



Georgia Banking Company

2026 CRA Public File

Table of Contents

- I. FDIC's Approval of the 2026 - 2028 CRA Strategic Plan
- II. 2026 – 2028 CRA Strategic Plan
- III. Written Comments for the Public on GBC's CRA Performance
- IV. 2023 CRA Performance Evaluation
- V. Map of GBC's Assessment Area
- VI. Bank Branch Status Update
- VII. Schedule of Bank Services and Fees
- VIII. CRA Disclosure Statements for the Prior Two Years
- IX. Quarterly Report of Efforts to Improve CRA Should a Less than-Satisfactory Rating be Assigned
- X. The Number and Dollar Amount of Consumer Loans, for Large Banks
- XI. The Loan-to-Deposit Ratio, of the Prior Calendar Year 2025
- XII. HMDA Notice



February 18, 2026

Board of Directors
Georgia Banking Company
1776 Peachtree Street NW
Atlanta, Georgia 30309

Re: Approval of Community Reinvestment Act (CRA) Strategic Plan
January 1, 2026-December 31, 2028

Members of the Board:

This letter is to inform you of the approval of the CRA Strategic Plan (Plan) originally submitted on October 1, 2025, and last revised on January 20, 2026.

The Plan for Georgia Banking Company is approved with an effective date of January 1, 2026; a copy is enclosed. We appreciate the cooperation of your staff during the review of this Plan and look forward to your accomplishment of the goals set forth in the Plan.

Should you have any questions regarding this letter, please contact Assistant Regional Director Jamal Mohammad at (678) 916-2204 or Review Examiner Julie Tupper at (972) 560-1696.

Sincerely,

Sherri W. Brown
Deputy Regional Director

Enclosure



GEORGIA BANKING COMPANY

COMMUNITY
REINVESTMENT ACT
(CRA)
STRATEGIC PLAN
2026-2028

AS APPROVED BY THE FDIC FEBRUARY 18, 2026
AS PRESENTED TO THE GBC BOARD OF DIRECTORS NOVEMBER 3, 2026
EFFECTIVE DATE JANUARY 1, 2026

Table of Contents

1. BACKGROUND INFORMATION	1
HISTORY OF THE INSTITUTION	
2. BANKING OPERATIONS	3
BRANCH LOCATIONS	
CURRENT PRODUCTS AND SERVICES	
3. GBC CRA ASSESSMENT AREA (AA)	9
DESCRIPTION OF AA	
GBC AA COUNTY AND CENSUS TRACT SUMMARY	
CRA ASSESSMENT AREA MAP	
DEMOGRAPHICS OF THE AA	
BUSINESS, EMPLOYMENT, AND ANNUAL PAYROLL OF AA	
4. CRA STRATEGIC PLAN OVERVIEW	20
GBC CRA MISSION STATEMENT	
OVERALL GOALS	
EFFECTIVE DATE AND TERM	
ONGOING REVIEW OF GOALS AND PERFORMANCE CONTEXT	
GOALS ESTABLISHED FOR SATISFACTORY AND OUTSTANDING RATINGS	
ELECTION OF ALTERNATIVE REVIEW PLAN	
5. PERFORMANCE CONTEXT	23
MARKET AND ECONOMIC CONDITIONS	
COMPETITIVE BANKING AND MORTGAGE MARKET IN ATLANTA	
LOCAL MARKET IDEAL FOR NEW GROWTH OPPORTUNITIES	
GBC's EVOLVING BUSINESS MODEL	
CRA CHALLENGES ARISING FROM THE BANK'S BUSINESS MODEL	
CORRESPONDENT CLIENT OFFICES INSIDE GBC's CRA ASSESSMENT AREA	
DISCUSSION OF LEGAL CONSTRAINTS AND OTHER LIMITATIONS	
6. PLAN DEVELOPMENT DETAILS	33
FDIC GUIDANCE	
NON-PROFIT AND COMMUNITY OUTREACH	
NEWSPAPER NOTICE AND INVITATION TO COMMENT	
REVIEW OF OTHER STRATEGIC PLANS AND PERFORMANCE EVALUATIONS	
7. MEASUREMENT STANDARDS	38
CURRENT YEAR BUSINESS ACTIVITY / NO CUMULATIVE COUNTING	
FOCUSING ACTIVITY INSIDE THE BANK'S AA	
GOAL METRICS	
CALCULATION OF AVERAGE TOTAL ASSETS	

8. PERFORMANCE GOALS 40
PERFORMANCE GOALS SUMMARY CHARTS
2026-2028 CRA STRATEGIC PLAN GOALS SNAPSHOT
LENDING GOALS
- CURRENT PLAN LOAN GOAL PERFORMANCE
- BANK’S FOCUS ON AFFORDABLE HOUSING
- CURRENT PLAN LMI GOAL PERFORMANCE
COMMUNITY DEVELOPMENT (CD) LENDING AND INVESTMENT GOALS
- CURRENT PLAN COMMUNITY DEVELOPMENT LOANS AND INVESTMENTS PERFORMANCE
COMMUNITY SERVICES GRANTS AND DONATIONS GOALS
- CURRENT PLAN NON-PROFIT AND COMMUNITY PARTNERS AND GRANTS AND DONATIONS PERFORMANCE
COMMUNITY SERVICE HOUR GOALS
- NON-PROFIT AND COMMUNITY PARTNERS AND SERVICE ACTIVITIES PERFORMANCE
GBC CARES
- CURRENT PLAN GBC CARES VOLUNTEERISM PERFORMANCE
Appendix A - Checking Account Charts 59
Appendix B – Proof of Publication in AJC. 62
Appendix C - FFIEC County Census Tract Listings 64

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, provided 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.

A Board of Directors was established with a diverse range of experience and expertise, including the management of previously successful, similarly situated community banks. A team of experienced and successful bankers was placed 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 reduce execution risk.

The initial focus was to (i) generate diversified organic loan and deposit growth 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 a significant opportunity to gain deposit share through established relationships with GBC's new Senior Bankers. 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. Further the Bank continues to offer a unique suite of mortgage products to independent mortgage bankers and lenders across the nation through its warehouse and correspondent activities.

Since the previous Plan was enacted, there have been several significant additions to the Bank's lines of business.

In 2023, in an expansion and extension of our commercial treasury capabilities, the Bank brought on payments and treasury talent that broadened our capabilities to allow us to serve a larger commercial client base, inclusive of high-volume ACH customers like payroll companies. In 2024 and 2025 this program continued to grow, and merchant acquiring was added as a new service.

The Bank also added a new Retail Mortgage team in March of 2025 which will focus on originating loans inside GBC's CRA Assessment Area and in the greater regional area which specializes in products that the Bank has not offered in several years including FHA, VA, and USDA Loans among others. Additional information is included on this new team and their impact on this CRA Strategic Plan in the following sections.

On February 28, 2025, GBC purchased Georgia Primary Bank (GPB), a two-branch bank located inside our established CRA Assessment Area. The addition of the branches and Small Business lending programs at GPB helps to fill in areas and services that GBC did not previously offer. The Bank is open to exploring additional mergers and acquisitions in coming years should the opportunity arise.

GBC has increased in asset size from \$1.510 billion at December 31, 2022, the end of the previous CRA Strategic Plan, to \$2.59 billion at June 30, 2025. During the same period, the number of staff increased from approximately 167 to 228 employees.

2. BANKING OPERATIONS

BRANCH LOCATIONS

The Bank currently has nine branches, one located at its Corporate Headquarters office in Atlanta, the Garden Hills branch, which is also in Atlanta, another located in Griffin, GA (Spalding County), serving the South Metro area, and six branches in the northern arc of the Atlanta MSA. The Main Office (Buckhead), Alpharetta, Chastain, Cumming, and Marietta branches are in upper-income census tracts. The Duluth branch is located in a middle-income census tract. The Griffin and Lawrenceville branches are located in low-income census tracts. And finally, the Garden Hills branch is located in a census tract designated as Unknown. Four of the nine branches are located within Majority Minority Census Tracts.

Office Locations

Location	Office Type	Census Tract Number	Census Tract Income Level	ATM/VTM	Office Opened or Closed since Last Evaluation
Buckhead	Main Office	0091.03	Upper	Yes	N/A
Alpharetta	Branch	0116.42	Upper	Yes	N/A
Chastain	Branch	0099.00	Upper	Yes	Acquired
Cumming	Branch	1303.06	Upper	Yes	Acquired
Duluth	Branch	0502.38	Middle	Yes	N/A
Garden Hills	Branch	0095.03	Unknown	Yes	Opened
Griffin	Branch	1604.02	Low	Yes	N/A
Lawrenceville	Branch	0505.64	Low	Yes	N/A
Marietta	Branch	0303.37	Upper	Yes	N/A

LOCATIONS



1. ALPHARETTA

5225 Windward Parkway | Alpharetta, GA 30004

LOBBY HOURS

Mon – Fri (9:00 am – 4:00 pm)

DRIVE THRU HOURS

Mon – Fri (8:00 am – 5:00 pm)



2. BUCKHEAD

1776 Peachtree Street NW, Suite 150
Atlanta, GA 30309

LOBBY HOURS

Mon – Fri (9:00 am – 4:00 pm)

WALK UP VTM HOURS*

Mon – Fri (8:00 am – 5:00 pm)



3. CHASTAIN

3880 Roswell Road, NE | Atlanta, GA 30342

LOBBY HOURS

Mon – Fri (9:00 am – 4:00 pm)

DRIVE THRU HOURS

Mon – Fri (9:00 am – 4:00 pm)



4. CUMMING

6080 Bethelview Road | Cumming, GA 30040

LOBBY HOURS

Mon – Fri (9:00 am – 4:00 pm)

DRIVE THRU HOURS

Mon – Fri (8:00 am – 5:00 pm)



5. DULUTH

6340 Sugarloaf Parkway, Suite 100
Duluth, GA 30097

LOBBY HOURS

Mon – Fri (9:00 am – 4:00 pm)

DRIVE THRU HOURS

Mon – Fri (8:00 am – 5:00 pm)



6. GARDEN HILLS

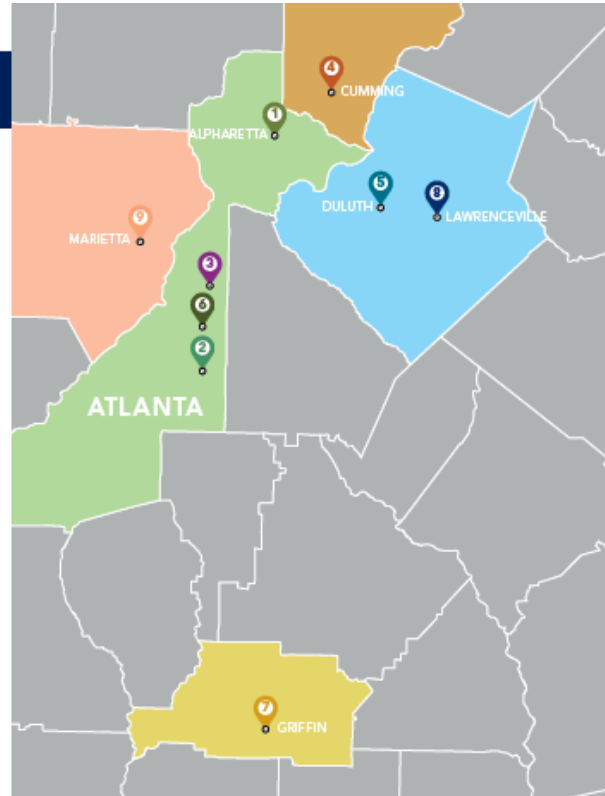
2827 Peachtree Road NE | Atlanta, GA 30305

LOBBY HOURS

Mon – Fri (9:00 am – 4:00 pm)

DRIVE THRU HOURS

Mon – Fri (8:00 am – 5:00 pm)



7. GRIFFIN

1624 North Expressway | Griffin, GA 30223

LOBBY HOURS

Mon – Fri (9:00 am – 4:00 pm)

DRIVE THRU HOURS

Mon – Fri (9:00 am – 4:00 pm)



8. LAWRENCEVILLE

690 Collins Hill Road | Lawrenceville, GA 30046

LOBBY HOURS

Mon – Fri (9:00 am – 4:00 pm)

DRIVE THRU HOURS

Mon – Fri (8:00 am – 5:00 pm)



9. MARIETTA

4895 Lower Roswell Road | Marietta, GA 30068

LOBBY HOURS

Mon – Fri (9:00 am – 4:00 pm)

DRIVE THRU HOURS

Mon – Fri (8:00 am – 5:00 pm)

*Virtual Teller Machine

CURRENT PRODUCTS AND 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 Account
- GBC 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 (CD)
- 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 Product Channels

- Commercial & Industrial
- Commercial Real Estate
- Community Banking

- Specialty Lending
- Small Business Lending
- Consumer Lending

Digital Banking Services

- Online Banking
- Online Loan Payments
- GBC Business Direct
- Mobile Banking
- Mobile Deposits
- Zelle for Business
- Zelle for Consumers
- Savvy Money
- Debit Cards
- Mobile Wallet
- eStatements
- Bill Pay

Private Banking and Specialty Lending

- Checking Accounts
- Construction Financing
- Consumer Real Estate Loans
- Money Market Accounts
- Mortgages
- Consumer Loans

Treasury Solutions

- Comprehensive Treasury Solutions
- Account Reconciliation Program (ARP)
- Automated Clearing House (ACH)
- Bill Pay | Business Direct
- Cash Services
- Commercial Card
- Digital Payment Solutions
- Direct Deposit | ACH Payments
- Instant Payments
- Line of Credit Sweeps
- Lockbox Services
- Merchant Services
- Online Wire Origination
- Out-of-Band Authentication

- Positive Pay
- Remote Deposit Solutions
- Zelle for Business
- Zero Balance Accounts (ZBA)

Commercial Real Estate (CRE)

- Acquisition Loans
- Development Loans
- Personalized Loan Solutions
- Refinancing
- Business Deposit Accounts

Community Banking

- Personal and Business Accounts
- Business Credit Lines
- Equipment Loans
- Owner-Occupied & Investment Real Estate Loans
- Treasury Management Solutions
- Construction Loans

Commercial & Industrial Lending

- Acquisition Financing
- Commercial Loans
- Growth Capital
- Recapitalization
- Refinancing
- Business Credit Lines
- Business Deposit Accounts

Mortgage Financing

- Conventional Mortgage Loans
- Down Payment Assistance Programs
- State Housing Authority Programs
- Federal Housing Administration (FHA) Loans
- Home Equity Line of Credit (HELOC)
- Closed-end Second Loans
- Refinance Loans
- Jumbo Loans
- United States Department of Agriculture (USDA) Loans
- Veterans Affairs (VA) Loans

Additional Loan Channels

- **Mortgage Warehouse** – A national warehouse provider dedicated to serving Independent Mortgage Bankers of all sizes.
- **GBC Correspondent Lending** - In 2014, 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.

3. GBC CRA ASSESSMENT AREA (AA)

DESCRIPTION OF AA

In conjunction with the upcoming renewal of the Bank's CRA Strategic Plan for the 2026-2028 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).

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. Based on the current research, the Bank has decided that mortgage lending activity in three counties, contiguous to the previous AA and inside the Atlanta MSA, warrant adding them to our list of included counties. The three new counties are Bartow, Douglas, and Rockdale. The percentage of LMI borrowers is higher in these counties than in some of the others in the Assessment Area at 60.71%, 35.48%, and 29.17% respectively. In consultation with the new Retail Mortgage Team, they believe that there are significant lending opportunities in these counties as they all support robust 1-4 family construction and have lower living costs than others that are closer to downtown Atlanta. These markets lend themselves to programs in which they specialize such as FHA, VA, USDA, and various downpayment assistance programs. Therefore, the Bank's new CRA AA now consists of the following 18 counties: Bartow, Barrow, Cherokee, Clayton, Cobb, Coweta, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Hall, Henry, Paulding, Rockdale, Spalding, and Walton.

All counties in the AA are in or contiguous to the Atlanta-Sandy Springs-Roswell, GA Metropolitan Statistical Area (12054) (Atlanta MSA). The Bank's New AA contains 1,441 census tracts spread across 18 counties. The 2025 Estimated MSA Median Family Income for the Atlanta MSA is \$110,700 annually, and for Hall County the Median Family Income is \$102,700. 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:

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper >= 120%
Atlanta-Sandy Springs-Roswell, GA Metropolitan Statistical Area (12054)				
2025 (\$110,700)	<\$55,350	\$55,350 to <\$88,560	\$88,560 to <\$132,840	>=\$132,840
Gainesville, GA Metropolitan Statistical Area (23580) a.k.a. Hall County (139)				
2025 (\$102,700)	<\$51,350	\$51,350 to <\$82,160	\$82,160 to <\$123,240	>=\$123,240

SOURCE: FFIEC Median Income for 2025

GBC AA COUNTY AND CENSUS TRACT SUMMARY

A review of the data in the chart below shows that out of the 1,441 census tracts, 7.36% (or 106 tracts) are located within low-income census tracts while moderate-income tracts account for another 22.00% (or 317 tracts). Middle-income census tracts account for 32.13% (or 463 tracts) while upper-income tracts account for 34.77% (or 501 tracts). Finally, there are 3.75% of the census tracts (or 54 tracts) that carry an income designation of “unknown”. Six of the 18 counties inside the Bank’s AA do not have any low-income census tracts (Barrow, Douglas, Fayette, Forsyth, Paulding, and Walton counties) and an additional five counties have only one (Bartow, Cherokee, Coweta, Henry, and Rockdale counties). Each of the 18 counties has at least one moderate-income census tract. As shown in the Demographic Information chart on page 14, only 2.9% of dwellings in Low-income census tracts are owner occupied and another 16.96% of dwellings in Moderate-income census tracts are owner occupied. As a result, this CRA Strategic Plan has set goals for Low- and Moderate-Income levels together rather than considering them separately. Overall, Low- and Moderate-Income Census Tracts make up 29.35% of GBC’s CRA Assessment Area compared to 28.57% using the previous CRA AA with only 15 counties. None of the counties have census tracts that have been designated as Distressed or Underserved.

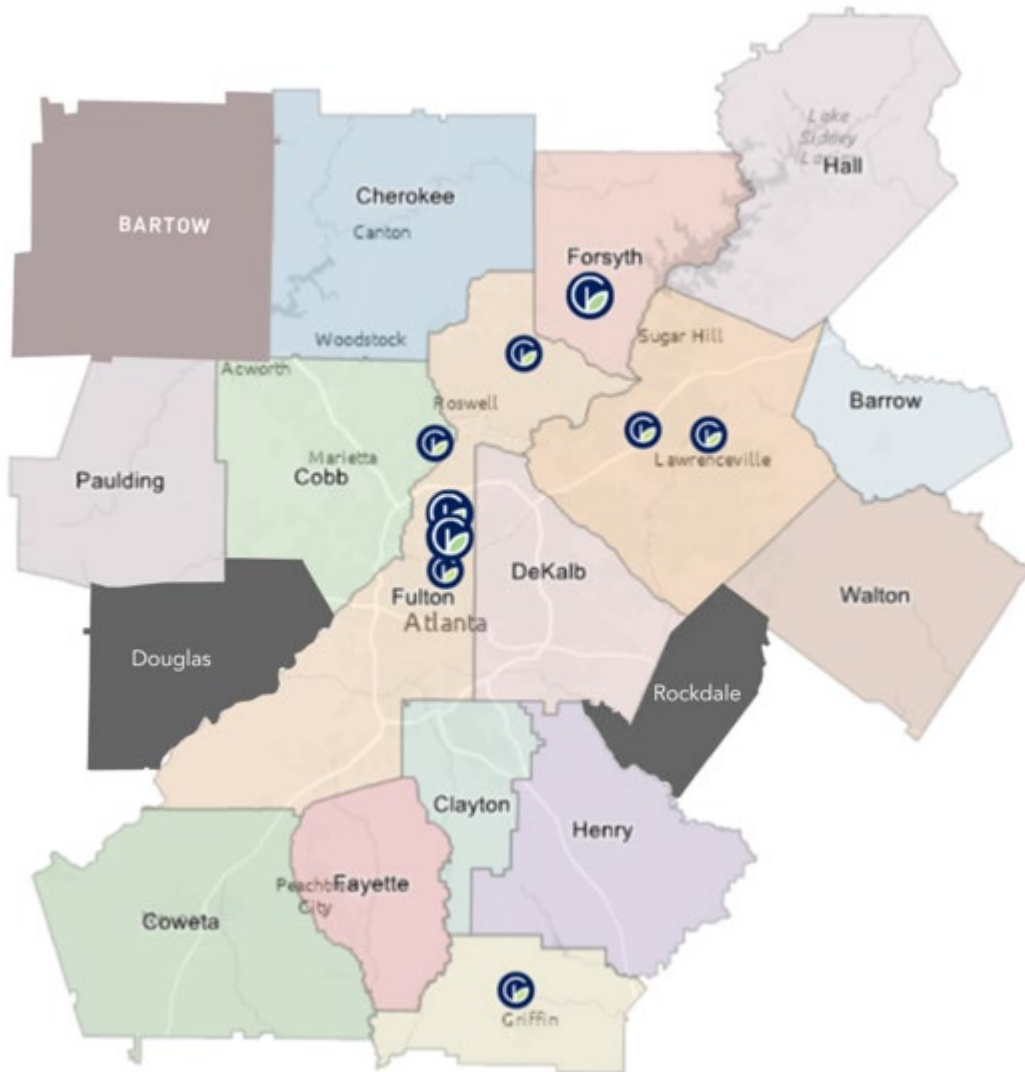
County Name	County Code	Low	Moderate	Middle	Upper	Unknown	Total CT's
Barrow	13	0	6	11	1	0	18
Bartow	15	1	16	10	1	0	28
Cherokee	57	1	8	28	19	0	56
Clayton	63	12	38	13	4	3	70
Cobb	67	10	31	69	75	1	186
Coweta	77	1	2	12	11	1	27

DeKalb	89	24	48	49	73	9	203
Douglas	97	0	11	14	6	0	31
Fayette	113	0	1	5	17	1	24
Forsyth	117	0	1	8	39	0	48
Fulton	121	38	52	45	158	34	327
Gwinnett	135	9	57	87	66	1	220
Hall	139	4	6	25	13	2	50
Henry	151	1	11	32	14	1	59
Paulding	223	0	10	21	2	0	33
Rockdale	247	1	6	15	2	0	24
Spalding	255	4	7	5	0	1	17
Walton	297	0	6	14	0	0	20
Totals		106	317	463	501	54	1,441

SOURCE: FFIEC Census Tract Report for 2025



Map of CRA Assessment Area



DEMOGRAPHICS OF THE AA

The eighteen-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 nine 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. We are presenting three charts that include demographic information for the assessment area. The first includes knowing the population, total housing units, median home value, and the median gross rent payment at the county level. In this chart, the 2022 Median Home Values and Median Gross Rent Payments have been left in and we added the 2025 data to show the stark contrast that continues to exacerbate the housing crisis for Low- to Moderate-Income Individuals in the region.

County Name	Population	Total Housing Units	Median Home Value	Median Gross Rent Payment
Barrow (013)	83,505	29,036	2022 - \$169,900 2025 - \$349,316	2022 - \$1,020 2025 - \$1,285
Bartow (015)	108,901	41,684	2025 - \$320,196	2025 - \$1,383
Cherokee (057)	266,620	94,658	2022 - \$271,300 2025 - \$476,682	2022 - \$1,304 2025 - \$1,857
Clayton (063)	297,595	105,992	2022 - \$122,100 2025 - \$238,568	2022 - \$1,024 2025 - \$1,440
Cobb (067)	766,149	302,537	2022 - \$273,900 2025 - \$430,484	2022 - \$1,264 2025 - \$1,740
Coweta (077)	146,158	55,601	2022 - \$225,000 2025 - \$395,960	2022 - \$1,124 2025 - \$1,546
DeKalb (089)	764,382	314,799	2022 - \$235,300 2025 - \$347,855	2022 - \$1,224 2025 - \$1,707
Douglas (097)	144,237	53,038	2025 - \$305,044	2025 - \$1,594
Fayette (113)	119,194	43,000	2022 - \$293,400 2025 - \$496,068	2022 - \$1,396 2025 - \$1,712
Forsyth (117)	251,283	83,965	2022 - \$362,300 2025 - \$630,031	2022 - \$1,432 2025 - \$2,166
Fulton (121)	1,066,710	479,696	2022 - \$326,700 2025 - \$425,572	2022 - \$1,263 2025 - \$1,775

Gwinnett (135)	957,062	312,887	2022 - \$235,700 2025 - \$416,897	2022 - \$1,331 2025 - \$1,847
Hall (139)	203,136	74,544	2022 - \$212,700 2025 - \$389,445	2022 - \$987 2025 - \$1,360
Henry (151)	240,712	82,938	2022 - \$189,600 2025 - \$327,861	2022 - \$1,203 2025 - \$1,838
Paulding (223)	168,661	58,077	2022 - \$184,000 2025 - \$347,564	2022 - \$1,198 2025 - \$1,798
Rockdale (247)	93,570	33,858	2025 - \$305,935	2025 - \$1,553
Spalding (255)	67,306	27,623	2022 - \$134,800 2025 - \$236,716	2022 - \$879 2025 - \$1,073
Walton (297)	96,673	34,311	2022 - \$210,500 2025 - \$389,659	2022 - \$1,023 2025 - \$1,402
Totals	5,841,854	2,100,052		

SOURCES: Population: FFIEC Census Tract Report for 2025
 Total Housing Units: FFIEC Census Tract Report for 2025
 Median Home Value: www.zillow.com/home-values using 2025 data
 Median Gross Rent: US Census Data report #B25064 using 2023 data (latest)

The second chart shows the AA through demographic dispersion by income levels.

Demographic Information GBC CRA Assessment Area						
Demographic Characteristics	# for AA	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	1,441	7.36%	22.00%	32.13%	34.77%	3.75%
Population by Geography	5,841,854	6.22%	22.33%	33.84%	35.24%	2.38%
Housing Units by Geography	2,227,875	6.99%	22.45%	32.86%	35.01%	2.69%
Owner-Occupied Units by Geography	1,312,275	2.90%	16.96%	36.04%	42.72%	1.38%
Occupied Rental Units by Geography	746,323	13.00%	31.13%	28.39%	22.87%	4.62%
Vacant Units by Geography	169,277	12.20%	26.76%	27.87%	28.81%	4.36%
Family Distribution by Income Level	1,378,666	5.49%	20.88%	34.97%	37.20%	1.47%
Household Distribution by Income Level	2,058,598	6.56%	22.09%	33.27%	35.52%	2.55%
Families Below the Poverty Level	11.90%	30.38%	16.69%	9.94%	5.40%	24.66%

SOURCE: FFIEC Census Tract Report for 2025

The final chart reveals that unemployment rates remain higher in the southern half of the AA compared to Georgia's overall rate of 3.4% and the national rate of 4.2%.

Of note, every county showed improvement over the numbers from the previous CRA Strategic Plan. Further, the percentage of the total population below poverty line also remains high in the same area compared to Georgia’s overall rate of 13.7% and the national rate of 12.5% (as of 2023 – the latest data). However, most counties experienced a higher percentage compared to the previous CRA Strategic Plan. 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 2024-2025 school year, the percentage was 67.55%. Only the Fulton County percentage is lower than at the previous CRA Strategic Plan formulation. All other counties experienced increases in this number and two, Clayton and Spalding Counties, went above the measuring rate of 95%. 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 2025 Compared to the GA Rate of 3.4%	County Total Population Below Poverty Line in 2023 Compared to the GA Rate of 13.7%	Students Eligible for Free or Reduced Lunches in 2025 Compared to the GA Rate of 67.55%
Barrow County	96,294	3.1%	11.2%	60.34%
Bartow County	108,901	3.3%	9.7%	63.94%
Cherokee County	293,513	3.1%	6.6%	36.74%
Clayton County	297,703	4.6%	17.3%	>95%
Cobb County	787,538	3.3%	8.8%	52.53%
Coweta County	158,233	3.3%	9.9%	45.74%
DeKalb County	770,307	3.7%	13.3%	81.50%
Douglas County	144,237	3.8%	11.9%	70.78%
Fayette County	125,107	3.6%	5.8%	33.86%
Forsyth County	280,096	3.0%	5.1%	21.04%
Fulton County	1,090,354	3.7%	13.0%	51.48%
Gwinnett County	1,003,869	3.5%	11.4%	61.03%
Hall County	221,745	3.1%	11.0%	61.57%
Henry County	259,315	4.1%	10.3%	62.82%
Paulding County	188,549	3.5%	7.7%	51.16%
Rockdale County	93,570	4.1%	13.0%	87.47%

Spalding County	70,292	4.0%	16.3%	>95%
Walton County	109,792	3.4%	10.1%	53.97%
	5,752,707			

SOURCES: Unemployment Rate: St Louis Fed for 2025, Population Below Poverty Line: St Louis Fed for 2023 (latest data), Students Eligible for Free or Reduced Lunches: GA Department of Education for the 2024-2025 school year.

An analysis of this chart shows that the low and moderate tracts are located primarily in the urban areas and outlying counties south of the city. Of note are the counties of Clayton, Dekalb, Rockdale, and Spalding. Clayton County has an unemployment rate of 4.6%, with 17.3% of the population living below poverty level and over 95% of students are eligible for free and reduced lunches. Dekalb County has an unemployment rate of 3.7%, with 13.3% of the population living below poverty level and 81.5% of students eligible for free and reduced lunches. Rockdale County has an unemployment rate of 4.1%, with 13.0% of the population living below poverty level and 87.5% of students eligible for free and reduced lunches. While Spalding County has an unemployment rate of 4.0%, the 16.3% poverty rate and over 95% of students are eligible for free and reduced lunches.

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.

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 ensure 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 the US Census Bureau’s County Business Patterns database (latest data 2023) 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	1,543	\$923,785
	Establishments with 1 to 4 employees	902	
	Establishments with 5 to 99 employees	600	
	Establishments with 100 to 999 employees	39	
	Establishments with 1,000 employees or more	0	
Bartow County, Georgia	All establishments	2,439	\$2,061,386
	Establishments with 1 to 4 employees	1,294	
	Establishments with 5 to 99 employees	1,003	
	Establishments with 100 to 999 employees	61	
	Establishments with 1,000 employees or more	0	
Cherokee County, Georgia	All establishments	6,550	\$3,228,168
	Establishments with 1 to 4 employees	4,076	
	Establishments with 5 to 99 employees	2,379	
	Establishments with 100 to 999 employees	93	
	Establishments with 1,000 employees or more	0	
Clayton County, Georgia	All establishments	4,115	\$3,951,374
	Establishments with 1 to 4 employees	2,153	
	Establishments with 5 to 99 employees	1,823	
	Establishments with 100 to 999 employees	133	
	Establishments with 1,000 employees or more	6	
Cobb County, Georgia	All establishments	22,148	\$27,901,385
	Establishments with 1 to 4 employees	12,985	
	Establishments with 5 to 99 employees	8,579	
	Establishments with 100 to 999 employees	561	
	Establishments with 1,000 employees or more	23	
Coweta County, Georgia	All establishments	3,020	\$2,014,995
	Establishments with 1 to 4 employees	1,751	
	Establishments with 5 to 99 employees	1,205	
	Establishments with 100 to 999 employees	61	

	Establishments with 1,000 employees or more	3	
DeKalb County, Georgia	All establishments	18,258	\$20,651,508
	Establishments with 1 to 4 employees	11,239	
	Establishments with 5 to 99 employees	6,597	
	Establishments with 100 to 999 employees	403	
	Establishments with 1,000 employees or more	19	
Douglas County, Georgia	All establishments	2,875	\$2,329,608
	Establishments with 1 to 4 employees	1,540	
	Establishments with 5 to 99 employees	1,261	
	Establishments with 100 to 999 employees	72	
	Establishments with 1,000 employees or more	0	
Fayette County, Georgia	All establishments	3,995	\$2,587,968
	Establishments with 1 to 4 employees	2,330	
	Establishments with 5 to 99 employees	1,583	
	Establishments with 100 to 999 employees	81	
	Establishments with 1,000 employees or more	0	
Forsyth County, Georgia	All establishments	8,253	\$5,247,572
	Establishments with 1 to 4 employees	5,456	
	Establishments with 5 to 99 employees	2,658	
	Establishments with 100 to 999 employees	133	
	Establishments with 1,000 employees or more	4	
Fulton County, Georgia	All establishments	40,949	\$85,497,922
	Establishments with 1 to 4 employees	23,957	
	Establishments with 5 to 99 employees	15,467	
	Establishments with 100 to 999 employees	1,435	
	Establishments with 1,000 employees or more	90	
Gwinnett County, Georgia	All establishments	27,653	\$22,749,369
	Establishments with 1 to 4 employees	17,273	
	Establishments with 5 to 9 employees	9,714	
	Establishments with 100 to 999 employees	650	
	Establishments with 1,000 employees or more	16	

Hall County, Georgia	All establishments	5,181	\$5,592,912
	Establishments with 1 to 4 employees	2,920	
	Establishments with 5 to 99 employees	2,126	
	Establishments with 100 to 999 employees	127	
	Establishments with 1,000 employees or more	8	
Henry County, Georgia	All establishments	4,528	\$2,848,095
	Establishments with 1 to 4 employees	2,532	
	Establishments with 5 to 99 employees	1,881	
	Establishments with 100 to 999 employees	114	
	Establishments with 1,000 employees or more	0	
Paulding County, Georgia	All establishments	2,423	\$992,965
	Establishments with 1 to 4 employees	1,487	
	Establishments with 5 to 99 employees	904	
	Establishments with 100 to 999 employees	31	
	Establishments with 1,000 employees or more	0	
Rockdale County, Georgia	All establishments	2,256	\$1,948,517
	Establishments with 1 to 4 employees	1,218	
	Establishments with 5 to 99 employees	976	
	Establishments with 100 to 999 employees	57	
	Establishments with 1,000 employees or more	3	
Spalding County, Georgia	All establishments	1,240	\$886,062
	Establishments with 1 to 4 employees	678	
	Establishments with 5 to 99 employees	534	
	Establishments with 100 to 999 employees	26	
	Establishments with 1,000 employees or more	0	
Walton County, Georgia	All establishments	2,000	\$997,324
	Establishments with 1 to 4 employees	1,235	
	Establishments with 5 to 99 employees	733	
	Establishments with 100 to 999 employees	32	
	Establishments with 1,000 employees or more	0	

SOURCE: U.S. Census County Business Patterns for 2023 (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 fulfill its CRA obligations. The Bank proposes maintaining most of the previously used structure for the 2026-2028 plan as the unique national footprint of the Correspondent mortgage purchasing program continues to generate most of GBC's loans that are countable under CRA.

As predicted in the previous iteration of this Plan, GBC now qualifies as a Large Bank under the old CRA thresholds. Annual CRA Reporting will begin with the 2025 data being reported to the FFIEC by the March 1, 2026 deadline.

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 current plan's goals result in incremental increases in all sections 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 2025 CRA satisfactory performance goal as a base.

	2025 (Satisfactory Goal)	2028 (Satisfactory Goal)	Growth Rate
Lending	\$56,681,468	\$106,295,000 *	87.53%
Community Development Loans & Investments	\$7,557,529	\$12,148,000 *	60.7404%
Grants & Donations	\$65,000	\$75,000	15.38%
Service Hours	230	280	21.75%

* 2028 growth rates are projected based on the average assets number for 2028 projected by the Bank's Chief Financial Officer of \$3,037,000,000.

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, 2026. This Plan covers the three calendar years of 2026, 2027, and 2028. Upon the expiration of this Plan, management will again evaluate the need for a new CRA Strategic Plan or if the Bank should convert to a traditional CRA Plan.

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 re-evaluate or re-calibrate 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 annually. 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 a Large 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 devote the necessary resources to ensure it meets or exceeds each of the established goals in this plan annually.

5. PERFORMANCE CONTEXT

MARKET AND ECONOMIC CONDITIONS

In the January 2025 issue of Georgia Trend, Jeffrey Humphries, Director of the Selig Center for Economic Growth at the University of Georgia's Terry College of Business penned this article titled [Economic Prospects for Atlanta in 2025](#).

"Atlanta's labor market will remain healthy due to its high concentration of IT, distribution and life sciences companies; service-producing industries; e-commerce fulfillment centers; institutions of higher education; healthcare providers; and headquarters operations. An educated workforce, above-average population growth and hubs in innovation, technology, logistics/distribution, professional and business services and healthcare will underpin Atlanta's economic performance. Also, many large economic development projects announced from 2020 to 2024 are in Metro Atlanta.

In 2025, healthcare will be an important driver of the area's economy, but the pace of job growth will slow as the industry has mostly caught up from COVID-related impediments. Expansions by Northside Hospital, Children's Healthcare of Atlanta and other major providers will boost demand for healthcare workers.

Manufacturing will be a driver of Atlanta's economic growth due to projects announced in 2024, such as Cargill and Resia Manufacturing. However, interest-sensitive sectors, such as real estate development, will not contribute too much to economic growth in 2025.

High-tech jobs make up 6.5% of total employment in the Atlanta MSA versus 4.8% for Georgia and 5.5% for the U.S. The area's high concentration of college-educated workers, business partners, cybersecurity, high-tech companies, innovation centers and research universities will continue to attract companies in life sciences, software development, research and development, healthcare IT, professional and business services, transportation and logistics, and advanced manufacturing. High-tech startups and expansions are sensitive to interest rates and the availability of venture capital.

