, management, administration, and waste management services	20,769	16.0%
Public administration	4,494	3.5%
Retail trade	16,049	12.4%
Transportation, warehousing, and utilities	5,601	4.3%
Wholesale trade	5,186	4.0%



● < 5 employees	3,589	61.5%
● 5 - 99 employees	2,158	37.0%
● 100 - 999 employees	86	1.5%
● > 1,000 employees	0	0%

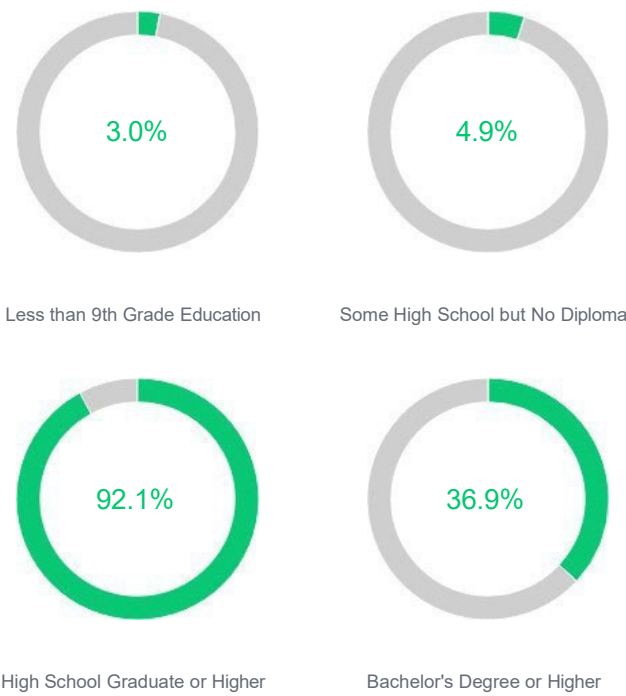


School Enrollment



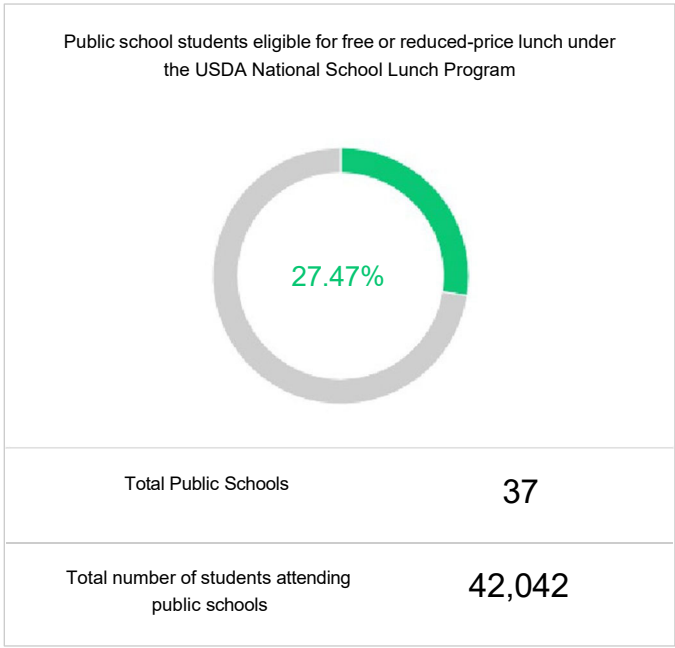
Educational Attainment

population 25 years and over



Free and Reduced Lunch Eligibility

as of the 2020-2021 School Year



Source: National Center for Education Statistics

0

Community Development Financial Institutions (CDFIs)

\$0

CDFI Fund grants awarded to CDFIs in last 10 years
(All award types excluding NMTCs)

\$0

New Market Tax Credits awarded in last 10 years

0

Opportunity Zones

0

HUD counseling agencies

0

Small Business Investment Companies

0

Low Income Housing Tax Credit projects funded in the last
15 years

3

HUD Section 8 housing development contracts
for all time

82

HUD Section 8 assisted housing units
for all time

15

Total Banks

41

Total bank branches

\$4,875,288

Total branch deposits (\$000s)

Top 10 Banks by Market Share

as of June 2021

Rank	Bank	Total Branch Deposits in County (\$000s)	Deposit Market Share %	% of Bank's Total Domestic Deposits in this County	Total Branches in County	% of Bank's Total Branches in this County
1	Wells Fargo Bank, National Association	\$1,342,268	27.53%	0.09%	8	0.16%
2	Truist Bank	\$651,531	13.36%	0.16%	5	0.20%
3	Synovus Bank	\$576,395	11.82%	1.21%	2	0.70%
4	Regions Bank	\$433,572	8.89%	0.33%	5	0.38%
5	Bank of America, National Association	\$421,280	8.64%	0.02%	3	0.07%
6	Jpmorgan Chase Bank, National Association	\$303,097	6.22%	0.02%	3	0.06%
7	Ameris Bank	\$242,608	4.98%	1.32%	3	1.76%
8	United Community Bank	\$241,171	4.95%	1.45%	2	1.30%
9	Bank Ozk	\$195,830	4.02%	0.95%	2	0.85%
10	Renasant Bank	\$191,212	3.92%	1.44%	3	1.83%

FDIC Cert #	Bank	Classification
-	-	-

1,059 Total IRS-Registered Nonprofits	2.27% 24 CRA-aligned Nonprofits
--	------------------------------------

23

Community Services to
LMI Individuals

Social services and other support
for low- and moderate-income,
homeless or at-risk individuals

0

Affordable
Housing

Creation, rehabilitation, operation
or preservation of affordable
housing

1

Economic
Development

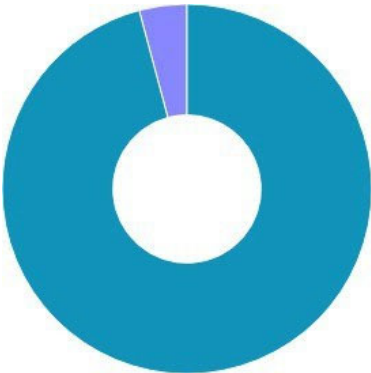
Workforce development, job
training, and small business or
startup support

0

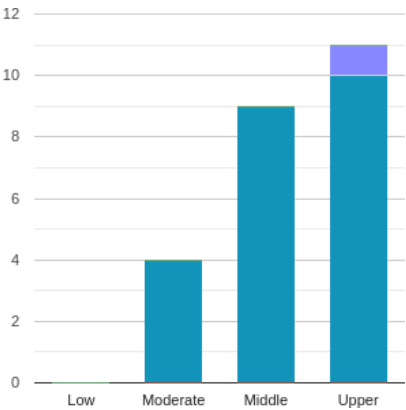
Revitalization/
Stabilization

Community and economic
development in distressed,
underserved or disadvantaged
areas

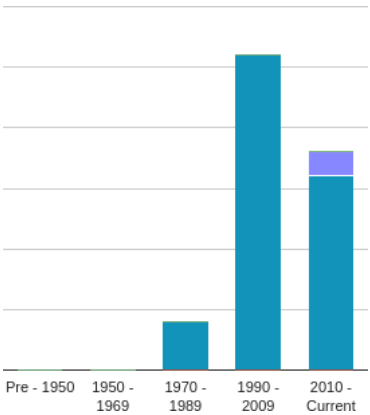
Which CRA categories do the nonprofits
serve?



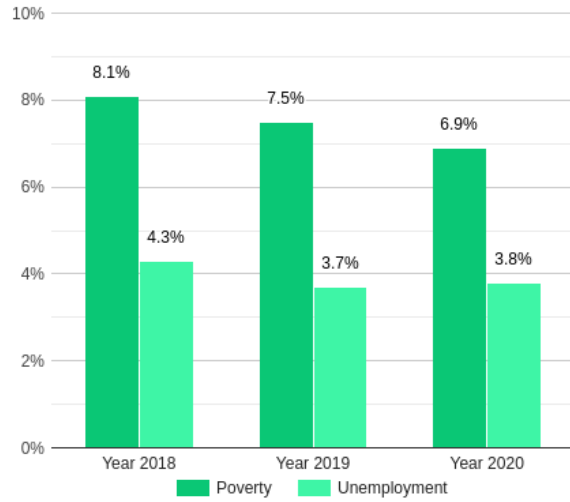
In which census tracts are the nonprofits
located?



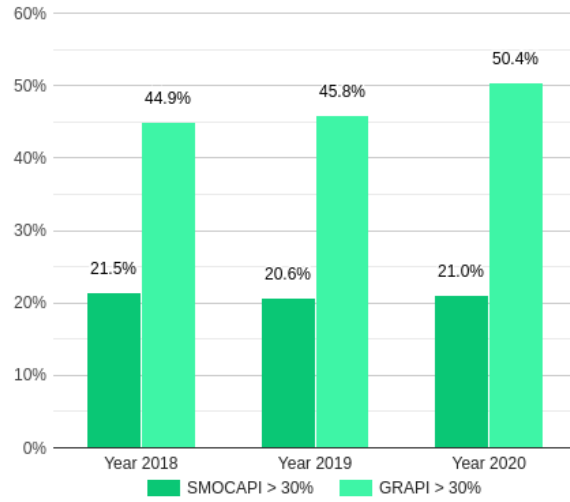
When did the nonprofits receive their IRS
ruling?



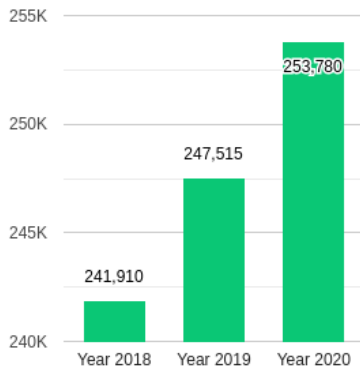
Poverty and Unemployment



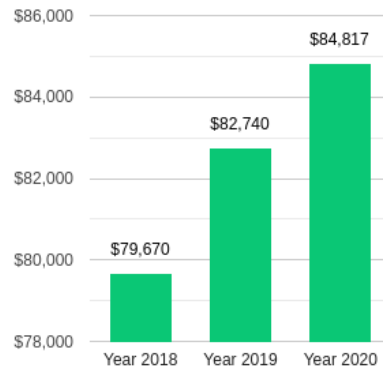
Housing Affordability



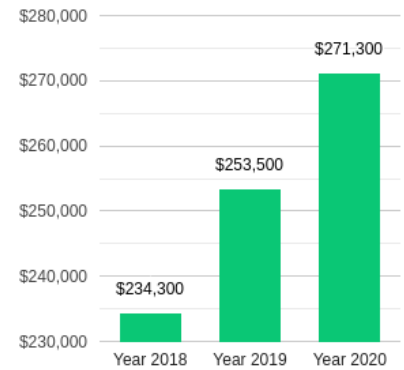
Population



Median Income



Median Home Value



This Market Report was created using current data available from publicly available government and industry sources. Data sources include the U.S. Census Bureau, Federal Deposit Insurance Corporation, National Center for Education Statistics, the Federal Emergency Management Agency, the Internal Revenue Service, the Community Development Financial Institutions Fund, the Small Business Administration, and other similar sources as well as our own proprietary Community Qualifier online search engine. For a complete list of sources utilized in the creation of this CRA Market Analysis Report, please see our data source list located on www.learnkra.com.

CONTEXTER MARKET REPORT

2022 Report

Clayton County Georgia

Generated on August 21, 2022

Prepared By



600 East Main Street
Suite 101
Louisville, KY 40202

www.findcra.com
1-844-2-findCRA
info@findCRA.com

Forest Park

Largest City

Total Land Area

141.57 square miles

Population Density

1,832.5 people per sq. mile

Time Zone

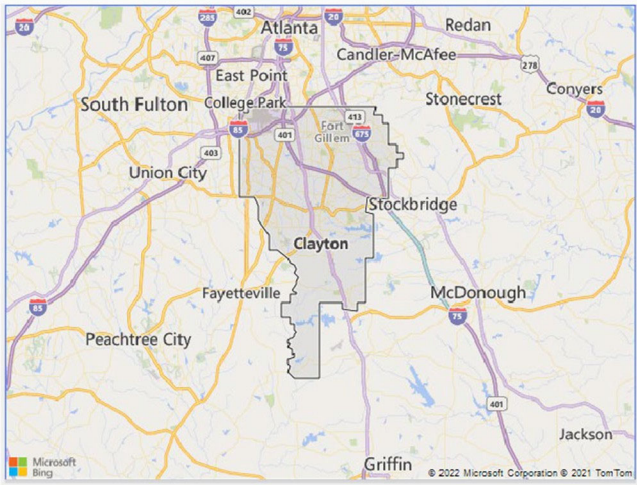
Eastern

CBSA

Atlanta-Sandy Springs-Alpharetta, GA

CSA

Atlanta--Athens-Clarke County--Sandy Springs, GA-AL



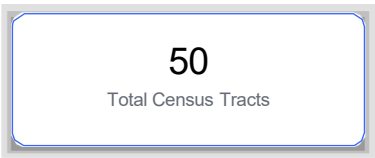
0		0	
Current Year	Prior Year	Current Year	Prior Year
FFIEC Distressed Tracts		FFIEC Underserved Tracts	

FEMA Major Disaster Declarations

January 2019 through year-to-date

Declaration ID	Incident Type	Title	Declaration Date
DR-4501-GA	Biological	COVID-19 PANDEMIC	03/29/2020

Census Tracts by Income Level (2021)

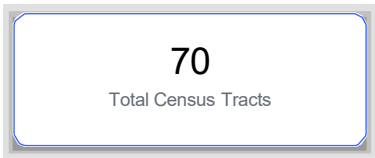


Low-Income	12	24.0%
Moderate-Income	25	50.0%
Middle-Income	12	24.0%
Upper-Income	0	0%
Unknown	1	2.0%



Source: 2010-2015 ACS 5-Year Estimates included in the 2021 FFIEC Census File

Census Tracts by Income Level (2022)



Low-Income	15	21.4%
Moderate-Income	36	51.4%
Middle-Income	13	18.6%
Upper-Income	3	4.3%
Unknown	3	4.3%



Source: 2016-2020 ACS 5-Year Estimates included in the 2022 FFIEC Census File

Communities in this Market

Based on USPS Zip Code Data

- Conley
- Forest
- Forest Park
- Fort Gillem
- Gillem Enclave
- Jonesboro
- Lake City
- Lake Spivey
- Lovejoy
- Morrow
- Rex
- Riverdale

287,560

Total Population

96,826

Total Households

283,741

Civilian Non-institutionalized
Population

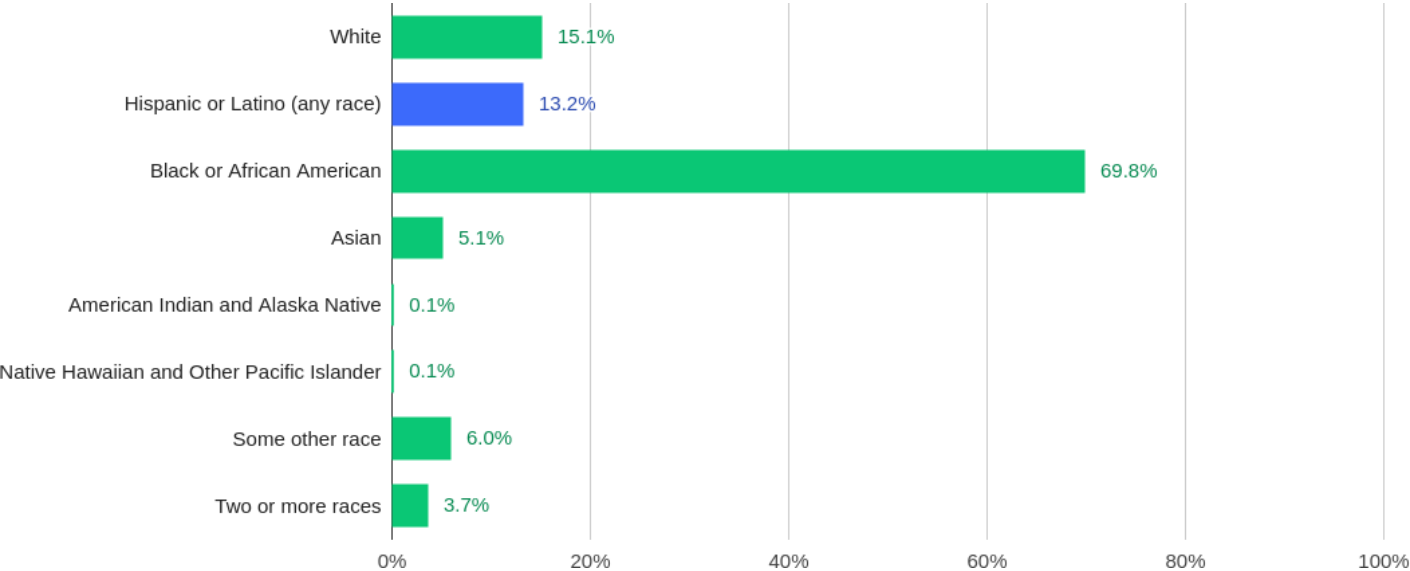
Civilian Veterans	7.8%
Native Born Citizens	87.0%
Foreign-Born Population	13.0%
• Naturalized U.S. Citizen	48.0%
• Not a U.S. Citizen	52.0%

Average Household Size	2.9
Households with a computer	93.5%
Households with broadband internet	83.2%

With health insurance	81.7%
Without health insurance	18.3%
Disabled	11.0%

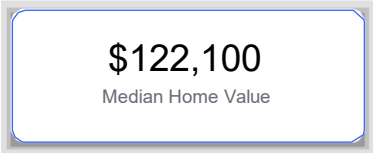
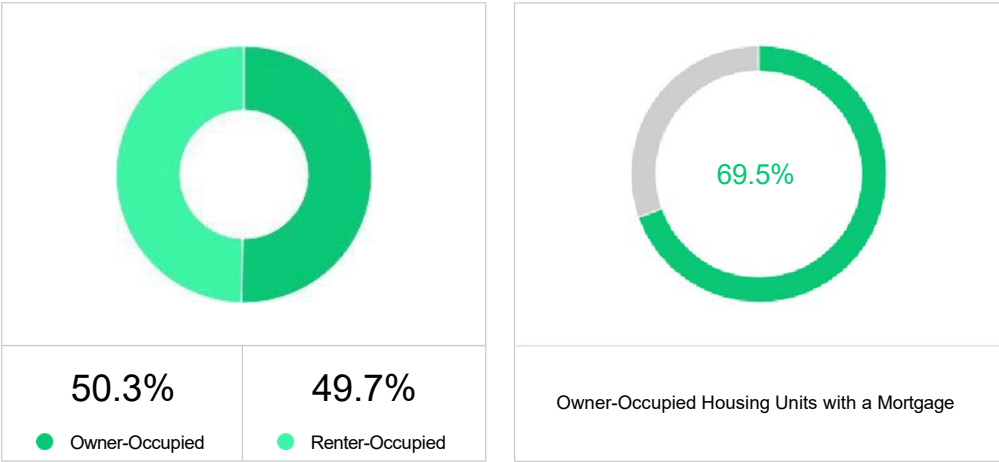
Race and Ethnicity

(percent of total population)



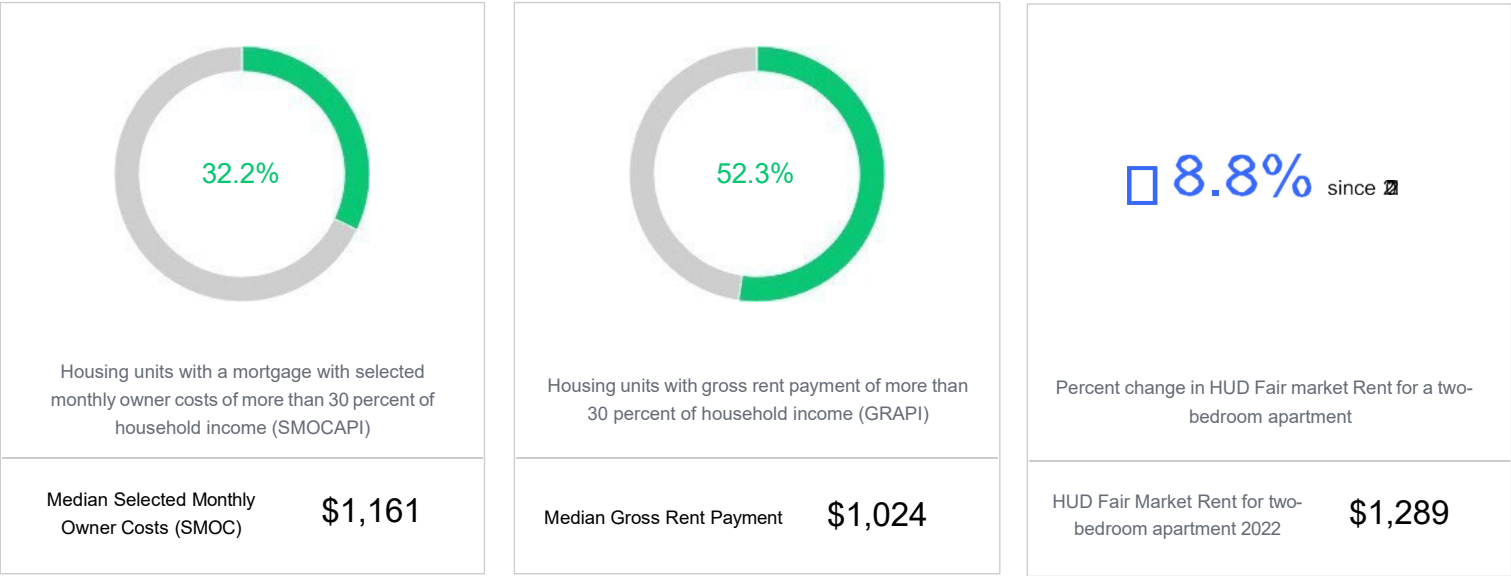


Occupied Housing Units

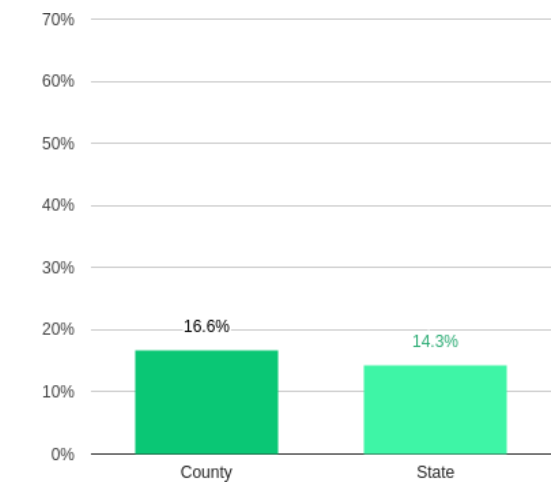


- Lack Plumbing Facilities0.5%
- Lack Complete Kitchen Facilities0.6%
- Without Telephone Service1.7%

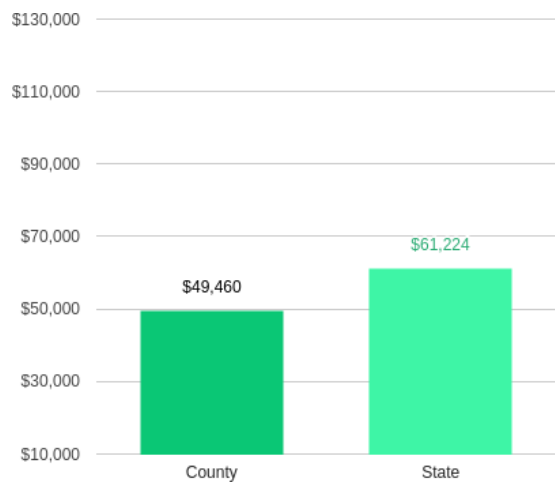
Housing Affordability



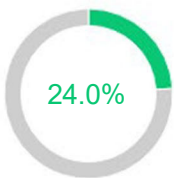
Individuals Below Poverty Level



Median Household Income



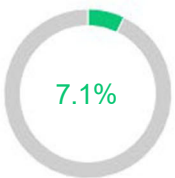
Household Income Characteristics



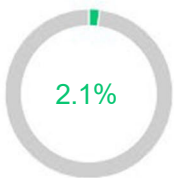
With Social Security



With Retirement Income



With Supplemental Security Income (SSI)



With Cash Public Assistance

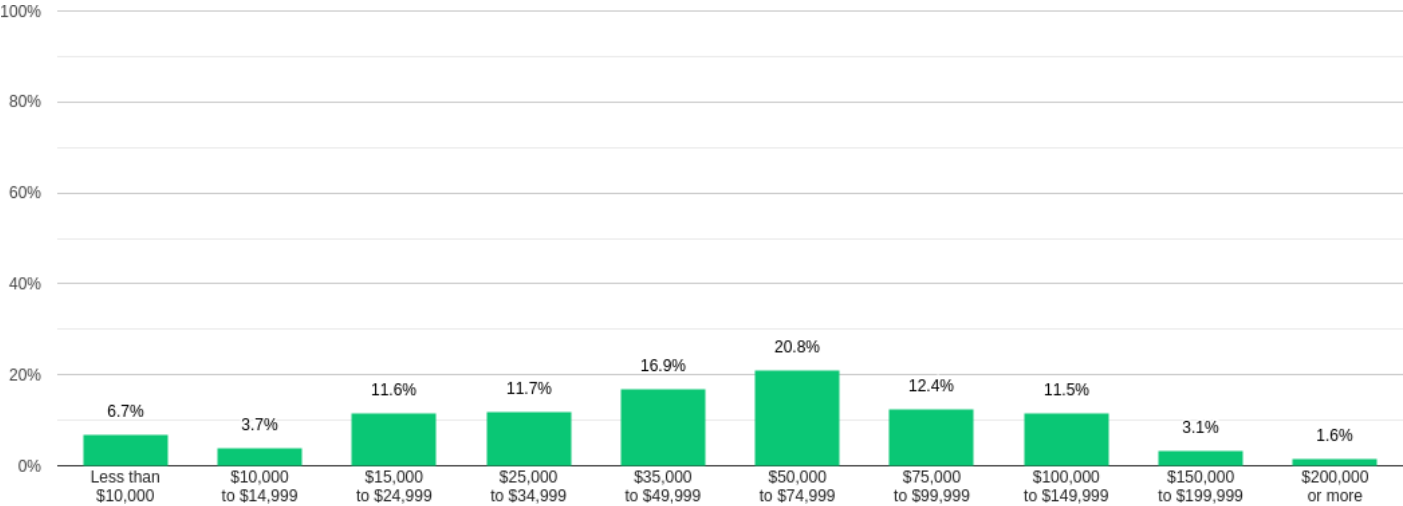


With Food Stamp/SNAP Benefits (past 12 months)

Households by Income Range

143

Percent of total households

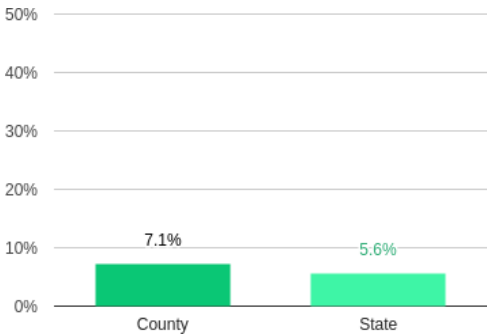




Civilian Employees by Wage Class



Unemployment Rate

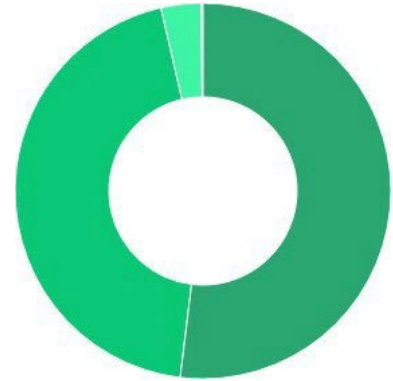


Civilian Employees by Industry

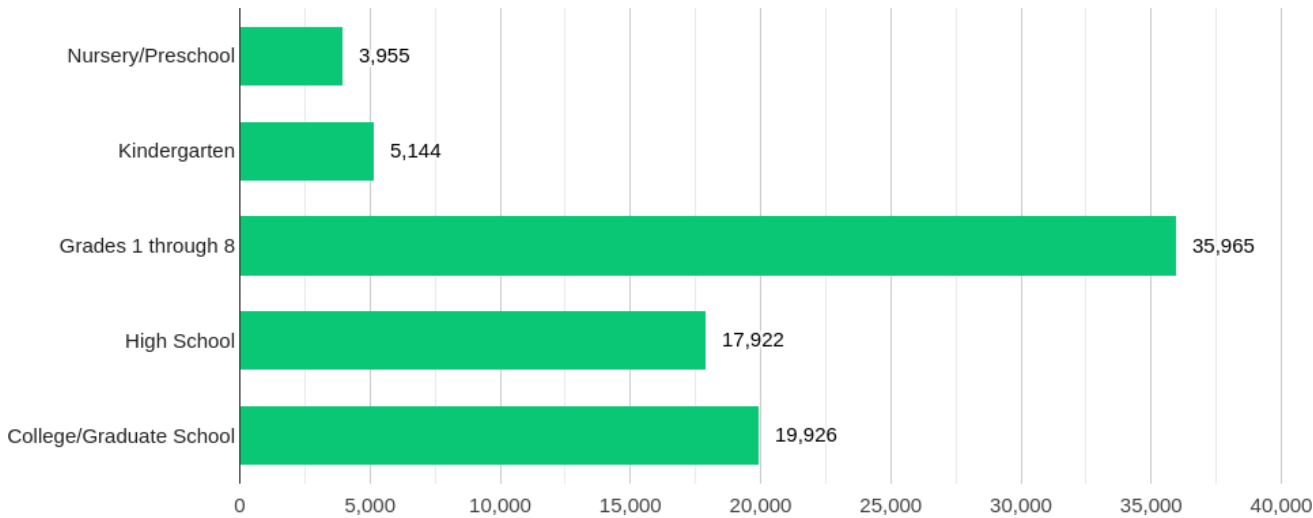
Industries	Number of Employees	% of Total Employees
Agriculture, forestry, fishing, hunting, and mining	432	0.3%
Arts entertainment, recreation, accommodation, and food services	13,857	10.5%
Construction	8,730	6.6%
Educational services, health care, and social assistance	26,860	20.3%
Finance, insurance, real estate, rental, and lending	6,054	4.6%
Information	2,285	1.7%
Manufacturing	9,379	7.1%
Other services except public administration	6,582	5.0%
Professional scientific, management, administration, and waste management services	12,918	9.8%
Public administration	6,642	5.0%
Retail trade	16,264	12.3%
Transportation, warehousing, and utilities	18,189	13.8%
Wholesale trade	4,037	3.1%



● < 5 employees	2,043	51.9%
● 5 - 99 employees	1,749	44.5%
● 100 - 999 employees	136	3.5%
● > 1,000 employees	6	0.1%

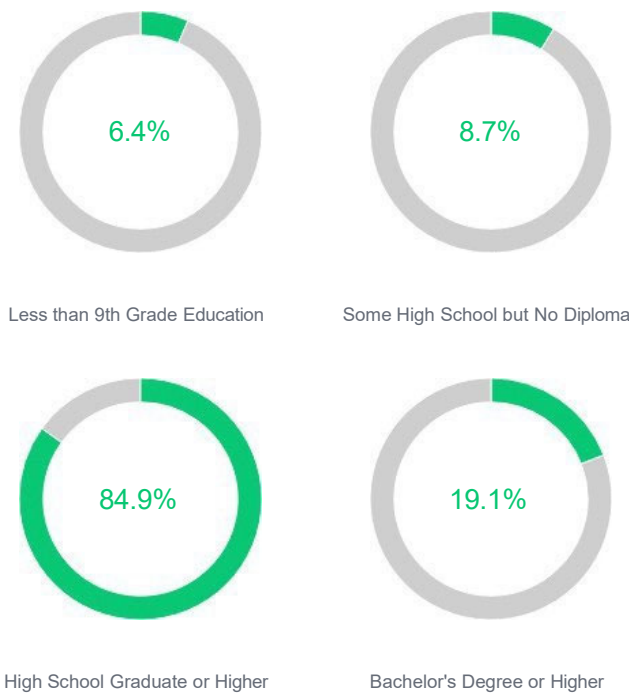


School Enrollment



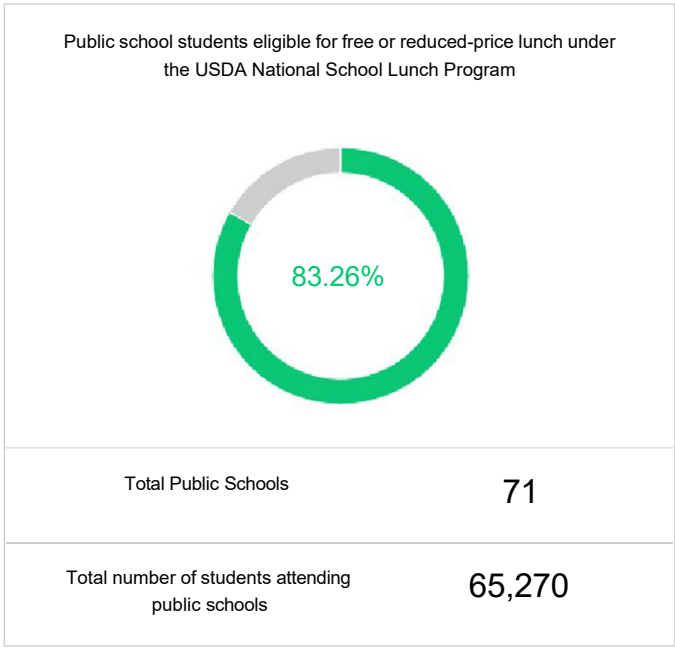
Educational Attainment

population 25 years and over



Free and Reduced Lunch Eligibility

as of the 2020-2021 School Year



Source: National Center for Education Statistics

0

Community Development Financial Institutions (CDFIs)

\$0

CDFI Fund grants awarded to CDFIs in last 10 years
(All award types excluding NMTCs)

\$0

New Market Tax Credits awarded in last 10 years

3

Opportunity Zones

3

HUD counseling agencies

0

Small Business Investment Companies

4

Low Income Housing Tax Credit projects funded in the last
15 years

4

HUD Section 8 housing development contracts
for all time

659

HUD Section 8 assisted housing units
for all time

10

Total Banks

28

Total bank branches

\$2,127,341

Total branch deposits (\$000s)

Top 10 Banks by Market Share

as of June 2021

Rank	Bank	Total Branch Deposits in County (\$000s)	Deposit Market Share %	% of Bank's Total Domestic Deposits in this County	Total Branches in County	% of Bank's Total Branches in this County
1	Bank of America, National Association	\$640,960	30.13%	0.03%	4	0.09%
2	Wells Fargo Bank, National Association	\$596,708	28.05%	0.04%	5	0.10%
3	Truist Bank	\$335,291	15.76%	0.08%	8	0.31%
4	Heritage Southeast Bank	\$212,837	10.00%	14.77%	2	9.09%
5	Jpmorgan Chase Bank, National Association	\$188,959	8.88%	0.01%	2	0.04%
6	PNC Bank, National Association	\$57,918	2.72%	0.02%	2	0.09%
7	Regions Bank	\$46,127	2.17%	0.03%	1	0.08%
8	Ameris Bank	\$35,658	1.68%	0.19%	1	0.59%
9	Woodforest National Bank	\$12,347	0.58%	0.14%	2	0.26%
10	Fsnb, National Association	\$536	0.03%	0.13%	1	1.15%

FDIC Cert #	Bank	Classification
-	-	-

1,231 Total IRS-Registered Nonprofits	4.22% 52 CRA-aligned Nonprofits
--	------------------------------------

48

Community Services to
LMI Individuals

Social services and other support
for low- and moderate-income,
homeless or at-risk individuals

1

Affordable
Housing

Creation, rehabilitation, operation
or preservation of affordable
housing

3

Economic
Development

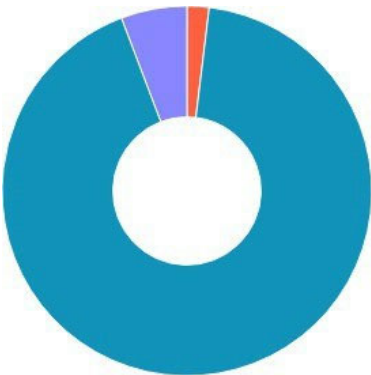
Workforce development, job
training, and small business or
startup support

0

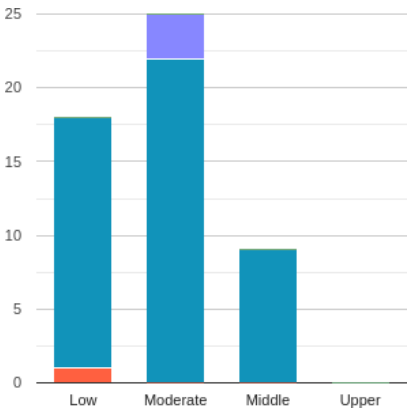
Revitalization/
Stabilization

Community and economic
development in distressed,
underserved or disadvantaged
areas

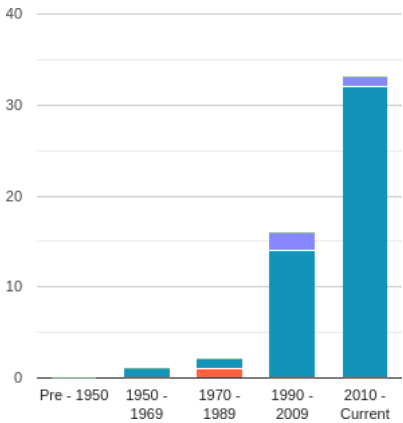
Which CRA categories do the nonprofits
serve?



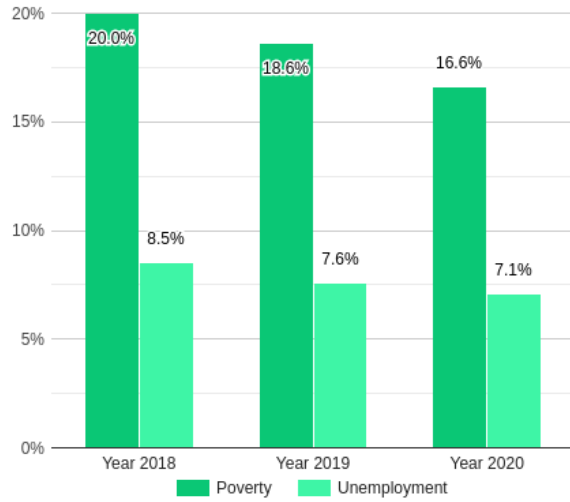
In which census tracts are the nonprofits
located?



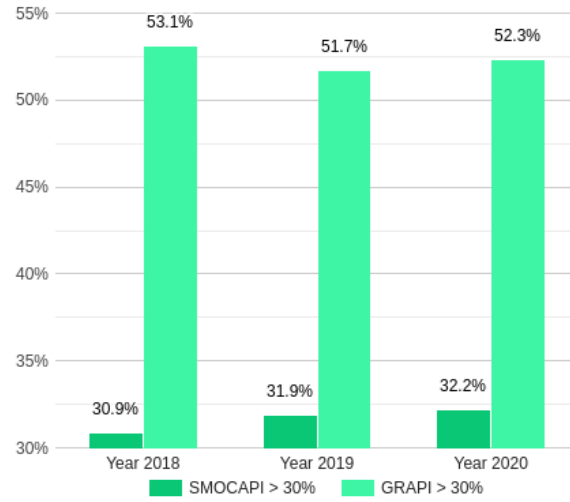
When did the nonprofits receive their IRS
ruling?



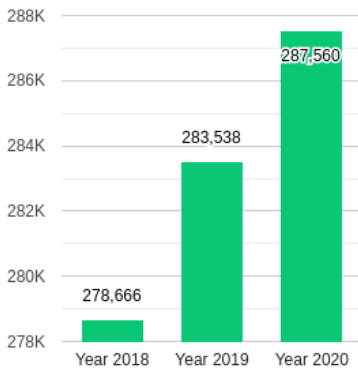
Poverty and Unemployment



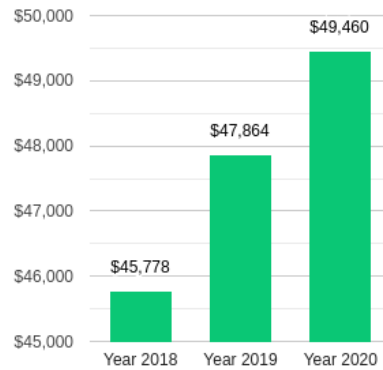
Housing Affordability



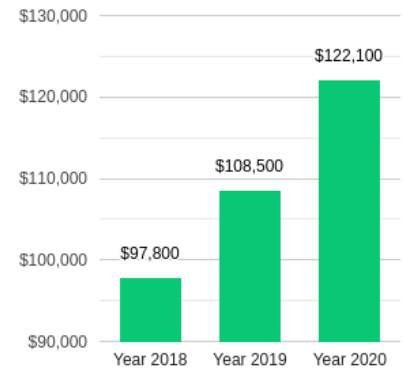
Population



Median Income



Median Home Value



This Market Report was created using current data available from publicly available government and industry sources. Data sources include the U.S. Census Bureau, Federal Deposit Insurance Corporation, National Center for Education Statistics, the Federal Emergency Management Agency, the Internal Revenue Service, the Community Development Financial Institutions Fund, the Small Business Administration, and other similar sources as well as our own proprietary Community Qualifier online search engine. For a complete list of sources utilized in the creation of this CRA Market Analysis Report, please see our data source list located on www.learnkra.com.

CONTEXTTER MARKET REPORT

2022 Report

Cobb County Georgia

Generated on August 21, 2022

Prepared By



600 East Main Street
Suite 101
Louisville, KY 40202

www.findcra.com
1-844-2-findCRA
info@findCRA.com

Marietta

Largest City

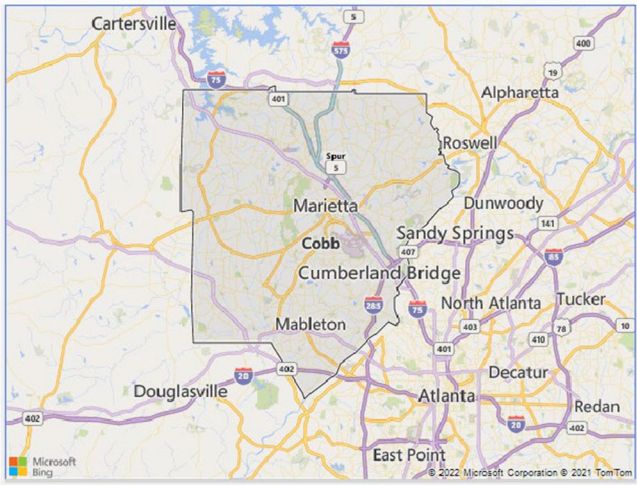
Total Land Area339.55 square miles

Population Density2,026.4 people per sq. mile

Time ZoneEastern

CBSAAtlanta-Sandy Springs-Alpharetta, GA

CSAAtlanta--Athens-Clarke County--Sandy Springs, GA-AL

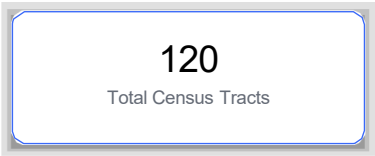


FEMA Major Disaster Declarations

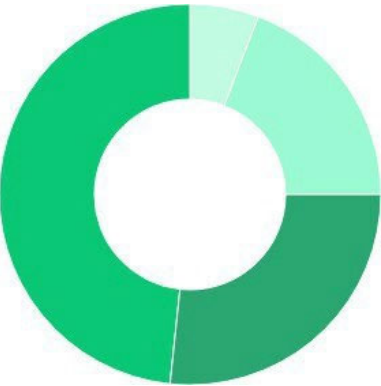
January 2019 through year-to-date

Declaration ID	Incident Type	Title	Declaration Date
DR-4501-GA	Biological	COVID-19 PANDEMIC	03/29/2020

Census Tracts by Income Level (2021)

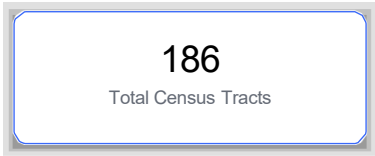


Low-Income	7	5.8%
Moderate-Income	23	19.2%
Middle-Income	32	26.7%
Upper-Income	58	48.3%
Unknown	0	0%

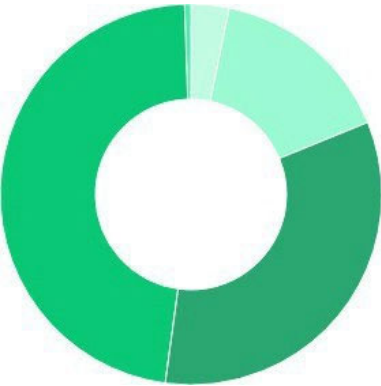


Source: 2010-2015 ACS 5-Year Estimates
included in the 2021 FFIEC Census File

Census Tracts by Income Level (2022)



Low-Income	6	3.2%
Moderate-Income	29	15.6%
Middle-Income	62	33.3%
Upper-Income	88	47.3%
Unknown	1	0.5%



Source: 2016-2020 ACS 5-Year Estimates
included in the 2022 FFIEC Census File

Communities in this Market

Based on USPS Zip Code Data

- Acworth
- Atlanta
- Austell
- Clarkdale
- Cumberland
- Dobbins Alb
- Kennesaw
- Lockheed
- Mableton
- Marietta
- Mretd
- Oak Grove
- Overlook Str
- Powder Springs
- Sandy Springs
- Smyrna
- Vinings

756,653

Total Population

283,359

Total Households

751,503

Civilian Non-institutionalized
Population

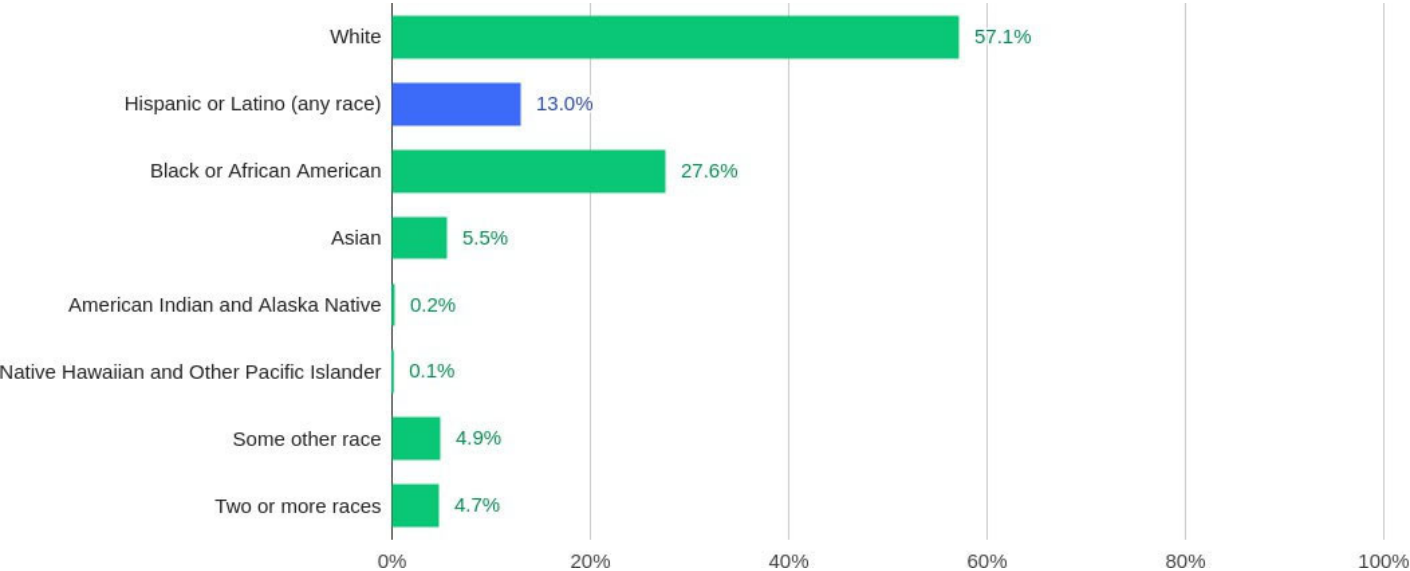
Civilian Veterans	7.0%
Native Born Citizens	84.4%
Foreign-Born Population	15.6%
• Naturalized U.S. Citizen	48.5%
• Not a U.S. Citizen	51.5%

Average Household Size	2.6
Households with a computer	97.2%
Households with broadband internet	93.3%

With health insurance	87.8%
Without health insurance	12.2%
Disabled	9.1%

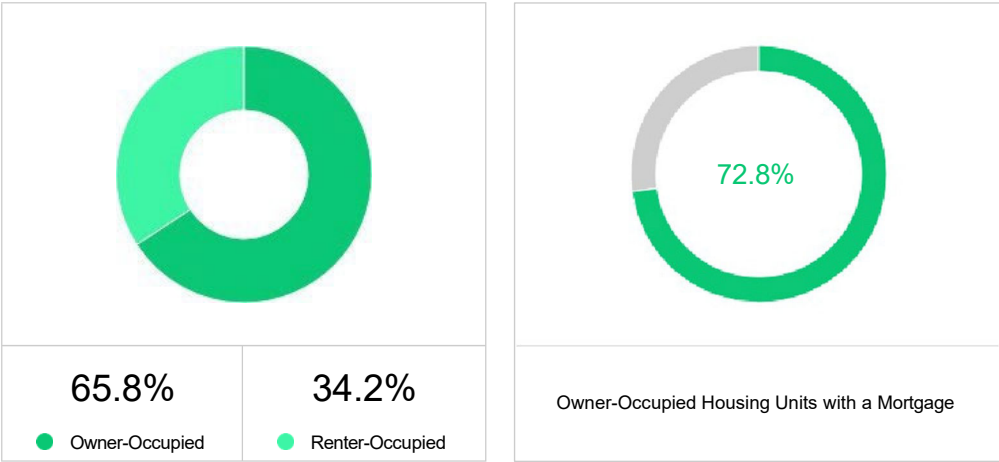
Race and Ethnicity

(percent of total population)



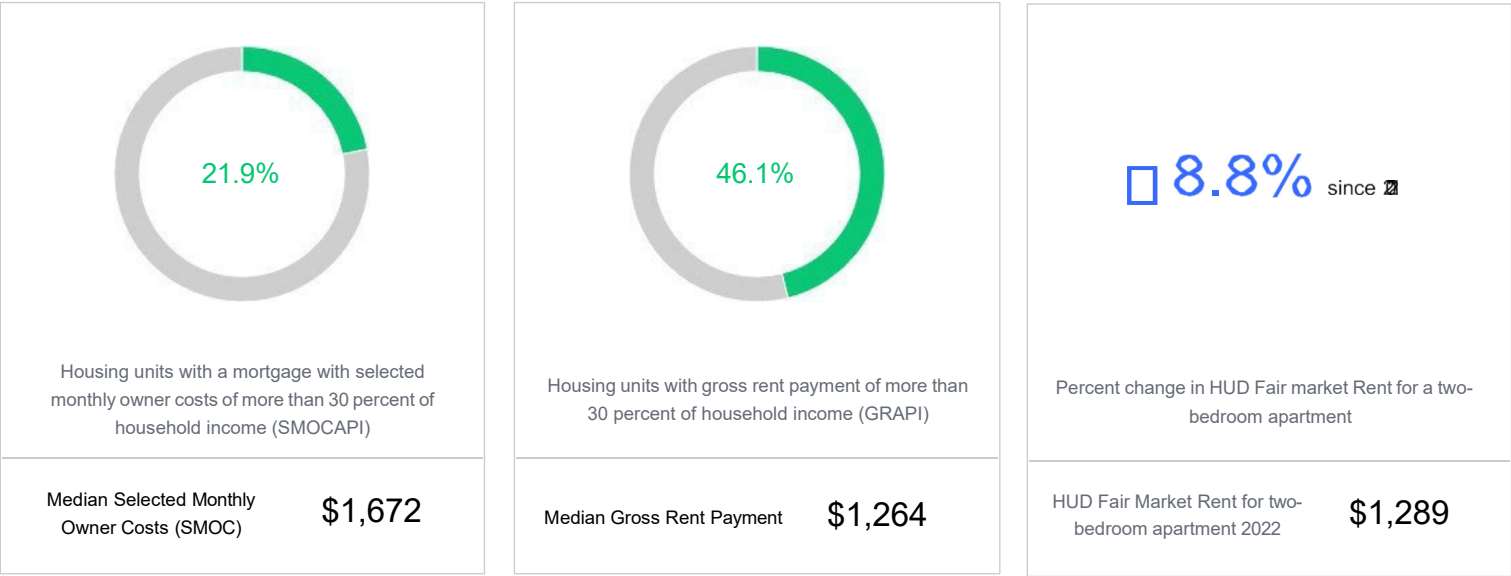


Occupied Housing Units

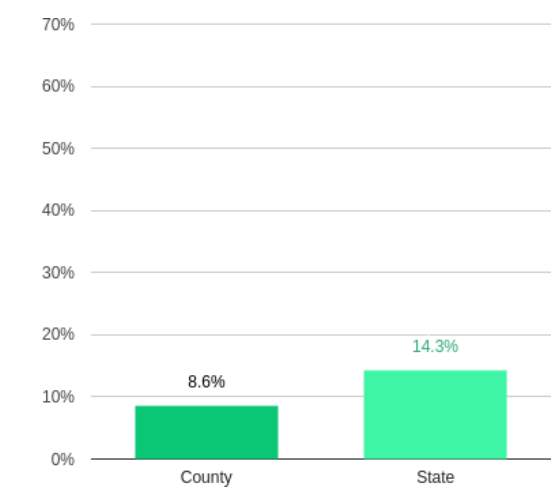


Lack Plumbing Facilities	0.1%
Lack Complete Kitchen Facilities	0.4%
Without Telephone Service	1.0%

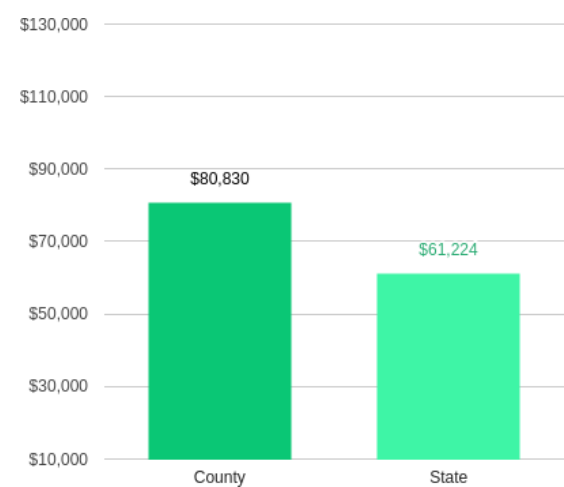
Housing Affordability



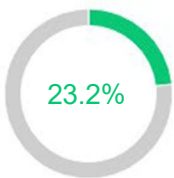
Individuals Below Poverty Level



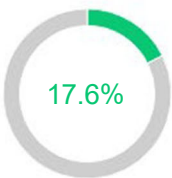
Median Household Income



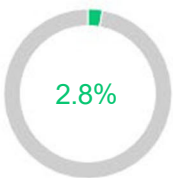
Household Income Characteristics



With Social Security



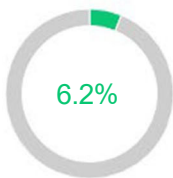
With Retirement Income



With Supplemental Security Income (SSI)



