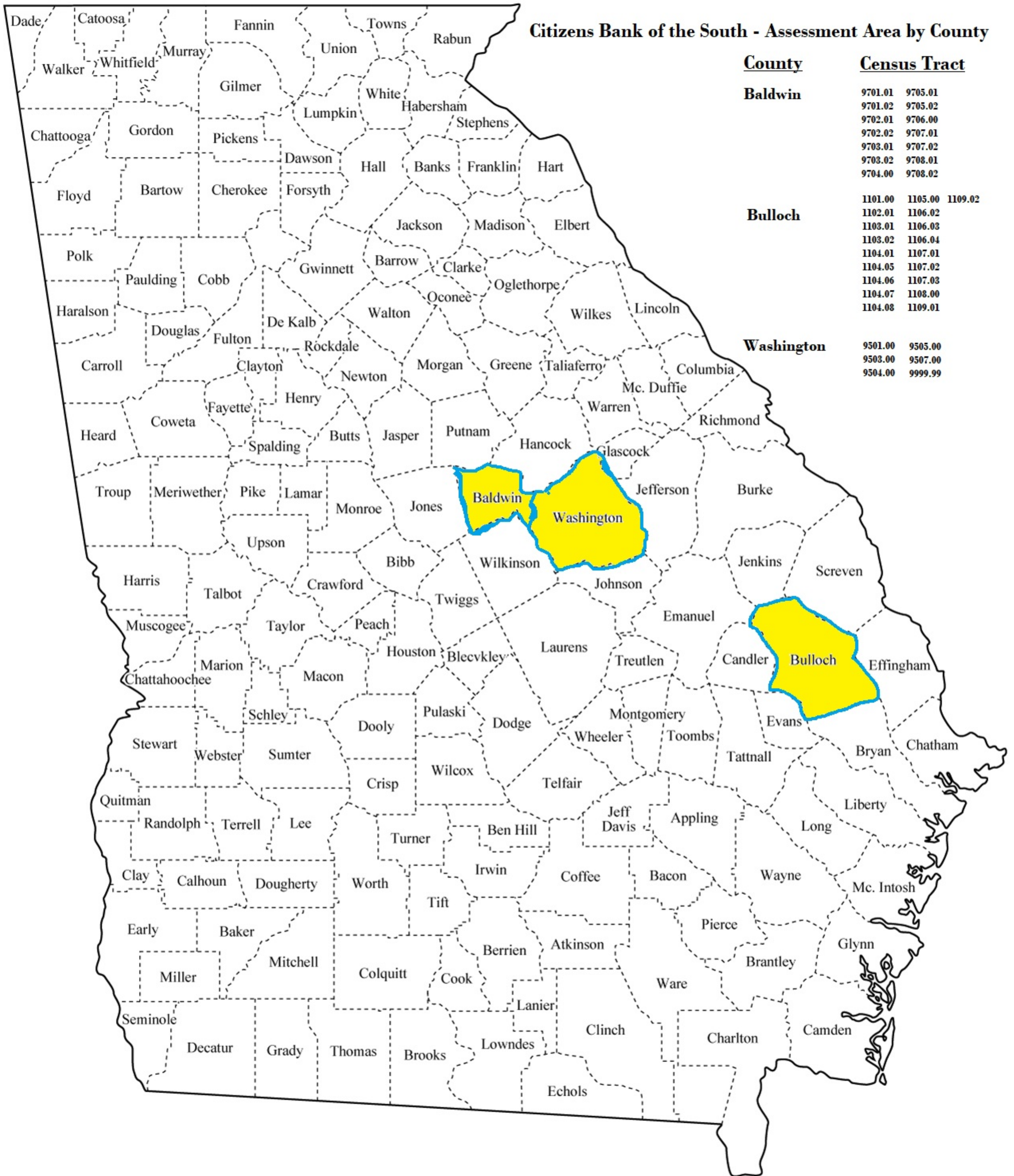
