

FARMERS & MERCHANTS BANK

LOCATIONS:

**FARMERS & MERCHANTS BANK
4 Carter Street
Lakeland, GA 31635**

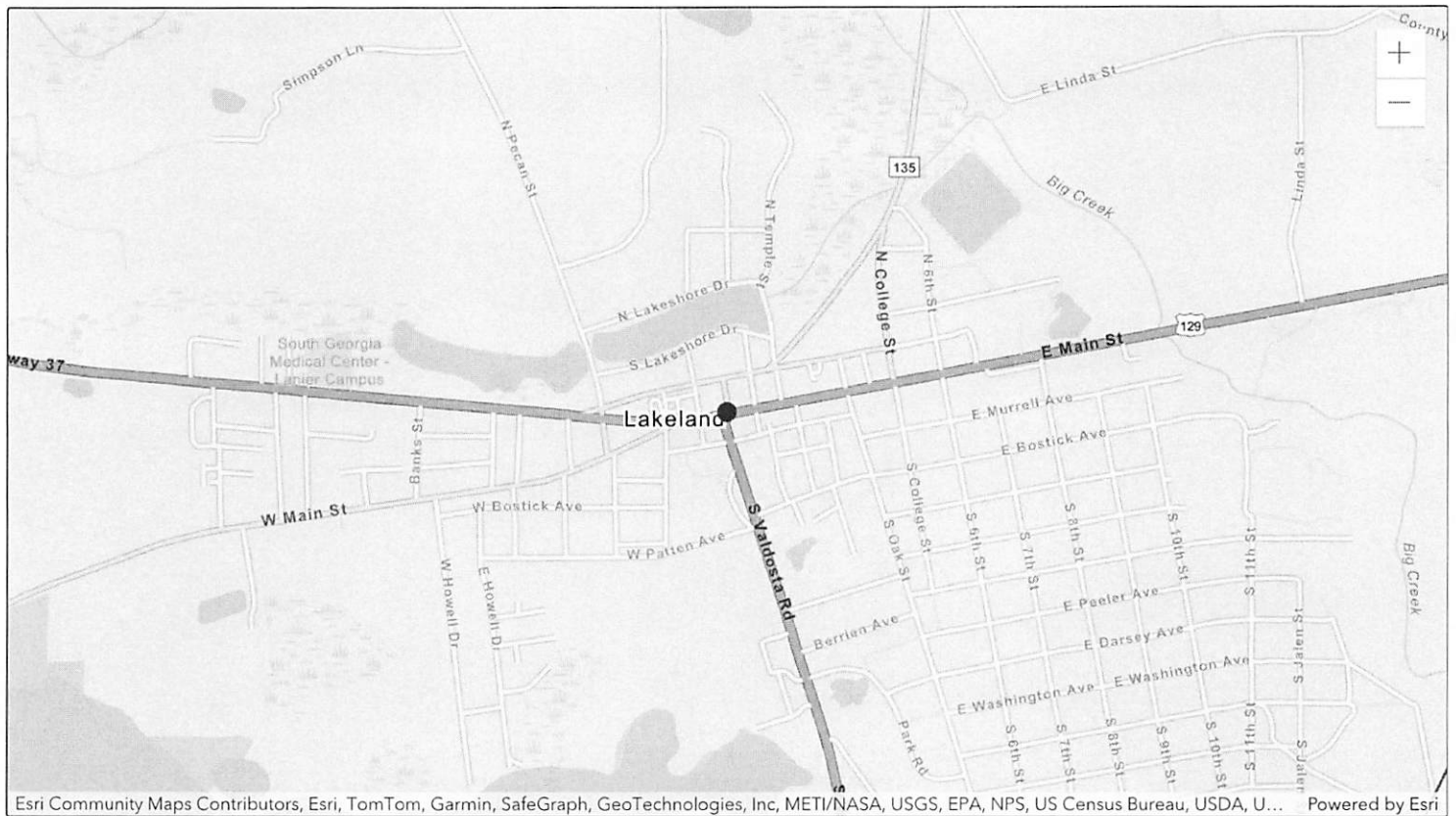
**FARMERS & MERCHANTS BANK
202 W. Washington Ave.
Nashville, GA 31639**