Atlanta's high-tech development depends on university research centers that transfer innovative ideas and technologies to local businesses. For example, Georgia Tech's innovation district, Tech Square, attracts high-tech companies to Midtown, and the school's expansion of Science Square, another innovation district, will catalyze the development of the life sciences and biotech industries. Phase 1, which includes

Science Square Labs, opened in 2024. Sustaining growth requires talent, which Georgia Tech can deliver.

Metro Atlanta relies heavily on two cyclical industries – distribution and new construction. In 2025, distribution will expand, albeit more slowly than 2021-2024. The prospects for new construction activity vary by subsector – bright for government and manufacturing operations, dim for office. The housing downturn that began when mortgage rates rose in 2022 is over, but problems remain. Mortgage rates are still elevated, homes prices are high, and construction workers are in short supply. These factors will limit immediate prospects for homebuilders, but scant listings of homes for sale coupled with favorable demographics will support moderate growth of the area’s homebuilding industry in 2025.

The Atlanta MSA is highly specialized in transportation, logistics, warehousing and wholesale trade, with employment concentrated in these cyclical industries. Atlanta’s role as a high-tech inland port for these industries will increase in importance. The connectivity of Georgia’s ports to the interstate system, rail and air cargo is excellent. Atlanta is a low-cost, low-risk place to operate a warehouse. A lot of high-tech warehouse/distribution space is under construction, which will provide the capacity for growth of Atlanta’s transportation and logistics cluster.

The metro area’s hospitality industry initially struggled to recover from the pandemic-recession, but it did rebound. The business travel industry will contribute more to the area’s economy in 2025 than in 2024.

Increasing activity at Hartsfield-Jackson Atlanta International Airport will support economic growth. Planned improvements at the airport bode well for Atlanta’s future. The airport remains the world’s busiest and has excellent access to mass transit.

Production sites near Hartsfield-Jackson and cold storage facilities appeal to manufacturers of perishable biomedical products. Highly perishable or time-sensitive products are well suited to air transportation, and therefore the airport’s air cargo facilities are essential.

Favorable demographics will help Atlanta’s economy grow faster than the national economy. Net domestic migration ensures that the Atlanta MSA’s population expands about twice as fast as that of the nation. By population, the Atlanta MSA ranks fifth in the U.S. Larger-than-average proportions of people under 60 and lower-than-average proportions of people 60 and over will help economic growth.

According to the April 2025 edition of the Federal Reserve Beige Book report, economic activity in the Sixth District, which includes Georgia, Florida, Louisiana, and Alabama, as well as portions of Tennessee and Mississippi, “grew slightly on balance, over the reporting period. Labor markets were little changed, but some firms noted plans for slight reductions in headcount amid softening demand or rising cost

pressures. Wages, non-labor costs, and firms' prices rose modestly. Consumer spending fell slightly, and travel and tourism activity declined at a modest pace. Home sales rose modestly, home inventories increased, and affordability declined further. Commercial real estate conditions weakened. Transportation activity rose slowly, and manufacturing decelerated. Loan growth was flat. Energy activity grew at a slow pace, and agricultural demand declined somewhat."

The Banking and Finance section of the same report stated "Loan growth at Sixth District financial institutions was flat on net, over the reporting period. While there was robust growth in the multifamily lending category, consumer loans, excluding autos and credit cards, contracted sharply. Cash-to-assets ratios saw a moderate decline as cash balances fell, and assets held steady. Deposit balances and borrowings declined proportionately, leaving loan-to-deposit ratios unchanged. Banks reported no significant increases in delinquencies."

The Pew Research Center stated "Inflation in the United States is down significantly from its recent highs, falling from an annual rate of 9.1% in June 2022 to 2.5% in August 2024. But actual *prices* remain elevated and, absent a recession, are likely to stay that way." It cites that Metro Atlanta has faced the third highest overall change in metro-area inflation since before the start of the COVID-19 pandemic at 26.9% only falling behind the Miami (28.0%) and Tampa (29.8%) areas.

In an August 14, 2025 Norada Real Estate Investments article titled Atlanta Housing Market: Trends and Forecast 2025-2026, Marco Santarelli shares "Right now, we're seeing more houses on the market in Atlanta, sales are up slightly, and prices are a bit lower compared to last year." "While sales are up, home prices in Atlanta have seen a slight dip. The median sales price in June 2025 was \$440,000, which is down 2.2% from June 2024. The average sales price was \$556,500, a 1.2% decrease year-over-year." But he sees that more as a slight correction rather than a drop in pricing. Pandemic-level pricing is leveling out with more reasonable prices.

He continues the article stating that the housing supply is 36.8% higher in June 2025 at 20,582 than it was in June 2024. This equates to a "months supply" of 4.6 which generally means that it is a balanced market between seller and buyers. Less than four months shows a seller's market, between four and six months shows a balanced market, and more than six months shows a buyers' market.

Regarding the Impact of High Mortgage Rates, he states "High mortgage rates are definitely affecting the market. As of August 7, 2025, the average 30-year fixed mortgage rate is around 6.63%, according to Freddie Mac. The 15-year fixed rate is about 5.75%. These are significantly higher than the rates we saw a few years ago.

Currently, U.S. weekly averages as of 08/07/2025, the average 30-year fixed mortgage rate is around 6.63% and 15-Yr FRM is about 5.75%, according to Primary Mortgage Market Survey® by Freddie Mac. The 30-year fixed-rate mortgage dropped

to its lowest level since April. The decline in rates increases prospective homebuyers' purchasing power and Freddie Mac research shows that buyers can save thousands by getting quotes from a few different lenders.

Continued economic growth, along with moderating house prices and rising inventory, bodes well for buyers and sellers alike. According to various forecast, 30-year FRM rate will end 2025 between 6.0 to 6.5 percent. Borrowers should find comfort in the stability of mortgage rates, which have only fluctuated within a narrow 15-basis point range since mid-April.

Higher rates mean that it costs more to borrow money to buy a home. This can reduce the number of people who can afford a home, which can slow down sales and put downward pressure on prices.

However, it's not all doom and gloom! As Freddie Mac reports, "*The decline in rates increases prospective homebuyers' purchasing power*". Plus, experts are forecasting that "*30-year FRM rate will end 2025 between 6.0 to 6.5 percent*", which could bring some relief to the market."

Finally, Mr. Santarelli shares "From my perspective, the Atlanta housing market is in a period of transition. The wild ride of the past few years is calming down. We're seeing a more balanced market, which is ultimately healthier in the long run. While higher mortgage rates are a challenge, they're also creating opportunities for buyers who have been priced out of the market. I believe that if you're planning to buy or sell in Atlanta, now is the time to do your research, get pre-approved for a mortgage, and work with a knowledgeable real estate agent who can help you navigate the current housing market trends."

COMPETITIVE BANKING AND MORTGAGE MARKET IN ATLANTA

As was true during the development of the Bank's previous four 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 58.54% of the area's deposit market share, according to the FDIC's 2024 Deposit Market Share Report. In total, the FDIC's Deposit Market Share report as of June 30, 2024, lists 81 FDIC insured banks doing business in the Atlanta region with GBC being ranked 17th with a total market share of .65%. This is up from 24th with a total market share of .28% in the 2021 report used during the formulation of the previous Plan. Of note, GBC purchased Georgia Primary Bank on March 1st of 2025. Georgia Primary is on the list at 45th with a total market share of .13%.

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 is home to more than 6.4 million people, is the eighth largest MSA in the nation, and has seen favorable demographic trends over the last few decades adding approximately 64,400 residents during the 2024-2025 period, a 1.2% increase. Key drivers for growth include a strong, diversified economy and favorable demographics, but rising housing costs and limited new building permits are a brake on the rate of expansion in some areas. A robust and diversified economy with increasing job creation, particularly in the Professional, Business, and Technical Services sector, supports this population growth which is driven by increased corporate relocations to metro Atlanta and demographic shifts to the southeastern U.S. The increased population 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 technology partnerships to become the bank of choice for a wide array of customers across the Atlanta MSA.

GBC's EVOLVING 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. GBC now has successful lines of business in Commercial Real Estate, Home Builder Finance, Commercial and Industrial, Community Banking, Private Banking, and Specialty Lending. With the purchase of Georgia Primary Bank, there is a renewed emphasis on Small Business lending

through SBA programs. The Bank has also invested heavily in new technology leading to a robust suite of Treasury Management products and the addition of the Treasury Service Solutions Team bringing customers with needs for high-volume ACH payments and a Merchant Acquiring line of business.

Since the previous Plan, GBC has increased its footprint in the Atlanta MSA by adding one new branch in Buckhead and keeping the two Georgia Primary Bank branches with the acquisition which are in Chastain and Cumming and are within the company's planned strategic expansion area. At the writing on this Plan, GBC operated nine branches in Buckhead-3, Griffin, Duluth, Lawrenceville, Alpharetta, Marietta, and Cumming.

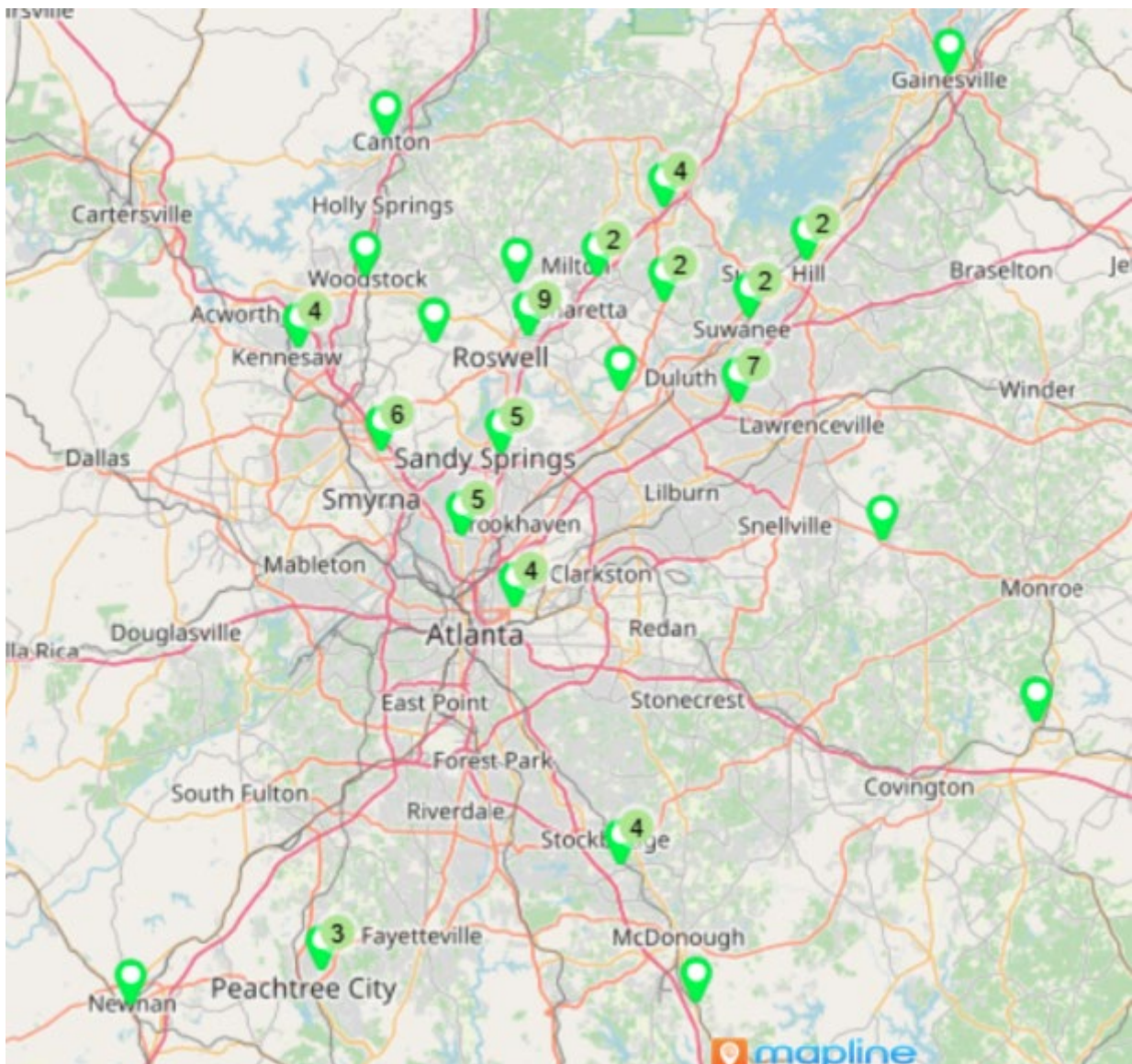
GBC continues to operate its residential lending business consisting of the mortgage warehouse business and correspondent mortgage purchase business. The mortgage warehouse business has resulted in the following activity since the previous plan was written: 2022-\$3.8B, 2023-\$2.9B, 2024-\$5.6B and an estimated \$7.5B in 2025.

In 2025 the Bank launched an additional mortgage related channel (Retail Mortgage) focused primarily on the Bank's core market which anticipates reaching more LMI geographies and individuals through direct solicitation of mortgages to consumers. Product offerings should be conducive to attracting LMI borrowers and borrowers in LMI geographies. FHA, VA, USDA, GA Dream, Atlanta Housing and the FHLB DPA products should all serve these communities in our CRA Assessment Area.

CRA CHALLENGES ARISING FROM THE BANK'S BUSINESS MODEL

As stated in the previous Strategic Plan (2022-2025), GBC's consumer mortgage volume consists mostly of purchased loans on a national scale. GBC's consumer mortgage lending inside the AA has been almost solely dependent on having correspondent clients with offices located inside the AA. While the addition of the new Retail Mortgage Team will help, it will not be able to offset the large volume of loans purchased across the country, especially as it ramps up. Twenty-five of GBC's seventy-eight 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



HMDA loans originated and purchased over the last few years are depicted in the chart below. This chart shows the significant change in the number of second mortgages purchased through the end of the 2020-2022 plan and into the 2023-2025 plan. Additionally, the Bank has introduced a new first mortgage purchase program for investors that has seen success in 2024 and into 2025. A significant portion of these loans are located outside of the Bank's AA.

HMDA Loan Volume by Channel, Product, and Year 2020-2024					
	GBC Originated Loans		Correspondent Purchases		Total HMDA Lines
	1st Mort	2nd Mort	1st Mort	2nd Mort	
2020	152	128	3	970	1,253
2021	76	125	22	706	929
2022	56	160	32	2,119	2,367
2023	30	70	24	1,376	1,500
2024	34	49	265	1,122	1,470

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.

GBC is seeking to build a diversified portfolio across all lines of business and sectors within all lines of business. As of June 30, 2025, the segmentation of the loan portfolio was as follows: Consumer Lending 2.16%, 1-4 Family (mortgages) 35.10%, Acquisition Development & Construction (ADC) 9.22%, Commercial Real Estate (CRE) 30.60%, Multi-family (5 or more) Residential Properties 2.33%, and Commercial & Industrial (C&I) 15.97%. While continued loan growth is expected, there will likely not be sufficient growth in the areas that count towards CRA Lending Goals that can meaningfully help to augment the Bank's In/Out percentage. GBC originates very few farm and consumer loans, leaving only mortgages and loans to small businesses for CRA testing.

Loan Portfolio Distribution as of 6/30/25

Loan Category	\$(000s)	%
1.a. Construction and Land Development	206,903	9.22
1.b. Secured by Farmland	4,549	0.20
1.c. Secured by 1-4 Family Residential Properties	787,949	35.10
1.d. Secured by Multifamily (5 or more) Residential Properties	52,216	2.33
1.e. Secured by Nonfarm Nonresidential Properties	686,752	30.60
Total Real Estate Loans	1,738,369	77.45
3. Agricultural Loans	0	0.0
4. Commercial and Industrial Loans	358,504	15.97
6. Consumer Loans	48,565	2.16
9. Other Loans	104,091	4.64
11. Less: Unearned Income	-4,917	-0.22
Total Non-Real Estate Loans	506,243	22.55
Total Loans	2,244,612	100.0

Source: GBC's 2025-06-30 Call Report Schedule RC-C Part I

The creation of a new three-year CRA Strategic Plan will allow the Bank to further develop the new lines of business and determine if there is a need for a subsequent plan. Three years of historical data on the new lines of business which focus on business lending show that approximately 75% of the CRA countable loans made by GBC are inside the Bank's AA; however, the volume of correspondent mortgage purchases is far larger than the current small loans to business production. This plan, in collaboration with the FDIC and the community, establishes customized goals that better fit with GBC's unique business model. As in previous plans, goals established under the new 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 small loans to businesses, 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 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 fifth three-year CRA Strategic Plan relying on experience gained in creating the previous 2023-2025 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 four 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 example of the Bank's community outreach conversations, the following discussions are highlighted.

Self Help Credit Union (Metro Atlanta) -

A representative spoke with Mandy Eidson, Director, Business Development & Community Engagement, at Self Help Credit Union. Self Help Credit Union's mission is to create and protect ownership and economic opportunity for all, especially people of color, women, rural residents and low-wealth families and communities. Per Mandy Eidson, in Greater Atlanta, the gap between housing costs and income is one of the region's most urgent problems. Over the past decade, home prices have jumped 157.7%, while incomes grew only 35.5%, creating a 122% gap. Rents have also soared—rising from around \$1,497 to over \$2,000 for a one-bedroom from 2018 to 2023—forcing many families to spend over 50% of their income just to stay housed. Over half of Metro Atlanta renters are cost-burdened, paying more than 30% of their income on rent. Lower income workers are being pushed out as housing supply fails to keep up with demand; the region is short by as many as 234,000 units. With the population continuing to grow rapidly, this affordability crisis is set to worsen—threatening the region's stability and displacing the very people who keep it running.

Ms. Eidson also stated that given the widening gap between income and housing costs in Greater Atlanta, it's critical to increase investment in both workforce housing

and workforce development to ensure that families can afford to live in the communities they support. CDFIs like Self-Help Credit Union play a vital role in meeting this need by channeling capital to underserved neighborhoods - funding affordable housing, small businesses, and community infrastructure, and other initiatives. Since opening in Atlanta last year, Self-Help has raised \$15 million in mission-aligned deposits, such as CRA-eligible term certificates, but has already deployed over \$24 million in loans and investments here - relying on external capital to fill the gap. Increased local support through CRA-eligible deposits would allow us to reinvest more directly into Metro Atlanta, a region with one of the fastest-growing populations in the country but one of the lowest rates of socioeconomic mobility.

Gwinnett Tech Foundation (Gwinnett) -

A representative of the Bank spoke with Darcie Johnson, Executive Director of Gwinnett Tech Foundation. The mission of the Gwinnett Tech Foundation is to provide support and development of Gwinnett Tech in its educational, cultural, civic, professional endeavors and development. Nearly 10,000 students have been served through the Foundation's programs and services. They are committed to removing barriers to higher education by providing scholarships and other assistance to students who face financial hardships so they can successfully complete their course of study.

Per Darcie Johnson, the biggest issues facing the students at Gwinnett Tech are housing and transportation. Even though they have jobs, everything seems to be more expensive, and they don't have savings accounts. We have requests often for help with rent and there is no way that the Foundation can meet that need. Rent is over \$2,000 and the Foundation can't support that much per student. Ultimately, the Foundation must send them to resources outside of the College.

Ms. Johnson stated the best way for Community Banks to assist college students in Gwinnett would be through financial education and funding to help students with tuition, books, fees and program supplies, however, our Emergency Assistance fund is also vital to support student needs outside of college.

New Mercy Community Services, Inc. (Spalding) -

A representative from the Bank spoke with Carmen Caldwell, Executive Director with New Mercy Community Services, Inc. New Mercy offers several social programs including a clothes closet, food pantry, recovery courses, and transportation services. Carmen Caldwell stated that the biggest issue facing Spalding County is the balance between the need for low-income housing and the need to attract market-value housing. Spalding County could be a major beneficiary of the anticipated growth in the metro Atlanta area over the next five years, if it is well-positioned. We have a significant number of substandard housing issues and low homeownership rates. We must attract market value, high-earning residents / homeowners, and provide

avenues of safe and affordable housing for those living in the lower middle class and those in poverty. We need more inventory of both. I'm aware that those housing options are coming and hopefully will support the upleveling and sustainability of the community. Ms. Caldwell also stated that the best way for a Community Bank to assist the entire community, especially low- and moderate-income individuals, is to provide education around financial literacy (basics) and also long-term planning. Perhaps educational programs that show people what's possible if they start investing today. Additionally, there are creative funding opportunities with pathways to homeownership and business ownership. Developing partnerships with local organizations to identify individuals who may be a good fit for these services would provide an opportunity to support the community. As we are projected to be in or headed into a recession, facilitating sessions on how to recession-proof your income/savings/investments may be helpful.

Home of Hope at Gwinnett Children's Shelter (Gwinnett) -

A representative from the Bank spoke with Maureen Kornowa, CEO/Executive Director of Home of Hope at Gwinnett Children's Shelter. Home of Hope strengthens children, youth, and families in crisis by providing a broad array of counseling and support services in a safe and nurturing environment. Maureen Kornowa identifies the biggest issue/roadblock facing the community as being a lack of affordable housing and an entitlement mentality for those looking for a handout instead of a hand up. Ms. Kornowa identified the best way Community Banks can make the biggest impact is by offering financial literacy education at the basic level which helps one see and develop the financial skills leading to financial stability. Additionally, a second chance checking/savings accounts would give our guests a chance to see their funds grow as we help them achieve goals while working through a transitional program.

The Community Restoration Project (Metro Atlanta) -

A representative from the Bank spoke with Phillip Hunter, CEO of The Community Restoration Project. The Community Restoration Project's mission is to provide families and individuals with the resources to live productive lives. The programs offered by CRP ensure that families and individuals have the tools they need to make this possible. Phillip Hunter stated that the biggest issues/roadblocks facing the Metro Atlanta area and its people are housing affordability or the lack of affordable housing. Just looking at the people CRP has housed since inception; they have seen housing costs rise especially for low-income individuals. The consensus is that a household should spend between 30%-35% of their gross income on housing. The individuals CRP has housed over the last 3-4 years, most are over 40%-45%, which leaves households vulnerable to food insecurity, and other issues. Any small mishap in their day-to-day life like a car repair or missing time at work due to an illness, often leads to a catastrophe without any savings. CRP has really been working with

families to help build savings for an emergency so that they can handle situations that may come up and stay housed. CRP's financial literacy program has helped stem the tide for some, but it takes work to help people develop the discipline they need to manage and continue to improve their lives.

Mr. Hunter stated that the best way for a Community Bank to assist CRP and the community is for the bank to share their time, talent and treasure. One obstacle that affects low- to moderate-income individuals more often than their counterparts is accessibility to credit. Because most of these individuals can't get a regular bank or credit union loan due to poor credit, they often utilize predatory lenders, title pawn lenders and payday lenders which exacerbate an already volatile situation. CRP recently partnered with Self Help Credit Union to make market-based loans for the consumers CRP serves to help them avoid these types of unhealthy financial decisions. CRP received a small grant to put money into the credit union to guarantee the loans. CRP is looking for other corporate and banking sponsors such as GBC to help teach credit and to contribute a monetary match so that CRP can help families build savings. This is a more holistic financial well-being package. It helps individuals build credit and savings and prepares them to maybe one day become homeowners. Metro Atlanta is "our home" maybe we can be the catalyst to start something big in our community. Our mantra at CRP is "Our communities thrive and grow when the families and the individuals that live there are in a position to succeed." CRP provides tools to help them get to and remain self-sufficient.

Leadership Gwinnett (Gwinnett) -

A representative from the Bank spoke with Lisa Zaken, President/CEO of Leadership Gwinnett. Leadership Gwinnett's vision is a thriving community sustained by an inclusive network of empowered leaders. Aligned with that their mission is to educate, equip, and engage diverse leaders and inspire civic involvement. They do this through leadership programs, events, and programming designed to inspire, challenge, and connect people at all levels of leadership development. Lisa Zaken stated that one of the biggest issues facing the Atlanta Metro area right now is transportation and infrastructure strain, specifically, how rapid population growth is outpacing the city's ability to move people efficiently and affordably. This trickles into Gwinnett in a big way.

Atlanta's population boom has brought strong economic growth, but it's also created: Severe traffic congestion -- Atlanta consistently ranks among the worst U.S. cities for commute times, partly due to limited public transit coverage. Underdeveloped transit alternatives -- MARTA serves only a fraction of the metro area, and many suburbs remain car-dependent. Housing and displacement pressures -- congestion isn't just about cars; rising housing costs push workers further out, creating "super-commutes" and widening the gap between where people live and where jobs are.

Environmental strain -- higher car usage worsens air quality and carbon emissions, compounding climate resilience issues.

In short, the core roadblock is that Atlanta's growth model has outpaced its transportation network and housing planning, creating a cycle where traffic, affordability, and accessibility all suffer. This is much of what we talk about within the curriculum of Leadership Gwinnett.

Community Banks can help with the issues of transportation and infrastructure concerns through awareness, advocacy, and by participating in groups such as Leadership Gwinnett.

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 4, 2025. 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

At the time of review, there were no other institutions in the FDIC's Atlanta Region using a CRA Strategic Plan. As of August 28, 2025, the FDIC's website lists 45 banks nationwide approved to use such plans. These were reviewed to identify potential peer banks. Two banks with assets between \$3 and \$5 billion—GBC's projected range in the coming years—were selected for closer review due to their non-traditional banking models. For these two, either the plan or the most recent CRA Performance Evaluation was analyzed to help calibrate our goals against institutions with similar size or unique business models. While no other banks closely matched GBC in location, current asset size, or business model, this comparison provided an informal reasonableness check and offered considerations for how our plan operates.

Also considered during this Plan update were banks that GBC uses for peer group data for benchmarking purposes across the Bank. Wanting to choose banks that were just larger than GBC's \$2.59 billion, the latest CRA Performance Evaluations for four of these peer group banks were reviewed for enhancement ideas. Three of these evaluations were performed using Large Bank exam procedures and one was using the Intermediate Small Bank exam procedures. None are using a CRA Strategic Plan. These peers have between four and eight CRA Assessment Areas because their operations are distributed across multiple regions within their respective states, whereas GBC maintains a single Assessment Area. No additional insights into improving the GBC Strategic Plan were identified.

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 activities 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 \$2.675 billion for 2026, \$2.858 billion for 2027 and \$3.037 billion for 2028. 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 and 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 to 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 2026 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 2025 and averaging those four numbers (and rounding up or down to the nearest million) to arrive at the average total assets used for calculating lending and investment goals for 2026. 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 from 2023-2025 are as follows:

	Q1	Q2	Q3	Q4	Annual Avg.
2023	\$ 1,509,308,000	\$ 1,640,930,000	\$ 1,586,609,000	\$ 1,646,107,000	\$1,595,738,500
2024	\$ 1,670,848,000	\$ 1,802,203,000	\$ 1,947,728,000	\$ 2,136,750,000	\$1,889,382,250
2025	\$ 2,233,041,000	\$ 2,498,192,000	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 2020-2022 and 2023-2025 plans. The first chart below shows this analysis.

CRA Strategic Plan Goals Versus Actual Performance

Calendar Year	Ratings	2020	2021	2022	2023	2024	Through 6/30/2025
Lending Goals - Residential and Loans to Small Businesses	Satisfactory	7.40%	7.50%	7.60%	3.00%	3.00%	3.00%
	Outstanding	11.40%	11.50%	11.60%	5.00%	5.00%	5.00%
	Actual	8.80%	10.57%	11.17%	3.38%	5.44%	2.98%
Est. Avg. Total Assets-Goal Denominator	Projected	\$461,000,000 [^]	\$480,500,000 [^]	\$500,000,000 [^]	\$2,198,560,000 [~]	\$2,445,266,000 [~]	\$2,607,475,000 [~]
	Actual	\$460,984,750	\$607,864,250	\$786,550,000	\$1,308,121,250	\$1,595,738,500	\$1,889,382,250
Community Development Lending and Investments	Satisfactory	1.25%	1.40%	1.55%	0.40%	0.40%	0.40%
	Outstanding	1.50%	1.65%	1.80%	0.50%	0.50%	0.50%
	Actual	1.38%	1.55%	1.45%	0.60%	0.51%	0.47%
Est. Avg. Total Assets-Goal Denominator	Projected	\$461,000,000 [^]	\$480,500,000 [^]	\$500,000,000 [^]	\$2,198,560,000 [~]	\$2,445,266,000 [~]	\$2,607,475,000 [~]
	Actual	\$460,984,750	\$607,864,250	\$786,550,000	\$1,308,121,250	\$1,595,738,500	\$1,889,382,250
Community Services Grants and Donations	Satisfactory	\$40,000	\$42,500	\$45,000	\$60,000	\$62,500	\$65,000
	Outstanding	\$45,000	\$47,200	\$50,000	\$75,000	\$77,500	\$80,000
	Actual	\$42,340	\$54,176	\$62,200	\$80,950	\$89,911	\$745
Community Services Hours of Service	Satisfactory	165 Hours	180 Hours	200 Hours	210 Hours	220 Hours	230 Hours
	Outstanding	190 Hours	205 Hours	225 Hours	235 Hours	245 Hours	255 Hours
	Actual	7.5 Hours	197 Hours	323 Hours	358 Hours	452 Hours	119 Hours

[^] As stated in the GBC 2020-2022 Strategic Plan.

[~] As stated in the GBC 2023-2025 Strategic Plan.

Also, for the 2023-2025 CRA Strategic Plan, GBC established three new sub-goals, two in the Lending section and one in the Community Development Lending and Investments section. Performance on those goals was as follows.

2023-2025 Sub-Goals				
Calendar Year	Ratings	2023	2024	Through 6/30/2025
Lending Goals				
% of Mortgage Loans in LMI Geographies **	Satisfactory	10% by #	10% by #	10% by #
	Outstanding	15% by #	15% by #	15% by #
	Actual	20.00%	25.68%	16.48%
% of Mortgage Loans to LMI Borrowers **	Satisfactory	10% by #	10% by #	10% by #
	Outstanding	15% by #	15% by #	15% by #
	Actual	17.58%	23.29%	19.28%
Community Development Lending and Investments				
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
	Actual	0 Loans	1 Loan	0 Loans

2026-2028 CRA STRATEGIC PLAN GOALS SNAPSHOT

As a starting point for the current Plan revisions, the Call Report as of June 30, 2025, shows that the Bank had total average assets of \$2,498,192,000 (per Schedule RC-K, Line 9) and total deposits as of that date totaled \$2,086,068,000 (Call Report, Schedule RC, Line 13a). Per the Bank’s Chief Financial Officer, the projection for average assets at the end of 2028 is \$3.037 billion. As a result, of the analysis and projections, the following goals were established for the 2026–2028 GBC CRA Strategic Plan.

Calendar Year		2026	2027	2028
	Ratings			
Lending Goals - Residential, Small Loans to Businesses, & Multi-Family	Satisfactory	3.50%	3.50%	3.50%
	Outstanding	5.00%	5.00%	5.00%
Est. Avg. Total Assets-Goal Denominator *		\$2,675,000,000	\$2,858,000,000	\$3,037,000,000
2026-2028 Sub Goals for Lending				
% 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
% of Small Loans to Businesses with Gross Annual Revenues of \$1 million or less	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 *		\$2,675,000,000	\$2,858,000,000	\$3,037,000,000
Community Services Grants and Donations	Satisfactory	\$70,000	\$72,500	\$75,000
	Outstanding	\$80,000	\$82,500	\$85,000
Community Service Hours	Satisfactory	260 Hours	270 Hours	280 Hours
	Outstanding	280 Hours	290 Hours	300 Hours

* Based on GBC’s Strategic Plan for 2025-2027 & the CFO’s projection for 2028

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

LENDING GOALS

Lending Goal Summary Chart

Calendar Year		2026	2027	2028
	Ratings			
Lending Goals - Residential, Small Loans to Businesses, & Multi-Family	Satisfactory	3.50%	3.50%	3.50%
	Outstanding	5.00%	5.00%	5.00%
Est. Avg. Total Assets-Goal Denominator *		\$2,675,000,000	\$2,858,000,000	\$3,037,000,000
2026-2028 Sub Goals for Lending				
% 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
% of Small Loans to Businesses with Gross Annual Revenues of \$1 million or less	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 2025-2027 & the CFO's projection for 2028

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

With the success of the 2023-2025 CRA performance in the Loans category, the addition of a more robust retail mortgage group, and additional small business lenders gained through merger, the Bank has raised the Satisfactory lending goal from 3.0% to 3.5% of average assets. Given the large difference between the Satisfactory and Outstanding goals in the previous plan, no changes were made to the Outstanding goal.

The Residential loans included in this number are HMDA reportable loans located inside GBC's AA. This includes purchased and originated first and second home mortgages. Multi-family dwelling loans are also captured in HMDA data.

GBC's mortgage offerings currently include 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, investor first mortgages and 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 retail mortgage group can reach.

A chart in the Performance Context section shows HMDA Trends by Channel, Product, and Years 2020-2024 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 significant fluctuation in the number of mortgage loans over the five years reviewed. GBC's correspondent network is key to GBC meeting our CRA Strategic Plan Goals in the 2026-2028 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 with call report codes of 1E1, 1E2, and 4A. GBC will not count loans as Small Business loans if they are 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:

- New and renewed residential first and second mortgages (HMDA Reportable) during the plan year originated by Retail Mortgage and Private Banking and those purchased from correspondent clients made inside the Bank's AA, and
- New and renewed small loans to businesses as defined in Part 345.12(v), "Definitions", of the FDIC's Rules and Regulations for the Community Reinvestment Act made during the plan year. Loans qualify as a "small business loan" when they are for entities inside the Bank's AA which have a commitment amount of \$1,000,000 or less with call report codes of 1E1, 1E2, and 4A.

CURRENT PLAN LOAN GOAL PERFORMANCE

Originated HMDA Loans versus purchased HMDA loans inside the AA have provided a growing percentage of the overall dollar amount impact on achieving this goal during

the current Plan. Specifically, the dollar amount of HMDA loans originated inside the assessment area outpaced purchased loans by 48.44% in 2023, 44.35% in 2024, and 804.93% in the first half of 2025.

Small loans to businesses have provided a growing percentage of the overall dollar amount impact on this goal especially since change in control. Specifically, the percentage of the small business loan goal in 2020 - 7.33%, 2021 - 18.89%, 2022 - 25.99%, 2023 - 50.59%, 2024 - 23.24%, and the first half of 2025 - 37.70%.

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.

GBC will monitor the percentage of HMDA loans originated or purchased by number which are located inside an LMI geography and to LMI borrowers. The Bank will not make a differentiation between low and moderate-income, because six of the eighteen counties in our assessment area do not have any low-income census tracts (Barrow, Douglas, Fayette, Forsyth, Paulding, and Walton counties) and an additional five counties have only one (Bartow, Cherokee, Coweta, Henry, and Rockdale counties). Each of the 18 counties has at least one moderate-income census tract. As stated earlier in this document, 388 or 28.57% 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 satisfactory goal of 10% of the total number of HMDA loans inside the Bank's CRA Assessment Area for LMI geographies and borrowers. GBC will also seek additional ways in which we can meet the Affordable Housing needs of the AA.

CURRENT PLAN LMI GOAL PERFORMANCE

Performance with the new LMI goals set in the 2023-2025 Plan has been evaluated and the Bank has performed well as demonstrated below.

In 2023 the Bank reported 95 HMDA Loans made inside our AA. Of these 95 loans, 19 (or 20.00%) were made in low- to moderate-income neighborhoods (geographies). Also, 91 of these loans were made to individuals and 16 (17.58%) were made to low- to moderate-income individuals.

In 2024 the Bank reported 148 HMDA Loans made inside our AA. Of these 148 loans, 38 (or 25.68%) were made in low- to moderate-income neighborhoods

(geographies). Also, 146 of these loans were made to individuals and 34 (or 23.29%) were made to low- to moderate-income individuals.

For the first six months of 2025, the Bank reported 91 HMDA loans made inside our assessment area. Of these 91 loans, 15 (or 16.48%) were made in low- to moderate-income neighborhoods (geographies). Also, 83 of these loans were made to individuals and 16 (or 19.28%) were made to low- to moderate-income individuals.

Bank's Renewed Emphasis on Small Business Lending

As previously noted, the Bank has increased its number of lenders—primarily as a result of the Georgia Primary Bank acquisition—who specialize in providing small loans to businesses, including Small Business Association (SBA) Loans. GBC remains dedicated to serving as the Bank of Choice for business owners and is implementing an additional sub-goal within the Lending category of its CRA Strategic Plan. GBC will now track the proportion, by number, of these loans where the underlying business reports Gross Annual Revenues of \$1 million or less.

Currently, all new and renewed small business loans, as defined under Part 345.12(v) "Definitions" in the FDIC's Community Reinvestment Act Rules and Regulations, are incorporated into the overall Lending Goals for the plan year. These loans encompass small business credits within the Bank's Assessment Area (AA) with commitment amounts of \$1,000,000 or less, identified by call report codes 1E1, 1E2, and 4A. The inclusion of this new sub-goal will enhance our ability to meet the credit needs of businesses across varying scales.

GBC has opted not to introduce an additional sub-goal regarding the geographic distribution of small business loans at this time but reserves the flexibility to consider such a goal in the future. Given that this group of lenders is newly integrated into GBC, it is presently challenging to anticipate where connections may lead to loan origination. Nonetheless, GBC remains committed to offering small business loans within all sectors of the CRA AA and throughout the broader regional area. While a formal sub-goal will not be established at this juncture, GBC will continue to monitor relevant data to ensure a comprehensive historical record is available should setting future goals become appropriate.

COMMUNITY DEVELOPMENT (CD) LENDING AND INVESTMENT GOALS

CD Lending and Investment Goal Summary Chart

Calendar Year		2026	2027	2028
	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 *		\$2,675,000,000	\$2,858,000,000	\$3,037,000,000

* Based on GBC’s Strategic Plan for 2025-2027 & the CFO’s projection for 2028

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.