With Cash Public Assistance

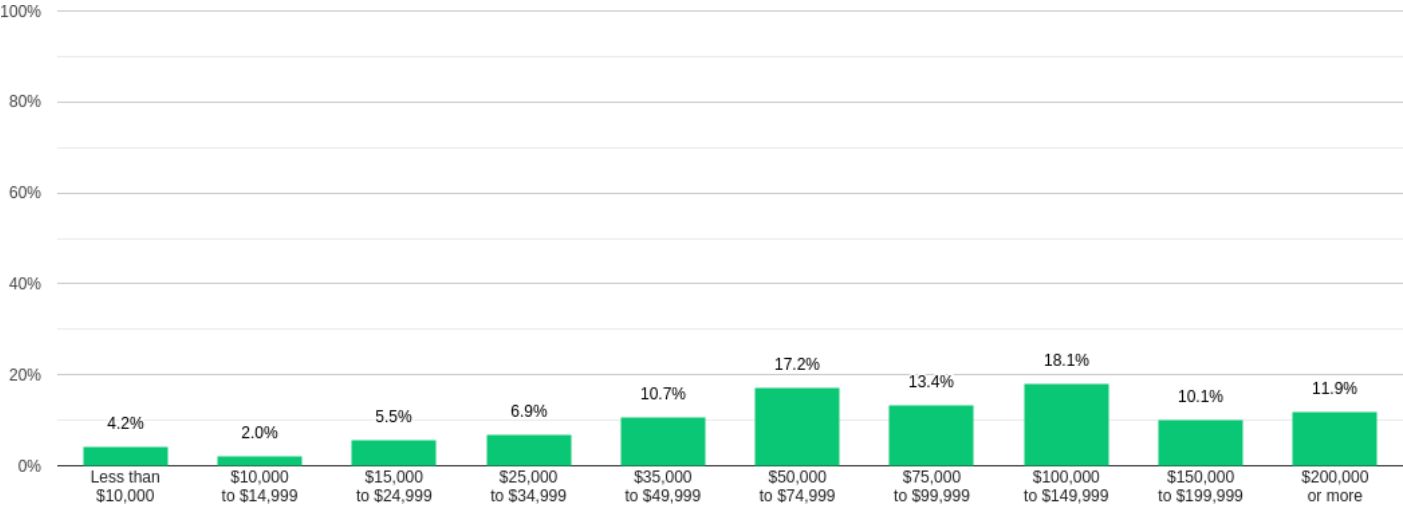


With Food Stamp/SNAP Benefits (past 12 months)

Households by Income Range

158

Percent of total households

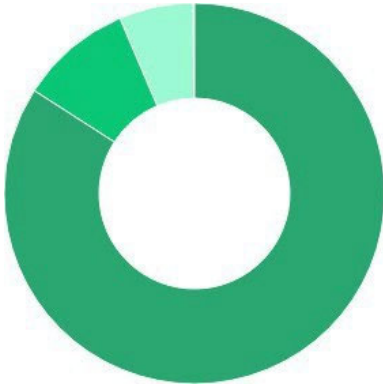
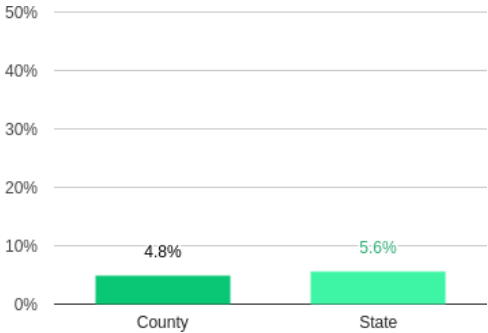




Civilian Employees by Wage Class



Unemployment Rate

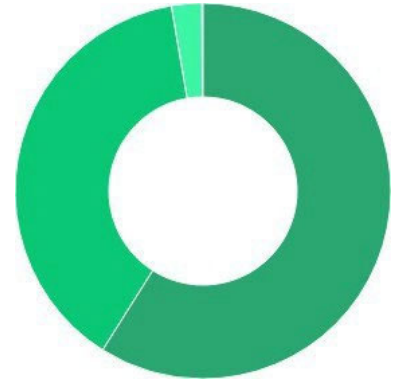


Civilian Employees by Industry

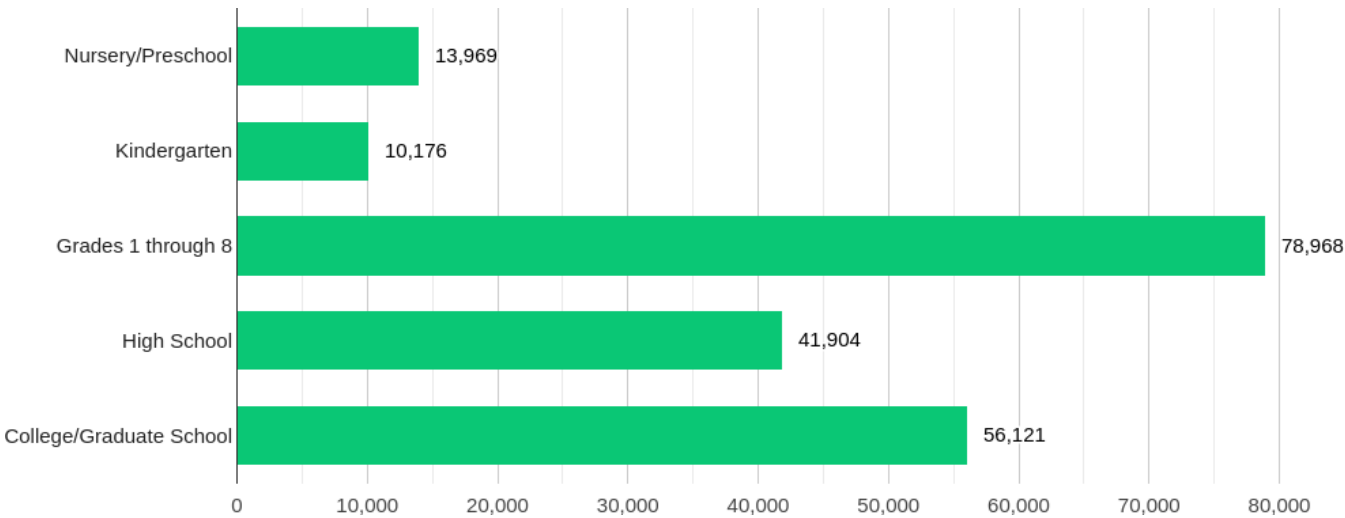
Industries	Number of Employees	% of Total Employees
Agriculture, forestry, fishing, hunting, and mining	779	0.2%
Arts entertainment, recreation, accommodation, and food services	38,365	9.7%
Construction	27,547	6.9%
Educational services, health care, and social assistance	73,087	18.4%
Finance, insurance, real estate, rental, and lending	35,938	9.1%
Information	11,872	3.0%
Manufacturing	30,067	7.6%
Other services except public administration	18,595	4.7%
Professional scientific, management, administration, and waste management services	70,956	17.9%
Public administration	11,657	2.9%
Retail trade	44,946	11.3%
Transportation, warehousing, and utilities	20,942	5.3%
Wholesale trade	12,238	3.1%



● < 5 employees	12,670	59.0%
● 5 - 99 employees	8,241	38.3%
● 100 - 999 employees	561	2.6%
● > 1,000 employees	20	0.1%

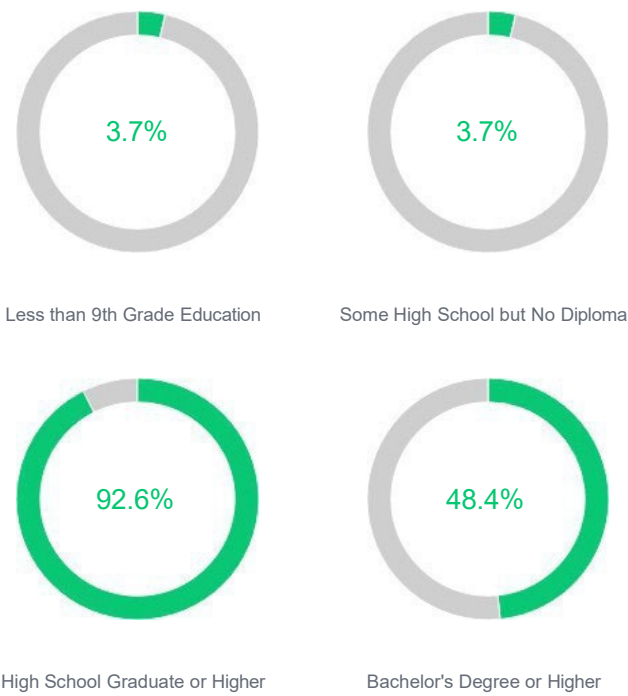


School Enrollment



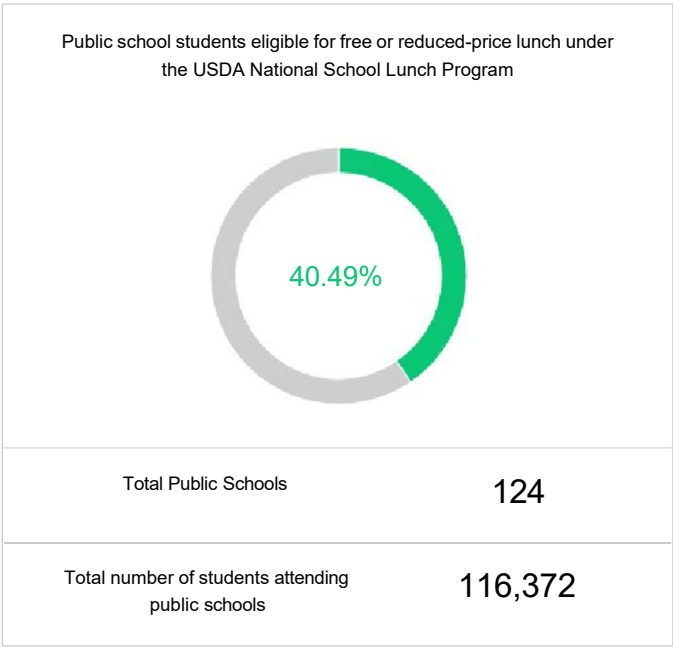
Educational Attainment

population 25 years and over



Free and Reduced Lunch Eligibility

as of the 2020-2021 School Year



Source: National Center for Education Statistics

0

Community Development Financial Institutions (CDFIs)

\$0

CDFI Fund grants awarded to CDFIs in last 10 years
(All award types excluding NMTCs)

\$0

New Market Tax Credits awarded in last 10 years

5

Opportunity Zones

1

HUD counseling agencies

0

Small Business Investment Companies

21

Low Income Housing Tax Credit projects funded in the last
15 years

32

HUD Section 8 housing development contracts
for all time

745

HUD Section 8 assisted housing units
for all time

23

Total Banks

154

Total bank branches

\$23,665,540

Total branch deposits (\$000s)

Top 10 Banks by Market Share

as of June 2021

Rank	Bank	Total Branch Deposits in County (\$000s)	Deposit Market Share %	% of Bank's Total Domestic Deposits in this County	Total Branches in County	% of Bank's Total Branches in this County
1	Wells Fargo Bank, National Association	\$4,922,923	20.80%	0.34%	20	0.40%
2	Synovus Bank	\$4,320,781	18.26%	9.08%	5	1.75%
3	Bank of America, National Association	\$3,872,091	16.36%	0.21%	20	0.47%
4	Truist Bank	\$3,000,658	12.68%	0.73%	23	0.90%
5	Jpmorgan Chase Bank, National Association	\$1,206,679	5.10%	0.06%	16	0.32%
6	Ameris Bank	\$848,072	3.58%	4.61%	9	5.29%
7	First Horizon Bank	\$802,516	3.39%	1.08%	2	0.41%
8	Regions Bank	\$665,600	2.81%	0.50%	13	0.99%
9	United Community Bank	\$658,792	2.78%	3.97%	3	1.95%
10	South State Bank, National Association	\$558,287	2.36%	1.68%	4	1.40%

as of December 2021

FDIC Cert #	Bank	Classification
31628	East West Bank	Minority Depository Institution: Board Majority Asian or Pacific Islander & Serving Minority Community
58181	Metro City Bank	Minority Depository Institution: Asian of Pacific Islander American Owned

4,407 Total IRS-Registered Nonprofits	2.86% 126 CRA-aligned Nonprofits
--	-------------------------------------

78

Community Services to
LMI Individuals

Social services and other support
for low- and moderate-income,
homeless or at-risk individuals

36

Affordable
Housing

Creation, rehabilitation, operation
or preservation of affordable
housing

12

Economic
Development

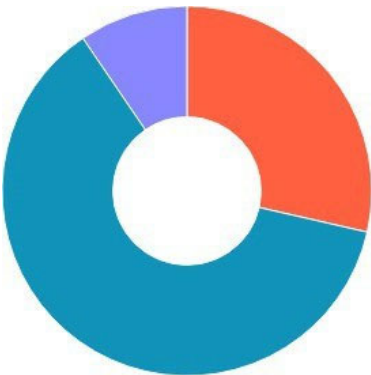
Workforce development, job
training, and small business or
startup support

0

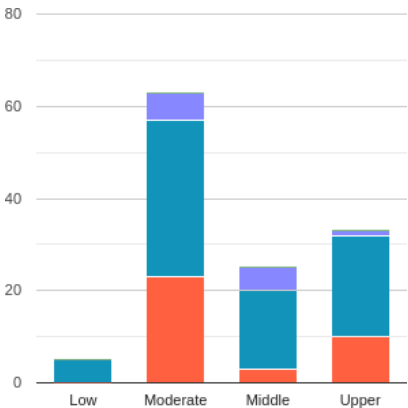
Revitalization/
Stabilization

Community and economic
development in distressed,
underserved or disadvantaged
areas

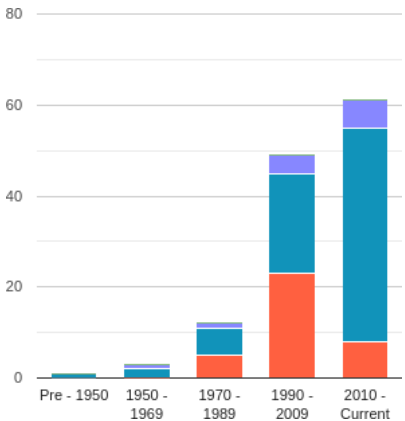
Which CRA categories do the nonprofits
serve?



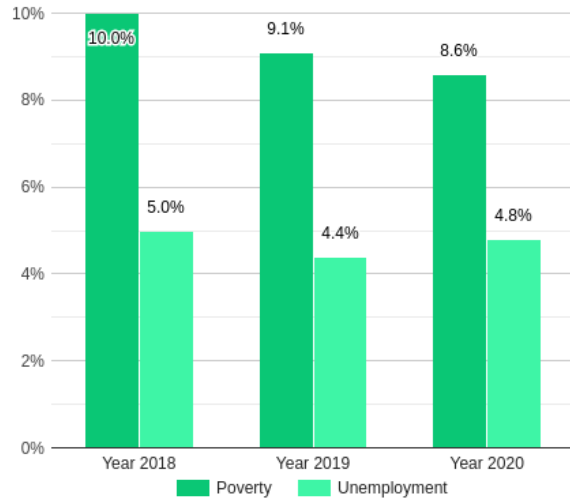
In which census tracts are the nonprofits
located?



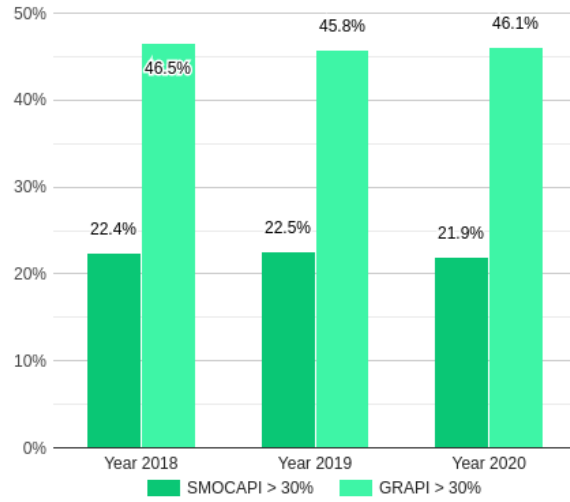
When did the nonprofits receive their IRS
ruling?



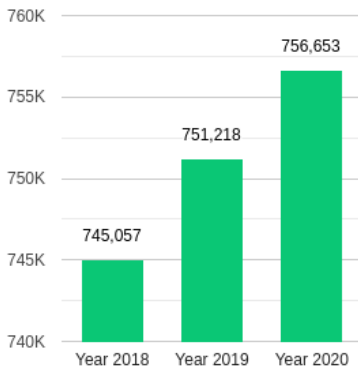
Poverty and Unemployment



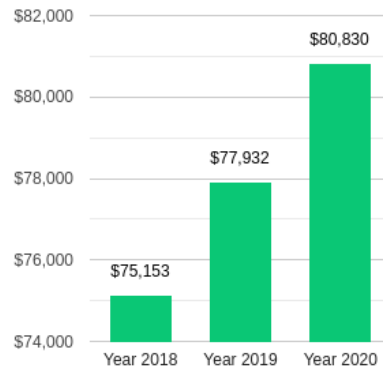
Housing Affordability



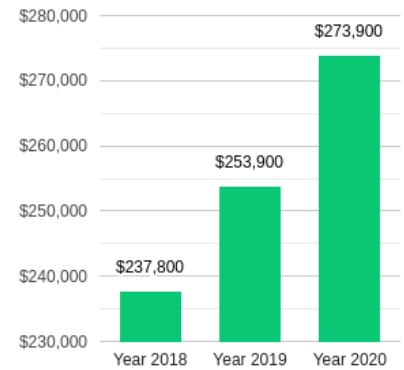
Population



Median Income



Median Home Value



This Market Report was created using current data available from publicly available government and industry sources. Data sources include the U.S. Census Bureau, Federal Deposit Insurance Corporation, National Center for Education Statistics, the Federal Emergency Management Agency, the Internal Revenue Service, the Community Development Financial Institutions Fund, the Small Business Administration, and other similar sources as well as our own proprietary Community Qualifier online search engine. For a complete list of sources utilized in the creation of this CRA Market Analysis Report, please see our data source list located on www.learnkra.com.

CONTEXTTER MARKET REPORT

2022 Report

Coweta County Georgia

Generated on August 21, 2022

Prepared By



600 East Main Street
Suite 101
Louisville, KY 40202

www.findcra.com
1-844-2-findCRA
info@findCRA.com

Newnan

Largest City

Total Land Area

440.89 square miles

Population Density

288.8 people per sq. mile

Time Zone

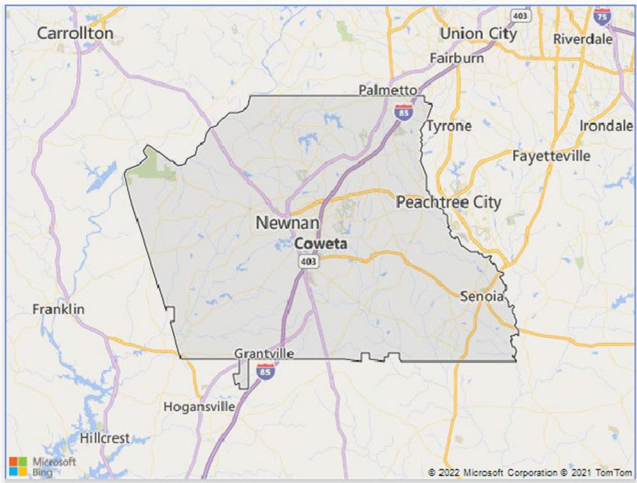
Eastern

CBSA

Atlanta-Sandy Springs-Alpharetta, GA

CSA

Atlanta--Athens-Clarke County--Sandy Springs, GA-AL



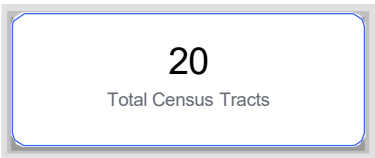
0	0	0	0
Current Year	Prior Year	Current Year	Prior Year
FFIEC Distressed Tracts		FFIEC Underserved Tracts	

FEMA Major Disaster Declarations

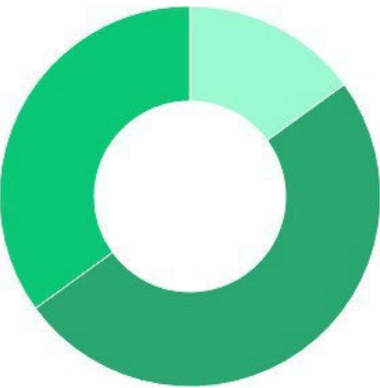
January 2019 through year-to-date

Declaration ID	Incident Type	Title	Declaration Date
DR-4501-GA	Biological	COVID-19 PANDEMIC	03/29/2020
DR-4600-GA	Severe Storm(s)	SEVERE STORMS AND TORNADOES	05/05/2021

Census Tracts by Income Level (2021)

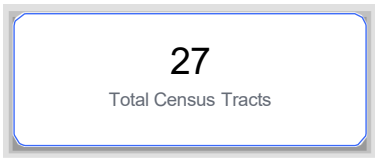


Low-Income	0	0%
Moderate-Income	3	15.0%
Middle-Income	10	50.0%
Upper-Income	7	35.0%
Unknown	0	0%

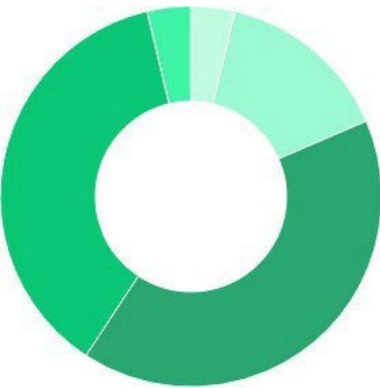


Source: 2010-2015 ACS 5-Year Estimates
included in the 2021 FFIEC Census File

Census Tracts by Income Level (2022)



Low-Income	1	3.7%
Moderate-Income	4	14.8%
Middle-Income	11	40.7%
Upper-Income	10	37.0%
Unknown	1	3.7%



Source: 2016-2020 ACS 5-Year Estimates
included in the 2022 FFIEC Census File

Communities in this Market

Based on USPS Zip Code Data

- Grantville
- Haralson
- Lone Oak
- Moreland
- Newnan
- Raymond
- Sargent
- Senola
- Sharpsburg
- Shenandoah
- Turin

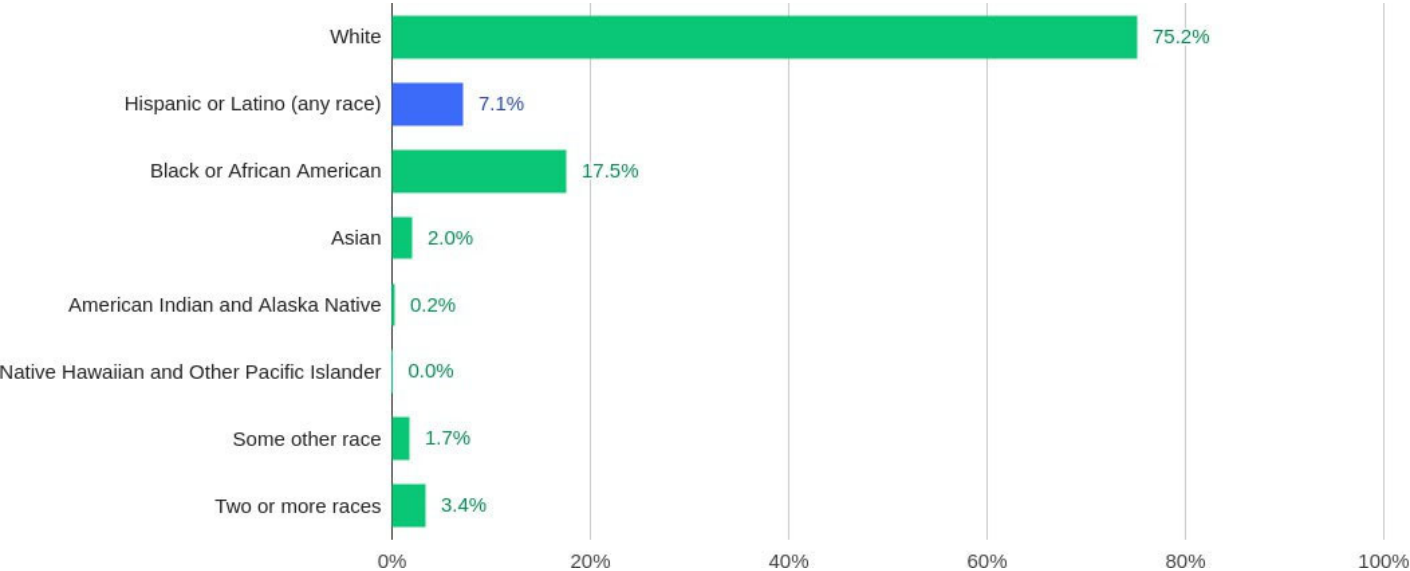
145,839
Total Population

53,104
Total Households

145,241
Civilian Non-institutionalized
Population

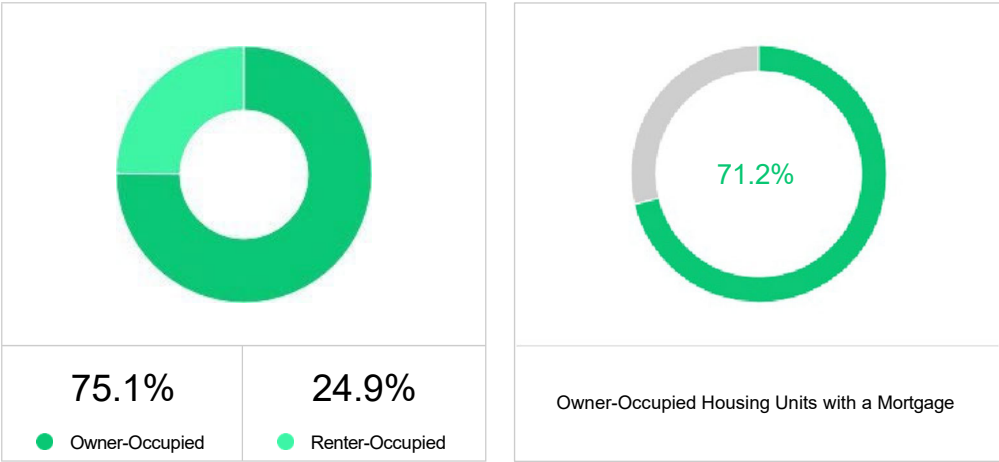
Civilian Veterans	8.6%	Average Household Size	2.7	With health insurance	90.2%
Native Born Citizens	93.1%	Households with a computer	94.3%	Without health insurance	9.8%
Foreign-Born Population	6.9%	Households with broadband internet	88.6%	Disabled	11.2%
• Naturalized U.S. Citizen	47.9%				
• Not a U.S. Citizen	52.1%				

Race and Ethnicity
(percent of total population)



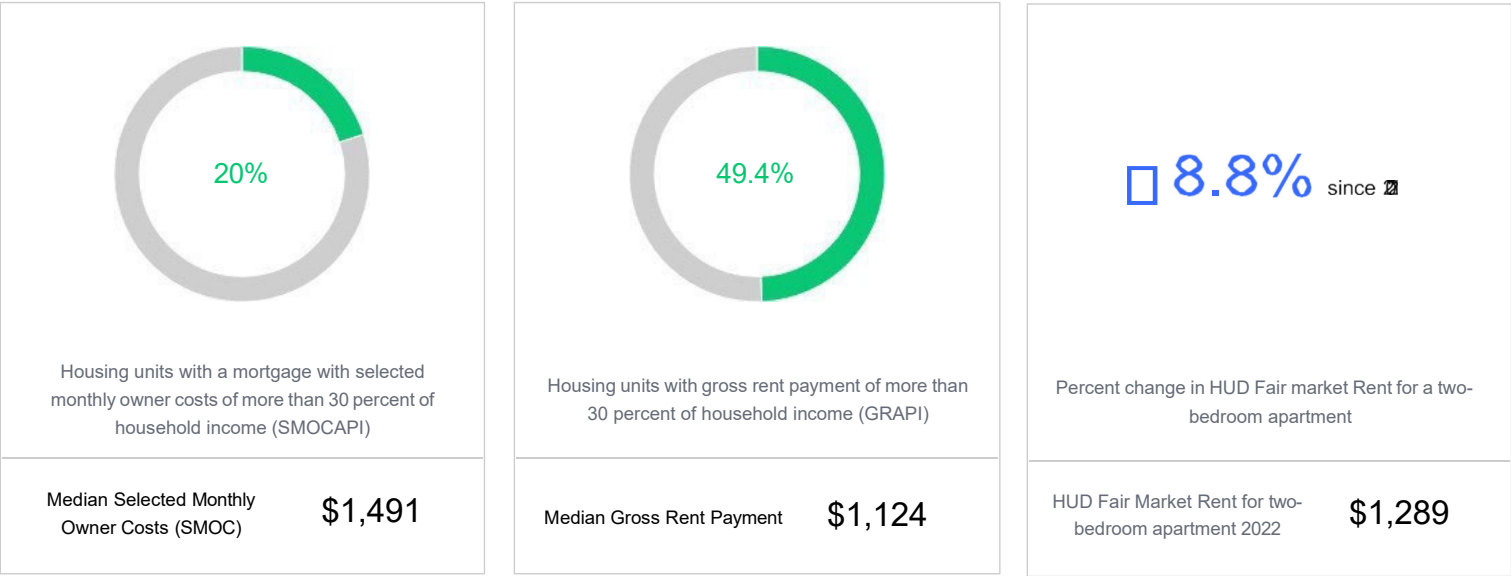


Occupied Housing Units

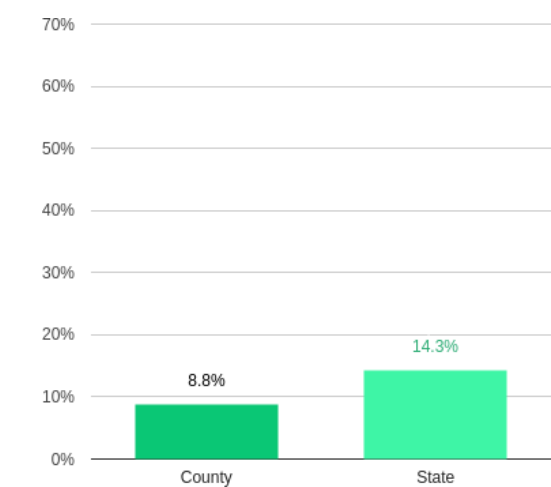


Lack Plumbing Facilities	0.3%
Lack Complete Kitchen Facilities	0.4%
Without Telephone Service	1.3%

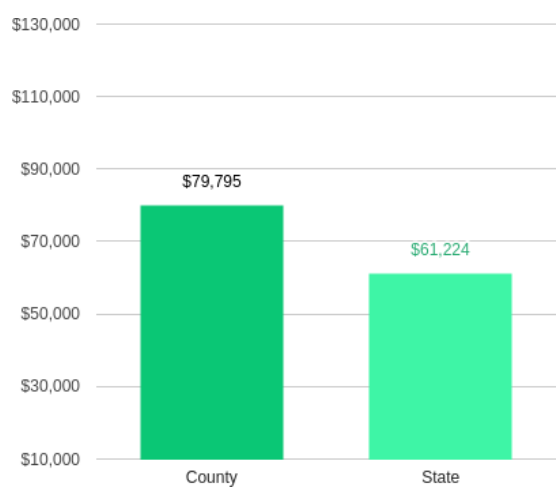
Housing Affordability



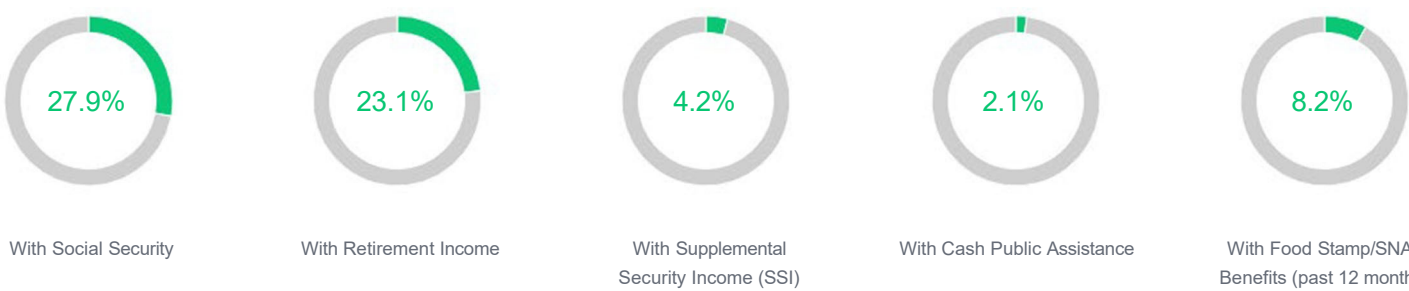
Individuals Below Poverty Level



Median Household Income



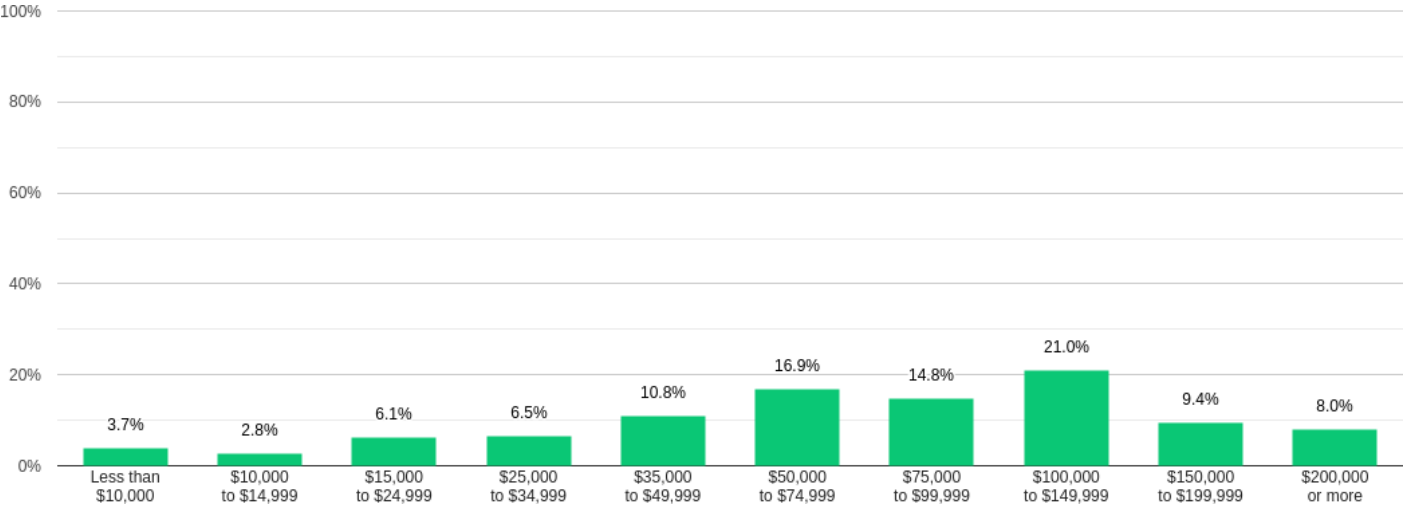
Household Income Characteristics



Households by Income Range

173

Percent of total households

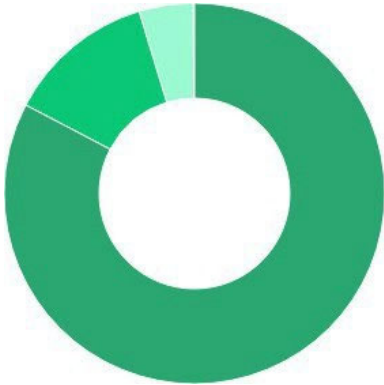
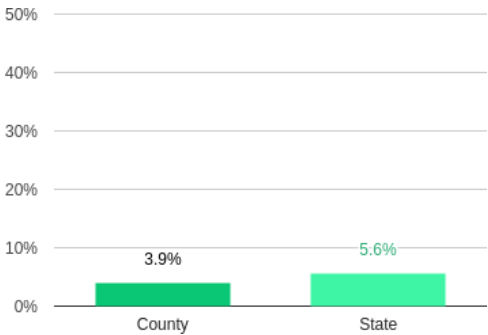




Civilian Employees by Wage Class

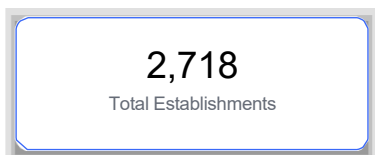


Unemployment Rate

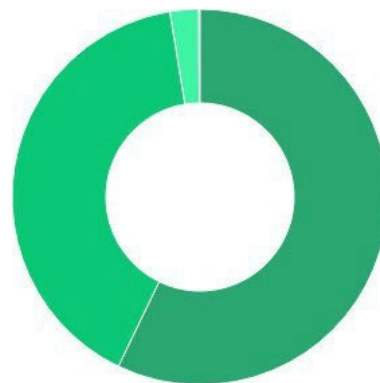


Civilian Employees by Industry

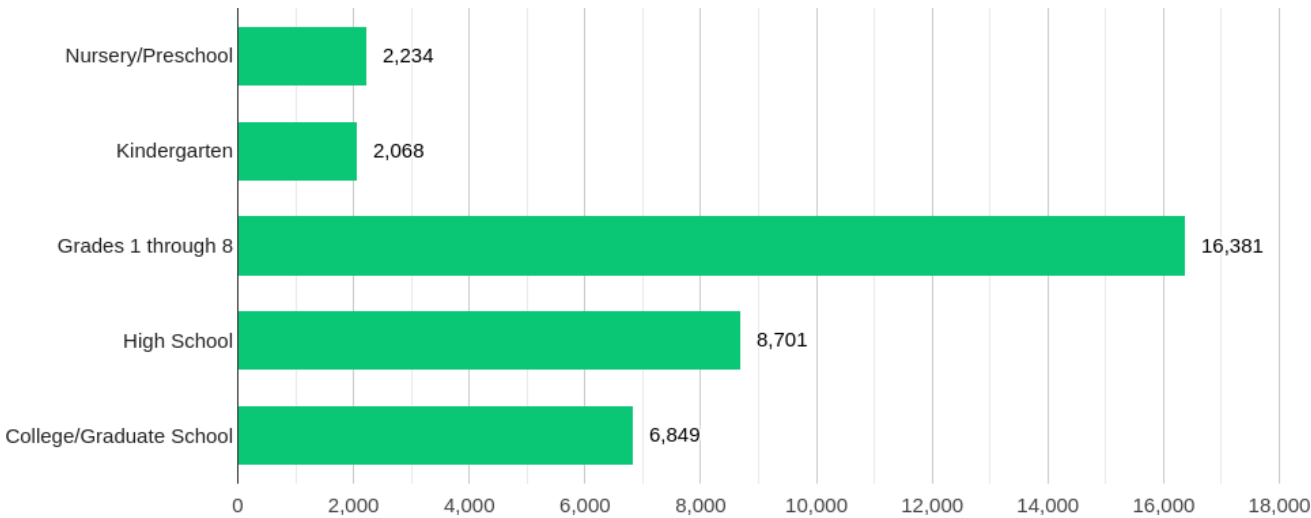
Industries	Number of Employees	% of Total Employees
Agriculture, forestry, fishing, hunting, and mining	288	0.4%
Arts entertainment, recreation, accommodation, and food services	6,473	9.0%
Construction	4,532	6.3%
Educational services, health care, and social assistance	14,086	19.5%
Finance, insurance, real estate, rental, and lending	4,170	5.8%
Information	1,412	2.0%
Manufacturing	8,857	12.3%
Other services except public administration	3,418	4.7%
Professional scientific, management, administration, and waste management services	6,994	9.7%
Public administration	3,280	4.5%
Retail trade	8,516	11.8%
Transportation, warehousing, and utilities	8,200	11.4%
Wholesale trade	2,016	2.8%



● < 5 employees	1,553	57.1%
● 5 - 99 employees	1,095	40.3%
● 100 - 999 employees	67	2.5%
● > 1,000 employees	3	0.1%

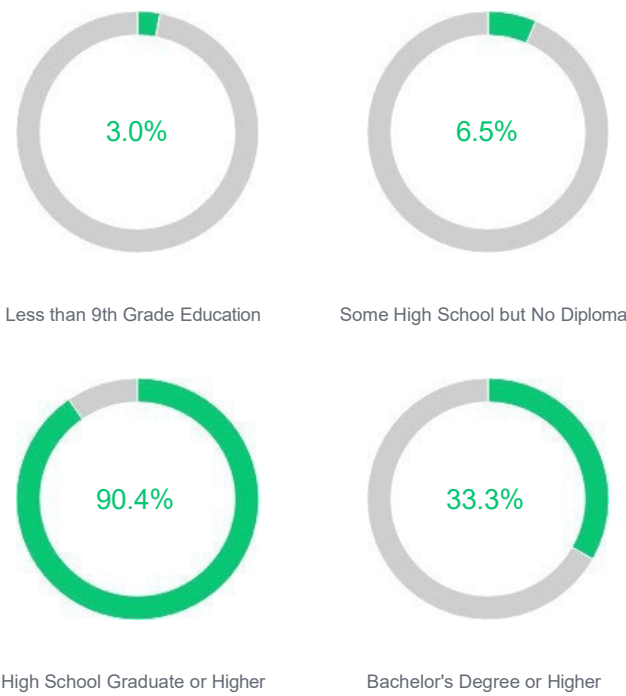


School Enrollment



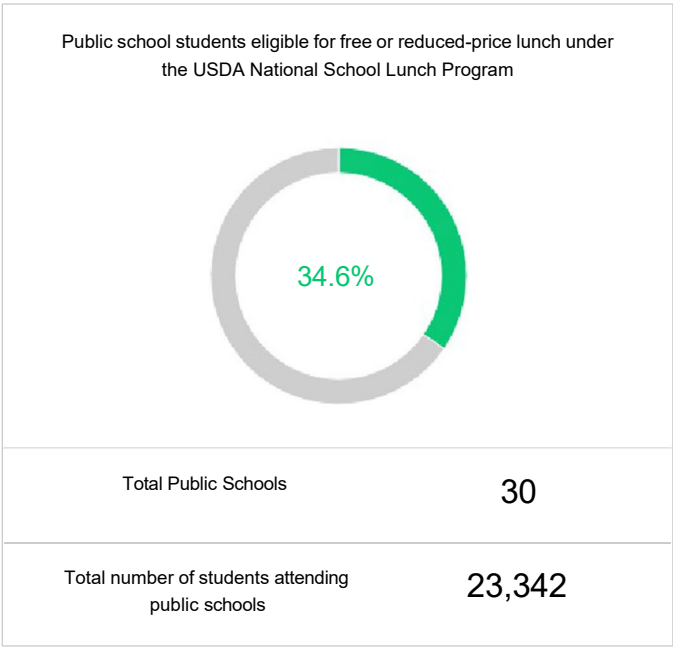
Educational Attainment

population 25 years and over



Free and Reduced Lunch Eligibility

as of the 2020-2021 School Year



Source: National Center for Education Statistics

0

Community Development Financial Institutions (CDFIs)

\$0

CDFI Fund grants awarded to CDFIs in last 10 years
(All award types excluding NMTCs)

\$0

New Market Tax Credits awarded in last 10 years

2

Opportunity Zones

0

HUD counseling agencies

0

Small Business Investment Companies

5

Low Income Housing Tax Credit projects funded in the last
15 years

4

HUD Section 8 housing development contracts
for all time

355

HUD Section 8 assisted housing units
for all time

14

Total Banks

25

Total bank branches

\$2,315,683

Total branch deposits (\$000s)

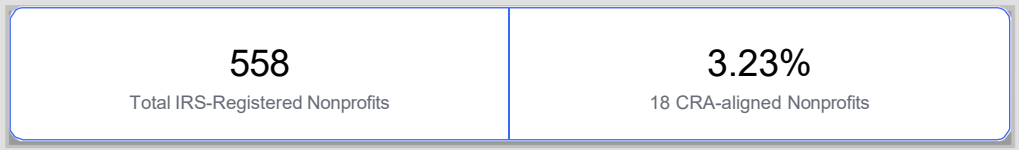
Top 10 Banks by Market Share

as of June 2021

Rank	Bank	Total Branch Deposits in County (\$000s)	Deposit Market Share %	% of Bank's Total Domestic Deposits in this County	Total Branches in County	% of Bank's Total Branches in this County
1	Truist Bank	\$594,945	25.69%	0.14%	3	0.12%
2	Synovus Bank	\$349,530	15.09%	0.73%	4	1.40%
3	Bank of America, National Association	\$288,074	12.44%	0.02%	2	0.05%
4	Wells Fargo Bank, National Association	\$236,484	10.21%	0.02%	2	0.04%
5	United Bank	\$146,132	6.31%	7.71%	2	11.11%
6	Bank Ozk	\$132,576	5.73%	0.64%	3	1.28%
7	Regions Bank	\$128,459	5.55%	0.10%	2	0.15%
8	South State Bank, National Association	\$112,065	4.84%	0.34%	1	0.35%
9	Jpmorgan Chase Bank, National Association	\$87,877	3.79%	0.00%	1	0.02%
10	Southern States Bank	\$75,351	3.25%	5.74%	1	6.67%

as of December 2021

FDIC Cert #	Bank	Classification
-	-	-



15

Community Services to
LMI Individuals

*Social services and other support
for low- and moderate-income,
homeless or at-risk individuals*

2

Affordable
Housing

*Creation, rehabilitation, operation
or preservation of affordable
housing*

1

Economic
Development

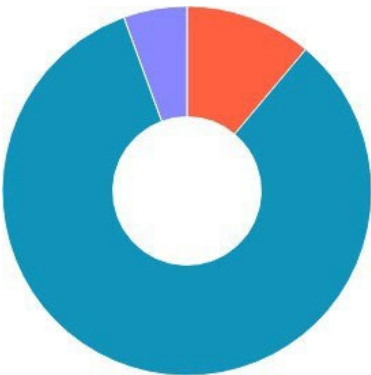
*Workforce development, job
training, and small business or
startup support*

0

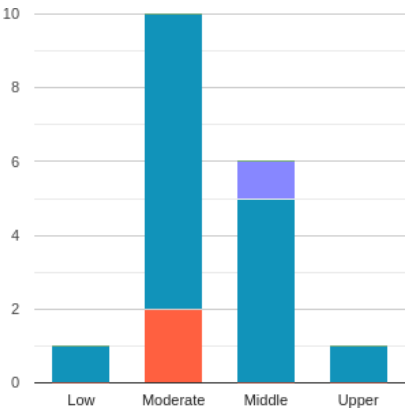
Revitalization/
Stabilization

*Community and economic
development in distressed,
underserved or disadvantaged
areas*

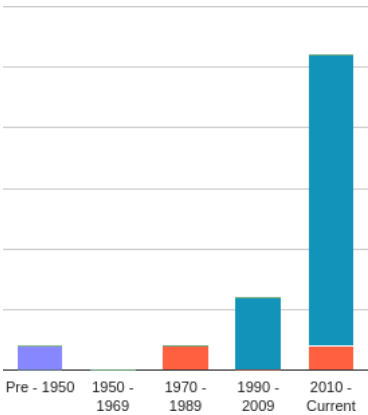
Which CRA categories do the nonprofits serve?



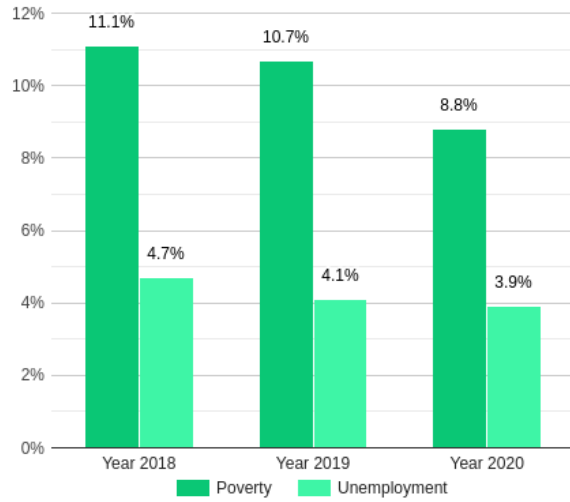
In which census tracts are the nonprofits located?



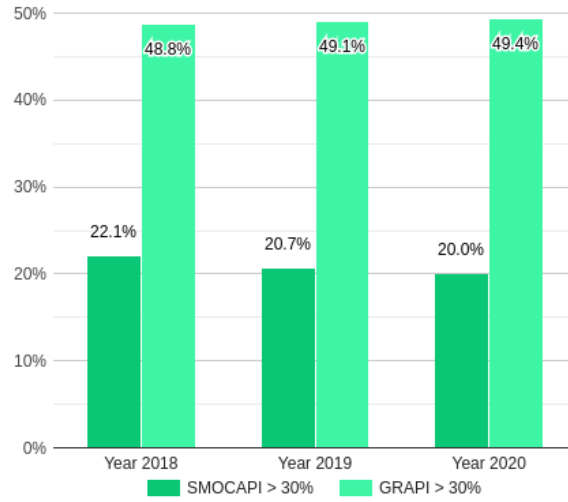
When did the nonprofits receive their IRS ruling?



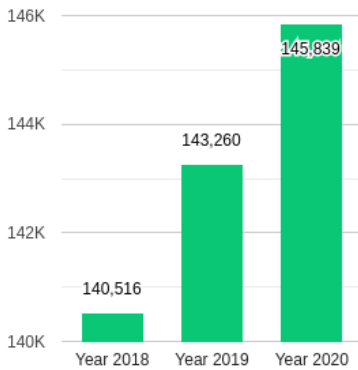
Poverty and Unemployment



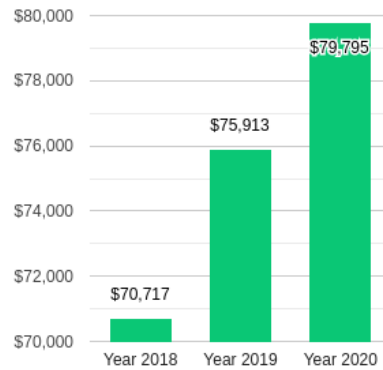
Housing Affordability



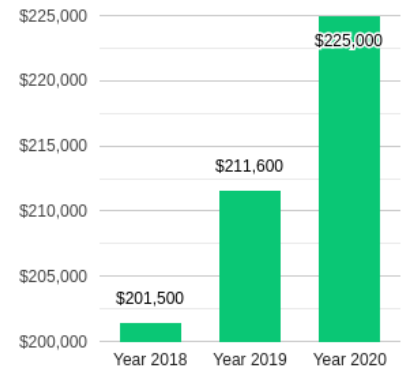
Population



Median Income



Median Home Value



This Market Report was created using current data available from publicly available government and industry sources. Data sources include the U.S. Census Bureau, Federal Deposit Insurance Corporation, National Center for Education Statistics, the Federal Emergency Management Agency, the Internal Revenue Service, the Community Development Financial Institutions Fund, the Small Business Administration, and other similar sources as well as our own proprietary Community Qualifier online search engine. For a complete list of sources utilized in the creation of this CRA Market Analysis Report, please see our data source list located on www.learnkra.com.