**FARMERS & MERCHANTS BANK
978 Valdosta Hwy.
Homerville, GA 31634**

**FARMERS & MERCHANTS BANK
1201 S. Patterson Street
Valdosta, GA 31601**

**FARMERS & MERCHANTS BANK
3303 Inner Perimeter Road
Valdosta, GA 31602**

**FARMERS & MERCHANTS BANK
2140 Old Covington Road
Conyers, GA 30013**



● Matched Address: 4 N Carter St, Lakeland, Georgia, 31635
 MSA: 46660 - VALDOSTA, GA || State: 13 - GEORGIA || County: 173 - LANIER COUNTY || Tract Code: 9502.01

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



2024 FFIEC Geocode Census Report

Matched Address: 4 N Carter St, Lakeland, Georgia, 31635
 MSA: 46660 - VALDOSTA, GA
 State: 13 - GEORGIA
 County: 173 - LANIER COUNTY
 Tract Code: 9502.01

Summary Census Demographic Information

Tract Income Level	Unknown
Underserved or Distressed Tract	No
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$70,000
2024 Estimated Tract Median Family Income	\$0
2020 Tract Median Family Income	\$0
Tract Median Family Income %	0.00
Tract Population	3775
Tract Minority %	40.05
Tract Minority Population	1512
Owner-Occupied Units	625
1- to 4- Family Units	1610

Census Population Information

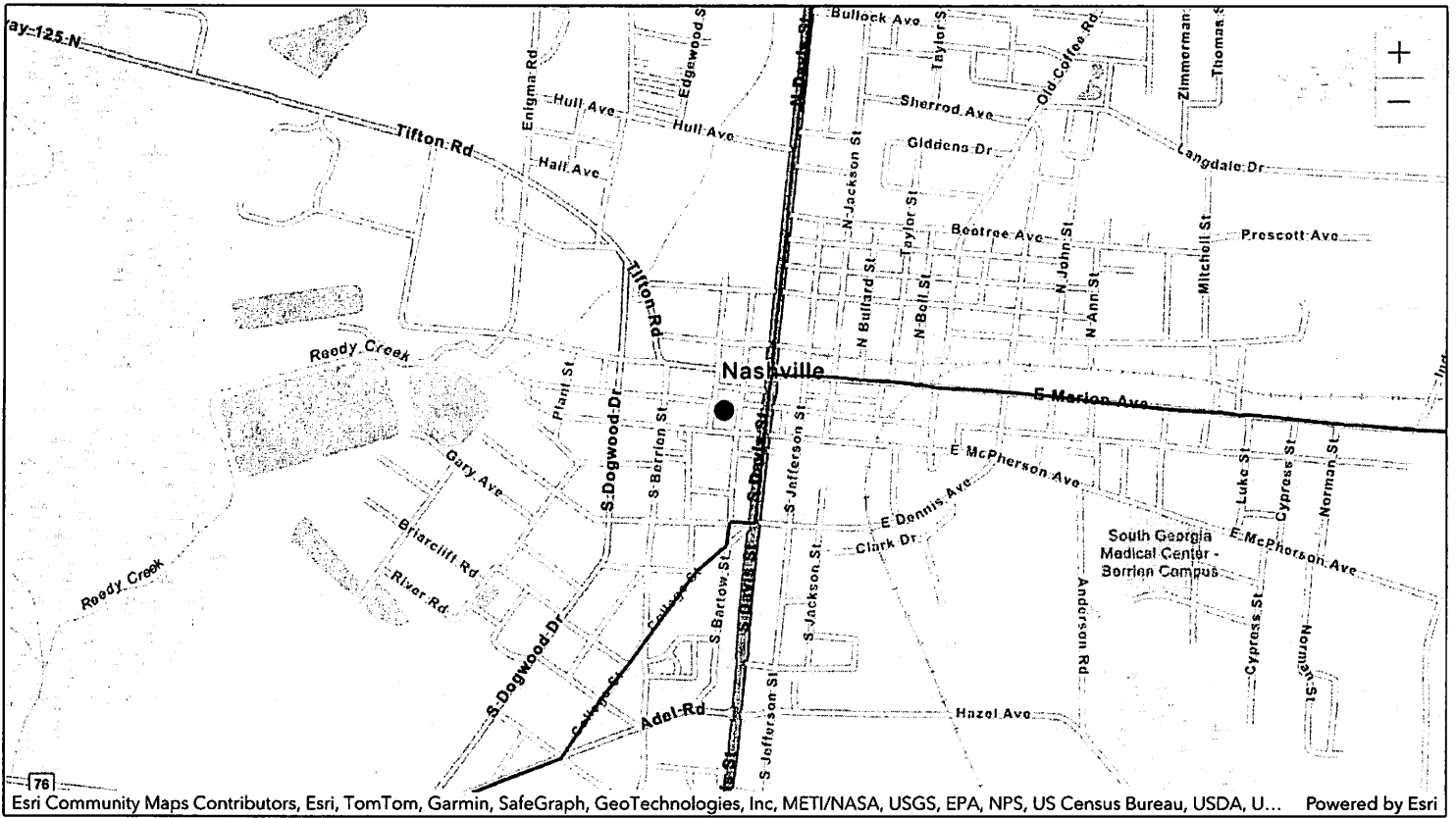
Tract Population	3775
Tract Minority %	40.05
Number of Families	895
Number of Households	1457
Non-Hispanic White Population	2263
Tract Minority Population	1512
American Indian Population	3
Asian/Hawaiian/Pacific Islander Population	37
Black Population	1217
Hispanic Population	112
Other/Two or More Races Population	143

