

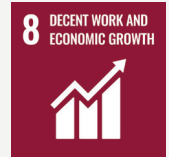


Regions Served: Georgia

Lending Focus: Commercial Real Estate and Construction & Land Development

Status: MDI

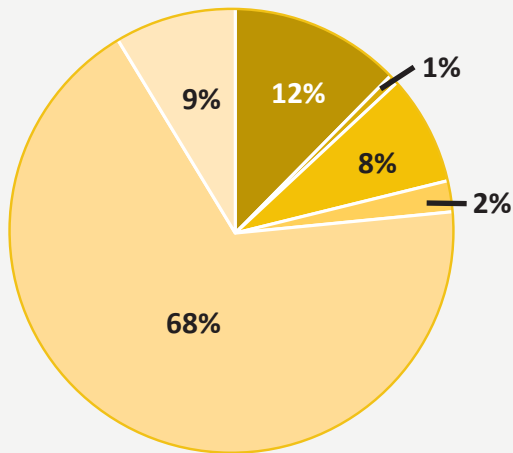
Website: www.embassynationalbank.com



**U.N.
Sustainable
Development
Goals ***

Founded in 2007, Embassy National Bank is committed to serving the diverse community of greater Atlanta, with a focus on the areas of Lawrenceville, Duluth, Suwanee, and Norcross. Established by local business leaders with expertise in finance, banking, and hospitality, the bank is dedicated to being a reliable, business-friendly partner offering accessible and straightforward financial services. Its mission is to be a valued partner to small businesses and a trusted resource for individuals within the community, fostering growth and economic stability.

TOTAL OUTSTANDING PORTFOLIO



In 000's

Construction & Land Development	\$ 13,880
Farm	\$ 752
Single Family	\$ 9,072
Multifamily	\$ 2,568
Commercial Real Estate	\$ 76,083
Commercial & Industrial	\$ 9,730
Consumer Loans	\$ 133
Other	\$ 8
TOTAL:	\$ 111,967

Every thriving community needs a strong financial partner to help make dreams come true.

SUPPORTING LOCAL SMALL BUSINESSES

Embassy National Bank has positioned itself as a major supporter of small businesses in the greater Atlanta area, especially through its SBA lending programs. By offering tailored financial solutions and providing personal guidance, the bank helps small business owners navigate the complexities of financing, from retail to hospitality sectors. Their commitment to local decision-making enables faster loan approvals, which is a critical advantage for businesses needing prompt financial solutions.



Source: Call Report Data at 12/31/2023

*Adopted by the UN in 2015, the Sustainable Development Goals (SDGs) are 17 integrated targets aimed at ending poverty, protecting the planet, and ensuring peace and prosperity for all by 2030.

2023 SNAPSHOT LOAN ORIGINATIONS



42
TOTAL LOANS



4
SMALL
BUSINESS



7
SINGLE
FAMILY



22
COMMERCIAL
REAL ESTATE



1
COMMERCIAL
& INDUSTRIAL

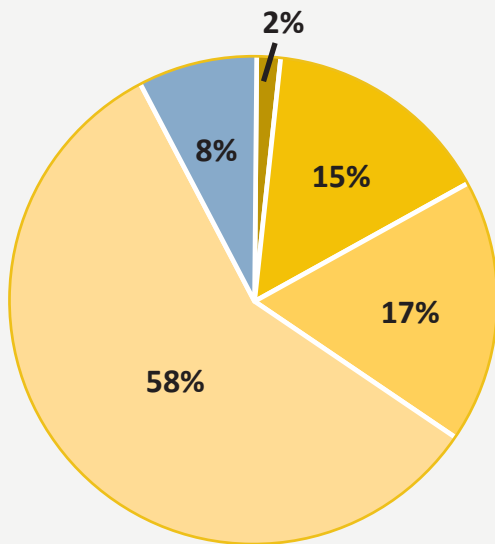


2
CONSTRUCTION &
LAND DEVELOPMENT



6
OTHER

TOTAL PERCENTAGE OF LOAN ORIGINATIONS



Community Investment and Involvement

Embassy National Bank is dedicated to reinvesting in the communities it serves, particularly through partnerships with local civic organizations like the Gwinnett Chamber of Commerce and Rainbow Village. These partnerships help drive community development by supporting non-profits and fostering local economic growth. The bank also works closely with ethnic and cultural organizations in the area, demonstrating a deep commitment to diversity and inclusion.

2023 LOAN ORIGINATIONS

	<i>In '000's</i>
Construction & Land Development	\$ 560,300
Single Family	\$ 5,460,787
Small Business	\$ 6,285,000
Commercial Real Estate	\$ 20,716,953
Commercial & Industrial	\$ 87,568
Other	\$ 2,804,250
TOTAL:	\$ 35,914,858

Source:
Embassy National Bank 2023 Loan Origination

