

Assessment Areas/REMA

DEMOGRAPHIC INFORMATION FOR GEOGRAPHY

Institution: BANKUNITED Assessment Set: 2026 BANKUNITED FACILITY-BASED ASSESSMENT AREAS (2026), Area: ATLANTA-SANDY SPRINGS-ROSWELL,GA PARTIAL Unit: County: FULTON COUNTY, GA

Categorization: Tract LMI

Data Type	Total #	Low		Moderate		Middle		Upper		N/A	
		#	%	#	%	#	%	#	%	#	%
Geographies (Census tracts)	327	38	11.62%	52	15.90%	45	13.76%	158	48.32%	34	10.40%
Population by Geography	1,066,710	106,503	9.98%	169,568	15.90%	160,834	15.08%	544,052	51.00%	85,753	8.04%
Owner-Occupied Housing by Geography	225,903	11,384	5.04%	29,025	12.85%	34,741	15.38%	139,579	61.79%	11,174	4.95%
Business by Geography	256,621	19,973	7.78%	37,265	14.52%	38,753	15.10%	140,160	54.62%	20,470	7.98%
Farms by Geography	2,347	220	9.37%	401	17.09%	416	17.72%	1,184	50.45%	126	5.37%
Family Distribution by Income Level	229,604	48,701	21.21%	29,586	12.89%	35,276	15.36%	116,041	50.54%	0	0.00%
Distribution of LMI Families throughout AA Geographies	78,287	18,013	23.01%	21,706	27.73%	13,598	17.37%	20,162	25.75%	4,808	6.14%
Households Distribution by Income Level	427,379	106,914	25.02%	59,750	13.98%	67,613	15.82%	193,102	45.18%	0	0.00%
Multi-family units, 5 or more	192,274	24,437	12.71%	27,596	14.35%	24,410	12.70%	91,952	47.82%	23,879	12.42%
Vacant units	52,317	10,111	19.33%	11,903	22.75%	6,066	11.59%	19,447	37.17%	4,790	9.16%
Median Family Income	81,951										
Adjusted Median Family Income for 2026	110,700										
Median Housing Value (ATLANTA-SANDY SPRINGS-ROSWELL, GA (MSA: 12054) and (County: 121))	393,500										
Median Gross Rent (ATLANTA-SANDY SPRINGS-ROSWELL, GA (MSA: 12054) and (County: 121))	1,776										

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Data Type	Total #	Low		Moderate		Middle		Upper		N/A	
		#	%	#	%	#	%	#	%	#	%
Households Below Poverty Level	12.32%										
Unemployment Rate (2026 US Census)	3.96%										

***Note the Families by Income Level and Household by Income levels are the counts of the families in each income level, not the counts of families in each tract income level*

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

ASSESSMENT SET SUMMARY

Institution: BANKUNITED Assessment Set: 2026 BANKUNITED FACILITY-BASED ASSESSMENT AREAS (2026), Area: ATLANTA-SANDY SPRINGS-ROSWELL,GA PARTIAL Unit: County: FULTON COUNTY, GA

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
LOW	38	11.62%	21,976	9.57%	14,275	29.31%	3,738	12.63%	2,471	7.00%	1,492	1.29%	43,427	10.16%
MOD	52	15.90%	35,234	15.35%	13,364	27.44%	8,342	28.20%	6,617	18.76%	6,911	5.96%	66,549	15.57%
MID	45	13.76%	36,155	15.75%	6,921	14.21%	6,677	22.57%	10,188	28.88%	12,369	10.66%	65,879	15.41%
UPP	158	48.32%	126,097	54.92%	10,466	21.49%	9,696	32.77%	14,555	41.26%	91,380	78.75%	217,856	50.97%
NA	34	10.40%	10,142	4.42%	3,675	7.55%	1,133	3.83%	1,445	4.10%	3,889	3.35%	33,668	7.88%
TOTAL	327	100.00%	229,604	100.00%	48,701	21.21%	29,586	12.89%	35,276	15.36%	116,041	50.54%	427,379	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
< 10%	1	0.31%	779	0.34%	0	0.00%	37	0.13%	38	0.11%	704	0.61%	904	0.21%
10 - 19.99%	22	6.73%	17,989	7.83%	799	1.64%	567	1.92%	1,484	4.21%	15,139	13.05%	24,041	5.63%
20 - 49.99%	109	33.33%	83,430	36.34%	7,555	15.51%	7,569	25.58%	10,238	29.02%	58,068	50.04%	156,036	36.51%
50 - 79.99%	74	22.63%	45,574	19.85%	8,583	17.62%	5,373	18.16%	7,910	22.42%	23,708	20.43%	97,571	22.83%
80 - 100%	120	36.70%	81,832	35.64%	31,764	65.22%	16,040	54.21%	15,606	44.24%	18,422	15.88%	148,827	34.82%
NA	1	0.31%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
TOTAL	327	100.00%	229,604	100.00%	48,701	21.21%	29,586	12.89%	35,276	15.36%	116,041	50.54%	427,379	100.00%

MSA MFI	\$
2020 CENSUS MSA MFI(ATLANTA-SANDY SPRINGS-ROSWELL, GA)	81,951
2026 CENSUS MSA MFI(ATLANTA-SANDY SPRINGS-ROSWELL, GA)	110,700

Race/Ethnicity	#	% of Total
Hispanic	86,302	8.09
American Indian	1,558	0.15
Asian	80,632	7.56
Black	448,803	42.07
NHOPI	381	0.04
Other	6,444	0.60

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Race/Ethnicity	#	% of Total
Multiple Races	37,797	3.54
Minority	661,917	62.05
White Non-Hispanic	404,793	37.95
Population	1,066,710	100.00

Sex	#	% of Total
Male	508,988	47.72
Female	542,562	50.86

Businesses	#	% of Total
All Farm	2,347	0.91
All Non-Farm	256,621	99.09
Tot Revs	258,968	100.00

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	2,289	0.94
Non-Farm Revs < 1 mil	241,671	99.06
Tot Revs < 1 mil	243,960	100.00

Employment Information	#	% of Total
Persons 62 and Older	155,791	14.60
Persons 16 and Older	848,245	79.52

Of Persons 16 and Older	#	% of Total
Civilian Employed	545,793	64.34
Civilian Unemployed	33,567	3.96
Armed Forces	1,017	0.12
In Labor Force	580,377	68.42
Not in Labor Force	267,868	31.58
Persons 16 and Older Total	848,245	100.00

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	284,020	59.21
Mobile Home (Incl. in 1-4 Family Units)	3,135	0.65
Boat, RV, Van etc. (Incl. in 1-4 Family Units)	267	0.06
1-4 Family Units	287,422	59.92

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Housing Units	#	% of Total
Multi-family, 5 or more	192,274	40.08
Total Housing Units	479,696	100.00

Housing Occupancy	#	% of Total
Owner Occupied Units	225,903	47.09
Renter Occupied Units	201,476	42.00
Occupied Units	427,379	89.09
Vacant Units	52,317	10.91
Total Housing Units	479,696	100.00

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	3,917	0.37
Speak English not well	13,095	1.23
Speak English well	27,521	2.58
Limited English Proficiency	44,533	4.17
Speak English very well	87,225	8.18
Total Speakers of a Language Other Than English	131,758	12.35
Total Speakers of English Only	934,952	87.65
Population	1,066,710	100.00

Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	0	0.00
Only Underserved Tracts	0	0.00
Both Distressed and Underserved Tracts	0	0.00
Neither Distressed Nor Underserved Tracts	327	100.00
Total	327	100.00

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BUSINESS COUNTS

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	# Tracts	Revenue N/A			Revenue ≤ \$1M			Revenue > \$1M			Total		
		Farm	Non-Farm	Total	Farm	Non-Farm	Total	Farm	Non-Farm	Total	Farm	Non-Farm	Total
1 - LOW INCOME	38	1	980	981	219	18,792	19,011	0	201	201	220	19,973	20,193
2 - MODERATE INCOME	52	6	1,446	1,452	390	35,357	35,747	5	462	467	401	37,265	37,666
3 - MIDDLE INCOME	45	2	1,214	1,216	412	37,173	37,585	2	366	368	416	38,753	39,169
4 - UPPER INCOME	158	26	6,514	6,540	1,145	130,957	132,102	13	2,689	2,702	1,184	140,160	141,344
0 - NA	34	2	811	813	123	19,392	19,515	1	267	268	126	20,470	20,596
TOTAL	327	37	10,965	11,002	2,289	241,671	243,960	21	3,985	4,006	2,347	256,621	258,968

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