Census Income Information

Tract Income Level	Unknown
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$59,281
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$70,000
% below Poverty Line	37.06
Tract Median Family Income %	0.00
2020 Tract Median Family Income	\$0
2024 Estimated Tract Median Family Income	\$0
2020 Tract Median Household Income	\$25,930

Census Housing Information

Total Housing Units	1760
1- to 4- Family Units	1610
Median House Age (Years)	37
Owner-Occupied Units	625
Renter Occupied Units	832
Owner Occupied 1- to 4- Family Units	625
Inside Principal City?	NO
Vacant Units	303



Esri Community Maps Contributors, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, EPA, NPS, US Census Bureau, USDA, U... Powered by Esri

● Matched Address: 202 W Washington Ave, Nashville, Georgia, 31639
 MSA: NA - NA (Outside of MSA) || State: 13 - GEORGIA || County: 019 - BERRIEN COUNTY || Tract Code: 9703.00

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



2024 FFIEC Geocode Census Report

Matched Address: 202 W Washington Ave, Nashville, Georgia, 31639
 MSA: NA - NA (Outside of MSA)
 State: 13 - GEORGIA
 County: 019 - BERRIEN COUNTY
 Tract Code: 9703.00

Summary Census Demographic Information

Tract Income Level	Moderate
Underserved or Distressed Tract	No
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$69,300
2024 Estimated Tract Median Family Income	\$52,245
2020 Tract Median Family Income	\$42,205
Tract Median Family Income %	75.39
Tract Population	2884
Tract Minority %	14.39
Tract Minority Population	415
Owner-Occupied Units	687
1- to 4- Family Units	1154