CONTEXTER MARKET REPORT

2022 Report

DeKalb County Georgia

Generated on August 21, 2022

Prepared By



600 East Main Street
Suite 101
Louisville, KY 40202

www.findcra.com
1-844-2-findCRA
info@findCRA.com

Atlanta

Largest City

Total Land Area

267.58 square miles

Population Density

2,585.7 people per sq. mile

Time Zone

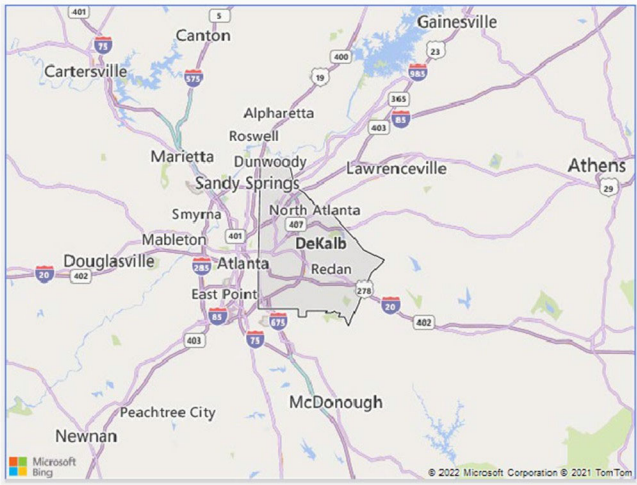
Eastern

CBSA

Atlanta-Sandy Springs-Alpharetta, GA

CSA

Atlanta--Athens-Clarke County--Sandy Springs, GA-AL



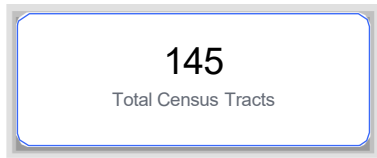
0	0	0	0
Current Year	Prior Year	Current Year	Prior Year
FFIEC Distressed Tracts		FFIEC Underserved Tracts	

FEMA Major Disaster Declarations

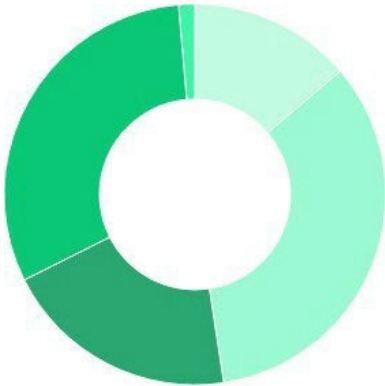
January 2019 through year-to-date

Declaration ID	Incident Type	Title	Declaration Date
DR-4501-GA	Biological	COVID-19 PANDEMIC	03/29/2020

Census Tracts by Income Level (2021)

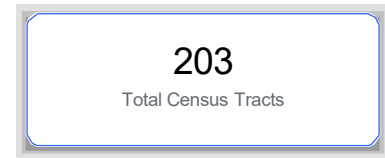


Low-Income	20	13.8%
Moderate-Income	49	33.8%
Middle-Income	29	20.0%
Upper-Income	45	31.0%
Unknown	2	1.4%

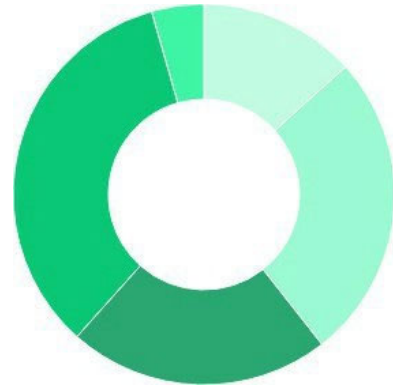


Source: 2010-2015 ACS 5-Year Estimates
included in the 2021 FFIEC Census File

Census Tracts by Income Level (2022)



Low-Income	27	13.3%
Moderate-Income	53	26.1%
Middle-Income	45	22.2%
Upper-Income	69	34.0%
Unknown	9	4.4%



Source: 2016-2020 ACS 5-Year Estimates
included in the 2022 FFIEC Census File

Communities in this Market

Based on USPS Zip Code Data



755,287
Total Population

283,799
Total Households

749,223
Civilian Non-institutionalized
Population

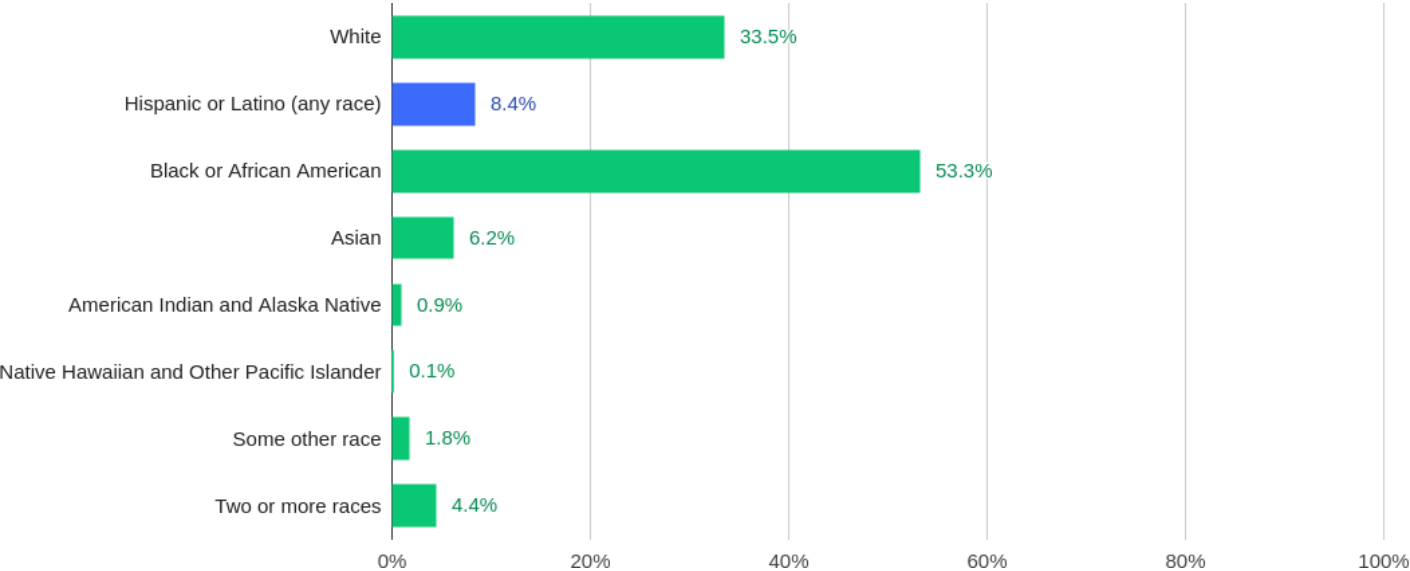
Civilian Veterans	6.2%
Native Born Citizens	84.0%
Foreign-Born Population	16.0%
• Naturalized U.S. Citizen	43.5%
• Not a U.S. Citizen	56.5%

Average Household Size	2.6
Households with a computer	94.0%
Households with broadband internet	87.9%

With health insurance	86.7%
Without health insurance	13.3%
Disabled	10.8%

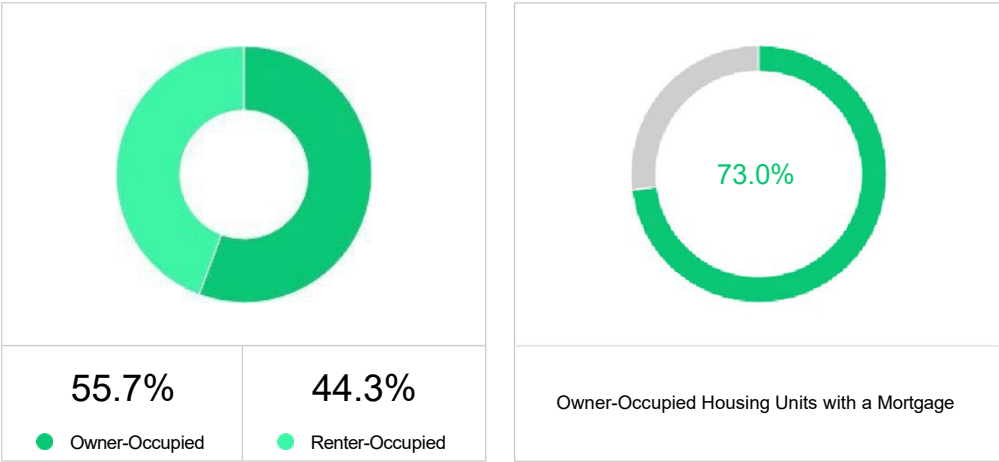
Race and Ethnicity

(percent of total population)





Occupied Housing Units



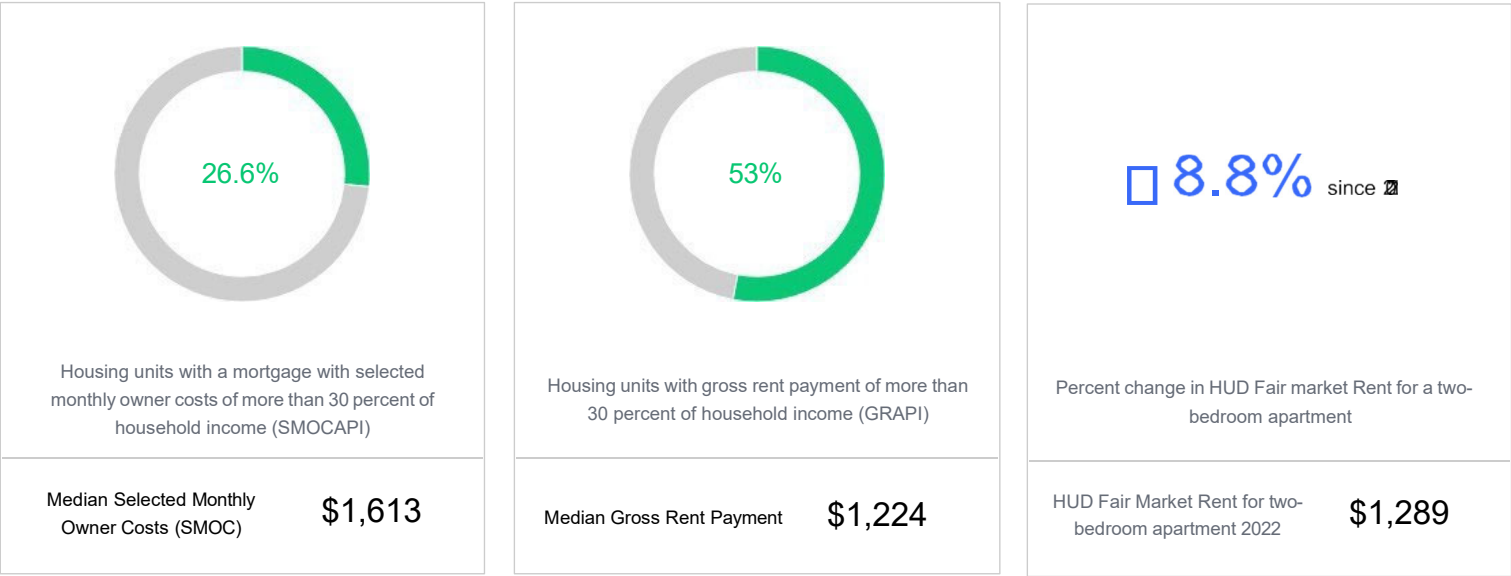
73.0%

Owner-Occupied Housing Units with a Mortgage



Lack Plumbing Facilities	0.2%
Lack Complete Kitchen Facilities	0.6%
Without Telephone Service	1.3%

Housing Affordability



53%

Housing units with gross rent payment of more than 30 percent of household income (GRAPI)

Median Gross Rent Payment

\$1,224

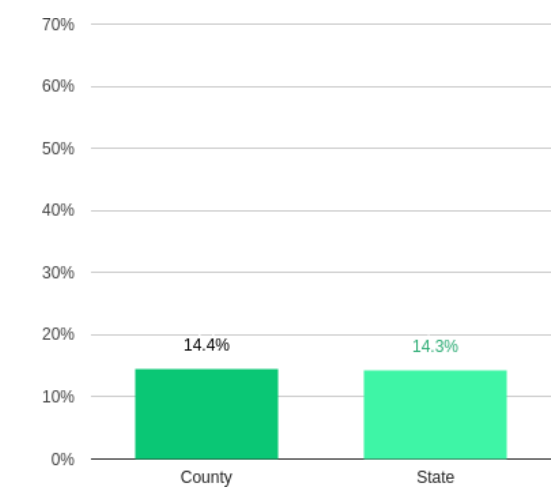
8.8%

Percent change in HUD Fair market Rent for a two-bedroom apartment

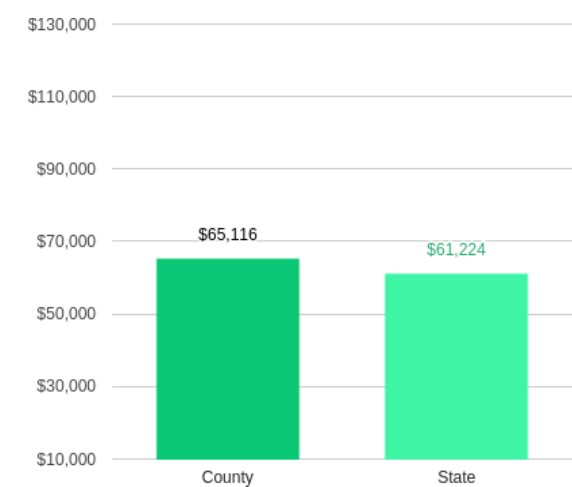
HUD Fair Market Rent for two-bedroom apartment 2022

\$1,289

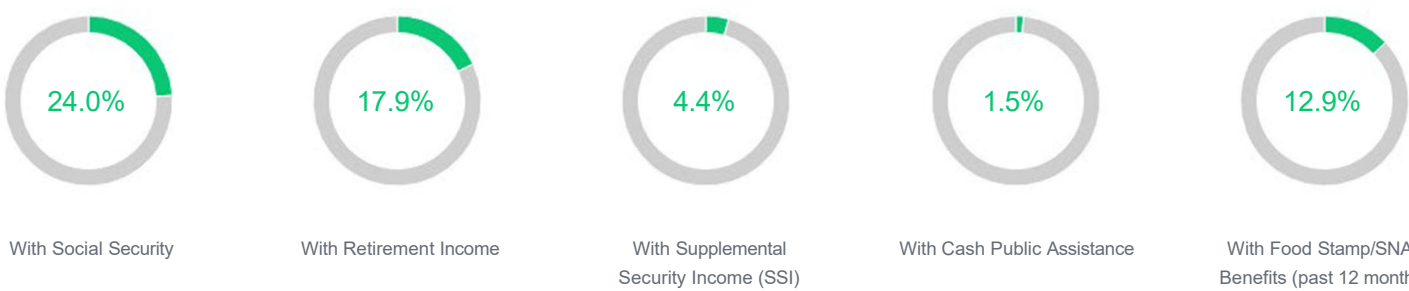
Individuals Below Poverty Level



Median Household Income



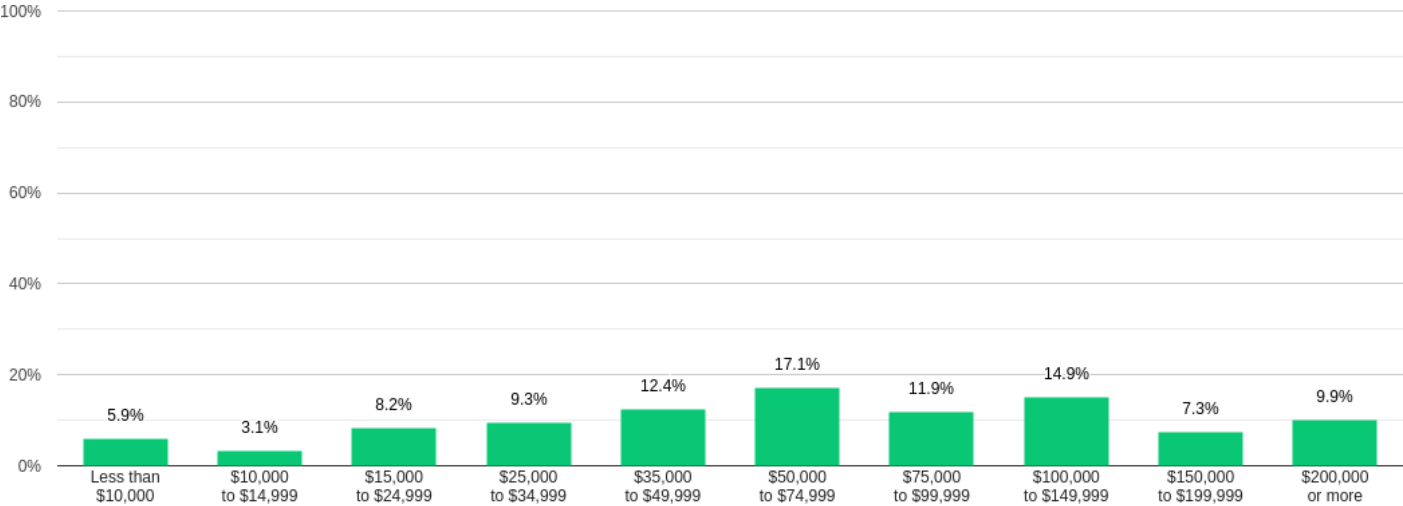
Household Income Characteristics



Households by Income Range

188

Percent of total households

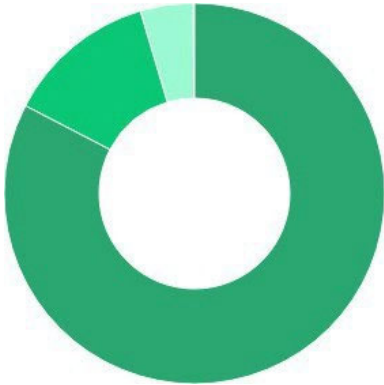
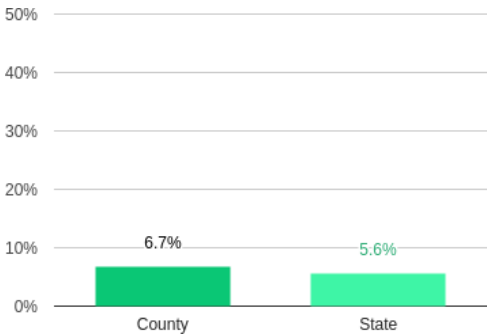




Civilian Employees by Wage Class



Unemployment Rate

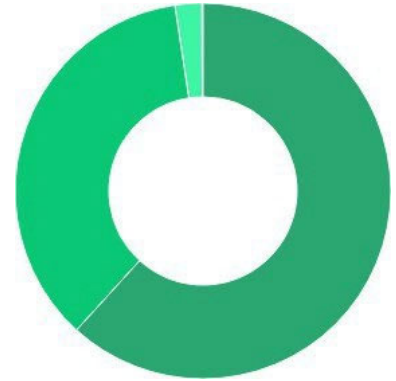


Civilian Employees by Industry

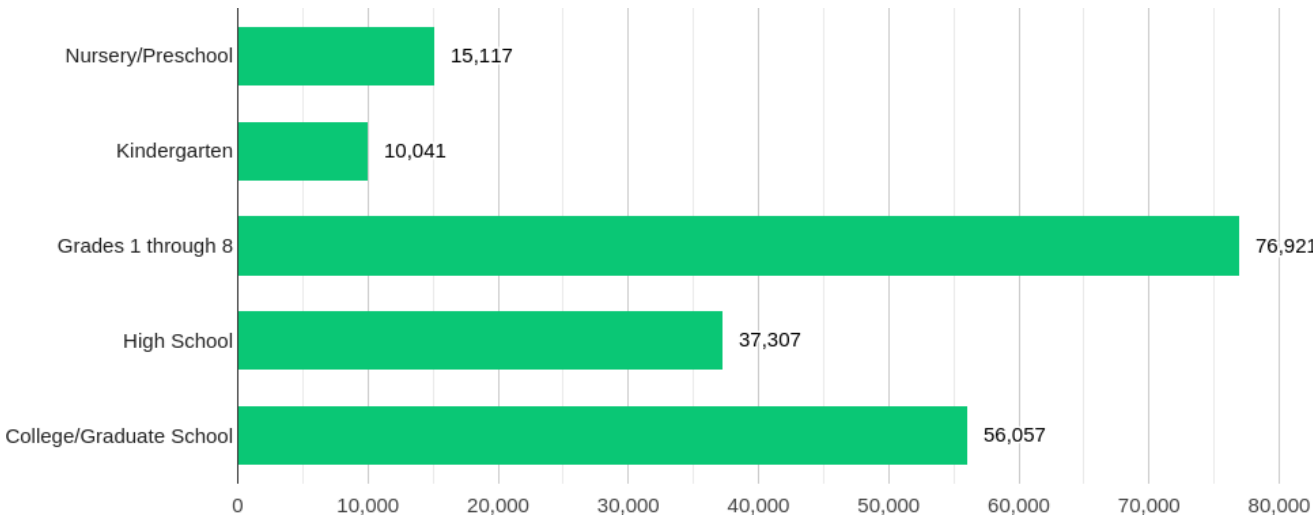
Industries	Number of Employees	% of Total Employees
Agriculture, forestry, fishing, hunting, and mining	1,119	0.3%
Arts entertainment, recreation, accommodation, and food services	35,655	9.3%
Construction	16,793	4.4%
Educational services, health care, and social assistance	86,860	22.6%
Finance, insurance, real estate, rental, and lending	27,018	7.0%
Information	13,724	3.6%
Manufacturing	23,912	6.2%
Other services except public administration	18,016	4.7%
Professional scientific, management, administration, and waste management services	66,321	17.2%
Public administration	17,732	4.6%
Retail trade	39,582	10.3%
Transportation, warehousing, and utilities	27,461	7.1%
Wholesale trade	10,326	2.7%



● < 5 employees	11,032	61.7%
● 5 - 99 employees	6,409	35.9%
● 100 - 999 employees	411	2.3%
● > 1,000 employees	17	0.1%

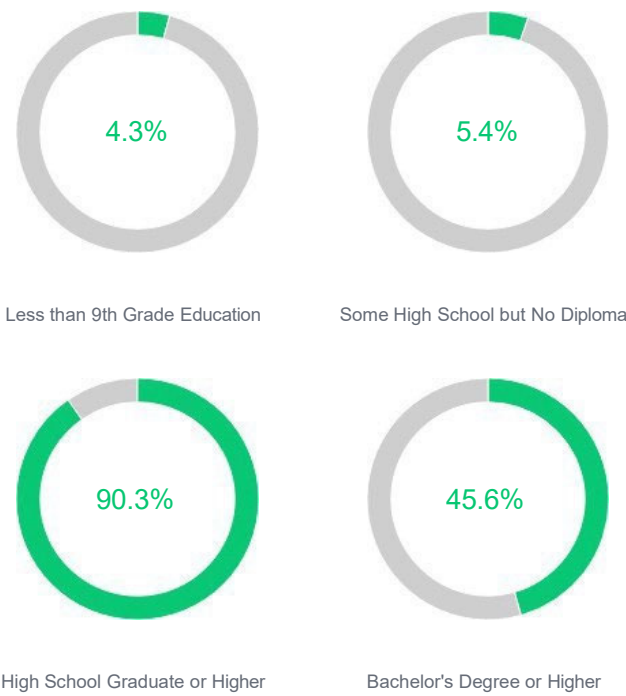


School Enrollment



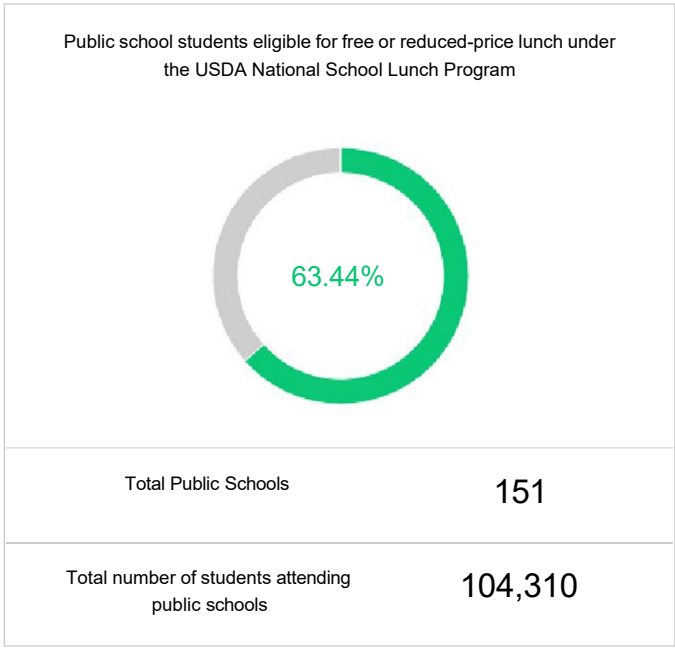
Educational Attainment

population 25 years and over



Free and Reduced Lunch Eligibility

as of the 2020-2021 School Year



Source: National Center for Education Statistics

3

Community Development Financial Institutions (CDFIs)

\$13,285,371

CDFI Fund grants awarded to CDFIs in last 10 years
(All award types excluding NMTCs)

\$0

New Market Tax Credits awarded in last 10 years

12

Opportunity Zones

9

HUD counseling agencies

0

Small Business Investment Companies

35

Low Income Housing Tax Credit projects funded in the last
15 years

28

HUD Section 8 housing development contracts
for all time

1,855

HUD Section 8 assisted housing units
for all time

25

Total Banks

122

Total bank branches

\$16,644,637

Total branch deposits (\$000s)

Top 10 Banks by Market Share

as of June 2021

Rank	Bank	Total Branch Deposits in County (\$000s)	Deposit Market Share %	% of Bank's Total Domestic Deposits in this County	Total Branches in County	% of Bank's Total Branches in this County
1	Wells Fargo Bank, National Association	\$4,882,318	29.33%	0.33%	20	0.40%
2	Bank of America, National Association	\$3,783,484	22.73%	0.20%	18	0.43%
3	Truist Bank	\$2,528,182	15.19%	0.61%	26	1.01%
4	Jpmorgan Chase Bank, National Association	\$1,116,041	6.71%	0.06%	17	0.35%
5	Metro City Bank	\$908,983	5.46%	44.87%	1	5.26%
6	Ameris Bank	\$820,108	4.93%	4.46%	5	2.94%
7	PNC Bank, National Association	\$339,486	2.04%	0.09%	6	0.28%
8	Synovus Bank	\$335,333	2.01%	0.70%	2	0.70%
9	First Ic Bank	\$234,126	1.41%	29.81%	1	10.00%
10	East West Bank	\$203,132	1.22%	0.40%	1	0.92%

as of December 2021

FDIC Cert #	Bank	Classification
8033	Citizens Trust Bank	Certified CDFI Bank Minority Depository Institution: Black or African American Owned
34998	First IC Bank	Minority Depository Institution: Asian of Pacific Islander American Owned
58181	Metro City Bank	Minority Depository Institution: Asian of Pacific Islander American Owned
58657	PromiseOne Bank	Minority Depository Institution: Asian of Pacific Islander American Owned
20845	Wallis Bank	Minority Depository Institution: Asian of Pacific Islander American Owned



159

Community Services to
LMI Individuals

*Social services and other support
for low- and moderate-income,
homeless or at-risk individuals*

41

Affordable
Housing

*Creation, rehabilitation, operation
or preservation of affordable
housing*

17

Economic
Development

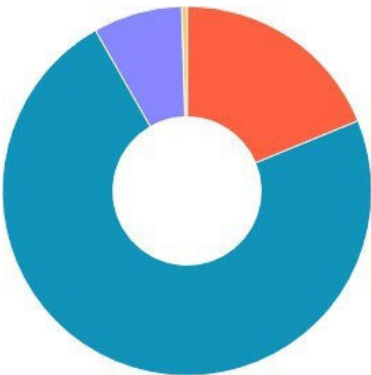
*Workforce development, job
training, and small business or
startup support*

1

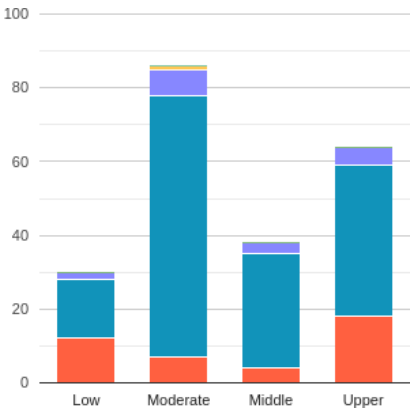
Revitalization/
Stabilization

*Community and economic
development in distressed,
underserved or disadvantaged
areas*

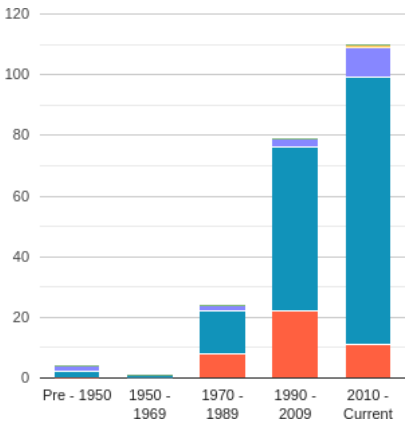
Which CRA categories do the nonprofits serve?



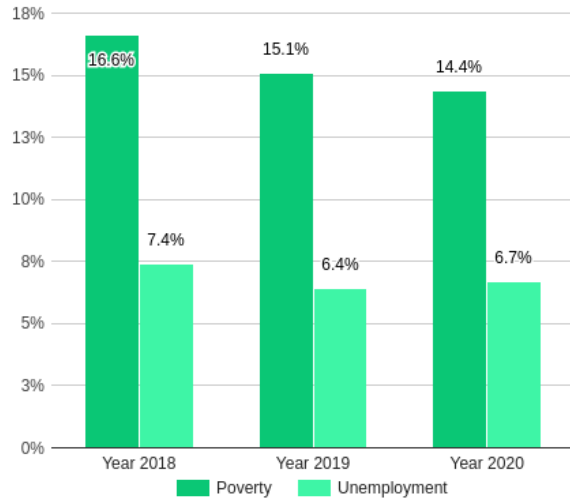
In which census tracts are the nonprofits located?



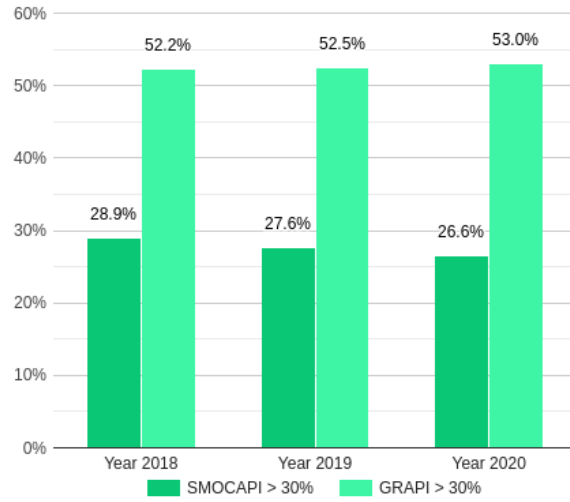
When did the nonprofits receive their IRS ruling?



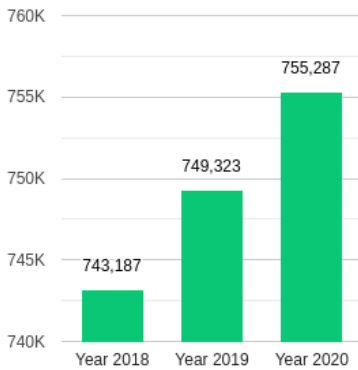
Poverty and Unemployment



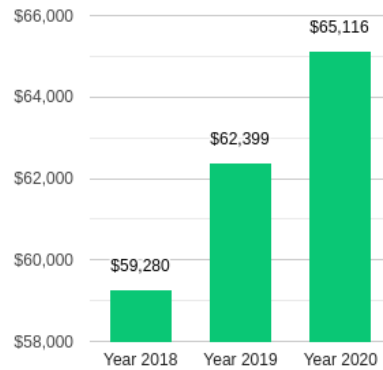
Housing Affordability



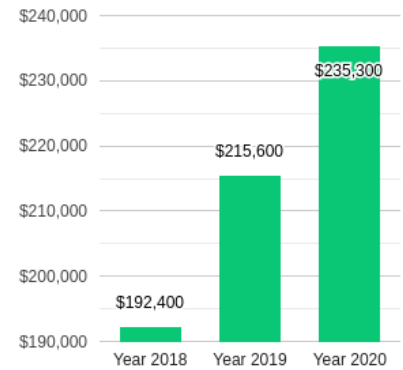
Population



Median Income



Median Home Value



This Market Report was created using current data available from publicly available government and industry sources. Data sources include the U.S. Census Bureau, Federal Deposit Insurance Corporation, National Center for Education Statistics, the Federal Emergency Management Agency, the Internal Revenue Service, the Community Development Financial Institutions Fund, the Small Business Administration, and other similar sources as well as our own proprietary Community Qualifier online search engine. For a complete list of sources utilized in the creation of this CRA Market Analysis Report, please see our data source list located on www.learnkra.com.

CONTEXTER MARKET REPORT

2022 Report

Fayette County Georgia

Generated on August 21, 2022

Prepared By



600 East Main Street
Suite 101
Louisville, KY 40202

www.findcra.com
1-844-2-findCRA
info@findCRA.com

Peachtree City

Largest City

Total Land Area

194.34 square miles

Population Density

548.3 people per sq. mile

Time Zone

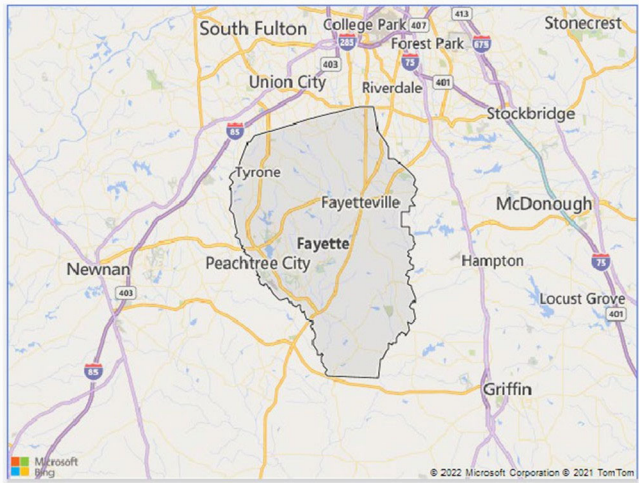
Eastern

CBSA

Atlanta-Sandy Springs-Alpharetta, GA

CSA

Atlanta--Athens-Clarke County--Sandy Springs, GA-AL



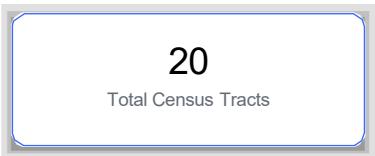
0		0	
Current Year	Prior Year	Current Year	Prior Year
FFIEC Distressed Tracts		FFIEC Underserved Tracts	

FEMA Major Disaster Declarations

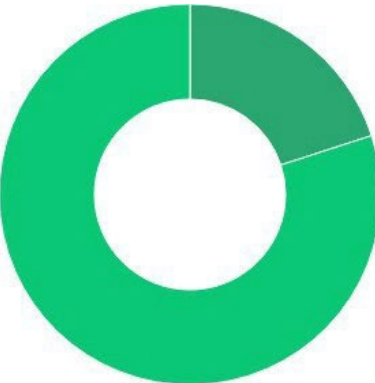
January 2019 through year-to-date

Declaration ID	Incident Type	Title	Declaration Date
DR-4501-GA	Biological	COVID-19 PANDEMIC	03/29/2020

Census Tracts by Income Level (2021)

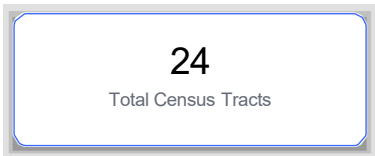


Low-Income	0	0%
Moderate-Income	0	0%
Middle-Income	4	20.0%
Upper-Income	16	80.0%
Unknown	0	0%



Source: 2010-2015 ACS 5-Year Estimates
included in the 2021 FFIEC Census File

Census Tracts by Income Level (2022)



Low-Income	0	0%
Moderate-Income	1	4.2%
Middle-Income	7	29.2%
Upper-Income	15	62.5%
Unknown	1	4.2%



Source: 2016-2020 ACS 5-Year Estimates
included in the 2022 FFIEC Census File

Communities in this Market

Based on USPS Zip Code Data

- Brooks
- Fayetteville
- Peachtree City
- Tyrone
- Woolsey

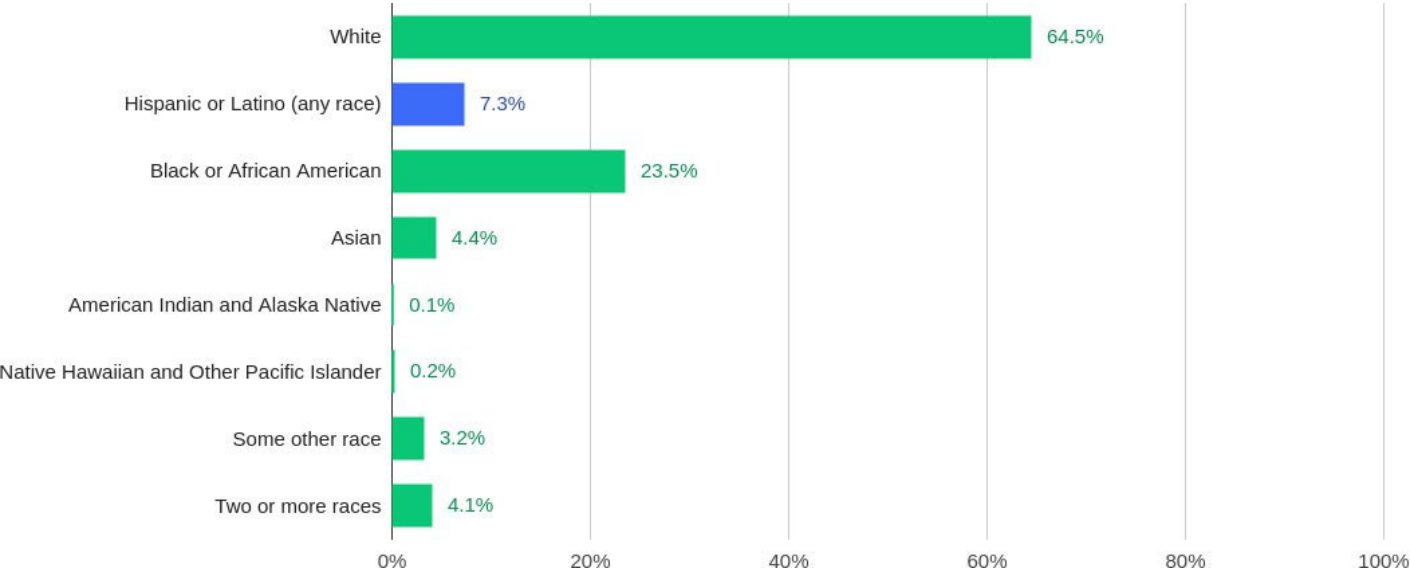
113,544
Total Population

40,792
Total Households

112,843
Civilian Non-institutionalized
Population

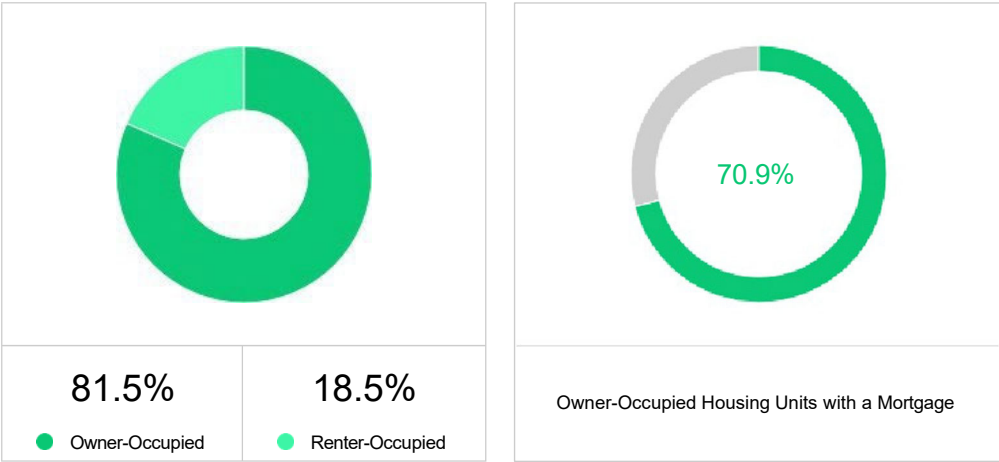
Civilian Veterans	12.1%	Average Household Size	2.8	With health insurance	92.6%
Native Born Citizens	89.8%	Households with a computer	96.2%	Without health insurance	7.4%
Foreign-Born Population	10.2%	Households with broadband internet	91.1%	Disabled	11.2%
• Naturalized U.S. Citizen	53.8%				
• Not a U.S. Citizen	46.2%				

Race and Ethnicity
(percent of total population)

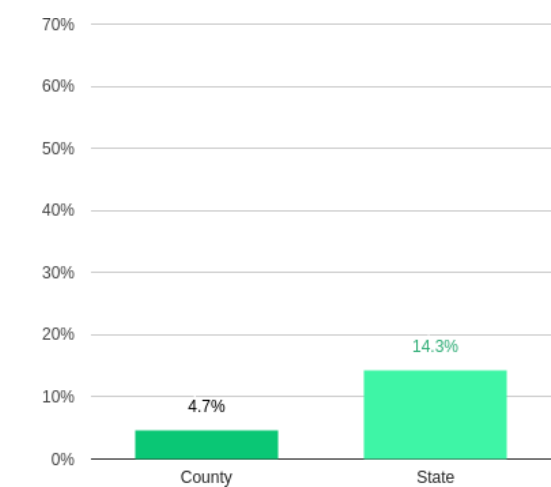




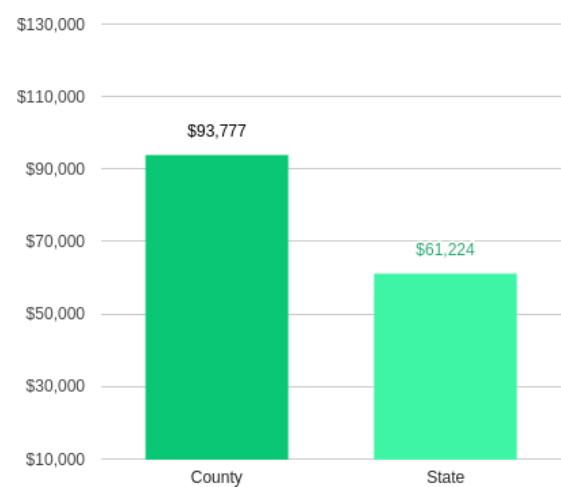
Occupied Housing Units



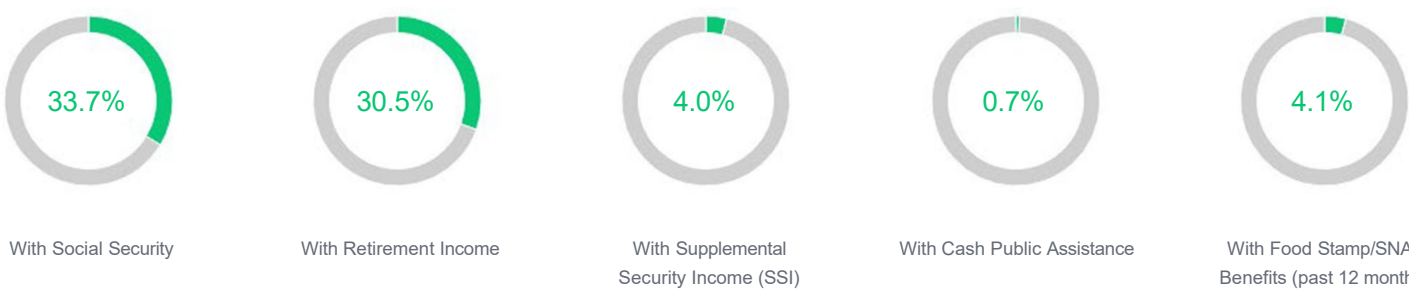
Individuals Below Poverty Level



Median Household Income



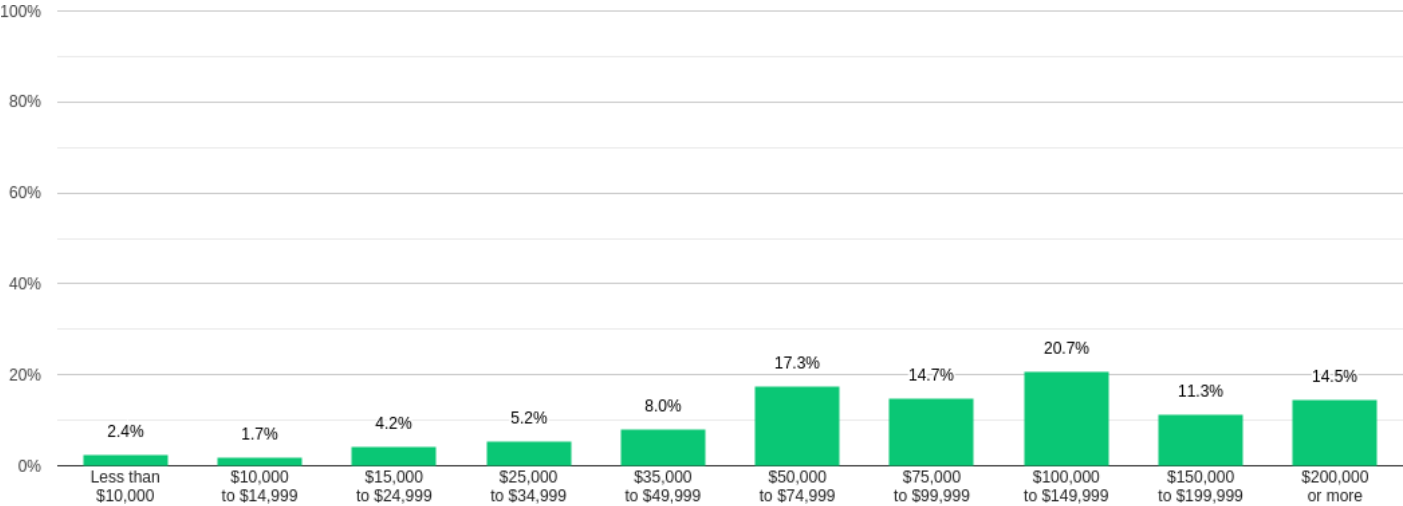
Household Income Characteristics



Households by Income Range

203

Percent of total households

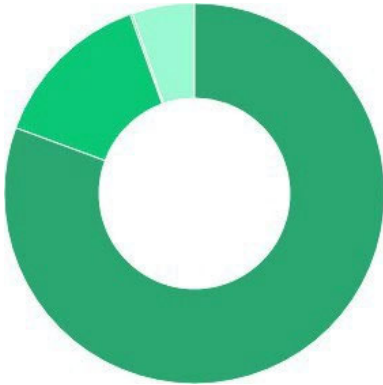
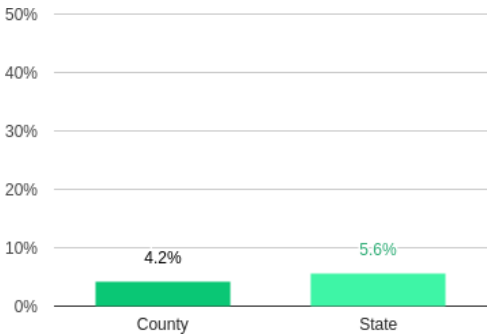




Civilian Employees by Wage Class



Unemployment Rate

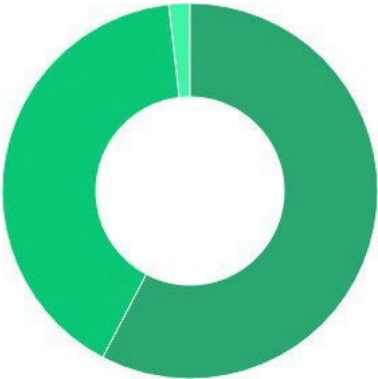


Civilian Employees by Industry

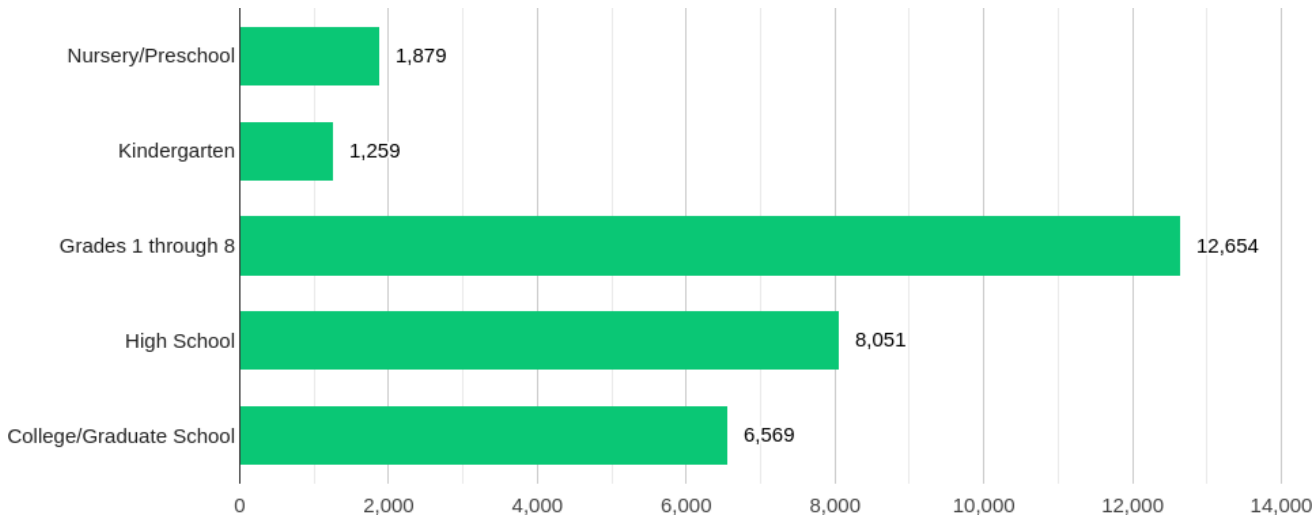
Industries	Number of Employees	% of Total Employees
Agriculture, forestry, fishing, hunting, and mining	166	0.3%
Arts entertainment, recreation, accommodation, and food services	5,216	9.7%
Construction	3,168	5.9%
Educational services, health care, and social assistance	10,930	20.3%
Finance, insurance, real estate, rental, and lending	3,366	6.3%
Information	1,751	3.3%
Manufacturing	4,397	8.2%
Other services except public administration	2,772	5.2%
Professional scientific, management, administration, and waste management services	6,066	11.3%
Public administration	2,651	4.9%
Retail trade	4,790	8.9%
Transportation, warehousing, and utilities	6,724	12.5%
Wholesale trade	1,741	3.2%



< 5 employees	2,127	57.7%
5 - 99 employees	1,494	40.5%
100 - 999 employees	67	1.8%
> 1,000 employees	0	0%

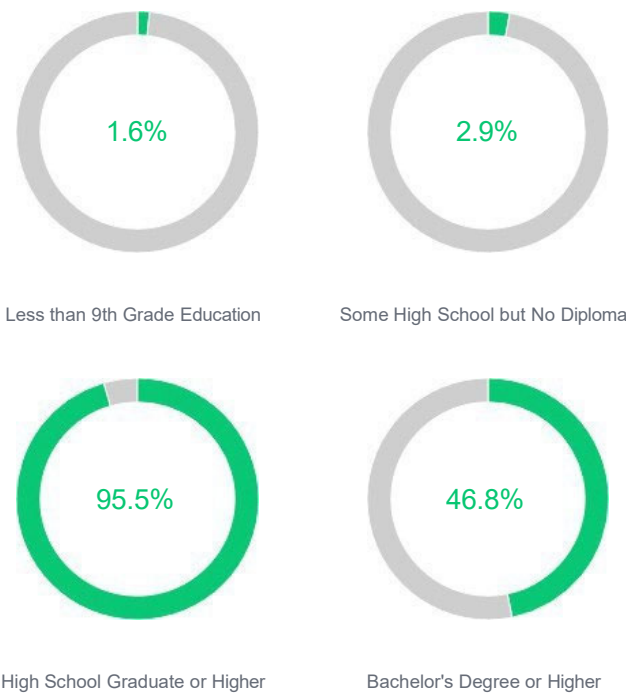


School Enrollment



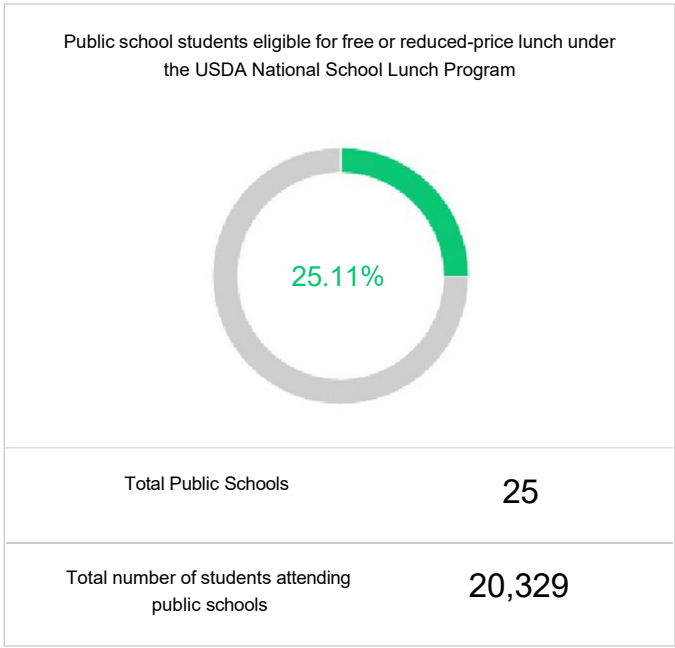
Educational Attainment

population 25 years and over



Free and Reduced Lunch Eligibility

as of the 2020-2021 School Year



Source: National Center for Education Statistics

0

Community Development Financial Institutions (CDFIs)

\$0

CDFI Fund grants awarded to CDFIs in last 10 years
(All award types excluding NMTCs)

\$0

New Market Tax Credits awarded in last 10 years

0

Opportunity Zones

1

HUD counseling agencies

0

Small Business Investment Companies

1

Low Income Housing Tax Credit projects funded in the last
15 years

2

HUD Section 8 housing development contracts
for all time

82

HUD Section 8 assisted housing units
for all time

12

Total Banks

28

Total bank branches

\$3,878,224

Total branch deposits (\$000s)

Top 10 Banks by Market Share

as of June 2021

Rank	Bank	Total Branch Deposits in County (\$000s)	Deposit Market Share %	% of Bank's Total Domestic Deposits in this County	Total Branches in County	% of Bank's Total Branches in this County
1	Truist Bank	\$1,160,536	29.92%	0.28%	4	0.16%
2	Bank of America, National Association	\$641,117	16.53%	0.03%	3	0.07%
3	Wells Fargo Bank, National Association	\$635,410	16.38%	0.04%	4	0.08%
4	United Community Bank	\$326,110	8.41%	1.97%	3	1.95%
5	Synovus Bank	\$301,185	7.77%	0.63%	2	0.70%
6	Ameris Bank	\$209,364	5.40%	1.14%	3	1.76%
7	Heritage Southeast Bank	\$186,705	4.81%	12.96%	2	9.09%
8	Regions Bank	\$162,716	4.20%	0.12%	2	0.15%
9	Jpmorgan Chase Bank, National Association	\$152,261	3.93%	0.01%	2	0.04%
10	Talbot State Bank	\$42,170	1.09%	75.94%	1	50.00%

as of December 2021

FDIC Cert #	Bank	Classification
-	-	-

1,098 Total IRS-Registered Nonprofits	1.73% 19 CRA-aligned Nonprofits
--	------------------------------------

16

Community Services to
LMI Individuals

Social services and other support
for low- and moderate-income,
homeless or at-risk individuals

0

Affordable
Housing

Creation, rehabilitation, operation
or preservation of affordable
housing

3

Economic
Development

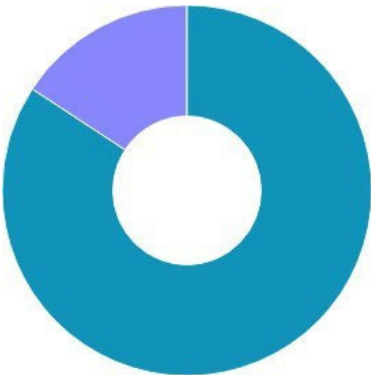
Workforce development, job
training, and small business or
startup support

0

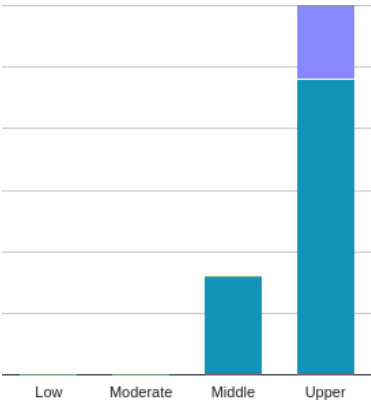
Revitalization/
Stabilization

Community and economic
development in distressed,
underserved or disadvantaged
areas

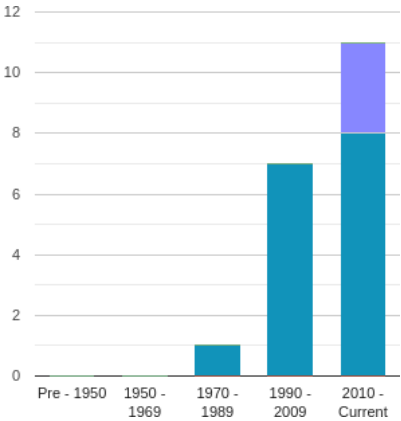
Which CRA categories do the nonprofits
serve?



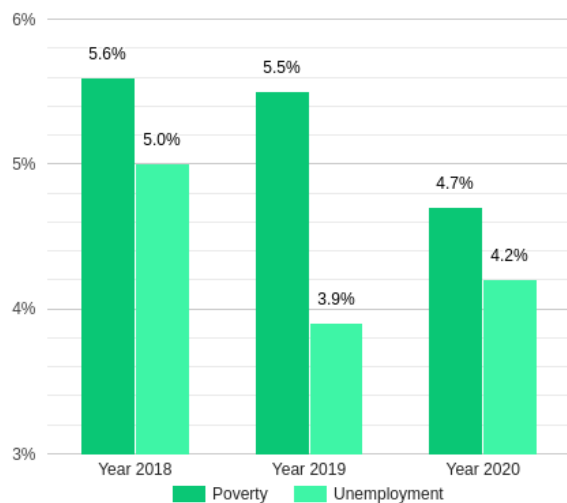
In which census tracts are the nonprofits
located?



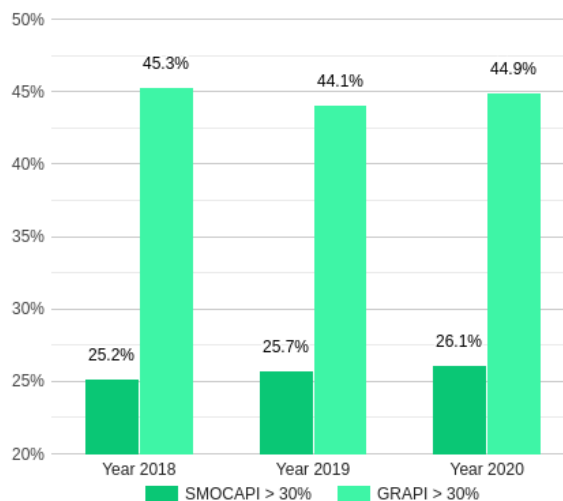
When did the nonprofits receive their IRS
ruling?



