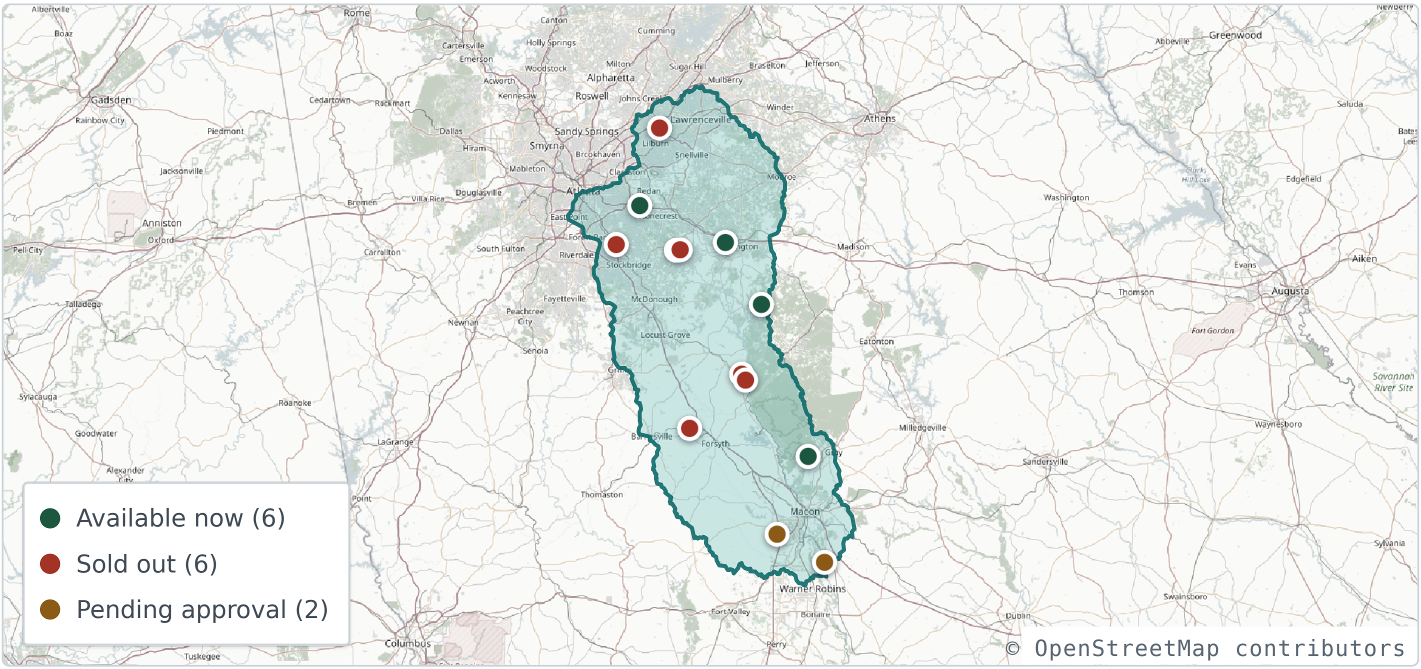
Upper Ocmulgee Watershed

HUC-8 03070103 · GA · USACE Savannah District

What the public record holds for this watershed: how long each kind of credit lasts at the rate it has been selling, which banks can sell today and what each has left, which banks can reach it from outside, the pace of withdrawals on the federal ledger, what has been bought against impacts here, who has been buying, which banks are pending, and who stands behind the supply. Sources and reconciliation are in Section 10 and the appendices.



WETLAND RUNWAY	STREAM RUNWAY	BANKS THAT CAN SELL	MAPPED TO SERVE HERE
8.0 yr	2.8 yr	7 of 23 here	32 approved

This is a sample, not a purchased report. It is a real render of a real watershed, with two changes. Every *appendix* is trimmed to its first 10 rows; the *excerpts in the body* are not — §6 shows its 12 newest withdrawals here exactly as a purchased report does.

Figures as of 2026-08-28 · USACE RIBITS

Compiled 2026-08-31

CONTENTS

What is in this report

> Credit classes are separate markets in separate units, and this report carries every class present in the watershed in full — wetland, stream. Quantities are never summed or compared across classes anywhere in this report. Depth and tightness are read within each class, against that class's own pace, and never from one pile of credits set beside another.