Census Population Information

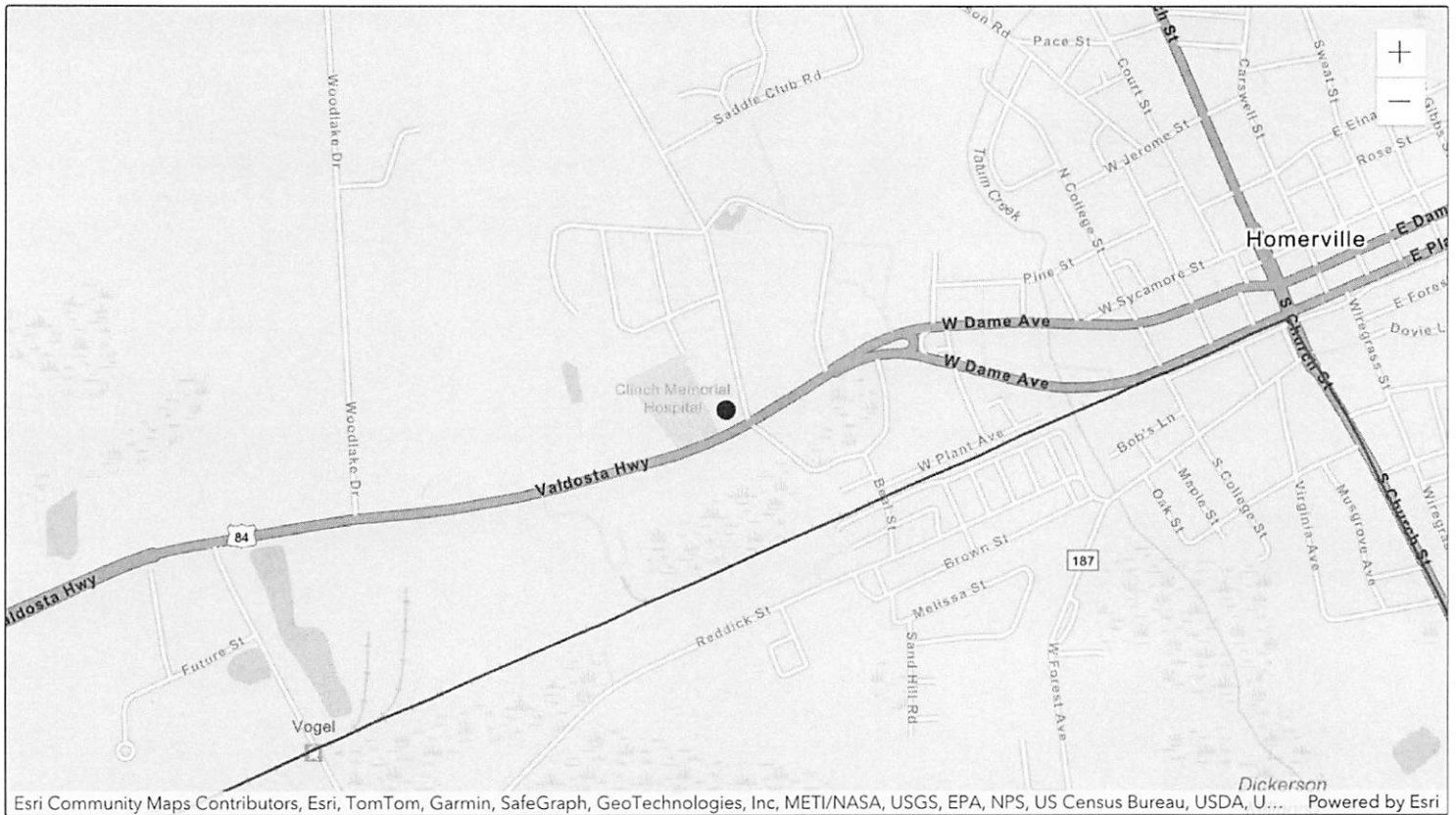
Tract Population	2884
Tract Minority %	14.39
Number of Families	739
Number of Households	1128
Non-Hispanic White Population	2469
Tract Minority Population	415
American Indian Population	1
Asian/Hawaiian/Pacific Islander Population	23
Black Population	185
Hispanic Population	118
Other/Two or More Races Population	88

Census Income Information

Tract Income Level	Moderate
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$55,981
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$69,300
% below Poverty Line	10.24
Tract Median Family Income %	75.39
2020 Tract Median Family Income	\$42,205
2024 Estimated Tract Median Family Income	\$52,245
2020 Tract Median Household Income	\$40,071

Census Housing Information

Total Housing Units	1243
1- to 4- Family Units	1154
Median House Age (Years)	47
Owner-Occupied Units	687
Renter Occupied Units	441
Owner Occupied 1- to 4- Family Units	687
Inside Principal City?	NO
Vacant Units	115



Esri Community Maps Contributors, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, EPA, NPS, US Census Bureau, USDA, U... Powered by Esri

● Matched Address: 978 Valdosta Hwy, Homerville, Georgia, 31634
MSA: NA - NA (Outside of MSA) || State: 13 - GEORGIA || County: 065 - CLINCH COUNTY || Tract Code: 9701.00

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



2024 FFIEC Geocode Census Report

Matched Address: 978 Valdosta Hwy, Homerville, Georgia, 31634
 MSA: NA - NA (Outside of MSA)
 State: 13 - GEORGIA
 County: 065 - CLINCH COUNTY
 Tract Code: 9701.00

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	Yes*
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$69,300
2024 Estimated Tract Median Family Income	\$61,864
2020 Tract Median Family Income	\$49,978
Tract Median Family Income %	89.27
Tract Population	5118
Tract Minority %	32.38
Tract Minority Population	1657
Owner-Occupied Units	1473
1- to 4- Family Units	2050