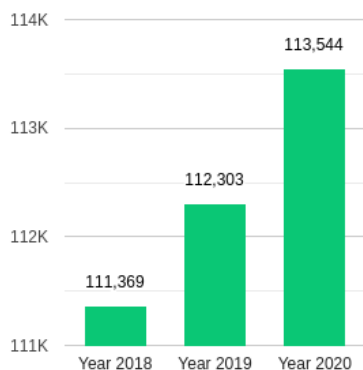
Poverty and Unemployment



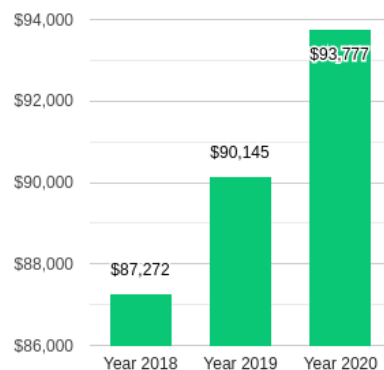
Housing Affordability



Population



Median Income



Median Home Value



This Market Report was created using current data available from publicly available government and industry sources. Data sources include the U.S. Census Bureau, Federal Deposit Insurance Corporation, National Center for Education Statistics, the Federal Emergency Management Agency, the Internal Revenue Service, the Community Development Financial Institutions Fund, the Small Business Administration, and other similar sources as well as our own proprietary Community Qualifier online search engine. For a complete list of sources utilized in the creation of this CRA Market Analysis Report, please see our data source list located on www.learnkra.com.

CONTEXTTER MARKET REPORT

2022 Report

Forsyth County Georgia

Generated on August 21, 2022

Prepared By



600 East Main Street
Suite 101
Louisville, KY 40202

www.findcra.com
1-844-2-findCRA
info@findCRA.com

Cumming

Largest City

Total Land Area

224.02 square miles

Population Density

783.5 people per sq. mile

Time Zone

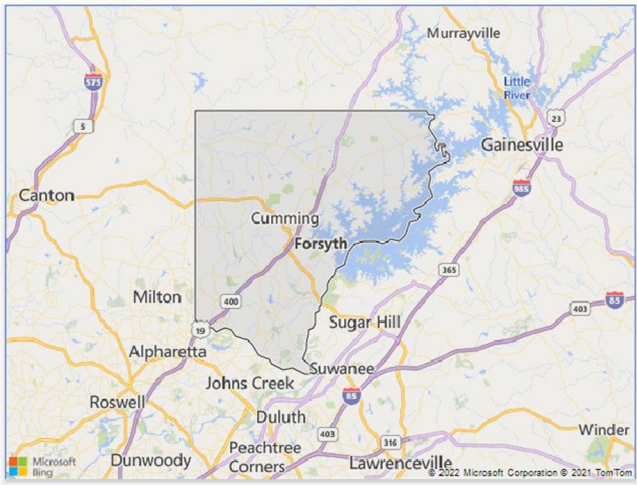
Eastern

CBSA

Atlanta-Sandy Springs-Alpharetta, GA

CSA

Atlanta--Athens-Clarke County--Sandy Springs, GA-AL

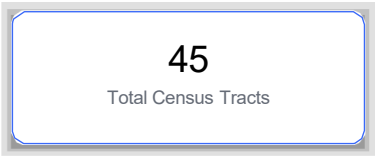


FEMA Major Disaster Declarations

January 2019 through year-to-date

Declaration ID	Incident Type	Title	Declaration Date
DR-4501-GA	Biological	COVID-19 PANDEMIC	03/29/2020
DR-4579-GA	Hurricane	TROPICAL STORM ZETA	01/12/2021

Census Tracts by Income Level (2021)

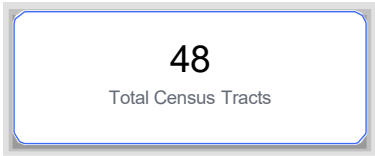


Low-Income	0	0%
Moderate-Income	1	2.2%
Middle-Income	15	33.3%
Upper-Income	29	64.4%
Unknown	0	0%



Source: 2010-2015 ACS 5-Year Estimates
included in the 2021 FFIEC Census File

Census Tracts by Income Level (2022)



Low-Income	0	0%
Moderate-Income	1	2.1%
Middle-Income	11	22.9%
Upper-Income	36	75.0%
Unknown	0	0%



Source: 2016-2020 ACS 5-Year Estimates
included in the 2022 FFIEC Census File

Communities in this Market

Based on USPS Zip Code Data

Cumming

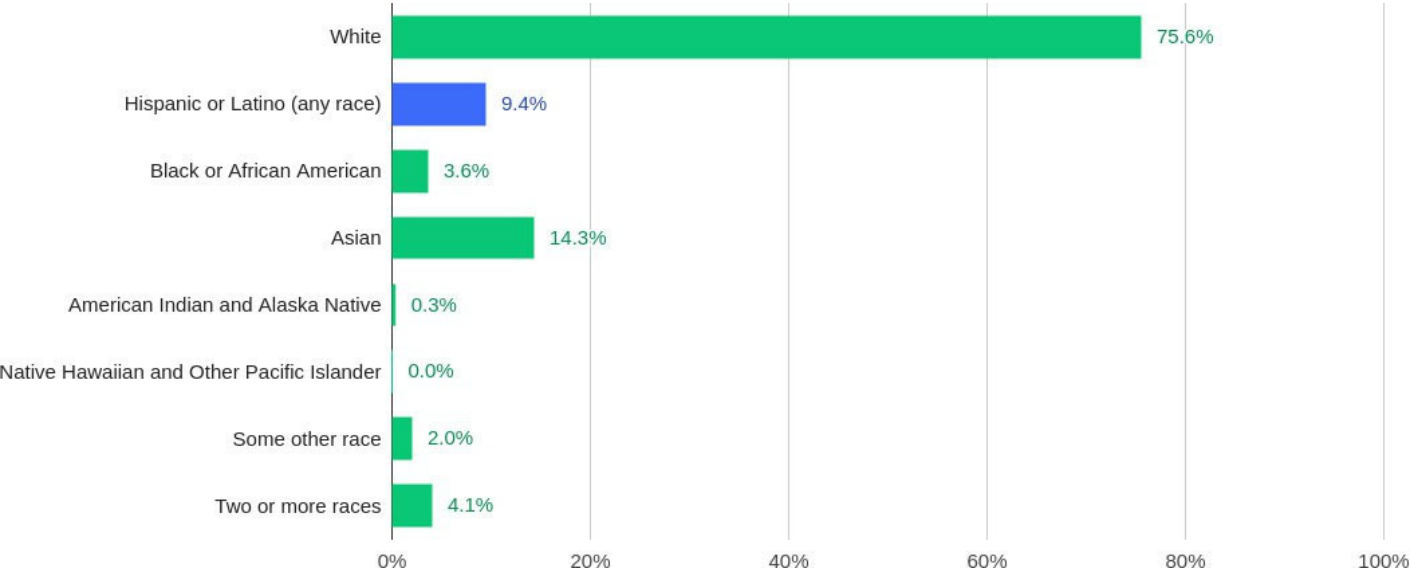
236,605
Total Population

80,319
Total Households

235,953
Civilian Non-institutionalized
Population

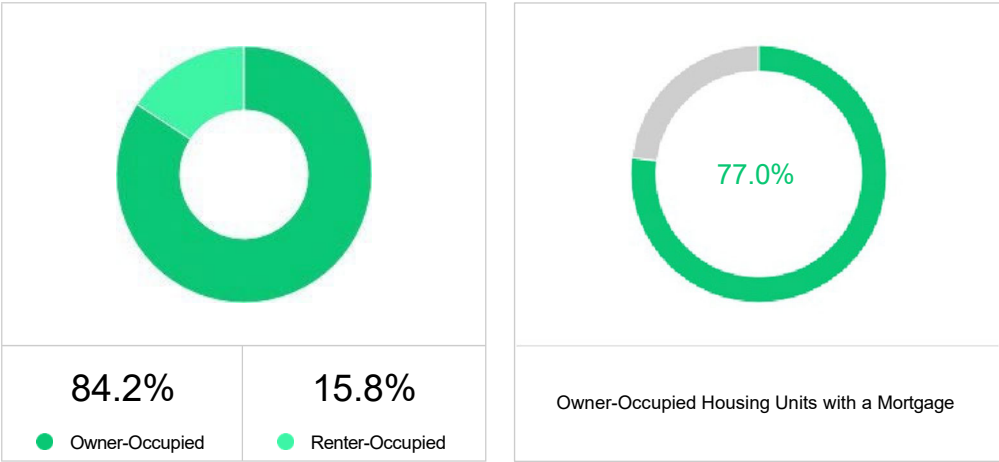
Civilian Veterans	5.7%	Average Household Size	2.9	With health insurance	91.5%
Native Born Citizens	81.7%	Households with a computer	97.5%	Without health insurance	8.5%
Foreign-Born Population	18.3%	Households with broadband internet	95.2%	Disabled	7.3%
• Naturalized U.S. Citizen	45.3%				
• Not a U.S. Citizen	54.7%				

Race and Ethnicity
(percent of total population)

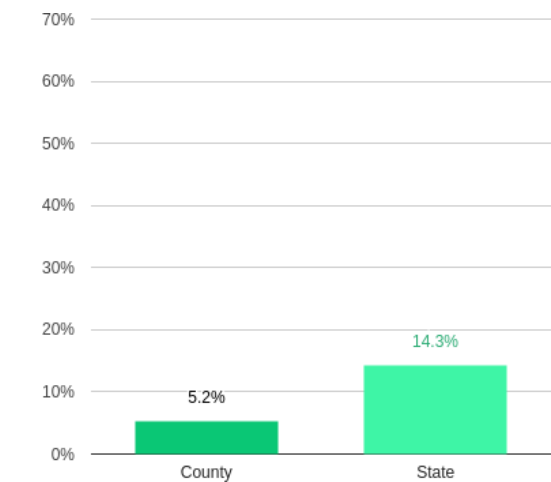




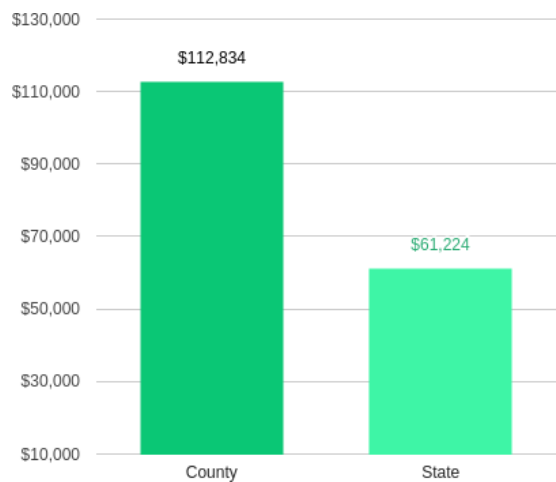
Occupied Housing Units



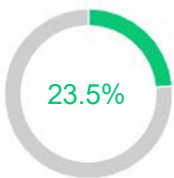
Individuals Below Poverty Level



Median Household Income



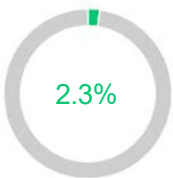
Household Income Characteristics



With Social Security



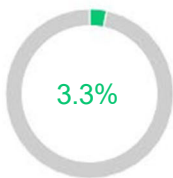
With Retirement Income



With Supplemental Security Income (SSI)



With Cash Public Assistance

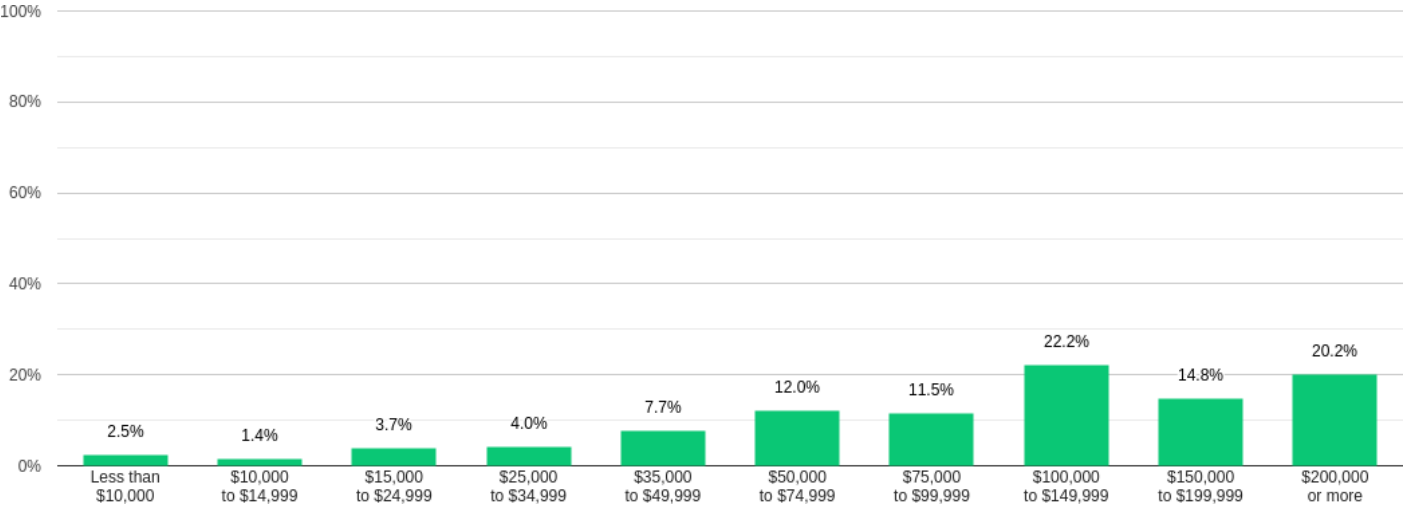


With Food Stamp/SNAP Benefits (past 12 months)

Households by Income Range

218

Percent of total households

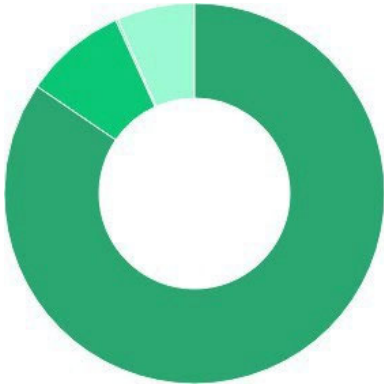
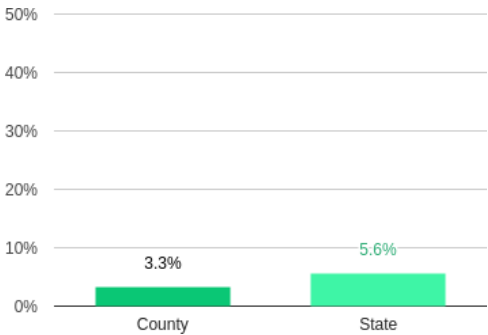




Civilian Employees by Wage Class

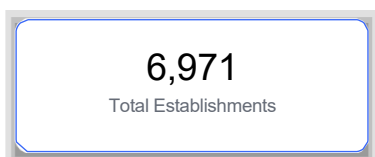


Unemployment Rate

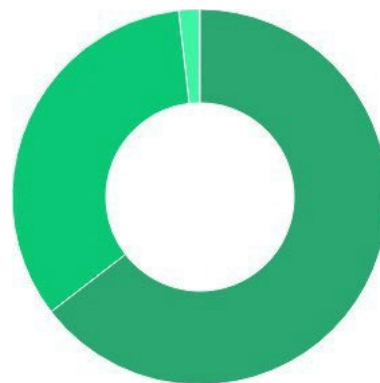


Civilian Employees by Industry

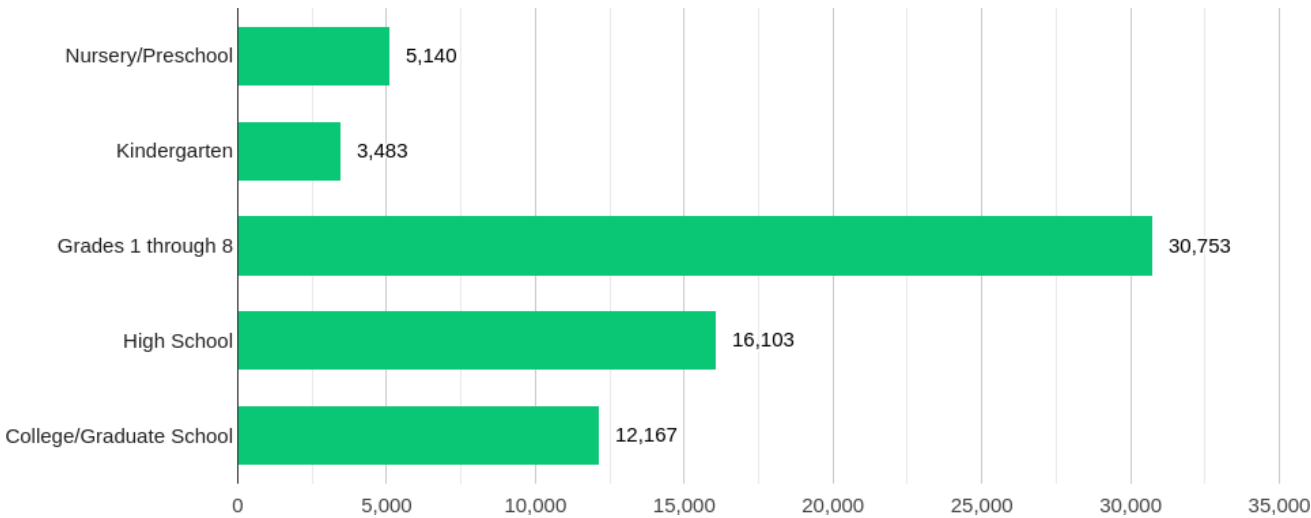
Industries	Number of Employees	% of Total Employees
Agriculture, forestry, fishing, hunting, and mining	438	0.4%
Arts entertainment, recreation, accommodation, and food services	9,280	7.7%
Construction	7,366	6.1%
Educational services, health care, and social assistance	20,591	17.1%
Finance, insurance, real estate, rental, and lending	11,578	9.6%
Information	5,466	4.5%
Manufacturing	11,465	9.5%
Other services except public administration	5,269	4.4%
Professional scientific, management, administration, and waste management services	24,158	20.1%
Public administration	2,284	1.9%
Retail trade	13,747	11.4%
Transportation, warehousing, and utilities	4,855	4.0%
Wholesale trade	3,739	3.1%



● < 5 employees	4,499	64.5%
● 5 - 99 employees	2,345	33.6%
● 100 - 999 employees	124	1.8%
● > 1,000 employees	3	0.0%

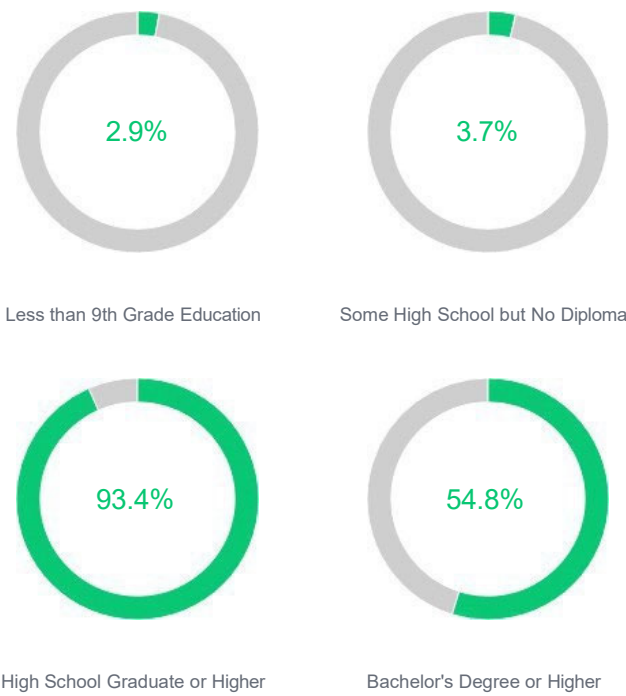


School Enrollment



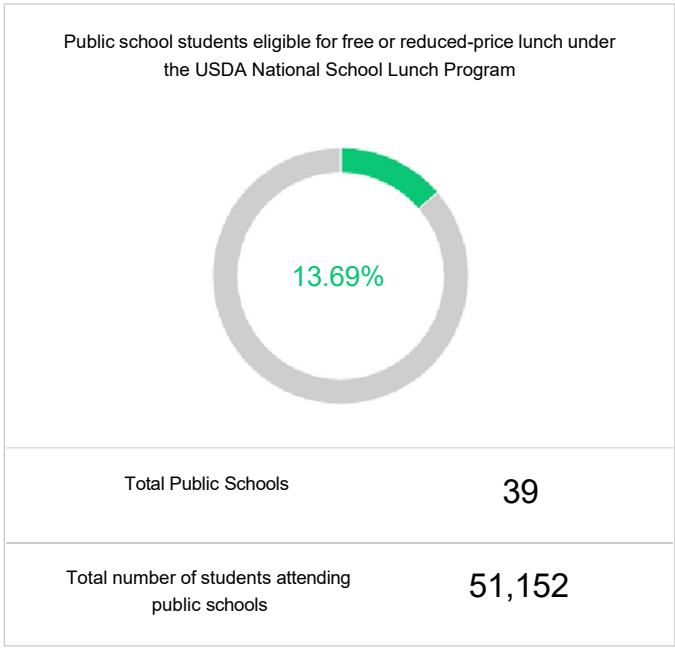
Educational Attainment

population 25 years and over



Free and Reduced Lunch Eligibility

as of the 2020-2021 School Year



Source: National Center for Education Statistics

0

Community Development Financial Institutions (CDFIs)

\$0

CDFI Fund grants awarded to CDFIs in last 10 years
(All award types excluding NMTCs)

\$0

New Market Tax Credits awarded in last 10 years

0

Opportunity Zones

0

HUD counseling agencies

0

Small Business Investment Companies

2

Low Income Housing Tax Credit projects funded in the last
15 years

1

HUD Section 8 housing development contracts
for all time

4

HUD Section 8 assisted housing units
for all time

19

Total Banks

53

Total bank branches

\$6,251,101

Total branch deposits (\$000s)

Top 10 Banks by Market Share

as of June 2021

Rank	Bank	Total Branch Deposits in County (\$000s)	Deposit Market Share %	% of Bank's Total Domestic Deposits in this County	Total Branches in County	% of Bank's Total Branches in this County
1	Wells Fargo Bank, National Association	\$1,246,529	19.94%	0.09%	5	0.10%
2	Truist Bank	\$1,107,332	17.71%	0.27%	9	0.35%
3	Jpmorgan Chase Bank, National Association	\$653,858	10.46%	0.03%	6	0.12%
4	Regions Bank	\$583,058	9.33%	0.44%	6	0.46%
5	Bank of America, National Association	\$559,557	8.95%	0.03%	3	0.07%
6	United Community Bank	\$497,342	7.96%	3.00%	3	1.95%
7	The Citizens Bank of Georgia	\$376,262	6.02%	90.50%	3	75.00%
8	Bank Ozk	\$272,322	4.36%	1.32%	3	1.28%
9	Synovus Bank	\$234,873	3.76%	0.49%	2	0.70%
10	The Piedmont Bank	\$153,767	2.46%	10.49%	1	8.33%

as of December 2021

FDIC Cert #	Bank	Classification
34998	First IC Bank	Minority Depository Institution: Asian of Pacific Islander American Owned

678 Total IRS-Registered Nonprofits	3.24% 22 CRA-aligned Nonprofits
--	------------------------------------

18

Community Services to
LMI Individuals

Social services and other support
for low- and moderate-income,
homeless or at-risk individuals

3

Affordable
Housing

Creation, rehabilitation, operation
or preservation of affordable
housing

0

Economic
Development

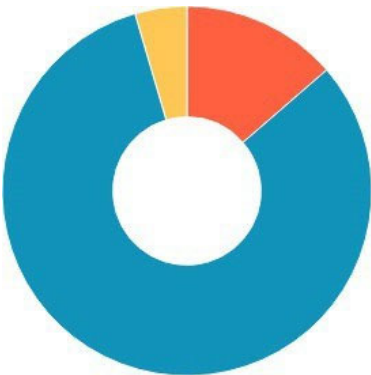
Workforce development, job
training, and small business or
startup support

1

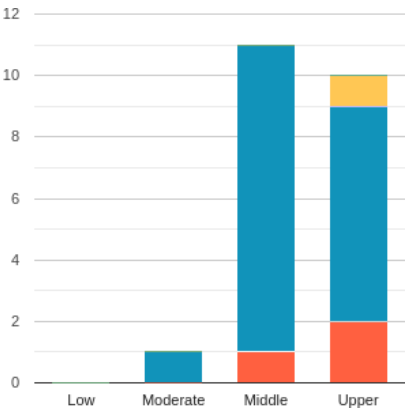
Revitalization/
Stabilization

Community and economic
development in distressed,
underserved or disadvantaged
areas

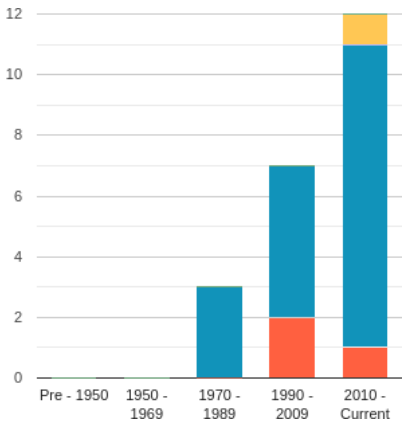
Which CRA categories do the nonprofits
serve?



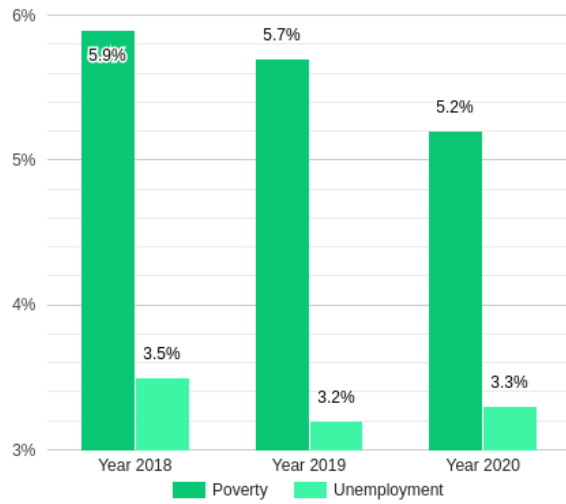
In which census tracts are the nonprofits
located?



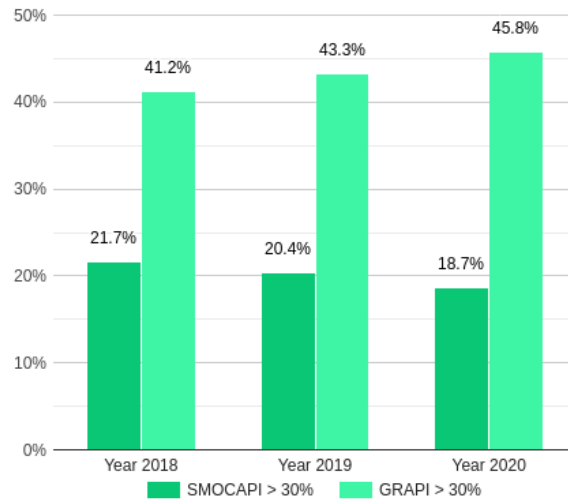
When did the nonprofits receive their IRS
ruling?



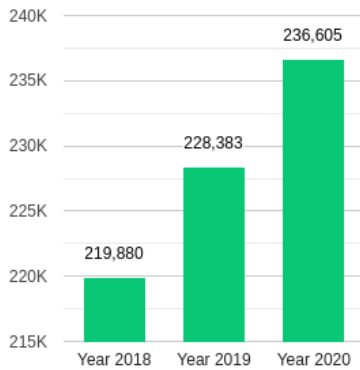
Poverty and Unemployment



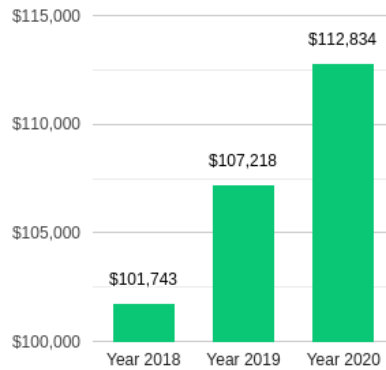
Housing Affordability



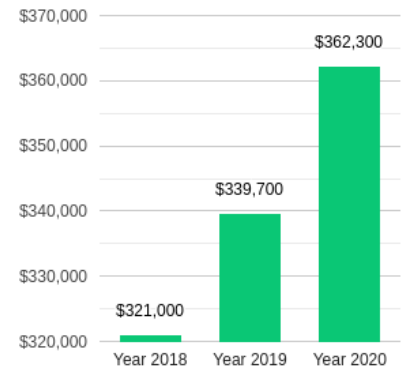
Population



Median Income



Median Home Value



This Market Report was created using current data available from publicly available government and industry sources. Data sources include the U.S. Census Bureau, Federal Deposit Insurance Corporation, National Center for Education Statistics, the Federal Emergency Management Agency, the Internal Revenue Service, the Community Development Financial Institutions Fund, the Small Business Administration, and other similar sources as well as our own proprietary Community Qualifier online search engine. For a complete list of sources utilized in the creation of this CRA Market Analysis Report, please see our data source list located on www.learnkra.com.

CONTEXTER MARKET REPORT

2022 Report

Fulton County Georgia

Generated on August 21, 2022

Prepared By



600 East Main Street
Suite 101
Louisville, KY 40202

www.findcra.com
1-844-2-findCRA
info@findCRA.com

Atlanta

Largest City

Total Land Area

526.63 square miles

Population Density

1,748.0 people per sq. mile

Time Zone

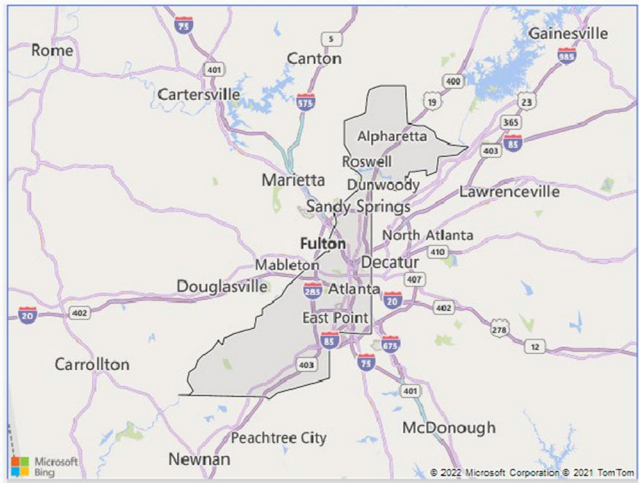
Eastern

CBSA

Atlanta-Sandy Springs-Alpharetta, GA

CSA

Atlanta--Athens-Clarke County--Sandy Springs, GA-AL

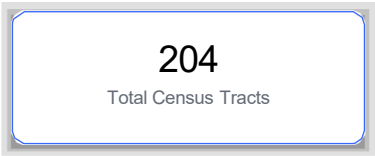


FEMA Major Disaster Declarations

January 2019 through year-to-date

Declaration ID	Incident Type	Title	Declaration Date
DR-4501-GA	Biological	COVID-19 PANDEMIC	03/29/2020

Census Tracts by Income Level (2021)

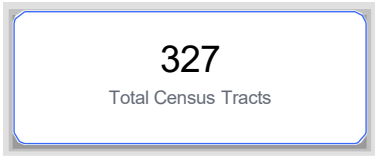


Low-Income	50	24.5%
Moderate-Income	38	18.6%
Middle-Income	22	10.8%
Upper-Income	89	43.6%
Unknown	5	2.5%



Source: 2010-2015 ACS 5-Year Estimates included in the 2021 FFIEC Census File

Census Tracts by Income Level (2022)



Low-Income	44	13.5%
Moderate-Income	51	15.6%
Middle-Income	42	12.8%
Upper-Income	156	47.7%
Unknown	34	10.4%



Source: 2016-2020 ACS 5-Year Estimates included in the 2022 FFIEC Census File

Communities in this Market

Based on USPS Zip Code Data

- Alpharetta
- Atlanta
- Brookhaven
- Chattahoochee Hills
- College Park
- Duluth
- Dunwoody
- East Point
- Fairburn
- Fort Mcpherson
- Hapeville
- Industrial
- Johns Creek
- Milton
- Mountain Park
- Palmetto
- Peachtree Corners
- Red Oak
- Roswell
- Sandy Plains
- Sandy Springs
- South Fulton
- Tuxedo
- Union City

1,051,550
Total Population

427,379
Total Households

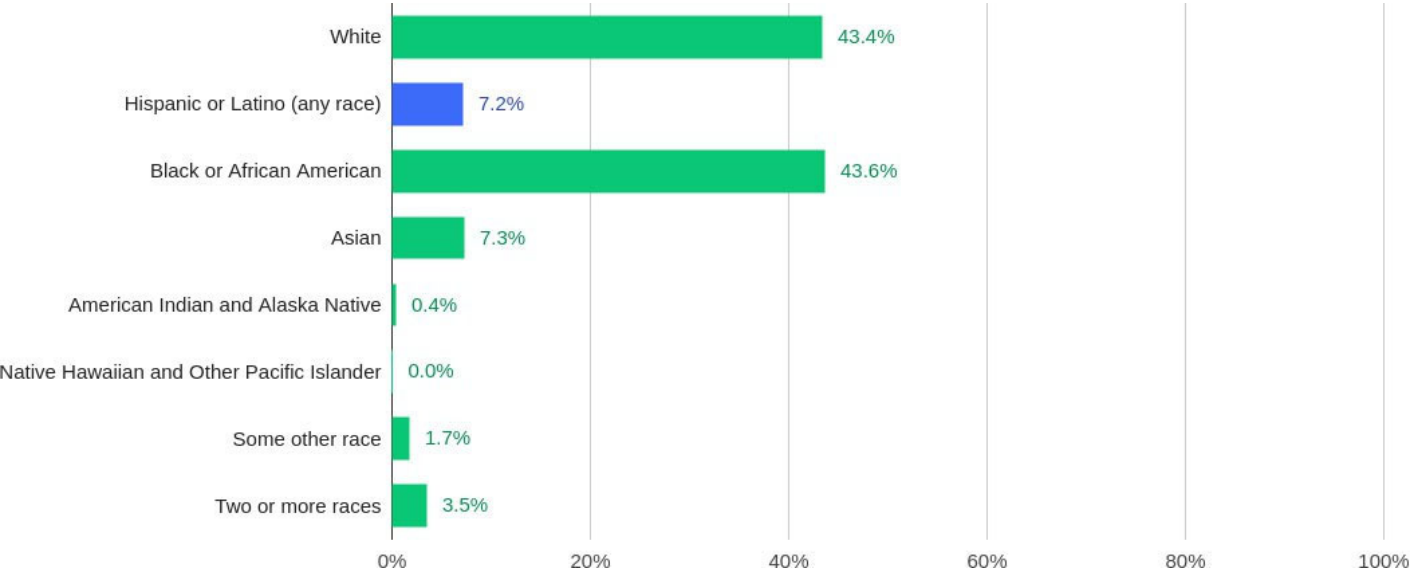
1,041,583
Civilian Non-institutionalized
Population

Civilian Veterans	5.2%
Native Born Citizens	86.6%
Foreign-Born Population	13.4%
• Naturalized U.S. Citizen	45.2%
• Not a U.S. Citizen	54.8%

Average Household Size	2.4
Households with a computer	94.3%
Households with broadband internet	89.1%

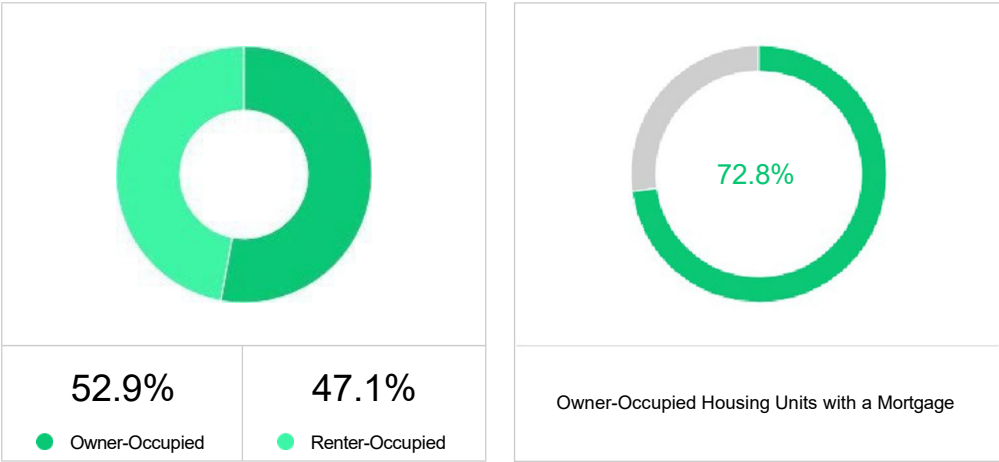
With health insurance	89.9%
Without health insurance	10.1%
Disabled	10.0%

Race and Ethnicity
(percent of total population)



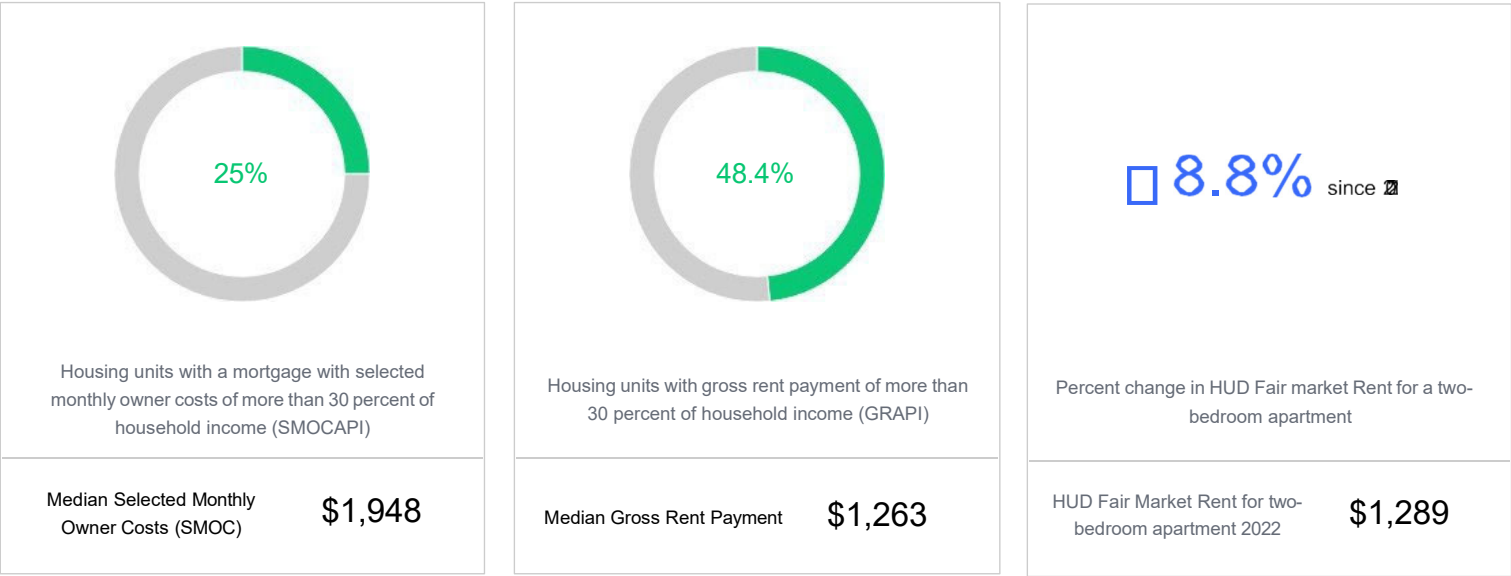


Occupied Housing Units

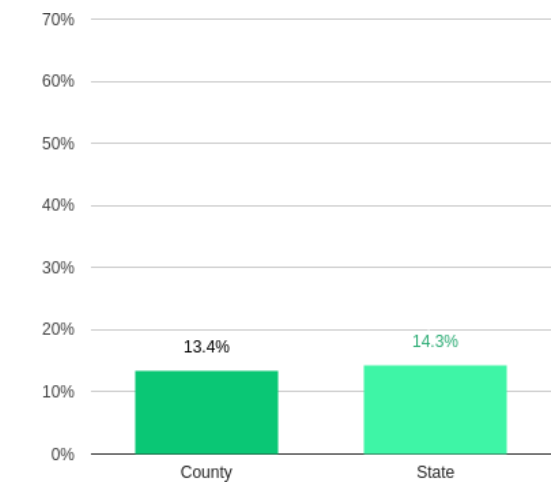


- Lack Plumbing Facilities0.2%
- Lack Complete Kitchen Facilities0.6%
- Without Telephone Service1.5%

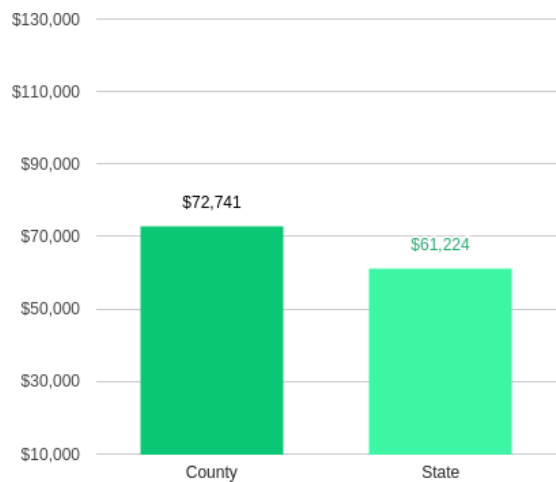
Housing Affordability



Individuals Below Poverty Level



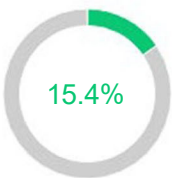
Median Household Income



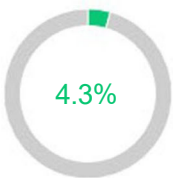
Household Income Characteristics



With Social Security



With Retirement Income



With Supplemental Security Income (SSI)



With Cash Public Assistance

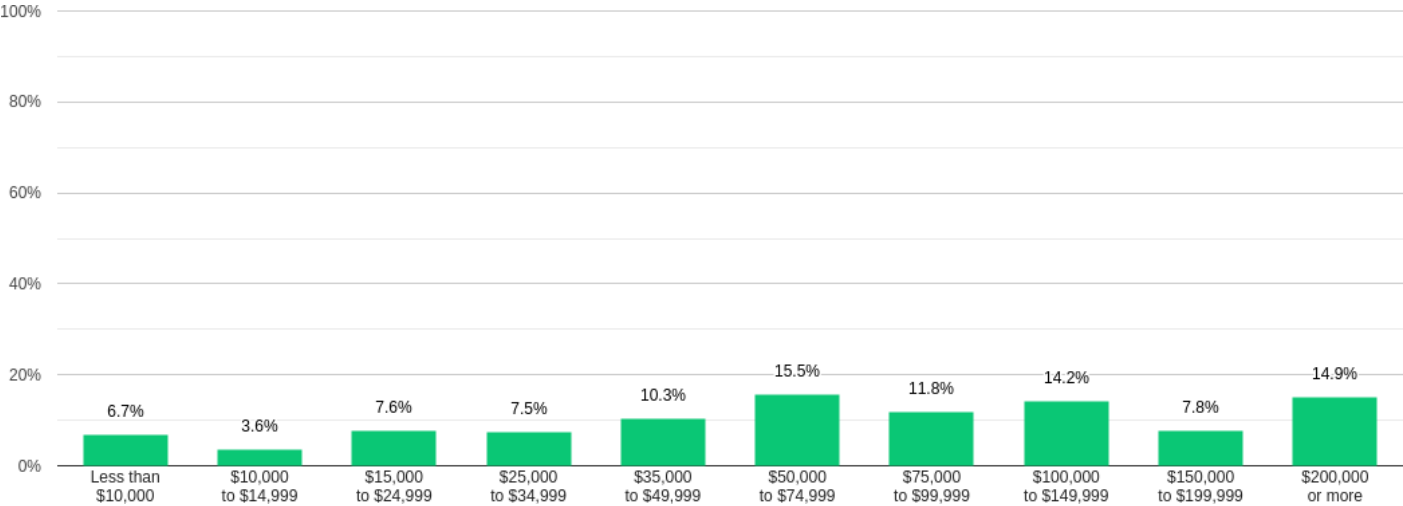


With Food Stamp/SNAP Benefits (past 12 months)

Households by Income Range

233

Percent of total households

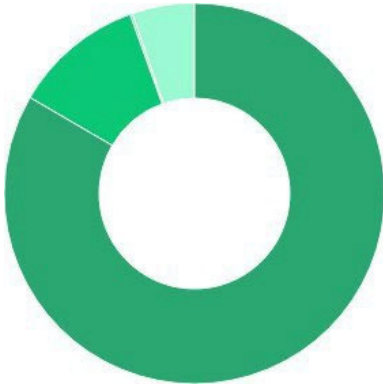
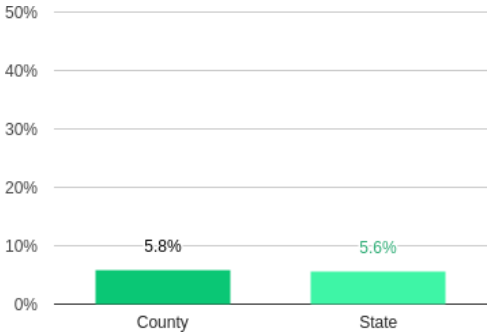




Civilian Employees by Wage Class



Unemployment Rate

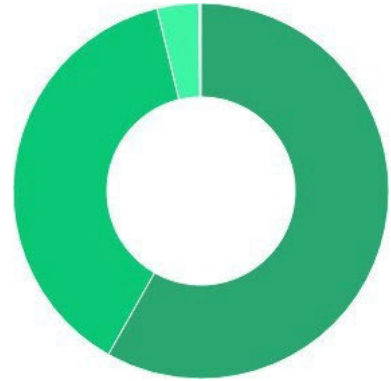


Civilian Employees by Industry

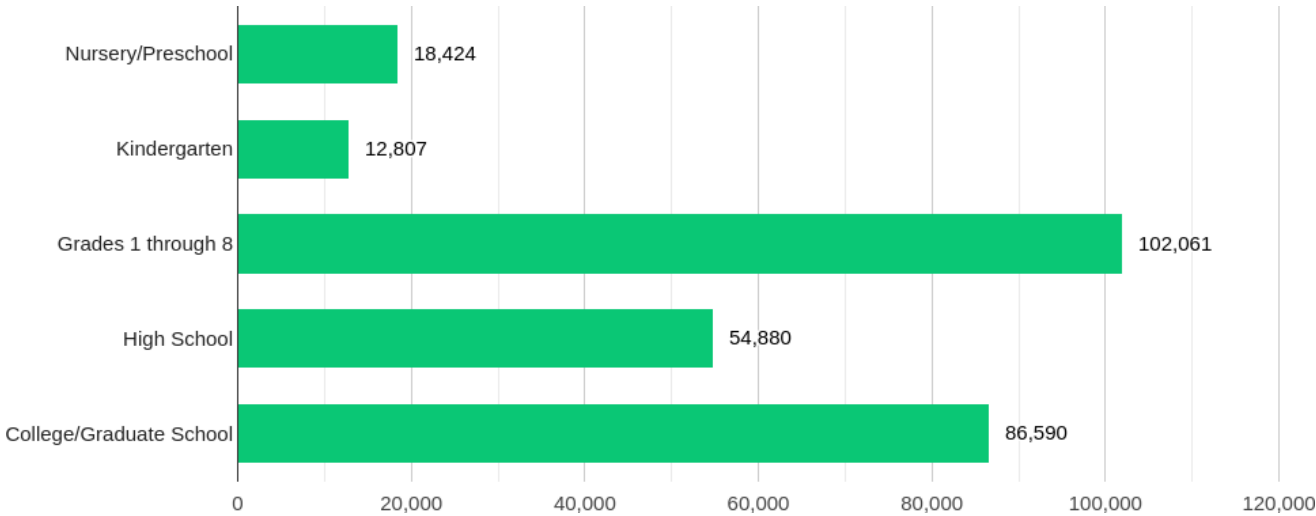
Industries	Number of Employees	% of Total Employees
Agriculture, forestry, fishing, hunting, and mining	1,139	0.2%
Arts entertainment, recreation, accommodation, and food services	53,998	9.9%
Construction	20,602	3.8%
Educational services, health care, and social assistance	102,417	18.8%
Finance, insurance, real estate, rental, and lending	50,126	9.2%
Information	22,343	4.1%
Manufacturing	31,915	5.8%
Other services except public administration	21,865	4.0%
Professional scientific, management, administration, and waste management services	118,159	21.6%
Public administration	19,769	3.6%
Retail trade	50,755	9.3%
Transportation, warehousing, and utilities	35,649	6.5%
Wholesale trade	17,056	3.1%



● < 5 employees	22,786	58.2%
● 5 - 99 employees	14,890	38.0%
● 100 - 999 employees	1,408	3.6%
● > 1,000 employees	71	0.2%

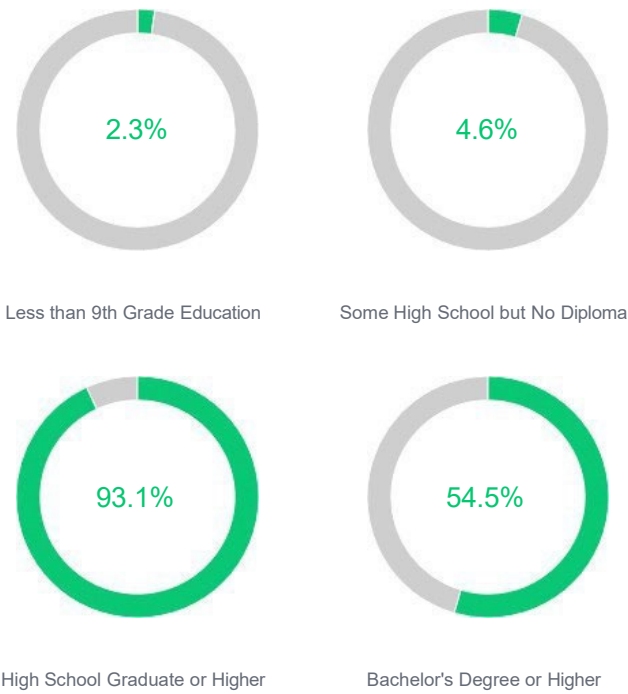


School Enrollment



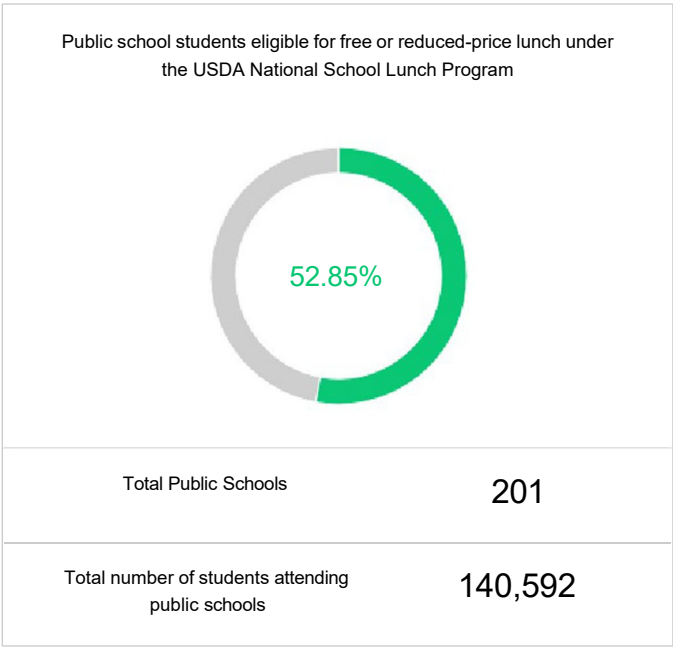
Educational Attainment

population 25 years and over



Free and Reduced Lunch Eligibility

as of the 2020-2021 School Year



Source: National Center for Education Statistics

7

Community Development Financial Institutions (CDFIs)

\$30,960,014

CDFI Fund grants awarded to CDFIs in last 10 years
(All award types excluding NMTCs)

\$589,000,000

New Market Tax Credits awarded in last 10 years

27

Opportunity Zones

13

HUD counseling agencies

2

Small Business Investment Companies

102

Low Income Housing Tax Credit projects funded in the last
15 years

84

HUD Section 8 housing development contracts
for all time

8,699

HUD Section 8 assisted housing units
for all time

49

Total Banks

265

Total bank branches

\$129,505,944

Total branch deposits (\$000s)

Top 10 Banks by Market Share

as of June 2021

Rank	Bank	Total Branch Deposits in County (\$000s)	Deposit Market Share %	% of Bank's Total Domestic Deposits in this County	Total Branches in County	% of Bank's Total Branches in this County
1	Truist Bank	\$43,861,329	33.87%	10.63%	38	1.48%
2	Bank of America, National Association	\$31,670,210	24.45%	1.69%	34	0.81%
3	Wells Fargo Bank, National Association	\$20,283,578	15.66%	1.38%	39	0.78%
4	Jpmorgan Chase Bank, National Association	\$5,184,720	4.00%	0.26%	28	0.57%
5	Rbc Bank, (Georgia) National Association	\$5,138,384	3.97%	100.00%	1	100.00%
6	Ameris Bank	\$3,489,372	2.69%	18.97%	13	7.65%
7	Atlantic Capital Bank, National Association	\$3,280,367	2.53%	98.93%	2	66.67%
8	Cadence Bank, N.A.	\$2,472,776	1.91%	15.37%	4	3.96%
9	Fifth Third Bank, National Association	\$2,176,193	1.68%	1.29%	11	0.99%
10	Synovus Bank	\$1,747,555	1.35%	3.67%	7	2.46%

FDIC Cert #	Bank	Classification
8033	Citizens Trust Bank	Certified CDFI Bank Minority Depository Institution: Black or African American Owned
34998	First IC Bank	Minority Depository Institution: Asian of Pacific Islander American Owned
59182	Loyal Trust Bank	Minority Depository Institution: Board Majority Asian or Pacific Islander & Serving Minority Community
58181	Metro City Bank	Minority Depository Institution: Asian of Pacific Islander American Owned
58657	PromiseOne Bank	Minority Depository Institution: Asian of Pacific Islander American Owned
34110	Quantum National Bank	Minority Depository Institution: Asian of Pacific Islander American Owned
33188	Shinhan Bank America	Minority Depository Institution: Board Majority Asian or Pacific Islander & Serving Minority Community
58687	Touchmark National Bank	Minority Depository Institution: Asian of Pacific Islander American Owned
26351	Unity National Bank of Houston	Minority Depository Institution: Black of African American Owned

10,362 Total IRS-Registered Nonprofits	4.21% 436 CRA-aligned Nonprofits
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287

Community Services to
LMI Individuals

Social services and other support
for low- and moderate-income,
homeless or at-risk individuals

81

Affordable
Housing

Creation, rehabilitation, operation
or preservation of affordable
housing

48

Economic
Development

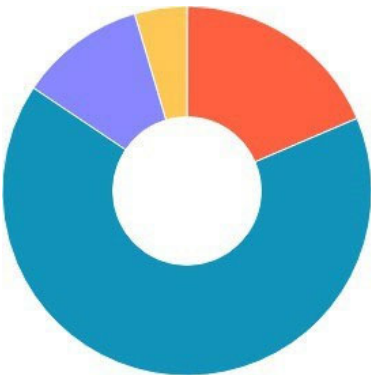
Workforce development, job
training, and small business or
startup support

20

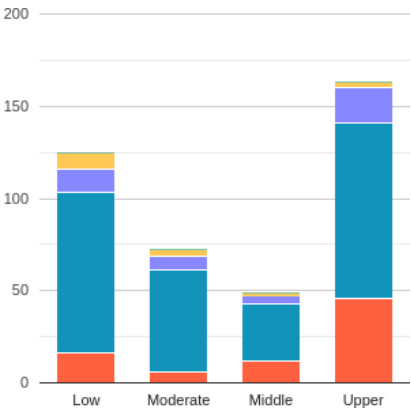
Revitalization/
Stabilization

Community and economic
development in distressed,
underserved or disadvantaged
areas

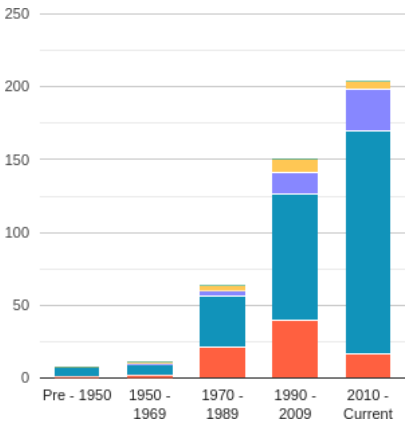
Which CRA categories do the nonprofits
serve?