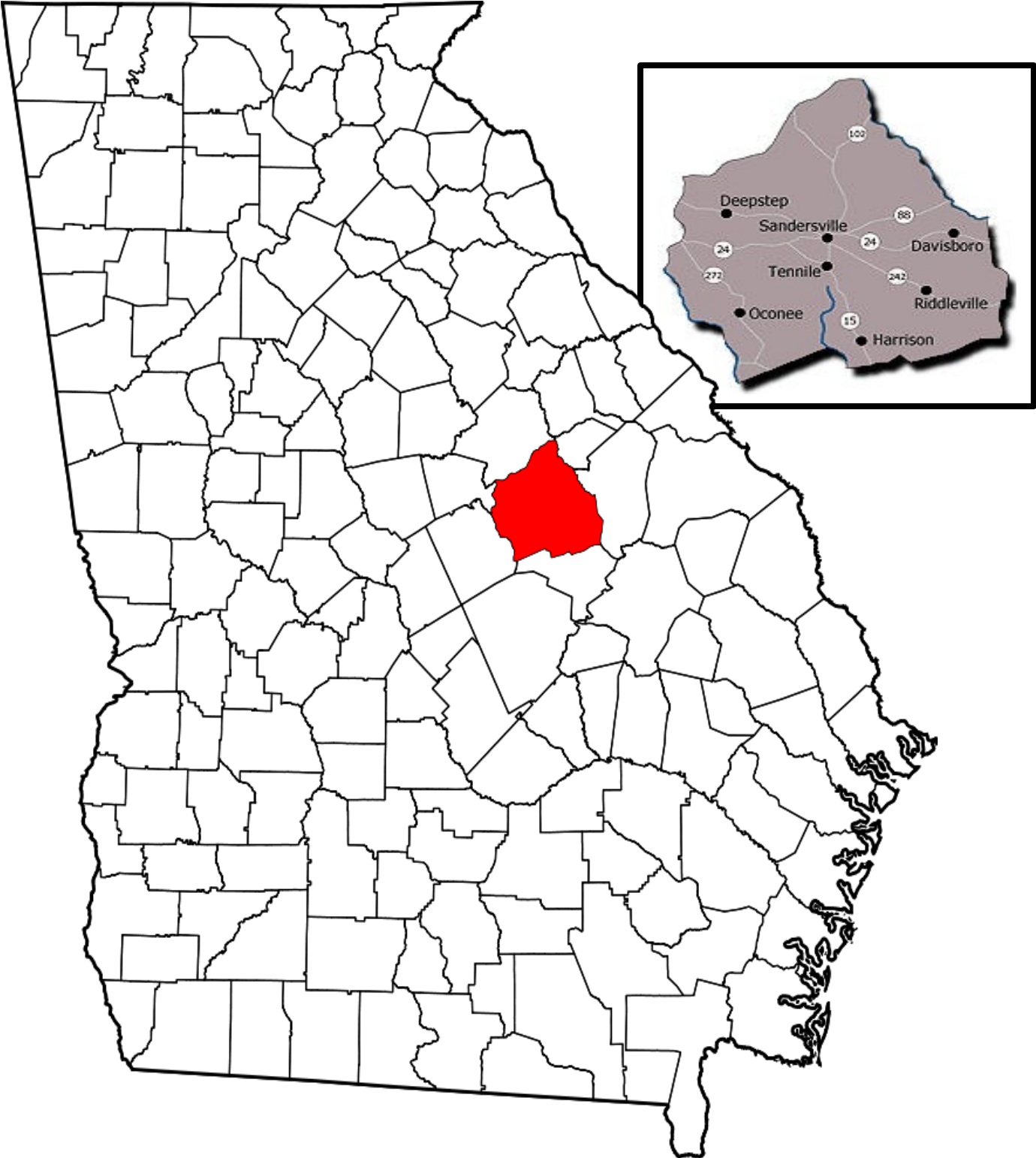