Census Population Information

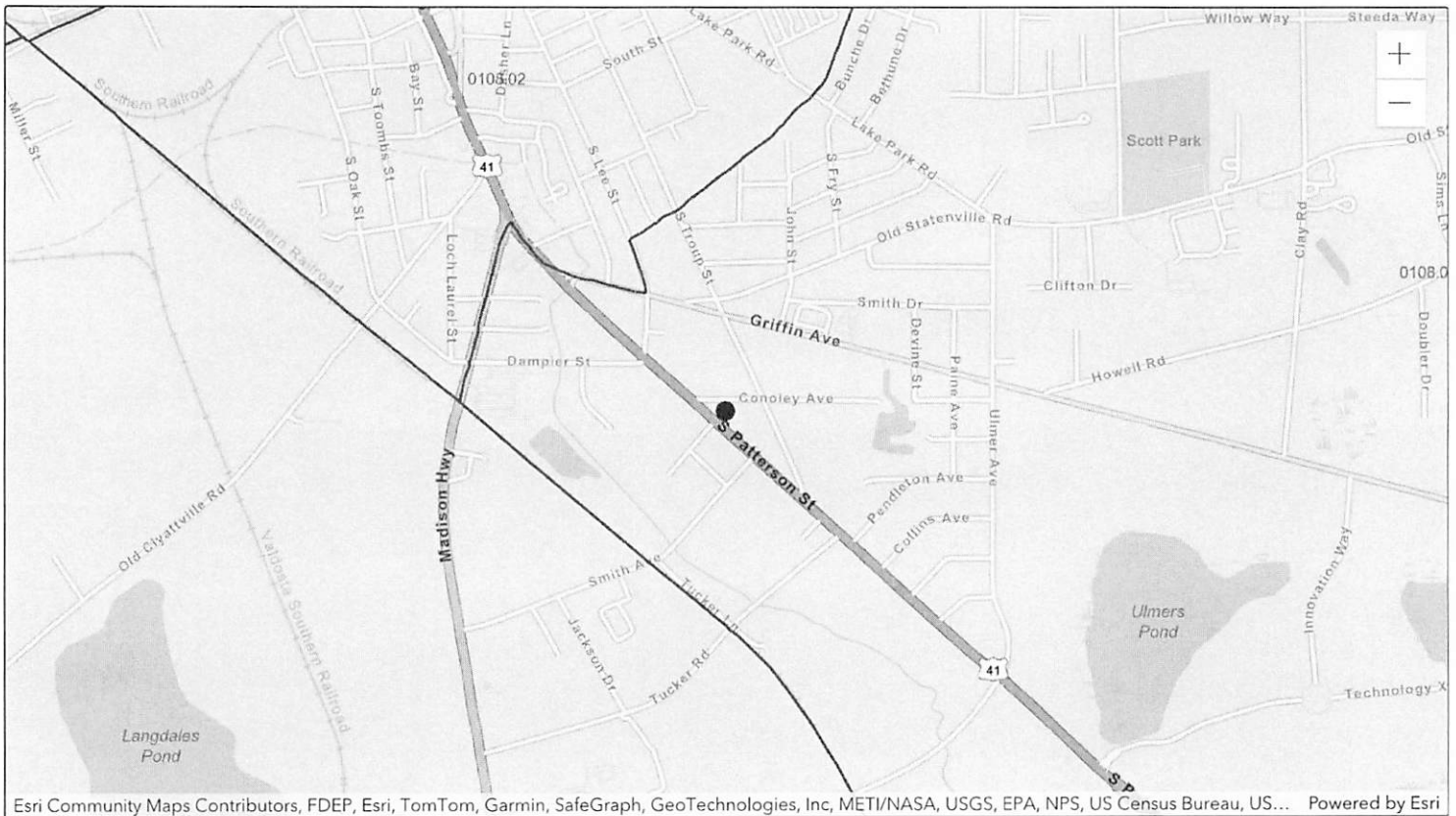
Tract Population	5118
Tract Minority %	32.38
Number of Families	1309
Number of Households	1861
Non-Hispanic White Population	3461
Tract Minority Population	1657
American Indian Population	21
Asian/Hawaiian/Pacific Islander Population	24
Black Population	1207
Hispanic Population	219
Other/Two or More Races Population	186

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$55,981
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$69,300
% below Poverty Line	27.37
Tract Median Family Income %	89.27
2020 Tract Median Family Income	\$49,978
2024 Estimated Tract Median Family Income	\$61,864
2020 Tract Median Household Income	\$38,656

Census Housing Information

Total Housing Units	2137
1- to 4- Family Units	2050
Median House Age (Years)	40
Owner-Occupied Units	1473
Renter Occupied Units	388
Owner Occupied 1- to 4- Family Units	1473
Inside Principal City?	NO
Vacant Units	276