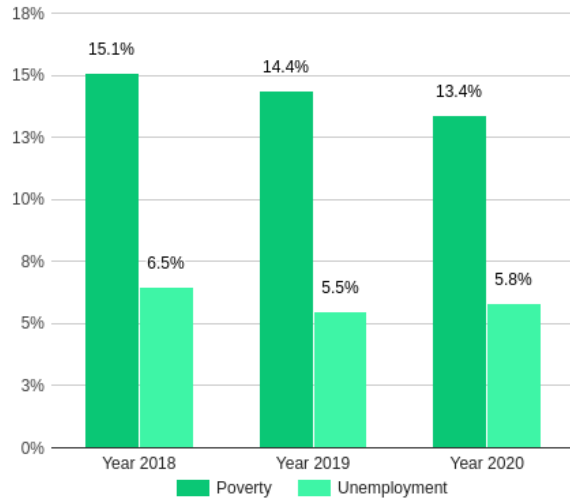
In which census tracts are the nonprofits
located?



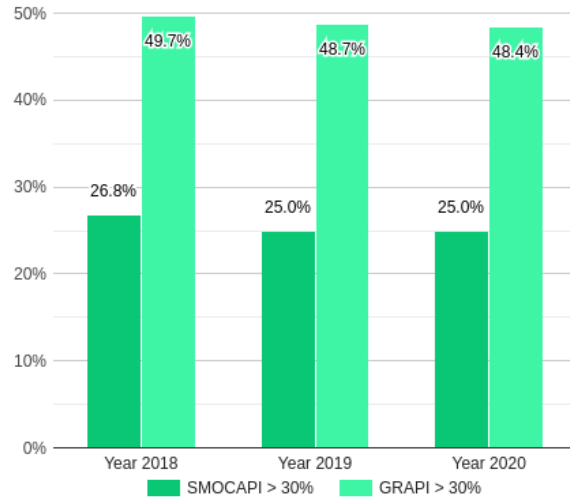
When did the nonprofits receive their IRS
ruling?



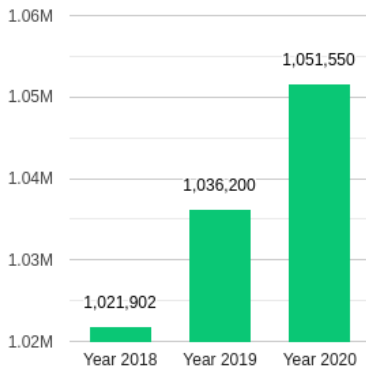
Poverty and Unemployment



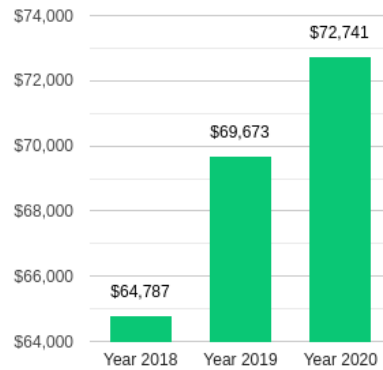
Housing Affordability



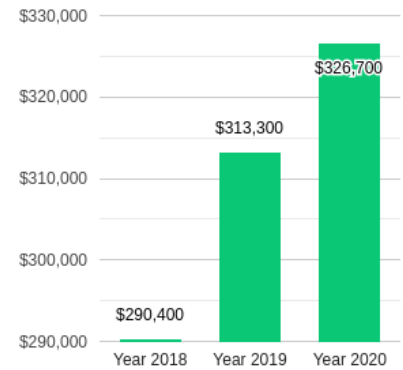
Population



Median Income



Median Home Value



This Market Report was created using current data available from publicly available government and industry sources. Data sources include the U.S. Census Bureau, Federal Deposit Insurance Corporation, National Center for Education Statistics, the Federal Emergency Management Agency, the Internal Revenue Service, the Community Development Financial Institutions Fund, the Small Business Administration, and other similar sources as well as our own proprietary Community Qualifier online search engine. For a complete list of sources utilized in the creation of this CRA Market Analysis Report, please see our data source list located on www.learnrcra.com.

CONTEXTTER MARKET REPORT

2022 Report

Gwinnett County Georgia

Generated on August 21, 2022

Prepared By



600 East Main Street
Suite 101
Louisville, KY 40202

www.findcra.com
1-844-2-findCRA
info@findCRA.com

Peachtree Corners

Largest City

Total Land Area

430.38 square miles

Population Density

1,871.2 people per sq. mile

Time Zone

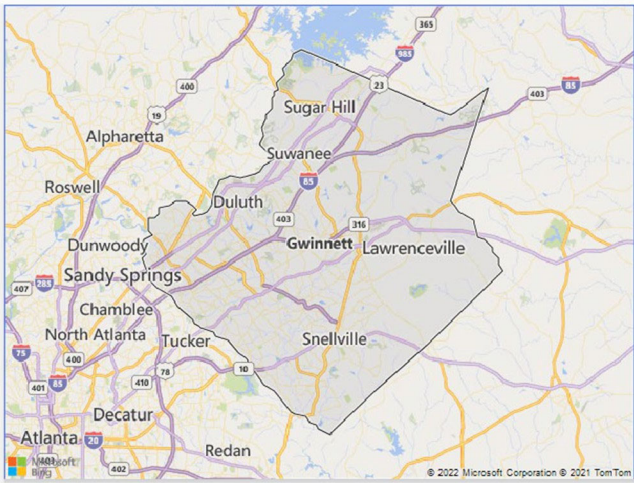
Eastern

CBSA

Atlanta-Sandy Springs-Alpharetta, GA

CSA

Atlanta--Athens-Clarke County--Sandy Springs, GA-AL



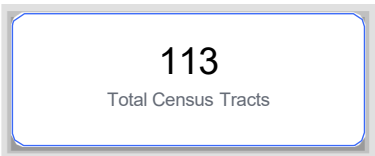
0		0	
Current Year	Prior Year	Current Year	Prior Year
FFIEC Distressed Tracts		FFIEC Underserved Tracts	

FEMA Major Disaster Declarations

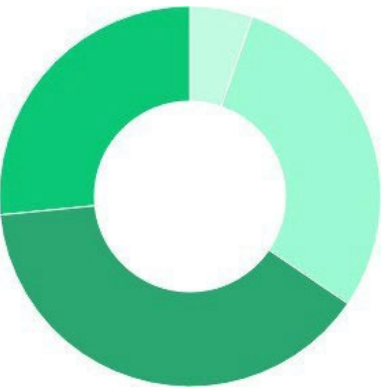
January 2019 through year-to-date

Declaration ID	Incident Type	Title	Declaration Date
DR-4501-GA	Biological	COVID-19 PANDEMIC	03/29/2020

Census Tracts by Income Level (2021)

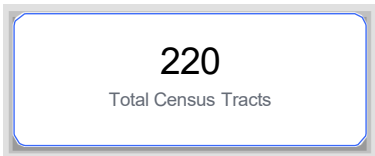


Low-Income	6	5.3%
Moderate-Income	33	29.2%
Middle-Income	44	38.9%
Upper-Income	30	26.6%
Unknown	0	0%

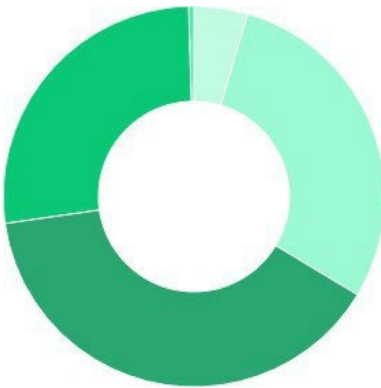


Source: 2010-2015 ACS 5-Year Estimates included in the 2021 FFIEC Census File

Census Tracts by Income Level (2022)



Low-Income	10	4.5%
Moderate-Income	64	29.1%
Middle-Income	86	39.1%
Upper-Income	59	26.8%
Unknown	1	0.5%



Source: 2016-2020 ACS 5-Year Estimates included in the 2022 FFIEC Census File

Communities in this Market

Based on USPS Zip Code Data

- Berkeley Lake
- Buford
- Dacula
- Duluth
- Grayson
- Johns Creek
- Lawrenceville
- Lilburn
- Norcross
- North Metro
- Parkway
- Peachtree Corners
- Rest Haven
- Rockbridge
- Snellville
- Sugar Hill
- Suwanee

926,414

Total Population

299,683

Total Households

921,563

Civilian Non-institutionalized
Population

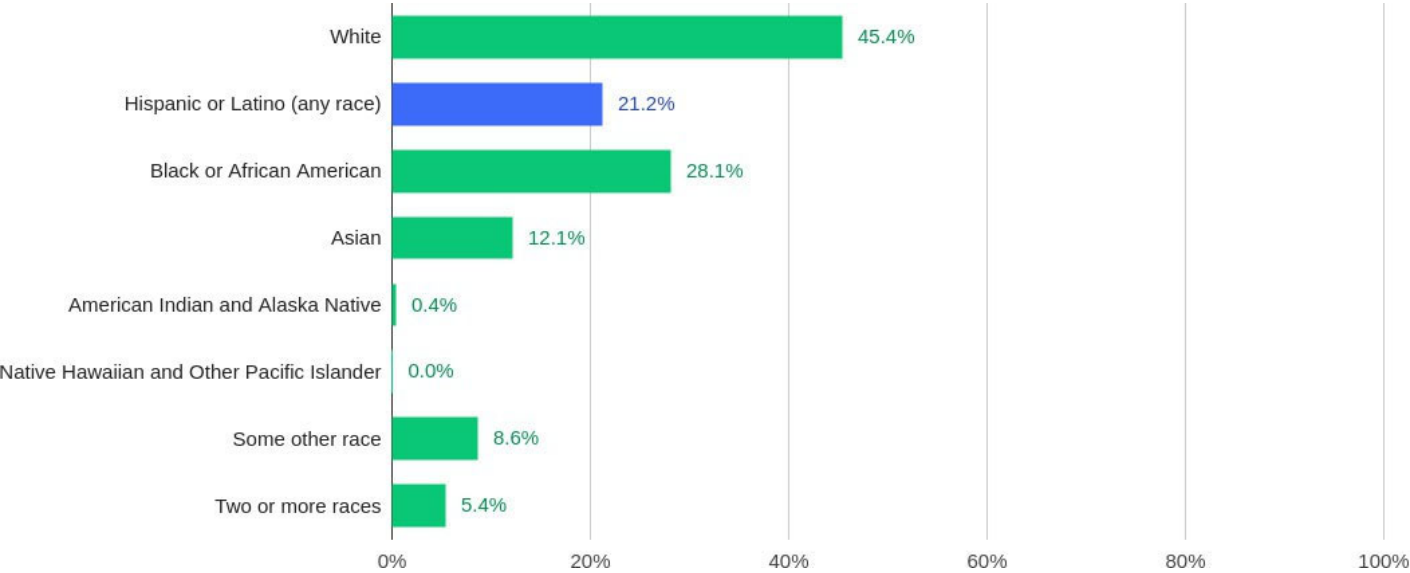
Civilian Veterans	5.8%
Native Born Citizens	74.7%
Foreign-Born Population	25.3%
• Naturalized U.S. Citizen	46.8%
• Not a U.S. Citizen	53.2%

Average Household Size	3.1
Households with a computer	96.4%
Households with broadband internet	90.3%

With health insurance	84.3%
Without health insurance	15.7%
Disabled	7.1%

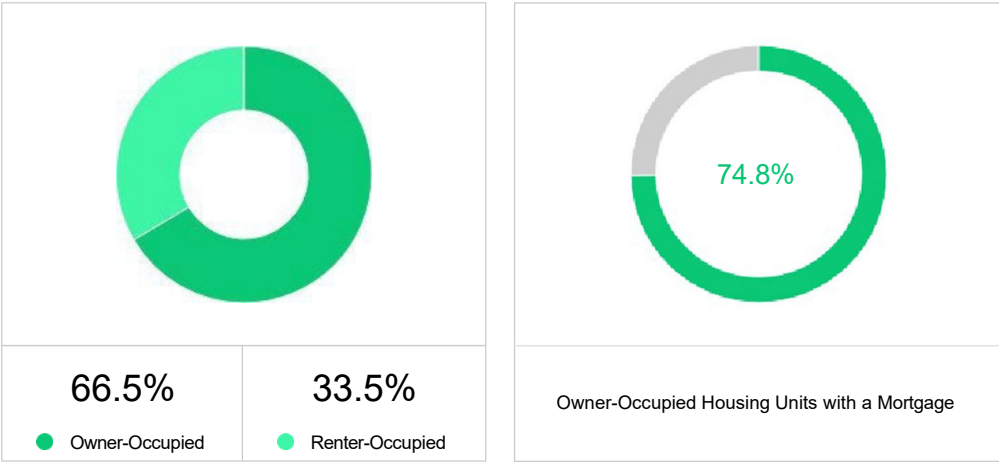
Race and Ethnicity

(percent of total population)





Occupied Housing Units



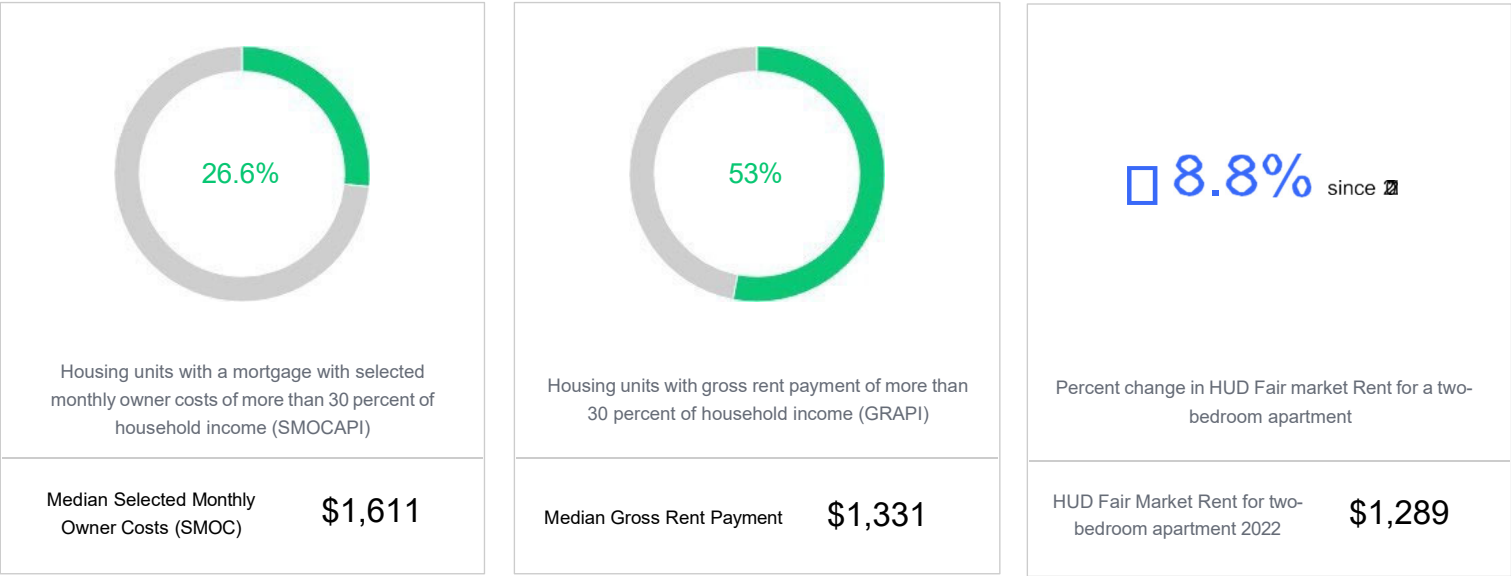
- Lack Plumbing Facilities

0.3%
- Lack Complete Kitchen Facilities

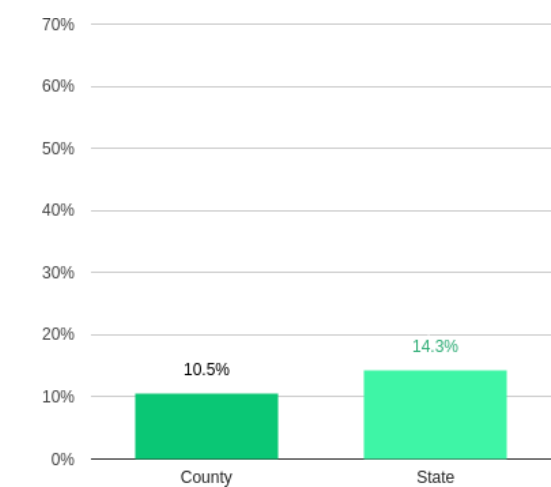
0.5%
- Without Telephone Service

1.3%

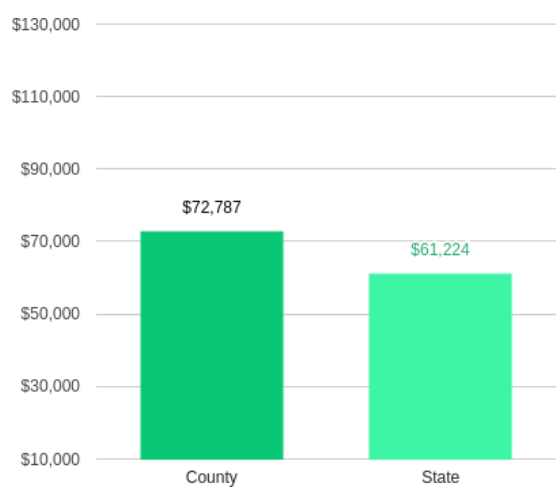
Housing Affordability



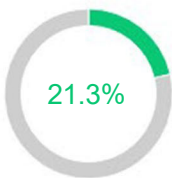
Individuals Below Poverty Level



Median Household Income



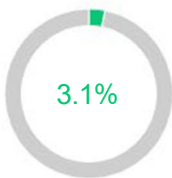
Household Income Characteristics



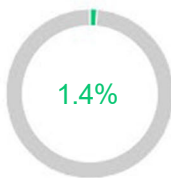
With Social Security



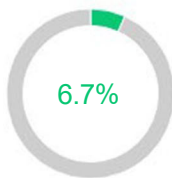
With Retirement Income



With Supplemental Security Income (SSI)



With Cash Public Assistance

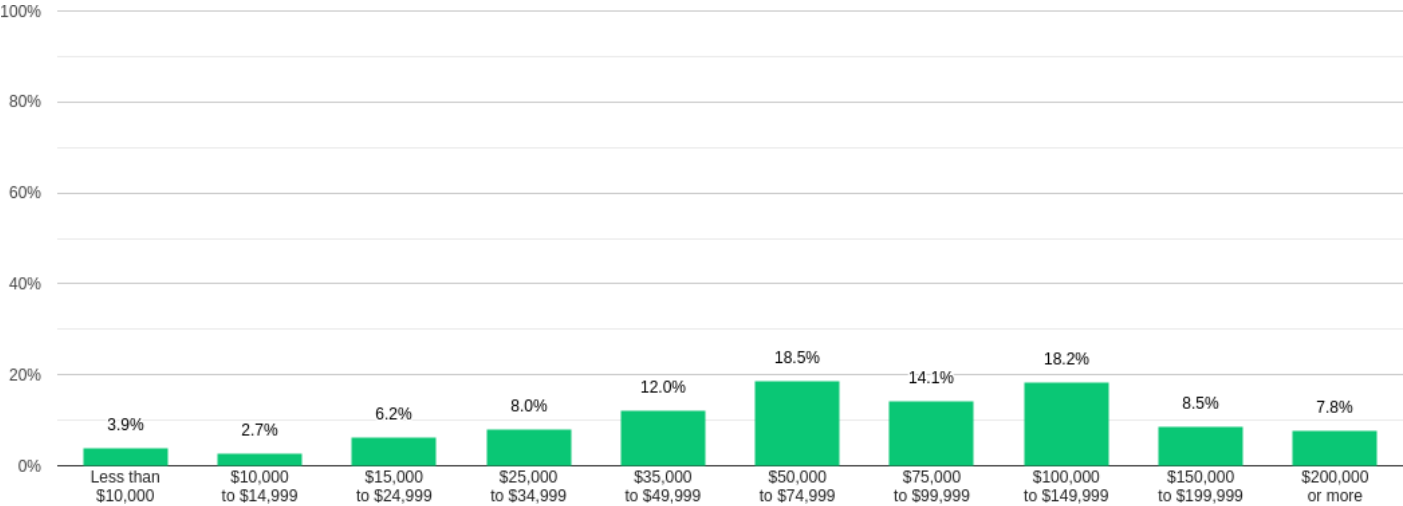


With Food Stamp/SNAP Benefits (past 12 months)

Households by Income Range

248

Percent of total households

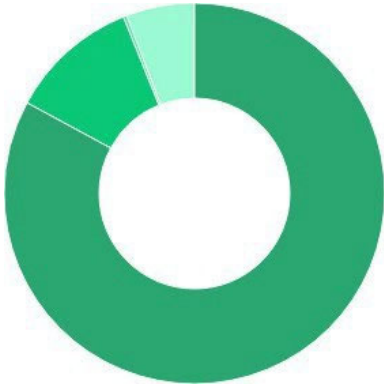
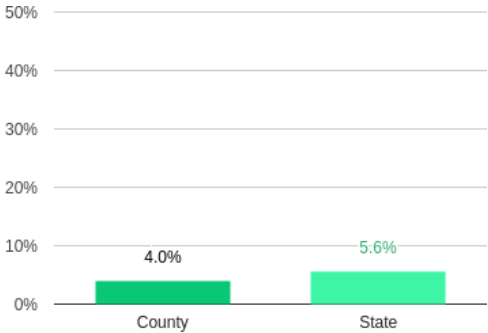




Civilian Employees by Wage Class



Unemployment Rate

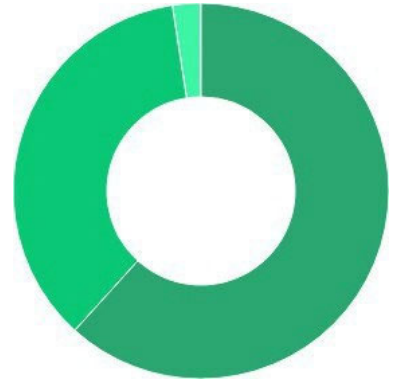


Civilian Employees by Industry

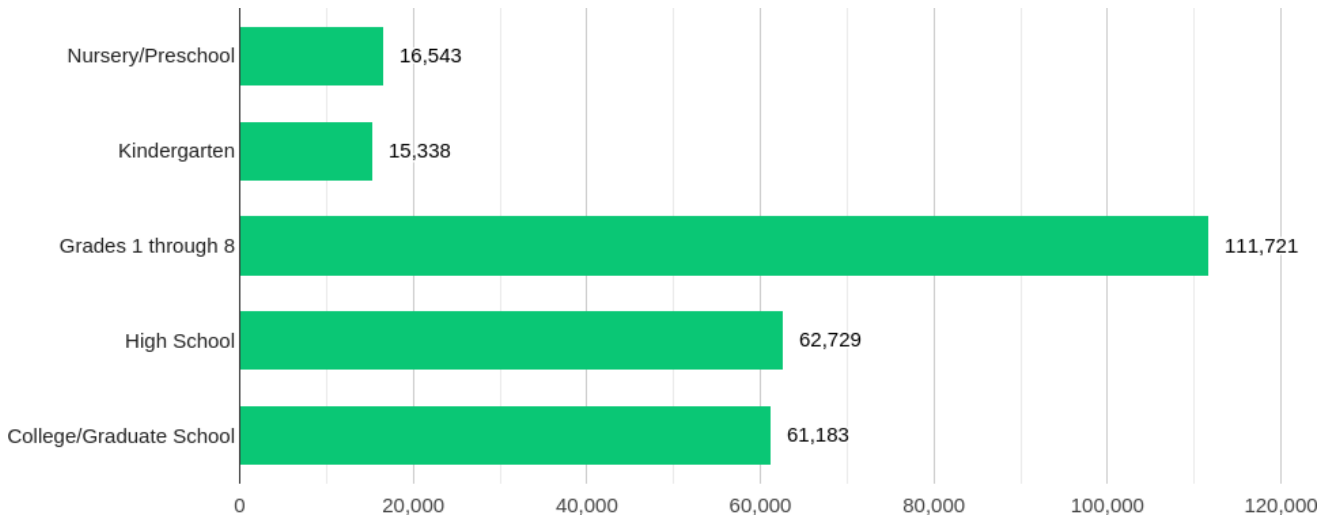
Industries	Number of Employees	% of Total Employees
Agriculture, forestry, fishing, hunting, and mining	996	0.2%
Arts entertainment, recreation, accommodation, and food services	44,862	9.7%
Construction	39,327	8.5%
Educational services, health care, and social assistance	86,717	18.7%
Finance, insurance, real estate, rental, and lending	33,781	7.3%
Information	12,380	2.7%
Manufacturing	41,814	9.0%
Other services except public administration	25,618	5.5%
Professional scientific, management, administration, and waste management services	66,480	14.3%
Public administration	14,864	3.2%
Retail trade	55,319	11.9%
Transportation, warehousing, and utilities	25,496	5.5%
Wholesale trade	17,061	3.7%



● < 5 employees	15,847	61.7%
● 5 - 99 employees	9,208	35.9%
● 100 - 999 employees	616	2.4%
● > 1,000 employees	11	0.0%

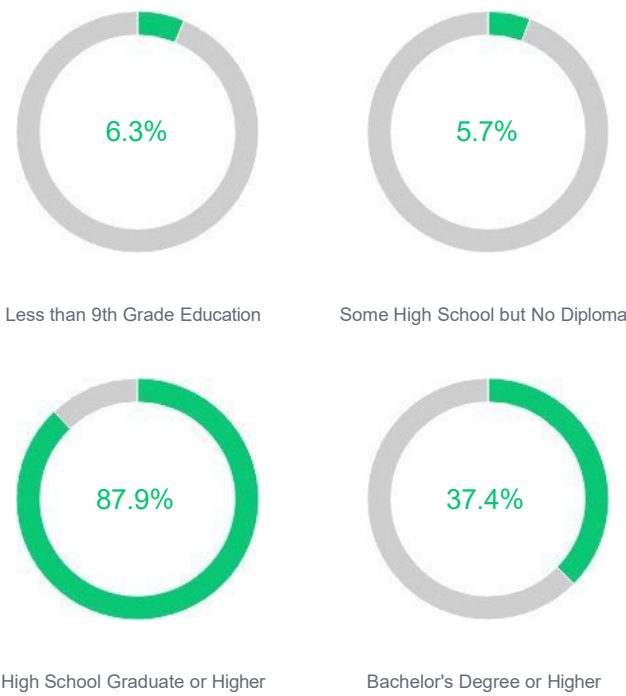


School Enrollment



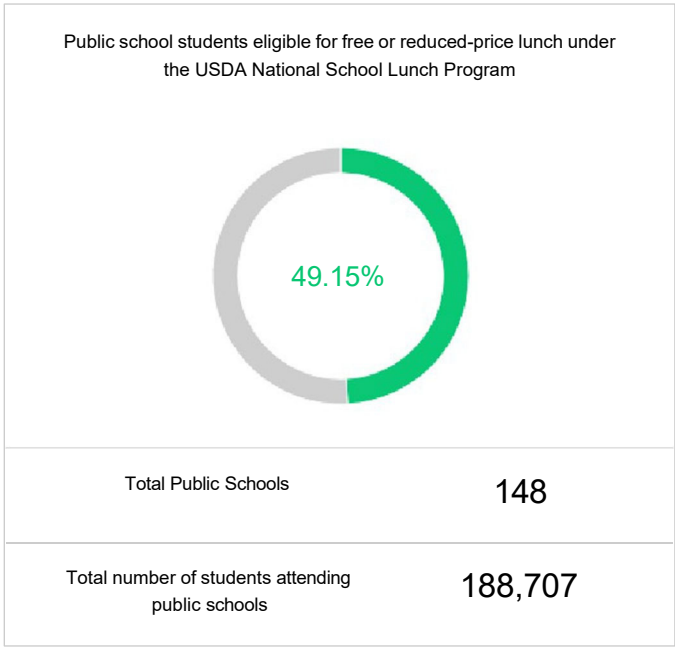
Educational Attainment

population 25 years and over



Free and Reduced Lunch Eligibility

as of the 2020-2021 School Year



Source: National Center for Education Statistics

1

Community Development Financial Institutions (CDFIs)

\$0

CDFI Fund grants awarded to CDFIs in last 10 years
(All award types excluding NMTCs)

\$0

New Market Tax Credits awarded in last 10 years

3

Opportunity Zones

1

HUD counseling agencies

0

Small Business Investment Companies

4

Low Income Housing Tax Credit projects funded in the last
15 years

14

HUD Section 8 housing development contracts
for all time

840

HUD Section 8 assisted housing units
for all time

31

Total Banks

173

Total bank branches

\$23,382,881

Total branch deposits (\$000s)

Top 10 Banks by Market Share

as of June 2021

Rank	Bank	Total Branch Deposits in County (\$000s)	Deposit Market Share %	% of Bank's Total Domestic Deposits in this County	Total Branches in County	% of Bank's Total Branches in this County
1	Wells Fargo Bank, National Association	\$5,024,421	21.49%	0.34%	26	0.52%
2	Bank of America, National Association	\$4,180,684	17.88%	0.22%	21	0.50%
3	Truist Bank	\$3,600,348	15.40%	0.87%	29	1.13%
4	Jpmorgan Chase Bank, National Association	\$1,420,062	6.07%	0.07%	13	0.26%
5	Renasant Bank	\$1,122,681	4.80%	8.47%	10	6.10%
6	East West Bank	\$952,192	4.07%	1.89%	1	0.92%
7	United Community Bank	\$617,249	2.64%	3.72%	3	1.95%
8	The Piedmont Bank	\$577,905	2.47%	39.43%	4	33.33%
9	Metro City Bank	\$537,945	2.30%	26.56%	5	26.32%
10	PNC Bank, National Association	\$522,554	2.23%	0.14%	10	0.47%

FDIC Cert #	Bank	Classification
26610	Bank of Hope	Minority Depository Institution: Board Majority Asian or Pacific Islander & Serving Minority Community
31628	East West Bank	Minority Depository Institution: Board Majority Asian or Pacific Islander & Serving Minority Community
58413	Embassy National Bank	Minority Depository Institution: Asian of Pacific Islander American Owned
34998	First IC Bank	Minority Depository Institution: Asian of Pacific Islander American Owned
58181	Metro City Bank	Minority Depository Institution: Asian of Pacific Islander American Owned
35151	New Millennium Bank	Minority Depository Institution: Board Majority Asian or Pacific Islander & Serving Minority Community
58657	PromiseOne Bank	Minority Depository Institution: Asian of Pacific Islander American Owned
34110	Quantum National Bank	Minority Depository Institution: Asian of Pacific Islander American Owned
33188	Shinhan Bank America	Minority Depository Institution: Board Majority Asian or Pacific Islander & Serving Minority Community

4,343 Total IRS-Registered Nonprofits	2.88% 125 CRA-aligned Nonprofits
--	-------------------------------------

97

Community Services to
LMI Individuals

Social services and other support
for low- and moderate-income,
homeless or at-risk individuals

15

Affordable
Housing

Creation, rehabilitation, operation
or preservation of affordable
housing

13

Economic
Development

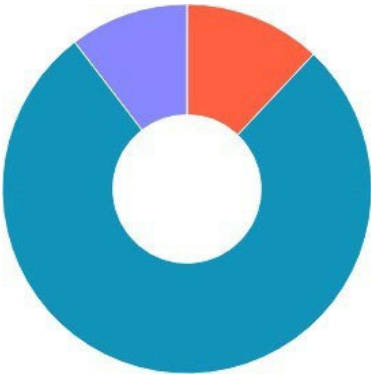
Workforce development, job
training, and small business or
startup support

0

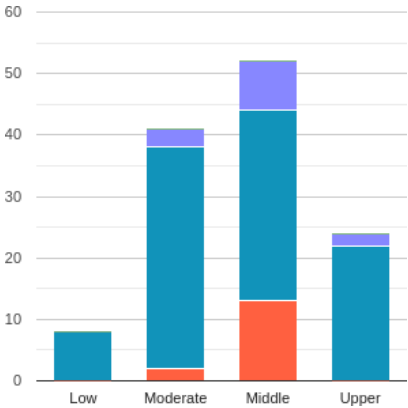
Revitalization/
Stabilization

Community and economic
development in distressed,
underserved or disadvantaged
areas

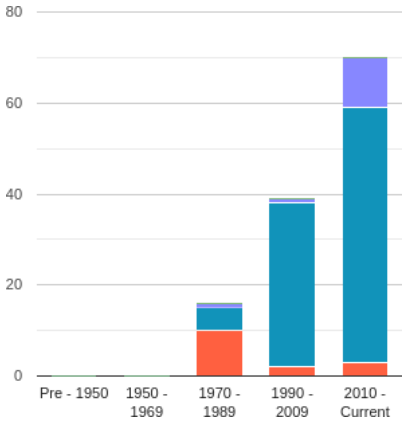
Which CRA categories do the nonprofits
serve?



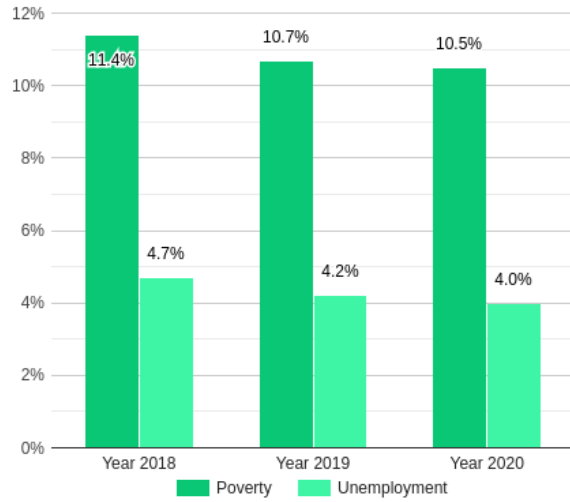
In which census tracts are the nonprofits
located?



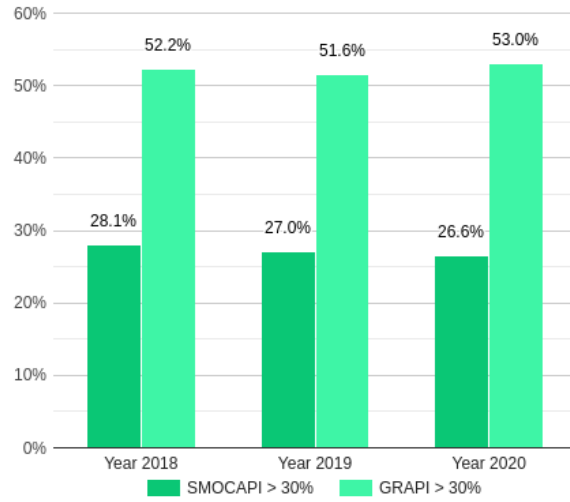
When did the nonprofits receive their IRS
ruling?



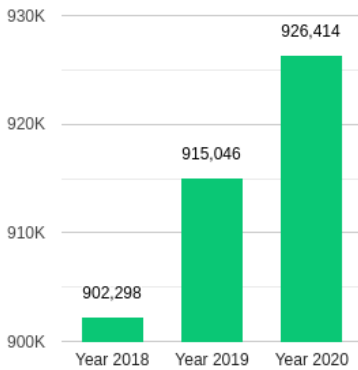
Poverty and Unemployment



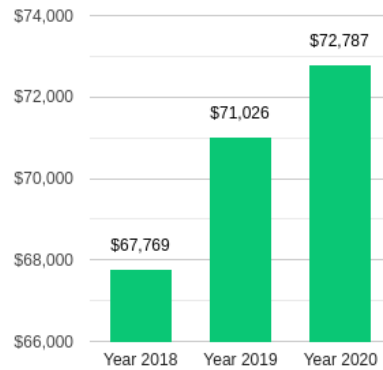
Housing Affordability



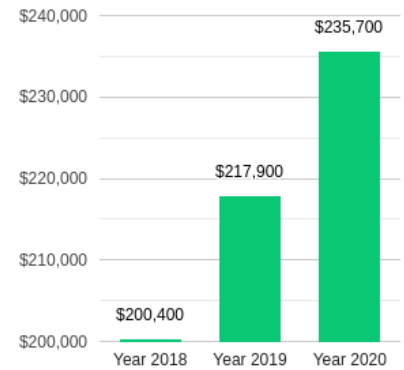
Population



Median Income



Median Home Value



This Market Report was created using current data available from publicly available government and industry sources. Data sources include the U.S. Census Bureau, Federal Deposit Insurance Corporation, National Center for Education Statistics, the Federal Emergency Management Agency, the Internal Revenue Service, the Community Development Financial Institutions Fund, the Small Business Administration, and other similar sources as well as our own proprietary Community Qualifier online search engine. For a complete list of sources utilized in the creation of this CRA Market Analysis Report, please see our data source list located on www.learnkra.com.

CONTEXTER MARKET REPORT

2022 Report

Hall County Georgia

Generated on August 21, 2022

Prepared By



600 East Main Street
Suite 101
Louisville, KY 40202

www.findcra.com
1-844-2-findCRA
info@findCRA.com

Gainesville

Largest City

Total Land Area

392.78 square miles

Population Density

457.5 people per sq. mile

Time Zone

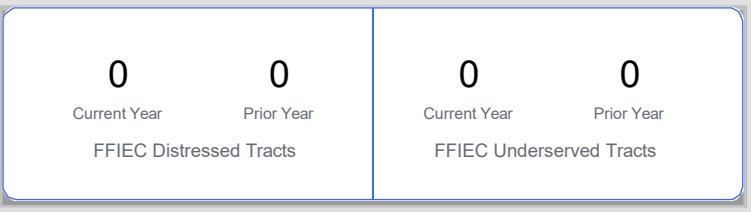
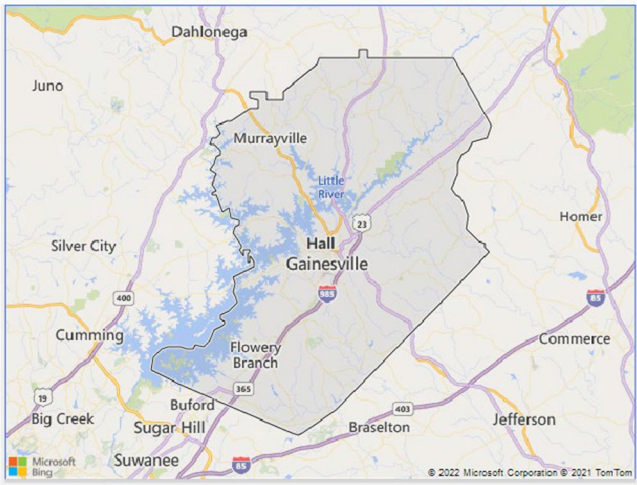
Eastern

CBSA

Gainesville, GA

CSA

Atlanta--Athens-Clarke County--Sandy Springs, GA-AL

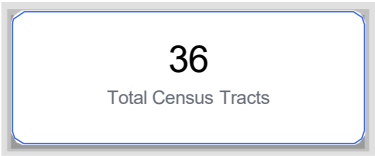


FEMA Major Disaster Declarations

January 2019 through year-to-date

Declaration ID	Incident Type	Title	Declaration Date
DR-4501-GA	Biological	COVID-19 PANDEMIC	03/29/2020
DR-4579-GA	Hurricane	TROPICAL STORM ZETA	01/12/2021

Census Tracts by Income Level (2021)

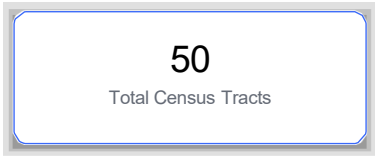


Low-Income	2	5.6%
Moderate-Income	7	19.4%
Middle-Income	15	41.7%
Upper-Income	12	33.3%
Unknown	0	0%

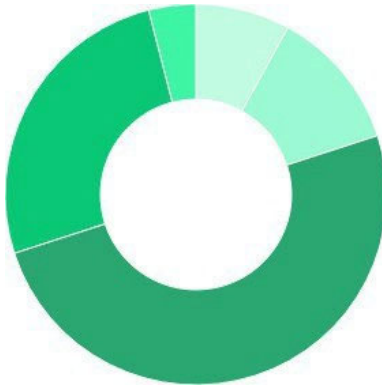


Source: 2010-2015 ACS 5-Year Estimates included in the 2021 FFIEC Census File

Census Tracts by Income Level (2022)



Low-Income	4	8.0%
Moderate-Income	6	12.0%
Middle-Income	25	50.0%
Upper-Income	13	26.0%
Unknown	2	4.0%



Source: 2016-2020 ACS 5-Year Estimates included in the 2022 FFIEC Census File

Communities in this Market

Based on USPS Zip Code Data

- Chestnut Mountain
- Clermont
- Flowery Branch
- Gainesville
- Gillsville
- Lula
- Murrayville
- Oakwood
- Westside

201,434
Total Population

65,555
Total Households

200,543
Civilian Non-institutionalized
Population

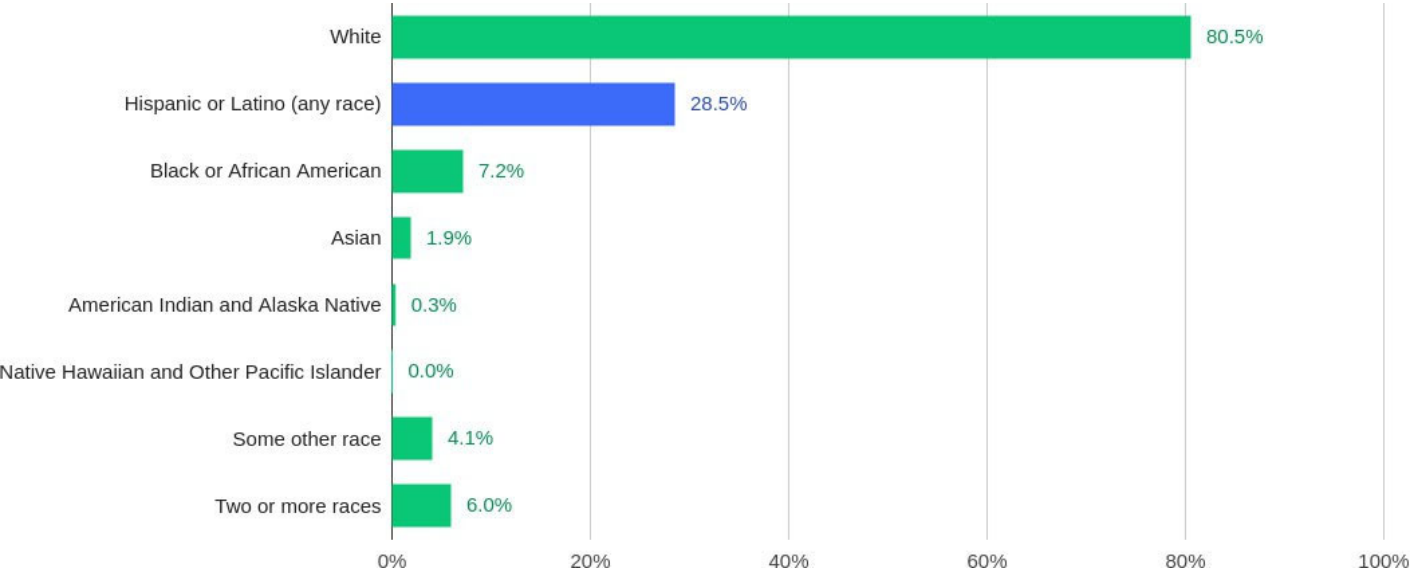
Civilian Veterans	6.8%
Native Born Citizens	83.5%
Foreign-Born Population	16.5%
• Naturalized U.S. Citizen	28.9%
• Not a U.S. Citizen	71.1%

Average Household Size	3.1
Households with a computer	93.4%
Households with broadband internet	89.2%

With health insurance	83.2%
Without health insurance	16.8%
Disabled	11.7%

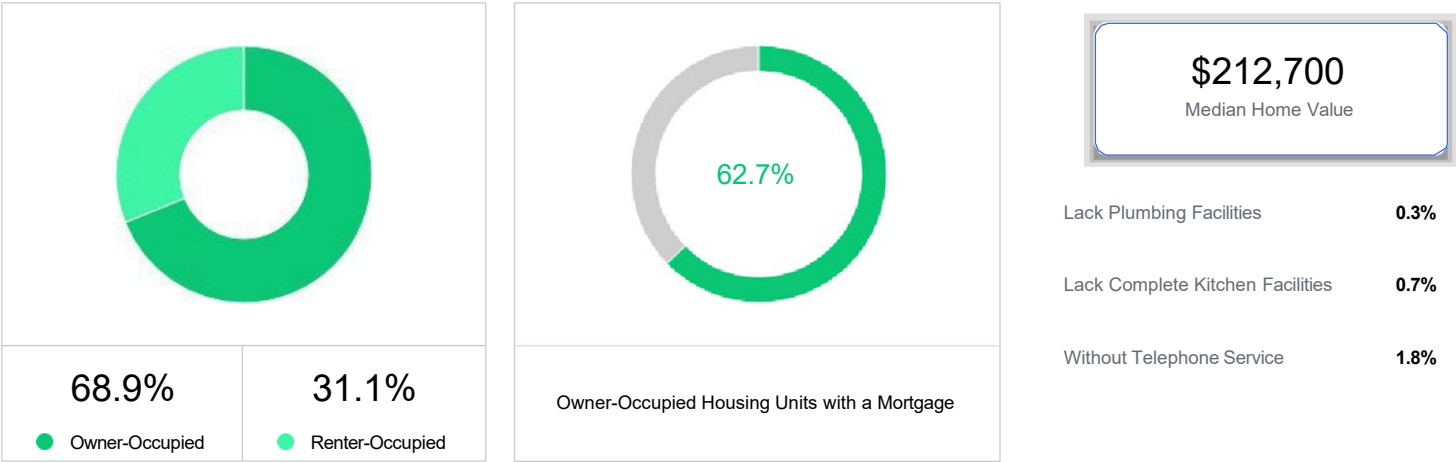
Race and Ethnicity

(percent of total population)

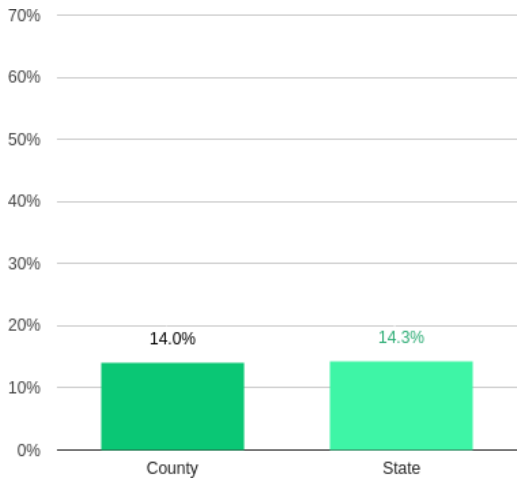




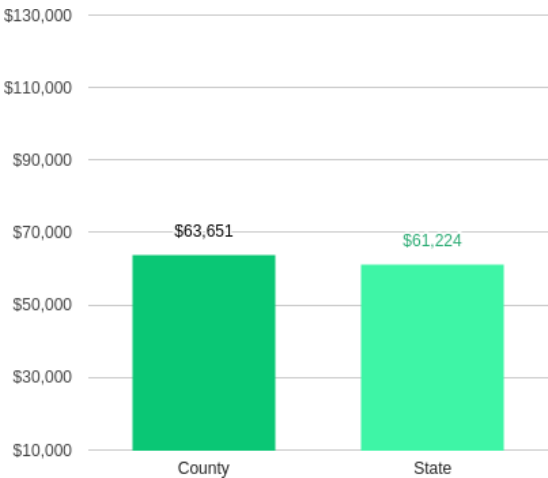
Occupied Housing Units



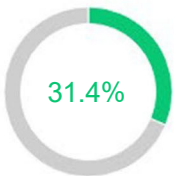
Individuals Below Poverty Level



Median Household Income



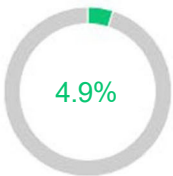
Household Income Characteristics



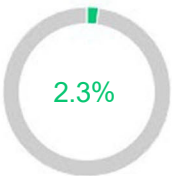
With Social Security



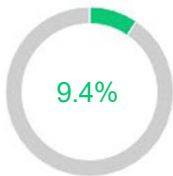
With Retirement Income



With Supplemental Security Income (SSI)



With Cash Public Assistance

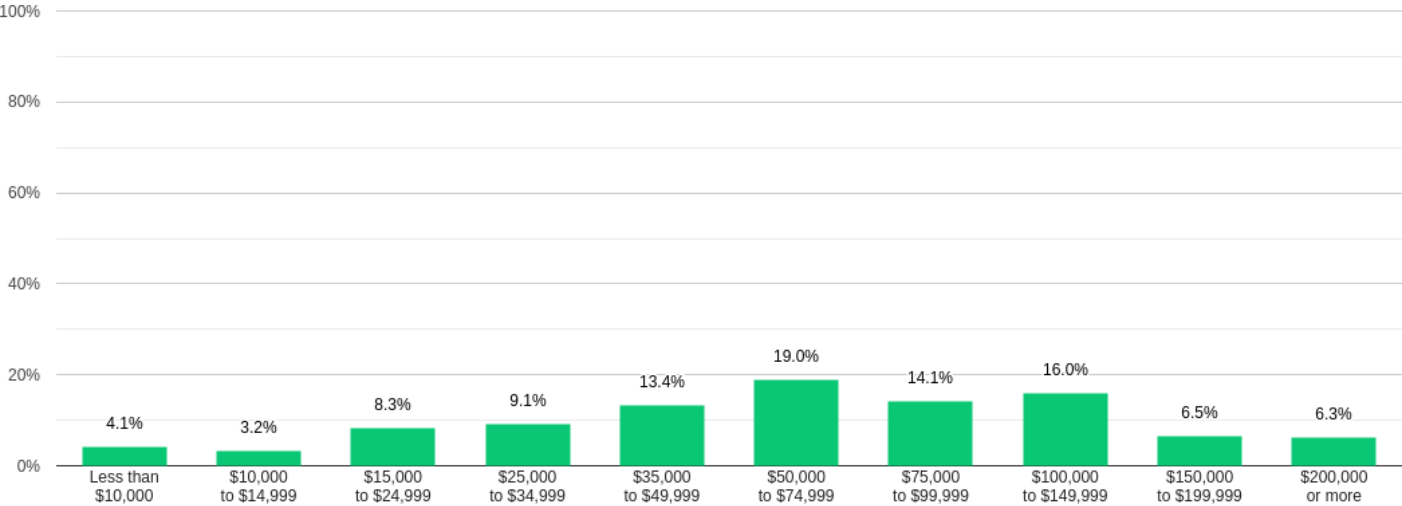


With Food Stamp/SNAP Benefits (past 12 months)

Households by Income Range

263

Percent of total households

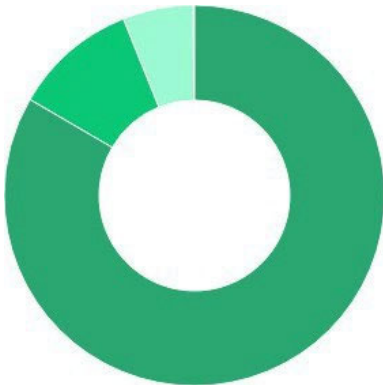
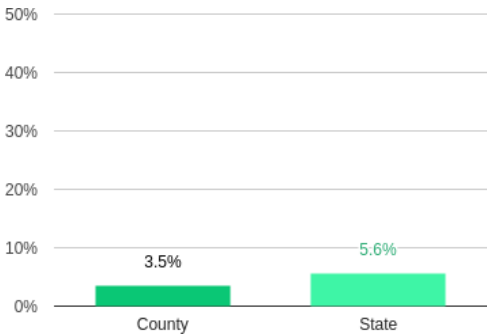




Civilian Employees by Wage Class



Unemployment Rate

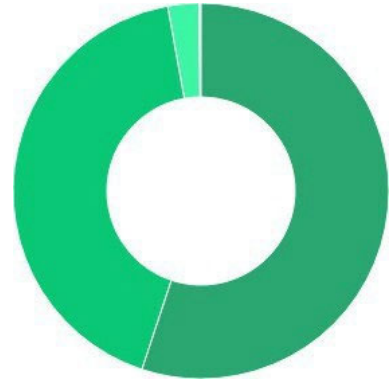


Civilian Employees by Industry

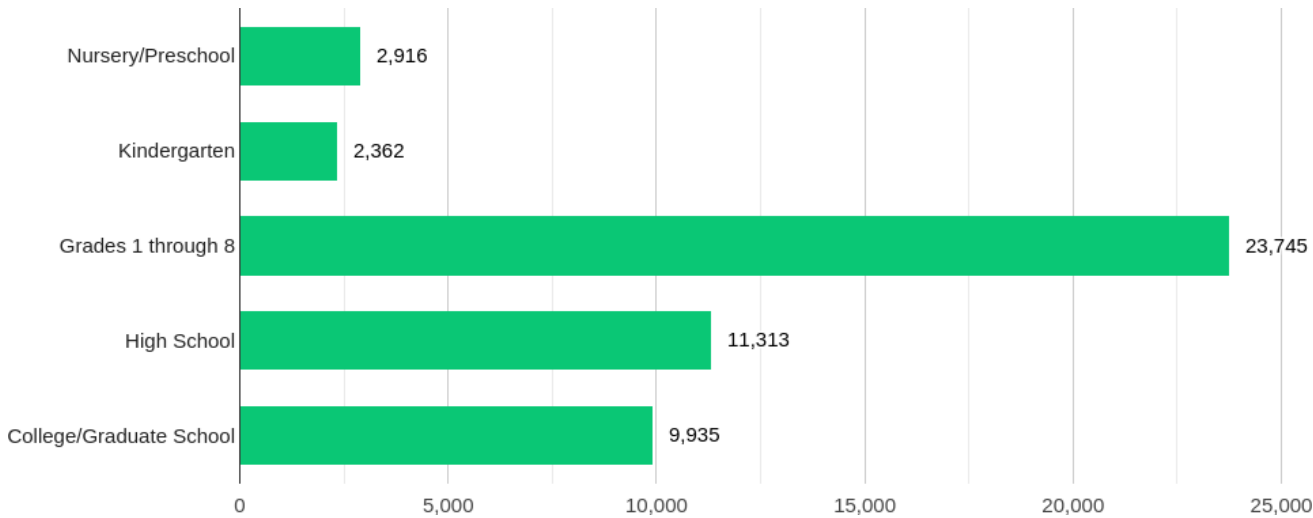
Industries	Number of Employees	% of Total Employees
Agriculture, forestry, fishing, hunting, and mining	987	1.0%
Arts entertainment, recreation, accommodation, and food services	7,713	8.1%
Construction	8,735	9.1%
Educational services, health care, and social assistance	17,215	18.0%
Finance, insurance, real estate, rental, and lending	4,468	4.7%
Information	1,335	1.4%
Manufacturing	18,191	19.0%
Other services except public administration	5,512	5.8%
Professional scientific, management, administration, and waste management services	9,331	9.7%
Public administration	2,223	2.3%
Retail trade	11,030	11.5%
Transportation, warehousing, and utilities	5,195	5.4%
Wholesale trade	3,802	4.0%