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. 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 and beyond. 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, or 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 essential services to low-mod communities or to create new jobs,
- Investments and deposits 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,

- Agency-offered LMI multi-family housing investments, such as Freddie Mac's Freddie Mac Small Balance Loans (FRESB), Federal Home Loan Mortgage Low-Income Housing Tax Credit program (FHLMI LIHTC), and Fannie Mae Commercial Mortgage-Backed Security (FNMA CMBS) are examples of this type of investment.
- 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
 - Loans made to businesses or individuals that revitalize or stabilize areas that have been assigned a "Major Disaster Declaration" by FEMA including lending to affected small businesses and low- and moderate-income individuals, investments in government and community recovery projects, and provision of banking services to disaster-stricken areas.
 - Letters of Credit for any amount that support community development projects inside the Bank's CRA Assessment Area or the greater regional area. However, the percentage of Letters of Credit used to meet the CD and Investments Goal each year should not exceed 10% of the satisfactory goal.

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. Additionally, there has been intentional participation in a variety of investment types over this plan period.

CURRENT PLAN COMMUNITY DEVELOPMENT LOANS AND INVESTMENTS PERFORMANCE

In 2023, GBC purchased the following four Freddie Mac Small Balance Loans (FRESB) investments:

- A 24-unit affordable housing initiative in Dekalb County, inside the AA, in a Low-Income area. All units were rented to LMI individuals.
- A 48-unit affordable housing initiative in Coweta County, inside the AA, in a Middle-Income area. All units were rented to LMI individuals.
- A 44-unit affordable housing initiative in Athens-Clarke County, adjacent to the AA, in a Moderate-income area. Forty-three of the units were rented to LMI individuals.
- A 52-unit affordable housing initiative in Fulton County, inside the AA, in a Low-Income area. All units were rented to LMI individuals.

In 2023, GBC made one Community Development Loan inside the assessment area. It was for the construction of a seafood restaurant in a low-income area providing both jobs and neighborhood stabilization.

In 2024, GBC purchased the following four investments:

- A FRESB in a 48-unit affordable housing initiative in Dekalb County, inside the AA, in a Moderate-Income area. All units were rented to LMI individuals.
- A Federal Home Loan Mortgage Low-Income Housing Tax Credit program (FHLMC LIHTC) in a 136-unit senior living community in Dekalb County, inside the AA, in an Upper-Income area. All units were rented to LMI individuals with 130 of them rented to <30% AMI.
- A Freddie Mac Multifamily Security (FHMS) 92-unit affordable housing initiative in Clayton County, inside the AA, in a Moderate-Income area. Eighty-eight units were rented to LMI individuals.
- A Fannie Mae Commercial Mortgage-Backed Security (FNMA CMBS) in a 31-unit affordable housing initiative in Fulton County, inside the AA, in a Low-Income area. It is all Section 8 housing with 90% restricted to <60% AMI.

Thus far in 2025, GBC purchased the following eight investments:

- A FRESB in a 30-unit affordable housing initiative in Gwinnett County, inside the AA, in a Moderate-Income area. All units were rented to LMI individuals.

- A municipal security via the merger with Georgia Primary Bank from the Hospital Authority of Valdosta and Lowndes County Georgia, in the greater regional area, which provides services for LMI and indigent individuals.
- A municipal security via the merger with Georgia Primary Bank from the Metro Atlanta GA Rapid Transit Authority, in the Metro Atlanta area, which provides services and jobs for LMI individuals.
- A Federal Home Loan Mortgage When Issued (FHLMC WN) in a 269-unit affordable housing initiative in Fulton County, inside the AA, in a Moderate-income area. 62% of the units are designated for LMI Individuals.
- A FRESB in a 14-unit affordable housing initiative in Fulton County, inside the AA, in an Unknown-Income area. Seventy-eight percent of the units were rented to LMI individuals.
- A FNMA in a 16-unit affordable housing initiative in Fulton County, inside the AA, in a Low-Income area. All units were rented to LMI Individuals.
- A Ginnie Mae GNR in a 264-unit affordable housing initiative in Spalding County, inside the AA, in a Low-Income area. This property participates in the Section 8 housing initiative.

COMMUNITY SERVICES GRANTS AND DONATIONS GOALS

Grants & Donations Goal Summary Chart

Calendar Year		2026	2027	2028
	Ratings			
Community Services Grants and Donations	Satisfactory	\$70,000	\$72,500	\$75,000
	Outstanding	\$80,000	\$82,500	\$85,000

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 2023-2025 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 may 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 PLAN NON-PROFIT AND COMMUNITY PARTNERS AND GRANTS AND DONATIONS PERFORMANCE

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 2023, 2024, and is planned for 2025.

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 2023, 2024, and is planned for 2025.

Community Restoration Project – The Community Restoration Project sees underserved communities as an opportunity to provide resources necessary to influence and ensure families and individuals have the tools, they need to become self-sufficient and maintain productive and successful lives. Donations to this entity's housing initiative were made in 2024 and 2025.

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 2023, 2024, and is planned for 2025.

Georgia Gwinnett College – GBC made a donation to Georgia Gwinnett College's President's Choice Scholarship fund, which targets high-achieving students who have demonstrated financial need, and a program that protects students who owe small balances at the tuition payment due date, allowing them more time to make their payments. Typically, these students need small amounts (many less than \$200) to remain enrolled. A donation to this fund was made in 2023.

Georgia Income Tax Refund Program – With Georgia House Bill 1133, the Bank began directing a portion of its state income taxes to private schools via an Educational Scholarship. GBC's Scholarships were first offered in 2024 to LMI Students at these three schools - Cristo Rey Atlanta Jesuit High School, Special Needs Schools of Gwinnett, and Stepping Stones Education Therapy Center. In 2025, the list expanded to five schools - Special Needs Schools of Gwinnett, Stepping Stones Education Therapy Center, MDE School, New Heights Academy, and The Ellis School of Atlanta.

Griffin/Spalding Partners in Education – GBC entered into an agreement for the 2024-2025 school year to improve the quality of education for student in Griffin-Spalding County Schools through community engagement and in doing so, improve the community and the future work force. More than 95% of students in Griffin-Spalding County are eligible for free and reduced lunches.

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 2023, 2024, and is planned for 2025.

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 2023, 2024, and is planned for 2025.

Gwinnett Tech Foundation – This Foundation assists students in immediate financial situations such as helping with gas, transportation repairs, book expenses etc. 66.1% of all Gwinnett Tech students received financial aid in 2023. A Donation to this fund was made in 2024.

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 2023, 2024, and is planned for 2025.

Hope Clinic - The mission of the Hope Clinic is to provide the very highest quality of medical care to those with limited or no access to healthcare, and to treat each patient with the utmost respect and kindness without regard to race, language, national origin, religion or ability to pay. A donation to this entity was made in 2024.

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 2023.

Jason Cunningham Charitable Foundation – JCCF’s mission is to provide financial assistance to as many LMI children as possible who struggle with hearing loss. A donation was made to this entity in 2023.

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 2023, 2024 and is planned for 2025.

Keybo Building Bridges Foundation Inc. – This is the charitable arm of the Gwinnett Sherrif’s Office, and this donation was made to the 2024 Thanksgiving food drive for LMI Families.

Neighborhood Cooperative Ministries - NCM is a faith-based, non-profit, ecumenical ministry dedicated to providing emergency assistance to families in Norcross, Peachtree Corners, Doraville and Tucker, Georgia of Gwinnett County. NCM provides a food pantry, job readiness classes, on-site hiring events, money management courses and regular health fairs to assist LMI communities. A donation to this entity was made in 2023.

S.H.E. ATL (She Corp Sisters Helping Each Other) – This entity provides food, clothing, personal hygiene items, and other services to LMI (homeless) individuals. A donation to this entity was made in 2023.

Skyland Trail – Skyland Trail treats people with mental health needs. This foundation donation was provided in 2023 and 2024 to assist LMI individuals in receiving these services.

South Cobb Habitat for Humanity - 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. A donation to this entity was made in 2024 and is planned for 2025.

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 2023, 2024, and is planned for 2025.

Southern Cresent Technical College – SCTC is located in a moderate-income area. The proceeds of this donation into the scholarship foundation for LMI individuals. Donations were made in 2023 and 2024.

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. Donations to this entity were made for 2024 and 2025.

Trinity Community Ministries (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 2023 and 2024.

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 2023, 2024, and is planned for 2025.

COMMUNITY SERVICE HOUR GOALS

Service Hour Goal Summary Chart

Calendar Year		2026	2027	2028
	Ratings			
Community Service Hours	Satisfactory	260 Hours	270 Hours	280 Hours
	Outstanding	280 Hours	290 Hours	300 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.

CURRENT PLAN NON-PROFIT AND COMMUNITY PARTNERS AND SERVICE ACTIVITIES PERFORMANCE

From January 2023 through June 2025, 43 of GBC’s employees participated in 928 hours of CRA eligible volunteer activities for 30 different entities. The following top five 2023-2025 CRA Community Service Hour opportunities, representing 77% of these hours, 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.

Junior Achievement/Chick-fil-A Discovery Center (Metro Atlanta & Gwinnett) – In 2023, 2024, and 2025, 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. The Bank only counts hours spent with LMI students toward this goal.

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 chosen by employees and performed by employee volunteers on and off Bank time.

CURRENT PLAN GBC CARES VOLUNTEERISM PERFORMANCE

While these events do not qualify for CRA Service hour credit, from January 2023 through June 2025, 87 of GBC's employees participated in 5,070 hours of volunteer activities for 136 different entities. In 2023-2025 the top fifteen entities for whom GBC employees volunteered by hours are listed below and are examples of the types of community involvement in which GBC intends to engage during the next CRA Strategic Plan term.

- Early Childhood Development Center: Aga Khan Foundation USA
- Christ Covenant Presbyterian Church
- Gwinnett Chamber of Commerce
- Rotary of Gwinnett
- Leadership Gwinnett
- Swim Across America
- Truth And Union Chapter 590
- South Gwinnett Athletic Association
- S.H.E. ATL (She Corp Sisters Helping Each Other)
- New Beginnings Family Worship
- Building Christian Ministries, Inc.
- Boy Scouts
- Georgia Bankers Association
- Boys & Girls Club of Lanier
- Kiwanis Club of Griffin

Additionally, one Bank-wide GBC Cares event was held in the summer of 2025 called "Clear the Closet" where all Bank employees were encouraged to donate professional attire which was then distributed to five different men's and women's shelters across the Bank's footprint.

Appendix A - Checking Account Charts

CONSUMER CHECKING ACCOUNTS		GBC	
PREMIER	CONNECT	CHOICE	CONSUMER COMMUNITY
<i>You maintain a higher balance in your account and want to get the most for your money.</i>	<i>You prefer to do your banking online and don't write checks.</i>	<i>Round up debit card purchases into your linked savings account.</i>	<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
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 CBC's local Customer Care Center. Call 866.711.4530 to speak to a local banker.			



866.711.4530 | GeorgiaBanking.com



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 (OLTA) Attorneys & Legal Firms	BUSINESS COMMUNITY Community Groups & Non-Profits
\$100 Minimum Opening Deposit	✓	✓	✓	✓	✓	✓	✓
Min. Avg Balance to offset Monthly Service Charge	\$1,000	\$35,000	\$5,000	*	*	*	*
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	125 debits included at no charge; \$0.30 per transaction after 125	*	*	*	50 transactions included at no charge; \$0.30 per transaction after 50
Pays Interest	✓	✓	✓	✓	✓	✓	✓
Debit Card	✓	✓	✓	✓	✓	✓	✓
eStatements	✓	✓	✓	✓	✓	✓	✓
Online Banking	✓	✓	✓	*	*	✓	✓
Two or more Unlimited or Unlimited Users	✓	✓	✓	*	*	✓	✓
Mobile Banking & Mobile Deposit	✓	✓	✓	✓	✓	✓	✓
Online Bill Pay	✓	✓	✓	✓	✓	✓	✓
QuickBooks® Webconnect	✓	✓	✓	✓	✓	✓	✓
Free ATM Transactions at all US locations	✓	✓	✓	✓	✓	✓	✓

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.

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

GBC 07.10.23



866.711.4530 | GeorgiaBanking.com



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 \$40 Incoming/\$40 Outgoing	Domestic: \$15 Incoming/ \$15 Outgoing \$40 Incoming/\$40 Outgoing	Domestic: \$15 Incoming/ \$15 Outgoing \$40 Incoming/\$40 Outgoing	*	*	*	Domestic: \$15 Incoming/ \$15 Outgoing \$40 Incoming/\$40 Outgoing
ACH Online Origination	*	*	*	*	*	*	N/A
ACH Positive Pay	*	*	*	*	*	*	N/A
Positive Pay with Fraud 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.



866.711.4530 | GeorgiaBanking.com



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 09/04/2025 and last date of Publication 09/04/2025.

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

Invoice/Order Number:	0000879017
Ad Cost:	\$851.00
Paid:	\$851.00
Balance Due:	\$0.00

Signed _____

Nora Hewson
(Legal Advertising Agent)

Sworn or affirmed to, and subscribed before me, this 8th day of September, 2025 in Testimony whereof, I have hereunto set my hand and affixed my official seal, the day and year aforesaid.

Signed _____

Sarah K. Perez
(Notary)

Sarah K. Perez
Notary Public – State of New York
No. 01PE0006459
Qualified in Erie County
Commission Expires: 4/27/2027

Please see Ad on following page(s).

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

Invoice/Order Number:	0000879017
Ad Cost:	\$851.00
Paid:	\$851.00
Balance Due:	\$0.00

Community Reinvestment Act Strategic Plan

Public Comments Invited

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.

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.

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.
9-4-25

0000879017-01

Appendix C – FFIEC County Census Tract Listing

See following pages

2025 FFIEC Census Report - Summary Census Overview Information
MSA/MD: 12054 - ATLANTA-SANDY SPRINGS-ROSWELL, GA
State: GEORGIA
County: 013 - BARROW COUNTY
All Tracts: 18



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	BARROW COUNTY	1801.03	4 - Upper	128.02	No	\$110,700	\$104,914	5691	1492	26.22	1702	2212
GA	BARROW COUNTY	1801.04	2 - Moderate	78.34	No	\$110,700	\$64,205	2206	638	28.92	550	789
GA	BARROW COUNTY	1801.05	3 - Middle	111.60	No	\$110,700	\$91,458	2822	704	24.95	787	929
GA	BARROW COUNTY	1801.06	2 - Moderate	67.79	No	\$110,700	\$55,556	2857	801	28.04	735	1047
GA	BARROW COUNTY	1801.07	3 - Middle	92.15	No	\$110,700	\$75,526	4312	1263	29.29	1112	1450
GA	BARROW COUNTY	1801.08	3 - Middle	96.33	No	\$110,700	\$78,949	2987	798	26.72	962	1232
GA	BARROW COUNTY	1802.03	2 - Moderate	59.20	No	\$110,700	\$48,516	3497	1945	55.62	717	1399
GA	BARROW COUNTY	1802.04	2 - Moderate	74.80	No	\$110,700	\$61,305	3191	1703	53.37	484	981
GA	BARROW COUNTY	1802.05	2 - Moderate	74.42	No	\$110,700	\$60,994	5319	2334	43.88	996	1526
GA	BARROW COUNTY	1802.06	3 - Middle	82.57	No	\$110,700	\$67,674	3252	807	24.82	764	1145
GA	BARROW COUNTY	1803.01	3 - Middle	86.36	No	\$110,700	\$70,779	2604	727	27.92	804	1077
GA	BARROW COUNTY	1803.02	3 - Middle	91.94	No	\$110,700	\$75,353	6255	1628	26.03	1916	2305
GA	BARROW COUNTY	1803.03	3 - Middle	110.43	No	\$110,700	\$90,500	5374	1382	25.72	1416	1822
GA	BARROW COUNTY	1804.01	3 - Middle	95.98	No	\$110,700	\$78,662	6640	1659	24.98	1851	2213

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	BARROW COUNTY	1804.02	2 - Moderate	67.15	No	\$110,700	\$55,034	6840	2540	37.13	1470	2237
GA	BARROW COUNTY	1805.01	3 - Middle	100.64	No	\$110,700	\$82,482	8269	3658	44.24	1840	2231
GA	BARROW COUNTY	1805.02	3 - Middle	81.25	No	\$110,700	\$66,591	4948	1416	28.62	1315	1679
GA	BARROW COUNTY	1805.03	3 - Middle	88.90	No	\$110,700	\$72,861	6441	2428	37.70	1494	1904

2025 FFIEC Census Report - Summary Census Overview Information

State: GEORGIA

County: 015 - BARTOW COUNTY

All Tracts: 28



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	BARTOW COUNTY	9601.01	3 - Middle	94.37	No	\$122,500	\$86,016	1729	181	10.47	457	698
GA	BARTOW COUNTY	9601.03	3 - Middle	111.82	No	\$122,500	\$101,914	3596	508	14.13	940	1092
GA	BARTOW COUNTY	9601.04	2 - Moderate	75.36	No	\$122,500	\$68,688	3077	338	10.98	820	1130
GA	BARTOW COUNTY	9601.05	2 - Moderate	68.36	No	\$122,500	\$62,308	3600	537	14.92	1070	1357
GA	BARTOW COUNTY	9602.01	3 - Middle	88.64	No	\$122,500	\$80,788	3208	404	12.59	820	1400
GA	BARTOW COUNTY	9602.02	2 - Moderate	67.56	No	\$122,500	\$61,582	3607	1015	28.14	578	970
GA	BARTOW COUNTY	9602.03	2 - Moderate	61.56	No	\$122,500	\$56,111	4660	701	15.04	1239	1647
GA	BARTOW COUNTY	9603.01	3 - Middle	82.33	No	\$122,500	\$75,044	3544	587	16.56	1073	1370
GA	BARTOW COUNTY	9603.02	3 - Middle	80.65	No	\$122,500	\$73,506	3538	715	20.21	899	1319
GA	BARTOW COUNTY	9604.03	2 - Moderate	56.23	No	\$122,500	\$51,250	4425	1979	44.72	611	1114
GA	BARTOW COUNTY	9604.04	2 - Moderate	71.91	No	\$122,500	\$65,542	5604	2308	41.18	1021	1949
GA	BARTOW COUNTY	9604.05	3 - Middle	100.21	No	\$122,500	\$91,337	5024	1901	37.84	1105	1595
GA	BARTOW COUNTY	9604.06	2 - Moderate	65.42	No	\$122,500	\$59,625	2947	648	21.99	728	1117
GA	BARTOW COUNTY	9604.07	4 - Upper	120.53	No	\$122,500	\$109,859	2037	560	27.49	652	747
GA	BARTOW	9605.01	2 - Moderate	63.00	No	\$122,500	\$57,422	5513	2271	41.19	1025	1744

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	COUNTY											
GA	BARTOW COUNTY	9605.02	2 - Moderate	65.57	No	\$122,500	\$59,766	3003	892	29.70	672	1065
GA	BARTOW COUNTY	9606.01	2 - Moderate	72.73	No	\$122,500	\$66,290	6093	1195	19.61	1456	1961
GA	BARTOW COUNTY	9606.02	2 - Moderate	76.02	No	\$122,500	\$69,286	4087	1881	46.02	539	1166
GA	BARTOW COUNTY	9607.01	2 - Moderate	57.66	No	\$122,500	\$52,557	4834	2762	57.14	385	1548
GA	BARTOW COUNTY	9607.02	3 - Middle	91.77	No	\$122,500	\$83,640	3332	789	23.68	837	1348
GA	BARTOW COUNTY	9608.01	2 - Moderate	69.66	No	\$122,500	\$63,495	3441	970	28.19	1042	1459
GA	BARTOW COUNTY	9608.02	1 - Low	46.23	No	\$122,500	\$42,139	3135	821	26.19	567	1318
GA	BARTOW COUNTY	9608.04	3 - Middle	104.07	No	\$122,500	\$94,857	3649	793	21.73	1063	1294
GA	BARTOW COUNTY	9608.05	2 - Moderate	64.46	No	\$122,500	\$58,750	2039	368	18.05	571	979
GA	BARTOW COUNTY	9609.01	3 - Middle	80.76	No	\$122,500	\$73,611	3342	701	20.98	706	989
GA	BARTOW COUNTY	9609.02	2 - Moderate	78.51	No	\$122,500	\$71,563	7067	1633	23.11	2046	2581
GA	BARTOW COUNTY	9610.01	3 - Middle	103.62	No	\$122,500	\$94,444	5331	897	16.83	1711	2010
GA	BARTOW COUNTY	9610.02	2 - Moderate	62.53	No	\$122,500	\$56,996	3439	387	11.25	1071	1342

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 31924 - MARIETTA, GA

State: GEORGIA

County: 057 - CHEROKEE COUNTY

All Tracts: 56



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	CHEROKEE COUNTY	0901.01	3 - Middle	101.29	No	\$122,500	\$92,321	4224	445	10.54	1456	1726
GA	CHEROKEE COUNTY	0901.02	3 - Middle	89.06	No	\$122,500	\$81,172	5376	797	14.83	1263	1493
GA	CHEROKEE COUNTY	0901.03	3 - Middle	83.73	No	\$122,500	\$76,319	2121	192	9.05	583	793
GA	CHEROKEE COUNTY	0902.01	3 - Middle	90.52	No	\$122,500	\$82,500	2455	220	8.96	699	904
GA	CHEROKEE COUNTY	0902.02	3 - Middle	109.05	No	\$122,500	\$99,392	6655	704	10.58	1930	2486
GA	CHEROKEE COUNTY	0903.01	4 - Upper	155.09	No	\$122,500	\$141,350	5785	1088	18.81	1520	1706
GA	CHEROKEE COUNTY	0903.02	3 - Middle	96.88	No	\$122,500	\$88,304	2478	325	13.12	655	734
GA	CHEROKEE COUNTY	0903.03	3 - Middle	89.25	No	\$122,500	\$81,344	6645	1057	15.91	2011	2382
GA	CHEROKEE COUNTY	0904.01	2 - Moderate	51.06	No	\$122,500	\$46,537	5566	3006	54.01	391	900
GA	CHEROKEE COUNTY	0904.02	2 - Moderate	79.34	No	\$122,500	\$72,315	6801	1981	29.13	1304	1816
GA	CHEROKEE COUNTY	0905.03	4 - Upper	120.59	No	\$122,500	\$109,908	4680	727	15.53	1683	1683
GA	CHEROKEE COUNTY	0905.04	4 - Upper	153.45	No	\$122,500	\$139,858	5117	783	15.30	1625	1695
GA	CHEROKEE COUNTY	0905.05	4 - Upper	139.68	No	\$122,500	\$127,306	5803	910	15.68	1511	1631
GA	CHEROKEE COUNTY	0905.06	3 - Middle	100.90	No	\$122,500	\$91,968	4471	500	11.18	1435	1521

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	CHEROKEE COUNTY	0905.07	4 - Upper	178.64	No	\$122,500	\$162,813	2142	229	10.69	875	943
GA	CHEROKEE COUNTY	0906.03	3 - Middle	90.36	No	\$122,500	\$82,363	6216	1895	30.49	1602	1846
GA	CHEROKEE COUNTY	0906.04	3 - Middle	83.02	No	\$122,500	\$75,667	3555	1521	42.78	537	1113
GA	CHEROKEE COUNTY	0906.05	2 - Moderate	66.60	No	\$122,500	\$60,701	3855	2241	58.13	605	1233
GA	CHEROKEE COUNTY	0906.06	3 - Middle	87.85	No	\$122,500	\$80,068	4499	1372	30.50	891	1187
GA	CHEROKEE COUNTY	0907.03	1 - Low	49.59	No	\$122,500	\$45,203	4699	1231	26.20	774	1455
GA	CHEROKEE COUNTY	0907.04	2 - Moderate	76.22	No	\$122,500	\$69,474	3777	788	20.86	1014	1509
GA	CHEROKEE COUNTY	0907.05	4 - Upper	135.56	No	\$122,500	\$123,550	2783	474	17.03	472	682
GA	CHEROKEE COUNTY	0907.06	4 - Upper	156.06	No	\$122,500	\$142,237	4843	801	16.54	1600	1773
GA	CHEROKEE COUNTY	0907.07	3 - Middle	91.65	No	\$122,500	\$83,533	4423	1599	36.15	808	1158
GA	CHEROKEE COUNTY	0907.08	3 - Middle	119.52	No	\$122,500	\$108,933	5280	1530	28.98	547	1474
GA	CHEROKEE COUNTY	0907.09	4 - Upper	120.94	No	\$122,500	\$110,225	2724	840	30.84	704	1013
GA	CHEROKEE COUNTY	0907.10	3 - Middle	116.51	No	\$122,500	\$106,188	3998	790	19.76	1135	1310
GA	CHEROKEE COUNTY	0908.05	3 - Middle	95.29	No	\$122,500	\$86,850	5151	934	18.13	1414	1822
GA	CHEROKEE COUNTY	0908.06	4 - Upper	124.89	No	\$122,500	\$113,829	4917	1100	22.37	1632	1763
GA	CHEROKEE COUNTY	0908.07	4 - Upper	134.18	No	\$122,500	\$122,297	7593	1534	20.20	1926	2238
GA	CHEROKEE COUNTY	0908.08	4 - Upper	129.20	No	\$122,500	\$117,759	6407	1057	16.50	1749	1931

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	CHEROKEE COUNTY	0908.09	3 - Middle	109.77	No	\$122,500	\$100,053	4062	695	17.11	1260	1639
GA	CHEROKEE COUNTY	0908.10	4 - Upper	148.99	No	\$122,500	\$135,791	4509	996	22.09	1193	1395
GA	CHEROKEE COUNTY	0909.05	3 - Middle	93.47	No	\$122,500	\$85,197	4743	1229	25.91	1345	1734
GA	CHEROKEE COUNTY	0909.06	4 - Upper	140.11	No	\$122,500	\$127,702	6022	1528	25.37	2043	2346
GA	CHEROKEE COUNTY	0909.07	3 - Middle	92.50	No	\$122,500	\$84,306	5084	1416	27.85	1206	1658
GA	CHEROKEE COUNTY	0909.08	3 - Middle	117.40	No	\$122,500	\$107,000	5540	1850	33.39	2095	2402
GA	CHEROKEE COUNTY	0909.09	2 - Moderate	73.32	No	\$122,500	\$66,828	6120	2150	35.13	1139	1555
GA	CHEROKEE COUNTY	0909.10	4 - Upper	127.64	No	\$122,500	\$116,336	5316	1748	32.88	1219	1581
GA	CHEROKEE COUNTY	0909.11	4 - Upper	124.22	No	\$122,500	\$113,218	5363	1188	22.15	1697	1810
GA	CHEROKEE COUNTY	0909.12	4 - Upper	138.45	No	\$122,500	\$126,190	4006	904	22.57	1264	1447
GA	CHEROKEE COUNTY	0910.01	2 - Moderate	77.53	No	\$122,500	\$70,669	5810	2070	35.63	1006	1294
GA	CHEROKEE COUNTY	0910.06	4 - Upper	142.14	No	\$122,500	\$129,554	4873	899	18.45	1430	1630
GA	CHEROKEE COUNTY	0910.07	4 - Upper	130.57	No	\$122,500	\$119,010	6534	1108	16.96	2570	2880
GA	CHEROKEE COUNTY	0910.09	3 - Middle	106.39	No	\$122,500	\$96,971	6559	1905	29.04	1570	1667
GA	CHEROKEE COUNTY	0910.10	4 - Upper	131.76	No	\$122,500	\$120,089	3094	410	13.25	1013	1035
GA	CHEROKEE COUNTY	0910.11	3 - Middle	84.22	No	\$122,500	\$76,767	4236	1481	34.96	958	986
GA	CHEROKEE COUNTY	0910.12	3 - Middle	95.11	No	\$122,500	\$86,691	4264	1511	35.44	982	1213

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	CHEROKEE COUNTY	0910.13	3 - Middle	86.60	No	\$122,500	\$78,929	4291	1594	37.15	909	1157
GA	CHEROKEE COUNTY	0910.14	2 - Moderate	66.22	No	\$122,500	\$60,357	4400	2265	51.48	834	1193
GA	CHEROKEE COUNTY	0911.01	3 - Middle	112.70	No	\$122,500	\$102,721	5872	1144	19.48	1905	2335
GA	CHEROKEE COUNTY	0911.04	3 - Middle	105.63	No	\$122,500	\$96,279	5916	2377	40.18	1584	1763
GA	CHEROKEE COUNTY	0911.05	2 - Moderate	68.81	No	\$122,500	\$62,719	4941	2202	44.57	815	1651
GA	CHEROKEE COUNTY	0911.06	3 - Middle	108.47	No	\$122,500	\$98,867	4832	1888	39.07	1137	1733
GA	CHEROKEE COUNTY	0911.07	3 - Middle	95.07	No	\$122,500	\$86,652	3233	1121	34.67	1034	1337
GA	CHEROKEE COUNTY	0911.08	3 - Middle	98.62	No	\$122,500	\$89,890	1961	403	20.55	452	620

2025 FFIEC Census Report - Summary Census Overview Information
 MSA/MD: 12054 - ATLANTA-SANDY SPRINGS-ROSWELL, GA
 State: GEORGIA
 County: 063 - CLAYTON COUNTY
 All Tracts: 70



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	CLAYTON COUNTY	0402.02	1 - Low	45.21	No	\$110,700	\$37,055	3013	2905	96.42	346	615
GA	CLAYTON COUNTY	0402.03	2 - Moderate	58.61	No	\$110,700	\$48,036	4155	4087	98.36	655	1266
GA	CLAYTON COUNTY	0402.04	2 - Moderate	69.40	No	\$110,700	\$56,875	5347	5237	97.94	498	1096
GA	CLAYTON COUNTY	0403.02	1 - Low	41.47	No	\$110,700	\$33,986	5625	5024	89.32	623	1601
GA	CLAYTON COUNTY	0403.06	1 - Low	41.63	No	\$110,700	\$34,118	4038	3892	96.38	68	572
GA	CLAYTON COUNTY	0403.07	2 - Moderate	63.82	No	\$110,700	\$52,309	4961	4289	86.45	844	1487
GA	CLAYTON COUNTY	0403.08	1 - Low	36.49	No	\$110,700	\$29,907	4654	3961	85.11	580	1357
GA	CLAYTON COUNTY	0403.09	1 - Low	48.29	No	\$110,700	\$39,580	3364	3122	92.81	536	996
GA	CLAYTON COUNTY	0403.10	1 - Low	48.27	No	\$110,700	\$39,559	4217	3770	89.40	770	1275
GA	CLAYTON COUNTY	0404.07	2 - Moderate	65.49	No	\$110,700	\$53,676	4940	4427	89.62	802	1438
GA	CLAYTON COUNTY	0404.09	2 - Moderate	77.79	No	\$110,700	\$63,750	6243	5663	90.71	1246	2085
GA	CLAYTON COUNTY	0404.10	2 - Moderate	57.52	No	\$110,700	\$47,141	7889	7291	92.42	1852	2552
GA	CLAYTON COUNTY	0404.14	2 - Moderate	66.24	No	\$110,700	\$54,286	2121	1890	89.11	194	457
GA	CLAYTON COUNTY	0404.16	2 - Moderate	73.72	No	\$110,700	\$60,417	4131	3665	88.72	538	923

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	CLAYTON COUNTY	0404.17	1 - Low	44.25	No	\$110,700	\$36,269	5178	4899	94.61	185	858
GA	CLAYTON COUNTY	0404.18	3 - Middle	108.50	No	\$110,700	\$88,917	2180	1881	86.28	353	353
GA	CLAYTON COUNTY	0404.19	2 - Moderate	62.43	No	\$110,700	\$51,167	6061	5492	90.61	760	1443
GA	CLAYTON COUNTY	0404.20	2 - Moderate	77.98	No	\$110,700	\$63,906	7536	6945	92.16	1961	2490
GA	CLAYTON COUNTY	0404.21	2 - Moderate	79.96	No	\$110,700	\$65,536	7666	7131	93.02	1841	2092
GA	CLAYTON COUNTY	0404.22	1 - Low	33.68	No	\$110,700	\$27,607	3315	3252	98.10	38	261
GA	CLAYTON COUNTY	0404.23	2 - Moderate	54.76	No	\$110,700	\$44,881	3764	3490	92.72	354	961
GA	CLAYTON COUNTY	0404.24	3 - Middle	91.98	No	\$110,700	\$75,386	3154	3032	96.13	164	403
GA	CLAYTON COUNTY	0404.25	2 - Moderate	56.51	No	\$110,700	\$46,316	5268	4714	89.48	783	1165
GA	CLAYTON COUNTY	0404.26	0 - Unknown	0.00	No	\$110,700	\$0	2726	2334	85.62	378	795
GA	CLAYTON COUNTY	0404.27	3 - Middle	86.98	No	\$110,700	\$71,286	5616	5223	93.00	1222	1823
GA	CLAYTON COUNTY	0405.09	2 - Moderate	79.27	No	\$110,700	\$64,969	4703	4489	95.45	1215	1868
GA	CLAYTON COUNTY	0405.10	3 - Middle	84.87	No	\$110,700	\$69,557	3293	3106	94.32	766	1195
GA	CLAYTON COUNTY	0405.12	2 - Moderate	63.12	No	\$110,700	\$51,731	5197	4991	96.04	942	1692
GA	CLAYTON COUNTY	0405.13	2 - Moderate	57.32	No	\$110,700	\$46,976	5425	5080	93.64	1219	1922
GA	CLAYTON COUNTY	0405.18	2 - Moderate	55.00	No	\$110,700	\$45,074	5541	5197	93.79	646	1769
GA	CLAYTON COUNTY	0405.19	1 - Low	41.91	No	\$110,700	\$34,348	5034	4954	98.41	0	587

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	CLAYTON COUNTY	0405.21	1 - Low	45.46	No	\$110,700	\$37,262	3329	3097	93.03	501	963
GA	CLAYTON COUNTY	0405.22	2 - Moderate	56.64	No	\$110,700	\$46,420	5340	5020	94.01	582	1215
GA	CLAYTON COUNTY	0405.23	2 - Moderate	51.42	No	\$110,700	\$42,144	2428	2287	94.19	406	808
GA	CLAYTON COUNTY	0405.25	2 - Moderate	60.78	No	\$110,700	\$49,815	2967	2813	94.81	657	1048
GA	CLAYTON COUNTY	0405.27	3 - Middle	92.36	No	\$110,700	\$75,692	4039	3977	98.46	542	977
GA	CLAYTON COUNTY	0405.28	2 - Moderate	53.47	No	\$110,700	\$43,827	3315	3175	95.78	562	993
GA	CLAYTON COUNTY	0405.29	2 - Moderate	59.41	No	\$110,700	\$48,688	3412	3286	96.31	595	1081
GA	CLAYTON COUNTY	0405.30	3 - Middle	95.64	No	\$110,700	\$78,382	4238	3981	93.94	674	981
GA	CLAYTON COUNTY	0405.31	2 - Moderate	52.98	No	\$110,700	\$43,421	2612	2556	97.86	95	278
GA	CLAYTON COUNTY	0405.32	2 - Moderate	77.10	No	\$110,700	\$63,190	1597	1560	97.68	173	297
GA	CLAYTON COUNTY	0405.33	2 - Moderate	74.39	No	\$110,700	\$60,967	4688	4391	93.66	826	1376
GA	CLAYTON COUNTY	0405.34	2 - Moderate	65.87	No	\$110,700	\$53,987	3500	3393	96.94	510	901
GA	CLAYTON COUNTY	0405.35	3 - Middle	95.22	No	\$110,700	\$78,039	3766	3578	95.01	797	1336
GA	CLAYTON COUNTY	0405.36	0 - Unknown	0.00	No	\$110,700	\$0	3340	3061	91.65	351	1086
GA	CLAYTON COUNTY	0405.37	2 - Moderate	72.61	No	\$110,700	\$59,507	3905	3656	93.62	995	1603
GA	CLAYTON COUNTY	0405.38	2 - Moderate	66.11	No	\$110,700	\$54,185	2874	2724	94.78	422	830
GA	CLAYTON COUNTY	0406.06	2 - Moderate	51.57	No	\$110,700	\$42,269	6221	4904	78.83	670	1005

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	CLAYTON COUNTY	0406.09	2 - Moderate	60.83	No	\$110,700	\$49,854	7187	6273	87.28	1257	1851
GA	CLAYTON COUNTY	0406.14	4 - Upper	150.01	No	\$110,700	\$122,935	5542	3557	64.18	1702	1951
GA	CLAYTON COUNTY	0406.15	2 - Moderate	71.56	No	\$110,700	\$58,646	2050	1824	88.98	404	661
GA	CLAYTON COUNTY	0406.17	1 - Low	36.06	No	\$110,700	\$29,554	1574	1280	81.32	183	415
GA	CLAYTON COUNTY	0406.23	2 - Moderate	71.04	No	\$110,700	\$58,226	5873	5399	91.93	1149	1948
GA	CLAYTON COUNTY	0406.24	3 - Middle	96.92	No	\$110,700	\$79,430	2867	2560	89.29	504	721
GA	CLAYTON COUNTY	0406.25	3 - Middle	89.93	No	\$110,700	\$73,700	4840	4383	90.56	807	1242
GA	CLAYTON COUNTY	0406.26	3 - Middle	81.80	No	\$110,700	\$67,043	5209	4884	93.76	1391	1904
GA	CLAYTON COUNTY	0406.27	3 - Middle	87.85	No	\$110,700	\$71,996	5261	4457	84.72	1497	2061
GA	CLAYTON COUNTY	0406.28	4 - Upper	131.10	No	\$110,700	\$107,443	3650	2999	82.16	1009	1150
GA	CLAYTON COUNTY	0406.29	2 - Moderate	55.76	No	\$110,700	\$45,701	2735	2417	88.37	171	608
GA	CLAYTON COUNTY	0406.30	2 - Moderate	56.07	No	\$110,700	\$45,953	4332	3896	89.94	270	879
GA	CLAYTON COUNTY	0406.31	3 - Middle	96.79	No	\$110,700	\$79,324	7439	6934	93.21	1644	2157
GA	CLAYTON COUNTY	0406.32	2 - Moderate	50.89	No	\$110,700	\$41,707	5140	4953	96.36	319	466
GA	CLAYTON COUNTY	0406.33	2 - Moderate	76.62	No	\$110,700	\$62,792	3313	2917	88.05	462	1030
GA	CLAYTON COUNTY	0406.34	1 - Low	40.19	No	\$110,700	\$32,944	3856	3557	92.25	336	1081
GA	CLAYTON COUNTY	0406.35	2 - Moderate	66.15	No	\$110,700	\$54,211	2474	1670	67.50	399	803