● Matched Address: 1201 S Patterson St, Valdosta, Georgia, 31601
 MSA: 46660 - VALDOSTA, GA || State: 13 - GEORGIA || County: 185 - LOWNDES COUNTY || Tract Code: 0108.01

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



2024 FFIEC Geocode Census Report

Matched Address: 1201 S Patterson St, Valdosta, Georgia, 31601
 MSA: 46660 - VALDOSTA, GA
 State: 13 - GEORGIA
 County: 185 - LOWNDES COUNTY
 Tract Code: 0108.01

Summary Census Demographic Information

Tract Income Level	Low
Underserved or Distressed Tract	No
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$70,000
2024 Estimated Tract Median Family Income	\$32,746
2020 Tract Median Family Income	\$27,734
Tract Median Family Income %	46.78
Tract Population	3395
Tract Minority %	87.16
Tract Minority Population	2959
Owner-Occupied Units	518
1- to 4- Family Units	1119

Census Population Information

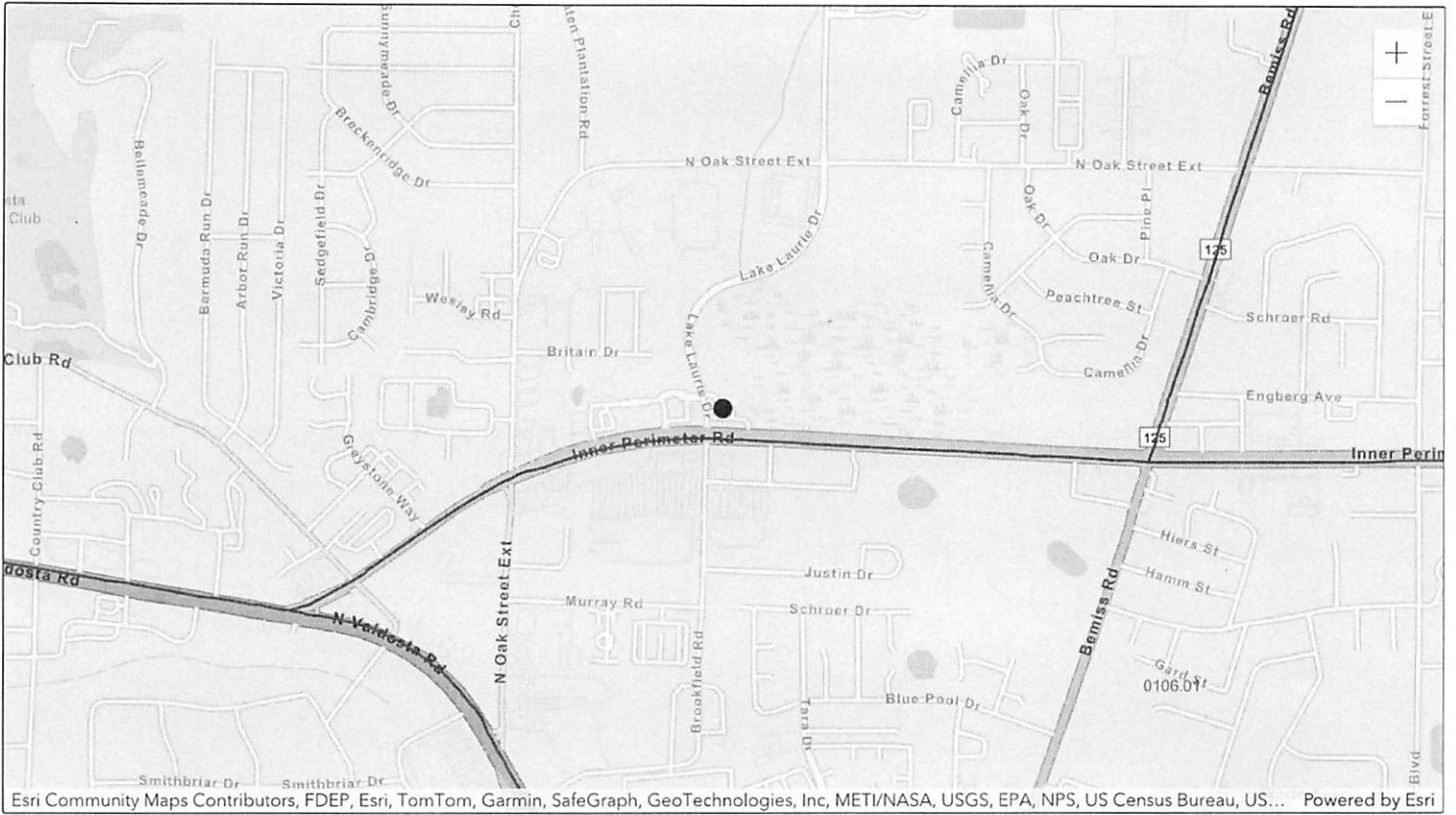
Tract Population	3395
Tract Minority %	87.16
Number of Families	925
Number of Households	1433
Non-Hispanic White Population	436
Tract Minority Population	2959
American Indian Population	5
Asian/Hawaiian/Pacific Islander Population	7
Black Population	2638
Hispanic Population	235
Other/Two or More Races Population	74