● < 5 employees	2,535	55.1%
● 5 - 99 employees	1,936	42.1%
● 100 - 999 employees	123	2.7%
● > 1,000 employees	8	0.2%

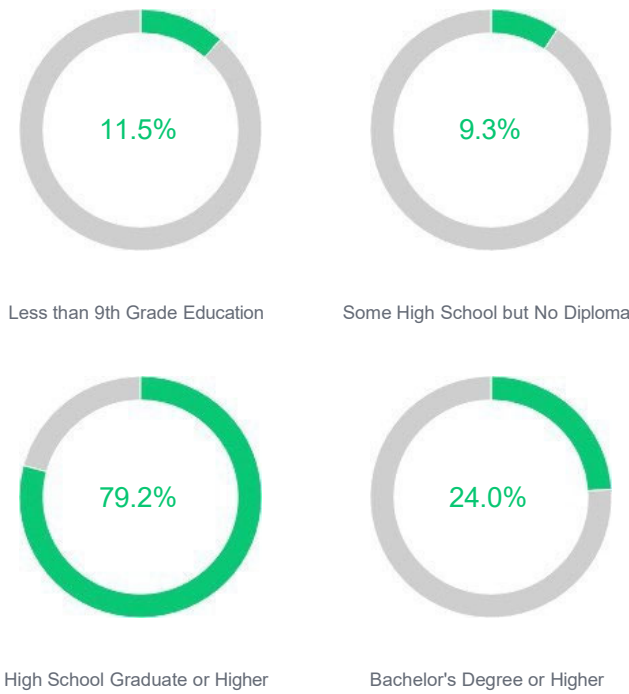


School Enrollment



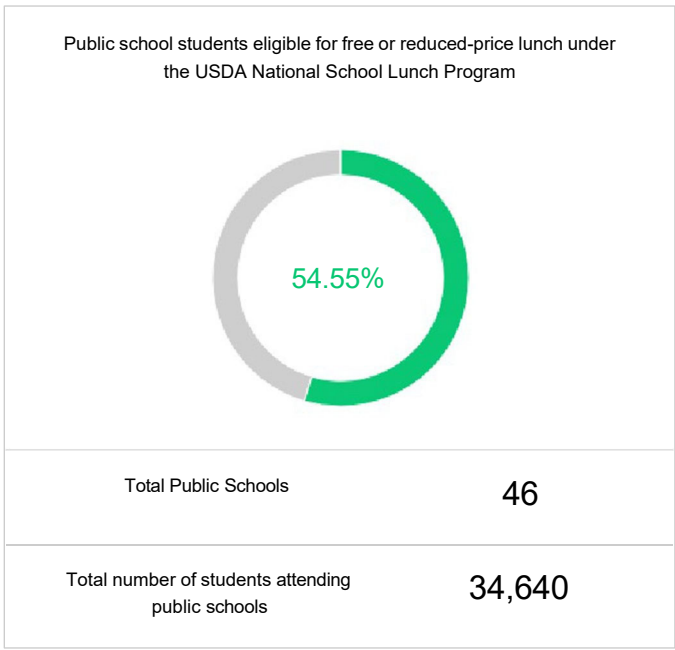
Educational Attainment

population 25 years and over



Free and Reduced Lunch Eligibility

as of the 2020-2021 School Year



Source: National Center for Education Statistics

0

Community Development Financial Institutions (CDFIs)

\$0

CDFI Fund grants awarded to CDFIs in last 10 years
(All award types excluding NMTCs)

\$0

New Market Tax Credits awarded in last 10 years

3

Opportunity Zones

0

HUD counseling agencies

0

Small Business Investment Companies

4

Low Income Housing Tax Credit projects funded in the last
15 years

6

HUD Section 8 housing development contracts
for all time

659

HUD Section 8 assisted housing units
for all time

15

Total Banks

41

Total bank branches

\$5,800,763

Total branch deposits (\$000s)

Top 10 Banks by Market Share

as of June 2021

Rank	Bank	Total Branch Deposits in County (\$000s)	Deposit Market Share %	% of Bank's Total Domestic Deposits in this County	Total Branches in County	% of Bank's Total Branches in this County
1	Wells Fargo Bank, National Association	\$1,452,901	25.05%	0.10%	6	0.12%
2	Truist Bank	\$1,387,454	23.92%	0.34%	10	0.39%
3	Regions Bank	\$630,127	10.86%	0.47%	5	0.38%
4	United Community Bank	\$616,232	10.62%	3.71%	4	2.60%
5	Peach State Bank & Trust	\$443,642	7.65%	100.00%	1	100.00%
6	Bank of America, National Association	\$421,706	7.27%	0.02%	3	0.07%
7	Ameris Bank	\$215,496	3.71%	1.17%	2	1.18%
8	South State Bank, National Association	\$150,594	2.60%	0.45%	1	0.35%
9	Jpmorgan Chase Bank, National Association	\$109,554	1.89%	0.01%	1	0.02%
10	First-Citizens Bank & Trust Company	\$97,798	1.69%	0.20%	1	0.19%

as of December 2021

FDIC Cert #	Bank	Classification
-	-	-

686 Total IRS-Registered Nonprofits	3.06% 21 CRA-aligned Nonprofits
--	------------------------------------

18

Community Services to
LMI Individuals

Social services and other support
for low- and moderate-income,
homeless or at-risk individuals

2

Affordable
Housing

Creation, rehabilitation, operation
or preservation of affordable
housing

1

Economic
Development

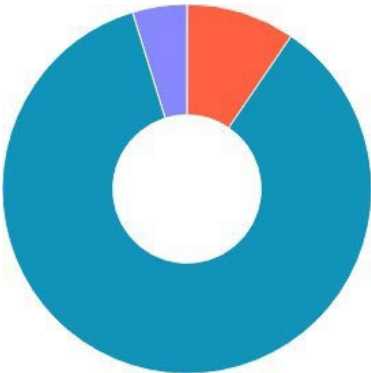
Workforce development, job
training, and small business or
startup support

0

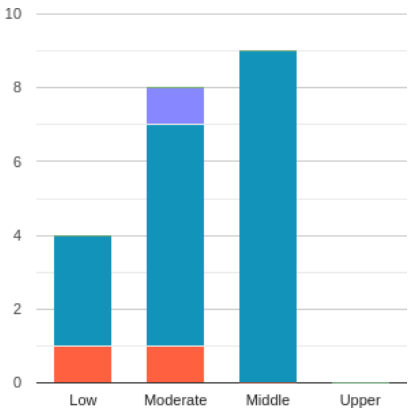
Revitalization/
Stabilization

Community and economic
development in distressed,
underserved or disadvantaged
areas

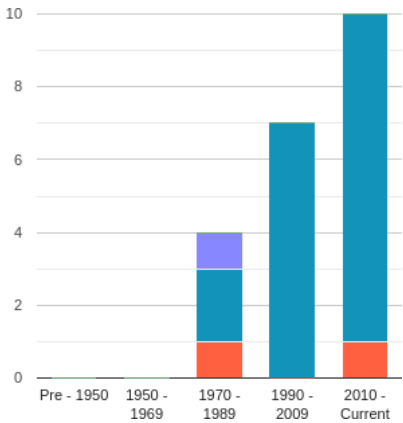
Which CRA categories do the nonprofits
serve?



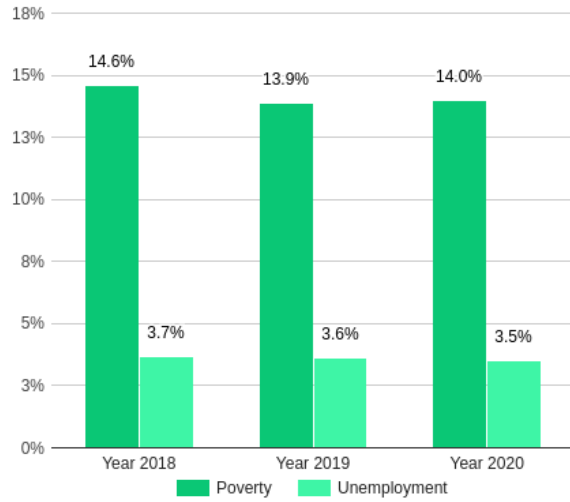
In which census tracts are the nonprofits
located?



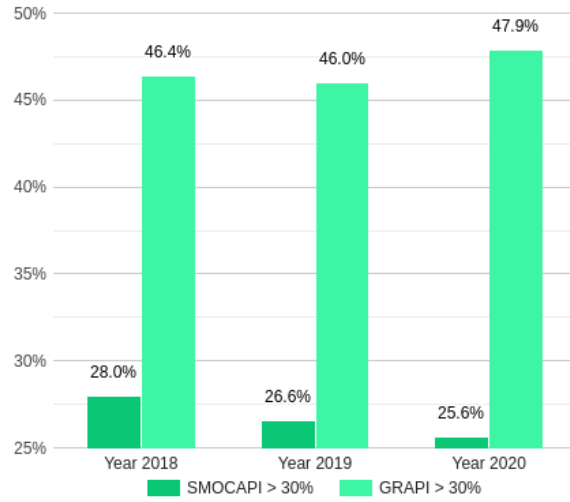
When did the nonprofits receive their IRS
ruling?



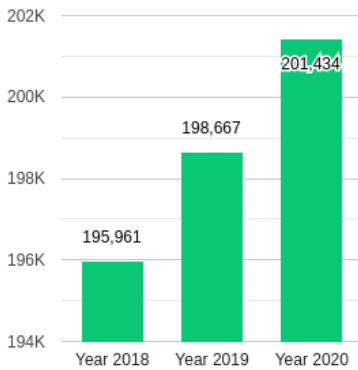
Poverty and Unemployment



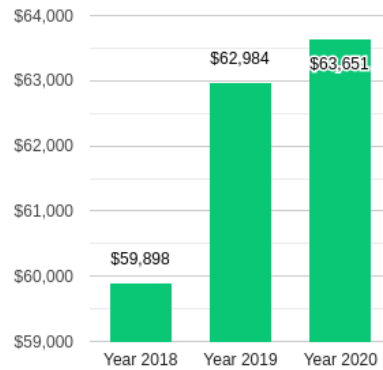
Housing Affordability



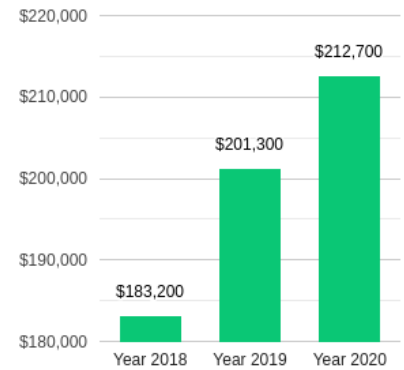
Population



Median Income



Median Home Value



This Market Report was created using current data available from publicly available government and industry sources. Data sources include the U.S. Census Bureau, Federal Deposit Insurance Corporation, National Center for Education Statistics, the Federal Emergency Management Agency, the Internal Revenue Service, the Community Development Financial Institutions Fund, the Small Business Administration, and other similar sources as well as our own proprietary Community Qualifier online search engine. For a complete list of sources utilized in the creation of this CRA Market Analysis Report, please see our data source list located on www.learnkra.com.

CONTEXTER MARKET REPORT

2022 Report

Henry County Georgia

Generated on August 21, 2022

Prepared By



600 East Main Street
Suite 101
Louisville, KY 40202

www.findcra.com
1-844-2-findCRA
info@findCRA.com

Stockbridge

Largest City

Total Land Area

322.13 square miles

Population Density

633.0 people per sq. mile

Time Zone

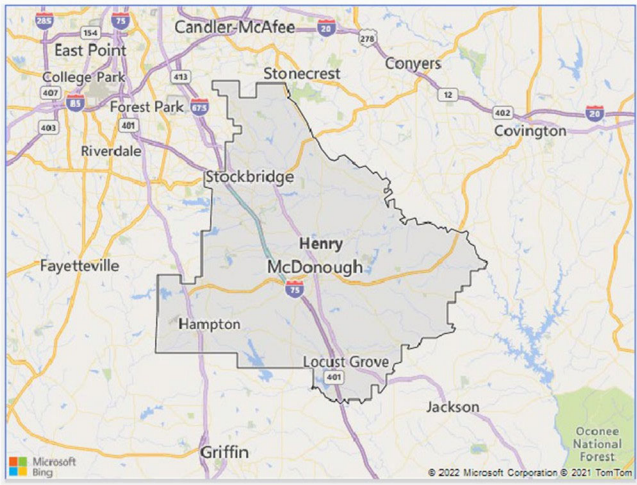
Eastern

CBSA

Atlanta-Sandy Springs-Alpharetta, GA

CSA

Atlanta--Athens-Clarke County--Sandy Springs, GA-AL



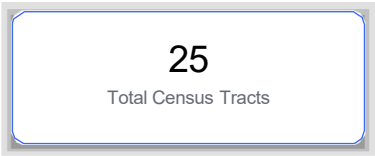
0	0	0	0
Current Year	Prior Year	Current Year	Prior Year
FFIEC Distressed Tracts		FFIEC Underserved Tracts	

FEMA Major Disaster Declarations

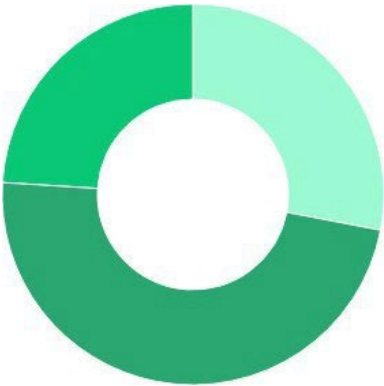
January 2019 through year-to-date

Declaration ID	Incident Type	Title	Declaration Date
DR-4501-GA	Biological	COVID-19 PANDEMIC	03/29/2020

Census Tracts by Income Level (2021)

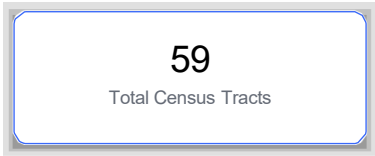


Low-Income	0	0%
Moderate-Income	7	28.0%
Middle-Income	12	48.0%
Upper-Income	6	24.0%
Unknown	0	0%

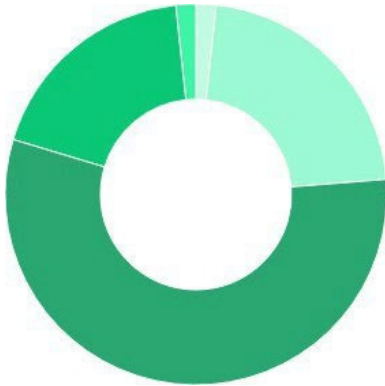


Source: 2010-2015 ACS 5-Year Estimates included in the 2021 FFIEC Census File

Census Tracts by Income Level (2022)



Low-Income	1	1.7%
Moderate-Income	13	22.0%
Middle-Income	33	55.9%
Upper-Income	11	18.6%
Unknown	1	1.7%



Source: 2016-2020 ACS 5-Year Estimates included in the 2022 FFIEC Census File

Communities in this Market

Based on USPS Zip Code Data

- Hampton
- Locust Grove
- Modonough
- Stockbridge

229,994

Total Population

78,204

Total Households

228,743

Civilian Non-institutionalized
Population

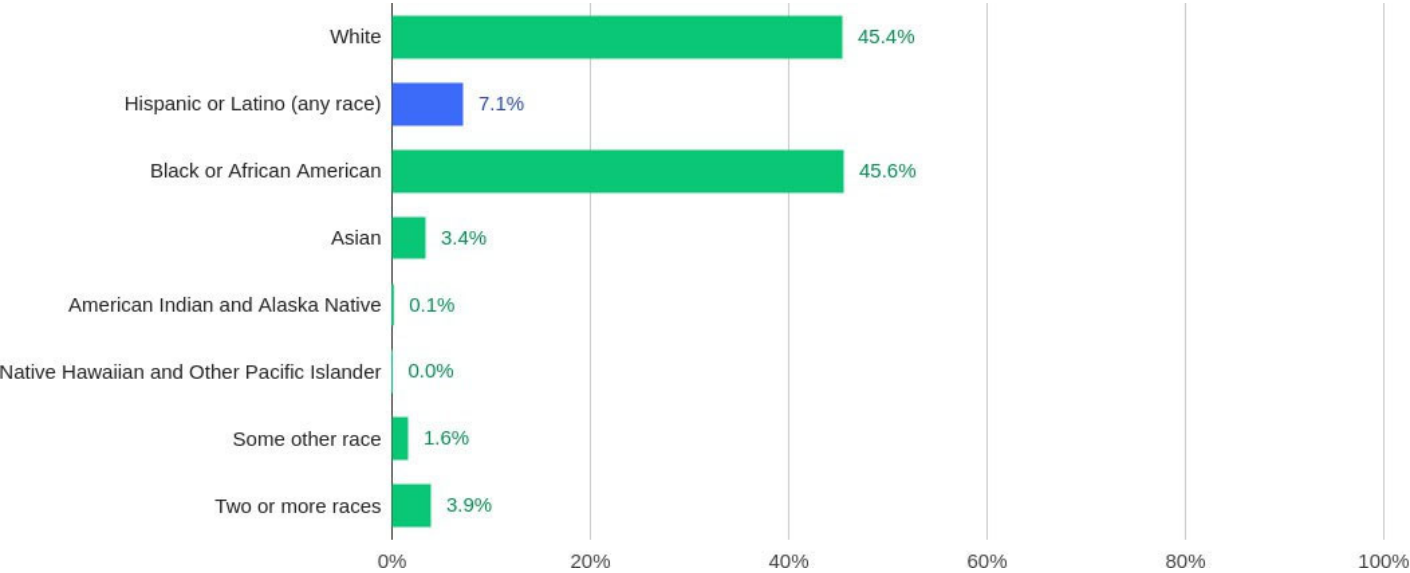
Civilian Veterans	9.6%
Native Born Citizens	92.5%
Foreign-Born Population	7.5%
• Naturalized U.S. Citizen	63.9%
• Not a U.S. Citizen	36.1%

Average Household Size	2.9
Households with a computer	96.5%
Households with broadband internet	89.0%

With health insurance	89.1%
Without health insurance	10.9%
Disabled	9.6%

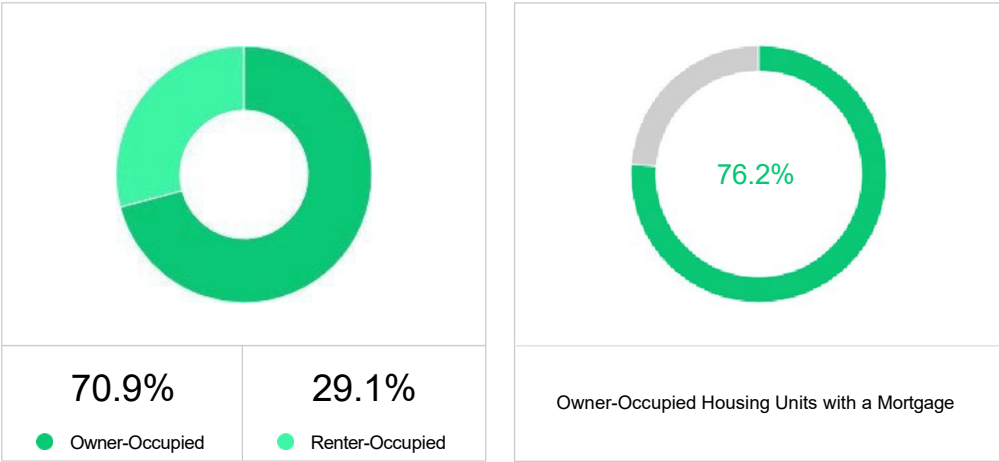
Race and Ethnicity

(percent of total population)

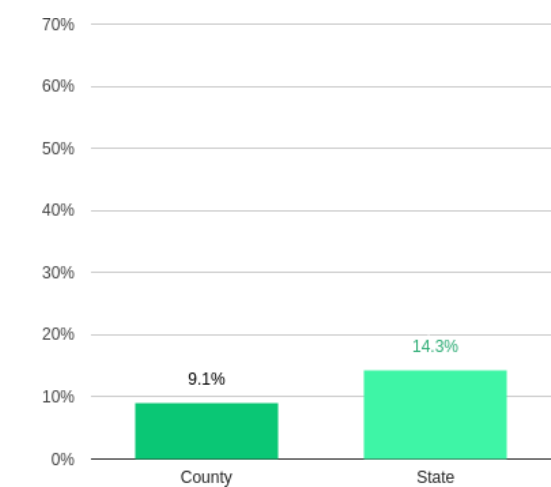




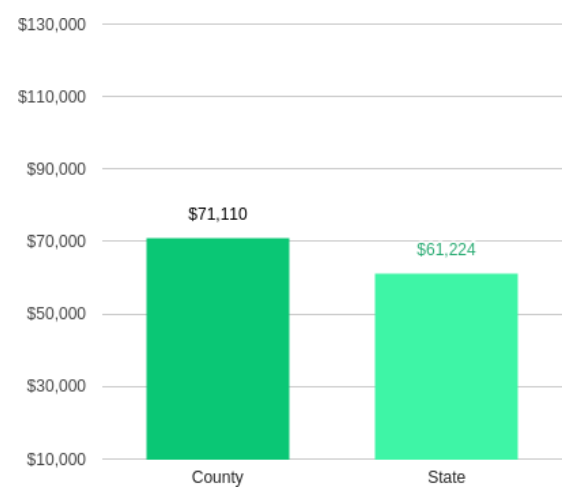
Occupied Housing Units



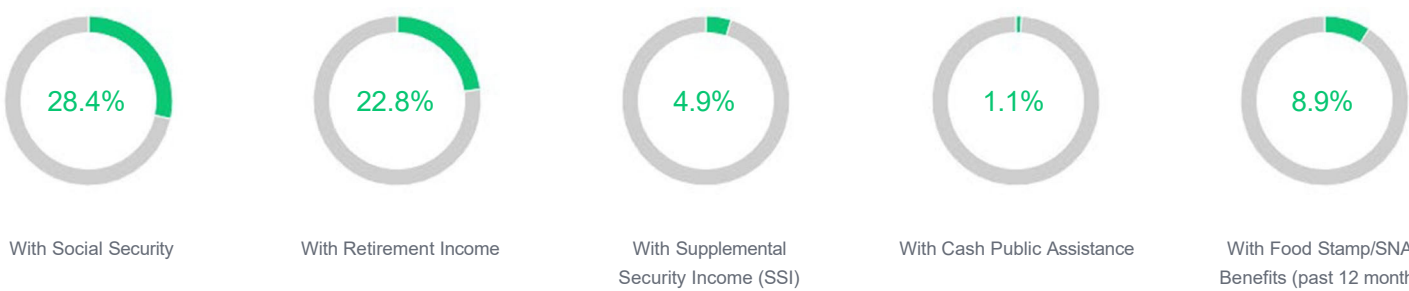
Individuals Below Poverty Level



Median Household Income



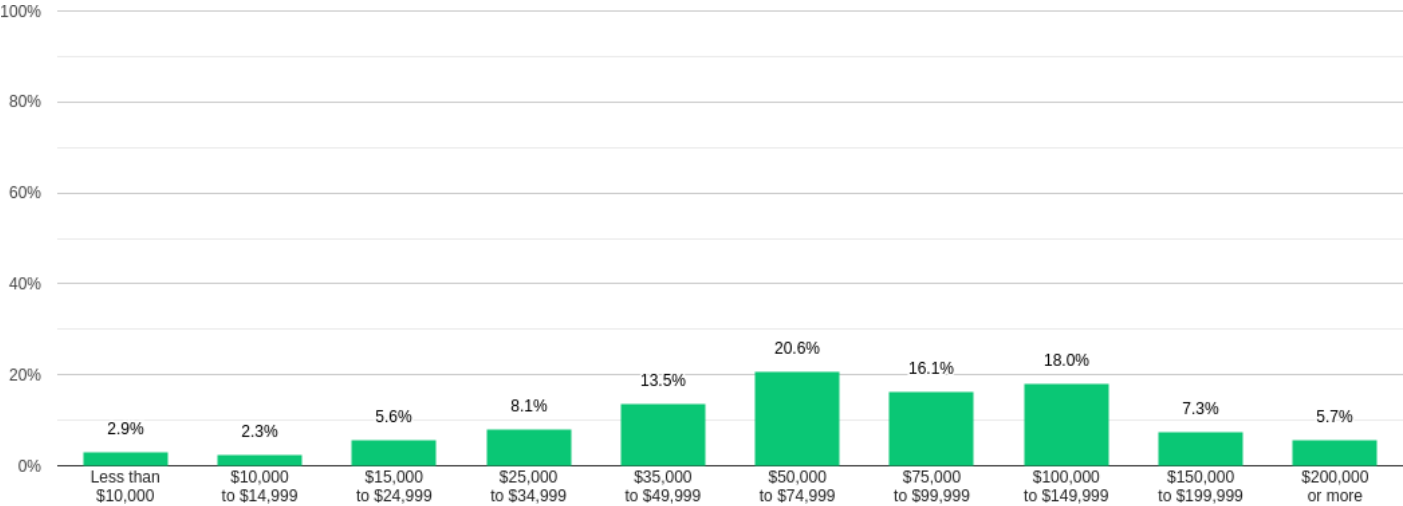
Household Income Characteristics



Households by Income Range

278

Percent of total households

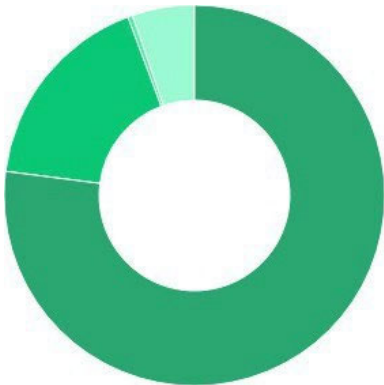
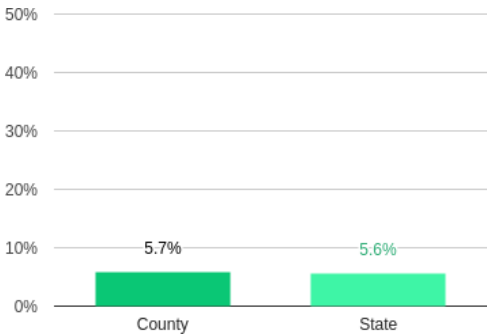




Civilian Employees by Wage Class

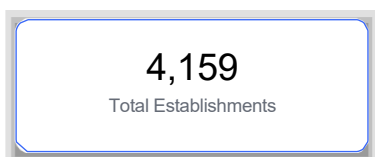


Unemployment Rate

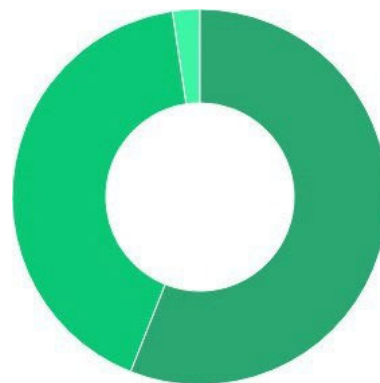


Civilian Employees by Industry

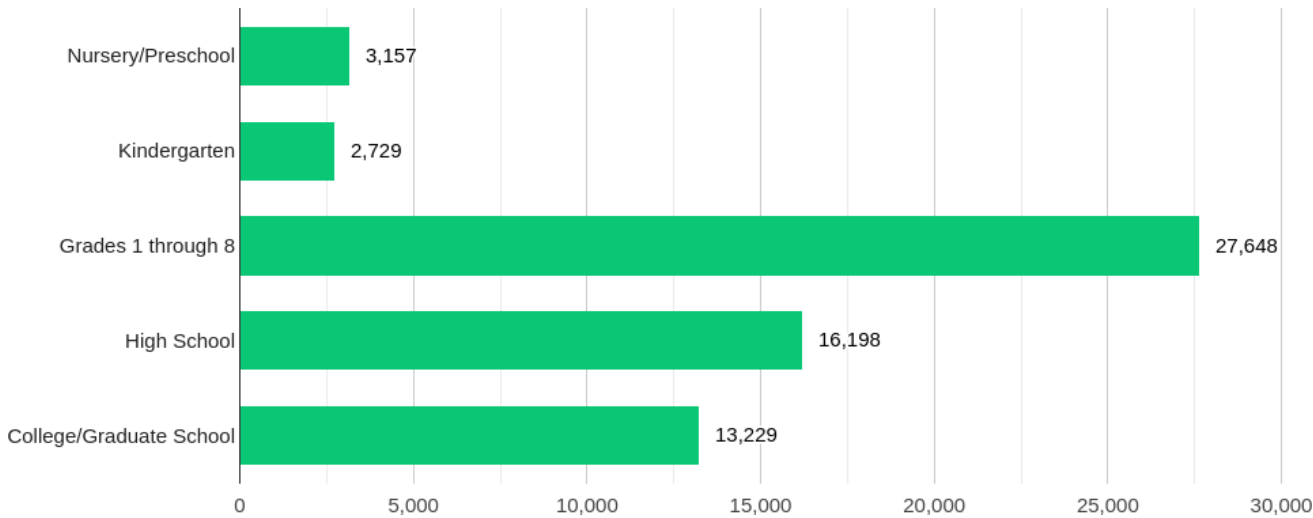
Industries	Number of Employees	% of Total Employees
Agriculture, forestry, fishing, hunting, and mining	328	0.3%
Arts entertainment, recreation, accommodation, and food services	9,089	8.0%
Construction	6,052	5.4%
Educational services, health care, and social assistance	24,006	21.3%
Finance, insurance, real estate, rental, and lending	6,573	5.8%
Information	2,441	2.2%
Manufacturing	7,684	6.8%
Other services except public administration	5,500	4.9%
Professional scientific, management, administration, and waste management services	11,208	9.9%
Public administration	8,524	7.5%
Retail trade	12,428	11.0%
Transportation, warehousing, and utilities	16,191	14.3%
Wholesale trade	2,943	2.6%



● < 5 employees	2,329	56.0%
● 5 - 99 employees	1,731	41.6%
● 100 - 999 employees	98	2.4%
● > 1,000 employees	0	0%

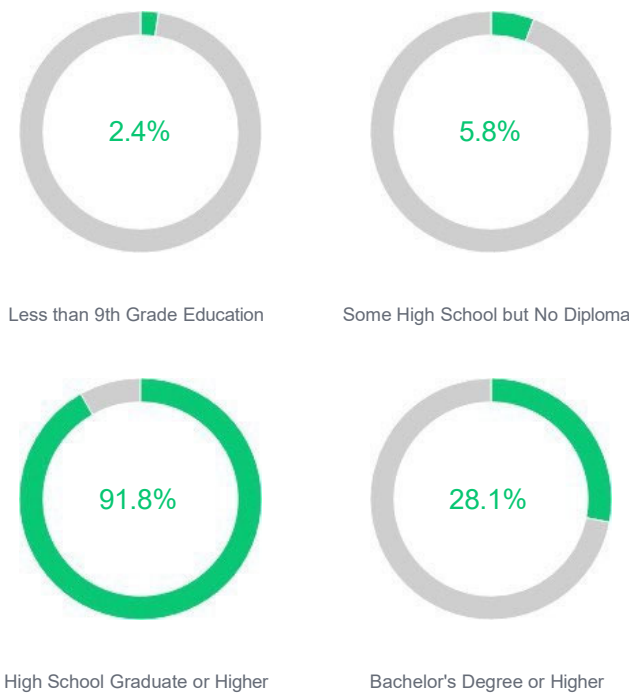


School Enrollment



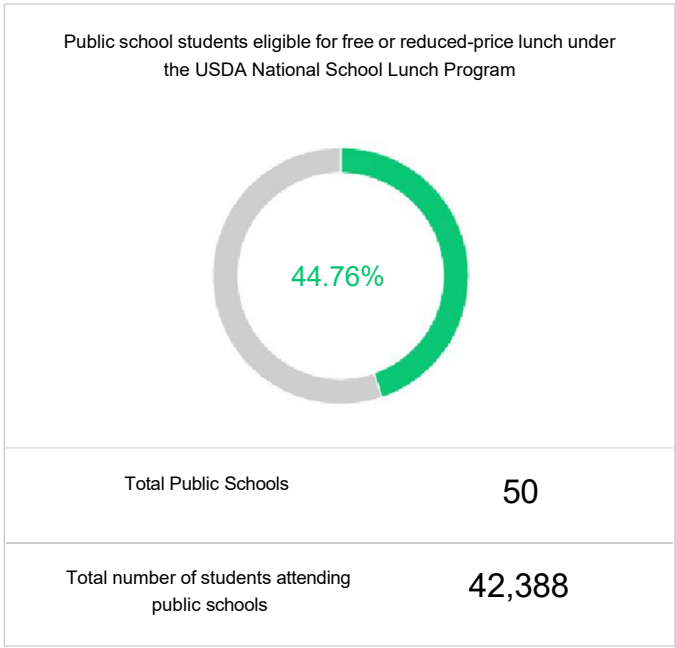
Educational Attainment

population 25 years and over



Free and Reduced Lunch Eligibility

as of the 2020-2021 School Year



Source: National Center for Education Statistics

0

Community Development Financial Institutions (CDFIs)

\$0

CDFI Fund grants awarded to CDFIs in last 10 years
(All award types excluding NMTCs)

\$0

New Market Tax Credits awarded in last 10 years

0

Opportunity Zones

0

HUD counseling agencies

0

Small Business Investment Companies

7

Low Income Housing Tax Credit projects funded in the last
15 years

0

HUD Section 8 housing development contracts
for all time

0

HUD Section 8 assisted housing units
for all time

14

Total Banks

37

Total bank branches

\$2,957,765

Total branch deposits (\$000s)

Top 10 Banks by Market Share

as of June 2021

Rank	Bank	Total Branch Deposits in County (\$000s)	Deposit Market Share %	% of Bank's Total Domestic Deposits in this County	Total Branches in County	% of Bank's Total Branches in this County
1	Wells Fargo Bank, National Association	\$588,233	19.89%	0.04%	4	0.08%
2	Ameris Bank	\$552,973	18.70%	3.01%	7	4.12%
3	Truist Bank	\$491,718	16.62%	0.12%	7	0.27%
4	Bank of America, National Association	\$405,764	13.72%	0.02%	3	0.07%
5	United Community Bank	\$287,130	9.71%	1.73%	3	1.95%
6	Heritage Southeast Bank	\$247,806	8.38%	17.20%	3	13.64%
7	Jpmorgan Chase Bank, National Association	\$84,681	2.86%	0.00%	2	0.04%
8	Bank Ozk	\$62,324	2.11%	0.30%	1	0.43%
9	First National Bank of Griffin	\$60,439	2.04%	18.61%	2	28.57%
10	Regions Bank	\$52,963	1.79%	0.04%	1	0.08%

as of December 2021

FDIC Cert #	Bank	Classification
-	-	-

1,369 Total IRS-Registered Nonprofits	2.48% 34 CRA-aligned Nonprofits
--	------------------------------------

29

Community Services to
LMI Individuals

Social services and other support
for low- and moderate-income,
homeless or at-risk individuals

2

Affordable
Housing

Creation, rehabilitation, operation
or preservation of affordable
housing

3

Economic
Development

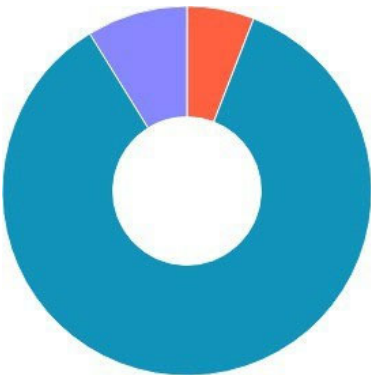
Workforce development, job
training, and small business or
startup support

0

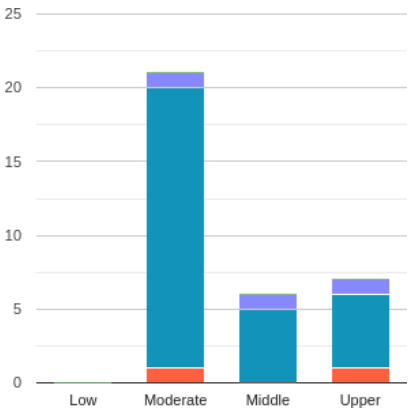
Revitalization/
Stabilization

Community and economic
development in distressed,
underserved or disadvantaged
areas

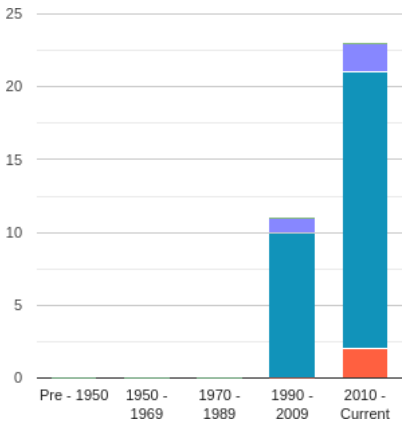
Which CRA categories do the nonprofits
serve?



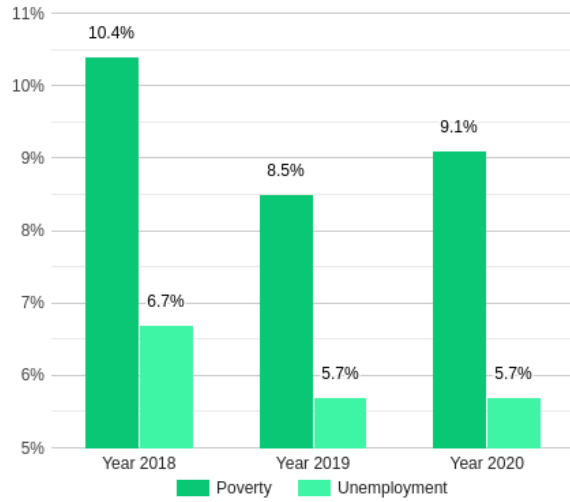
In which census tracts are the nonprofits
located?



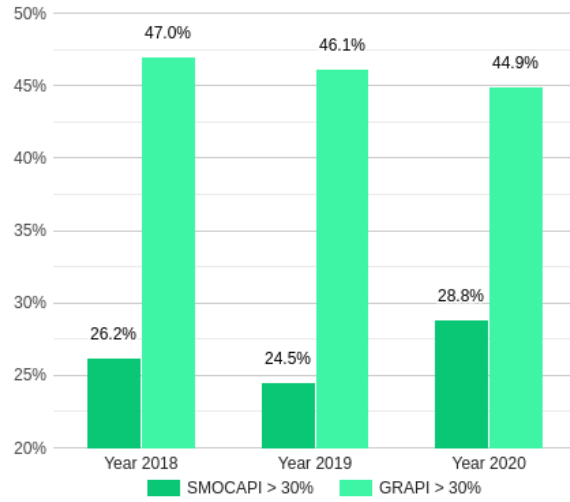
When did the nonprofits receive their IRS
ruling?



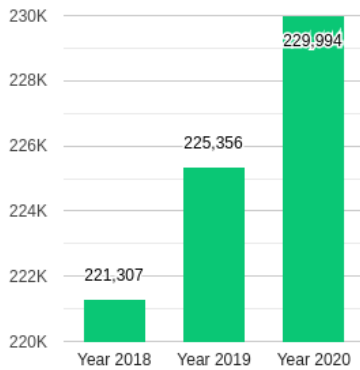
Poverty and Unemployment



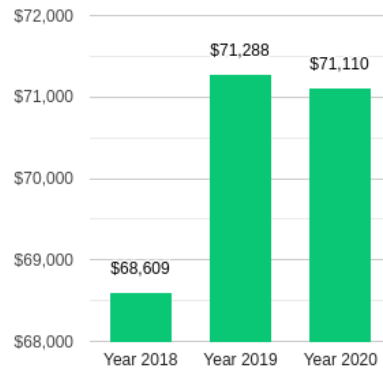
Housing Affordability



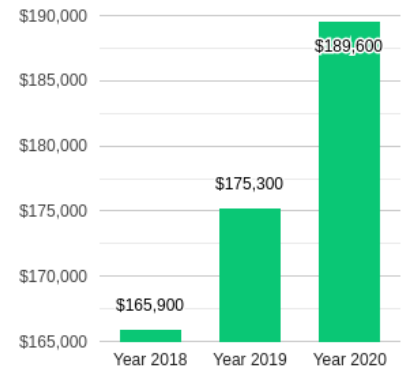
Population



Median Income



Median Home Value



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CONTEXTER MARKET REPORT

2022 Report

Paulding County Georgia

Generated on August 21, 2022

Prepared By



600 East Main Street
Suite 101
Louisville, KY 40202

www.findcra.com
1-844-2-findCRA
info@findCRA.com

Dallas

Largest City

Total Land Area

312.22 square miles

Population Density

455.8 people per sq. mile

Time Zone

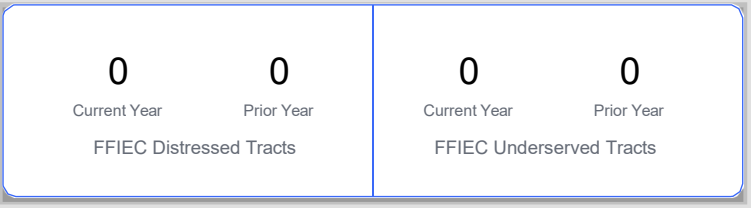
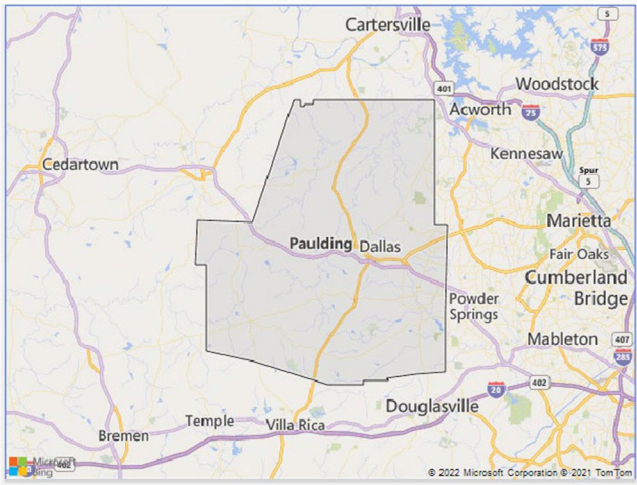
Eastern

CBSA

Atlanta-Sandy Springs-Alpharetta, GA

CSA

Atlanta--Athens-Clarke County--Sandy Springs, GA-AL



FEMA Major Disaster Declarations

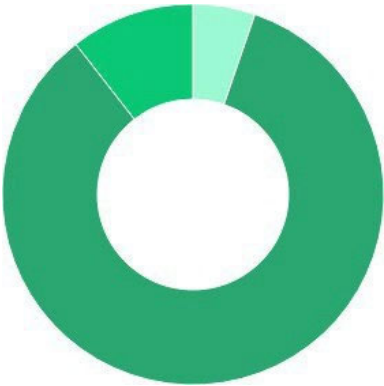
January 2019 through year-to-date

Declaration ID	Incident Type	Title	Declaration Date
DR-4501-GA	Biological	COVID-19 PANDEMIC	03/29/2020
DR-4579-GA	Hurricane	TROPICAL STORM ZETA	01/12/2021

Census Tracts by Income Level (2021)

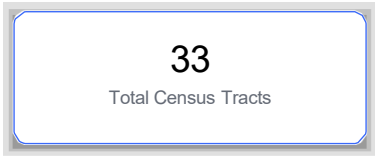


Low-Income	0	0%
Moderate-Income	1	5.3%
Middle-Income	16	84.2%
Upper-Income	2	10.5%
Unknown	0	0%

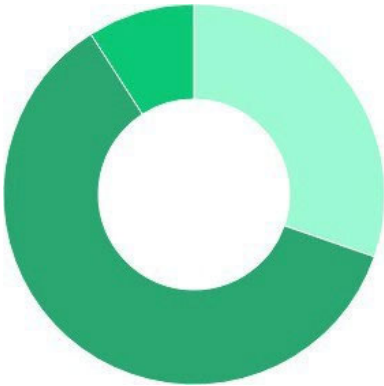


Source: 2010-2015 ACS 5-Year Estimates included in the 2021 FFIEC Census File

Census Tracts by Income Level (2022)



Low-Income	0	0%
Moderate-Income	10	30.3%
Middle-Income	20	60.6%
Upper-Income	3	9.1%
Unknown	0	0%



Source: 2016-2020 ACS 5-Year Estimates included in the 2022 FFIEC Census File

Communities in this Market

Based on USPS Zip Code Data

Dallas

Hiram

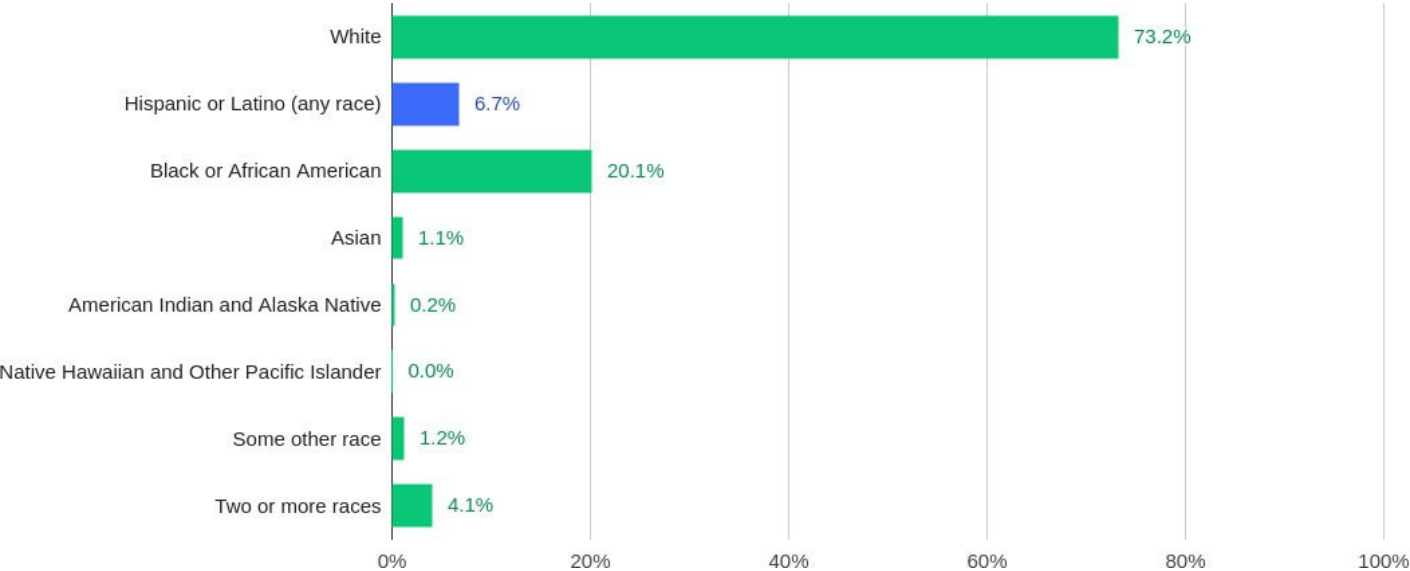
164,440
Total Population

54,993
Total Households

163,442
Civilian Non-institutionalized
Population

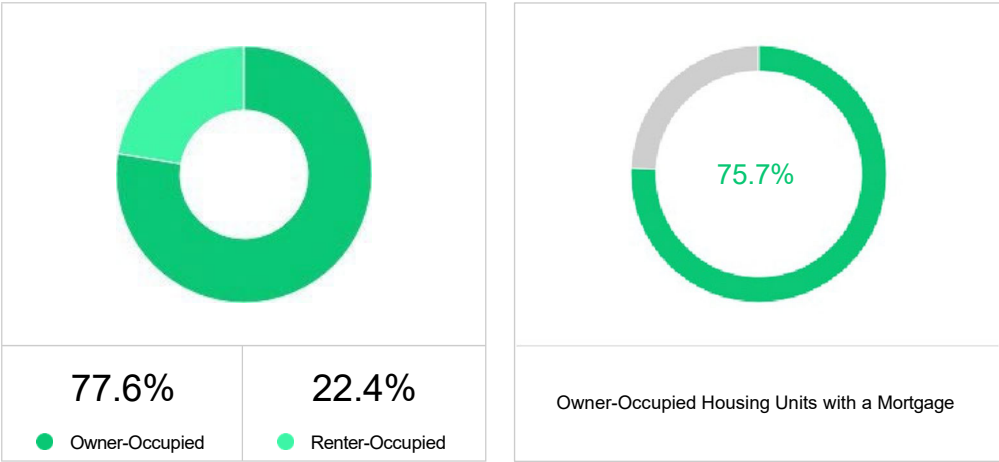
Civilian Veterans	8.5%	Average Household Size	3.0	With health insurance	88.3%
Native Born Citizens	93.6%	Households with a computer	95.3%	Without health insurance	11.7%
Foreign-Born Population	6.4%	Households with broadband internet	89.4%	Disabled	11.2%
• Naturalized U.S. Citizen	61.0%				
• Not a U.S. Citizen	39.0%				

Race and Ethnicity
(percent of total population)

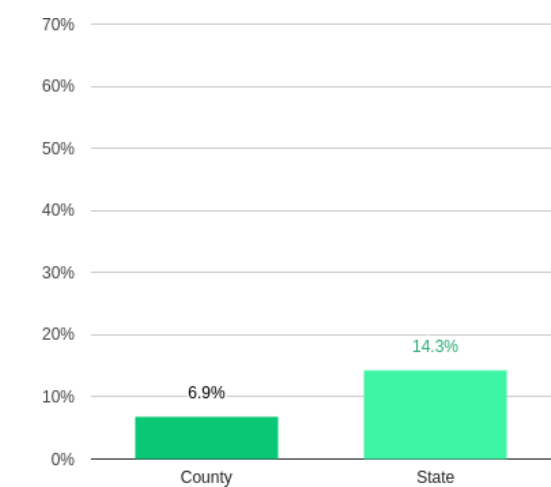




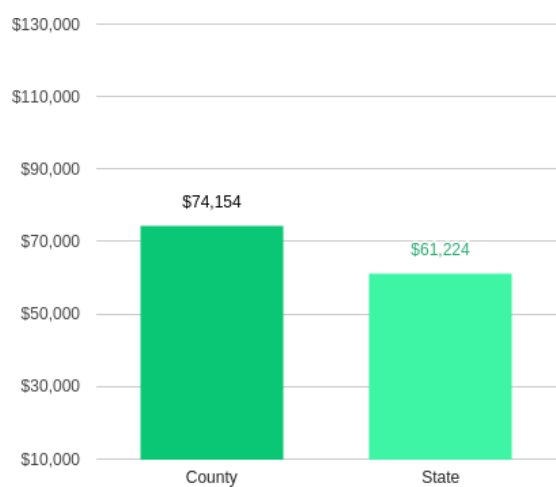
Occupied Housing Units



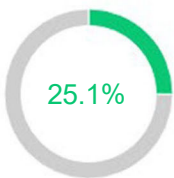
Individuals Below Poverty Level



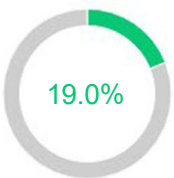
Median Household Income



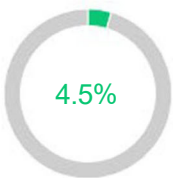
Household Income Characteristics



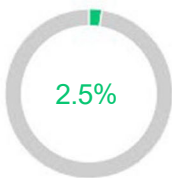
With Social Security



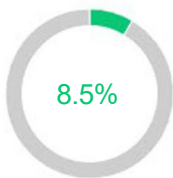
With Retirement Income



With Supplemental Security Income (SSI)



With Cash Public Assistance

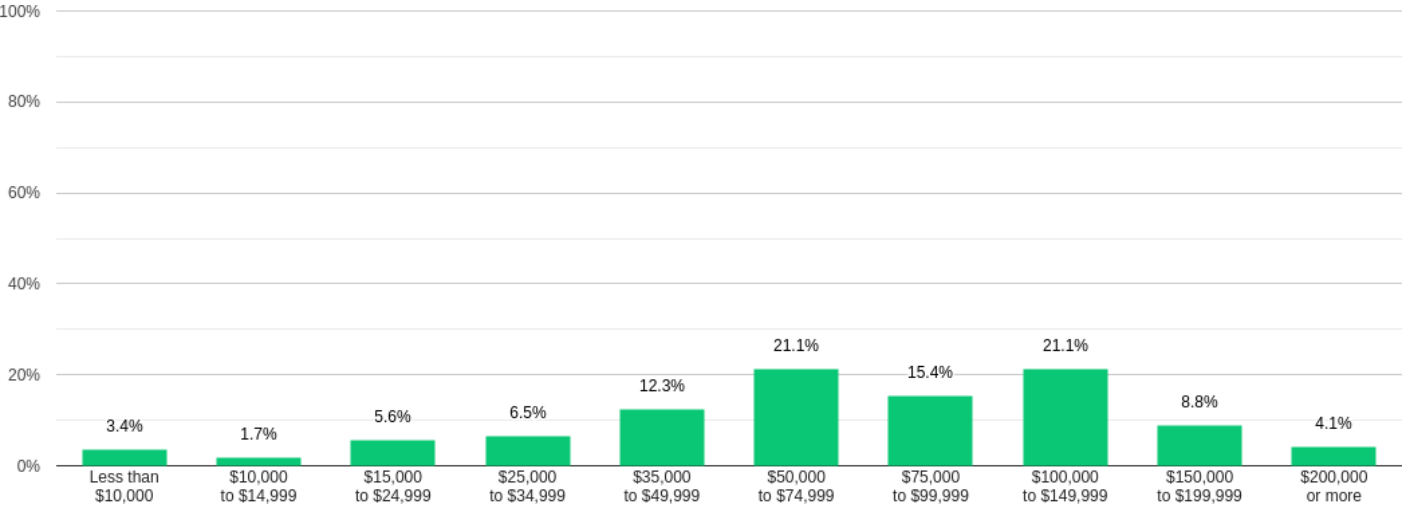


With Food Stamp/SNAP Benefits (past 12 months)