Citizens Bank of the South - Assessment Area by County



Washington County, Georgia



2024 FFIEC Census Report - Summary Census Demographic Information

State: 13 - GEORGIA (GA)

County: 303 - WASHINGTON COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
13	303	9501.00	Middle	Yes*	119.61	\$69,300	\$82,890	\$66,964	1693	31.66	536	570	923
13	303	9503.00	Moderate	No	74.40	\$69,300	\$51,559	\$41,654	4826	61.85	2985	1166	2070
13	303	9504.00	Moderate	No	79.32	\$69,300	\$54,969	\$44,408	4830	66.96	3234	1313	2300
13	303	9505.00	Middle	Yes*	88.42	\$69,300	\$61,275	\$49,500	4901	50.13	2457	1190	1977
13	303	9507.00	Moderate	No	75.20	\$69,300	\$52,114	\$42,101	3738	63.24	2364	908	1830
13	303	9999.99	Middle	No	84.86	\$69,300	\$58,808	\$47,507	19988	57.91	11576	5147	9100

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

2024 FFIEC Census Report - Summary Census Income Information

State: 13 - GEORGIA (GA)

County: 303 - WASHINGTON COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
13	303	9501.00	Middle	\$55,981	\$69,300	16.25	119.61	\$66,964	\$82,890	\$55,117
13	303	9503.00	Moderate	\$55,981	\$69,300	23.58	74.40	\$41,654	\$51,559	\$34,980
13	303	9504.00	Moderate	\$55,981	\$69,300	18.77	79.32	\$44,408	\$54,969	\$35,809
13	303	9505.00	Middle	\$55,981	\$69,300	18.22	88.42	\$49,500	\$61,275	\$41,021
13	303	9507.00	Moderate	\$55,981	\$69,300	25.19	75.20	\$42,101	\$52,114	\$32,143
13	303	9999.99	Middle	\$55,981	\$69,300	20.83	84.86	\$47,507	\$58,808	\$36,402

2024 FFIEC Census Report - Summary Census Population Information

State: 13 - GEORGIA (GA)

County: 303 - WASHINGTON COUNTY



State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/Hawaiian/Pacific Islander Population	Black Population	Hispanic Population	Other Population/Two or More Races
13	303	9501.00	1693	31.66	512	689	1157	536	0	1	481	21	33
13	303	9503.00	4826	61.85	1277	1805	1841	2985	2	32	2748	83	120
13	303	9504.00	4830	66.96	1342	2081	1596	3234	6	26	3019	75	108
13	303	9505.00	4901	50.13	1028	1600	2444	2457	23	7	2228	121	78
13	303	9507.00	3738	63.24	1066	1544	1374	2364	6	10	2222	34	92
13	303	9999.99	19988	57.91	5225	7719	8412	11576	37	76	10698	334	431

2024 FFIEC Census Report - Summary Census Housing Information

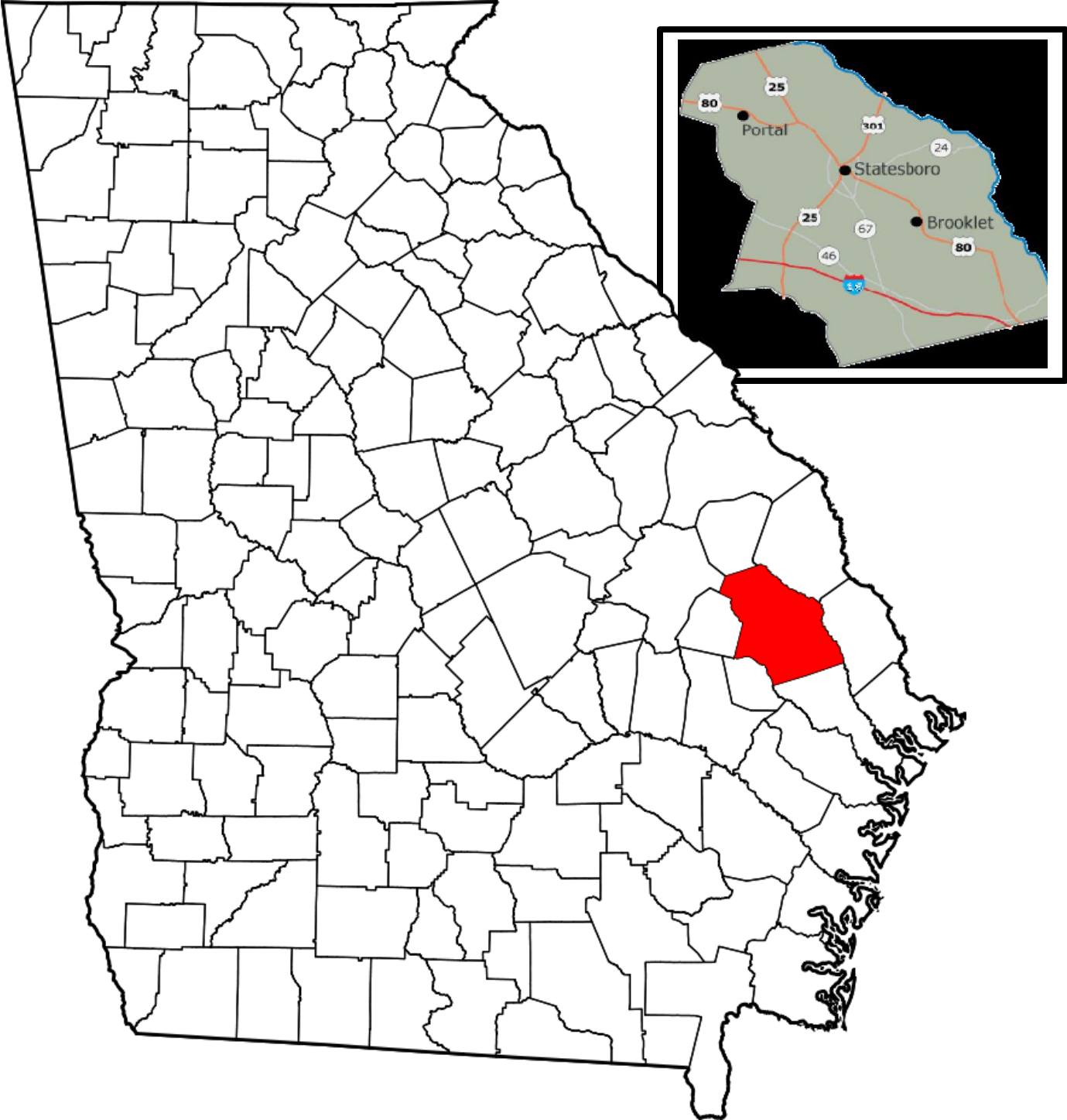
State: 13 - GEORGIA (GA)