Census Income Information

Tract Income Level	Low
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$59,281
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$70,000
% below Poverty Line	27.98
Tract Median Family Income %	46.78
2020 Tract Median Family Income	\$27,734
2024 Estimated Tract Median Family Income	\$32,746
2020 Tract Median Household Income	\$23,182

Census Housing Information

Total Housing Units	1638
1- to 4- Family Units	1119
Median House Age (Years)	27
Owner-Occupied Units	518
Renter Occupied Units	915
Owner Occupied 1- to 4- Family Units	518
Inside Principal City?	YES
Vacant Units	205



● Matched Address: 3303 Inner Perimeter Rd, Valdosta, Georgia, 31602
 MSA: 46660 - VALDOSTA, GA || State: 13 - GEORGIA || County: 185 - LOWNDES COUNTY || Tract Code: 0103.01

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



2024 FFIEC Geocode Census Report

Matched Address: 3303 Inner Perimeter Rd, Valdosta, Georgia, 31602
 MSA: 46660 - VALDOSTA, GA
 State: 13 - GEORGIA
 County: 185 - LOWNDES COUNTY
 Tract Code: 0103.01

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$70,000
2024 Estimated Tract Median Family Income	\$97,335
2020 Tract Median Family Income	\$82,436
Tract Median Family Income %	139.05
Tract Population	5121
Tract Minority %	40.46
Tract Minority Population	2072
Owner-Occupied Units	1134
1- to 4- Family Units	1729

Census Population Information

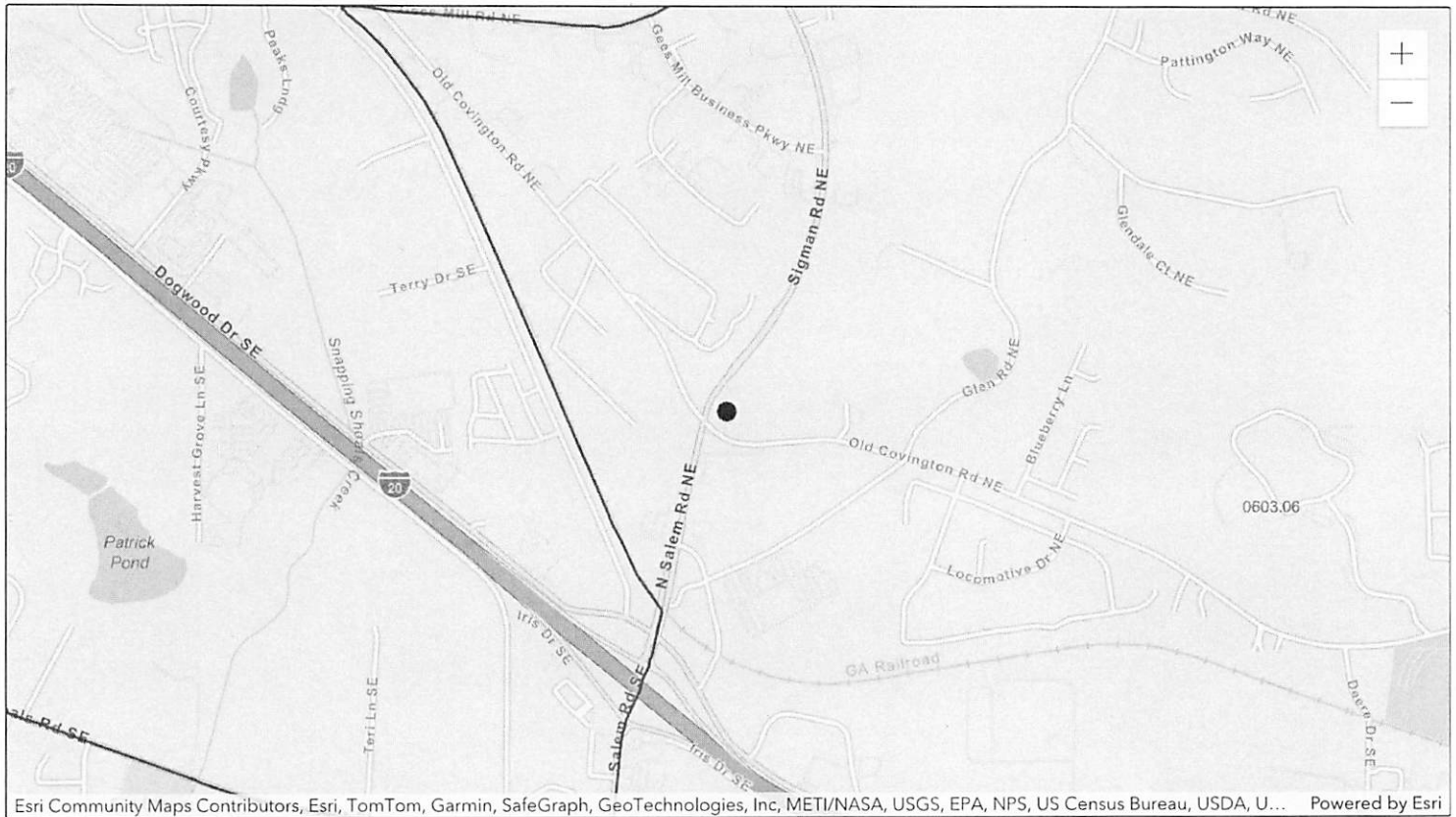
Tract Population	5121
Tract Minority %	40.46
Number of Families	1332
Number of Households	2157
Non-Hispanic White Population	3049
Tract Minority Population	2072
American Indian Population	11
Asian/Hawaiian/Pacific Islander Population	314
Black Population	1132
Hispanic Population	332
Other/Two or More Races Population	283