Households by Income Range

293

Percent of total households

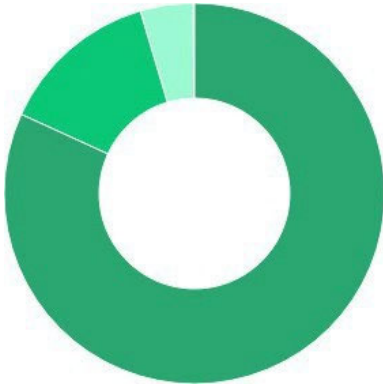
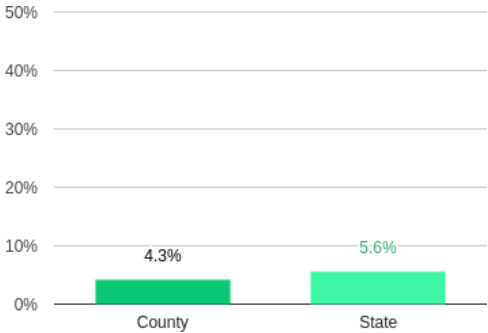




Civilian Employees by Wage Class

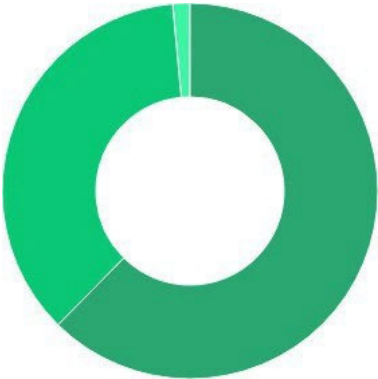


Unemployment Rate



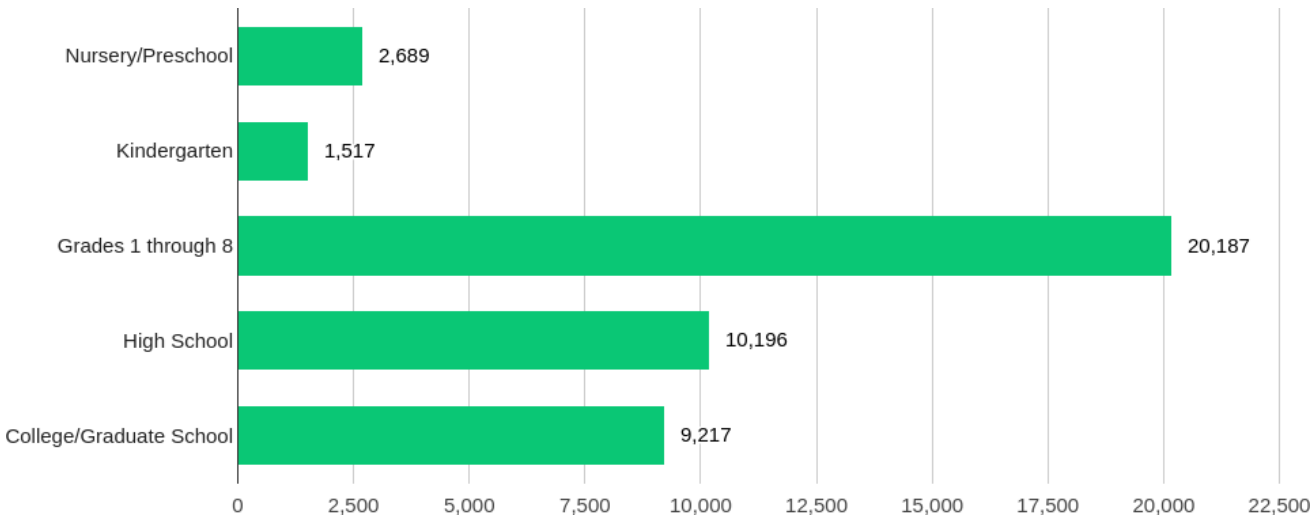
Civilian Employees by Industry

Industries	Number of Employees	% of Total Employees
Agriculture, forestry, fishing, hunting, and mining	576	0.7%
Arts entertainment, recreation, accommodation, and food services	6,611	8.2%
Construction	8,235	10.2%
Educational services, health care, and social assistance	15,443	19.2%
Finance, insurance, real estate, rental, and lending	5,319	6.6%
Information	1,596	2.0%
Manufacturing	8,127	10.1%
Other services except public administration	3,838	4.8%
Professional scientific, management, administration, and waste management services	8,266	10.3%
Public administration	3,723	4.6%
Retail trade	10,299	12.8%
Transportation, warehousing, and utilities	6,267	7.8%
Wholesale trade	2,274	2.8%



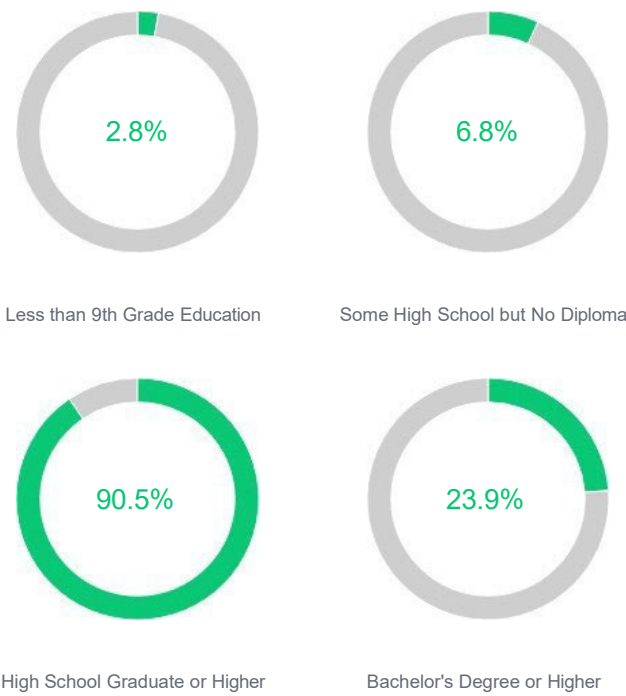
< 5 employees	1,350	62.4%
5 - 99 employees	782	36.1%
100 - 999 employees	32	1.5%
> 1,000 employees	0	0%

School Enrollment



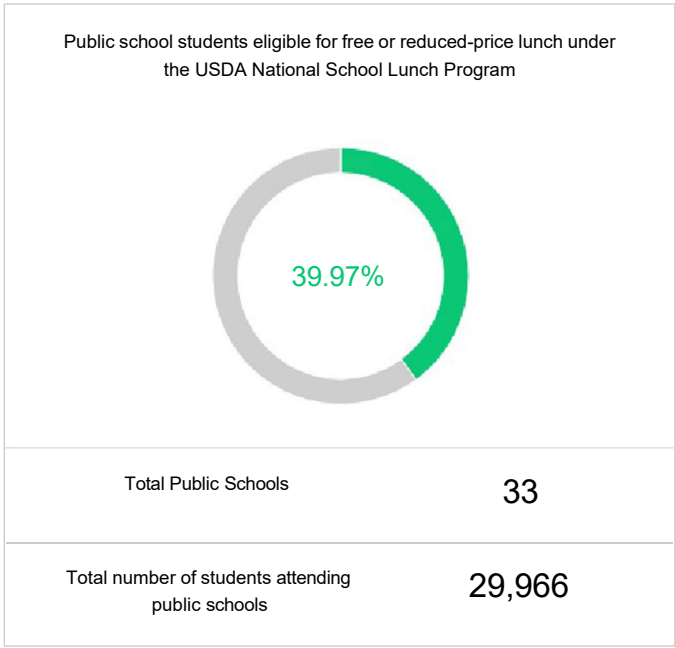
Educational Attainment

population 25 years and over



Free and Reduced Lunch Eligibility

as of the 2020-2021 School Year



Source: National Center for Education Statistics

0

Community Development Financial Institutions (CDFIs)

\$0

CDFI Fund grants awarded to CDFIs in last 10 years
(All award types excluding NMTCs)

\$0

New Market Tax Credits awarded in last 10 years

0

Opportunity Zones

0

HUD counseling agencies

0

Small Business Investment Companies

1

Low Income Housing Tax Credit projects funded in the last
15 years

2

HUD Section 8 housing development contracts
for all time

197

HUD Section 8 assisted housing units
for all time

10

Total Banks

15

Total bank branches

\$1,566,162

Total branch deposits (\$000s)

Top 10 Banks by Market Share

as of June 2021

Rank	Bank	Total Branch Deposits in County (\$000s)	Deposit Market Share %	% of Bank's Total Domestic Deposits in this County	Total Branches in County	% of Bank's Total Branches in this County
1	Regions Bank	\$538,973	34.41%	0.41%	3	0.23%
2	Truist Bank	\$284,785	18.18%	0.07%	3	0.12%
3	Wells Fargo Bank, National Association	\$188,057	12.01%	0.01%	2	0.04%
4	Bank of America, National Association	\$142,987	9.13%	0.01%	1	0.02%
5	The Piedmont Bank	\$113,011	7.22%	7.71%	1	8.33%
6	Bank Ozk	\$84,699	5.41%	0.41%	1	0.43%
7	Synovus Bank	\$73,129	4.67%	0.15%	1	0.35%
8	Jpmorgan Chase Bank, National Association	\$62,463	3.99%	0.00%	1	0.02%
9	Southern States Bank	\$44,540	2.84%	3.39%	1	6.67%
10	PNC Bank, National Association	\$33,518	2.14%	0.01%	1	0.05%

as of December 2021

FDIC Cert #	Bank	Classification
-	-	-

390 Total IRS-Registered Nonprofits	3.08% 12 CRA-aligned Nonprofits
--	------------------------------------

12

Community Services to
LMI Individuals

Social services and other support
for low- and moderate-income,
homeless or at-risk individuals

0

Affordable
Housing

Creation, rehabilitation, operation
or preservation of affordable
housing

0

Economic
Development

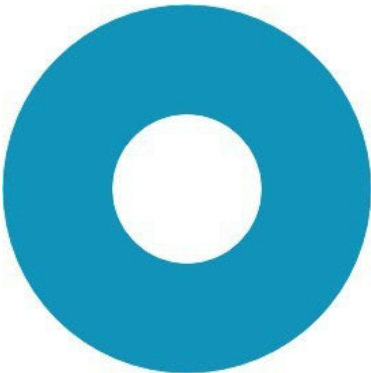
Workforce development, job
training, and small business or
startup support

0

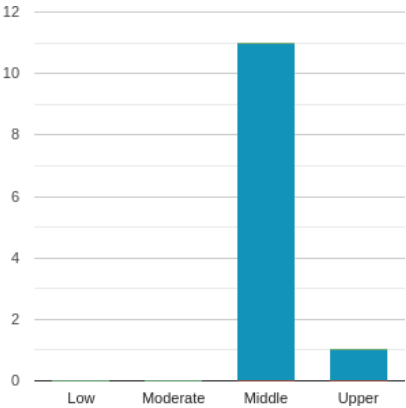
Revitalization/
Stabilization

Community and economic
development in distressed,
underserved or disadvantaged
areas

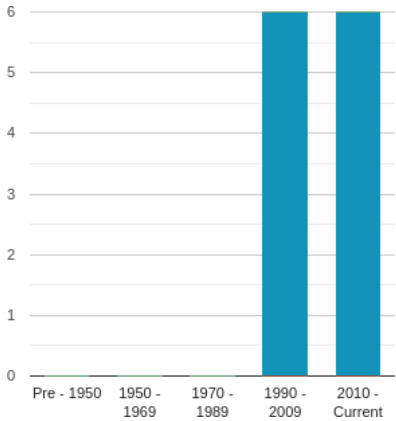
Which CRA categories do the nonprofits
serve?



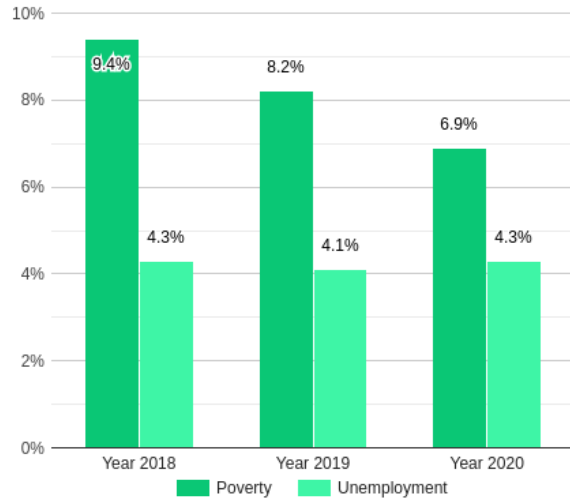
In which census tracts are the nonprofits
located?



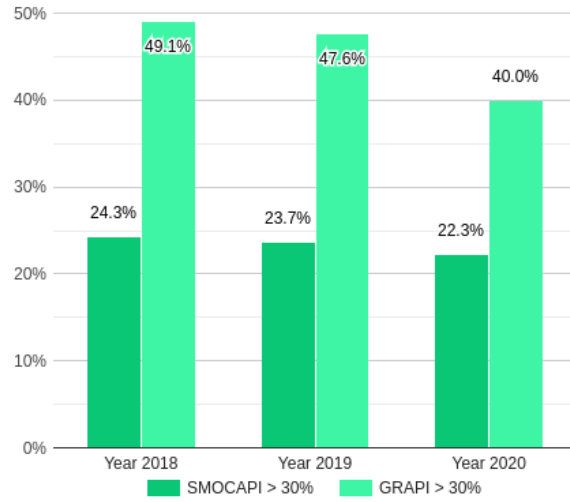
When did the nonprofits receive their IRS
ruling?



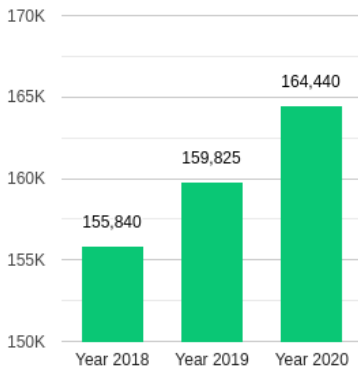
Poverty and Unemployment



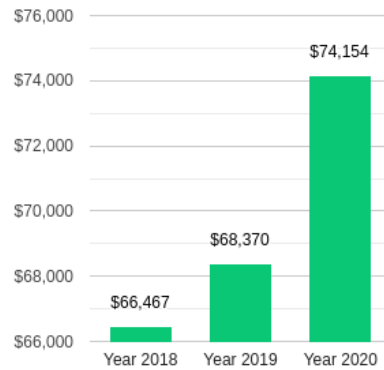
Housing Affordability



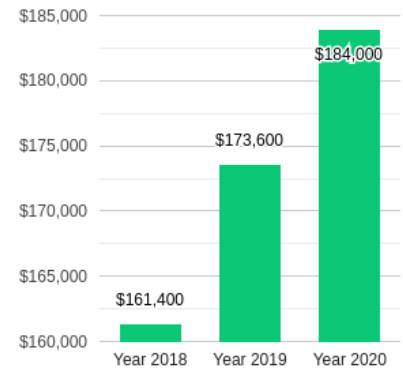
Population



Median Income



Median Home Value



This Market Report was created using current data available from publicly available government and industry sources. Data sources include the U.S. Census Bureau, Federal Deposit Insurance Corporation, National Center for Education Statistics, the Federal Emergency Management Agency, the Internal Revenue Service, the Community Development Financial Institutions Fund, the Small Business Administration, and other similar sources as well as our own proprietary Community Qualifier online search engine. For a complete list of sources utilized in the creation of this CRA Market Analysis Report, please see our data source list located on www.learnkra.com.

CONTEXTER MARKET REPORT

2022 Report

Spalding County Georgia

Generated on August 21, 2022

Prepared By



600 East Main Street
Suite 101
Louisville, KY 40202

www.findcra.com
1-844-2-findCRA
info@findCRA.com

Griffin

Largest City

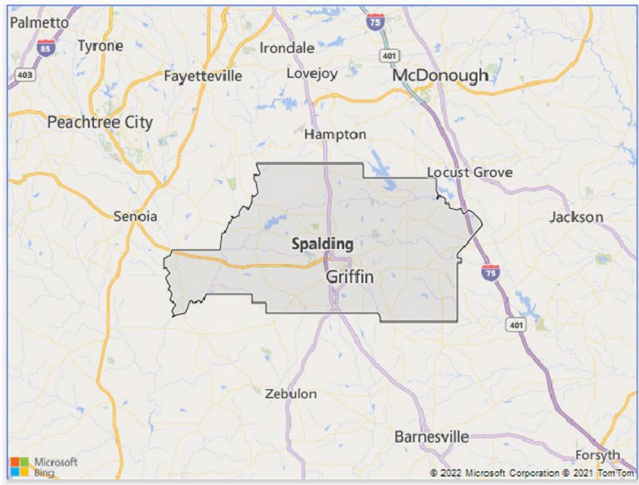
Total Land Area196.47 square miles

Population Density326.1 people per sq. mile

Time ZoneEastern

CBSAAtlanta-Sandy Springs-Alpharetta, GA

CSAAtlanta--Athens-Clarke County--Sandy Springs, GA-AL



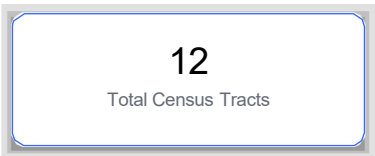
0	0	0	0
Current Year	Prior Year	Current Year	Prior Year
FFIEC Distressed Tracts		FFIEC Underserved Tracts	

FEMA Major Disaster Declarations

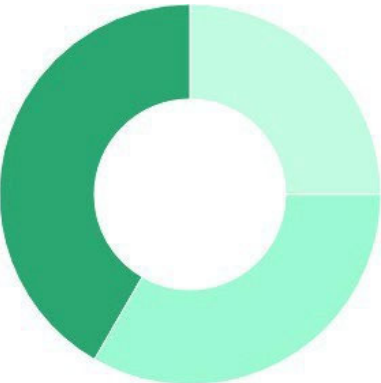
January 2019 through year-to-date

Declaration ID	Incident Type	Title	Declaration Date
DR-4501-GA	Biological	COVID-19 PANDEMIC	03/29/2020

Census Tracts by Income Level (2021)

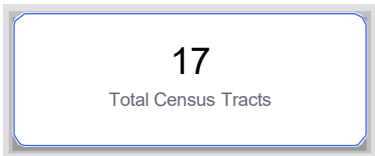


Low-Income	3	25.0%
Moderate-Income	4	33.3%
Middle-Income	5	41.7%
Upper-Income	0	0%
Unknown	0	0%



Source: 2010-2015 ACS 5-Year Estimates included in the 2021 FFIEC Census File

Census Tracts by Income Level (2022)



Low-Income	5	29.4%
Moderate-Income	7	41.2%
Middle-Income	4	23.5%
Upper-Income	0	0%
Unknown	1	5.9%



Source: 2016-2020 ACS 5-Year Estimates included in the 2022 FFIEC Census File

Communities in this Market

Based on USPS Zip Code Data

- Experiment
- Griffin
- Orchard Hill
- Sunny Side

66,043
Total Population

25,693
Total Households

64,904
Civilian Non-institutionalized
Population

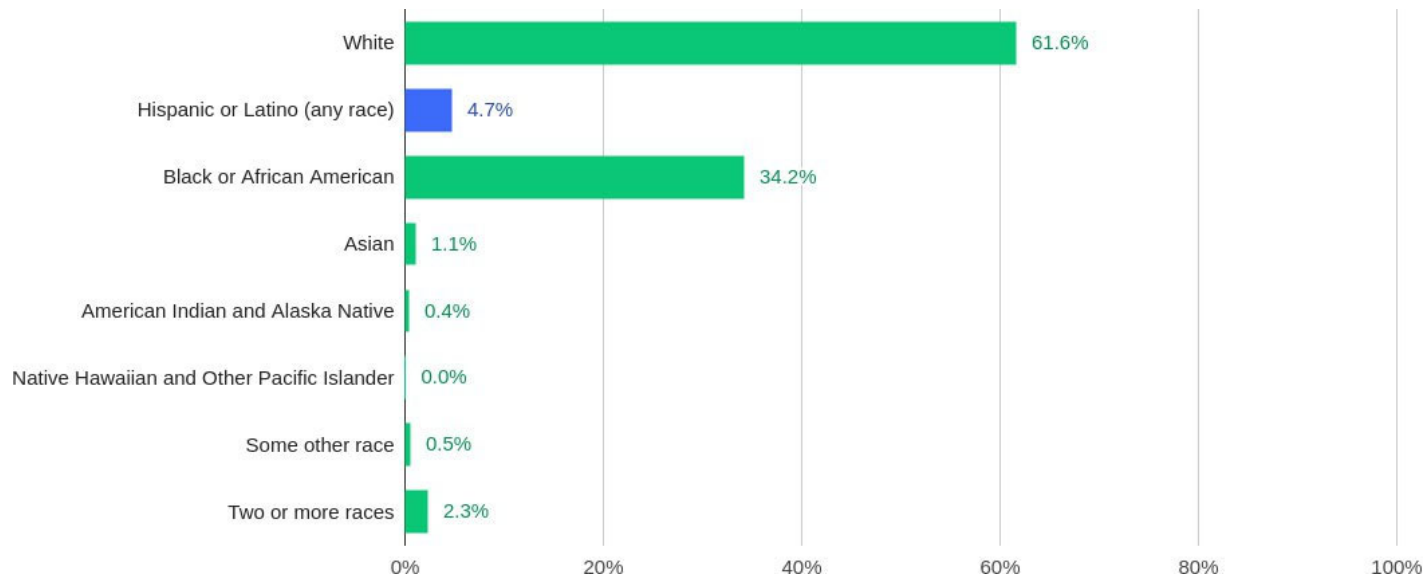
Civilian Veterans	8.7%
Native Born Citizens	97.0%
Foreign-Born Population	3.0%
• Naturalized U.S. Citizen	53.7%
• Not a U.S. Citizen	46.3%

Average Household Size	2.5
Households with a computer	85.6%
Households with broadband internet	72.5%

With health insurance	85.8%
Without health insurance	14.2%
Disabled	15.3%

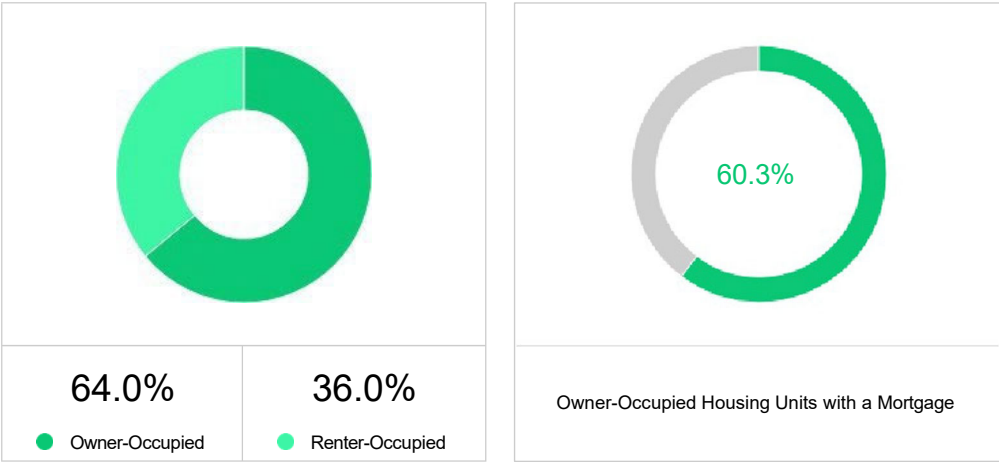
Race and Ethnicity

(percent of total population)

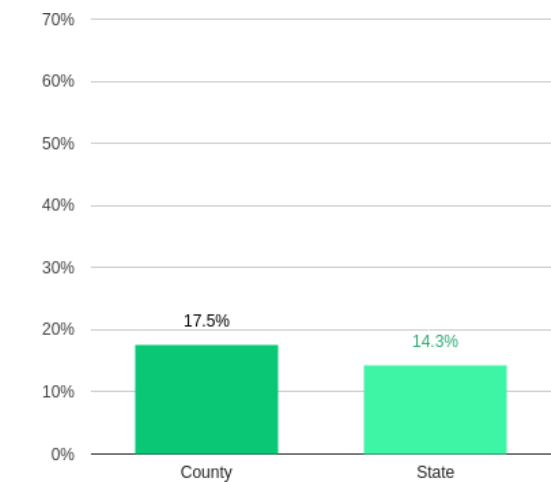




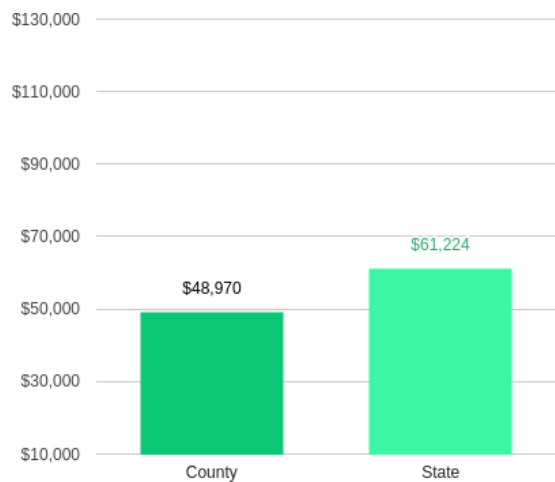
Occupied Housing Units



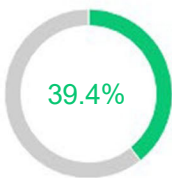
Individuals Below Poverty Level



Median Household Income



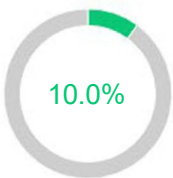
Household Income Characteristics



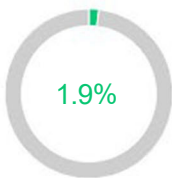
With Social Security



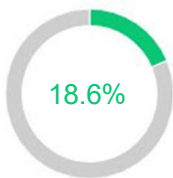
With Retirement Income



With Supplemental Security Income (SSI)



With Cash Public Assistance

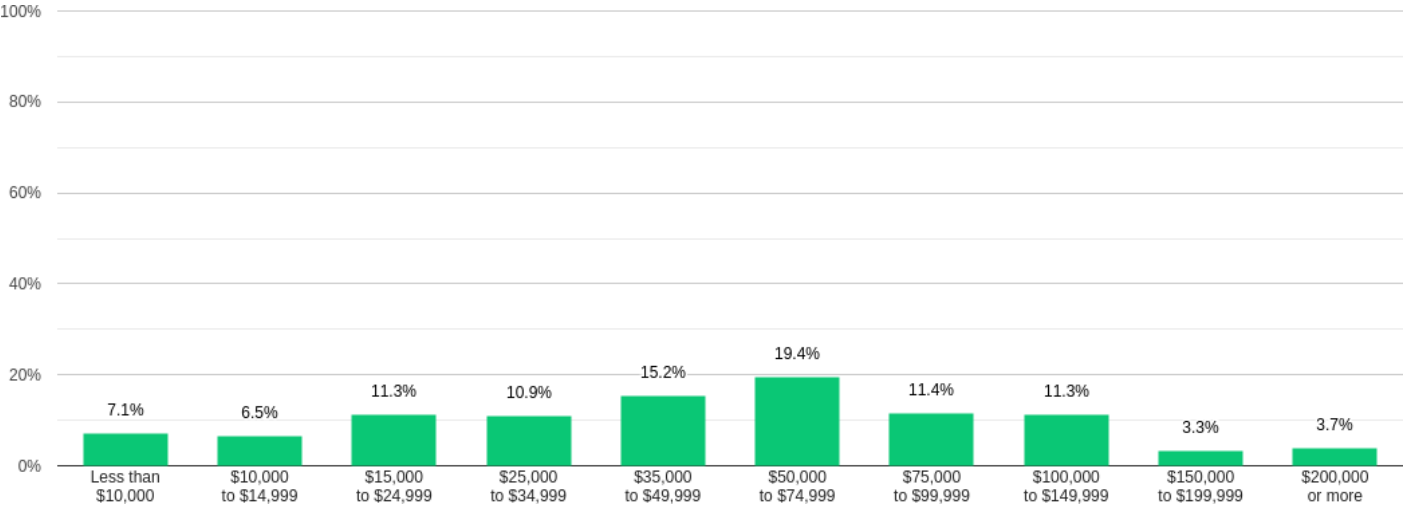


With Food Stamp/SNAP Benefits (past 12 months)

Households by Income Range

308

Percent of total households

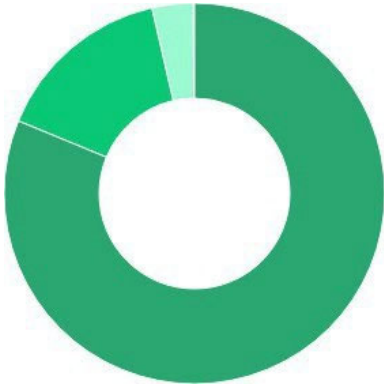
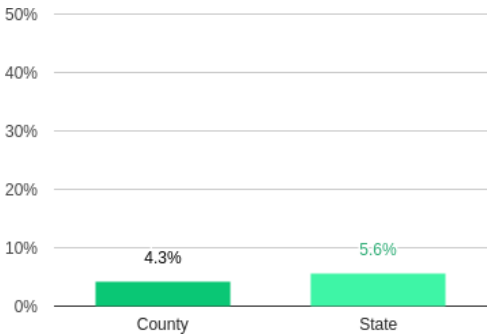




Civilian Employees by Wage Class



Unemployment Rate

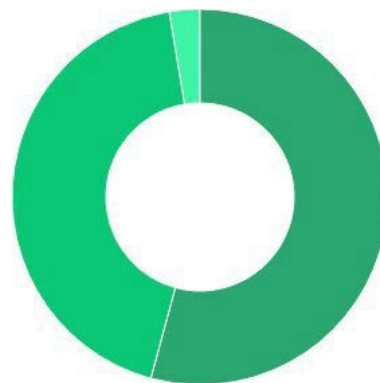


Civilian Employees by Industry

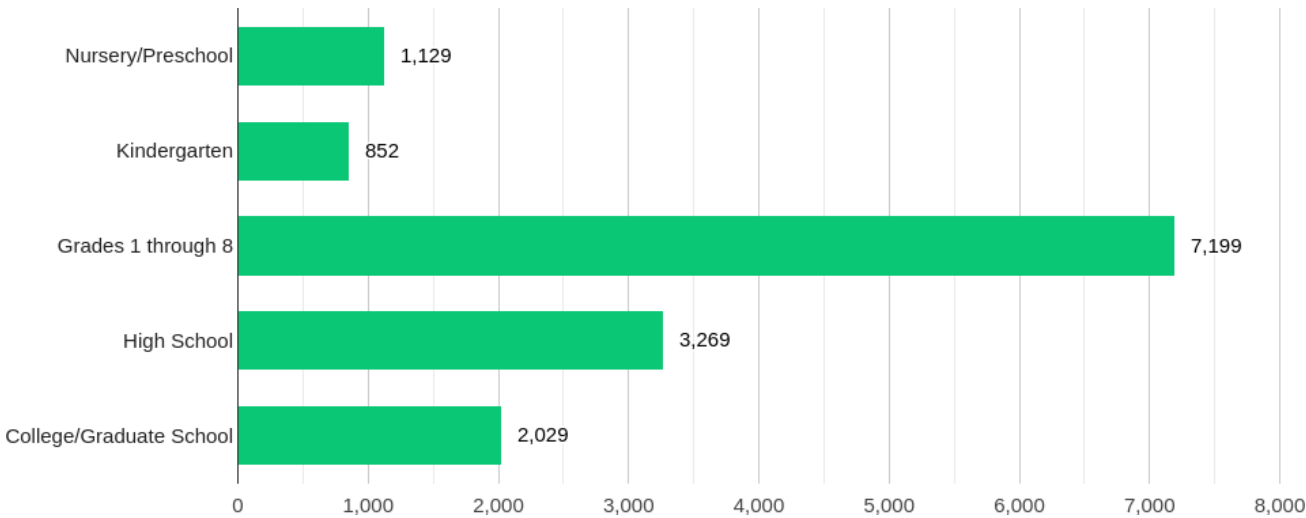
Industries	Number of Employees	% of Total Employees
Agriculture, forestry, fishing, hunting, and mining	299	1.1%
Arts entertainment, recreation, accommodation, and food services	2,061	7.5%
Construction	2,353	8.6%
Educational services, health care, and social assistance	6,067	22.1%
Finance, insurance, real estate, rental, and lending	1,139	4.2%
Information	163	0.6%
Manufacturing	3,766	13.7%
Other services except public administration	1,296	4.7%
Professional scientific, management, administration, and waste management services	2,129	7.8%
Public administration	1,423	5.2%
Retail trade	3,628	13.2%
Transportation, warehousing, and utilities	2,326	8.5%
Wholesale trade	757	2.8%



● < 5 employees	619	54.2%
● 5 - 99 employees	493	43.1%
● 100 - 999 employees	30	2.6%
● > 1,000 employees	0	0%

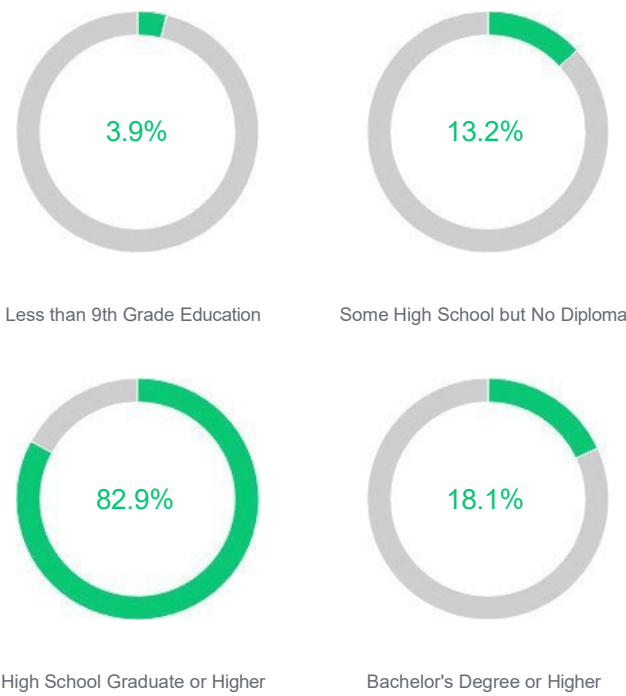


School Enrollment



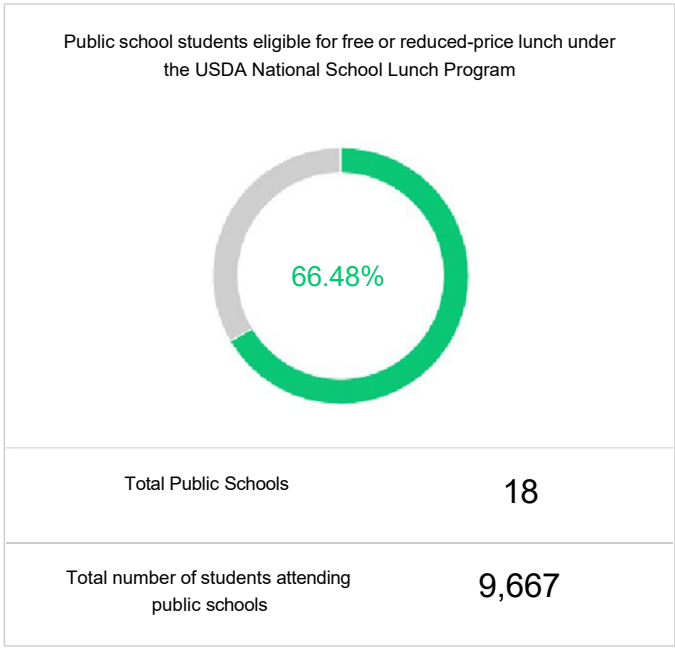
Educational Attainment

population 25 years and over



Free and Reduced Lunch Eligibility

as of the 2020-2021 School Year



Source: National Center for Education Statistics

0

Community Development Financial Institutions (CDFIs)

\$0

CDFI Fund grants awarded to CDFIs in last 10 years
(All award types excluding NMTCs)

\$0

New Market Tax Credits awarded in last 10 years

5

Opportunity Zones

0

HUD counseling agencies

0

Small Business Investment Companies

3

Low Income Housing Tax Credit projects funded in the last
15 years

11

HUD Section 8 housing development contracts
for all time

754

HUD Section 8 assisted housing units
for all time

7

Total Banks

13

Total bank branches

\$1,084,066

Total branch deposits (\$000s)

Top 10 Banks by Market Share

as of June 2021

Rank	Bank	Total Branch Deposits in County (\$000s)	Deposit Market Share %	% of Bank's Total Domestic Deposits in this County	Total Branches in County	% of Bank's Total Branches in this County
1	United Bank	\$358,605	33.08%	18.92%	3	16.67%
2	First National Bank of Griffin	\$256,016	23.62%	78.83%	4	57.14%
3	Wells Fargo Bank, National Association	\$134,052	12.37%	0.01%	1	0.02%
4	Bank of America, National Association	\$114,819	10.59%	0.01%	1	0.02%
5	Georgia Banking Company	\$113,460	10.47%	18.14%	1	33.33%
6	Truist Bank	\$60,362	5.57%	0.01%	1	0.04%
7	Regions Bank	\$46,752	4.31%	0.04%	2	0.15%
8	-	-	-	-	-	-
9	-	-	-	-	-	-
10	-	-	-	-	-	-

as of December 2021

FDIC Cert #	Bank	Classification
-	-	-

321 Total IRS-Registered Nonprofits	5.30% 17 CRA-aligned Nonprofits
--	------------------------------------

12

Community Services to
LMI Individuals

Social services and other support
for low- and moderate-income,
homeless or at-risk individuals

3

Affordable
Housing

Creation, rehabilitation, operation
or preservation of affordable
housing

1

Economic
Development

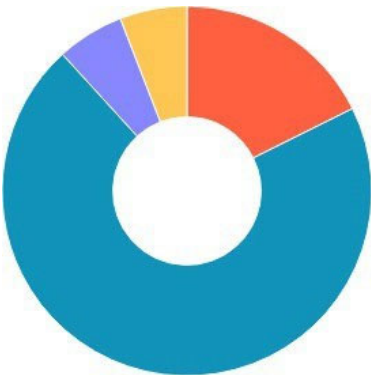
Workforce development, job
training, and small business or
startup support

1

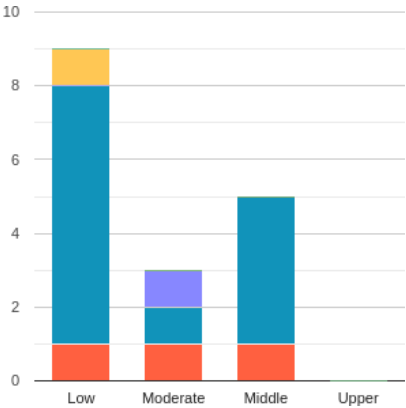
Revitalization/
Stabilization

Community and economic
development in distressed,
underserved or disadvantaged
areas

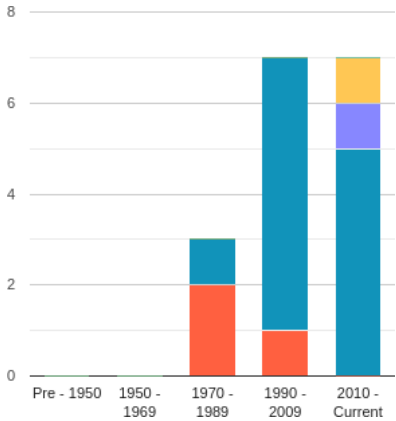
Which CRA categories do the nonprofits
serve?



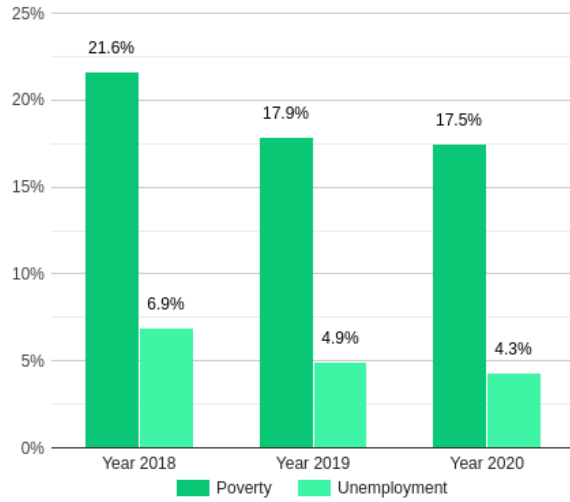
In which census tracts are the nonprofits
located?



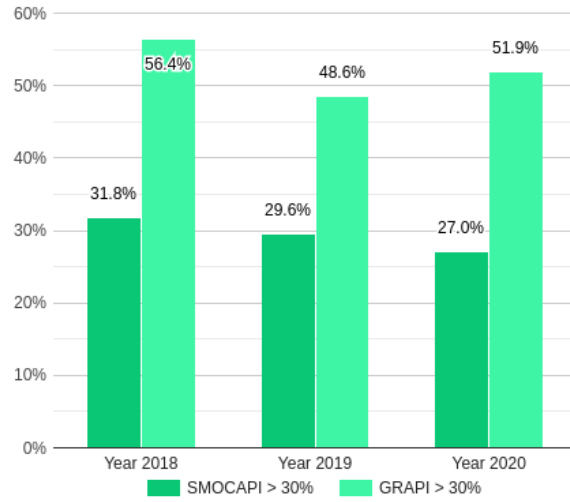
When did the nonprofits receive their IRS
ruling?



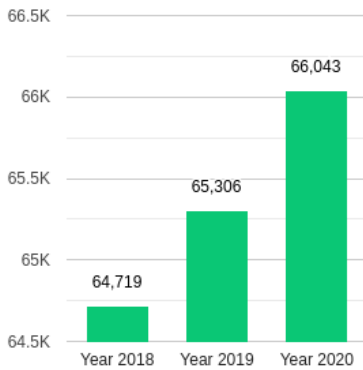
Poverty and Unemployment



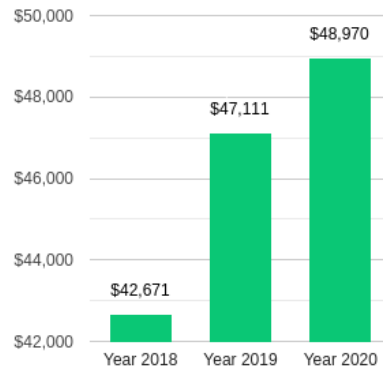
Housing Affordability



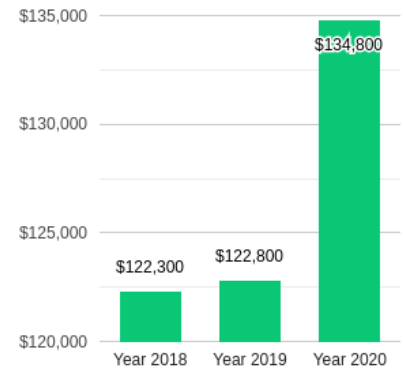
Population



Median Income



Median Home Value



This Market Report was created using current data available from publicly available government and industry sources. Data sources include the U.S. Census Bureau, Federal Deposit Insurance Corporation, National Center for Education Statistics, the Federal Emergency Management Agency, the Internal Revenue Service, the Community Development Financial Institutions Fund, the Small Business Administration, and other similar sources as well as our own proprietary Community Qualifier online search engine. For a complete list of sources utilized in the creation of this CRA Market Analysis Report, please see our data source list located on www.learnkra.com.

CONTEXTER MARKET REPORT

2022 Report

Walton County Georgia

Generated on August 21, 2022

Prepared By



600 East Main Street
Suite 101
Louisville, KY 40202

www.findcra.com
1-844-2-findCRA
info@findCRA.com

Monroe

Largest City

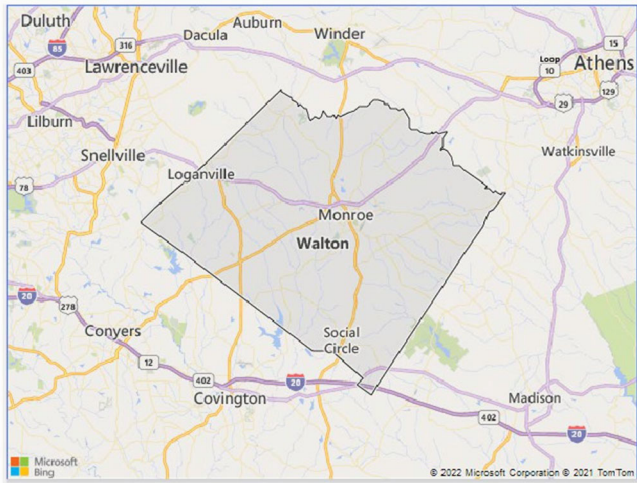
Total Land Area325.68 square miles

Population Density257.2 people per sq. mile

Time ZoneEastern

CBSAAtlanta-Sandy Springs-Alpharetta, GA

CSAAtlanta--Athens-Clarke County--Sandy Springs, GA-AL



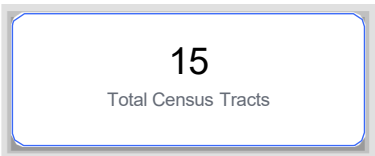
0	0	0	0
Current Year	Prior Year	Current Year	Prior Year
FFIEC Distressed Tracts		FFIEC Underserved Tracts	

FEMA Major Disaster Declarations

January 2019 through year-to-date

Declaration ID	Incident Type	Title	Declaration Date
DR-4501-GA	Biological	COVID-19 PANDEMIC	03/29/2020

Census Tracts by Income Level (2021)

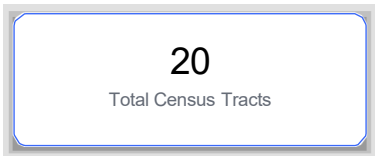


Low-Income	1	6.7%
Moderate-Income	5	33.3%
Middle-Income	9	60.0%
Upper-Income	0	0%
Unknown	0	0%

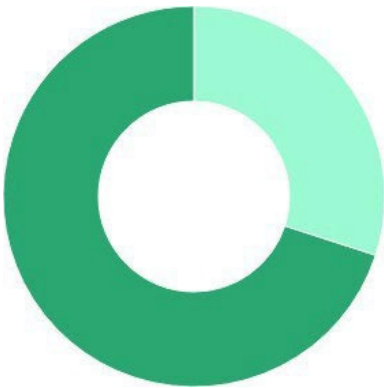


Source: 2010-2015 ACS 5-Year Estimates included in the 2021 FFIEC Census File

Census Tracts by Income Level (2022)



Low-Income	0	0%
Moderate-Income	6	30.0%
Middle-Income	14	70.0%
Upper-Income	0	0%
Unknown	0	0%



Source: 2016-2020 ACS 5-Year Estimates included in the 2022 FFIEC Census File

Communities in this Market

Based on USPS Zip Code Data

- Between
- Good Hope
- Jersey
- Loganville
- Monroe
- Social Circle
- Walnut Grove

93,284
Total Population

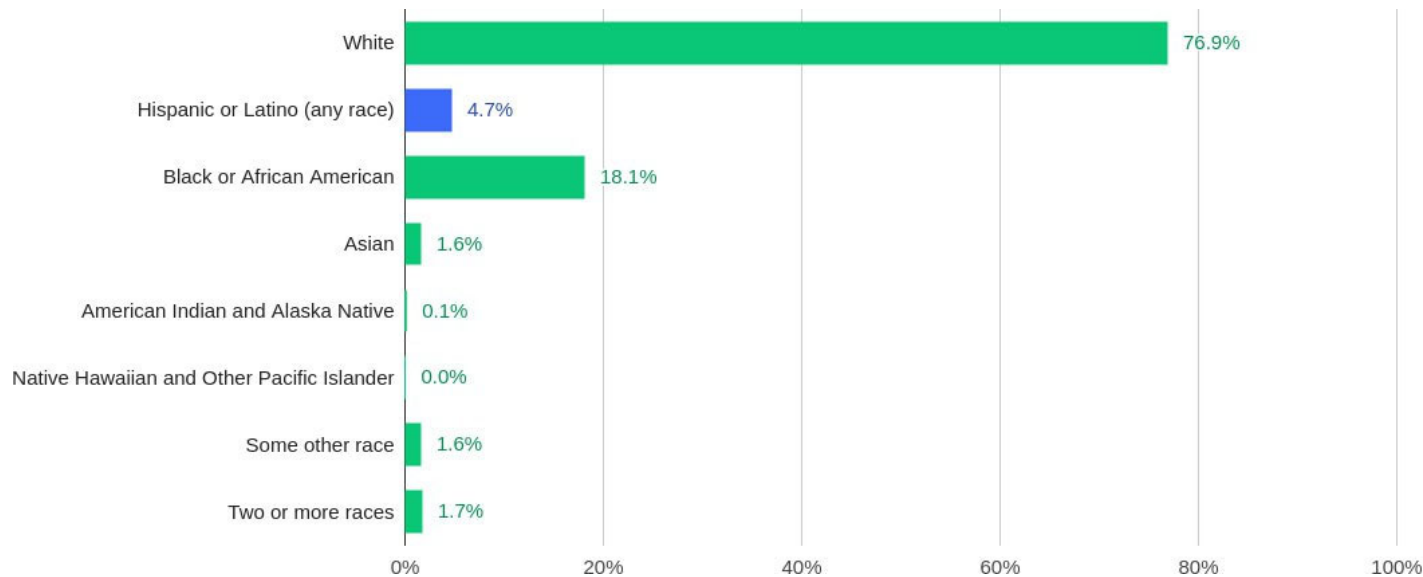
32,094
Total Households

92,414
Civilian Non-institutionalized
Population

Civilian Veterans	7.2%	Average Household Size	2.9	With health insurance	87.9%
Native Born Citizens	94.8%	Households with a computer	91.6%	Without health insurance	12.1%
Foreign-Born Population	5.2%	Households with broadband internet	85.8%	Disabled	12.5%
• Naturalized U.S. Citizen	60.5%				
• Not a U.S. Citizen	39.5%				

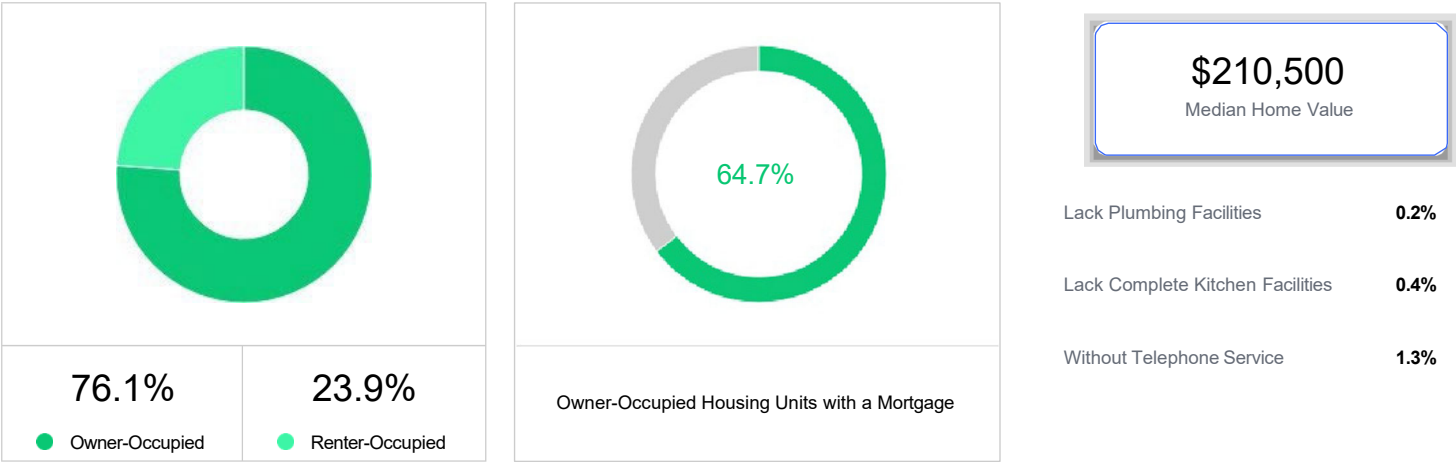
Race and Ethnicity

(percent of total population)

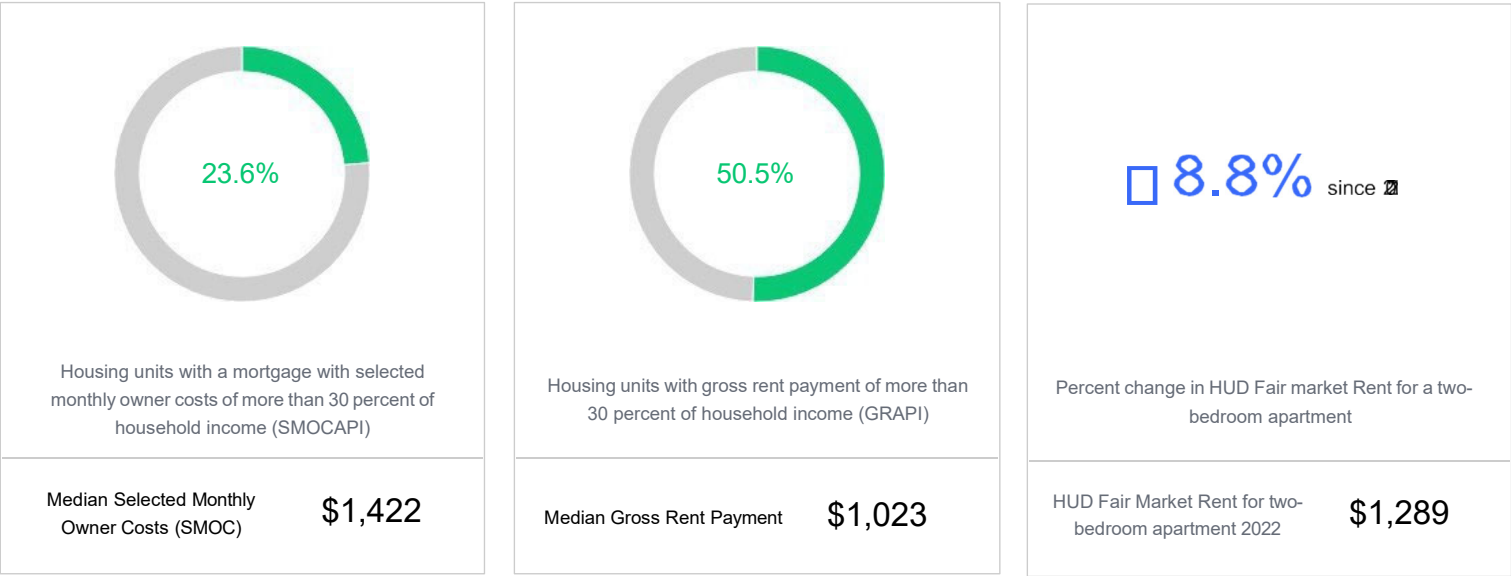




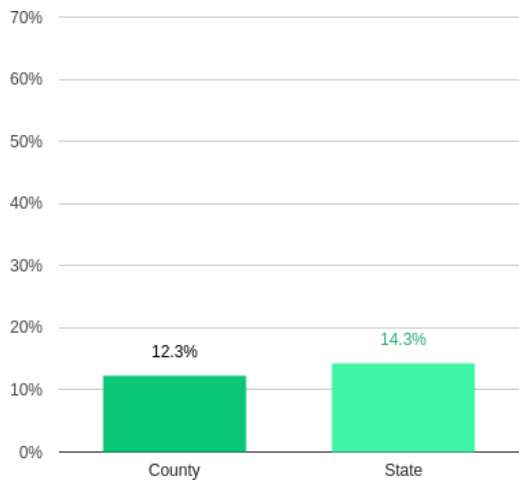
Occupied Housing Units



Housing Affordability



Individuals Below Poverty Level



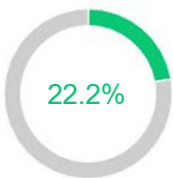
Median Household Income



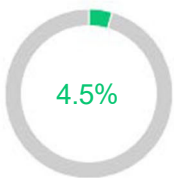
Household Income Characteristics



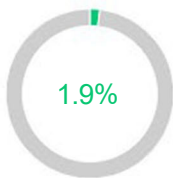
With Social Security



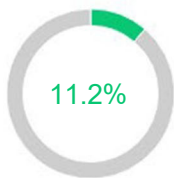
With Retirement Income



With Supplemental Security Income (SSI)