County: 303 - WASHINGTON COUNTY



State Code	County Code	Tract Code	Total Housing Units	1- to 4- Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
13	303	9501.00	923	923	34	No	570	234	570	119
13	303	9503.00	2324	2070	35	No	1166	519	1160	639
13	303	9504.00	2341	2300	40	No	1313	260	1289	768
13	303	9505.00	1977	1977	31	No	1190	377	1190	410
13	303	9507.00	1832	1830	43	No	908	288	908	636
13	303	9999.99	9397	9100	37	No	5147	1678	5117	2572

Bulloch County, Georgia



2024 FFIEC Census Report - Summary Census Demographic Information

State: 13 - GEORGIA (GA)

County: 031 - BULLOCH COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
13	031	1101.00	Middle	Yes*	103.49	\$69,300	\$71,719	\$57,935	3648	28.62	1044	1120	1760
13	031	1102.01	Upper	No	138.12	\$69,300	\$95,717	\$77,321	3995	48.26	1928	1161	1603
13	031	1102.02	Upper	No	127.44	\$69,300	\$88,316	\$71,346	4586	45.97	2108	1230	2160
13	031	1103.01	Upper	No	131.74	\$69,300	\$91,296	\$73,750	4125	31.30	1291	1032	1527
13	031	1103.02	Upper	No	170.92	\$69,300	\$118,448	\$95,685	6245	48.81	3048	1204	1935
13	031	1104.01	Moderate	No	56.28	\$69,300	\$39,002	\$31,507	5204	57.80	3008	471	1437
13	031	1104.05	Moderate	No	65.01	\$69,300	\$45,052	\$36,395	5231	62.01	3244	122	678
13	031	1104.06	Unknown	No	0.00	\$69,300	\$0	\$0	2329	57.75	1345	101	550
13	031	1104.07	Unknown	No	0.00	\$69,300	\$0	\$0	3871	35.08	1358	21	96
13	031	1104.08	Low	No	49.44	\$69,300	\$34,262	\$27,679	3651	42.89	1566	36	134
13	031	1105.00	Middle	Yes*	108.52	\$69,300	\$75,204	\$60,753	5210	30.40	1584	507	1610
13	031	1106.02	Moderate	No	74.49	\$69,300	\$51,622	\$41,705	4422	51.22	2265	752	1889
13	031	1106.03	Upper	No	124.25	\$69,300	\$86,105	\$69,559	3615	35.85	1296	985	1869
13	031	1106.04	Middle	Yes*	104.33	\$69,300	\$72,301	\$58,409	3157	45.23	1428	520	1045
13	031	1107.01	Upper	No	148.64	\$69,300	\$103,008	\$83,214	5830	26.78	1561	1265	2202
13	031	1107.02	Upper	No	137.16	\$69,300	\$95,052	\$76,786	3343	23.99	802	909	1326
13	031	1107.03	Upper	No	148.96	\$69,300	\$103,229	\$83,391	2792	18.70	522	683	1030
13	031	1108.00	Middle	Yes*	101.44	\$69,300	\$70,298	\$56,788	2521	33.72	850	728	1313
13	031	1109.01	Middle	Yes*	119.10	\$69,300	\$82,536	\$66,676	3825	16.47	630	1239	1783
13	031	1109.02	Upper	No	179.67	\$69,300	\$124,511	\$100,585	3499	14.55	509	1107	1471