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	CLAYTON COUNTY	0406.36	4 - Upper	140.40	No	\$110,700	\$115,060	5184	4363	84.16	1336	1641
GA	CLAYTON COUNTY	0406.37	2 - Moderate	65.26	No	\$110,700	\$53,488	3227	3138	97.24	168	442
GA	CLAYTON COUNTY	0406.38	4 - Upper	122.76	No	\$110,700	\$100,609	3542	3253	91.84	1049	1345
GA	CLAYTON COUNTY	0406.39	3 - Middle	91.34	No	\$110,700	\$74,857	4374	4087	93.44	873	902
GA	CLAYTON COUNTY	9800.00	0 - Unknown	0.00	No	\$110,700	\$0	0	0	0.00	0	0

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 31924 - MARIETTA, GA

State: GEORGIA

County: 067 - COBB COUNTY

All Tracts: 186



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	COBB COUNTY	0301.04	3 - Middle	87.16	No	\$122,500	\$79,438	4018	1727	42.98	731	1314
GA	COBB COUNTY	0301.07	4 - Upper	124.80	No	\$122,500	\$113,750	5151	2566	49.82	1375	1606
GA	COBB COUNTY	0301.08	4 - Upper	134.89	No	\$122,500	\$122,941	4979	1331	26.73	1224	1503
GA	COBB COUNTY	0301.09	2 - Moderate	78.95	No	\$122,500	\$71,964	3547	1030	29.04	875	1395
GA	COBB COUNTY	0301.10	3 - Middle	90.46	No	\$122,500	\$82,450	4882	2417	49.51	1103	1418
GA	COBB COUNTY	0301.11	3 - Middle	113.28	No	\$122,500	\$103,250	4971	1932	38.87	1490	1801
GA	COBB COUNTY	0301.12	2 - Moderate	65.06	No	\$122,500	\$59,297	3022	1766	58.44	382	750
GA	COBB COUNTY	0301.13	2 - Moderate	77.47	No	\$122,500	\$70,614	4124	2407	58.37	867	1272
GA	COBB COUNTY	0302.20	3 - Middle	99.59	No	\$122,500	\$90,769	1785	737	41.29	526	629
GA	COBB COUNTY	0302.33	4 - Upper	121.12	No	\$122,500	\$110,392	4667	2036	43.63	1575	1660
GA	COBB COUNTY	0302.35	4 - Upper	122.58	No	\$122,500	\$111,726	5222	1591	30.47	1452	1635
GA	COBB COUNTY	0302.36	4 - Upper	179.13	No	\$122,500	\$163,261	5110	1137	22.25	1349	1454
GA	COBB COUNTY	0302.40	3 - Middle	115.42	No	\$122,500	\$105,197	5419	2185	40.32	1445	1743
GA	COBB COUNTY	0302.41	3 - Middle	119.48	No	\$122,500	\$108,897	3015	742	24.61	888	923
GA	COBB COUNTY	0302.42	3 - Middle	96.94	No	\$122,500	\$88,352	4367	1699	38.91	1082	1343
GA	COBB COUNTY	0302.43	3 - Middle	84.68	No	\$122,500	\$77,180	4621	2160	46.74	1722	2155
GA	COBB COUNTY	0302.44	4 - Upper	148.02	No	\$122,500	\$134,911	4722	1550	32.83	1453	1545
GA	COBB COUNTY	0302.45	3 - Middle	101.20	No	\$122,500	\$92,240	3351	1325	39.54	1176	1383
GA	COBB COUNTY	0302.46	2 - Moderate	54.32	No	\$122,500	\$49,509	2386	974	40.82	449	668
GA	COBB COUNTY	0302.47	2 - Moderate	63.45	No	\$122,500	\$57,833	5125	2524	49.25	403	538
GA	COBB COUNTY	0302.48	3 - Middle	108.06	No	\$122,500	\$98,490	6922	3549	51.27	800	919
GA	COBB COUNTY	0302.49	3 - Middle	91.77	No	\$122,500	\$83,645	4135	2179	52.70	840	840
GA	COBB COUNTY	0302.50	4 - Upper	140.73	No	\$122,500	\$128,269	5586	1024	18.33	1741	1752
GA	COBB COUNTY	0302.51	4 - Upper	155.97	No	\$122,500	\$142,159	3226	990	30.69	877	1016

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	COBB COUNTY	0302.52	4 - Upper	154.21	No	\$122,500	\$140,547	5251	1225	23.33	1497	1583
GA	COBB COUNTY	0302.53	4 - Upper	126.36	No	\$122,500	\$115,167	3235	825	25.50	1034	1345
GA	COBB COUNTY	0302.54	3 - Middle	108.98	No	\$122,500	\$99,330	1989	1196	60.13	520	687
GA	COBB COUNTY	0302.55	3 - Middle	97.28	No	\$122,500	\$88,667	4971	2757	55.46	986	1294
GA	COBB COUNTY	0302.56	4 - Upper	171.19	No	\$122,500	\$156,026	4127	986	23.89	1659	1724
GA	COBB COUNTY	0302.57	3 - Middle	87.47	No	\$122,500	\$79,724	4286	2471	57.65	795	1146
GA	COBB COUNTY	0302.58	3 - Middle	99.75	No	\$122,500	\$90,919	2853	1168	40.94	736	953
GA	COBB COUNTY	0302.59	3 - Middle	88.17	No	\$122,500	\$80,366	3540	1798	50.79	996	1082
GA	COBB COUNTY	0302.60	3 - Middle	83.30	No	\$122,500	\$75,923	2831	1554	54.89	753	891
GA	COBB COUNTY	0302.61	4 - Upper	146.12	No	\$122,500	\$133,182	3643	1656	45.46	894	1203
GA	COBB COUNTY	0302.62	4 - Upper	147.43	No	\$122,500	\$134,375	4525	1710	37.79	1274	1477
GA	COBB COUNTY	0302.63	3 - Middle	103.45	No	\$122,500	\$94,286	3176	862	27.14	974	1149
GA	COBB COUNTY	0302.64	4 - Upper	205.76	No	\$122,500	\$187,534	2635	733	27.82	810	908
GA	COBB COUNTY	0302.65	4 - Upper	182.27	No	\$122,500	\$166,125	3430	1102	32.13	1207	1227
GA	COBB COUNTY	0302.66	4 - Upper	134.60	No	\$122,500	\$122,679	2796	613	21.92	756	806
GA	COBB COUNTY	0302.67	4 - Upper	165.08	No	\$122,500	\$150,455	3172	896	28.25	961	1013
GA	COBB COUNTY	0302.68	4 - Upper	151.94	No	\$122,500	\$138,485	3657	1313	35.90	910	931
GA	COBB COUNTY	0302.69	4 - Upper	134.03	No	\$122,500	\$122,155	3407	1359	39.89	1195	1240
GA	COBB COUNTY	0302.70	3 - Middle	105.74	No	\$122,500	\$96,373	3587	1857	51.77	1107	1113
GA	COBB COUNTY	0302.71	4 - Upper	150.61	No	\$122,500	\$137,273	2998	1616	53.90	679	965
GA	COBB COUNTY	0302.72	3 - Middle	114.48	No	\$122,500	\$104,338	2591	794	30.64	585	838
GA	COBB COUNTY	0302.73	4 - Upper	143.37	No	\$122,500	\$130,673	3565	1114	31.25	921	1041
GA	COBB COUNTY	0302.74	3 - Middle	88.32	No	\$122,500	\$80,500	4148	1907	45.97	978	1491
GA	COBB COUNTY	0302.75	0 - Unknown	0.00	No	\$122,500	\$0	2192	1095	49.95	675	711
GA	COBB COUNTY	0302.76	4 - Upper	144.12	No	\$122,500	\$131,354	3208	641	19.98	927	989
GA	COBB COUNTY	0302.77	4 - Upper	133.72	No	\$122,500	\$121,875	3552	939	26.44	793	914
GA	COBB COUNTY	0302.78	3 - Middle	82.23	No	\$122,500	\$74,948	3598	1388	38.58	702	1244
GA	COBB COUNTY	0303.19	4 - Upper	124.93	No	\$122,500	\$113,869	4785	1565	32.71	1568	1573
GA	COBB COUNTY	0303.22	4 - Upper	138.92	No	\$122,500	\$126,618	3628	980	27.01	1104	1220

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	COBB COUNTY	0303.24	4 - Upper	124.72	No	\$122,500	\$113,678	3670	1172	31.93	1232	1406
GA	COBB COUNTY	0303.26	4 - Upper	171.50	No	\$122,500	\$156,313	4662	1211	25.98	1352	1461
GA	COBB COUNTY	0303.27	4 - Upper	131.14	No	\$122,500	\$119,524	5098	1526	29.93	1505	1861
GA	COBB COUNTY	0303.29	4 - Upper	136.44	No	\$122,500	\$124,354	4751	1495	31.47	1370	1611
GA	COBB COUNTY	0303.31	4 - Upper	158.67	No	\$122,500	\$144,618	6243	1606	25.72	1926	1982
GA	COBB COUNTY	0303.32	4 - Upper	139.55	No	\$122,500	\$127,188	3189	993	31.14	994	1127
GA	COBB COUNTY	0303.34	4 - Upper	158.14	No	\$122,500	\$144,135	3561	891	25.02	1034	1201
GA	COBB COUNTY	0303.35	4 - Upper	186.30	No	\$122,500	\$169,801	5399	1182	21.89	1546	1690
GA	COBB COUNTY	0303.37	4 - Upper	206.47	No	\$122,500	\$188,183	4943	1089	22.03	1746	1836
GA	COBB COUNTY	0303.40	4 - Upper	192.53	No	\$122,500	\$175,476	3979	872	21.92	1310	1404
GA	COBB COUNTY	0303.41	4 - Upper	147.72	No	\$122,500	\$134,637	4877	1634	33.50	1425	1632
GA	COBB COUNTY	0303.42	4 - Upper	149.09	No	\$122,500	\$135,882	5022	1099	21.88	1440	1588
GA	COBB COUNTY	0303.43	4 - Upper	180.45	No	\$122,500	\$164,464	4926	942	19.12	1743	1809
GA	COBB COUNTY	0303.44	2 - Moderate	51.75	No	\$122,500	\$47,172	3702	2813	75.99	194	502
GA	COBB COUNTY	0303.45	3 - Middle	112.67	No	\$122,500	\$102,692	7193	4624	64.28	450	867
GA	COBB COUNTY	0303.46	3 - Middle	94.44	No	\$122,500	\$86,080	3587	1408	39.25	1237	1727
GA	COBB COUNTY	0303.47	3 - Middle	112.71	No	\$122,500	\$102,731	4885	1963	40.18	1115	1447
GA	COBB COUNTY	0303.48	3 - Middle	109.12	No	\$122,500	\$99,457	5013	2371	47.30	1394	1699
GA	COBB COUNTY	0303.49	3 - Middle	89.60	No	\$122,500	\$81,667	3519	1300	36.94	1032	1373
GA	COBB COUNTY	0303.50	3 - Middle	119.55	No	\$122,500	\$108,958	2473	905	36.60	739	791
GA	COBB COUNTY	0303.51	4 - Upper	220.01	No	\$122,500	\$200,520	2887	585	20.26	966	1102
GA	COBB COUNTY	0303.52	4 - Upper	173.54	No	\$122,500	\$158,170	5308	1246	23.47	1960	2157
GA	COBB COUNTY	0303.53	4 - Upper	179.38	No	\$122,500	\$163,491	3185	1678	52.68	886	593
GA	COBB COUNTY	0303.54	4 - Upper	187.36	No	\$122,500	\$170,760	4755	1835	38.59	1403	1125
GA	COBB COUNTY	0303.55	2 - Moderate	51.73	No	\$122,500	\$47,153	1929	1061	55.00	0	134
GA	COBB COUNTY	0303.56	3 - Middle	109.87	No	\$122,500	\$100,141	4425	2142	48.41	394	317
GA	COBB COUNTY	0303.57	4 - Upper	160.63	No	\$122,500	\$146,406	2477	736	29.71	722	812
GA	COBB COUNTY	0303.58	4 - Upper	122.33	No	\$122,500	\$111,492	3952	1770	44.79	1211	1281
GA	COBB COUNTY	0303.59	4 - Upper	158.02	No	\$122,500	\$144,028	4434	1074	24.22	1343	1509

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	COBB COUNTY	0303.60	4 - Upper	160.34	No	\$122,500	\$146,136	2370	507	21.39	791	811
GA	COBB COUNTY	0303.61	3 - Middle	107.57	No	\$122,500	\$98,047	3670	1336	36.40	1007	1373
GA	COBB COUNTY	0303.62	3 - Middle	103.52	No	\$122,500	\$94,349	3173	1240	39.08	1105	1224
GA	COBB COUNTY	0303.63	4 - Upper	120.05	No	\$122,500	\$109,421	3240	968	29.88	1131	1359
GA	COBB COUNTY	0303.64	3 - Middle	97.26	No	\$122,500	\$88,646	3061	825	26.95	800	968
GA	COBB COUNTY	0303.65	4 - Upper	192.34	No	\$122,500	\$175,301	3426	774	22.59	994	1216
GA	COBB COUNTY	0303.66	4 - Upper	217.10	No	\$122,500	\$197,868	3157	1127	35.70	985	1069
GA	COBB COUNTY	0303.67	4 - Upper	178.29	No	\$122,500	\$162,500	2865	871	30.40	711	854
GA	COBB COUNTY	0303.68	4 - Upper	161.77	No	\$122,500	\$147,438	2946	915	31.06	858	938
GA	COBB COUNTY	0303.69	4 - Upper	193.84	No	\$122,500	\$176,673	3662	969	26.46	1111	1111
GA	COBB COUNTY	0303.70	4 - Upper	243.18	No	\$122,500	\$221,635	4222	1122	26.58	1384	1509
GA	COBB COUNTY	0304.05	1 - Low	48.66	No	\$122,500	\$44,351	6414	4082	63.64	1043	2061
GA	COBB COUNTY	0304.07	3 - Middle	113.77	No	\$122,500	\$103,698	5036	1765	35.05	1593	2112
GA	COBB COUNTY	0304.08	3 - Middle	103.95	No	\$122,500	\$94,741	3708	2017	54.40	769	987
GA	COBB COUNTY	0304.09	4 - Upper	166.56	No	\$122,500	\$151,806	3654	1287	35.22	1160	1298
GA	COBB COUNTY	0304.10	3 - Middle	106.33	No	\$122,500	\$96,912	5114	2152	42.08	995	1093
GA	COBB COUNTY	0304.11	2 - Moderate	57.60	No	\$122,500	\$52,500	2317	1989	85.84	75	424
GA	COBB COUNTY	0304.12	2 - Moderate	62.76	No	\$122,500	\$57,200	4612	3663	79.42	401	446
GA	COBB COUNTY	0304.13	2 - Moderate	61.27	No	\$122,500	\$55,847	6069	4825	79.50	270	664
GA	COBB COUNTY	0304.14	1 - Low	32.52	No	\$122,500	\$29,643	3341	2782	83.27	0	119
GA	COBB COUNTY	0305.05	2 - Moderate	61.31	No	\$122,500	\$55,884	6234	4127	66.20	509	927
GA	COBB COUNTY	0305.06	3 - Middle	82.46	No	\$122,500	\$75,156	4672	2356	50.43	779	1409
GA	COBB COUNTY	0305.07	4 - Upper	154.68	No	\$122,500	\$140,982	5253	2088	39.75	2088	2367
GA	COBB COUNTY	0305.08	3 - Middle	100.39	No	\$122,500	\$91,500	3439	1775	51.61	811	1219
GA	COBB COUNTY	0305.09	4 - Upper	159.25	No	\$122,500	\$145,142	3768	1258	33.39	1438	1598
GA	COBB COUNTY	0305.10	4 - Upper	227.12	No	\$122,500	\$207,003	1832	1039	56.71	463	804
GA	COBB COUNTY	0305.11	3 - Middle	107.93	No	\$122,500	\$98,372	4663	2732	58.59	1179	1725
GA	COBB COUNTY	0306.02	4 - Upper	168.88	No	\$122,500	\$153,925	7532	1603	21.28	2262	2699
GA	COBB COUNTY	0306.03	3 - Middle	97.26	No	\$122,500	\$88,646	6162	4086	66.31	890	1139

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	COBB COUNTY	0306.04	4 - Upper	121.63	No	\$122,500	\$110,861	4119	2746	66.67	527	946
GA	COBB COUNTY	0307.00	2 - Moderate	53.48	No	\$122,500	\$48,750	4728	2810	59.43	902	1552
GA	COBB COUNTY	0308.00	2 - Moderate	67.81	No	\$122,500	\$61,806	5617	3243	57.74	583	1198
GA	COBB COUNTY	0309.06	3 - Middle	109.72	No	\$122,500	\$100,000	3997	1746	43.68	998	1190
GA	COBB COUNTY	0309.07	4 - Upper	120.49	No	\$122,500	\$109,821	4047	1624	40.13	1098	1399
GA	COBB COUNTY	0309.08	3 - Middle	84.74	No	\$122,500	\$77,235	4168	3357	80.54	968	1462
GA	COBB COUNTY	0309.09	3 - Middle	98.32	No	\$122,500	\$89,609	2874	1975	68.72	654	774
GA	COBB COUNTY	0309.10	2 - Moderate	56.27	No	\$122,500	\$51,291	3540	2958	83.56	595	1163
GA	COBB COUNTY	0309.11	1 - Low	45.16	No	\$122,500	\$41,164	3210	2532	78.88	542	1082
GA	COBB COUNTY	0309.12	3 - Middle	102.05	No	\$122,500	\$93,011	6353	4260	67.05	1083	1766
GA	COBB COUNTY	0310.01	1 - Low	39.51	No	\$122,500	\$36,013	5383	4384	81.44	689	1522
GA	COBB COUNTY	0310.04	1 - Low	47.51	No	\$122,500	\$43,309	8711	7379	84.71	1015	2030
GA	COBB COUNTY	0310.05	3 - Middle	82.23	No	\$122,500	\$74,946	5537	4476	80.84	1211	1736
GA	COBB COUNTY	0310.06	2 - Moderate	71.82	No	\$122,500	\$65,461	4388	3741	85.26	648	1312
GA	COBB COUNTY	0310.07	2 - Moderate	51.41	No	\$122,500	\$46,862	5007	4223	84.34	447	914
GA	COBB COUNTY	0311.01	2 - Moderate	60.15	No	\$122,500	\$54,824	5627	3699	65.74	932	2155
GA	COBB COUNTY	0311.10	3 - Middle	84.05	No	\$122,500	\$76,606	3045	1182	38.82	871	1347
GA	COBB COUNTY	0311.11	3 - Middle	114.69	No	\$122,500	\$104,531	3440	1688	49.07	1294	1324
GA	COBB COUNTY	0311.12	4 - Upper	141.02	No	\$122,500	\$128,533	5763	2505	43.47	1507	2037
GA	COBB COUNTY	0311.13	2 - Moderate	55.00	No	\$122,500	\$50,132	1396	1096	78.51	98	136
GA	COBB COUNTY	0311.14	2 - Moderate	77.78	No	\$122,500	\$70,890	6880	5131	74.58	625	1217
GA	COBB COUNTY	0311.15	3 - Middle	89.52	No	\$122,500	\$81,591	4645	3028	65.19	1236	1762
GA	COBB COUNTY	0311.16	3 - Middle	81.65	No	\$122,500	\$74,423	4764	3525	73.99	970	1600
GA	COBB COUNTY	0311.17	3 - Middle	110.68	No	\$122,500	\$100,878	5691	2280	40.06	1785	2131
GA	COBB COUNTY	0311.18	4 - Upper	125.65	No	\$122,500	\$114,524	5993	2641	44.07	1568	1803
GA	COBB COUNTY	0311.19	2 - Moderate	65.91	No	\$122,500	\$60,078	4172	2906	69.65	1071	1409
GA	COBB COUNTY	0311.20	4 - Upper	122.27	No	\$122,500	\$111,441	4408	2828	64.16	1217	1843
GA	COBB COUNTY	0311.21	2 - Moderate	78.59	No	\$122,500	\$71,629	2788	1966	70.52	519	611
GA	COBB COUNTY	0311.22	3 - Middle	100.42	No	\$122,500	\$91,528	2960	1615	54.56	773	1274

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	COBB COUNTY	0312.07	4 - Upper	144.53	No	\$122,500	\$131,726	5182	2734	52.76	778	530
GA	COBB COUNTY	0312.09	4 - Upper	170.03	No	\$122,500	\$154,966	4719	1660	35.18	1607	1887
GA	COBB COUNTY	0312.12	4 - Upper	274.30	No	\$122,500	\$250,001	2456	267	10.87	970	1118
GA	COBB COUNTY	0312.13	4 - Upper	180.81	No	\$122,500	\$164,792	2532	1296	51.18	788	521
GA	COBB COUNTY	0312.14	3 - Middle	94.63	No	\$122,500	\$86,250	3575	2336	65.34	780	1125
GA	COBB COUNTY	0312.15	4 - Upper	153.83	No	\$122,500	\$140,203	4724	2968	62.83	1357	1466
GA	COBB COUNTY	0312.16	3 - Middle	115.17	No	\$122,500	\$104,975	2835	1752	61.80	423	611
GA	COBB COUNTY	0312.17	3 - Middle	106.57	No	\$122,500	\$97,135	4098	2603	63.52	769	1004
GA	COBB COUNTY	0312.18	4 - Upper	139.22	No	\$122,500	\$126,887	2206	1143	51.81	639	358
GA	COBB COUNTY	0312.19	3 - Middle	99.60	No	\$122,500	\$90,784	2028	1385	68.29	162	164
GA	COBB COUNTY	0312.20	4 - Upper	123.39	No	\$122,500	\$112,463	2878	1701	59.10	443	739
GA	COBB COUNTY	0312.21	3 - Middle	84.37	No	\$122,500	\$76,898	3488	2132	61.12	958	1265
GA	COBB COUNTY	0313.06	3 - Middle	87.61	No	\$122,500	\$79,850	4176	3022	72.37	801	1568
GA	COBB COUNTY	0313.08	2 - Moderate	72.49	No	\$122,500	\$66,074	5287	4243	80.25	1098	1608
GA	COBB COUNTY	0313.14	4 - Upper	127.28	No	\$122,500	\$116,003	5262	3788	71.99	1833	2373
GA	COBB COUNTY	0313.15	4 - Upper	165.30	No	\$122,500	\$150,655	4934	2602	52.74	1588	1933
GA	COBB COUNTY	0313.16	4 - Upper	161.51	No	\$122,500	\$147,208	5793	4726	81.58	1916	2219
GA	COBB COUNTY	0313.17	2 - Moderate	70.19	No	\$122,500	\$63,973	4489	3577	79.68	1290	1822
GA	COBB COUNTY	0313.18	2 - Moderate	73.84	No	\$122,500	\$67,305	4608	4378	95.01	687	1154
GA	COBB COUNTY	0313.19	1 - Low	45.66	No	\$122,500	\$41,619	5260	4905	93.25	856	1539
GA	COBB COUNTY	0313.20	1 - Low	48.69	No	\$122,500	\$44,381	4536	4374	96.43	468	768
GA	COBB COUNTY	0313.21	1 - Low	40.98	No	\$122,500	\$37,350	2521	2379	94.37	174	558
GA	COBB COUNTY	0313.22	2 - Moderate	63.54	No	\$122,500	\$57,917	5129	4681	91.27	1086	1768
GA	COBB COUNTY	0313.23	3 - Middle	86.16	No	\$122,500	\$78,533	2909	2083	71.61	817	1043
GA	COBB COUNTY	0313.24	3 - Middle	82.03	No	\$122,500	\$74,768	3972	2109	53.10	1406	1760
GA	COBB COUNTY	0313.25	3 - Middle	116.27	No	\$122,500	\$105,972	2227	917	41.18	689	725
GA	COBB COUNTY	0314.09	2 - Moderate	70.71	No	\$122,500	\$64,449	6348	4937	77.77	1714	2234
GA	COBB COUNTY	0314.10	3 - Middle	109.82	No	\$122,500	\$100,093	4700	3455	73.51	1522	1880
GA	COBB COUNTY	0314.11	2 - Moderate	64.29	No	\$122,500	\$58,594	4229	3262	77.13	1055	1389

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	COBB COUNTY	0314.12	2 - Moderate	66.72	No	\$122,500	\$60,815	4666	3604	77.24	620	1165
GA	COBB COUNTY	0314.13	1 - Low	47.81	No	\$122,500	\$43,575	3698	3236	87.51	461	947
GA	COBB COUNTY	0314.14	4 - Upper	137.37	No	\$122,500	\$125,202	4220	2926	69.34	1215	1577
GA	COBB COUNTY	0314.15	2 - Moderate	69.94	No	\$122,500	\$63,750	2671	1958	73.31	358	685
GA	COBB COUNTY	0314.16	3 - Middle	81.60	No	\$122,500	\$74,375	4186	3273	78.19	1030	1363
GA	COBB COUNTY	0314.17	1 - Low	46.35	No	\$122,500	\$42,246	2676	2087	77.99	419	1029
GA	COBB COUNTY	0315.06	3 - Middle	84.28	No	\$122,500	\$76,813	5991	4038	67.40	1499	2087
GA	COBB COUNTY	0315.07	3 - Middle	80.69	No	\$122,500	\$73,542	3549	2926	82.45	762	1148
GA	COBB COUNTY	0315.10	2 - Moderate	75.63	No	\$122,500	\$68,933	3572	2892	80.96	762	1067
GA	COBB COUNTY	0315.11	3 - Middle	95.55	No	\$122,500	\$87,090	5638	3856	68.39	1757	2396
GA	COBB COUNTY	0315.12	3 - Middle	83.66	No	\$122,500	\$76,250	5440	3906	71.80	1354	1916
GA	COBB COUNTY	0315.13	3 - Middle	81.69	No	\$122,500	\$74,460	4261	3289	77.19	1317	1681
GA	COBB COUNTY	0315.14	3 - Middle	119.12	No	\$122,500	\$108,574	2752	1734	63.01	826	976
GA	COBB COUNTY	0315.15	3 - Middle	83.79	No	\$122,500	\$76,375	4123	2726	66.12	1387	1577
GA	COBB COUNTY	0315.16	3 - Middle	114.60	No	\$122,500	\$104,453	2471	1688	68.31	738	858
GA	COBB COUNTY	0315.17	4 - Upper	148.84	No	\$122,500	\$135,654	3661	2517	68.75	943	1086
GA	COBB COUNTY	0315.18	2 - Moderate	75.63	No	\$122,500	\$68,935	2837	2151	75.82	738	976

2025 FFIEC Census Report - Summary Census Overview Information
MSA/MD: 12054 - ATLANTA-SANDY SPRINGS-ROSWELL, GA
State: GEORGIA
County: 077 - COWETA COUNTY
All Tracts: 27



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	COWETA COUNTY	1701.01	3 - Middle	115.92	No	\$110,700	\$95,000	1957	323	16.50	643	721
GA	COWETA COUNTY	1701.02	3 - Middle	101.74	No	\$110,700	\$83,384	5467	999	18.27	1931	2307
GA	COWETA COUNTY	1702.00	3 - Middle	82.95	No	\$110,700	\$67,981	7444	1966	26.41	1906	2724
GA	COWETA COUNTY	1703.03	4 - Upper	152.12	No	\$110,700	\$124,667	6274	1125	17.93	1986	2254
GA	COWETA COUNTY	1703.04	4 - Upper	126.63	No	\$110,700	\$103,776	6830	1929	28.24	2031	2278
GA	COWETA COUNTY	1703.07	2 - Moderate	69.41	No	\$110,700	\$56,887	7414	4515	60.90	650	1167
GA	COWETA COUNTY	1703.08	3 - Middle	80.84	No	\$110,700	\$66,250	5633	2979	52.88	1009	1480
GA	COWETA COUNTY	1703.09	3 - Middle	105.55	No	\$110,700	\$86,500	4978	2821	56.67	893	1326
GA	COWETA COUNTY	1703.10	4 - Upper	134.85	No	\$110,700	\$110,512	4505	1597	35.45	1224	1435
GA	COWETA COUNTY	1704.03	4 - Upper	146.74	No	\$110,700	\$120,257	5301	1412	26.64	1563	1806
GA	COWETA COUNTY	1704.04	4 - Upper	146.45	No	\$110,700	\$120,019	5502	1233	22.41	1798	2180
GA	COWETA COUNTY	1704.05	4 - Upper	122.25	No	\$110,700	\$100,192	7418	2226	30.01	2326	2723
GA	COWETA COUNTY	1704.06	4 - Upper	135.20	No	\$110,700	\$110,799	3903	733	18.78	1374	1456
GA	COWETA COUNTY	1704.07	1 - Low	49.52	No	\$110,700	\$40,583	1348	618	45.85	253	584

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	COWETA COUNTY	1704.08	4 - Upper	147.95	No	\$110,700	\$121,250	7537	1475	19.57	2781	2993
GA	COWETA COUNTY	1705.01	3 - Middle	119.53	No	\$110,700	\$97,962	7251	1338	18.45	2269	2685
GA	COWETA COUNTY	1705.02	3 - Middle	104.14	No	\$110,700	\$85,351	7343	1365	18.59	2424	2777
GA	COWETA COUNTY	1705.03	4 - Upper	125.46	No	\$110,700	\$102,821	7795	1453	18.64	2180	2611
GA	COWETA COUNTY	1706.03	3 - Middle	112.60	No	\$110,700	\$92,281	6337	1871	29.53	1926	2313
GA	COWETA COUNTY	1706.04	0 - Unknown	0.00	No	\$110,700	\$0	4134	2858	69.13	671	1292
GA	COWETA COUNTY	1706.05	2 - Moderate	56.28	No	\$110,700	\$46,130	3846	2432	63.23	544	1496
GA	COWETA COUNTY	1706.06	4 - Upper	133.53	No	\$110,700	\$109,435	4967	1937	39.00	1039	1647
GA	COWETA COUNTY	1706.07	4 - Upper	146.30	No	\$110,700	\$119,896	4156	909	21.87	1563	1672
GA	COWETA COUNTY	1707.01	3 - Middle	100.13	No	\$110,700	\$82,065	3884	2309	59.45	987	1555
GA	COWETA COUNTY	1707.02	3 - Middle	80.88	No	\$110,700	\$66,283	3773	2083	55.21	755	1266
GA	COWETA COUNTY	1708.01	3 - Middle	99.87	No	\$110,700	\$81,852	5900	1362	23.08	1270	2049
GA	COWETA COUNTY	1708.02	3 - Middle	110.05	No	\$110,700	\$90,189	5261	869	16.52	1879	2205

2025 FFIEC Census Report - Summary Census Overview Information
 MSA/MD: 12054 - ATLANTA-SANDY SPRINGS-ROSWELL, GA
 State: GEORGIA
 County: 089 - DEKALB COUNTY
 All Tracts: 203



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	DEKALB COUNTY	0201.00	4 - Upper	288.02	No	\$110,700	\$236,042	2140	516	24.11	530	684
GA	DEKALB COUNTY	0202.00	4 - Upper	242.52	No	\$110,700	\$198,750	2202	475	21.57	620	678
GA	DEKALB COUNTY	0203.00	4 - Upper	230.89	No	\$110,700	\$189,219	4036	754	18.68	1341	1557
GA	DEKALB COUNTY	0204.00	4 - Upper	236.42	No	\$110,700	\$193,750	2555	528	20.67	901	1160
GA	DEKALB COUNTY	0205.00	4 - Upper	143.95	No	\$110,700	\$117,969	3384	1584	46.81	957	1436
GA	DEKALB COUNTY	0206.00	3 - Middle	95.86	No	\$110,700	\$78,564	2843	1689	59.41	528	776
GA	DEKALB COUNTY	0207.00	4 - Upper	148.50	No	\$110,700	\$121,705	2536	1060	41.80	591	1094
GA	DEKALB COUNTY	0208.01	4 - Upper	158.87	No	\$110,700	\$130,197	2673	981	36.70	823	1083
GA	DEKALB COUNTY	0208.02	4 - Upper	159.42	No	\$110,700	\$130,650	4226	2356	55.75	1417	1856
GA	DEKALB COUNTY	0209.01	4 - Upper	157.27	No	\$110,700	\$128,886	3456	1440	41.67	929	1388
GA	DEKALB COUNTY	0209.02	3 - Middle	109.31	No	\$110,700	\$89,583	2752	1514	55.01	860	1219
GA	DEKALB COUNTY	0211.01	4 - Upper	305.06	No	\$110,700	\$250,001	3990	949	23.78	1302	1509
GA	DEKALB COUNTY	0211.03	4 - Upper	204.77	No	\$110,700	\$167,813	5106	1714	33.57	1063	1302
GA	DEKALB COUNTY	0211.04	4 - Upper	147.58	No	\$110,700	\$120,947	2138	713	33.35	703	517

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	DEKALB COUNTY	0212.04	1 - Low	35.45	No	\$110,700	\$29,055	4205	4045	96.20	8	376
GA	DEKALB COUNTY	0212.08	3 - Middle	103.99	No	\$110,700	\$85,227	4349	1963	45.14	1358	1369
GA	DEKALB COUNTY	0212.10	4 - Upper	222.44	No	\$110,700	\$182,295	6109	1275	20.87	1752	2000
GA	DEKALB COUNTY	0212.11	4 - Upper	148.56	No	\$110,700	\$121,750	4897	1181	24.12	1848	1952
GA	DEKALB COUNTY	0212.13	4 - Upper	232.26	No	\$110,700	\$190,341	3529	487	13.80	1185	1195
GA	DEKALB COUNTY	0212.17	4 - Upper	147.19	No	\$110,700	\$120,625	2701	1265	46.83	650	788
GA	DEKALB COUNTY	0212.19	4 - Upper	212.37	No	\$110,700	\$174,041	4308	1188	27.58	1384	1407
GA	DEKALB COUNTY	0212.20	4 - Upper	184.74	No	\$110,700	\$151,404	3258	1156	35.48	1128	1203
GA	DEKALB COUNTY	0212.21	4 - Upper	163.60	No	\$110,700	\$134,074	2613	823	31.50	627	699
GA	DEKALB COUNTY	0212.22	4 - Upper	127.29	No	\$110,700	\$104,318	4325	1695	39.19	909	1024
GA	DEKALB COUNTY	0212.23	4 - Upper	158.80	No	\$110,700	\$130,139	2405	1644	68.36	250	228
GA	DEKALB COUNTY	0212.24	3 - Middle	82.64	No	\$110,700	\$67,727	3824	2137	55.88	773	604
GA	DEKALB COUNTY	0212.25	3 - Middle	98.00	No	\$110,700	\$80,319	2131	1463	68.65	450	140
GA	DEKALB COUNTY	0212.26	4 - Upper	124.05	No	\$110,700	\$101,667	3267	2113	64.68	67	58
GA	DEKALB COUNTY	0212.27	4 - Upper	169.15	No	\$110,700	\$138,625	5766	3011	52.22	798	953
GA	DEKALB COUNTY	0212.28	4 - Upper	305.06	No	\$110,700	\$250,001	3094	587	18.97	1124	1134
GA	DEKALB COUNTY	0212.29	4 - Upper	213.46	No	\$110,700	\$174,934	3006	445	14.80	1155	1162

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	DEKALB COUNTY	0212.30	4 - Upper	127.07	No	\$110,700	\$104,141	4448	3132	70.41	614	542
GA	DEKALB COUNTY	0213.01	2 - Moderate	67.78	No	\$110,700	\$55,551	4101	3207	78.20	257	704
GA	DEKALB COUNTY	0213.05	3 - Middle	82.06	No	\$110,700	\$67,250	5526	4384	79.33	511	664
GA	DEKALB COUNTY	0213.06	2 - Moderate	66.92	No	\$110,700	\$54,848	6076	5063	83.33	935	1409
GA	DEKALB COUNTY	0213.07	3 - Middle	89.99	No	\$110,700	\$73,750	3951	2995	75.80	744	1057
GA	DEKALB COUNTY	0213.08	2 - Moderate	63.30	No	\$110,700	\$51,875	4380	3441	78.56	621	1105
GA	DEKALB COUNTY	0213.09	1 - Low	38.77	No	\$110,700	\$31,774	2099	2026	96.52	79	69
GA	DEKALB COUNTY	0213.10	1 - Low	48.27	No	\$110,700	\$39,560	4272	3792	88.76	717	1242
GA	DEKALB COUNTY	0214.05	4 - Upper	226.99	No	\$110,700	\$186,023	4949	1258	25.42	1656	1734
GA	DEKALB COUNTY	0214.09	3 - Middle	97.19	No	\$110,700	\$79,650	3464	2996	86.49	57	308
GA	DEKALB COUNTY	0214.10	3 - Middle	82.50	No	\$110,700	\$67,611	5204	3740	71.87	884	1277
GA	DEKALB COUNTY	0214.11	4 - Upper	249.08	No	\$110,700	\$204,125	3768	810	21.50	858	1236
GA	DEKALB COUNTY	0214.12	4 - Upper	260.64	No	\$110,700	\$213,600	4050	1088	26.86	1163	1507
GA	DEKALB COUNTY	0214.15	4 - Upper	269.63	No	\$110,700	\$220,972	4175	1817	43.52	864	1072
GA	DEKALB COUNTY	0214.16	4 - Upper	131.39	No	\$110,700	\$107,679	2278	1252	54.96	598	734
GA	DEKALB COUNTY	0214.17	0 - Unknown	0.00	No	\$110,700	\$0	4310	3372	78.24	290	690
GA	DEKALB COUNTY	0214.18	1 - Low	34.40	No	\$110,700	\$28,199	2477	2218	89.54	24	101