Census Income Information

Tract Income Level	Upper
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$59,281
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$70,000
% below Poverty Line	17.02
Tract Median Family Income %	139.05
2020 Tract Median Family Income	\$82,436
2024 Estimated Tract Median Family Income	\$97,335
2020 Tract Median Household Income	\$56,908

Census Housing Information

Total Housing Units	2644
1- to 4- Family Units	1729
Median House Age (Years)	24
Owner-Occupied Units	1134
Renter Occupied Units	1023
Owner Occupied 1- to 4- Family Units	1111
Inside Principal City?	YES
Vacant Units	487



● Matched Address: 2140 Old Covington Rd NE, Conyers, Georgia, 30013
 MSA: 12054 - ATLANTA-SANDY SPRINGS-ROSWELL, GA || State: 13 - GEORGIA || County: 247 - ROCKDALE COUNTY || Tract Code: 0603.06

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



2024 FFIEC Geocode Census Report

Matched Address: 2140 Old Covington Rd NE, Conyers, Georgia, 30013
 MSA: 12054 - ATLANTA-SANDY SPRINGS-ROSWELL, GA
 State: 13 - GEORGIA
 County: 247 - ROCKDALE COUNTY
 Tract Code: 0603.06

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$100,900
2024 Estimated Tract Median Family Income	\$102,131
2020 Tract Median Family Income	\$82,955
Tract Median Family Income %	101.22
Tract Population	4259
Tract Minority %	86.43
Tract Minority Population	3681
Owner-Occupied Units	1162
1- to 4- Family Units	1464

Census Population Information

Tract Population	4259
Tract Minority %	86.43
Number of Families	890
Number of Households	1390
Non-Hispanic White Population	578
Tract Minority Population	3681
American Indian Population	8
Asian/Hawaiian/Pacific Islander Population	54
Black Population	3203
Hispanic Population	227
Other/Two or More Races Population	189

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$81,951
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$100,900
% below Poverty Line	7.18
Tract Median Family Income %	101.22
2020 Tract Median Family Income	\$82,955
2024 Estimated Tract Median Family Income	\$102,131
2020 Tract Median Household Income	\$75,538

Census Housing Information

Total Housing Units	1464
1- to 4- Family Units	1464
Median House Age (Years)	24
Owner-Occupied Units	1162
Renter Occupied Units	228
Owner Occupied 1- to 4- Family Units	1162
Inside Principal City?	NO
Vacant Units	74