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

2024 FFIEC Census Report - Summary Census Income Information

State: 13 - GEORGIA (GA)

County: 031 - BULLOCH COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
13	031	1101.00	Middle	\$55,981	\$69,300	19.88	103.49	\$57,935	\$71,719	\$48,197
13	031	1102.01	Upper	\$55,981	\$69,300	9.54	138.12	\$77,321	\$95,717	\$52,923
13	031	1102.02	Upper	\$55,981	\$69,300	24.44	127.44	\$71,346	\$88,316	\$54,150
13	031	1103.01	Upper	\$55,981	\$69,300	7.83	131.74	\$73,750	\$91,296	\$61,411
13	031	1103.02	Upper	\$55,981	\$69,300	6.02	170.92	\$95,685	\$118,448	\$78,875
13	031	1104.01	Moderate	\$55,981	\$69,300	32.74	56.28	\$31,507	\$39,002	\$26,477
13	031	1104.05	Moderate	\$55,981	\$69,300	42.38	65.01	\$36,395	\$45,052	\$32,885
13	031	1104.06	Unknown	\$55,981	\$69,300	57.88	0.00	\$0	\$0	\$31,146
13	031	1104.07	Unknown	\$55,981	\$69,300	60.00	0.00	\$0	\$0	\$28,194
13	031	1104.08	Low	\$55,981	\$69,300	44.01	49.44	\$27,679	\$34,262	\$30,343
13	031	1105.00	Middle	\$55,981	\$69,300	36.52	108.52	\$60,753	\$75,204	\$35,758
13	031	1106.02	Moderate	\$55,981	\$69,300	34.62	74.49	\$41,705	\$51,622	\$37,864
13	031	1106.03	Upper	\$55,981	\$69,300	6.10	124.25	\$69,559	\$86,105	\$67,995
13	031	1106.04	Middle	\$55,981	\$69,300	27.72	104.33	\$58,409	\$72,301	\$24,633
13	031	1107.01	Upper	\$55,981	\$69,300	22.96	148.64	\$83,214	\$103,008	\$54,561
13	031	1107.02	Upper	\$55,981	\$69,300	12.93	137.16	\$76,786	\$95,052	\$73,942
13	031	1107.03	Upper	\$55,981	\$69,300	13.62	148.96	\$83,391	\$103,229	\$54,679
13	031	1108.00	Middle	\$55,981	\$69,300	20.36	101.44	\$56,788	\$70,298	\$52,800
13	031	1109.01	Middle	\$55,981	\$69,300	14.92	119.10	\$66,676	\$82,536	\$66,086
13	031	1109.02	Upper	\$55,981	\$69,300	7.53	179.67	\$100,585	\$124,511	\$54,148

2024 FFIEC Census Report - Summary Census Population Information

State: 13 - GEORGIA (GA)

County: 031 - BULLOCH COUNTY



State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/Hawaiian/Pacific Islander Population	Black Population	Hispanic Population	Other Population/Two or More Races
13	031	1101.00	3648	28.62	994	1460	2604	1044	3	6	787	124	124
13	031	1102.01	3995	48.26	998	1505	2067	1928	6	18	1582	194	128
13	031	1102.02	4586	45.97	1272	2004	2478	2108	5	66	1797	129	111
13	031	1103.01	4125	31.30	1062	1471	2834	1291	3	60	927	170	131
13	031	1103.02	6245	48.81	1382	1858	3197	3048	9	139	2231	498	171
13	031	1104.01	5204	57.80	799	1671	2196	3008	17	71	2546	204	170
13	031	1104.05	5231	62.01	654	1788	1987	3244	16	114	2368	537	209
13	031	1104.06	2329	57.75	153	823	984	1345	6	50	920	275	94
13	031	1104.07	3871	35.08	82	215	2513	1358	2	99	847	258	152
13	031	1104.08	3651	42.89	186	492	2085	1566	6	74	1116	258	112
13	031	1105.00	5210	30.40	762	1736	3626	1584	14	100	1003	263	204
13	031	1106.02	4422	51.22	1113	1794	2157	2265	4	54	1952	117	138
13	031	1106.03	3615	35.85	1130	1755	2319	1296	3	132	875	176	110
13	031	1106.04	3157	45.23	644	1338	1729	1428	3	55	1137	102	131
13	031	1107.01	5830	26.78	1084	1956	4269	1561	14	80	954	263	250
13	031	1107.02	3343	23.99	1012	1271	2541	802	11	149	343	191	108
13	031	1107.03	2792	18.70	735	959	2270	522	0	29	250	118	125
13	031	1108.00	2521	33.72	739	1044	1671	850	8	10	633	101	98
13	031	1109.01	3825	16.47	1281	1508	3195	630	11	29	292	125	173
13	031	1109.02	3499	14.55	920	1319	2990	509	18	10	215	77	189