With Cash Public Assistance

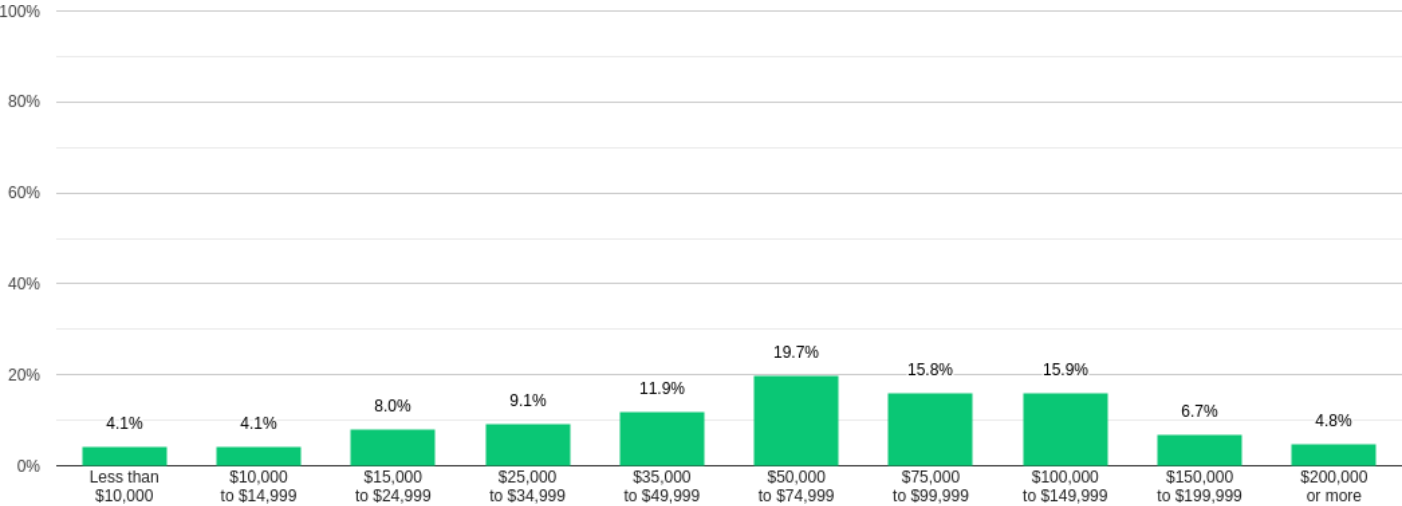


With Food Stamp/SNAP Benefits (past 12 months)

Households by Income Range

323

Percent of total households

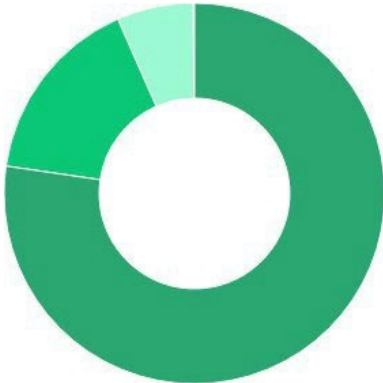
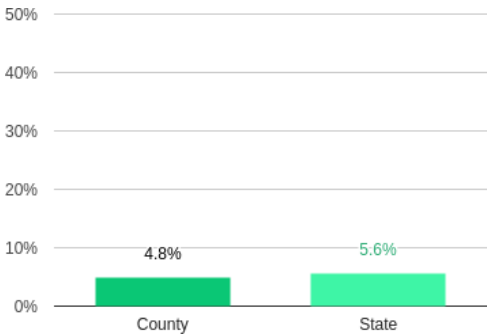




Civilian Employees by Wage Class



Unemployment Rate

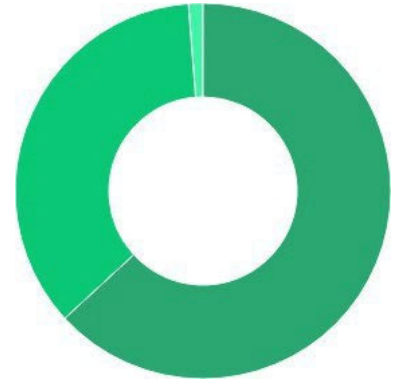


Civilian Employees by Industry

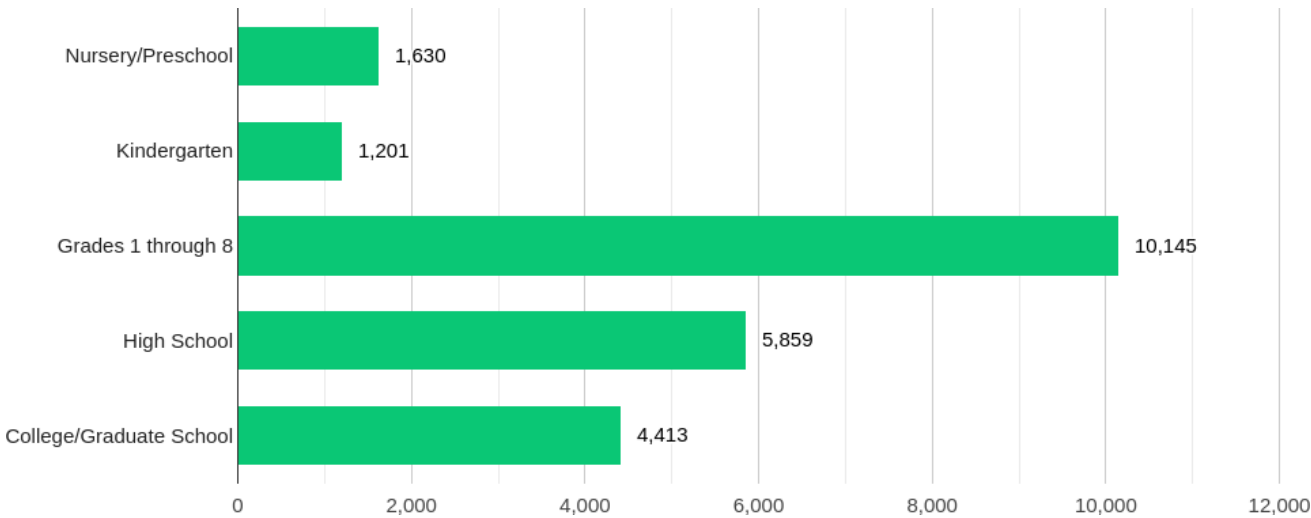
Industries	Number of Employees	% of Total Employees
Agriculture, forestry, fishing, hunting, and mining	275	0.6%
Arts entertainment, recreation, accommodation, and food services	2,972	6.8%
Construction	3,982	9.1%
Educational services, health care, and social assistance	8,705	19.9%
Finance, insurance, real estate, rental, and lending	2,232	5.1%
Information	555	1.3%
Manufacturing	5,160	11.8%
Other services except public administration	2,239	5.1%
Professional scientific, management, administration, and waste management services	4,451	10.2%
Public administration	2,462	5.6%
Retail trade	6,019	13.8%
Transportation, warehousing, and utilities	2,987	6.8%
Wholesale trade	1,689	3.9%



● < 5 employees	1,117	63.1%
● 5 - 99 employees	630	35.6%
● 100 - 999 employees	22	1.2%
● > 1,000 employees	0	0%

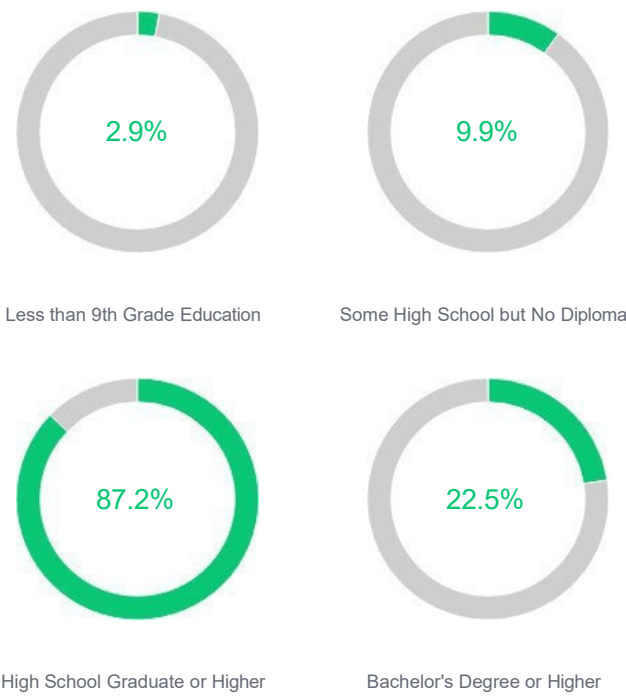


School Enrollment



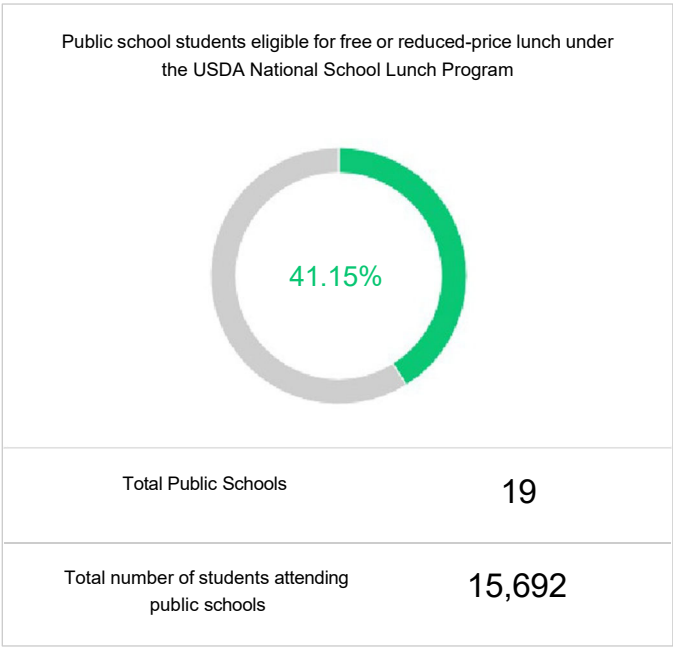
Educational Attainment

population 25 years and over



Free and Reduced Lunch Eligibility

as of the 2020-2021 School Year



Source: National Center for Education Statistics

0

Community Development Financial Institutions (CDFIs)

\$0

CDFI Fund grants awarded to CDFIs in last 10 years
(All award types excluding NMTCs)

\$0

New Market Tax Credits awarded in last 10 years

1

Opportunity Zones

0

HUD counseling agencies

0

Small Business Investment Companies

2

Low Income Housing Tax Credit projects funded in the last
15 years

2

HUD Section 8 housing development contracts
for all time

98

HUD Section 8 assisted housing units
for all time

11

Total Banks

16

Total bank branches

\$1,580,948

Total branch deposits (\$000s)

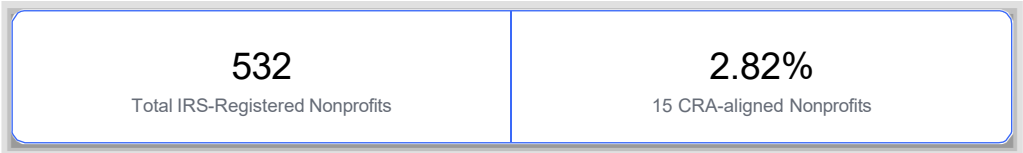
Top 10 Banks by Market Share

as of June 2021

Rank	Bank	Total Branch Deposits in County (\$000s)	Deposit Market Share %	% of Bank's Total Domestic Deposits in this County	Total Branches in County	% of Bank's Total Branches in this County
1	Synovus Bank	\$455,940	28.84%	0.96%	2	0.70%
2	Wells Fargo Bank, National Association	\$319,120	20.19%	0.02%	1	0.02%
3	Liberty First Bank	\$175,979	11.13%	100.00%	1	100.00%
4	Bank of America, National Association	\$163,604	10.35%	0.01%	2	0.05%
5	Truist Bank	\$147,143	9.31%	0.04%	3	0.12%
6	Pinnacle Bank	\$109,768	6.94%	7.43%	2	9.09%
7	Bank Ozk	\$89,163	5.64%	0.43%	1	0.43%
8	Bank of Madison	\$58,300	3.69%	17.97%	1	25.00%
9	United Community Bank	\$35,425	2.24%	0.21%	1	0.65%
10	Fifth Third Bank, National Association	\$24,117	1.53%	0.01%	1	0.09%

as of December 2021

FDIC Cert #	Bank	Classification
-	-	-



13

Community Services to
LMI Individuals

*Social services and other support
for low- and moderate-income,
homeless or at-risk individuals*

2

Affordable
Housing

*Creation, rehabilitation, operation
or preservation of affordable
housing*

0

Economic
Development

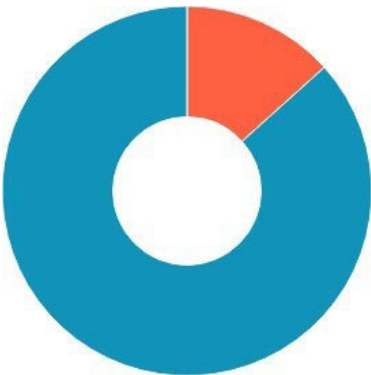
*Workforce development, job
training, and small business or
startup support*

0

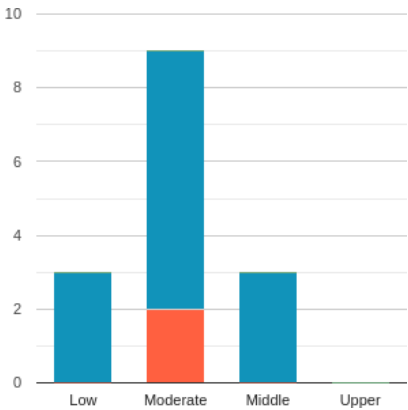
Revitalization/
Stabilization

*Community and economic
development in distressed,
underserved or disadvantaged
areas*

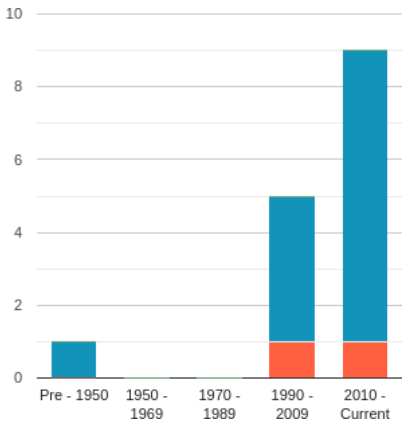
Which CRA categories do the nonprofits
serve?



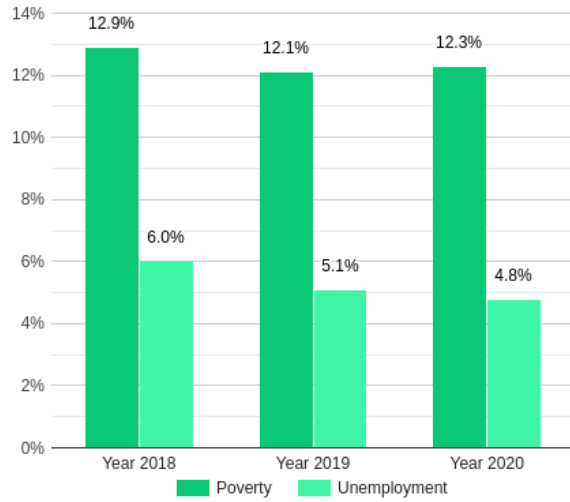
In which census tracts are the nonprofits
located?



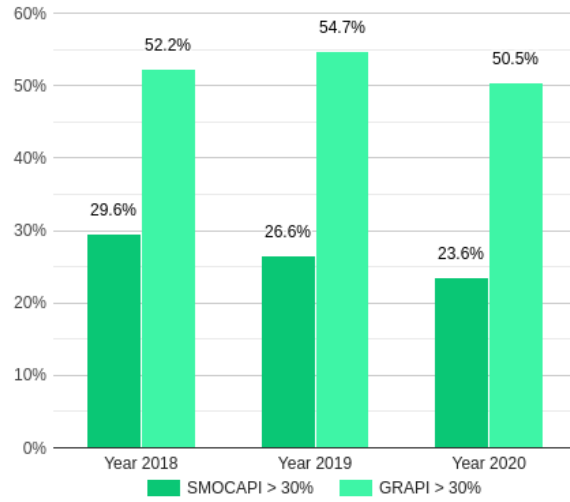
When did the nonprofits receive their IRS
ruling?



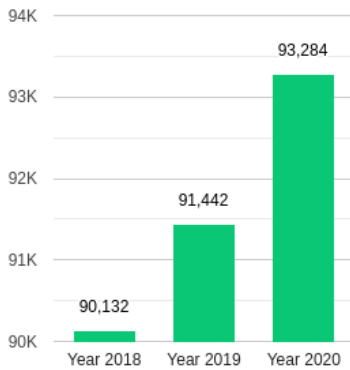
Poverty and Unemployment



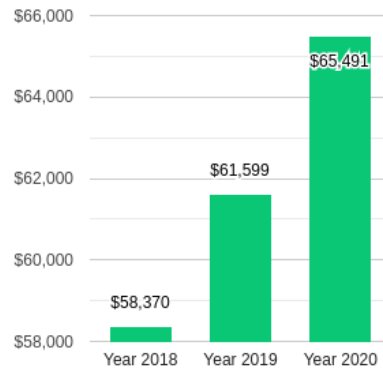
Housing Affordability



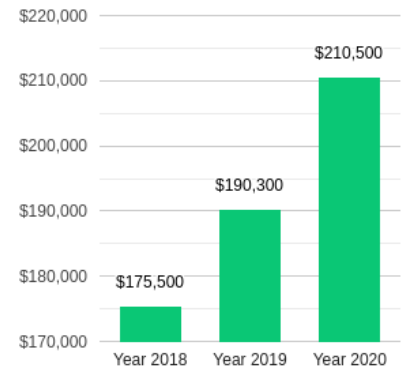
Population



Median Income



Median Home Value



This Market Report was created using current data available from publicly available government and industry sources. Data sources include the U.S. Census Bureau, Federal Deposit Insurance Corporation, National Center for Education Statistics, the Federal Emergency Management Agency, the Internal Revenue Service, the Community Development Financial Institutions Fund, the Small Business Administration, and other similar sources as well as our own proprietary Community Qualifier online search engine. For a complete list of sources utilized in the creation of this CRA Market Analysis Report, please see our data source list located on www.learnkra.com.



III. Written Comments from the Public

To date, the Bank has not received any written comments from the public relating to our CRA performance or ability to meet our community's banking needs.

PUBLIC DISCLOSURE

October 30, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Georgia Banking Company
Certificate Number: 57071

1776 Peachtree Street, NW, Suite 300
Atlanta, Georgia 30309

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Atlanta Regional Office

10 10th Street NE, Suite 900
Atlanta, Georgia 30309-3849

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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GLOSSARY	11

INSTITUTION RATING

INSTITUTION'S CRA RATING: This institution is rated **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Georgia Banking Company's CRA performance demonstrates a satisfactory record of helping to meet the credit needs of its assessment area as outlined by an approved CRA Strategic Plan. The bank's performance met or exceeded the established measurable goals and supports the overall satisfactory rating. Using the Strategic Plan Examination Procedures, the following findings relative to the institution's performance during the evaluation period, support the overall rating:

- **Residential Mortgages and Loans to Small Businesses** exceeded the established minimum goals for Satisfactory performance in 2020, and exceeded the established minimum goals for Outstanding performance in 2021 and 2022.
- **Community Development Lending and Investments** exceeded the established minimum goals for Satisfactory performance during 2020, 2021, and 2022.
- **Community Services (Grants and Donations)** exceeded the established minimum goals for Satisfactory performance goal in 2020, and exceeded the established minimum goals for Outstanding performance goals in 2021 and 2022.
- **Community Services (Hours of Service)** exceeded the established minimum goals for Satisfactory performance during 2021 and Outstanding performance for 2022, but did not meet the established minimum goal for satisfactory performance in 2020.

DESCRIPTION OF INSTITUTION

Georgia Banking Company is a state-chartered, non-member commercial bank headquartered in Atlanta, Fulton County, Georgia (GA). Georgia Banking Company remains wholly owned by Georgia Banking Company, Inc., a one-bank holding company also located in Atlanta, GA. Georgia Banking Company, Inc., underwent a change in control in January 2021. The change in control resulted in changes to the bank's strategic direction. Since the change in control, Georgia Banking Company transitioned from primarily a mortgage banking focus to a full-service community bank focus. The bank received a Satisfactory rating at its prior FDIC Performance Evaluation, dated October 26, 2020, based on Strategic Plan Examination Procedures.

Georgia Banking Company operates seven full-service offices, all located within the Atlanta, GA, metro area. The bank continues to operate its branch office in Griffin, Spalding County, GA. In December 2021, the main office in Sandy Springs, Fulton County, GA, was closed and relocated to Atlanta, GA. Since the previous evaluation, the bank opened five branch offices, one each in Duluth, Gwinnett County, GA, and Lawrenceville, Gwinnett County, GA, in December 2021; Alpharetta, Fulton County, GA, in August 2022; Marietta, Cobb County, GA, in September 2022; and Atlanta, GA, in October 2023. Georgia Banking Company has not engaged in any merger or acquisition activity since the previous evaluation.

Georgia Banking Company offers a variety of farm, commercial, home mortgage, and consumer loans. Georgia Banking Company continues to operate GBC Funding, a division of the bank that provides mortgage warehouse facilities to approved independent mortgage bankers nationwide. Deposit products offered includes a variety of checking, savings, money market, certificates of deposits, and individual retirement accounts. Alternative banking products include automated teller machines, video/integrated teller machines, online banking, mobile banking, bill pay, and telephone banking.

The bank's June 30, 2023, Consolidated Reports of Condition and Income (Call Report) reflected total assets of \$1.6 billion, total loans of \$1.3 billion, total deposits of \$1.3 billion, and total securities of \$70.9 million. The following table reflects that commercial loans (loans secured by non-farm, non-residential properties and commercial and industrial loans) represent the largest portion of the loan portfolio at 46.5 percent. Residential loans (loans secured by 1-4 family and multifamily properties) represented the second largest portion at 29.1 percent. Farm loans (loans secured by farmland and agricultural loans) and consumer loans represent a nominal amount of the loan portfolio, at 0.5 percent and 2.4 percent, respectively.

Loan Portfolio Distribution as of 6/30/2023		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	139,046	11.0
Secured by Farmland	6,652	0.5
Secured by 1-4 Family Residential Properties	330,433	26.1
Secured by Multifamily (5 or more) Residential Properties	38,026	3.0
Secured by Nonfarm Nonresidential Properties	347,257	27.5
Total Real Estate Loans	861,414	68.1
Commercial and Industrial Loans	240,094	19.0
Agricultural Production and Other Loans to Farmers	-	-
Consumer Loans	29,718	2.4
Obligations of State and Political Subdivisions in the U.S.	-	-
Other Loans	138,388	10.9
Lease Financing Receivable (net of unearned income)	-	-
Less: Unearned Income	4,883	0.4
Total Loans	1,264,731	100.0
<i>Source: Call Report</i>		

Examiners did not identify any financial, legal, or other impediments that would limit the institution's ability to meet the credit needs of its assessment area.

DESCRIPTION OF ASSESSMENT AREA

The CRA requires each financial institution to define one or more assessment areas within which examiners evaluate its CRA performance. Georgia Banking Company continues to have one delineated assessment area that partially consists of the Atlanta-Sandy Springs-Alpharetta, GA Metropolitan Statistical Area (MSA). At the prior evaluation, the assessment area consisted of 13 counties: Cherokee, Clayton, Cobb, Coweta, DeKalb, Fayette, Forsyth, Fulton, Gwinnett, Henry, Lamar, Pike, and Spalding. The assessment area was amended with the approval of the 2020-2022 Strategic Plan to reflect the area that the bank is reasonably expected to serve. Specifically, Lamar and Pike Counties were removed, and Barrow, Paulding, and Walton Counties were added to the assessment area. As such, the current assessment area consists of 14 counties: Barrow, Cherokee, Clayton, Cobb, Coweta, DeKalb, Fayette, Forsyth, Fulton, Gwinnett, Henry, Paulding, Spalding, and Walton.

The assessment area has been delineated in accordance with the technical requirements of the CRA regulation, which consists of whole geographies (census tracts), does not arbitrarily exclude low- or moderate-income census tracts, and includes census tracts where the bank's offices are located.

Assessment area delineations are based on available census data. Specifically, the 2015 American Community Survey (ACS) Census data was used at the previous evaluation to delineate the bank's assessment area. In 2022, the Federal Financial Interagency Examination Council (FFIEC) released updates to the MSA and Metropolitan Divisions, states, counties, census tracts, and income-level indicators based on information collected during the 2020 United States (U.S.) Census. As a result of the 2020 U.S. Census, the number of census tracts increased and income classifications changed, which impacted the bank's assessment area. The following table details the number of census tracts within the

assessment area, encompassing changes to both the income-classification and county amendments, since the previous evaluation.

Tract Income Level	# of Census Tracts 2015 ACS	# of Census Tracts 2020 U.S. Census
Low	98	109
Moderate	189	289
Middle	200	384
Upper	292	474
Income Level Not Assigned	8	52
Total	787	1,308
<i>Source: Bank Data; 2015 ACS Data; and 2020 U.S. Census Data</i>		

Economic and Demographic Data

The following table presents demographic information from the 2020 U.S. Census and 2022 D&B data.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	1,308	8.3	22.1	29.4	36.2	4.0
Population by Geography	5,292,010	6.8	22.8	31.1	36.7	2.5
Housing Units by Geography	2,024,751	7.7	22.9	29.9	36.7	2.8
Owner-Occupied Units by Geography	1,187,832	3.2	17.4	33.4	44.6	1.4
Occupied Rental Units by Geography	686,053	14.0	31.4	25.3	24.4	4.9
Vacant Units by Geography	150,866	14.3	26.9	23.7	30.5	4.6
Businesses by Geography	1,129,018	6.0	21.9	27.8	41.2	3.2
Farms by Geography	16,828	4.5	21.3	35.9	36.6	1.8
Family Distribution by Income Level	1,243,807	21.1	16.6	19.2	43.1	0.0
Household Distribution by Income Level	1,873,885	22.9	16.1	17.8	43.3	0.0
Median Family Income MSA - 12060 Atlanta-Sandy Springs-Alpharetta, GA MSA		\$84,791	Median Housing Value			\$262,918
			Median Gross Rent			\$1,243
			Families Below Poverty Level			8.0%
Source: 2020 U.S. Census and 2022 D&B Data; Due to rounding, totals may not equal 100.0%; (*) The NA category consists of geographies that have not been assigned an income classification.						

Unemployment rates for all counties, the state, and the nation declined in 2021 and 2022, due to the recovery of the high unemployment levels in 2020 during the COVID-19 pandemic.

Unemployment rates for all counties were below state and national rates, except Clayton County, which was higher than the state and national rates, and Dekalb, Fulton, Henry, and Spalding

Counties, which was higher than the state rates. The following table reflects the average annual unemployment rates and trends by county, state, and the nation.

Unemployment Rates*			
Area	2020	2021	2022
	%	%	%
Barrow County	5.0	2.9	2.5
Cherokee County	4.8	2.6	2.4
Clayton County	10.3	6.3	3.9
Cobb County	5.9	3.2	2.6
Coweta County	6.1	3.3	2.7
DeKalb County	7.9	4.5	3.1
Fayette County	5.3	2.9	2.6
Forsyth County	4.5	2.5	2.3
Fulton County	7.9	4.6	3.2
Gwinnett County	6.3	3.5	2.7
Henry County	7.2	4.2	3.2
Paulding County	5.3	3.0	2.6
Spalding County	7.5	4.6	3.3
Walton County	5.3	3.2	2.8
State of Georgia	6.5	3.9	3.0
National Average	8.1	5.3	3.6
<i>Source: Bureau of Labor Statistics; *Not seasonally adjusted</i>			

According to 2022 D&B Data, non-classifiable establishments represent the largest industry in the assessment area at 34.8 percent; followed by the services industry at 31.7 percent; finance, insurance, and real estate at 9.7 percent; and retail trade at 8.0 percent. According to the Georgia Department of Labor, major employers include (in no particular order): Amzn Svcs, LLC; Delta Air Lines, Inc.; Emory University; Northside Hospital, Inc.; and Wellstar Health System, Inc.

Competition

There is a high level of competition within the assessment area. According to the FDIC's June 30, 2023 *Deposit Market Share Report*, there are 73 FDIC-insured financial institutions operating 934 offices within the assessment area. Of these institutions, Georgia Banking Company ranked 18th, with a 0.6 percent deposit market share. The top five financial institutions account for 73.4 percent of the deposit market share.

Community Contact

As part of the evaluation, examiners contact third parties active in the assessment area to assist in identifying credit and community development needs. Community contacts provide information based upon their knowledge and expertise in the housing, business, and economic sectors. This information helps examiners determine whether local financial institutions are responsive to those needs and to identify the credit and community development opportunities that are available.

Examiners used an existing community contact that was with a housing organization that serves the assessment area by providing affordable housing to low- and moderate-income families. The contact stated that there is a need for affordable housing, as the housing prices are increasing rapidly and new homes are not readily affordable. The contact provided a positive reflection of local financial institution involvement in the assessment area in helping to meet the credit and community development needs.

Credit and Community Development Needs and Opportunities

Considering information obtained from the community contact, demographic data, and economic data, examiners determined that small business loans represent a primary credit need and opportunity within the assessment area. The significant percentage of businesses with gross annual revenues of \$1.0 million or less (94.1 percent) and the large number of businesses with four or fewer employees (56.3 percent) support the conclusion that there is a need for small business lending. In addition, affordable housing is a need, as 8.0 percent of families live below the poverty level and 37.7 percent of families are low- or moderate-income. Further, 30.4 percent of the census tracts within the assessment area are categorized as low- or moderate-income, which also reflects a need for assistance in revitalizing and stabilizing these areas.

SCOPE OF EVALUATION

General Information

Examiners evaluated Georgia Banking Company's CRA performance pursuant to the Interagency Strategic Plan Examination Procedures. Examiners conducted a full-scope review of the bank's CRA performance within the assessment area. Under Strategic Plans, institutions are required to specify measurable goals for helping to meet the credit and community development needs of the assessment area(s). The FDIC reviews and approves Strategic Plans before they are put into effect.

Since the previous evaluation, dated October 26, 2020, to the current evaluation, dated October 30, 2023, Georgia Banking Company has operated under two Strategic Plans. The FDIC approved a Plan with an effective date of January 1, 2020, which included goals for lending, investments, and services for calendar years 2020 through 2022. The FDIC approved the current Plan, with an effective date of January 1, 2023, which included similar goals for lending, investments, and services for calendar years 2023 through 2025. This evaluation covers Georgia Banking Company's CRA performance for three years (January 1, 2020 through December 31, 2022). Examiners did not review partial year performance for calendar year 2023.

Activities Reviewed

Georgia Banking Company developed its 2020-2022 Strategic Plan specifically to meet the credit and community development needs within its assessment area. The Strategic Plan includes measurable goals that the FDIC used to evaluate the bank's performance. The Strategic Plan contained four goals that measure the bank's activity to help meet the assessment area's needs:

- *Goal #1: Residential Mortgages and Loans to Small Businesses* – This includes residential mortgage loans that are reported on the bank’s Home Mortgage Disclosure Act (HMDA) Loan Application Registers (LARs) and small business loans defined as loan commitments of \$1.0 million or less. The Strategic Plan outlines lending performance as a percentage of average assets, per calendar year.
- *Goal #2: Community Development Lending and Investments* – This goal focuses on community development lending activities and participating in qualified investments. The Strategic Plan outlines community development lending performance and qualified investments as a percentage of average assets, per calendar year.
- *Goal #3: Community Services - Grants and Donations* – This goal focuses on grants and donations to community groups and organizations. The Strategic Plan outlines specific dollar volume goals for qualified grants and donations.
- *Goal #4: Community Service Hours* – This goal focuses on community development service activities. The Strategic Plan outlines specific goals based on service hours.

Average assets, as defined by the Strategic Plan, was calculated by taking an average of quarterly average assets as reported on the Call Report for the prior year. Bank management provided information on retail and community development lending activity; qualified investments, grants, and donations; and community development services. Examiners used records and reports provided by bank management, publicly available economic and demographic data, as well as other information to evaluate the bank’s performance.

CONCLUSIONS ON PERFORMANCE CRITERIA

Goal #1: Residential Mortgages and Loans to Small Businesses

Georgia Banking Company exceeded the established goals for the evaluation period. This goal reflected the combined HMDA reportable residential mortgage loans and small business loans, by dollar volume, as a percentage of average assets for each calendar year. Georgia Banking Company exceeded the Satisfactory performance goal in 2020 and the Outstanding performance goals in 2021 and 2022. The results of the analysis are in the following table.

Residential Mortgages and Loans to Small Businesses					
Plan Year	Institution Established Goals			Institution Performance	
	Satisfactory	Outstanding	Average Assets	Mortgages and Small Business Loans	Mortgages and Small Business Loans to Average Assets
	(%)	(%)	(\$000s)	(\$000s)	(%)
2020	7.40	11.40	460,985	44,744	9.71
2021	7.50	11.50	607,864	70,645	11.62
2022	7.60	11.60	786,550	97,290	12.37
Source: Bank Records; 2020-2022 Strategic Plan					

Goal #2: Community Development Lending and Investments

Georgia Banking Company exceeded the established goals for Satisfactory performance for the calendar years 2020, 2021, and 2022. During the evaluation period, the bank originated two community development loans and purchased 14 community development investments totaling \$29.5 million. The following table reflects the bank's Strategic Plan goals for community development loans and qualified investments and the bank's performance during the evaluation period.

Community Development Lending and Investments					
Plan Year	Institution Established Goals			Institution Performance	
	Satisfactory	Outstanding	Average Assets	Community Development Loans and Investments	Community Development Loans and Investments to Average Assets
	(%)	(%)	(\$000s)	(\$000s)	(%)
2020	1.25	1.50	460,985	6,373	1.38
2021	1.40	1.65	607,864	9,414	1.55
2022	1.55	1.80	786,550	13,717	1.74

Source: Bank Records; 2020-2022 Strategic Plan

Below are examples of qualified community development loans and investments made inside of the bank's assessment area.

- In 2020, the bank purchased three investments, totaling \$6.4 million in mortgage-backed securities, providing affordable housing for low- and moderate-income borrowers.
- In 2021, the bank purchased four investments, totaling \$9.4 million in mortgage-backed securities, providing affordable housing for low- and moderate-income borrowers.
- In 2022, the bank originated a loan totaling \$2.0 million to refurbish and make improvements to a 31-unit multi-family apartment complex where 100 percent of the rents are below the 2022 HUD Fair Market Rent estimates, providing affordable housing to the area.

Goal #3: Community Services – Grants and Donations

Georgia Banking Company exceeded the Satisfactory performance goal in 2020 and the Outstanding performance goals in 2021 and 2022. During the evaluation period, the bank's grants and donations totaled \$158,716. The grants and donations included contributions that provided community development services, affordable housing, and economic development, in the assessment area. The following table reflects the bank's Strategic Plan goals for community development grants and donations and the bank's performance during the evaluation period.

Community Service – Grants and Donations			
Plan Year	Institution Established Goals		Institution Performance
	Satisfactory	Outstanding	Grants and Donations
	(\$)	(\$)	(\$)
2020	40,000	45,000	42,340
2021	42,500	47,500	54,176
2022	45,000	50,000	62,200
Source: Bank Records; 2020-2022 Strategic Plan			

Below are examples of qualified community development grants and donations made inside of the bank's assessment area.

- The bank made donations of \$3,500 each in 2020 and 2021, to help fund a scholarship for an adult education program. The program assists low- and moderate-income participants with college and career guidance, general education development (GED) preparation, life skills training, and financial literacy, providing community services to the area.
- The bank made donations of \$2,500 each in 2020 and 2021, to a medical facility that provides free or reduced medical and dental care to low- and moderate-income individuals, providing community services to the area.
- The bank made donations totaling \$30,600 in 2020, 2021, and 2022, to fund a financial literacy program at a local Title 1 school where 56 percent of the students are eligible for free or reduced lunch benefits, providing community services to the area. Georgia Banking Company is the sole sponsor of the financial literacy program.

Goal #4: Community Service Hours

Georgia Banking Company exceeded the established minimum goals for Satisfactory performance during 2021 and Outstanding performance for 2022, but did not meet the established minimum goal for satisfactory performance in 2020. The bank's performance and opportunities in 2020 were extremely limited due to the COVID-19 Pandemic and the lock-down and social distancing protocols throughout the Atlanta Metro Area. Board members and bank employees were involved in community development organizations that provide community services to low- and moderate-income families, including financial education. Community development service hours are evaluated by the number of hours spent performing qualified services.

Community Service Hours			
Plan Year	Institution Established Goals		Institution Performance
	Satisfactory	Outstanding	Hours of Service
	(Hours)	(Hours)	(Hours)
2020	165	190	3
2021	180	205	196
2022	200	225	308
Source: Bank Records; 2020-2022 Strategic Plan			

Below are examples of qualified community development services provided during the evaluation period:

- In 2021, bank employees volunteered 64 hours to teach the members financial literacy at Wellspring Living, a shelter for women and children who are victims of domestic violence, providing community services to the area.
- In 2022, several employees volunteered 170 hours to teach curriculum through the Junior Achievement of Georgia. Employees taught financial literacy courses to schools in Gwinnett County where more than 50 percent of students qualify for free or reduced lunch programs, providing community services to the area.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners did not identify any evidence of discriminatory or other illegal credit practices; therefore, this consideration did not affect the institution's overall CRA rating.

GLOSSARY

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five-year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

Community Development: For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

Community Development Corporation (CDC): A CDC allows banks and holding companies to make equity type of investments in community development projects. Bank CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Bank CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

Community Development Financial Institutions (CDFIs): CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

Community Development Loan: A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose bank:
 - (i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
 - (ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

Community Development Service: A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

Distressed Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into “male householder” (a family with a male householder and no wife present) or “female householder” (a family with a female householder and no husband present).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.

Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

Low Income Housing Tax Credit: The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Micropolitan Statistical Area: CBSA associated with at least one urbanized area having a population of at least 10,000, but less than 50,000.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent in the case of a geography.

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as **non-MSA**): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated Area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Business Investment Company (SBIC): SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

Small Business Loan: A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

Small Farm Loan: A loan included in “loans to small farms” as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Underserved Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area’s population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

Upper-Income: Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.





VI. Bank Branch Status Update

Griffin Office

1624 N Expressway
Griffin, GA 30223
(770)627-9570

Lobby Hours: Monday – Friday 9am to 4pm

Drive-in Hours: Monday – Friday 9am to 4pm

Census Tract: 1604.02

Buckhead Office

1776 Peachtree Street NW, Suite 150
Atlanta, GA 30309
(404)835-7272

Lobby Hours: Monday – Friday 9am to 4pm

Census Tract: 0091.03

**Lawrenceville Office**

690 Collins Hill Road
Lawrenceville, GA 30046
(866)711-4530

Lobby Hours: Monday – Friday 9am to 4pm
Drive-in Hours: Monday – Friday 8am to 5pm
Census Tract: 0505.64

Duluth Office

6340 Sugarloaf Parkway, Suite 100
Duluth, GA 30097
(866)711-4530

Lobby Hours: Monday – Friday 9am to 4pm
Drive-in Hours: Monday – Friday 8am to 5pm
Census Tract: 0502.38

Alpharetta Office

5225 Windward Parkway
Alpharetta, GA 30004
(404)835-7606

Lobby Hours: Monday – Friday 9am to 4pm
Drive-in Hours: Monday – Friday 9am to 4pm
Census Tract: 0116.42

**Marietta Office**

4895 Lower Roswell Road
Marietta, GA 30068
(404)835-7303

Lobby Hours: Monday – Friday 9am to 4pm
Drive-in Hours: Monday – Friday 8am to 5pm
Census Tract: 0303.37

Garden Hills Office (opened October 3, 2023)

2827 Peachtree Rd NE, Suite 100
Atlanta, GA 30305
(866)711-4530

Lobby Hours: Monday – Friday 9am to 4pm
Drive-in Hours: Monday – Friday 8am to 5pm
Census Tract: 0096.04



Additionally, As of March 1, 2025, GBC acquired two additional branch locations, formerly known as Georgia Primary Bank.

Chastain/North Atlanta Office

3880 Roswell Rd. NE

Atlanta, GA 30042

(404)835-7303

Lobby Hours: Monday – Friday 9am to 4pm

Drive-in Hours: Monday – Friday 9am to 4pm

Census Tract: 0099.00

Cumming/Forsyth Office

6080 Bethelview Rd.

Cumming, GA 30040

(404)835-7303

Lobby Hours: Monday – Friday 9am to 4pm

Drive-in Hours: Monday – Friday 9am to 4pm

Census Tract: 1303.06



Internet Banking

www.georgiabanking.com

For your convenience, Virtual Teller Machine/Automated Teller Machines (VTM/ATMs) are located at our Buckhead, Garden Hills, Lawrenceville, Duluth, Alpharetta, and Marietta Offices. These units have the option of being able to interact virtually with a teller or Universal Banker during business hours or use of the ATM 24 hours a day, 7 days a week.

An ATM is available at our Griffin Office. The ATM is accessible 7 days a week, 24 hours a day.

There are no VTMs or ATMs available at the formerly Georgia Primary Banking locations.



VII. Schedule of Bank Services and Fees

Georgia Banking Company offers a full range of checking, savings, and lending services.

Deposit Products

Designed with our customers in mind, GBC's product suite has something for everyone. All personal checking accounts include a complimentary debit card, Zelle®, eStatements, online banking with bill pay, mobile banking with mobile deposit, and free ATM Transactions at all GBC locations. Deposit products offered include:

Consumer Checking

- Premier
- Connect
- Choice
- Consumer Community

Consumer Savings

- Regular Savings Accounts
- Platinum Money Market Account
- Certificate of Deposit (CD)
- Individual Retirement Account (IRA)



Business Checking

- Business Essentials
- Business Advantage
- Business Interest
- Commercial Analysis
- Commercial Analysis Plus Interest
- Interest Lawyer Trust Accounts (IOLTA)
- Business Community

Business Savings

- Business Certificate of Deposit
- Commercial Money Market

Loan Products

- Commercial & Industrial
- Commercial Real Estate
- Community Banking
- Specialty Lending
- Small Business Lending
- Consumer Lending
 - Personal Loans
 - Home Equity Lines of Credit (HELOC)
 - Mortgage Loans
 - Conventional Fixed Rate Mortgage
 - Adjustable-Rate Mortgage
 - FHA Mortgage
 - VA Mortgage
 - Closed-End Second Mortgage

**Services**

- Online Banking
- eStatements
- Bill Pay
- Mobile Banking
- Mobile Deposits
- Zelle
- Debit Cards
- Mobile Wallet

Comprehensive Solutions

- Treasury Solutions
- Private Banking
- Payment and Technology Banking

Please see attached:

- a) Consumer Checking Chart
- b) Business Checking Chart
- c) General Fee Schedule
- d) Current Deposit Account Rate Sheet

FEE SCHEDULE

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

Stop Payment Fee	\$30.00
Charged Back Checks	\$5.00
Printed Statements	\$5.00
Telephone Transfers	\$2.00
Collection Items	\$15.00
Official Bank Checks	\$7.00
Garnishment/Levy Processing	\$25.00
Currency Order (per strap of bills)	\$0.25
Currency Order (per roll of coin)	\$0.25
Currency Order (per box of coin)	\$2.50
Check Copies	\$2.50
Special Statements	\$10.00
Research Time (per hour)	\$25.00
Audit Confirmations	\$25.00
Outgoing Domestic Wires	\$15.00
Incoming Domestic Wires	\$15.00
Outgoing International Wires	\$40.00
Incoming International Wires	\$40.00
Remote Deposit Scanner (per month)	\$50.00
Account Closing Fee (within 90 days of opening)	\$15.00
Returned Item Fee	\$30.00
Overdraft Fee	\$30.00
1st Continuous Overdraft Charge	\$30.00
Recurring Overdraft Charge (every 7th business day)	\$30.00



Interest Rates and Annual Percentage Yields are current as of December 20, 2024
For current rate information call 866.711.4530.

Account Name	Minimum Opening Deposit	Minimum Balance To Obtain APY	Interest Rate	Annual Percentage Yield
GBC Business Interest Checking^{b, d}	\$1,000.00			
Tier 1		\$5,000.00 ^c	0.05%	0.05%
Tier 2		\$50,000.00 ^c	0.15%	0.15%
Tier 3		\$100,000.00 ^c	0.25%	0.25%
GBC Commercial Money Market^{b, d}	\$1,000.00			
Tier 1		\$1,000.00 ^c	1.64%	1.65%
Tier 2		\$25,000.00 ^c	2.71%	2.75%
GBC Premier Checking^{b, e}	\$100.00			
Tier 1		\$0.01	0.15%	0.15%
Tier 2		\$25,000.00 ^c	0.35%	0.15% to 0.30%
GBC Platinum Money Market^{b, d}	\$100.00	\$0.01	2.71%	2.75%
GBC Money Market^{b, d}	\$1,000.00			
Tier 1		\$1,000.00 ^c	1.64%	1.65%
Tier 2		\$10,000.00 ^c	2.71%	2.75%
Tier 3		\$7,000,000.00 ^c	3.390%	3.45%
GBC Regular Savings^{b, d}	\$100.00	\$0.01	0.25%	0.25%
GBC IRA Savings^{a, b}	\$500.00	\$0.01	0.25%	0.25%
90 Day Certificate^{a*}	\$500.00	\$0.01	3.680%	3.75%
180 Day Certificate^{a*}	\$500.00	\$0.01	3.830%	3.90%
1 Year Certificate^{a*}	\$500.00	\$0.01	3.730%	3.80%
18 Month Certificate^{a*}	\$500.00	\$0.01	3.585%	3.65%
2 Year Certificate^{a*}	\$500.00	\$0.01	3.100%	3.15%
3 Year Certificate^{a*}	\$500.00	\$0.01	2.955%	3.00%
4 Year Certificate^{a*}	\$500.00	\$0.01	2.955%	3.00%
5 Year Certificate^{a*}	\$500.00	\$0.01	2.955%	3.00%

*Individual Retirement Accounts offered at the same terms.

a) A penalty may be imposed for early withdrawal.

b) The interest rate and annual percentage yield may change after account opening.

c) Daily balance. The amount of the principal in the account each day.

d) Fees could reduce earnings on the account.

e) Qualifiers must be met to earn high APY. If qualifiers are not met, the APY is 0.02%.





CONSUMER CHECKING ACCOUNTS

PREMIER <i>You maintain a higher balance in your account and want to get the most for your money.</i>	CONNECT <i>You prefer to do your banking online and don't write checks.</i>	CHOICE <i>Round up debit card purchases into your linked savings account.</i>	CONSUMER COMMUNITY <i>For Military and First Responders: (Active/Retired, Police, Fire, Doctors, Nurses, EMT/Paramedics)</i>
Minimum of \$100 to Open	Minimum of \$50 to Open	Minimum of \$100 to Open	Minimum of \$50 to Open
Pays interest			
Complimentary Debit Card	Complimentary Debit Card	Complimentary Debit Card	Complimentary Debit Card
eStatements	eStatements	eStatements	eStatements
Online Banking with Bill Pay	Online Banking with Bill Pay	Online Banking with Bill Pay	Online Banking with Bill Pay
Mobile Banking/Mobile Deposit with Alerts	Mobile Banking/Mobile Deposit with Alerts	Mobile Banking/Mobile Deposit with Alerts	Mobile Banking/Mobile Deposit with Alerts
Overdraft Management Options	Overdraft Management Options	Overdraft Management Options	Overdraft Management Options
FREE ATM Transactions at all GBC locations	FREE ATM Transactions at all GBC locations	FREE ATM Transactions at all GBC locations	FREE ATM Transactions at all GBC locations
GBC will refund ATM withdrawal fees nationwide based on qualifications of 12 debit card purchases and eStatements each statement cycle	GBC will refund all foreign ATM fees	GBC will refund the first 5 foreign ATM fees each statement cycle	GBC will refund all foreign ATM fees
No monthly maintenance fee	Maintain an average daily balance of \$250 in combination with eStatements, and we will waive the \$3 monthly maintenance fee.	Maintain an average daily balance of \$1,000, and we will waive the \$5 monthly maintenance fee.	No monthly maintenance fee
ALL ACCOUNTS ALSO INCLUDE:			



FREE Access to GBC's local Customer Care Center. Call 866.711.4530 to speak to a local banker.



866.711.4530 | [GeorgiaBanking.com](https://www.GeorgiaBanking.com)



BUSINESS CHECKING ACCOUNTS



	BUSINESS ESSENTIALS <i>Small Business & Sole Proprietorships</i>	BUSINESS ADVANTAGE <i>Businesses with Moderate Transaction Volume</i>	BUSINESS INTEREST <i>Businesses with Low Transaction Volume</i>	COMMERCIAL ANALYSIS <i>Large Business with Complex Treasury Needs</i>	COMMERCIAL ANALYSIS PLUS INTEREST <i>Large Business with Large Balances</i>	INTEREST ON LAWYERS' TRUST ACCOUNTS (IOLTA) <i>Attorneys & Legal Firms</i>	BUSINESS COMMUNITY <i>Community Groups & Non-Profits</i>
\$100 Minimum Opening Deposit	✓	✓	✓	✓	✓		✓
Min. Avg Balance to offset Monthly Service Charge	\$1,000	\$35,000	\$5,000	Contact for pricing	Contact for pricing	Contact for pricing	
Monthly Service Charge	\$20.00	\$50.00	\$20.00	Monthly charges determined by services utilized, balances maintained and applied ECR	Monthly charges determined by services utilized, balances maintained and applied ECR		
**Transaction Charges	150 transactions included at no charge; \$0.30 per transaction after 150	300 transactions included at no charge; \$0.30 per transaction after 300	50 transactions included at no charge; \$0.30 per transaction after 50	Contact for pricing	Contact for pricing		50 transactions included at no charge; \$0.30 per transaction after 50
Pays Interest			✓		✓		
Debit Card	✓	✓	✓	✓	✓	✓	✓
eStatements	✓	✓	✓	✓	✓	✓	✓
Online Banking	✓	✓	✓	Contact for pricing	Contact for pricing	✓	✓
Ten Online Accounts & Unlimited Users	✓	✓	✓	Contact for pricing	Contact for pricing	✓	✓
Mobile Banking & Mobile Deposit	✓	✓	✓	✓	✓	✓	✓
Online Bill Pay	✓	✓	✓	✓	✓	✓	✓
QuickBooks Webconnect	✓	✓	✓	✓	✓	✓	✓
Free ATM Transactions at all GBC locations	✓	✓	✓	✓	✓	✓	✓
GBC will refund ATM withdrawal fees nationwide based on qualifications of 12 debit card purchases and eStatements each statement cycle	✓	✓	✓	✓	✓	✓	✓

ALL ACCOUNTS ALSO INCLUDE:

FREE Access to GBC's local Customer Care Center. Call 866.711.4530 to speak to a local banker.

* The definition of transactions refers to all debit and credit transactions, excluding debit card purchases and debit card payments.

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GBC 03.22 NMLS ID #418473

BUSINESS CHECKING ACCOUNTS



	BUSINESS ESSENTIALS <i>Small Business & Sole Proprietorships</i>	BUSINESS ADVANTAGE <i>Businesses with Moderate Transaction Volume</i>	BUSINESS INTEREST <i>Businesses with Low Transaction Volume</i>	COMMERCIAL ANALYSIS <i>Large Business with Complex Treasury Needs</i>	COMMERCIAL ANALYSIS PLUS INTEREST <i>Large Business with Large Balances</i>	INTEREST ON LAWYERS' TRUST ACCOUNTS (IOLTA) <i>Attorneys & Legal Firms</i>	BUSINESS COMMUNITY <i>Community Groups & Non-Profits</i>
Remote Deposit Capture	\$50.00	No additional charge if minimum balance is maintained	\$50.00	*	*	*	\$50.00
Online Wires	\$10.00	\$10.00	\$10.00	*	*	*	\$10.00
Branch Wires	Domestic: \$15 Incoming/ \$15 Outgoing International: \$40 Incoming/\$40 Outgoing	Domestic: \$15 Incoming/ \$15 Outgoing International: \$40 Incoming/\$40 Outgoing	Domestic: \$15 Incoming/ \$15 Outgoing International: \$40 Incoming/\$40 Outgoing	*	*	*	Domestic: \$15 Incoming/ \$15 Outgoing International: \$40 Incoming/\$40 Outgoing
ACH Online Origination	*	*	*	*	*	*	N/A
ACH Positive Pay	*	*	*	*	*	*	N/A
Positive Pay with Payee Recognition	*	*	*	*	*	*	N/A
Direct Connect	\$15.00	\$15.00	\$15.00	*	*	*	N/A

ADDITIONAL TREASURY SOLUTIONS OFFERED:

- Alerts
- Business Direct
- Customizable Online Banking U/I
- Direct Deposit
- International Wires
- Lockbox
- Mobile Alerts & Notifications
- Multi-Factor Authentication Fraud Protection
- Merchant Services
- Mobile Banking Biometrics
- Online Wire Transfer
- Quick Books Direct Connect
- Robust Account Analysis with Tiered ECR
- Sweeps
- ZBA

ALL ACCOUNTS ALSO INCLUDE:

FREE Access to GBC's local Customer Care Center. Call 866.711.4530 to speak to a local banker.

* Contact your Treasury Sales Officer for pricing.



866.711.4530 | GeorgiaBanking.com





VIII. CRA Disclosure Statements for the Prior Two Years

GBC became a large bank under the CRA definition on January 1, 2025 when our asset size exceeded \$1.609 billion for two consecutive years ends. Therefore, GBC was not required to file a CRA LAR in the prior two years.

IX. Quarterly Report of Efforts to Improve CRA Should a Less-than-Satisfactory Rating be Assigned

GBC has not been assigned a less-than-satisfactory rating on CRA and, therefore, this section is not applicable.

X. The Number and Dollar Amount of Consumer Loans, for Large Banks

GBC has not elected to have any consumer loan categories considered under the lending test. Therefore, this item is not applicable at the current time.



CRA Public File

XI. Quarterly Loan-to-Deposit Ratios of the Prior Calendar Year

For the Quarter Ending:

March 31, 2024 102.68%

June 30, 2024 98.81%

September 30, 2024 105.35%

December 31, 2024 96.85%

Home Mortgage Disclosure Act Notice

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age and income of applicants and borrowers; and information about loan approvals and denials. HMDA data for many other financial institutions are also available online. For more information, visit the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda).