

FIRST BANK OF ALABAMA
Assessment Area Tract Information (9 Counties)
Non-MSA AA; Calhoun MSA AA ; Chilton MSA AA
Data from FFIEC 2025 Census Demographic Reports

CHEROKEE (NON-MSA)			
6 Underserved or Distressed Tracts			
8 Tracts: 1 Upper, 6 Middle, 1 Moderate, 0 Low			
No Majority Minority Tract			
Tract #	Tract Income	U/D	M/M
9557.01	Middle	Yes	No
9557.02	Moderate	No	No
9558.01	Middle	Yes	No
9558.02	Upper	No	No
9559.00	Middle	Yes	No
9560.00	Middle	Yes	No
9561.01	Middle	Yes	No
9561.02	Middle	Yes	No

CLAY COUNTY (NON-MSA)			
3 Underserved or Distressed Tracts			
4 Tracts: 0 Upper, 3 Middle, 1 Moderate, 1 Low			
No Majority Minority Tracts			
Tract #	Tract Income	U/D	M/M
9589.00	Middle	Yes	No
9590.00	Moderate	No	No
9591.00	Middle	Yes	No
9592.00	Middle	Yes	No

CLEBURNE COUNTY (NON-MSA)			
No Underserved or Distressed Tracts			
4 Tracts: 1 Upper, 3 Middle, 0 Moderate, 0 Low			
No Majority Minority Tracts			
Tract #	Tract Income	U/D	M/M
9595.00	Middle	No	No
9596.00	Middle	No	No
9597.00	Middle	No	No
9598.00	Upper	No	No

COOSA COUNTY (NON-MSA)			
3 Underserved or Distressed Tracts			
3 Tracts: 0 Upper, 3 Middle, 0 Moderate, 0 Low			
1 Majority Minority Tract			
Tract #	Tract Income	U/D	M/M
9610.00	Middle	Yes	*Yes 62.94%
9611.00	Middle	Yes	No
9612.00	Middle	Yes	No

DEKALB COUNTY (NON-MSA)			
15 Underserved or Distressed Tracts			
21 Tracts: 4 Upper, 15 Middle, 2 Moderate, 0 Low			
1 Majority Minority Tract			
Tract #	Tract Income	U/D	M/M
9601.01	Middle	Yes	No
9601.02	Middle	Yes	No
9602.00	Middle	Yes	No
9603.01	Upper	No	No
9603.02	Middle	Yes	No
9603.03	Middle	Yes	No
9604.01	Middle	Yes	No
9604.02	Middle	Yes	No
9605.00	Middle	Yes	No
9606.01	Upper	No	No
9606.02	Middle	Yes	No
9607.01	Middle	Yes	No
9607.02	Middle	Yes	No
9607.03	Middle	Yes	*Yes 55.15%
9608.00	Moderate	No	No
9609.00	Middle	Yes	No
9610.00	Middle	Yes	No
9611.00	Upper	No	No
9612.00	Upper	No	No
9613.00	Moderate	No	No
9614.00	Middle	Yes	No

RANDOLPH COUNTY (NON-MSA)			
5 Underserved or Distressed Tracts			
6 Tracts: 1 Upper, 5 Middle, 0 Moderate, 0 Low			
No Majority Minority Tracts			
Tract #	Tract Income	U/D	M/M
0001.00	Middle	Yes	No
0002.00	Upper	No	No
0003.00	Middle	Yes	No
0004.00	Middle	Yes	No
0005.00	Middle	Yes	No
0006.00	Middle	Yes	No

TALLADEGA COUNTY (NON-MSA)			
No Underserved or Distressed Tracts			
24 Tracts: 7 Upper, 9 Middle, 7 Moderate, 1 Low			
5 Majority Minority Tracts			
Tract #	Tract Income	U/D	M/M
0101.01	Upper	No	No
0101.02	Middle	No	No
0102.01	Upper	No	No
0102.02	Middle	No	No
0103.01	Moderate	No	No
0103.02	Upper	No	No
0104.00	Middle	No	No
0105.00	Moderate	No	*Yes 71.03%
0106.00	Low	No	*Yes 85.94%
0107.00	Moderate	No	*Yes 70.50%
0109.00	Middle	No	No
0110.00	Middle	No	No
0111.00	Middle	No	No
0112.00	Middle	No	*Yes 62.08%
0113.01	Moderate	No	No
0113.02	Moderate	No	No
0114.00	Upper	No	No
0115.01	Upper	No	No
0115.02	Middle	No	No
0116.00	Moderate	No	No
0117.00	Upper	No	No
0118.00	Moderate	No	No
0119.00	Upper	No	No
0120.00	Middle	No	*Yes 53.00%

CALHOUN COUNTY (MSA)**No Underserved or Distressed Tracts****38 Tracts in AA: 6 Upper, 18 Middle, 9 Moderate, 1 Low, 4 UK****10 Majority Minority Tracts**

Tract #	Tract Income	U/D	M/M
0002.00	Moderate	No	*Yes 65.21%
0003.00	Low	No	*Yes 82.71%
0004.00	Moderate	No	*Yes 67.11%
0005.00	Unknown	No	*Yes 91.52%
0006.00	Moderate	No	*Yes 75.79%
0007.00	Middle	No	*Yes 59.96%
0008.00	Middle	No	No
0009.00	Upper	No	No
0010.00	Upper	No	No
0011.01	Upper	No	No
0011.02	Moderate	No	*Yes 53.40%
0011.03	Upper	No	No
0012.01	Middle	No	No
0012.02	Middle	No	No
0013.00	Moderate	No	No
0014.00	Middle	No	No
0015.01	Middle	No	No
0015.02	Moderate	No	No
0016.00	Middle	No	No
0017.00	Middle	No	No
0018.00	Middle	No	No
0018.02	Middle	No	No
0020.01	Middle	No	No
0020.02	Upper	No	No
0021.01	Moderate	No	*Yes 69.74%
0021.02	Middle	No	No
0021.04	Middle	No	No
0021.05	Moderate	No	No
0022.00	Middle	No	No
0023.00	Moderate	No	No
0024.00	Middle	No	No
0025.02	Middle	No	No
0025.03	Upper	No	No
0024.04	Middle	No	No
0026.00	Middle	No	No
9819.01	Unknown	No	*Yes 62.50
9819.02	Unknown	No	*Yes 50.00
9819.03	Unknown	No	No

CHILTON COUNTY (MSA)**No Underserved or Distressed Tracts****12 Tracts: 0 Upper, 6 Middle, 6 Moderate, 0 Low****No Majority Minority Tracts**

Tract #	Tract Income	U/D	M/M
0601.01	Moderate	No	No
0601.03	Middle	No	No
0601.04	Middle	No	No
0602.00	Middle	No	No
0603.00	Middle	No	No
0604.01	Middle	No	No
0604.03	Moderate	No	No
0604.04	Moderate	No	No
0605.00	Moderate	No	No
0606.00	Middle	No	No
0607.01	Moderate	No	No
0607.02	Moderate	No	No