2024 FFIEC Census Report - Summary Census Housing Information

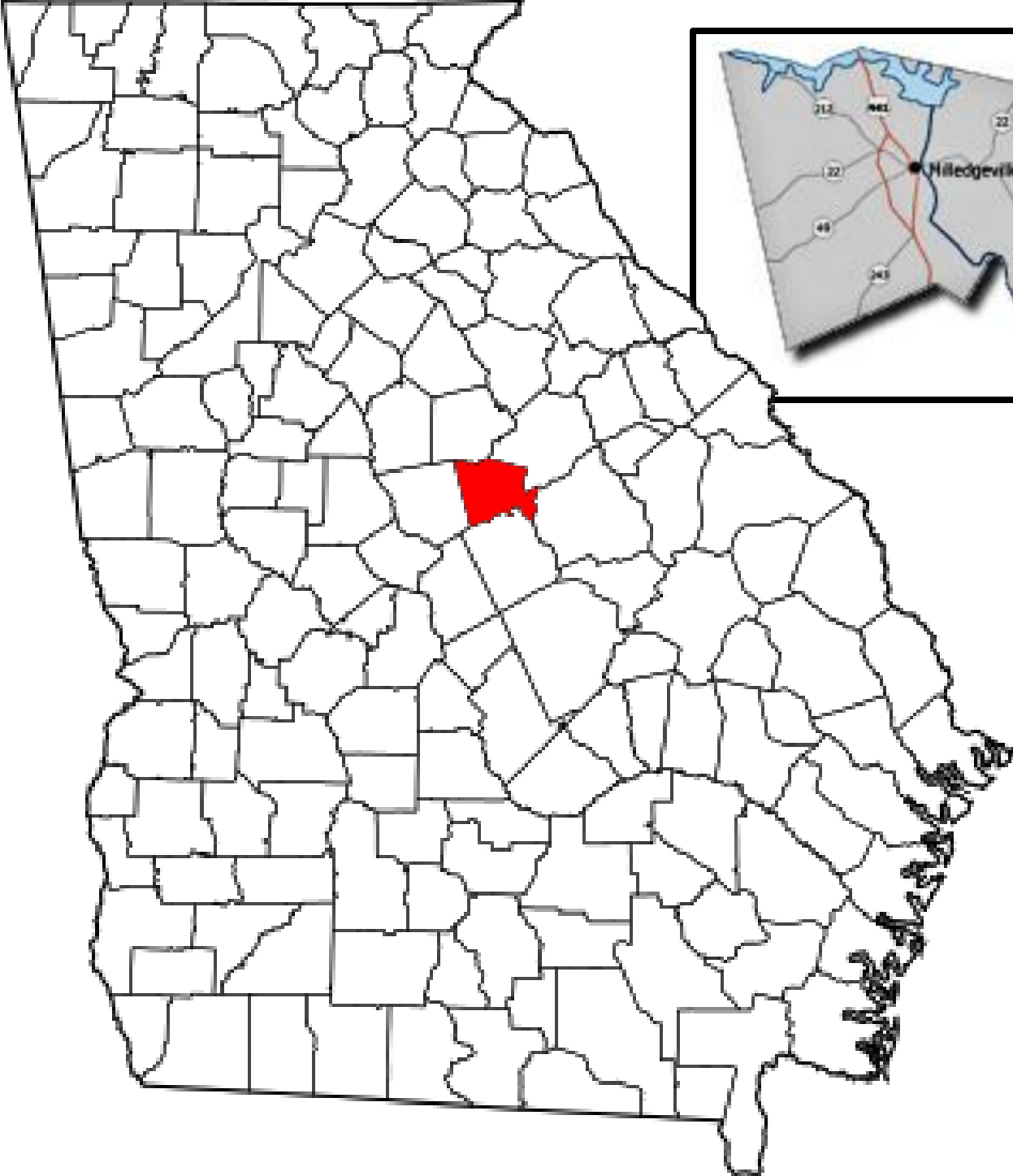
State: 13 - GEORGIA (GA)

County: 031 - BULLOCH COUNTY



State Code	County Code	Tract Code	Total Housing Units	1- to 4-Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
13	031	1101.00	1762	1760	29	No	1120	302	1120	340
13	031	1102.01	1603	1603	32	No	1161	98	1161	344
13	031	1102.02	2173	2160	34	No	1230	169	1230	774
13	031	1103.01	1540	1527	28	No	1032	69	1019	439
13	031	1103.02	1954	1935	27	No	1204	96	1185	654
13	031	1104.01	1981	1437	41	No	471	310	471	1200
13	031	1104.05	2093	678	23	No	122	305	122	1666
13	031	1104.06	977	550	23	No	101	154	101	722
13	031	1104.07	266	96	34	No	21	51	0	194
13	031	1104.08	647	134	28	No	36	155	31	456
13	031	1105.00	1968	1610	52	No	507	232	507	1229
13	031	1106.02	2028	1889	29	No	752	234	752	1042
13	031	1106.03	1925	1869	21	No	985	170	985	770
13	031	1106.04	1431	1045	28	No	520	93	504	818
13	031	1107.01	2202	2202	16	No	1265	246	1265	691
13	031	1107.02	1326	1326	18	No	909	55	909	362
13	031	1107.03	1030	1030	18	No	683	71	683	276
13	031	1108.00	1336	1313	27	No	728	292	728	316
13	031	1109.01	1783	1783	31	No	1239	275	1239	269
13	031	1109.02	1471	1471	26	No	1107	152	1107	212

Baldwin County, Georgia



2024 FFIEC Census Report - Summary Census Demographic Information

State: 13 - GEORGIA (GA)

County: 009 - BALDWIN COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
13	009	9701.01	Upper	No	158.59	\$69,300	\$109,903	\$88,782	2386	51.76	1235	640	797
13	009	9701.02	Middle	Yes*	95.86	\$69,300	\$66,431	\$53,664	2773	33.79	937	1212	1782
13	009	9702.01	Moderate	No	52.33	\$69,300	\$36,265	\$29,297	3744	61.70	2310	480	1562
13	009	9702.02	Upper	No	125.04	\$69,300	\$86,653	\$70,000	3161	23.73	750	876	1458
13	009	9703.01	Upper	No	167.29	\$69,300	\$115,932	\$93,654	2659	31.97	850	815	1524
13	009	9703.02	Upper	No	152.39	\$69,300	\$105,606	\$85,313	3685	51.29	1890	779	1343
13	009	9704.00	Upper	No	132.92	\$69,300	\$92,114	\$74,415	4120	53.28	2195	975	1927
13	009	9705.01	Unknown	No	0.00	\$69,300	\$0	\$0	3384	37.41	1266	165	955
13	009	9705.02	Upper	No	135.32	\$69,300	\$93,777	\$75,755	2650	32.83	870	714	856
13	009	9706.00	Moderate	No	62.08	\$69,300	\$43,021	\$34,754	3586	73.26	2627	950	2049
13	009	9707.01	Moderate	No	71.00	\$69,300	\$49,203	\$39,750	1889	78.88	1490	142	784
13	009	9707.02	Unknown	No	0.00	\$69,300	\$0	\$0	1830	66.28	1213	260	800
13	009	9708.01	Upper	No	135.66	\$69,300	\$94,012	\$75,948	2748	35.23	968	1069	1434
13	009	9708.02	Low	No	47.12	\$69,300	\$32,654	\$26,382	5184	53.36	2766	843	1332

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

2024 FFIEC Census Report - Summary Census Income Information

State: 13 - GEORGIA (GA)