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	DEKALB COUNTY	0214.19	4 - Upper	130.95	No	\$110,700	\$107,316	2420	1955	80.79	187	258
GA	DEKALB COUNTY	0214.20	2 - Moderate	54.02	No	\$110,700	\$44,278	2163	2008	92.83	69	199
GA	DEKALB COUNTY	0214.21	0 - Unknown	0.00	No	\$110,700	\$0	2517	1887	74.97	219	377
GA	DEKALB COUNTY	0215.02	4 - Upper	143.13	No	\$110,700	\$117,297	5503	2350	42.70	866	1072
GA	DEKALB COUNTY	0215.03	3 - Middle	100.97	No	\$110,700	\$82,750	4308	1806	41.92	643	863
GA	DEKALB COUNTY	0215.05	4 - Upper	125.06	No	\$110,700	\$102,492	3394	1193	35.15	322	425
GA	DEKALB COUNTY	0215.06	4 - Upper	128.30	No	\$110,700	\$105,150	3264	1159	35.51	738	791
GA	DEKALB COUNTY	0216.02	4 - Upper	183.90	No	\$110,700	\$150,714	4147	1064	25.66	1261	1223
GA	DEKALB COUNTY	0216.04	4 - Upper	235.14	No	\$110,700	\$192,703	3400	843	24.79	1331	1441
GA	DEKALB COUNTY	0216.06	4 - Upper	198.62	No	\$110,700	\$162,778	3615	1395	38.59	765	1219
GA	DEKALB COUNTY	0216.07	4 - Upper	132.95	No	\$110,700	\$108,958	1947	1017	52.23	422	358
GA	DEKALB COUNTY	0216.08	3 - Middle	93.31	No	\$110,700	\$76,469	4342	2792	64.30	429	569
GA	DEKALB COUNTY	0216.09	4 - Upper	275.74	No	\$110,700	\$225,972	2212	888	40.14	407	554
GA	DEKALB COUNTY	0217.03	4 - Upper	212.54	No	\$110,700	\$174,181	4834	1072	22.18	1578	1752
GA	DEKALB COUNTY	0217.07	4 - Upper	172.62	No	\$110,700	\$141,466	2953	875	29.63	1036	1142
GA	DEKALB COUNTY	0217.08	4 - Upper	143.28	No	\$110,700	\$117,420	3584	1996	55.69	987	1247
GA	DEKALB COUNTY	0217.09	4 - Upper	152.96	No	\$110,700	\$125,357	3286	1755	53.41	671	810

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	DEKALB COUNTY	0217.10	4 - Upper	188.62	No	\$110,700	\$154,583	3139	1200	38.23	892	924
GA	DEKALB COUNTY	0217.11	0 - Unknown	0.00	No	\$110,700	\$0	2903	2013	69.34	549	645
GA	DEKALB COUNTY	0217.12	3 - Middle	80.57	No	\$110,700	\$66,029	2744	1858	67.71	280	354
GA	DEKALB COUNTY	0218.08	4 - Upper	127.68	No	\$110,700	\$104,643	5069	2639	52.06	1109	1516
GA	DEKALB COUNTY	0218.12	3 - Middle	111.43	No	\$110,700	\$91,319	2477	1498	60.48	704	937
GA	DEKALB COUNTY	0218.13	2 - Moderate	55.24	No	\$110,700	\$45,271	2771	2551	92.06	0	63
GA	DEKALB COUNTY	0218.15	1 - Low	39.95	No	\$110,700	\$32,742	4095	3721	90.87	220	580
GA	DEKALB COUNTY	0218.16	4 - Upper	125.19	No	\$110,700	\$102,600	2844	2024	71.17	696	668
GA	DEKALB COUNTY	0218.17	4 - Upper	151.07	No	\$110,700	\$123,807	2097	1512	72.10	738	871
GA	DEKALB COUNTY	0218.18	4 - Upper	128.91	No	\$110,700	\$105,645	4781	2618	54.76	1277	1654
GA	DEKALB COUNTY	0218.19	4 - Upper	138.98	No	\$110,700	\$113,903	3523	1255	35.62	1152	1404
GA	DEKALB COUNTY	0218.20	2 - Moderate	78.03	No	\$110,700	\$63,949	2367	1676	70.81	443	414
GA	DEKALB COUNTY	0218.21	4 - Upper	153.24	No	\$110,700	\$125,588	3203	1000	31.22	1061	1241
GA	DEKALB COUNTY	0218.22	4 - Upper	129.54	No	\$110,700	\$106,161	3837	1420	37.01	1230	1531
GA	DEKALB COUNTY	0218.23	4 - Upper	123.86	No	\$110,700	\$101,511	3633	2213	60.91	1000	1381
GA	DEKALB COUNTY	0218.24	2 - Moderate	65.35	No	\$110,700	\$53,556	2812	2434	86.56	301	654
GA	DEKALB COUNTY	0219.06	2 - Moderate	60.73	No	\$110,700	\$49,773	5628	5055	89.82	1053	1758

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	DEKALB COUNTY	0219.08	2 - Moderate	61.02	No	\$110,700	\$50,014	5528	5169	93.51	678	1049
GA	DEKALB COUNTY	0219.10	2 - Moderate	67.19	No	\$110,700	\$55,066	5841	5174	88.58	1244	1836
GA	DEKALB COUNTY	0219.11	1 - Low	35.05	No	\$110,700	\$28,729	2382	2327	97.69	96	208
GA	DEKALB COUNTY	0219.12	4 - Upper	202.86	No	\$110,700	\$166,250	3613	1791	49.57	1290	1374
GA	DEKALB COUNTY	0219.13	1 - Low	41.95	No	\$110,700	\$34,384	4854	4609	94.95	69	557
GA	DEKALB COUNTY	0219.14	2 - Moderate	56.80	No	\$110,700	\$46,555	4343	3554	81.83	695	1183
GA	DEKALB COUNTY	0219.15	4 - Upper	130.29	No	\$110,700	\$106,782	4869	4075	83.69	1542	1642
GA	DEKALB COUNTY	0219.16	2 - Moderate	59.46	No	\$110,700	\$48,736	3616	3184	88.05	384	763
GA	DEKALB COUNTY	0219.17	1 - Low	44.35	No	\$110,700	\$36,349	3643	3235	88.80	352	668
GA	DEKALB COUNTY	0220.01	4 - Upper	128.52	No	\$110,700	\$105,329	4571	2019	44.17	1131	1534
GA	DEKALB COUNTY	0220.05	2 - Moderate	60.59	No	\$110,700	\$49,656	5047	4478	88.73	529	871
GA	DEKALB COUNTY	0220.07	1 - Low	46.63	No	\$110,700	\$38,221	4431	4048	91.36	60	360
GA	DEKALB COUNTY	0220.10	2 - Moderate	78.14	No	\$110,700	\$64,038	2485	2005	80.68	405	562
GA	DEKALB COUNTY	0220.11	1 - Low	45.48	No	\$110,700	\$37,273	4744	4292	90.47	368	571
GA	DEKALB COUNTY	0220.12	1 - Low	35.93	No	\$110,700	\$29,453	4310	3969	92.09	109	437
GA	DEKALB COUNTY	0220.13	2 - Moderate	59.79	No	\$110,700	\$49,000	3790	3563	94.01	45	188
GA	DEKALB COUNTY	0220.14	1 - Low	31.46	No	\$110,700	\$25,785	2667	2569	96.33	32	244

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	DEKALB COUNTY	0220.15	3 - Middle	99.65	No	\$110,700	\$81,667	2109	1769	83.88	458	701
GA	DEKALB COUNTY	0220.16	2 - Moderate	73.01	No	\$110,700	\$59,840	3612	3367	93.22	671	929
GA	DEKALB COUNTY	0221.00	2 - Moderate	57.78	No	\$110,700	\$47,359	4176	3268	78.26	613	872
GA	DEKALB COUNTY	0222.03	3 - Middle	100.50	No	\$110,700	\$82,361	2435	1374	56.43	210	341
GA	DEKALB COUNTY	0222.05	3 - Middle	103.09	No	\$110,700	\$84,491	3579	2046	57.17	818	1070
GA	DEKALB COUNTY	0222.06	2 - Moderate	78.69	No	\$110,700	\$64,494	4097	2856	69.71	376	509
GA	DEKALB COUNTY	0223.02	4 - Upper	155.03	No	\$110,700	\$127,051	4538	1701	37.48	1005	1310
GA	DEKALB COUNTY	0223.03	4 - Upper	163.76	No	\$110,700	\$134,205	3236	1022	31.58	1196	1365
GA	DEKALB COUNTY	0223.04	4 - Upper	130.52	No	\$110,700	\$106,964	3214	1139	35.44	752	1032
GA	DEKALB COUNTY	0224.01	4 - Upper	247.33	No	\$110,700	\$202,695	4498	1092	24.28	1181	1148
GA	DEKALB COUNTY	0224.03	4 - Upper	286.34	No	\$110,700	\$234,659	4119	726	17.63	1279	1476
GA	DEKALB COUNTY	0224.04	0 - Unknown	0.00	No	\$110,700	\$0	4108	2618	63.73	0	123
GA	DEKALB COUNTY	0224.05	4 - Upper	147.16	No	\$110,700	\$120,607	2788	1777	63.74	98	203
GA	DEKALB COUNTY	0225.01	3 - Middle	115.06	No	\$110,700	\$94,297	3960	1695	42.80	727	794
GA	DEKALB COUNTY	0225.02	4 - Upper	275.76	No	\$110,700	\$225,994	2861	606	21.18	855	1101
GA	DEKALB COUNTY	0226.01	4 - Upper	163.47	No	\$110,700	\$133,971	4788	1476	30.83	1079	1349
GA	DEKALB COUNTY	0226.02	4 - Upper	224.87	No	\$110,700	\$184,286	2475	733	29.62	627	847

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	DEKALB COUNTY	0227.00	4 - Upper	190.44	No	\$110,700	\$156,071	5425	1773	32.68	1387	1704
GA	DEKALB COUNTY	0228.00	4 - Upper	199.66	No	\$110,700	\$163,625	4297	1450	33.74	1035	1225
GA	DEKALB COUNTY	0229.00	4 - Upper	154.00	No	\$110,700	\$126,205	4544	1797	39.55	1448	1851
GA	DEKALB COUNTY	0230.00	4 - Upper	140.98	No	\$110,700	\$115,536	2182	454	20.81	700	864
GA	DEKALB COUNTY	0231.01	2 - Moderate	78.25	No	\$110,700	\$64,128	4281	3097	72.34	1054	1895
GA	DEKALB COUNTY	0231.02	2 - Moderate	70.73	No	\$110,700	\$57,969	3289	1992	60.57	706	902
GA	DEKALB COUNTY	0231.07	3 - Middle	82.54	No	\$110,700	\$67,647	4482	3411	76.10	895	1935
GA	DEKALB COUNTY	0231.08	1 - Low	42.32	No	\$110,700	\$34,684	4429	4063	91.74	602	1455
GA	DEKALB COUNTY	0231.11	2 - Moderate	63.75	No	\$110,700	\$52,250	1870	1722	92.09	487	779
GA	DEKALB COUNTY	0231.12	1 - Low	48.38	No	\$110,700	\$39,656	3480	3268	93.91	234	776
GA	DEKALB COUNTY	0231.13	1 - Low	49.96	No	\$110,700	\$40,947	2985	1810	60.64	373	564
GA	DEKALB COUNTY	0231.14	3 - Middle	84.32	No	\$110,700	\$69,107	2948	2546	86.36	883	1186
GA	DEKALB COUNTY	0231.15	0 - Unknown	0.00	No	\$110,700	\$0	1395	1028	73.69	0	0
GA	DEKALB COUNTY	0232.09	3 - Middle	86.22	No	\$110,700	\$70,662	5582	5325	95.40	1396	1832
GA	DEKALB COUNTY	0232.11	3 - Middle	101.17	No	\$110,700	\$82,917	3324	3236	97.35	731	993
GA	DEKALB COUNTY	0232.12	3 - Middle	108.56	No	\$110,700	\$88,971	3766	3649	96.89	906	1475
GA	DEKALB COUNTY	0232.13	2 - Moderate	69.60	No	\$110,700	\$57,043	5754	5603	97.38	993	1577

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	DEKALB COUNTY	0232.14	2 - Moderate	70.05	No	\$110,700	\$57,414	6326	6217	98.28	740	1384
GA	DEKALB COUNTY	0232.15	1 - Low	49.85	No	\$110,700	\$40,855	4638	4366	94.14	1198	1648
GA	DEKALB COUNTY	0232.16	3 - Middle	80.98	No	\$110,700	\$66,368	3473	3264	93.98	1044	1481
GA	DEKALB COUNTY	0232.17	3 - Middle	82.13	No	\$110,700	\$67,313	3907	3781	96.78	995	1473
GA	DEKALB COUNTY	0232.18	2 - Moderate	50.66	No	\$110,700	\$41,518	3011	2953	98.07	110	339
GA	DEKALB COUNTY	0232.19	2 - Moderate	74.15	No	\$110,700	\$60,772	3689	3323	90.08	890	1190
GA	DEKALB COUNTY	0232.20	3 - Middle	101.60	No	\$110,700	\$83,269	3703	3378	91.22	686	1143
GA	DEKALB COUNTY	0232.21	2 - Moderate	69.12	No	\$110,700	\$56,645	3064	2857	93.24	638	1131
GA	DEKALB COUNTY	0232.22	2 - Moderate	50.01	No	\$110,700	\$40,984	3591	3419	95.21	672	1147
GA	DEKALB COUNTY	0233.11	3 - Middle	90.09	No	\$110,700	\$73,830	4300	4102	95.40	1269	1777
GA	DEKALB COUNTY	0233.13	2 - Moderate	77.26	No	\$110,700	\$63,317	4933	4841	98.14	1072	1779
GA	DEKALB COUNTY	0233.15	3 - Middle	96.65	No	\$110,700	\$79,211	6559	6175	94.15	1792	2076
GA	DEKALB COUNTY	0233.17	1 - Low	42.19	No	\$110,700	\$34,583	3844	3546	92.25	656	1319
GA	DEKALB COUNTY	0233.18	4 - Upper	122.63	No	\$110,700	\$100,500	3870	3695	95.48	816	1069
GA	DEKALB COUNTY	0233.19	2 - Moderate	77.21	No	\$110,700	\$63,281	3296	3260	98.91	476	564
GA	DEKALB COUNTY	0233.20	0 - Unknown	0.00	No	\$110,700	\$0	3558	3498	98.31	188	520
GA	DEKALB COUNTY	0233.21	2 - Moderate	62.82	No	\$110,700	\$51,486	4141	4074	98.38	235	450

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	DEKALB COUNTY	0233.22	2 - Moderate	53.47	No	\$110,700	\$43,824	3004	2881	95.91	370	909
GA	DEKALB COUNTY	0233.23	3 - Middle	103.08	No	\$110,700	\$84,479	3792	3650	96.26	1045	1238
GA	DEKALB COUNTY	0233.24	3 - Middle	98.85	No	\$110,700	\$81,016	3391	3322	97.97	1044	1312
GA	DEKALB COUNTY	0233.25	4 - Upper	121.94	No	\$110,700	\$99,934	4928	4805	97.50	1361	1754
GA	DEKALB COUNTY	0233.26	3 - Middle	110.20	No	\$110,700	\$90,313	3292	3238	98.36	873	1083
GA	DEKALB COUNTY	0233.27	2 - Moderate	61.34	No	\$110,700	\$50,274	6024	5949	98.75	1193	1981
GA	DEKALB COUNTY	0233.28	2 - Moderate	78.72	No	\$110,700	\$64,519	4641	4557	98.19	768	1541
GA	DEKALB COUNTY	0233.29	3 - Middle	91.05	No	\$110,700	\$74,623	4318	4206	97.41	1198	1448
GA	DEKALB COUNTY	0233.30	3 - Middle	98.75	No	\$110,700	\$80,931	2918	2844	97.46	980	1015
GA	DEKALB COUNTY	0233.31	2 - Moderate	54.15	No	\$110,700	\$44,381	3577	3466	96.90	588	1155
GA	DEKALB COUNTY	0233.32	2 - Moderate	78.14	No	\$110,700	\$64,037	2698	2607	96.63	782	991
GA	DEKALB COUNTY	0234.10	2 - Moderate	56.09	No	\$110,700	\$45,972	5135	5044	98.23	348	706
GA	DEKALB COUNTY	0234.11	2 - Moderate	78.47	No	\$110,700	\$64,315	3856	3670	95.18	944	1340
GA	DEKALB COUNTY	0234.13	3 - Middle	98.30	No	\$110,700	\$80,563	3482	3320	95.35	1212	1430
GA	DEKALB COUNTY	0234.22	2 - Moderate	77.49	No	\$110,700	\$63,508	5786	5681	98.19	1182	1988
GA	DEKALB COUNTY	0234.24	3 - Middle	97.67	No	\$110,700	\$80,047	5366	5223	97.34	1320	1849
GA	DEKALB COUNTY	0234.25	3 - Middle	105.31	No	\$110,700	\$86,309	6142	5989	97.51	1698	2363

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	DEKALB COUNTY	0234.26	3 - Middle	87.05	No	\$110,700	\$71,343	4604	4526	98.31	1236	1788
GA	DEKALB COUNTY	0234.27	3 - Middle	91.78	No	\$110,700	\$75,221	2947	2856	96.91	732	991
GA	DEKALB COUNTY	0234.29	1 - Low	38.93	No	\$110,700	\$31,906	3745	3667	97.92	445	1214
GA	DEKALB COUNTY	0234.30	1 - Low	47.12	No	\$110,700	\$38,620	5543	5432	98.00	523	1075
GA	DEKALB COUNTY	0234.31	2 - Moderate	58.63	No	\$110,700	\$48,049	2032	1999	98.38	208	489
GA	DEKALB COUNTY	0234.32	3 - Middle	99.82	No	\$110,700	\$81,806	4092	4018	98.19	686	1096
GA	DEKALB COUNTY	0234.33	3 - Middle	100.20	No	\$110,700	\$82,121	4186	4086	97.61	973	1615
GA	DEKALB COUNTY	0234.34	4 - Upper	129.63	No	\$110,700	\$106,241	4621	4452	96.34	1036	1335
GA	DEKALB COUNTY	0234.35	0 - Unknown	0.00	No	\$110,700	\$0	1973	1907	96.65	0	114
GA	DEKALB COUNTY	0234.36	3 - Middle	80.43	No	\$110,700	\$65,920	3166	3131	98.89	800	1077
GA	DEKALB COUNTY	0234.37	3 - Middle	98.60	No	\$110,700	\$80,809	6527	6449	98.80	2109	2404
GA	DEKALB COUNTY	0234.38	2 - Moderate	65.54	No	\$110,700	\$53,713	5508	5422	98.44	1298	1803
GA	DEKALB COUNTY	0234.39	1 - Low	39.78	No	\$110,700	\$32,604	3334	3295	98.83	202	545
GA	DEKALB COUNTY	0234.40	2 - Moderate	79.51	No	\$110,700	\$65,160	4897	4700	95.98	505	838
GA	DEKALB COUNTY	0234.41	3 - Middle	84.40	No	\$110,700	\$69,167	3713	3619	97.47	931	1306
GA	DEKALB COUNTY	0234.42	3 - Middle	116.03	No	\$110,700	\$95,089	3946	3829	97.03	661	845
GA	DEKALB COUNTY	0234.43	3 - Middle	114.46	No	\$110,700	\$93,806	5716	5574	97.52	1746	2121

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	DEKALB COUNTY	0234.44	3 - Middle	87.00	No	\$110,700	\$71,301	2270	2188	96.39	464	904
GA	DEKALB COUNTY	0234.45	2 - Moderate	73.81	No	\$110,700	\$60,496	4218	4069	96.47	1686	1940
GA	DEKALB COUNTY	0234.46	1 - Low	45.50	No	\$110,700	\$37,290	1888	1825	96.66	354	874
GA	DEKALB COUNTY	0234.47	2 - Moderate	73.62	No	\$110,700	\$60,333	2643	2565	97.05	1125	1289
GA	DEKALB COUNTY	0234.48	3 - Middle	105.99	No	\$110,700	\$86,862	3816	3721	97.51	822	1108
GA	DEKALB COUNTY	0235.01	1 - Low	43.13	No	\$110,700	\$35,352	3259	2840	87.14	744	1609
GA	DEKALB COUNTY	0235.04	2 - Moderate	50.80	No	\$110,700	\$41,637	3349	3148	94.00	441	1050
GA	DEKALB COUNTY	0235.05	1 - Low	47.84	No	\$110,700	\$39,210	2627	2407	91.63	682	1130
GA	DEKALB COUNTY	0235.06	3 - Middle	84.72	No	\$110,700	\$69,432	6170	5756	93.29	1529	2167
GA	DEKALB COUNTY	0235.07	2 - Moderate	61.48	No	\$110,700	\$50,388	4396	4194	95.40	897	1490
GA	DEKALB COUNTY	0236.01	3 - Middle	89.28	No	\$110,700	\$73,167	2756	1799	65.28	748	1133
GA	DEKALB COUNTY	0236.02	2 - Moderate	64.06	No	\$110,700	\$52,500	2352	1884	80.10	460	858
GA	DEKALB COUNTY	0236.03	1 - Low	47.28	No	\$110,700	\$38,750	3317	3010	90.74	720	1169
GA	DEKALB COUNTY	0237.01	2 - Moderate	61.72	No	\$110,700	\$50,588	2640	1735	65.72	707	1045
GA	DEKALB COUNTY	0237.02	0 - Unknown	0.00	No	\$110,700	\$0	3811	3357	88.09	374	985
GA	DEKALB COUNTY	0238.01	4 - Upper	126.72	No	\$110,700	\$103,856	4510	3008	66.70	1535	1920
GA	DEKALB COUNTY	0238.02	3 - Middle	119.22	No	\$110,700	\$97,702	4045	3135	77.50	590	1284

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	DEKALB COUNTY	0238.03	2 - Moderate	75.70	No	\$110,700	\$62,039	4988	4049	81.17	1407	2317
GA	DEKALB COUNTY	9800.00	0 - Unknown	0.00	No	\$110,700	\$0	0	0	0.00	0	0

2025 FFIEC Census Report - Summary Census Overview Information

State: GEORGIA

County: 097 - DOUGLAS COUNTY

All Tracts: 31



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	DOUGLAS COUNTY	0801.04	2 - Moderate	56.88	No	\$110,700	\$46,616	4869	3976	81.66	739	1154
GA	DOUGLAS COUNTY	0801.05	4 - Upper	144.69	No	\$110,700	\$118,576	3235	2930	90.57	799	1014
GA	DOUGLAS COUNTY	0801.06	2 - Moderate	57.04	No	\$110,700	\$46,749	3868	2776	71.77	672	1255
GA	DOUGLAS COUNTY	0801.07	2 - Moderate	66.21	No	\$110,700	\$54,265	3309	2805	84.77	0	481
GA	DOUGLAS COUNTY	0802.01	3 - Middle	86.84	No	\$110,700	\$71,172	5422	3015	55.61	1321	1822
GA	DOUGLAS COUNTY	0802.03	2 - Moderate	77.44	No	\$110,700	\$63,469	5404	3900	72.17	1430	1898
GA	DOUGLAS COUNTY	0802.04	2 - Moderate	69.70	No	\$110,700	\$57,125	3508	2324	66.25	831	1217
GA	DOUGLAS COUNTY	0803.03	2 - Moderate	61.18	No	\$110,700	\$50,140	4424	3114	70.39	602	1158
GA	DOUGLAS COUNTY	0803.04	3 - Middle	91.73	No	\$110,700	\$75,176	5469	3544	64.80	765	1933
GA	DOUGLAS COUNTY	0803.05	3 - Middle	99.86	No	\$110,700	\$81,844	5514	4668	84.66	1091	1730
GA	DOUGLAS COUNTY	0803.06	2 - Moderate	62.08	No	\$110,700	\$50,877	4189	3698	88.28	730	1223
GA	DOUGLAS COUNTY	0803.07	2 - Moderate	66.17	No	\$110,700	\$54,234	3985	3477	87.25	599	1017
GA	DOUGLAS COUNTY	0804.03	3 - Middle	103.72	No	\$110,700	\$85,000	4658	2154	46.24	1417	1667
GA	DOUGLAS COUNTY	0804.05	4 - Upper	140.22	No	\$110,700	\$114,912	5755	1487	25.84	1641	1863
GA	DOUGLAS	0804.06	3 - Middle	112.42	No	\$110,700	\$92,136	3716	825	22.20	1061	1287

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	COUNTY											
GA	DOUGLAS COUNTY	0804.07	3 - Middle	108.74	No	\$110,700	\$89,120	6207	4007	64.56	1029	1454
GA	DOUGLAS COUNTY	0804.08	2 - Moderate	65.51	No	\$110,700	\$53,692	3493	1728	49.47	704	1044
GA	DOUGLAS COUNTY	0805.05	2 - Moderate	77.23	No	\$110,700	\$63,294	4408	2338	53.04	1041	1514
GA	DOUGLAS COUNTY	0805.06	3 - Middle	84.15	No	\$110,700	\$68,968	5903	2620	44.38	1321	1872
GA	DOUGLAS COUNTY	0805.07	3 - Middle	113.97	No	\$110,700	\$93,403	3766	1845	48.99	1130	1448
GA	DOUGLAS COUNTY	0805.08	3 - Middle	86.74	No	\$110,700	\$71,090	5888	3910	66.41	1016	1346
GA	DOUGLAS COUNTY	0805.09	4 - Upper	134.68	No	\$110,700	\$110,373	6531	4138	63.36	1998	2354
GA	DOUGLAS COUNTY	0805.12	3 - Middle	99.14	No	\$110,700	\$81,250	4479	2614	58.36	1283	1605
GA	DOUGLAS COUNTY	0805.13	3 - Middle	116.39	No	\$110,700	\$95,386	3217	2457	76.38	1031	1268
GA	DOUGLAS COUNTY	0805.14	4 - Upper	152.71	No	\$110,700	\$125,150	4145	2335	56.33	1183	1371
GA	DOUGLAS COUNTY	0805.15	4 - Upper	150.78	No	\$110,700	\$123,568	5824	4660	80.01	1323	1677
GA	DOUGLAS COUNTY	0806.02	3 - Middle	98.26	No	\$110,700	\$80,533	5736	4117	71.77	1719	2495
GA	DOUGLAS COUNTY	0806.05	3 - Middle	85.85	No	\$110,700	\$70,357	3887	2365	60.84	852	1487
GA	DOUGLAS COUNTY	0806.06	3 - Middle	116.22	No	\$110,700	\$95,250	5602	4863	86.81	1336	1637
GA	DOUGLAS COUNTY	0806.07	4 - Upper	150.38	No	\$110,700	\$123,242	4478	3195	71.35	1087	1444
GA	DOUGLAS COUNTY	0806.08	2 - Moderate	78.95	No	\$110,700	\$64,706	3348	2475	73.92	853	1170

2025 FFIEC Census Report - Summary Census Overview Information
 MSA/MD: 12054 - ATLANTA-SANDY SPRINGS-ROSWELL, GA
 State: GEORGIA
 County: 113 - FAYETTE COUNTY
 All Tracts: 24



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	FAYETTE COUNTY	1401.02	3 - Middle	89.19	No	\$110,700	\$73,099	5722	3546	61.97	1934	2375
GA	FAYETTE COUNTY	1401.03	0 - Unknown	0.00	No	\$110,700	\$0	2299	1385	60.24	569	720
GA	FAYETTE COUNTY	1401.04	4 - Upper	121.07	No	\$110,700	\$99,219	5940	5042	84.88	2167	2396
GA	FAYETTE COUNTY	1402.03	4 - Upper	153.33	No	\$110,700	\$125,662	6367	2850	44.76	1954	2364
GA	FAYETTE COUNTY	1402.04	3 - Middle	94.35	No	\$110,700	\$77,321	5785	3251	56.20	1387	1933
GA	FAYETTE COUNTY	1402.06	4 - Upper	209.34	No	\$110,700	\$171,563	4725	1261	26.69	1326	1567
GA	FAYETTE COUNTY	1402.07	4 - Upper	186.97	No	\$110,700	\$153,229	5717	1430	25.01	1631	1764
GA	FAYETTE COUNTY	1402.09	4 - Upper	135.73	No	\$110,700	\$111,238	2634	773	29.35	749	1025
GA	FAYETTE COUNTY	1402.10	4 - Upper	134.98	No	\$110,700	\$110,625	7628	3597	47.16	1422	1826
GA	FAYETTE COUNTY	1403.03	4 - Upper	162.88	No	\$110,700	\$133,482	4563	1147	25.14	1469	1810
GA	FAYETTE COUNTY	1403.04	4 - Upper	140.79	No	\$110,700	\$115,382	6355	1755	27.62	1603	2061
GA	FAYETTE COUNTY	1403.05	4 - Upper	146.79	No	\$110,700	\$120,304	5290	2235	42.25	1514	1769
GA	FAYETTE COUNTY	1403.07	4 - Upper	238.55	No	\$110,700	\$195,500	5550	1013	18.25	1535	1588
GA	FAYETTE COUNTY	1403.08	4 - Upper	180.06	No	\$110,700	\$147,567	2447	586	23.95	582	780

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	FAYETTE COUNTY	1403.09	3 - Middle	92.09	No	\$110,700	\$75,473	5125	1689	32.96	1518	1930
GA	FAYETTE COUNTY	1404.03	4 - Upper	121.97	No	\$110,700	\$99,960	5777	3899	67.49	1806	2070
GA	FAYETTE COUNTY	1404.04	4 - Upper	126.39	No	\$110,700	\$103,578	6969	3644	52.29	1571	2105
GA	FAYETTE COUNTY	1404.05	4 - Upper	145.89	No	\$110,700	\$119,559	4182	1610	38.50	1212	1343
GA	FAYETTE COUNTY	1404.06	2 - Moderate	68.40	No	\$110,700	\$56,059	3964	2378	59.99	911	1299
GA	FAYETTE COUNTY	1404.08	4 - Upper	128.91	No	\$110,700	\$105,645	3254	1153	35.43	1104	1223
GA	FAYETTE COUNTY	1404.09	3 - Middle	111.98	No	\$110,700	\$91,771	3785	1904	50.30	1035	1218
GA	FAYETTE COUNTY	1404.10	3 - Middle	98.58	No	\$110,700	\$80,790	4621	3101	67.11	945	1386
GA	FAYETTE COUNTY	1405.01	4 - Upper	169.18	No	\$110,700	\$138,651	6778	1330	19.62	2135	2179
GA	FAYETTE COUNTY	1405.02	4 - Upper	133.39	No	\$110,700	\$109,318	3717	471	12.67	1151	1367

2025 FFIEC Census Report - Summary Census Overview Information
MSA/MD: 12054 - ATLANTA-SANDY SPRINGS-ROSWELL, GA
State: GEORGIA
County: 117 - FORSYTH COUNTY
All Tracts: 48



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	FORSYTH COUNTY	1301.01	4 - Upper	138.11	No	\$110,700	\$113,188	4403	757	17.19	1491	1728
GA	FORSYTH COUNTY	1301.02	3 - Middle	103.72	No	\$110,700	\$85,000	2790	287	10.29	767	923
GA	FORSYTH COUNTY	1301.03	3 - Middle	97.18	No	\$110,700	\$79,643	4781	920	19.24	1085	1456
GA	FORSYTH COUNTY	1301.04	4 - Upper	144.44	No	\$110,700	\$118,375	4453	551	12.37	1379	1660
GA	FORSYTH COUNTY	1301.05	2 - Moderate	79.54	No	\$110,700	\$65,192	2578	789	30.61	659	1051
GA	FORSYTH COUNTY	1302.01	4 - Upper	139.74	No	\$110,700	\$114,524	5186	861	16.60	1607	1855
GA	FORSYTH COUNTY	1302.02	4 - Upper	160.77	No	\$110,700	\$131,758	5997	1155	19.26	1507	1652
GA	FORSYTH COUNTY	1302.03	3 - Middle	118.59	No	\$110,700	\$97,188	5505	956	17.37	1525	1960
GA	FORSYTH COUNTY	1302.04	4 - Upper	128.17	No	\$110,700	\$105,039	6673	1430	21.43	1773	2305
GA	FORSYTH COUNTY	1302.05	4 - Upper	132.54	No	\$110,700	\$108,620	6516	2363	36.26	1164	1610
GA	FORSYTH COUNTY	1303.01	4 - Upper	153.61	No	\$110,700	\$125,889	6081	1314	21.61	2128	2391
GA	FORSYTH COUNTY	1303.02	4 - Upper	183.51	No	\$110,700	\$150,389	9344	2625	28.09	2484	2641
GA	FORSYTH COUNTY	1303.03	4 - Upper	137.55	No	\$110,700	\$112,731	4077	822	20.16	1199	1406
GA	FORSYTH COUNTY	1303.04	4 - Upper	188.17	No	\$110,700	\$154,214	6811	2627	38.57	1729	1929

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	FORSYTH COUNTY	1303.05	4 - Upper	159.78	No	\$110,700	\$130,948	6994	1845	26.38	1991	2055
GA	FORSYTH COUNTY	1303.06	4 - Upper	165.70	No	\$110,700	\$135,795	5407	1741	32.20	1595	1906
GA	FORSYTH COUNTY	1303.07	4 - Upper	154.29	No	\$110,700	\$126,447	6706	2428	36.21	1843	2033
GA	FORSYTH COUNTY	1304.06	3 - Middle	107.09	No	\$110,700	\$87,768	7808	3953	50.63	1867	2400
GA	FORSYTH COUNTY	1304.09	3 - Middle	86.63	No	\$110,700	\$71,000	3464	1312	37.88	965	1382
GA	FORSYTH COUNTY	1304.10	4 - Upper	140.99	No	\$110,700	\$115,549	8922	3576	40.08	2066	2654
GA	FORSYTH COUNTY	1304.11	3 - Middle	116.68	No	\$110,700	\$95,625	2796	735	26.29	619	830
GA	FORSYTH COUNTY	1304.12	4 - Upper	130.90	No	\$110,700	\$107,275	3328	682	20.49	1052	1186
GA	FORSYTH COUNTY	1304.13	3 - Middle	104.40	No	\$110,700	\$85,563	3251	1289	39.65	534	915
GA	FORSYTH COUNTY	1304.14	4 - Upper	163.68	No	\$110,700	\$134,141	4837	1485	30.70	1343	1452
GA	FORSYTH COUNTY	1304.15	4 - Upper	128.30	No	\$110,700	\$105,147	3791	1188	31.34	869	1060
GA	FORSYTH COUNTY	1305.03	4 - Upper	136.18	No	\$110,700	\$111,607	2855	393	13.77	1028	1360
GA	FORSYTH COUNTY	1305.04	4 - Upper	121.96	No	\$110,700	\$99,955	3828	1080	28.21	1124	1579
GA	FORSYTH COUNTY	1305.05	4 - Upper	142.42	No	\$110,700	\$116,722	2833	340	12.00	976	1172
GA	FORSYTH COUNTY	1305.06	4 - Upper	122.88	No	\$110,700	\$100,702	3454	746	21.60	931	1085
GA	FORSYTH COUNTY	1305.07	3 - Middle	111.00	No	\$110,700	\$90,972	3167	727	22.96	1047	1357
GA	FORSYTH COUNTY	1305.08	4 - Upper	179.60	No	\$110,700	\$147,188	5519	989	17.92	1641	1840

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	FORSYTH COUNTY	1305.09	4 - Upper	169.30	No	\$110,700	\$138,750	3807	1240	32.57	1257	1650
GA	FORSYTH COUNTY	1305.11	4 - Upper	214.38	No	\$110,700	\$175,691	5075	1843	36.32	1327	1358
GA	FORSYTH COUNTY	1305.12	4 - Upper	145.49	No	\$110,700	\$119,231	4383	2479	56.56	833	1009
GA	FORSYTH COUNTY	1306.01	4 - Upper	122.90	No	\$110,700	\$100,724	6646	3965	59.66	1494	1955
GA	FORSYTH COUNTY	1306.02	4 - Upper	129.60	No	\$110,700	\$106,213	6062	4051	66.83	1451	2043
GA	FORSYTH COUNTY	1306.03	4 - Upper	199.22	No	\$110,700	\$163,269	8449	4335	51.31	2141	2254
GA	FORSYTH COUNTY	1306.04	4 - Upper	211.33	No	\$110,700	\$173,188	5084	2179	42.86	1495	1713
GA	FORSYTH COUNTY	1306.05	4 - Upper	172.11	No	\$110,700	\$141,053	4745	1650	34.77	1380	1497
GA	FORSYTH COUNTY	1306.06	4 - Upper	170.33	No	\$110,700	\$139,592	5288	1933	36.55	1492	1558
GA	FORSYTH COUNTY	1306.07	4 - Upper	199.61	No	\$110,700	\$163,590	9066	5840	64.42	2619	2679
GA	FORSYTH COUNTY	1306.08	4 - Upper	169.77	No	\$110,700	\$139,135	6573	4878	74.21	1744	1888
GA	FORSYTH COUNTY	1306.09	4 - Upper	176.65	No	\$110,700	\$144,773	6898	4126	59.81	1602	1891
GA	FORSYTH COUNTY	1306.10	4 - Upper	200.75	No	\$110,700	\$164,522	6518	3210	49.25	1713	1825
GA	FORSYTH COUNTY	1306.11	4 - Upper	231.26	No	\$110,700	\$189,526	4809	1869	38.86	1464	1560
GA	FORSYTH COUNTY	1306.13	4 - Upper	165.47	No	\$110,700	\$135,607	6457	3283	50.84	1542	1870
GA	FORSYTH COUNTY	1306.14	4 - Upper	131.01	No	\$110,700	\$107,368	3820	2064	54.03	1224	1648
GA	FORSYTH COUNTY	1306.15	4 - Upper	268.27	No	\$110,700	\$219,853	3448	965	27.99	854	878

2025 FFIEC Census Report - Summary Census Overview Information
 MSA/MD: 12054 - ATLANTA-SANDY SPRINGS-ROSWELL, GA
 State: GEORGIA
 County: 121 - FULTON COUNTY
 All Tracts: 327



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	FULTON COUNTY	0001.00	4 - Upper	246.81	No	\$110,700	\$202,266	5679	1146	20.18	1607	2002
GA	FULTON COUNTY	0002.01	4 - Upper	252.08	No	\$110,700	\$206,583	2751	550	19.99	734	657
GA	FULTON COUNTY	0002.02	4 - Upper	305.06	No	\$110,700	\$250,001	3316	560	16.89	1277	1540
GA	FULTON COUNTY	0004.00	4 - Upper	219.90	No	\$110,700	\$180,217	1865	385	20.64	672	424
GA	FULTON COUNTY	0005.01	4 - Upper	238.01	No	\$110,700	\$195,054	4281	2478	57.88	855	556
GA	FULTON COUNTY	0005.02	4 - Upper	173.67	No	\$110,700	\$142,328	1959	397	20.27	644	706
GA	FULTON COUNTY	0006.01	4 - Upper	125.72	No	\$110,700	\$103,036	4243	2239	52.77	222	457
GA	FULTON COUNTY	0006.02	4 - Upper	147.41	No	\$110,700	\$120,809	3288	2067	62.86	495	218
GA	FULTON COUNTY	0007.00	4 - Upper	138.80	No	\$110,700	\$113,750	3500	2791	79.74	219	416
GA	FULTON COUNTY	0010.01	4 - Upper	215.51	No	\$110,700	\$176,618	4895	2230	45.56	520	331
GA	FULTON COUNTY	0010.02	0 - Unknown	0.00	No	\$110,700	\$0	7010	2381	33.97	12	6
GA	FULTON COUNTY	0011.01	4 - Upper	207.91	No	\$110,700	\$170,391	3523	1266	35.94	1320	101
GA	FULTON COUNTY	0011.02	4 - Upper	207.51	No	\$110,700	\$170,060	3997	1348	33.73	452	118
GA	FULTON COUNTY	0012.03	4 - Upper	185.49	No	\$110,700	\$152,019	2028	905	44.63	157	215

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	FULTON COUNTY	0012.04	4 - Upper	163.73	No	\$110,700	\$134,183	2127	539	25.34	536	318
GA	FULTON COUNTY	0012.05	0 - Unknown	0.00	No	\$110,700	\$0	2615	1276	48.80	682	33
GA	FULTON COUNTY	0012.06	4 - Upper	183.18	No	\$110,700	\$150,125	4296	1630	37.94	1111	117
GA	FULTON COUNTY	0013.01	0 - Unknown	0.00	No	\$110,700	\$0	2299	736	32.01	352	1041
GA	FULTON COUNTY	0013.02	4 - Upper	129.20	No	\$110,700	\$105,885	2179	918	42.13	433	325
GA	FULTON COUNTY	0014.00	4 - Upper	193.56	No	\$110,700	\$158,625	2504	539	21.53	680	606
GA	FULTON COUNTY	0015.01	0 - Unknown	0.00	No	\$110,700	\$0	2445	774	31.66	330	378
GA	FULTON COUNTY	0015.02	4 - Upper	305.06	No	\$110,700	\$250,001	2364	612	25.89	517	584
GA	FULTON COUNTY	0016.00	4 - Upper	142.36	No	\$110,700	\$116,667	2460	607	24.67	427	470
GA	FULTON COUNTY	0017.01	0 - Unknown	0.00	No	\$110,700	\$0	2204	1468	66.61	387	580
GA	FULTON COUNTY	0017.02	4 - Upper	177.22	No	\$110,700	\$145,240	3531	1104	31.27	563	313
GA	FULTON COUNTY	0018.01	0 - Unknown	0.00	No	\$110,700	\$0	2037	1311	64.36	416	299
GA	FULTON COUNTY	0018.02	4 - Upper	135.66	No	\$110,700	\$111,181	2474	1495	60.43	755	251
GA	FULTON COUNTY	0019.01	0 - Unknown	0.00	No	\$110,700	\$0	2227	752	33.77	0	0
GA	FULTON COUNTY	0019.02	4 - Upper	197.62	No	\$110,700	\$161,956	2258	1609	71.26	732	150
GA	FULTON COUNTY	0021.00	4 - Upper	194.65	No	\$110,700	\$159,519	2521	1867	74.06	495	83
GA	FULTON COUNTY	0023.00	1 - Low	28.26	No	\$110,700	\$23,163	1225	1194	97.47	137	786

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	FULTON COUNTY	0024.00	1 - Low	46.54	No	\$110,700	\$38,148	2504	2348	93.77	434	1361
GA	FULTON COUNTY	0025.00	1 - Low	42.36	No	\$110,700	\$34,716	2273	2220	97.67	165	510
GA	FULTON COUNTY	0026.00	1 - Low	28.98	No	\$110,700	\$23,750	1123	1053	93.77	73	200
GA	FULTON COUNTY	0028.01	0 - Unknown	0.00	No	\$110,700	\$0	4441	3208	72.24	68	66
GA	FULTON COUNTY	0028.02	0 - Unknown	0.00	No	\$110,700	\$0	3462	2676	77.30	31	41
GA	FULTON COUNTY	0029.00	4 - Upper	170.93	No	\$110,700	\$140,083	2553	1078	42.22	454	487
GA	FULTON COUNTY	0030.00	4 - Upper	192.06	No	\$110,700	\$157,396	4058	927	22.84	976	975
GA	FULTON COUNTY	0031.00	4 - Upper	177.97	No	\$110,700	\$145,851	2250	935	41.56	445	723
GA	FULTON COUNTY	0032.00	4 - Upper	162.61	No	\$110,700	\$133,261	2426	738	30.42	827	755
GA	FULTON COUNTY	0035.00	4 - Upper	160.15	No	\$110,700	\$131,250	4258	3180	74.68	241	74
GA	FULTON COUNTY	0036.00	4 - Upper	138.73	No	\$110,700	\$113,698	902	807	89.47	421	124
GA	FULTON COUNTY	0037.00	0 - Unknown	0.00	No	\$110,700	\$0	191	189	98.95	0	0
GA	FULTON COUNTY	0038.00	2 - Moderate	79.69	No	\$110,700	\$65,313	3456	3422	99.02	16	151
GA	FULTON COUNTY	0039.00	2 - Moderate	50.73	No	\$110,700	\$41,576	1756	1684	95.90	230	778
GA	FULTON COUNTY	0040.00	2 - Moderate	61.88	No	\$110,700	\$50,714	2325	2112	90.84	472	1258
GA	FULTON COUNTY	0041.00	3 - Middle	96.90	No	\$110,700	\$79,417	1949	1666	85.48	498	1093
GA	FULTON COUNTY	0042.00	1 - Low	36.00	No	\$110,700	\$29,509	2443	2286	93.57	334	392

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	FULTON COUNTY	0043.00	1 - Low	40.10	No	\$110,700	\$32,868	2475	2346	94.79	242	107
GA	FULTON COUNTY	0044.00	1 - Low	31.84	No	\$110,700	\$26,096	2667	2599	97.45	63	259
GA	FULTON COUNTY	0048.00	0 - Unknown	0.00	No	\$110,700	\$0	1175	1077	91.66	0	50
GA	FULTON COUNTY	0049.00	4 - Upper	194.69	No	\$110,700	\$159,554	2871	1391	48.45	713	1026
GA	FULTON COUNTY	0050.00	4 - Upper	131.17	No	\$110,700	\$107,500	3366	1429	42.45	467	733
GA	FULTON COUNTY	0052.00	4 - Upper	188.47	No	\$110,700	\$154,458	4719	1693	35.88	1593	1740
GA	FULTON COUNTY	0053.00	4 - Upper	190.49	No	\$110,700	\$156,111	4165	1642	39.42	1507	1759
GA	FULTON COUNTY	0055.01	1 - Low	37.96	No	\$110,700	\$31,116	2505	1787	71.34	346	955
GA	FULTON COUNTY	0055.03	1 - Low	28.64	No	\$110,700	\$23,472	1786	1776	99.44	0	51
GA	FULTON COUNTY	0055.04	2 - Moderate	61.01	No	\$110,700	\$50,000	1235	1079	87.37	262	340
GA	FULTON COUNTY	0057.00	1 - Low	46.93	No	\$110,700	\$38,463	1550	1483	95.68	90	466
GA	FULTON COUNTY	0058.00	2 - Moderate	56.43	No	\$110,700	\$46,250	1528	1172	76.70	300	639
GA	FULTON COUNTY	0060.00	2 - Moderate	58.41	No	\$110,700	\$47,868	3140	2668	84.97	654	1429
GA	FULTON COUNTY	0061.00	1 - Low	38.04	No	\$110,700	\$31,181	3269	2997	91.68	705	1628
GA	FULTON COUNTY	0062.00	0 - Unknown	0.00	No	\$110,700	\$0	1253	1127	89.94	385	882
GA	FULTON COUNTY	0063.00	1 - Low	47.06	No	\$110,700	\$38,571	1757	1608	91.52	244	986
GA	FULTON COUNTY	0064.00	2 - Moderate	66.60	No	\$110,700	\$54,583	902	683	75.72	182	402

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	FULTON COUNTY	0065.00	2 - Moderate	53.04	No	\$110,700	\$43,470	3697	2941	79.55	1000	1882
GA	FULTON COUNTY	0066.01	3 - Middle	83.80	No	\$110,700	\$68,676	2034	1647	80.97	419	830
GA	FULTON COUNTY	0066.02	1 - Low	37.17	No	\$110,700	\$30,469	1050	1003	95.52	113	420
GA	FULTON COUNTY	0067.01	2 - Moderate	67.15	No	\$110,700	\$55,035	2090	2024	96.84	219	739
GA	FULTON COUNTY	0067.02	0 - Unknown	0.00	No	\$110,700	\$0	1862	1667	89.53	336	730
GA	FULTON COUNTY	0068.01	0 - Unknown	0.00	No	\$110,700	\$0	2297	1799	78.32	0	0
GA	FULTON COUNTY	0068.02	1 - Low	16.74	No	\$110,700	\$13,720	1384	1379	99.64	64	183
GA	FULTON COUNTY	0069.00	3 - Middle	107.70	No	\$110,700	\$88,264	3733	2274	60.92	827	1431
GA	FULTON COUNTY	0070.01	1 - Low	46.18	No	\$110,700	\$37,849	4055	3876	95.59	539	1660
GA	FULTON COUNTY	0070.02	1 - Low	47.18	No	\$110,700	\$38,667	2871	2710	94.39	541	1160
GA	FULTON COUNTY	0071.00	1 - Low	34.53	No	\$110,700	\$28,299	2267	2204	97.22	445	874
GA	FULTON COUNTY	0072.00	2 - Moderate	52.22	No	\$110,700	\$42,802	1968	1935	98.32	642	962
GA	FULTON COUNTY	0073.01	2 - Moderate	50.63	No	\$110,700	\$41,492	4435	4360	98.31	396	1034
GA	FULTON COUNTY	0073.02	1 - Low	37.73	No	\$110,700	\$30,925	3031	2976	98.19	351	682
GA	FULTON COUNTY	0074.00	1 - Low	35.43	No	\$110,700	\$29,042	3141	3011	95.86	188	896
GA	FULTON COUNTY	0075.00	1 - Low	43.09	No	\$110,700	\$35,313	3447	3266	94.75	410	954
GA	FULTON COUNTY	0076.02	2 - Moderate	50.35	No	\$110,700	\$41,267	2309	2218	96.06	444	841

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	FULTON COUNTY	0076.03	1 - Low	22.70	No	\$110,700	\$18,608	3979	3913	98.34	128	783
GA	FULTON COUNTY	0076.04	1 - Low	32.67	No	\$110,700	\$26,780	3191	3163	99.12	129	369
GA	FULTON COUNTY	0077.03	2 - Moderate	59.55	No	\$110,700	\$48,810	3869	3828	98.94	767	1376
GA	FULTON COUNTY	0077.05	1 - Low	37.39	No	\$110,700	\$30,648	3969	3933	99.09	582	795
GA	FULTON COUNTY	0077.07	2 - Moderate	74.37	No	\$110,700	\$60,950	2225	2199	98.83	673	981
GA	FULTON COUNTY	0077.08	2 - Moderate	72.59	No	\$110,700	\$59,490	3283	3245	98.84	661	817
GA	FULTON COUNTY	0077.09	3 - Middle	84.95	No	\$110,700	\$69,623	4211	4130	98.08	788	1076
GA	FULTON COUNTY	0077.10	0 - Unknown	0.00	No	\$110,700	\$0	2891	2837	98.13	327	423
GA	FULTON COUNTY	0077.11	2 - Moderate	73.89	No	\$110,700	\$60,560	2550	2516	98.67	516	675
GA	FULTON COUNTY	0078.05	2 - Moderate	70.48	No	\$110,700	\$57,766	3780	3713	98.23	322	945
GA	FULTON COUNTY	0078.06	3 - Middle	85.89	No	\$110,700	\$70,388	5390	5351	99.28	1047	1367
GA	FULTON COUNTY	0078.07	2 - Moderate	54.37	No	\$110,700	\$44,563	2619	2583	98.63	415	1018
GA	FULTON COUNTY	0078.08	1 - Low	15.59	No	\$110,700	\$12,780	3749	3718	99.17	129	343
GA	FULTON COUNTY	0078.09	3 - Middle	82.84	No	\$110,700	\$67,895	4380	4317	98.56	1402	1852
GA	FULTON COUNTY	0078.10	2 - Moderate	60.41	No	\$110,700	\$49,511	4498	4451	98.96	542	1333
GA	FULTON COUNTY	0079.00	3 - Middle	88.60	No	\$110,700	\$72,614	5067	4965	97.99	2031	2525
GA	FULTON COUNTY	0080.00	2 - Moderate	63.13	No	\$110,700	\$51,739	4672	4413	94.46	1445	2631

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	FULTON COUNTY	0081.03	2 - Moderate	56.66	No	\$110,700	\$46,435	4361	4325	99.17	189	533
GA	FULTON COUNTY	0081.04	2 - Moderate	51.89	No	\$110,700	\$42,527	3413	3285	96.25	767	1364
GA	FULTON COUNTY	0082.02	1 - Low	31.71	No	\$110,700	\$25,993	2031	2006	98.77	351	1009
GA	FULTON COUNTY	0082.03	2 - Moderate	55.84	No	\$110,700	\$45,767	2520	2456	97.46	458	929
GA	FULTON COUNTY	0082.04	2 - Moderate	76.42	No	\$110,700	\$62,630	3260	3187	97.76	783	1232
GA	FULTON COUNTY	0083.01	2 - Moderate	53.38	No	\$110,700	\$43,750	2524	2436	96.51	456	1199
GA	FULTON COUNTY	0083.02	1 - Low	36.28	No	\$110,700	\$29,732	1657	1610	97.16	330	735
GA	FULTON COUNTY	0084.00	0 - Unknown	0.00	No	\$110,700	\$0	2865	2730	95.29	943	1646
GA	FULTON COUNTY	0085.00	1 - Low	43.90	No	\$110,700	\$35,982	2818	2600	92.26	302	1309
GA	FULTON COUNTY	0086.01	1 - Low	25.19	No	\$110,700	\$20,650	4993	4863	97.40	500	1551
GA	FULTON COUNTY	0086.02	1 - Low	38.97	No	\$110,700	\$31,941	1413	1361	96.32	186	349
GA	FULTON COUNTY	0087.01	1 - Low	38.13	No	\$110,700	\$31,250	3333	3120	93.61	270	1065
GA	FULTON COUNTY	0087.02	0 - Unknown	0.00	No	\$110,700	\$0	2287	1862	81.42	471	573
GA	FULTON COUNTY	0088.01	4 - Upper	175.61	No	\$110,700	\$143,922	2654	1428	53.81	745	1072
GA	FULTON COUNTY	0088.02	4 - Upper	235.91	No	\$110,700	\$193,333	3689	1529	41.45	822	995
GA	FULTON COUNTY	0089.03	2 - Moderate	79.41	No	\$110,700	\$65,078	2419	1880	77.72	423	666
GA	FULTON COUNTY	0089.05	4 - Upper	129.77	No	\$110,700	\$106,355	5536	2787	50.34	915	1047

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	FULTON COUNTY	0089.06	4 - Upper	218.19	No	\$110,700	\$178,812	2247	434	19.31	820	909
GA	FULTON COUNTY	0089.07	3 - Middle	97.08	No	\$110,700	\$79,560	3065	1271	41.47	862	649
GA	FULTON COUNTY	0089.08	0 - Unknown	0.00	No	\$110,700	\$0	2272	1228	54.05	247	433
GA	FULTON COUNTY	0089.09	4 - Upper	230.21	No	\$110,700	\$188,661	1641	507	30.90	587	549
GA	FULTON COUNTY	0090.01	4 - Upper	207.69	No	\$110,700	\$170,208	2611	991	37.95	213	382
GA	FULTON COUNTY	0090.02	4 - Upper	305.06	No	\$110,700	\$250,001	2981	283	9.49	817	913
GA	FULTON COUNTY	0091.03	4 - Upper	209.67	No	\$110,700	\$171,827	3261	1131	34.68	693	494
GA	FULTON COUNTY	0091.04	4 - Upper	132.38	No	\$110,700	\$108,490	2830	883	31.20	795	375
GA	FULTON COUNTY	0091.05	4 - Upper	305.06	No	\$110,700	\$250,001	1220	142	11.64	394	334
GA	FULTON COUNTY	0091.06	3 - Middle	102.56	No	\$110,700	\$84,055	2170	1296	59.72	388	271
GA	FULTON COUNTY	0092.01	0 - Unknown	0.00	No	\$110,700	\$0	1873	1337	71.38	281	305
GA	FULTON COUNTY	0092.02	4 - Upper	182.91	No	\$110,700	\$149,904	2733	1222	44.71	269	506
GA	FULTON COUNTY	0092.03	4 - Upper	182.83	No	\$110,700	\$149,837	2762	1559	56.44	348	360
GA	FULTON COUNTY	0093.01	4 - Upper	305.06	No	\$110,700	\$250,001	2835	446	15.73	1475	1159
GA	FULTON COUNTY	0093.02	4 - Upper	289.06	No	\$110,700	\$236,888	2276	458	20.12	472	523
GA	FULTON COUNTY	0094.05	3 - Middle	104.10	No	\$110,700	\$85,313	4332	2861	66.04	63	126
GA	FULTON COUNTY	0094.06	0 - Unknown	0.00	No	\$110,700	\$0	2380	1697	71.30	299	112

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	FULTON COUNTY	0094.07	4 - Upper	142.19	No	\$110,700	\$116,534	964	533	55.29	292	67
GA	FULTON COUNTY	0094.08	4 - Upper	139.26	No	\$110,700	\$114,129	1861	1206	64.80	216	98
GA	FULTON COUNTY	0094.09	3 - Middle	83.50	No	\$110,700	\$68,434	1639	937	57.17	255	237
GA	FULTON COUNTY	0094.10	0 - Unknown	0.00	No	\$110,700	\$0	1883	759	40.31	492	508
GA	FULTON COUNTY	0094.11	4 - Upper	129.08	No	\$110,700	\$105,788	2657	1131	42.57	1210	591
GA	FULTON COUNTY	0095.01	4 - Upper	305.06	No	\$110,700	\$250,001	4580	518	11.31	1367	1038
GA	FULTON COUNTY	0095.03	0 - Unknown	0.00	No	\$110,700	\$0	2010	911	45.32	332	35
GA	FULTON COUNTY	0095.04	0 - Unknown	0.00	No	\$110,700	\$0	3330	1015	30.48	570	391
GA	FULTON COUNTY	0096.01	4 - Upper	157.91	No	\$110,700	\$129,417	2979	1128	37.87	520	320
GA	FULTON COUNTY	0096.04	4 - Upper	250.95	No	\$110,700	\$205,662	4112	1181	28.72	927	688
GA	FULTON COUNTY	0096.05	0 - Unknown	0.00	No	\$110,700	\$0	2667	1111	41.66	237	36
GA	FULTON COUNTY	0096.06	4 - Upper	305.06	No	\$110,700	\$250,001	1511	270	17.87	406	463
GA	FULTON COUNTY	0096.07	4 - Upper	163.77	No	\$110,700	\$134,219	4709	1537	32.64	1032	330
GA	FULTON COUNTY	0097.00	4 - Upper	305.06	No	\$110,700	\$250,001	4580	1111	24.26	1514	1557
GA	FULTON COUNTY	0098.02	4 - Upper	302.85	No	\$110,700	\$248,194	4154	912	21.95	1032	1271
GA	FULTON COUNTY	0098.03	4 - Upper	294.20	No	\$110,700	\$241,106	3062	824	26.91	796	811
GA	FULTON COUNTY	0098.04	4 - Upper	305.06	No	\$110,700	\$250,001	2514	318	12.65	775	842

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	FULTON COUNTY	0099.00	4 - Upper	305.06	No	\$110,700	\$250,001	5509	901	16.36	1426	1478
GA	FULTON COUNTY	0100.03	4 - Upper	220.10	No	\$110,700	\$180,381	3963	1180	29.78	1157	705
GA	FULTON COUNTY	0100.04	4 - Upper	305.06	No	\$110,700	\$250,001	1712	336	19.63	736	731
GA	FULTON COUNTY	0100.05	4 - Upper	305.06	No	\$110,700	\$250,001	3728	523	14.03	1021	1220
GA	FULTON COUNTY	0100.06	2 - Moderate	74.80	No	\$110,700	\$61,303	4688	1996	42.58	773	93
GA	FULTON COUNTY	0100.07	4 - Upper	305.06	No	\$110,700	\$250,001	1914	344	17.97	507	557
GA	FULTON COUNTY	0101.06	4 - Upper	168.05	No	\$110,700	\$137,719	4280	1832	42.80	1014	956
GA	FULTON COUNTY	0101.07	4 - Upper	264.80	No	\$110,700	\$217,014	1859	284	15.28	738	787
GA	FULTON COUNTY	0101.08	4 - Upper	198.79	No	\$110,700	\$162,917	3935	989	25.13	1388	1496
GA	FULTON COUNTY	0101.15	4 - Upper	210.31	No	\$110,700	\$172,357	2797	802	28.67	663	775
GA	FULTON COUNTY	0101.17	3 - Middle	85.20	No	\$110,700	\$69,828	3812	2637	69.18	507	346
GA	FULTON COUNTY	0101.20	4 - Upper	155.27	No	\$110,700	\$127,250	2492	1203	48.27	659	865
GA	FULTON COUNTY	0101.21	4 - Upper	229.81	No	\$110,700	\$188,333	2518	814	32.33	951	608
GA	FULTON COUNTY	0101.24	0 - Unknown	0.00	No	\$110,700	\$0	1726	1373	79.55	355	511
GA	FULTON COUNTY	0101.25	2 - Moderate	61.24	No	\$110,700	\$50,189	3251	2287	70.35	705	765
GA	FULTON COUNTY	0101.26	3 - Middle	107.75	No	\$110,700	\$88,306	2681	1647	61.43	837	332
GA	FULTON COUNTY	0101.27	4 - Upper	141.21	No	\$110,700	\$115,724	2557	1250	48.89	585	625

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	FULTON COUNTY	0101.28	2 - Moderate	69.78	No	\$110,700	\$57,188	1501	1291	86.01	126	16
GA	FULTON COUNTY	0101.29	4 - Upper	140.27	No	\$110,700	\$114,955	4590	2362	51.46	620	605
GA	FULTON COUNTY	0101.30	4 - Upper	151.00	No	\$110,700	\$123,750	4524	2985	65.98	537	611
GA	FULTON COUNTY	0101.31	4 - Upper	244.53	No	\$110,700	\$200,398	2354	1332	56.58	440	502
GA	FULTON COUNTY	0101.32	4 - Upper	178.71	No	\$110,700	\$146,458	3301	1540	46.65	800	558
GA	FULTON COUNTY	0101.33	4 - Upper	135.98	No	\$110,700	\$111,442	5923	2853	48.17	842	1052
GA	FULTON COUNTY	0101.34	3 - Middle	104.55	No	\$110,700	\$85,685	2397	1761	73.47	369	326
GA	FULTON COUNTY	0101.35	3 - Middle	81.87	No	\$110,700	\$67,095	2566	1769	68.94	337	714
GA	FULTON COUNTY	0101.36	4 - Upper	231.44	No	\$110,700	\$189,671	3422	1296	37.87	655	920
GA	FULTON COUNTY	0101.37	4 - Upper	128.60	No	\$110,700	\$105,395	3464	1266	36.55	755	698
GA	FULTON COUNTY	0102.04	4 - Upper	192.57	No	\$110,700	\$157,821	5113	752	14.71	1878	2042
GA	FULTON COUNTY	0102.11	4 - Upper	305.06	No	\$110,700	\$250,001	3373	691	20.49	921	1028
GA	FULTON COUNTY	0102.12	4 - Upper	135.58	No	\$110,700	\$111,117	5782	3800	65.72	1030	1111
GA	FULTON COUNTY	0102.13	3 - Middle	83.55	No	\$110,700	\$68,477	1113	774	69.54	155	190
GA	FULTON COUNTY	0102.14	3 - Middle	105.11	No	\$110,700	\$86,146	1938	1115	57.53	377	497
GA	FULTON COUNTY	0102.15	4 - Upper	271.54	No	\$110,700	\$222,532	1869	786	42.05	522	626
GA	FULTON COUNTY	0102.16	3 - Middle	115.35	No	\$110,700	\$94,531	3577	1617	45.21	760	946

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	FULTON COUNTY	0102.17	4 - Upper	163.43	No	\$110,700	\$133,933	2422	987	40.75	749	872
GA	FULTON COUNTY	0102.18	4 - Upper	305.06	No	\$110,700	\$250,001	2010	972	48.36	284	168
GA	FULTON COUNTY	0102.19	3 - Middle	111.31	No	\$110,700	\$91,223	2443	1610	65.90	58	52
GA	FULTON COUNTY	0102.20	4 - Upper	184.91	No	\$110,700	\$151,539	4717	1321	28.01	1293	1334
GA	FULTON COUNTY	0102.21	3 - Middle	107.06	No	\$110,700	\$87,740	2154	787	36.54	790	894
GA	FULTON COUNTY	0102.22	4 - Upper	270.90	No	\$110,700	\$222,011	2671	511	19.13	879	1098
GA	FULTON COUNTY	0102.23	4 - Upper	287.44	No	\$110,700	\$235,568	3189	679	21.29	1190	1102
GA	FULTON COUNTY	0103.05	3 - Middle	83.39	No	\$110,700	\$68,344	4307	4270	99.14	1291	1532
GA	FULTON COUNTY	0103.06	4 - Upper	148.40	No	\$110,700	\$121,616	5156	5058	98.10	1517	1631
GA	FULTON COUNTY	0103.07	3 - Middle	106.64	No	\$110,700	\$87,400	5425	5307	97.82	1571	1818
GA	FULTON COUNTY	0103.08	3 - Middle	117.74	No	\$110,700	\$96,492	5787	5547	95.85	1334	1549
GA	FULTON COUNTY	0103.09	3 - Middle	108.44	No	\$110,700	\$88,872	3685	3127	84.86	676	1396
GA	FULTON COUNTY	0103.10	3 - Middle	105.84	No	\$110,700	\$86,741	4901	4797	97.88	1432	1541
GA	FULTON COUNTY	0103.11	3 - Middle	108.50	No	\$110,700	\$88,922	4615	4538	98.33	1489	1903
GA	FULTON COUNTY	0103.12	4 - Upper	181.17	No	\$110,700	\$148,472	3336	3301	98.95	908	1102
GA	FULTON COUNTY	0103.13	4 - Upper	152.55	No	\$110,700	\$125,021	3931	3884	98.80	784	882
GA	FULTON COUNTY	0103.14	0 - Unknown	0.00	No	\$110,700	\$0	2161	2034	94.12	725	757

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	FULTON COUNTY	0103.15	3 - Middle	101.30	No	\$110,700	\$83,022	5387	5237	97.22	896	1516
GA	FULTON COUNTY	0104.01	3 - Middle	81.45	No	\$110,700	\$66,754	4589	3686	80.32	828	1502
GA	FULTON COUNTY	0104.02	3 - Middle	81.12	No	\$110,700	\$66,480	3831	1538	40.15	1264	1659
GA	FULTON COUNTY	0105.08	3 - Middle	80.13	No	\$110,700	\$65,673	3738	3665	98.05	972	1334
GA	FULTON COUNTY	0105.17	2 - Moderate	74.73	No	\$110,700	\$61,250	5335	5222	97.88	1204	1701
GA	FULTON COUNTY	0105.18	2 - Moderate	73.14	No	\$110,700	\$59,947	3897	3830	98.28	602	1315
GA	FULTON COUNTY	0105.19	0 - Unknown	0.00	No	\$110,700	\$0	4472	4061	90.81	517	851
GA	FULTON COUNTY	0105.20	2 - Moderate	58.26	No	\$110,700	\$47,746	5652	5319	94.11	922	1782
GA	FULTON COUNTY	0105.21	2 - Moderate	69.55	No	\$110,700	\$57,000	2215	2160	97.52	420	604
GA	FULTON COUNTY	0105.22	2 - Moderate	52.34	No	\$110,700	\$42,894	5467	5416	99.07	1046	1594
GA	FULTON COUNTY	0105.23	2 - Moderate	51.13	No	\$110,700	\$41,906	1988	1920	96.58	153	335
GA	FULTON COUNTY	0105.24	2 - Moderate	53.63	No	\$110,700	\$43,954	3035	2949	97.17	248	753
GA	FULTON COUNTY	0105.25	1 - Low	48.80	No	\$110,700	\$40,000	2753	2706	98.29	209	383
GA	FULTON COUNTY	0105.26	3 - Middle	81.28	No	\$110,700	\$66,615	6894	6677	96.85	1167	1891
GA	FULTON COUNTY	0105.27	0 - Unknown	0.00	No	\$110,700	\$0	5847	5519	94.39	905	2230
GA	FULTON COUNTY	0105.28	1 - Low	32.71	No	\$110,700	\$26,812	4398	4125	93.79	435	743
GA	FULTON COUNTY	0105.29	2 - Moderate	75.44	No	\$110,700	\$61,827	6290	6150	97.77	1543	1992

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	FULTON COUNTY	0105.30	2 - Moderate	77.14	No	\$110,700	\$63,220	2804	2739	97.68	618	1015
GA	FULTON COUNTY	0105.31	0 - Unknown	0.00	No	\$110,700	\$0	3166	3112	98.29	693	849
GA	FULTON COUNTY	0105.32	1 - Low	35.44	No	\$110,700	\$29,050	3765	3671	97.50	784	1136
GA	FULTON COUNTY	0105.33	2 - Moderate	66.59	No	\$110,700	\$54,572	2201	2154	97.86	354	873
GA	FULTON COUNTY	0105.34	0 - Unknown	0.00	No	\$110,700	\$0	3847	3530	91.76	443	566
GA	FULTON COUNTY	0105.35	4 - Upper	134.52	No	\$110,700	\$110,244	3129	2741	87.60	686	823
GA	FULTON COUNTY	0105.36	3 - Middle	100.07	No	\$110,700	\$82,009	3887	3751	96.50	595	976
GA	FULTON COUNTY	0105.37	3 - Middle	104.12	No	\$110,700	\$85,330	3821	3777	98.85	851	1149
GA	FULTON COUNTY	0105.38	4 - Upper	130.21	No	\$110,700	\$106,710	3181	2641	83.02	697	921
GA	FULTON COUNTY	0105.39	3 - Middle	91.71	No	\$110,700	\$75,160	3927	3794	96.61	991	1208
GA	FULTON COUNTY	0105.40	4 - Upper	155.87	No	\$110,700	\$127,741	3800	3557	93.61	526	1039
GA	FULTON COUNTY	0106.01	3 - Middle	98.22	No	\$110,700	\$80,500	3064	2219	72.42	608	1649
GA	FULTON COUNTY	0106.03	2 - Moderate	69.14	No	\$110,700	\$56,667	3466	3348	96.60	250	519
GA	FULTON COUNTY	0106.04	2 - Moderate	61.56	No	\$110,700	\$50,455	3372	3300	97.86	330	497
GA	FULTON COUNTY	0108.01	2 - Moderate	51.58	No	\$110,700	\$42,277	2637	1956	74.18	378	803
GA	FULTON COUNTY	0108.02	3 - Middle	100.55	No	\$110,700	\$82,406	3916	3023	77.20	937	1649
GA	FULTON COUNTY	0110.00	1 - Low	45.30	No	\$110,700	\$37,124	3085	2958	95.88	404	978

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	FULTON COUNTY	0111.00	3 - Middle	94.26	No	\$110,700	\$77,250	2524	1688	66.88	738	1202
GA	FULTON COUNTY	0112.02	2 - Moderate	66.75	No	\$110,700	\$54,706	4989	4053	81.24	955	2031
GA	FULTON COUNTY	0112.03	2 - Moderate	71.06	No	\$110,700	\$58,235	2498	2048	81.99	413	998
GA	FULTON COUNTY	0112.04	2 - Moderate	70.92	No	\$110,700	\$58,125	1620	1539	95.00	148	340
GA	FULTON COUNTY	0113.01	2 - Moderate	66.84	No	\$110,700	\$54,781	4508	4109	91.15	1360	2020
GA	FULTON COUNTY	0113.06	2 - Moderate	65.35	No	\$110,700	\$53,558	3371	3332	98.84	387	635
GA	FULTON COUNTY	0113.07	1 - Low	39.65	No	\$110,700	\$32,500	4631	4565	98.57	193	425
GA	FULTON COUNTY	0113.08	2 - Moderate	51.36	No	\$110,700	\$42,095	1396	1366	97.85	219	412
GA	FULTON COUNTY	0113.09	3 - Middle	95.95	No	\$110,700	\$78,636	3655	3504	95.87	734	1010
GA	FULTON COUNTY	0113.10	1 - Low	48.71	No	\$110,700	\$39,925	5137	4930	95.97	554	1415
GA	FULTON COUNTY	0114.16	4 - Upper	149.11	No	\$110,700	\$122,198	5612	1589	28.31	1791	1973
GA	FULTON COUNTY	0114.17	4 - Upper	145.99	No	\$110,700	\$119,647	5115	1151	22.50	1781	1911
GA	FULTON COUNTY	0114.19	4 - Upper	175.14	No	\$110,700	\$143,529	5798	1193	20.58	2296	2603
GA	FULTON COUNTY	0114.21	3 - Middle	89.15	No	\$110,700	\$73,063	3933	2826	71.85	617	1095
GA	FULTON COUNTY	0114.22	4 - Upper	124.91	No	\$110,700	\$102,371	3746	1204	32.14	1033	1235
GA	FULTON COUNTY	0114.23	4 - Upper	201.66	No	\$110,700	\$165,270	5484	1363	24.85	1687	1834
GA	FULTON COUNTY	0114.24	4 - Upper	155.31	No	\$110,700	\$127,281	5435	2036	37.46	1904	2174

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	FULTON COUNTY	0114.26	4 - Upper	194.07	No	\$110,700	\$159,050	2432	1023	42.06	717	845
GA	FULTON COUNTY	0114.28	4 - Upper	197.93	No	\$110,700	\$162,208	2776	595	21.43	930	1020
GA	FULTON COUNTY	0114.29	4 - Upper	153.50	No	\$110,700	\$125,796	5546	2225	40.12	1494	2023
GA	FULTON COUNTY	0114.30	2 - Moderate	60.33	No	\$110,700	\$49,448	4338	3692	85.11	198	551
GA	FULTON COUNTY	0114.31	3 - Middle	83.75	No	\$110,700	\$68,637	1970	1764	89.54	341	447
GA	FULTON COUNTY	0114.32	2 - Moderate	76.82	No	\$110,700	\$62,955	4784	3008	62.88	423	651
GA	FULTON COUNTY	0114.33	4 - Upper	164.73	No	\$110,700	\$135,000	3034	834	27.49	1016	1086
GA	FULTON COUNTY	0114.34	4 - Upper	127.00	No	\$110,700	\$104,083	3209	1452	45.25	1107	1171
GA	FULTON COUNTY	0114.35	2 - Moderate	78.95	No	\$110,700	\$64,706	4271	1858	43.50	1091	1145
GA	FULTON COUNTY	0114.36	4 - Upper	157.34	No	\$110,700	\$128,942	3190	736	23.07	1102	1114
GA	FULTON COUNTY	0114.37	4 - Upper	137.05	No	\$110,700	\$112,315	2911	1285	44.14	555	809
GA	FULTON COUNTY	0114.38	4 - Upper	140.99	No	\$110,700	\$115,550	4399	2342	53.24	886	1054
GA	FULTON COUNTY	0114.39	4 - Upper	139.85	No	\$110,700	\$114,616	4138	1404	33.93	1402	1510
GA	FULTON COUNTY	0114.40	4 - Upper	175.71	No	\$110,700	\$144,000	2352	742	31.55	719	653
GA	FULTON COUNTY	0114.41	4 - Upper	165.89	No	\$110,700	\$135,950	3919	1292	32.97	1077	1154
GA	FULTON COUNTY	0114.42	4 - Upper	130.72	No	\$110,700	\$107,130	2344	995	42.45	418	498
GA	FULTON COUNTY	0114.43	4 - Upper	200.68	No	\$110,700	\$164,464	3303	1490	45.11	670	827