County: 009 - BALDWIN COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
13	009	9701.01	Upper	\$55,981	\$69,300	1.09	158.59	\$88,782	\$109,903	\$85,938
13	009	9701.02	Middle	\$55,981	\$69,300	13.73	95.86	\$53,664	\$66,431	\$56,793
13	009	9702.01	Moderate	\$55,981	\$69,300	32.94	52.33	\$29,297	\$36,265	\$31,230
13	009	9702.02	Upper	\$55,981	\$69,300	14.92	125.04	\$70,000	\$86,653	\$66,121
13	009	9703.01	Upper	\$55,981	\$69,300	8.44	167.29	\$93,654	\$115,932	\$80,357
13	009	9703.02	Upper	\$55,981	\$69,300	5.28	152.39	\$85,313	\$105,606	\$61,699
13	009	9704.00	Upper	\$55,981	\$69,300	24.00	132.92	\$74,415	\$92,114	\$47,429
13	009	9705.01	Unknown	\$55,981	\$69,300	80.88	0.00	\$0	\$0	\$13,635
13	009	9705.02	Upper	\$55,981	\$69,300	7.03	135.32	\$75,755	\$93,777	\$75,433
13	009	9706.00	Moderate	\$55,981	\$69,300	26.52	62.08	\$34,754	\$43,021	\$35,036
13	009	9707.01	Moderate	\$55,981	\$69,300	33.31	71.00	\$39,750	\$49,203	\$20,147
13	009	9707.02	Unknown	\$55,981	\$69,300	32.03	0.00	\$0	\$0	\$37,500
13	009	9708.01	Upper	\$55,981	\$69,300	6.70	135.66	\$75,948	\$94,012	\$65,273
13	009	9708.02	Low	\$55,981	\$69,300	41.04	47.12	\$26,382	\$32,654	\$27,399

2024 FFIEC Census Report - Summary Census Population Information

State: 13 - GEORGIA (GA)

County: 009 - BALDWIN COUNTY



State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/Hawaiian/Pacific Islander Population	Black Population	Hispanic Population	Other Population/Two or More Races
13	009	9701.01	2386	51.76	587	753	1151	1235	8	13	1117	26	71
13	009	9701.02	2773	33.79	921	1394	1836	937	5	8	818	27	79
13	009	9702.01	3744	61.70	1002	1426	1434	2310	4	27	2058	103	118
13	009	9702.02	3161	23.73	948	1294	2411	750	4	112	414	128	92
13	009	9703.01	2659	31.97	630	956	1809	850	3	45	648	60	94
13	009	9703.02	3685	51.29	1052	1511	1795	1890	4	172	1466	156	92
13	009	9704.00	4120	53.28	967	2026	1925	2195	8	122	1827	132	106
13	009	9705.01	3384	37.41	285	1266	2118	1266	6	34	956	149	121
13	009	9705.02	2650	32.83	587	755	1780	870	5	17	711	70	67
13	009	9706.00	3586	73.26	677	1506	959	2627	7	9	2441	67	103
13	009	9707.01	1889	78.88	262	610	399	1490	4	14	1340	63	69
13	009	9707.02	1830	66.28	435	694	617	1213	1	23	1082	54	53
13	009	9708.01	2748	35.23	929	1258	1780	968	0	9	874	20	65
13	009	9708.02	5184	53.36	937	1249	2418	2766	5	21	2566	84	90

2024 FFIEC Census Report - Summary Census Housing Information

State: 13 - GEORGIA (GA)

County: 009 - BALDWIN COUNTY



State Code	County Code	Tract Code	Total Housing Units	1- to 4- Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
13	009	9701.01	797	797	24	No	640	44	640	113
13	009	9701.02	1807	1782	30	No	1212	413	1212	182
13	009	9702.01	1784	1562	41	No	480	358	480	946
13	009	9702.02	1559	1458	29	No	876	265	876	418
13	009	9703.01	1524	1524	23	No	815	568	815	141
13	009	9703.02	1617	1343	30	No	779	106	779	732
13	009	9704.00	2330	1927	45	No	975	304	975	1051
13	009	9705.01	1669	955	30	No	165	403	165	1101
13	009	9705.02	966	856	24	No	714	211	714	41
13	009	9706.00	2081	2049	40	No	950	575	950	556
13	009	9707.01	868	784	60	No	142	258	142	468
13	009	9707.02	870	800	54	No	260	176	260	434
13	009	9708.01	1434	1434	35	No	1069	176	1069	189
13	009	9708.02	1332	1332	43	No	843	83	843	406