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	FULTON COUNTY	0114.44	4 - Upper	297.18	No	\$110,700	\$243,542	3756	1193	31.76	1496	1573
GA	FULTON COUNTY	0114.45	4 - Upper	226.02	No	\$110,700	\$185,231	3158	535	16.94	950	1088
GA	FULTON COUNTY	0114.46	4 - Upper	216.32	No	\$110,700	\$177,283	3428	560	16.34	894	1003
GA	FULTON COUNTY	0115.05	4 - Upper	213.07	No	\$110,700	\$174,615	4316	924	21.41	1334	1441
GA	FULTON COUNTY	0115.07	4 - Upper	305.06	No	\$110,700	\$250,001	4947	823	16.64	1128	1147
GA	FULTON COUNTY	0115.08	4 - Upper	305.06	No	\$110,700	\$250,001	4262	1149	26.96	1743	1755
GA	FULTON COUNTY	0115.09	4 - Upper	237.70	No	\$110,700	\$194,799	2501	540	21.59	602	772
GA	FULTON COUNTY	0115.10	4 - Upper	230.57	No	\$110,700	\$188,962	6164	1812	29.40	1912	1993
GA	FULTON COUNTY	0115.11	4 - Upper	178.38	No	\$110,700	\$146,189	2794	920	32.93	616	738
GA	FULTON COUNTY	0115.12	4 - Upper	251.73	No	\$110,700	\$206,298	2968	516	17.39	1004	1218
GA	FULTON COUNTY	0115.13	4 - Upper	184.07	No	\$110,700	\$150,850	3450	526	15.25	1055	1124
GA	FULTON COUNTY	0115.14	4 - Upper	259.41	No	\$110,700	\$212,594	3589	658	18.33	1031	1031
GA	FULTON COUNTY	0115.15	4 - Upper	305.06	No	\$110,700	\$250,001	2531	479	18.93	824	783
GA	FULTON COUNTY	0116.12	4 - Upper	197.33	No	\$110,700	\$161,719	3462	1327	38.33	1238	1284
GA	FULTON COUNTY	0116.18	4 - Upper	177.69	No	\$110,700	\$145,625	4647	2431	52.31	1115	1213
GA	FULTON COUNTY	0116.24	4 - Upper	243.20	No	\$110,700	\$199,313	4015	1725	42.96	1156	1198
GA	FULTON COUNTY	0116.27	4 - Upper	140.45	No	\$110,700	\$115,108	4418	2743	62.09	978	1006

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	FULTON COUNTY	0116.28	4 - Upper	120.58	No	\$110,700	\$98,824	2857	1517	53.10	339	630
GA	FULTON COUNTY	0116.29	4 - Upper	209.34	No	\$110,700	\$171,563	4712	2436	51.70	1231	1406
GA	FULTON COUNTY	0116.30	4 - Upper	156.41	No	\$110,700	\$128,182	4262	2237	52.49	836	934
GA	FULTON COUNTY	0116.31	4 - Upper	141.71	No	\$110,700	\$116,138	4542	2725	60.00	1173	1343
GA	FULTON COUNTY	0116.32	4 - Upper	160.79	No	\$110,700	\$131,776	3641	2851	78.30	549	810
GA	FULTON COUNTY	0116.33	4 - Upper	164.24	No	\$110,700	\$134,597	4008	1809	45.13	1067	1292
GA	FULTON COUNTY	0116.34	4 - Upper	123.23	No	\$110,700	\$100,991	2721	1593	58.54	436	664
GA	FULTON COUNTY	0116.35	4 - Upper	171.78	No	\$110,700	\$140,777	4075	3334	81.82	973	1111
GA	FULTON COUNTY	0116.36	3 - Middle	85.56	No	\$110,700	\$70,119	2134	1641	76.90	47	201
GA	FULTON COUNTY	0116.37	4 - Upper	296.42	No	\$110,700	\$242,925	2836	1086	38.29	785	830
GA	FULTON COUNTY	0116.38	4 - Upper	139.67	No	\$110,700	\$114,464	4709	1839	39.05	1282	1672
GA	FULTON COUNTY	0116.39	4 - Upper	152.83	No	\$110,700	\$125,246	1952	970	49.69	163	140
GA	FULTON COUNTY	0116.40	4 - Upper	138.64	No	\$110,700	\$113,620	5189	2000	38.54	993	1506
GA	FULTON COUNTY	0116.41	4 - Upper	305.06	No	\$110,700	\$250,001	4291	1091	25.43	1477	1564
GA	FULTON COUNTY	0116.42	4 - Upper	151.69	No	\$110,700	\$124,312	3559	1629	45.77	1006	1286
GA	FULTON COUNTY	0116.43	3 - Middle	92.66	No	\$110,700	\$75,941	4671	3366	72.06	160	160
GA	FULTON COUNTY	0116.44	3 - Middle	105.29	No	\$110,700	\$86,292	3686	2324	63.05	1216	1535

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	FULTON COUNTY	0116.45	4 - Upper	154.31	No	\$110,700	\$126,463	4220	2417	57.27	1055	1341
GA	FULTON COUNTY	0116.46	3 - Middle	108.61	No	\$110,700	\$89,013	3059	1507	49.26	791	914
GA	FULTON COUNTY	0116.47	2 - Moderate	78.46	No	\$110,700	\$64,303	5160	2663	51.61	925	1262
GA	FULTON COUNTY	0116.48	4 - Upper	180.39	No	\$110,700	\$147,838	2898	1878	64.80	726	778
GA	FULTON COUNTY	0116.49	4 - Upper	185.39	No	\$110,700	\$151,934	5387	3616	67.12	1485	1580
GA	FULTON COUNTY	0116.50	4 - Upper	254.75	No	\$110,700	\$208,771	4094	2482	60.63	1117	1226
GA	FULTON COUNTY	0116.51	4 - Upper	170.41	No	\$110,700	\$139,655	2299	1264	54.98	480	495
GA	FULTON COUNTY	0116.52	4 - Upper	168.26	No	\$110,700	\$137,898	3372	2316	68.68	565	686
GA	FULTON COUNTY	0116.53	4 - Upper	267.34	No	\$110,700	\$219,095	3753	1381	36.80	1215	1331
GA	FULTON COUNTY	0116.54	4 - Upper	143.37	No	\$110,700	\$117,500	2794	1094	39.16	566	644
GA	FULTON COUNTY	0116.55	4 - Upper	187.83	No	\$110,700	\$153,934	2977	611	20.52	793	886
GA	FULTON COUNTY	0116.56	4 - Upper	225.27	No	\$110,700	\$184,615	4213	1677	39.81	1287	1322
GA	FULTON COUNTY	0116.57	4 - Upper	179.90	No	\$110,700	\$147,432	3082	1697	55.06	933	1036
GA	FULTON COUNTY	0116.58	4 - Upper	142.43	No	\$110,700	\$116,731	3931	2188	55.66	934	1355
GA	FULTON COUNTY	0116.59	4 - Upper	180.05	No	\$110,700	\$147,558	2824	1367	48.41	630	706
GA	FULTON COUNTY	0116.60	4 - Upper	151.93	No	\$110,700	\$124,514	4431	1905	42.99	1392	1663
GA	FULTON COUNTY	0116.61	4 - Upper	221.96	No	\$110,700	\$181,906	2187	528	24.14	553	677

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	FULTON COUNTY	0118.01	0 - Unknown	0.00	No	\$110,700	\$0	1322	943	71.33	0	18
GA	FULTON COUNTY	0118.02	1 - Low	47.15	No	\$110,700	\$38,646	1370	1279	93.36	160	490
GA	FULTON COUNTY	0119.01	0 - Unknown	0.00	No	\$110,700	\$0	1859	1349	72.57	246	42
GA	FULTON COUNTY	0119.02	0 - Unknown	0.00	No	\$110,700	\$0	1377	939	68.19	92	187
GA	FULTON COUNTY	0120.00	1 - Low	30.24	No	\$110,700	\$24,788	3408	3163	92.81	254	693
GA	FULTON COUNTY	0123.00	3 - Middle	97.00	No	\$110,700	\$79,500	2777	2104	75.77	425	945
GA	FULTON COUNTY	9800.00	0 - Unknown	0.00	No	\$110,700	\$0	0	0	0.00	0	0

2025 FFIEC Census Report - Summary Census Overview Information
 MSA/MD: 12054 - ATLANTA-SANDY SPRINGS-ROSWELL, GA
 State: GEORGIA
 County: 135 - GWINNETT COUNTY
 All Tracts: 220



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	GWINNETT COUNTY	0501.05	2 - Moderate	66.71	No	\$110,700	\$54,671	5338	3304	61.90	941	1701
GA	GWINNETT COUNTY	0501.10	4 - Upper	122.55	No	\$110,700	\$100,435	5398	1830	33.90	1325	1921
GA	GWINNETT COUNTY	0501.11	2 - Moderate	60.78	No	\$110,700	\$49,814	2372	1335	56.28	530	849
GA	GWINNETT COUNTY	0501.12	3 - Middle	101.43	No	\$110,700	\$83,125	5075	2955	58.23	1041	1516
GA	GWINNETT COUNTY	0501.13	3 - Middle	90.40	No	\$110,700	\$74,088	6131	4127	67.31	1087	1237
GA	GWINNETT COUNTY	0501.14	4 - Upper	133.36	No	\$110,700	\$109,297	3068	1503	48.99	756	932
GA	GWINNETT COUNTY	0501.15	0 - Unknown	0.00	No	\$110,700	\$0	4166	2247	53.94	703	948
GA	GWINNETT COUNTY	0501.16	4 - Upper	174.99	No	\$110,700	\$143,409	7036	3174	45.11	2108	2197
GA	GWINNETT COUNTY	0501.17	4 - Upper	139.32	No	\$110,700	\$114,178	3987	1528	38.32	1091	1297
GA	GWINNETT COUNTY	0501.18	3 - Middle	93.99	No	\$110,700	\$77,031	2752	1458	52.98	496	690
GA	GWINNETT COUNTY	0501.19	3 - Middle	114.20	No	\$110,700	\$93,592	5374	2931	54.54	1090	1467
GA	GWINNETT COUNTY	0501.20	4 - Upper	132.46	No	\$110,700	\$108,558	2361	732	31.00	649	747
GA	GWINNETT COUNTY	0501.21	3 - Middle	111.16	No	\$110,700	\$91,101	6334	2910	45.94	1833	2044
GA	GWINNETT COUNTY	0502.05	3 - Middle	92.07	No	\$110,700	\$75,455	4401	2834	64.39	788	1104

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	GWINNETT COUNTY	0502.15	3 - Middle	81.47	No	\$110,700	\$66,768	2935	2492	84.91	255	524
GA	GWINNETT COUNTY	0502.18	3 - Middle	92.54	No	\$110,700	\$75,842	5002	3442	68.81	928	1401
GA	GWINNETT COUNTY	0502.19	3 - Middle	107.07	No	\$110,700	\$87,745	3566	2378	66.69	964	1231
GA	GWINNETT COUNTY	0502.21	3 - Middle	89.31	No	\$110,700	\$73,191	4244	3356	79.08	592	956
GA	GWINNETT COUNTY	0502.22	3 - Middle	101.96	No	\$110,700	\$83,563	5157	3633	70.45	1042	1409
GA	GWINNETT COUNTY	0502.23	3 - Middle	80.34	No	\$110,700	\$65,842	5858	3447	58.84	1114	1317
GA	GWINNETT COUNTY	0502.24	4 - Upper	147.23	No	\$110,700	\$120,658	3984	2464	61.85	822	978
GA	GWINNETT COUNTY	0502.25	3 - Middle	107.91	No	\$110,700	\$88,438	4293	2589	60.31	893	1040
GA	GWINNETT COUNTY	0502.26	3 - Middle	102.31	No	\$110,700	\$83,847	3749	2614	69.73	520	829
GA	GWINNETT COUNTY	0502.27	4 - Upper	133.43	No	\$110,700	\$109,348	2180	942	43.21	470	511
GA	GWINNETT COUNTY	0502.28	2 - Moderate	59.16	No	\$110,700	\$48,485	4581	3528	77.01	492	525
GA	GWINNETT COUNTY	0502.29	2 - Moderate	50.19	No	\$110,700	\$41,136	3229	2935	90.90	46	159
GA	GWINNETT COUNTY	0502.30	2 - Moderate	56.59	No	\$110,700	\$46,379	3554	3086	86.83	377	677
GA	GWINNETT COUNTY	0502.31	4 - Upper	126.60	No	\$110,700	\$103,750	5179	3593	69.38	784	958
GA	GWINNETT COUNTY	0502.32	3 - Middle	115.78	No	\$110,700	\$94,886	2624	1810	68.98	692	760
GA	GWINNETT COUNTY	0502.33	3 - Middle	102.33	No	\$110,700	\$83,864	3389	2538	74.89	725	967
GA	GWINNETT COUNTY	0502.34	4 - Upper	156.78	No	\$110,700	\$128,487	3776	1958	51.85	1040	1253

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	GWINNETT COUNTY	0502.35	4 - Upper	138.48	No	\$110,700	\$113,493	5961	4129	69.27	1655	1904
GA	GWINNETT COUNTY	0502.36	3 - Middle	99.24	No	\$110,700	\$81,333	2819	2399	85.10	491	521
GA	GWINNETT COUNTY	0502.37	3 - Middle	111.00	No	\$110,700	\$90,969	3693	1889	51.15	1090	1259
GA	GWINNETT COUNTY	0502.38	3 - Middle	98.12	No	\$110,700	\$80,417	4654	3279	70.46	632	1036
GA	GWINNETT COUNTY	0502.39	4 - Upper	171.78	No	\$110,700	\$140,781	5183	3353	64.69	1191	1245
GA	GWINNETT COUNTY	0502.40	4 - Upper	183.51	No	\$110,700	\$150,394	4032	2510	62.25	1127	1193
GA	GWINNETT COUNTY	0502.41	4 - Upper	123.92	No	\$110,700	\$101,554	4414	2268	51.38	1108	1264
GA	GWINNETT COUNTY	0502.42	4 - Upper	152.57	No	\$110,700	\$125,037	4763	2414	50.68	1171	1267
GA	GWINNETT COUNTY	0502.43	4 - Upper	213.44	No	\$110,700	\$174,922	6524	2437	37.35	1818	1865
GA	GWINNETT COUNTY	0502.44	4 - Upper	190.02	No	\$110,700	\$155,729	2917	1480	50.74	788	857
GA	GWINNETT COUNTY	0503.06	2 - Moderate	69.35	No	\$110,700	\$56,840	4307	3888	90.27	598	1125
GA	GWINNETT COUNTY	0503.08	4 - Upper	214.84	No	\$110,700	\$176,071	3800	1122	29.53	1161	1262
GA	GWINNETT COUNTY	0503.11	4 - Upper	163.96	No	\$110,700	\$134,375	3622	1735	47.90	1067	1362
GA	GWINNETT COUNTY	0503.15	2 - Moderate	69.59	No	\$110,700	\$57,031	5786	4093	70.74	645	1229
GA	GWINNETT COUNTY	0503.17	2 - Moderate	72.92	No	\$110,700	\$59,766	3898	3281	84.17	131	626
GA	GWINNETT COUNTY	0503.18	2 - Moderate	69.83	No	\$110,700	\$57,232	3310	2886	87.19	226	470
GA	GWINNETT COUNTY	0503.21	4 - Upper	183.03	No	\$110,700	\$150,000	4638	994	21.43	1739	1833

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	GWINNETT COUNTY	0503.22	4 - Upper	200.64	No	\$110,700	\$164,432	4614	991	21.48	1399	1533
GA	GWINNETT COUNTY	0503.23	4 - Upper	167.42	No	\$110,700	\$137,207	4225	1506	35.64	1505	1588
GA	GWINNETT COUNTY	0503.24	3 - Middle	87.11	No	\$110,700	\$71,395	4450	2973	66.81	841	1258
GA	GWINNETT COUNTY	0503.25	2 - Moderate	73.59	No	\$110,700	\$60,313	4072	3071	75.42	1038	1404
GA	GWINNETT COUNTY	0503.26	2 - Moderate	76.34	No	\$110,700	\$62,568	4741	4080	86.06	580	1058
GA	GWINNETT COUNTY	0503.27	2 - Moderate	61.37	No	\$110,700	\$50,294	3994	3670	91.89	542	730
GA	GWINNETT COUNTY	0503.28	2 - Moderate	79.43	No	\$110,700	\$65,094	2986	2672	89.48	574	984
GA	GWINNETT COUNTY	0503.29	1 - Low	48.00	No	\$110,700	\$39,340	2444	2272	92.96	75	199
GA	GWINNETT COUNTY	0503.30	2 - Moderate	66.55	No	\$110,700	\$54,545	3161	2785	88.11	463	842
GA	GWINNETT COUNTY	0503.31	2 - Moderate	65.53	No	\$110,700	\$53,704	2642	2358	89.25	206	434
GA	GWINNETT COUNTY	0503.32	2 - Moderate	75.36	No	\$110,700	\$61,763	3031	2446	80.70	273	663
GA	GWINNETT COUNTY	0503.33	2 - Moderate	62.53	No	\$110,700	\$51,250	4585	4021	87.70	203	326
GA	GWINNETT COUNTY	0503.34	3 - Middle	92.97	No	\$110,700	\$76,193	5310	4062	76.50	774	1825
GA	GWINNETT COUNTY	0503.35	3 - Middle	80.30	No	\$110,700	\$65,813	3138	1755	55.93	572	973
GA	GWINNETT COUNTY	0503.36	4 - Upper	128.59	No	\$110,700	\$105,385	3218	1841	57.21	1156	1320
GA	GWINNETT COUNTY	0504.15	3 - Middle	110.48	No	\$110,700	\$90,542	4428	3033	68.50	1199	1453
GA	GWINNETT COUNTY	0504.16	3 - Middle	95.55	No	\$110,700	\$78,312	3835	3168	82.61	664	1145

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	GWINNETT COUNTY	0504.25	4 - Upper	147.67	No	\$110,700	\$121,023	6019	3037	50.46	1538	1695
GA	GWINNETT COUNTY	0504.27	3 - Middle	115.05	No	\$110,700	\$94,286	6296	3342	53.08	1711	1880
GA	GWINNETT COUNTY	0504.30	3 - Middle	81.14	No	\$110,700	\$66,500	5646	3385	59.95	1263	1571
GA	GWINNETT COUNTY	0504.33	2 - Moderate	72.25	No	\$110,700	\$59,211	2567	2146	83.60	415	586
GA	GWINNETT COUNTY	0504.35	2 - Moderate	54.19	No	\$110,700	\$44,415	4466	3825	85.65	463	895
GA	GWINNETT COUNTY	0504.37	2 - Moderate	71.73	No	\$110,700	\$58,784	2873	2594	90.29	389	774
GA	GWINNETT COUNTY	0504.38	2 - Moderate	75.04	No	\$110,700	\$61,497	5342	4824	90.30	564	1054
GA	GWINNETT COUNTY	0504.39	1 - Low	41.60	No	\$110,700	\$34,096	3228	2967	91.91	175	484
GA	GWINNETT COUNTY	0504.40	2 - Moderate	52.95	No	\$110,700	\$43,396	5076	4333	85.36	1109	1954
GA	GWINNETT COUNTY	0504.41	2 - Moderate	61.86	No	\$110,700	\$50,702	5218	4746	90.95	661	957
GA	GWINNETT COUNTY	0504.42	3 - Middle	84.49	No	\$110,700	\$69,245	2862	2208	77.15	536	818
GA	GWINNETT COUNTY	0504.43	3 - Middle	101.99	No	\$110,700	\$83,590	3397	2611	76.86	722	960
GA	GWINNETT COUNTY	0504.44	2 - Moderate	74.60	No	\$110,700	\$61,136	3905	3308	84.71	865	1133
GA	GWINNETT COUNTY	0504.45	1 - Low	41.45	No	\$110,700	\$33,975	3929	3725	94.81	291	997
GA	GWINNETT COUNTY	0504.46	2 - Moderate	79.32	No	\$110,700	\$65,010	3847	3421	88.93	287	683
GA	GWINNETT COUNTY	0504.47	2 - Moderate	58.38	No	\$110,700	\$47,844	3237	3012	93.05	202	707
GA	GWINNETT COUNTY	0504.48	2 - Moderate	55.32	No	\$110,700	\$45,343	4913	4538	92.37	358	1178

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	GWINNETT COUNTY	0504.49	2 - Moderate	58.51	No	\$110,700	\$47,950	4457	3952	88.67	601	762
GA	GWINNETT COUNTY	0504.50	3 - Middle	85.96	No	\$110,700	\$70,449	3409	2997	87.91	518	738
GA	GWINNETT COUNTY	0504.51	1 - Low	46.02	No	\$110,700	\$37,714	3147	2980	94.69	164	431
GA	GWINNETT COUNTY	0504.52	2 - Moderate	64.80	No	\$110,700	\$53,110	3019	2741	90.79	254	431
GA	GWINNETT COUNTY	0504.53	2 - Moderate	54.65	No	\$110,700	\$44,792	3852	3447	89.49	215	546
GA	GWINNETT COUNTY	0504.54	2 - Moderate	73.36	No	\$110,700	\$60,125	3959	3459	87.37	601	986
GA	GWINNETT COUNTY	0504.55	2 - Moderate	68.45	No	\$110,700	\$56,100	2820	2598	92.13	298	498
GA	GWINNETT COUNTY	0504.56	2 - Moderate	52.63	No	\$110,700	\$43,138	4339	4007	92.35	264	405
GA	GWINNETT COUNTY	0504.57	4 - Upper	139.34	No	\$110,700	\$114,198	4331	2273	52.48	1193	1391
GA	GWINNETT COUNTY	0504.58	3 - Middle	119.76	No	\$110,700	\$98,147	3287	1564	47.58	914	1105
GA	GWINNETT COUNTY	0504.59	3 - Middle	82.42	No	\$110,700	\$67,550	3846	2987	77.67	566	921
GA	GWINNETT COUNTY	0504.60	1 - Low	45.62	No	\$110,700	\$37,391	3386	3043	89.87	210	732
GA	GWINNETT COUNTY	0504.61	3 - Middle	119.83	No	\$110,700	\$98,209	2655	1376	51.83	792	831
GA	GWINNETT COUNTY	0504.62	4 - Upper	149.23	No	\$110,700	\$122,297	4132	2527	61.16	990	1103
GA	GWINNETT COUNTY	0504.63	2 - Moderate	75.00	No	\$110,700	\$61,471	4206	3775	89.75	132	273
GA	GWINNETT COUNTY	0504.64	2 - Moderate	77.08	No	\$110,700	\$63,176	5335	4496	84.27	1000	1439
GA	GWINNETT COUNTY	0504.65	3 - Middle	101.44	No	\$110,700	\$83,138	3918	2033	51.89	1226	1403

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	GWINNETT COUNTY	0504.66	3 - Middle	116.82	No	\$110,700	\$95,737	3115	1346	43.21	1173	1265
GA	GWINNETT COUNTY	0505.20	3 - Middle	86.17	No	\$110,700	\$70,625	5138	3715	72.30	564	1838
GA	GWINNETT COUNTY	0505.21	3 - Middle	84.79	No	\$110,700	\$69,489	5738	3900	67.97	1167	1845
GA	GWINNETT COUNTY	0505.22	1 - Low	39.92	No	\$110,700	\$32,721	4944	3404	68.85	932	1696
GA	GWINNETT COUNTY	0505.26	1 - Low	49.19	No	\$110,700	\$40,315	5354	4620	86.29	1070	1187
GA	GWINNETT COUNTY	0505.28	4 - Upper	149.96	No	\$110,700	\$122,895	5375	2720	50.60	1332	1477
GA	GWINNETT COUNTY	0505.29	3 - Middle	91.90	No	\$110,700	\$75,313	4346	2804	64.52	990	1395
GA	GWINNETT COUNTY	0505.30	4 - Upper	130.66	No	\$110,700	\$107,083	6057	3966	65.48	1537	1981
GA	GWINNETT COUNTY	0505.36	2 - Moderate	68.25	No	\$110,700	\$55,932	6810	5512	80.94	1053	1652
GA	GWINNETT COUNTY	0505.37	2 - Moderate	55.67	No	\$110,700	\$45,625	5587	4771	85.39	138	291
GA	GWINNETT COUNTY	0505.39	2 - Moderate	63.52	No	\$110,700	\$52,057	6035	5459	90.46	865	1433
GA	GWINNETT COUNTY	0505.41	2 - Moderate	62.62	No	\$110,700	\$51,321	4867	4304	88.43	19	166
GA	GWINNETT COUNTY	0505.42	2 - Moderate	55.39	No	\$110,700	\$45,393	5366	4761	88.73	249	660
GA	GWINNETT COUNTY	0505.49	3 - Middle	106.00	No	\$110,700	\$86,869	5136	3173	61.78	1708	2058
GA	GWINNETT COUNTY	0505.50	3 - Middle	86.36	No	\$110,700	\$70,775	4175	3183	76.24	809	1147
GA	GWINNETT COUNTY	0505.51	4 - Upper	122.18	No	\$110,700	\$100,134	4448	3593	80.78	939	1116
GA	GWINNETT COUNTY	0505.52	4 - Upper	124.70	No	\$110,700	\$102,193	3952	2575	65.16	984	1245

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	GWINNETT COUNTY	0505.53	3 - Middle	108.90	No	\$110,700	\$89,250	3693	2331	63.12	1120	1160
GA	GWINNETT COUNTY	0505.54	2 - Moderate	61.30	No	\$110,700	\$50,244	4582	4136	90.27	693	1364
GA	GWINNETT COUNTY	0505.55	3 - Middle	83.39	No	\$110,700	\$68,342	4514	3903	86.46	1163	1274
GA	GWINNETT COUNTY	0505.56	3 - Middle	100.16	No	\$110,700	\$82,083	5754	4965	86.29	940	1404
GA	GWINNETT COUNTY	0505.57	3 - Middle	86.66	No	\$110,700	\$71,020	2984	2185	73.22	612	812
GA	GWINNETT COUNTY	0505.58	3 - Middle	102.36	No	\$110,700	\$83,886	2435	1909	78.40	596	809
GA	GWINNETT COUNTY	0505.59	2 - Moderate	75.63	No	\$110,700	\$61,987	5067	4241	83.70	1167	1421
GA	GWINNETT COUNTY	0505.60	4 - Upper	146.28	No	\$110,700	\$119,886	3846	2783	72.36	899	973
GA	GWINNETT COUNTY	0505.61	2 - Moderate	53.09	No	\$110,700	\$43,511	4511	4024	89.20	536	890
GA	GWINNETT COUNTY	0505.62	2 - Moderate	69.03	No	\$110,700	\$56,571	4442	3610	81.27	464	932
GA	GWINNETT COUNTY	0505.63	3 - Middle	101.62	No	\$110,700	\$83,281	4080	2623	64.29	753	855
GA	GWINNETT COUNTY	0505.64	1 - Low	47.04	No	\$110,700	\$38,551	3462	2766	79.90	169	447
GA	GWINNETT COUNTY	0505.65	3 - Middle	110.53	No	\$110,700	\$90,583	4513	2836	62.84	1155	1338
GA	GWINNETT COUNTY	0505.66	3 - Middle	89.92	No	\$110,700	\$73,693	3968	2355	59.35	1112	1234
GA	GWINNETT COUNTY	0505.67	2 - Moderate	75.73	No	\$110,700	\$62,066	4829	4064	84.16	967	1367
GA	GWINNETT COUNTY	0505.68	3 - Middle	112.10	No	\$110,700	\$91,875	4450	3561	80.02	1315	1577
GA	GWINNETT COUNTY	0505.69	2 - Moderate	60.22	No	\$110,700	\$49,356	5645	4750	84.15	982	1238

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	GWINNETT COUNTY	0505.70	3 - Middle	112.10	No	\$110,700	\$91,875	4040	3149	77.95	690	1128
GA	GWINNETT COUNTY	0505.71	2 - Moderate	69.88	No	\$110,700	\$57,270	5931	4829	81.42	2052	2253
GA	GWINNETT COUNTY	0505.72	3 - Middle	99.25	No	\$110,700	\$81,339	3364	1658	49.29	876	1007
GA	GWINNETT COUNTY	0505.73	4 - Upper	145.20	No	\$110,700	\$118,995	2995	1804	60.23	807	856
GA	GWINNETT COUNTY	0505.74	2 - Moderate	53.09	No	\$110,700	\$43,511	4735	3664	77.38	325	485
GA	GWINNETT COUNTY	0505.75	3 - Middle	99.44	No	\$110,700	\$81,500	2545	1613	63.38	589	740
GA	GWINNETT COUNTY	0505.76	3 - Middle	81.64	No	\$110,700	\$66,910	2785	2262	81.22	268	501
GA	GWINNETT COUNTY	0505.77	2 - Moderate	63.64	No	\$110,700	\$52,155	4617	4143	89.73	776	1180
GA	GWINNETT COUNTY	0505.78	3 - Middle	86.54	No	\$110,700	\$70,924	4114	2513	61.08	1074	1310
GA	GWINNETT COUNTY	0505.79	3 - Middle	102.62	No	\$110,700	\$84,104	4737	2603	54.95	952	1272
GA	GWINNETT COUNTY	0505.80	4 - Upper	131.81	No	\$110,700	\$108,023	3971	2884	72.63	1050	1198
GA	GWINNETT COUNTY	0505.81	3 - Middle	80.42	No	\$110,700	\$65,912	4018	3050	75.91	718	1076
GA	GWINNETT COUNTY	0505.82	4 - Upper	190.37	No	\$110,700	\$156,012	2765	1556	56.27	609	708
GA	GWINNETT COUNTY	0505.83	3 - Middle	86.31	No	\$110,700	\$70,736	4383	2896	66.07	625	819
GA	GWINNETT COUNTY	0505.84	4 - Upper	141.57	No	\$110,700	\$116,023	4341	2015	46.42	1353	1375
GA	GWINNETT COUNTY	0505.85	3 - Middle	115.29	No	\$110,700	\$94,486	4407	3619	82.12	727	1114
GA	GWINNETT COUNTY	0505.86	2 - Moderate	70.14	No	\$110,700	\$57,483	5453	4276	78.42	1467	1694

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	GWINNETT COUNTY	0505.87	3 - Middle	89.50	No	\$110,700	\$73,352	4630	3751	81.02	985	1106
GA	GWINNETT COUNTY	0505.88	3 - Middle	97.56	No	\$110,700	\$79,959	5080	3744	73.70	1442	1751
GA	GWINNETT COUNTY	0505.89	3 - Middle	112.49	No	\$110,700	\$92,188	5340	4394	82.28	1372	1620
GA	GWINNETT COUNTY	0505.90	3 - Middle	106.54	No	\$110,700	\$87,311	4120	3411	82.79	1071	1440
GA	GWINNETT COUNTY	0505.91	4 - Upper	166.88	No	\$110,700	\$136,763	3567	2015	56.49	1102	1265
GA	GWINNETT COUNTY	0506.11	4 - Upper	131.32	No	\$110,700	\$107,623	4513	2390	52.96	1009	1312
GA	GWINNETT COUNTY	0506.12	3 - Middle	109.96	No	\$110,700	\$90,115	4819	2696	55.95	1047	1245
GA	GWINNETT COUNTY	0506.13	4 - Upper	132.99	No	\$110,700	\$108,991	3992	2279	57.09	1067	1243
GA	GWINNETT COUNTY	0506.14	4 - Upper	122.19	No	\$110,700	\$100,136	3668	1727	47.08	869	1266
GA	GWINNETT COUNTY	0506.15	4 - Upper	123.54	No	\$110,700	\$101,250	2215	1049	47.36	505	616
GA	GWINNETT COUNTY	0506.16	4 - Upper	138.74	No	\$110,700	\$113,703	3715	1523	41.00	769	939
GA	GWINNETT COUNTY	0506.17	4 - Upper	156.69	No	\$110,700	\$128,412	9207	3628	39.40	2608	2985
GA	GWINNETT COUNTY	0506.18	4 - Upper	188.75	No	\$110,700	\$154,688	4453	1377	30.92	1219	1281
GA	GWINNETT COUNTY	0506.19	3 - Middle	115.87	No	\$110,700	\$94,962	6381	2819	44.18	1254	1747
GA	GWINNETT COUNTY	0506.20	4 - Upper	135.16	No	\$110,700	\$110,766	3737	1346	36.02	1270	1432
GA	GWINNETT COUNTY	0506.21	4 - Upper	177.76	No	\$110,700	\$145,682	4161	1454	34.94	997	1167
GA	GWINNETT COUNTY	0506.22	3 - Middle	88.87	No	\$110,700	\$72,833	3425	1513	44.18	664	1132

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	GWINNETT COUNTY	0506.23	4 - Upper	128.20	No	\$110,700	\$105,064	6280	3679	58.58	1418	1738
GA	GWINNETT COUNTY	0506.24	4 - Upper	129.01	No	\$110,700	\$105,725	4079	3207	78.62	798	833
GA	GWINNETT COUNTY	0506.25	4 - Upper	183.14	No	\$110,700	\$150,093	4044	2502	61.87	940	991
GA	GWINNETT COUNTY	0506.26	4 - Upper	120.91	No	\$110,700	\$99,095	5739	2356	41.05	1291	1458
GA	GWINNETT COUNTY	0506.27	3 - Middle	102.44	No	\$110,700	\$83,952	5576	3667	65.76	1377	1745
GA	GWINNETT COUNTY	0506.28	3 - Middle	116.41	No	\$110,700	\$95,402	6223	3122	50.17	1232	1510
GA	GWINNETT COUNTY	0506.29	4 - Upper	151.80	No	\$110,700	\$124,409	2308	960	41.59	636	777
GA	GWINNETT COUNTY	0506.30	4 - Upper	142.63	No	\$110,700	\$116,888	4748	2692	56.70	931	1231
GA	GWINNETT COUNTY	0506.31	3 - Middle	116.04	No	\$110,700	\$95,099	7340	2867	39.06	2115	2548
GA	GWINNETT COUNTY	0506.32	3 - Middle	116.76	No	\$110,700	\$95,686	3399	1548	45.54	953	987
GA	GWINNETT COUNTY	0506.33	1 - Low	44.99	No	\$110,700	\$36,871	2621	1934	73.79	158	333
GA	GWINNETT COUNTY	0506.34	2 - Moderate	74.97	No	\$110,700	\$61,446	6306	3880	61.53	1195	1688
GA	GWINNETT COUNTY	0506.35	3 - Middle	103.40	No	\$110,700	\$84,744	3993	1770	44.33	1208	1355
GA	GWINNETT COUNTY	0506.36	4 - Upper	129.72	No	\$110,700	\$106,311	4251	2255	53.05	578	807
GA	GWINNETT COUNTY	0507.15	3 - Middle	87.78	No	\$110,700	\$71,941	5661	3305	58.38	1506	1793
GA	GWINNETT COUNTY	0507.19	2 - Moderate	74.30	No	\$110,700	\$60,895	6149	4826	78.48	967	1961
GA	GWINNETT COUNTY	0507.22	3 - Middle	92.25	No	\$110,700	\$75,600	3341	2726	81.59	975	1144

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	GWINNETT COUNTY	0507.25	3 - Middle	102.69	No	\$110,700	\$84,159	6202	5015	80.86	1525	1977
GA	GWINNETT COUNTY	0507.29	3 - Middle	87.06	No	\$110,700	\$71,350	3768	2907	77.15	752	1054
GA	GWINNETT COUNTY	0507.32	2 - Moderate	72.88	No	\$110,700	\$59,728	6052	5008	82.75	1597	2105
GA	GWINNETT COUNTY	0507.33	3 - Middle	86.45	No	\$110,700	\$70,851	3184	2698	84.74	607	848
GA	GWINNETT COUNTY	0507.34	3 - Middle	96.64	No	\$110,700	\$79,205	4606	3708	80.50	1330	1484
GA	GWINNETT COUNTY	0507.35	3 - Middle	82.08	No	\$110,700	\$67,271	4365	2796	64.05	1060	1397
GA	GWINNETT COUNTY	0507.36	3 - Middle	92.32	No	\$110,700	\$75,664	5807	4278	73.67	1375	1973
GA	GWINNETT COUNTY	0507.37	3 - Middle	111.88	No	\$110,700	\$91,692	4240	3479	82.05	1185	1235
GA	GWINNETT COUNTY	0507.38	4 - Upper	131.40	No	\$110,700	\$107,689	7058	6060	85.86	2101	2367
GA	GWINNETT COUNTY	0507.39	3 - Middle	93.78	No	\$110,700	\$76,855	4755	3733	78.51	949	1418
GA	GWINNETT COUNTY	0507.40	3 - Middle	105.11	No	\$110,700	\$86,142	2050	1184	57.76	575	689
GA	GWINNETT COUNTY	0507.41	4 - Upper	131.29	No	\$110,700	\$107,600	4905	2940	59.94	1605	1800
GA	GWINNETT COUNTY	0507.42	4 - Upper	141.75	No	\$110,700	\$116,167	4766	2554	53.59	1197	1322
GA	GWINNETT COUNTY	0507.43	3 - Middle	90.30	No	\$110,700	\$74,009	4637	2565	55.32	1224	1447
GA	GWINNETT COUNTY	0507.44	3 - Middle	109.82	No	\$110,700	\$90,000	8279	5162	62.35	1584	2016
GA	GWINNETT COUNTY	0507.45	4 - Upper	177.85	No	\$110,700	\$145,750	5148	3076	59.75	1077	1197
GA	GWINNETT COUNTY	0507.46	4 - Upper	140.45	No	\$110,700	\$115,108	7471	5136	68.75	1773	2228

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	GWINNETT COUNTY	0507.47	3 - Middle	115.01	No	\$110,700	\$94,259	5377	4033	75.00	1004	1225
GA	GWINNETT COUNTY	0507.48	2 - Moderate	57.61	No	\$110,700	\$47,213	3739	2672	71.46	1282	1437
GA	GWINNETT COUNTY	0507.49	2 - Moderate	72.70	No	\$110,700	\$59,583	3538	2949	83.35	824	1064
GA	GWINNETT COUNTY	0507.50	4 - Upper	145.92	No	\$110,700	\$119,583	5032	4224	83.94	1399	1599
GA	GWINNETT COUNTY	0507.51	3 - Middle	93.08	No	\$110,700	\$76,284	4096	3285	80.20	824	1187
GA	GWINNETT COUNTY	0507.52	4 - Upper	130.61	No	\$110,700	\$107,043	3422	2455	71.74	660	1032
GA	GWINNETT COUNTY	0507.53	2 - Moderate	71.78	No	\$110,700	\$58,827	3936	2649	67.30	812	1325
GA	GWINNETT COUNTY	0507.54	3 - Middle	102.91	No	\$110,700	\$84,341	2989	2031	67.95	741	959
GA	GWINNETT COUNTY	0507.55	4 - Upper	129.92	No	\$110,700	\$106,477	2473	1623	65.63	644	728
GA	GWINNETT COUNTY	0507.56	4 - Upper	127.83	No	\$110,700	\$104,758	4471	2449	54.78	1393	1520
GA	GWINNETT COUNTY	0507.57	4 - Upper	144.62	No	\$110,700	\$118,523	3534	1576	44.60	862	1063
GA	GWINNETT COUNTY	0507.58	2 - Moderate	68.35	No	\$110,700	\$56,014	3371	1694	50.25	855	1006
GA	GWINNETT COUNTY	0507.59	4 - Upper	127.31	No	\$110,700	\$104,333	4143	2135	51.53	1363	1510
GA	GWINNETT COUNTY	0507.60	4 - Upper	178.75	No	\$110,700	\$146,494	4240	2108	49.72	1189	1316
GA	GWINNETT COUNTY	0507.61	4 - Upper	122.12	No	\$110,700	\$100,083	3904	2116	54.20	862	1029
GA	GWINNETT COUNTY	0507.62	4 - Upper	136.29	No	\$110,700	\$111,694	5971	2913	48.79	1481	1676
GA	GWINNETT COUNTY	0507.63	3 - Middle	100.71	No	\$110,700	\$82,535	4157	2704	65.05	936	1136

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	GWINNETT COUNTY	0507.64	3 - Middle	102.82	No	\$110,700	\$84,263	3524	2447	69.44	651	828
GA	GWINNETT COUNTY	0507.65	4 - Upper	143.05	No	\$110,700	\$117,232	3145	1512	48.08	848	897

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 23580 - GAINESVILLE, GA

State: GEORGIA

County: 139 - HALL COUNTY

All Tracts: 50



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	HALL COUNTY	0001.01	3 - Middle	82.89	No	\$102,700	\$61,458	5299	1074	20.27	1317	2269
GA	HALL COUNTY	0001.02	3 - Middle	111.79	No	\$102,700	\$82,885	4013	931	23.20	1036	1498
GA	HALL COUNTY	0002.03	3 - Middle	102.10	No	\$102,700	\$75,703	4542	395	8.70	1393	1842
GA	HALL COUNTY	0002.04	3 - Middle	109.21	No	\$102,700	\$80,972	4370	518	11.85	1159	1765
GA	HALL COUNTY	0002.05	4 - Upper	126.58	No	\$102,700	\$93,852	2821	901	31.94	704	1011
GA	HALL COUNTY	0002.06	3 - Middle	98.63	No	\$102,700	\$73,125	3663	352	9.61	725	1258
GA	HALL COUNTY	0003.03	4 - Upper	128.32	No	\$102,700	\$95,139	2632	270	10.26	624	782
GA	HALL COUNTY	0003.04	4 - Upper	133.19	No	\$102,700	\$98,750	4084	833	20.40	1198	1885
GA	HALL COUNTY	0003.05	3 - Middle	92.69	No	\$102,700	\$68,722	4315	833	19.30	1183	1778
GA	HALL COUNTY	0003.06	3 - Middle	95.71	No	\$102,700	\$70,962	2503	422	16.86	806	928
GA	HALL COUNTY	0003.07	4 - Upper	121.82	No	\$102,700	\$90,321	4234	1096	25.89	1171	1769
GA	HALL COUNTY	0004.01	3 - Middle	97.74	No	\$102,700	\$72,468	3657	1423	38.91	643	1022
GA	HALL COUNTY	0004.02	4 - Upper	123.20	No	\$102,700	\$91,346	3138	625	19.92	1068	1238
GA	HALL COUNTY	0005.01	3 - Middle	104.68	No	\$102,700	\$77,614	3725	1271	34.12	923	1416
GA	HALL COUNTY	0005.02	0 - Unknown	0.00	No	\$102,700	\$0	3380	746	22.07	841	1328
GA	HALL COUNTY	0006.01	3 - Middle	102.31	No	\$102,700	\$75,857	3221	1142	35.45	621	857
GA	HALL COUNTY	0006.02	3 - Middle	106.85	No	\$102,700	\$79,219	3661	1241	33.90	826	1016
GA	HALL COUNTY	0007.02	3 - Middle	89.95	No	\$102,700	\$66,694	5327	3957	74.28	1007	1436
GA	HALL COUNTY	0007.03	1 - Low	47.66	No	\$102,700	\$35,336	3442	2903	84.34	387	833
GA	HALL COUNTY	0007.04	3 - Middle	84.50	No	\$102,700	\$62,650	3531	2731	77.34	585	963
GA	HALL COUNTY	0008.00	2 - Moderate	59.41	No	\$102,700	\$44,050	3482	2883	82.80	450	1106
GA	HALL COUNTY	0009.01	3 - Middle	115.50	No	\$102,700	\$85,637	3084	970	31.45	730	1184
GA	HALL COUNTY	0009.02	3 - Middle	84.26	No	\$102,700	\$62,475	2830	1303	46.04	574	1151
GA	HALL COUNTY	0010.04	3 - Middle	102.77	No	\$102,700	\$76,197	3169	1351	42.63	337	420

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	HALL COUNTY	0010.05	2 - Moderate	76.36	No	\$102,700	\$56,619	4403	2477	56.26	1016	1494
GA	HALL COUNTY	0010.06	3 - Middle	119.16	No	\$102,700	\$88,347	3097	1032	33.32	909	1359
GA	HALL COUNTY	0010.07	1 - Low	46.41	No	\$102,700	\$34,408	2187	1797	82.17	62	176
GA	HALL COUNTY	0010.08	1 - Low	41.00	No	\$102,700	\$30,399	4335	3554	81.98	292	631
GA	HALL COUNTY	0011.01	1 - Low	46.85	No	\$102,700	\$34,740	4995	4592	91.93	181	1207
GA	HALL COUNTY	0011.02	2 - Moderate	70.13	No	\$102,700	\$52,000	4849	4336	89.42	570	984
GA	HALL COUNTY	0012.02	2 - Moderate	68.04	No	\$102,700	\$50,445	6366	4740	74.46	974	1836
GA	HALL COUNTY	0012.03	0 - Unknown	0.00	No	\$102,700	\$0	2092	1723	82.36	365	602
GA	HALL COUNTY	0012.04	3 - Middle	83.53	No	\$102,700	\$61,929	5555	3301	59.42	806	1391
GA	HALL COUNTY	0013.02	4 - Upper	121.71	No	\$102,700	\$90,240	5515	1286	23.32	1609	1800
GA	HALL COUNTY	0013.03	2 - Moderate	79.56	No	\$102,700	\$58,987	2842	947	33.32	820	1084
GA	HALL COUNTY	0013.04	3 - Middle	101.96	No	\$102,700	\$75,599	4039	2318	57.39	784	1098
GA	HALL COUNTY	0014.02	3 - Middle	119.88	No	\$102,700	\$88,882	5485	1762	32.12	1558	2001
GA	HALL COUNTY	0014.04	3 - Middle	87.95	No	\$102,700	\$65,212	5533	2878	52.02	901	1714
GA	HALL COUNTY	0014.05	2 - Moderate	67.33	No	\$102,700	\$49,922	2649	1274	48.09	379	474
GA	HALL COUNTY	0014.06	3 - Middle	99.40	No	\$102,700	\$73,699	4141	2683	64.79	920	1226
GA	HALL COUNTY	0015.01	3 - Middle	104.17	No	\$102,700	\$77,231	5227	1101	21.06	1501	2004
GA	HALL COUNTY	0015.02	4 - Upper	137.50	No	\$102,700	\$101,944	4511	778	17.25	1353	1833
GA	HALL COUNTY	0016.03	4 - Upper	138.01	No	\$102,700	\$102,321	5499	1626	29.57	1441	1712
GA	HALL COUNTY	0016.05	4 - Upper	159.57	No	\$102,700	\$118,306	4904	1176	23.98	1287	1457
GA	HALL COUNTY	0016.06	3 - Middle	83.94	No	\$102,700	\$62,233	4494	1669	37.14	712	1089
GA	HALL COUNTY	0016.07	3 - Middle	110.62	No	\$102,700	\$82,016	6524	2185	33.49	1658	2205
GA	HALL COUNTY	0016.09	4 - Upper	179.92	No	\$102,700	\$133,393	4494	961	21.38	1457	1658
GA	HALL COUNTY	0016.10	4 - Upper	136.56	No	\$102,700	\$101,250	3509	1130	32.20	882	1075
GA	HALL COUNTY	0016.11	4 - Upper	168.18	No	\$102,700	\$124,693	4736	868	18.33	1386	1440
GA	HALL COUNTY	0016.12	4 - Upper	151.95	No	\$102,700	\$112,656	3032	353	11.64	1068	1217

2025 FFIEC Census Report - Summary Census Overview Information
 MSA/MD: 12054 - ATLANTA-SANDY SPRINGS-ROSWELL, GA
 State: GEORGIA
 County: 151 - HENRY COUNTY
 All Tracts: 59



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	HENRY COUNTY	0701.09	3 - Middle	99.71	No	\$110,700	\$81,714	3401	2164	63.63	871	1163
GA	HENRY COUNTY	0701.13	2 - Moderate	61.03	No	\$110,700	\$50,017	4266	2763	64.77	1066	1705
GA	HENRY COUNTY	0701.14	3 - Middle	94.66	No	\$110,700	\$77,581	5177	4171	80.57	356	1018
GA	HENRY COUNTY	0701.15	3 - Middle	86.16	No	\$110,700	\$70,611	3847	3538	91.97	641	878
GA	HENRY COUNTY	0701.16	3 - Middle	85.10	No	\$110,700	\$69,745	3198	2104	65.79	1050	1189
GA	HENRY COUNTY	0701.17	3 - Middle	99.70	No	\$110,700	\$81,706	4310	2166	50.26	1294	1566
GA	HENRY COUNTY	0701.18	4 - Upper	135.33	No	\$110,700	\$110,907	3257	2321	71.26	887	1015
GA	HENRY COUNTY	0701.19	2 - Moderate	70.34	No	\$110,700	\$57,650	5968	5189	86.95	988	2178
GA	HENRY COUNTY	0701.20	3 - Middle	85.37	No	\$110,700	\$69,963	2630	2407	91.52	716	1112
GA	HENRY COUNTY	0701.21	3 - Middle	100.82	No	\$110,700	\$82,629	3790	2962	78.15	1332	1664
GA	HENRY COUNTY	0701.22	3 - Middle	115.47	No	\$110,700	\$94,630	3125	2613	83.62	859	1045
GA	HENRY COUNTY	0701.23	0 - Unknown	0.00	No	\$110,700	\$0	2378	1865	78.43	372	518
GA	HENRY COUNTY	0701.24	3 - Middle	97.36	No	\$110,700	\$79,789	4557	4008	87.95	1154	1450
GA	HENRY COUNTY	0701.25	3 - Middle	86.20	No	\$110,700	\$70,645	2739	1457	53.19	621	894

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	HENRY COUNTY	0701.26	2 - Moderate	77.96	No	\$110,700	\$63,895	3429	2476	72.21	714	1096
GA	HENRY COUNTY	0701.27	2 - Moderate	72.79	No	\$110,700	\$59,659	3139	2887	91.97	1076	1398
GA	HENRY COUNTY	0701.28	3 - Middle	88.73	No	\$110,700	\$72,721	2229	1911	85.73	451	1050
GA	HENRY COUNTY	0702.04	3 - Middle	117.95	No	\$110,700	\$96,667	5675	3429	60.42	1819	2017
GA	HENRY COUNTY	0702.06	4 - Upper	155.75	No	\$110,700	\$127,643	4070	1856	45.60	1572	1686
GA	HENRY COUNTY	0702.07	4 - Upper	163.62	No	\$110,700	\$134,091	3202	1346	42.04	872	1038
GA	HENRY COUNTY	0702.08	4 - Upper	139.87	No	\$110,700	\$114,625	4793	1766	36.85	1107	1381
GA	HENRY COUNTY	0702.09	4 - Upper	129.40	No	\$110,700	\$106,052	4045	1282	31.69	1006	1111
GA	HENRY COUNTY	0702.10	4 - Upper	157.05	No	\$110,700	\$128,712	2546	1140	44.78	807	825
GA	HENRY COUNTY	0702.11	3 - Middle	104.72	No	\$110,700	\$85,827	5032	3921	77.92	1022	1442
GA	HENRY COUNTY	0702.12	2 - Moderate	62.34	No	\$110,700	\$51,092	3153	1649	52.30	704	1222
GA	HENRY COUNTY	0702.13	4 - Upper	123.78	No	\$110,700	\$101,447	2856	1012	35.43	1041	1041
GA	HENRY COUNTY	0702.14	4 - Upper	136.70	No	\$110,700	\$112,034	4622	1470	31.80	1263	1431
GA	HENRY COUNTY	0702.15	4 - Upper	148.82	No	\$110,700	\$121,964	1935	669	34.57	364	537
GA	HENRY COUNTY	0702.16	4 - Upper	159.12	No	\$110,700	\$130,402	5415	3569	65.91	1126	1361
GA	HENRY COUNTY	0703.07	4 - Upper	120.05	No	\$110,700	\$98,385	5153	3322	64.47	1118	1485
GA	HENRY COUNTY	0703.10	4 - Upper	124.18	No	\$110,700	\$101,771	6725	4074	60.58	1387	1821

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	HENRY COUNTY	0703.12	3 - Middle	83.75	No	\$110,700	\$68,641	5336	3994	74.85	990	1420
GA	HENRY COUNTY	0703.13	3 - Middle	114.89	No	\$110,700	\$94,161	8097	6914	85.39	2339	2565
GA	HENRY COUNTY	0703.14	3 - Middle	112.00	No	\$110,700	\$91,786	4122	2204	53.47	1109	1405
GA	HENRY COUNTY	0703.15	4 - Upper	130.90	No	\$110,700	\$107,276	5071	4088	80.62	1489	1763
GA	HENRY COUNTY	0703.16	3 - Middle	108.81	No	\$110,700	\$89,173	2676	2128	79.52	727	865
GA	HENRY COUNTY	0703.17	2 - Moderate	78.16	No	\$110,700	\$64,058	5607	5035	89.80	693	1449
GA	HENRY COUNTY	0703.18	3 - Middle	80.67	No	\$110,700	\$66,111	2840	2263	79.68	538	815
GA	HENRY COUNTY	0703.19	3 - Middle	97.49	No	\$110,700	\$79,897	5233	4696	89.74	880	1053
GA	HENRY COUNTY	0703.20	3 - Middle	88.05	No	\$110,700	\$72,159	2645	1881	71.12	649	852
GA	HENRY COUNTY	0703.21	3 - Middle	99.14	No	\$110,700	\$81,250	2410	1158	48.05	809	845
GA	HENRY COUNTY	0703.22	3 - Middle	83.53	No	\$110,700	\$68,459	6114	5251	85.88	542	1135
GA	HENRY COUNTY	0703.23	2 - Moderate	56.07	No	\$110,700	\$45,955	2592	2254	86.96	121	560
GA	HENRY COUNTY	0703.24	1 - Low	47.13	No	\$110,700	\$38,631	4448	3724	83.72	376	1210
GA	HENRY COUNTY	0703.25	3 - Middle	83.43	No	\$110,700	\$68,375	2009	1321	65.75	460	639
GA	HENRY COUNTY	0704.05	2 - Moderate	73.75	No	\$110,700	\$60,444	3405	1143	33.57	737	1080
GA	HENRY COUNTY	0704.06	2 - Moderate	66.89	No	\$110,700	\$54,821	4332	1725	39.82	1245	1639
GA	HENRY COUNTY	0704.07	3 - Middle	114.39	No	\$110,700	\$93,750	4668	1877	40.21	1121	1357

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	HENRY COUNTY	0704.08	2 - Moderate	78.68	No	\$110,700	\$64,481	3163	810	25.61	1155	1246
GA	HENRY COUNTY	0704.09	3 - Middle	100.84	No	\$110,700	\$82,642	5336	1423	26.67	1159	1460
GA	HENRY COUNTY	0704.10	3 - Middle	80.69	No	\$110,700	\$66,134	4275	933	21.82	1169	1437
GA	HENRY COUNTY	0704.11	3 - Middle	92.29	No	\$110,700	\$75,639	5163	3239	62.73	1637	1870
GA	HENRY COUNTY	0704.12	3 - Middle	87.79	No	\$110,700	\$71,948	4845	2781	57.40	799	1187
GA	HENRY COUNTY	0705.03	3 - Middle	90.68	No	\$110,700	\$74,320	6384	4558	71.40	1091	1756
GA	HENRY COUNTY	0705.04	2 - Moderate	75.59	No	\$110,700	\$61,949	2053	1069	52.07	389	573
GA	HENRY COUNTY	0705.05	3 - Middle	93.41	No	\$110,700	\$76,551	6005	2973	49.51	1195	1719
GA	HENRY COUNTY	0705.06	3 - Middle	107.00	No	\$110,700	\$87,695	3131	2042	65.22	555	878
GA	HENRY COUNTY	0705.07	3 - Middle	87.57	No	\$110,700	\$71,771	2860	1853	64.79	605	741
GA	HENRY COUNTY	0705.08	4 - Upper	124.00	No	\$110,700	\$101,622	5230	3571	68.28	1176	1294

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 31924 - MARIETTA, GA

State: GEORGIA

County: 223 - PAULDING COUNTY

All Tracts: 33



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	PAULDING COUNTY	1201.04	3 - Middle	88.15	No	\$122,500	\$80,347	2996	337	11.25	989	1172
GA	PAULDING COUNTY	1201.05	4 - Upper	134.22	No	\$122,500	\$122,335	7318	1640	22.41	2016	2258
GA	PAULDING COUNTY	1201.06	3 - Middle	87.92	No	\$122,500	\$80,131	2564	742	28.94	510	771
GA	PAULDING COUNTY	1201.07	3 - Middle	84.47	No	\$122,500	\$76,990	7109	2780	39.11	1806	2330
GA	PAULDING COUNTY	1201.08	3 - Middle	83.25	No	\$122,500	\$75,876	8799	3347	38.04	1912	2468
GA	PAULDING COUNTY	1201.09	3 - Middle	116.75	No	\$122,500	\$106,411	6525	2033	31.16	2040	2195
GA	PAULDING COUNTY	1201.10	4 - Upper	148.78	No	\$122,500	\$135,600	7492	1874	25.01	1977	2191
GA	PAULDING COUNTY	1201.11	3 - Middle	99.84	No	\$122,500	\$90,996	6925	1974	28.51	2106	2472
GA	PAULDING COUNTY	1202.03	3 - Middle	87.70	No	\$122,500	\$79,938	5414	1212	22.39	1346	1854
GA	PAULDING COUNTY	1202.05	3 - Middle	103.59	No	\$122,500	\$94,417	4557	2163	47.47	1370	1658
GA	PAULDING COUNTY	1202.06	2 - Moderate	59.95	No	\$122,500	\$54,643	3827	1589	41.52	1080	1612
GA	PAULDING COUNTY	1202.07	3 - Middle	109.91	No	\$122,500	\$100,179	3099	898	28.98	803	934
GA	PAULDING COUNTY	1202.08	2 - Moderate	73.68	No	\$122,500	\$67,159	4246	1742	41.03	815	1547
GA	PAULDING COUNTY	1203.01	3 - Middle	84.99	No	\$122,500	\$77,463	6732	2807	41.70	1848	2445

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	PAULDING COUNTY	1203.03	2 - Moderate	67.92	No	\$122,500	\$61,905	1878	528	28.12	722	972
GA	PAULDING COUNTY	1203.04	3 - Middle	82.34	No	\$122,500	\$75,049	2183	907	41.55	538	591
GA	PAULDING COUNTY	1203.05	2 - Moderate	66.90	No	\$122,500	\$60,978	3812	1582	41.50	495	1069
GA	PAULDING COUNTY	1203.06	2 - Moderate	69.00	No	\$122,500	\$62,891	3966	1977	49.85	777	982
GA	PAULDING COUNTY	1203.07	2 - Moderate	53.76	No	\$122,500	\$49,000	4774	2549	53.39	888	1503
GA	PAULDING COUNTY	1204.01	2 - Moderate	60.14	No	\$122,500	\$54,817	5802	1408	24.27	1072	1963
GA	PAULDING COUNTY	1204.02	3 - Middle	85.55	No	\$122,500	\$77,972	6067	1021	16.83	1738	1924
GA	PAULDING COUNTY	1204.03	2 - Moderate	63.50	No	\$122,500	\$57,879	6476	1955	30.19	877	2034
GA	PAULDING COUNTY	1205.03	3 - Middle	97.90	No	\$122,500	\$89,231	4836	1367	28.27	1271	1652
GA	PAULDING COUNTY	1205.04	3 - Middle	85.56	No	\$122,500	\$77,986	3135	889	28.36	754	1036
GA	PAULDING COUNTY	1205.05	2 - Moderate	68.56	No	\$122,500	\$62,487	6393	1663	26.01	1906	2667
GA	PAULDING COUNTY	1205.06	3 - Middle	82.98	No	\$122,500	\$75,629	3725	1600	42.95	1069	1405
GA	PAULDING COUNTY	1205.07	3 - Middle	83.92	No	\$122,500	\$76,489	4931	3493	70.84	1212	1766
GA	PAULDING COUNTY	1206.01	2 - Moderate	72.23	No	\$122,500	\$65,833	4817	2945	61.14	1353	1751
GA	PAULDING COUNTY	1206.03	3 - Middle	100.94	No	\$122,500	\$92,000	5982	3073	51.37	1645	2356
GA	PAULDING COUNTY	1206.04	3 - Middle	97.70	No	\$122,500	\$89,049	5506	2042	37.09	1545	1788
GA	PAULDING COUNTY	1206.05	3 - Middle	89.28	No	\$122,500	\$81,375	5998	1542	25.71	1550	2033

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	PAULDING COUNTY	1206.06	3 - Middle	104.80	No	\$122,500	\$95,521	4242	1423	33.55	986	1183
GA	PAULDING COUNTY	1206.07	3 - Middle	87.37	No	\$122,500	\$79,632	6535	3115	47.67	1659	2192

2025 FFIEC Census Report - Summary Census Overview Information

State: GEORGIA

County: 247 - ROCKDALE COUNTY

All Tracts: 24



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	ROCKDALE COUNTY	0601.01	3 - Middle	99.06	No	\$110,700	\$81,181	3605	1654	45.88	963	1260
GA	ROCKDALE COUNTY	0601.03	4 - Upper	133.24	No	\$110,700	\$109,194	2265	830	36.64	952	1005
GA	ROCKDALE COUNTY	0601.04	3 - Middle	85.49	No	\$110,700	\$70,060	3478	2218	63.77	733	869
GA	ROCKDALE COUNTY	0602.01	2 - Moderate	60.12	No	\$110,700	\$49,271	4703	3948	83.95	777	1353
GA	ROCKDALE COUNTY	0602.03	3 - Middle	89.48	No	\$110,700	\$73,333	5222	4039	77.35	1031	1610
GA	ROCKDALE COUNTY	0602.04	3 - Middle	114.25	No	\$110,700	\$93,636	4698	3636	77.39	1224	1655
GA	ROCKDALE COUNTY	0603.05	2 - Moderate	68.40	No	\$110,700	\$56,058	5597	4798	85.72	641	1418
GA	ROCKDALE COUNTY	0603.06	3 - Middle	101.22	No	\$110,700	\$82,955	4259	3681	86.43	1162	1464
GA	ROCKDALE COUNTY	0603.10	1 - Low	29.31	No	\$110,700	\$24,026	2478	1973	79.62	462	950
GA	ROCKDALE COUNTY	0603.11	3 - Middle	86.46	No	\$110,700	\$70,859	3804	3071	80.73	928	1280
GA	ROCKDALE COUNTY	0603.12	3 - Middle	117.30	No	\$110,700	\$96,134	4104	3427	83.50	960	1101
GA	ROCKDALE COUNTY	0603.13	3 - Middle	94.78	No	\$110,700	\$77,679	3806	3191	83.84	1018	1310
GA	ROCKDALE COUNTY	0603.14	2 - Moderate	58.17	No	\$110,700	\$47,673	3577	3292	92.03	350	945
GA	ROCKDALE COUNTY	0603.15	3 - Middle	95.74	No	\$110,700	\$78,466	3636	2987	82.15	409	668
GA	ROCKDALE	0603.16	2 - Moderate	51.05	No	\$110,700	\$41,838	4441	3653	82.26	771	1417

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	COUNTY											
GA	ROCKDALE COUNTY	0603.17	2 - Moderate	79.53	No	\$110,700	\$65,181	4396	3939	89.60	503	1099
GA	ROCKDALE COUNTY	0603.18	2 - Moderate	56.02	No	\$110,700	\$45,915	2872	2014	70.13	754	1231
GA	ROCKDALE COUNTY	0604.03	3 - Middle	116.06	No	\$110,700	\$95,114	3749	2306	61.51	1090	1274
GA	ROCKDALE COUNTY	0604.06	3 - Middle	117.26	No	\$110,700	\$96,103	5509	3484	63.24	1570	1879
GA	ROCKDALE COUNTY	0604.07	3 - Middle	90.81	No	\$110,700	\$74,427	3599	2057	57.15	848	1158
GA	ROCKDALE COUNTY	0604.08	3 - Middle	99.61	No	\$110,700	\$81,638	3484	2096	60.16	828	1153
GA	ROCKDALE COUNTY	0604.09	3 - Middle	111.15	No	\$110,700	\$91,096	3531	2191	62.05	945	1414
GA	ROCKDALE COUNTY	0604.10	3 - Middle	80.65	No	\$110,700	\$66,096	4709	3461	73.50	1242	1736
GA	ROCKDALE COUNTY	0604.11	4 - Upper	125.99	No	\$110,700	\$103,255	2048	1124	54.88	775	800

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 12054 - ATLANTA-SANDY SPRINGS-ROSWELL, GA

State: GEORGIA

County: 255 - SPALDING COUNTY

All Tracts: 17



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	SPALDING COUNTY	1601.01	2 - Moderate	62.95	No	\$110,700	\$51,596	3885	755	19.43	1345	1716
GA	SPALDING COUNTY	1601.02	0 - Unknown	0.00	No	\$110,700	\$0	2107	859	40.77	389	689
GA	SPALDING COUNTY	1602.01	3 - Middle	87.77	No	\$110,700	\$71,935	3372	851	25.24	1105	1329
GA	SPALDING COUNTY	1602.02	3 - Middle	101.12	No	\$110,700	\$82,871	4853	1499	30.89	1906	1983
GA	SPALDING COUNTY	1603.00	2 - Moderate	51.67	No	\$110,700	\$42,348	3122	2387	76.46	620	1252
GA	SPALDING COUNTY	1604.01	1 - Low	47.90	No	\$110,700	\$39,258	2446	1720	70.32	344	740
GA	SPALDING COUNTY	1604.02	1 - Low	33.58	No	\$110,700	\$27,523	3672	2806	76.42	519	1229
GA	SPALDING COUNTY	1605.00	2 - Moderate	78.12	No	\$110,700	\$64,028	6830	3935	57.61	1660	2350
GA	SPALDING COUNTY	1606.00	3 - Middle	86.12	No	\$110,700	\$70,580	3973	589	14.83	1459	1709
GA	SPALDING COUNTY	1607.01	2 - Moderate	69.03	No	\$110,700	\$56,574	5087	3461	68.04	655	1501
GA	SPALDING COUNTY	1607.02	2 - Moderate	79.06	No	\$110,700	\$64,792	2087	878	42.07	580	914
GA	SPALDING COUNTY	1608.00	1 - Low	39.14	No	\$110,700	\$32,083	4038	3254	80.58	252	1647
GA	SPALDING COUNTY	1609.00	1 - Low	42.74	No	\$110,700	\$35,026	2625	1293	49.26	297	1065
GA	SPALDING COUNTY	1610.00	2 - Moderate	66.28	No	\$110,700	\$54,318	5828	1337	22.94	1545	2257

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	SPALDING COUNTY	1611.00	3 - Middle	112.61	No	\$110,700	\$92,292	4117	853	20.72	1153	1567
GA	SPALDING COUNTY	1612.01	2 - Moderate	68.63	No	\$110,700	\$56,250	4092	1436	35.09	1441	1678
GA	SPALDING COUNTY	1612.02	3 - Middle	82.36	No	\$110,700	\$67,500	5172	2288	44.24	1168	1865

2025 FFIEC Census Report - Summary Census Overview Information
 MSA/MD: 12054 - ATLANTA-SANDY SPRINGS-ROSWELL, GA
 State: GEORGIA
 County: 297 - WALTON COUNTY
 All Tracts: 20



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	WALTON COUNTY	1101.01	3 - Middle	109.94	No	\$110,700	\$90,099	4711	601	12.76	1674	1789
GA	WALTON COUNTY	1101.02	2 - Moderate	79.28	No	\$110,700	\$64,978	4706	1125	23.91	1496	1868
GA	WALTON COUNTY	1102.00	3 - Middle	106.06	No	\$110,700	\$86,923	5725	866	15.13	1550	2144
GA	WALTON COUNTY	1103.01	2 - Moderate	58.85	No	\$110,700	\$48,232	3381	1356	40.11	505	1275
GA	WALTON COUNTY	1103.02	2 - Moderate	56.85	No	\$110,700	\$46,591	4257	2428	57.04	588	1230
GA	WALTON COUNTY	1104.00	2 - Moderate	54.45	No	\$110,700	\$44,628	7494	3853	51.41	1393	2417
GA	WALTON COUNTY	1105.03	3 - Middle	102.87	No	\$110,700	\$84,310	3864	822	21.27	1092	1319
GA	WALTON COUNTY	1105.04	3 - Middle	83.77	No	\$110,700	\$68,654	5678	2288	40.30	1070	1988
GA	WALTON COUNTY	1105.05	3 - Middle	113.49	No	\$110,700	\$93,008	4879	1223	25.07	1351	1697
GA	WALTON COUNTY	1105.06	3 - Middle	114.97	No	\$110,700	\$94,221	5891	1451	24.63	1815	2091
GA	WALTON COUNTY	1105.08	3 - Middle	100.19	No	\$110,700	\$82,112	5021	1411	28.10	1522	1815
GA	WALTON COUNTY	1105.09	3 - Middle	91.17	No	\$110,700	\$74,722	5454	2900	53.17	988	1261
GA	WALTON COUNTY	1105.10	3 - Middle	117.35	No	\$110,700	\$96,176	3147	617	19.61	971	1066
GA	WALTON COUNTY	1106.01	3 - Middle	105.81	No	\$110,700	\$86,714	5451	867	15.91	1568	1740

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	WALTON COUNTY	1106.02	3 - Middle	93.48	No	\$110,700	\$76,609	5785	668	11.55	1875	2251
GA	WALTON COUNTY	1106.03	3 - Middle	102.88	No	\$110,700	\$84,318	5749	1213	21.10	1715	2273
GA	WALTON COUNTY	1107.01	2 - Moderate	72.37	No	\$110,700	\$59,310	3610	912	25.26	574	1039
GA	WALTON COUNTY	1107.02	2 - Moderate	62.23	No	\$110,700	\$51,005	4278	1261	29.48	499	1288
GA	WALTON COUNTY	1108.01	3 - Middle	99.88	No	\$110,700	\$81,853	4267	1299	30.44	945	1437
GA	WALTON COUNTY	1108.02	3 - Middle	104.27	No	\$110,700	\$85,455	3325	1013	30.47	1229	1488



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.

TABLE OF CONTENTS

INSTITUTION RATING.....	1
DESCRIPTION OF INSTITUTION.....	2
DESCRIPTION OF ASSESSMENT AREA.....	3
SCOPE OF EVALUATION	6
CONCLUSIONS ON PERFORMANCE CRITERIA.....	7
DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW	10
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

Source: Bank Data; 2015 ACS Data; and 2020 U.S. Census Data

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

*Source: Bureau of Labor Statistics; *Not seasonally adjusted*

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
<i>Source: Bank Records; 2020-2022 Strategic Plan</i>					

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.



Map of CRA Assessment Area





VI. Bank Branch Status Update

Two new branches have been opened within the past two years, and the Bank continues to operate the following offices.

Alpharetta Office

5225 Windward Parkway

Alpharetta, GA 30004

(404)835-7606

Lobby Hours: M – F 9am to 4pm

Drive in-Walk up Virtual Teller: M - F 8am to 5pm

Census Tract: 0116.42

Buckhead Office

1776 Peachtree Street NW, Suite 150

Atlanta, GA 30309

(404)835-7272

Lobby Hours: M – F 9am to 4pm

Walk up Virtual Teller: M - F 8am-5pm

Census Tract: 0091.03

Chastain Office (purchased March 1, 2025)

3880 Roswell Rd NE

Atlanta, GA 30342

(404)231-4100

Lobby Hours: M – F 9am to 4pm

Drive in-Walk up Virtual Teller: M – F 8am to 5pm

Census Tract: 0099.00



Cumming Office (purchased March 1, 2025)

6080 Bethelview Rd
Cumming, GA 30040
(470)835-9980
Lobby Hours: M – F 9am to 4pm
Drive in-Walk up Virtual Teller: M – F 8am to 5pm
Census Tract: 1306.06

Duluth Office

6340 Sugarloaf Parkway, Suite 100
Duluth, GA 30097
(404)835-7676
Lobby Hours: M – F 9am to 4pm
Drive in-Walk up Virtual Teller: M - F 8am to 5pm
Census Tract: 0502.38

Garden Hills Office

2827 Peachtree Road, NE Suite 100
Atlanta, GA 30305
(404)835-7292
Lobby Hours: M – F 9am to 4pm
Drive in-Walk up Virtual Teller: M – F 8am to 5pm
Census Tract: 0096.04

Griffin Office

1624 N Expressway
Griffin, GA 30223
(770)627-9570
Lobby Hours: M – F 9am to 4pm
Drive-in Hours: M – F 9am to 4pm
ATM: 7 days a week, 24 hours a day
Census Tract: 1604.02



Lawrenceville Office

690 Collins Hill Road
Lawrenceville, GA 30046
(404)835-7680

Lobby Hours: M – F 9am to 4pm

Drive in-Walk up Virtual Teller: M - F 8am to 5pm

Census Tract: 0505.64

Marietta Office

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

Lobby Hours: M – F 9am to 4pm

Drive in-Walk up Virtual Teller: M – F 8am to 5pm

Census Tract: 0303.37

Internet Banking www.georgiabanking.com

For your convenience, Virtual Teller Machine/Automated Teller Machines (VTM/ATMs) are located at our Buckhead, Lawrenceville, Duluth, Alpharetta, Chastain, Cumming, Garden Hills 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.

There are no differences in the products or services offered at any of the 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, overdraft management options, 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
- USDA Rural Guarantee Mortgage
- Down Payment Assistance

Services

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

Comprehensive Solutions

- Treasury Solutions
- Private Banking

Please see attached:

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



VIII. CRA Disclosure Statements for the Prior Two Years

GBC is now required to file a CRA Loan Application Register (LAR). GBC became a CRA LAR reporter for the 2025 calendar year. Once the CRA Disclosure Statement is available from the FFIEC, it will be included on the following page.

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 chosen not to report consumer loans on the CRA LAR.



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

For the Quarter Ending:

March 31, 2025	100.9%
June 30, 2025	107.6%
September 30, 2025	102.6%
December 31, 2025	94.0%

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).