SECTION 01

What can transact today

SITED HERE · APPROVED / STOCKED 7 / 6 banks of 23 in this watershed	**MAPPED TO SERVE FROM OUTSIDE** 32 / 30 banks sited elsewhere; published map reaches here	**SELLABLE WETLAND CREDITS** 30 credits on the shelf at 3 banks
WETLAND RELEASE PIPELINE 34 credits authorized, not yet on the shelf	**SELLABLE STREAM CREDITS** 207,212 credits on the shelf at 5 banks	**STREAM RELEASE PIPELINE** 52,431 credits authorized, not yet on the shelf
LEDGER TRANSACTIONS 117 5 yr withdrawals, 2021–2025	**PENDING BANKS** 2 banks 8 more can serve from outside	**LARGEST OPERATOR HERE** 5 of 14 open-market Resource Environmental Solutions LLC

Wetland stock equals 8.0 years of its recent selling rate; stream stock equals 2.8 years of its own rate, measured on this watershed's own sales. These are ratios to recent history, not forecasts — future releases, cancellations and shifts in demand are not in them. A smaller ratio means less room, and more reason to confirm stock with the banks early. Wetland banks hold 30 credits on the shelf now, with 34 more authorized; stream banks hold 207,212, with 52,431 more authorized but not yet released.

Seven banks sited in this watershed are approved to sell, six of them holding credits on the shelf; a further 32 banks sited elsewhere are approved to sell into this watershed, tested against the published service-area maps. Over the past five years this watershed recorded 117 withdrawals, with 47 in 2022 alone within the 2016-2025 window. Georgia Department of Transportation is the most frequent name in the detail window, recorded under several name variants.

Two banks are pending in this watershed: Denson Marsh, backed by Naturion (51 banks nationally), and Tobesofkee, for which the registry names no operator. Resource Environmental Solutions LLC holds 35.7% of open-market bank records here (5 of 14), a share of bank records the registry identifies, not of stock or of the market. The registry names no operator for 5 of the 7 banks approved to sell — the honest reading is that it does not say who a buyer would be negotiating with for most of these banks.

SECTION 02

Supply, bank by bank

Every bank sited inside this watershed that can sell today, grouped by credit class. Available is credits released and not yet withdrawn: what a buyer can transact against today. Pipeline is authorized at full performance and not yet released, so it cannot be bought today, and the banks holding one are not the same banks holding stock. Released is the cumulative total the instrument has released to date. Banks sited elsewhere whose published maps reach this watershed are Section 03 and are never mixed into these totals.

Wetland credits

5 records · 3 banks holding available stock

BANK	CLASSIFICATION	OPERATOR	AVAILABLE	PIPELINE	RELEASED
Rocky Creek RIBITS 1254 · Jasper	Wetlands Federal	Resource Environmental Solutions LLC (215 banks)	10.63	10.48	50.69
Yellow River Wetland Mitigation Bank RIBITS 6627 · Newton	Wetlands - Riverine/Lacustrine Fringe (2018) Federal	Operator not identified in registry	7.96	11.96	7.96
Yellow River Wetland Mitigation Bank RIBITS 6627 · Newton	Wetlands - Slope (2018) Federal	Operator not identified in registry	7.92	11.88	7.92
Snapfinger Creek RIBITS 509 · DeKalb	Wetlands Federal	Operator not identified in registry	3.885	0.00	85.78
Monastery of The Holy Ghost RIBITS 469 · Rockdale	Wetlands Federal	Operator not identified in registry	0.00	0.00	973.00
WETLAND TOTAL	5 records · 3 assessment methods summed		30	34	1,125

Stream credits

6 records · 5 banks holding available stock

BANK	CLASSIFICATION	OPERATOR	AVAILABLE	PIPELINE	RELEASED
Little Sandy Creek 2 RIBITS 1002 · Butts	Stream (2004) Federal	Resource Environmental Solutions LLC (215 banks)	133,033.10	0.10	343,708.10
Snapfinger Creek RIBITS 509 · DeKalb	Stream (2004) Federal	Operator not identified in registry	50,175.80	0.00	139,399.40
Honey Creek RIBITS 1874 · Rockdale	Stream (2004) Federal	Operator not identified in registry	11,487.70	0.00	36,053.70
Rocky Creek RIBITS 1254 · Jasper	Stream (2004) Federal	Resource Environmental Solutions LLC (215 banks)	8,544.21	8,406.15	30,023.29
Legacy Farms RIBITS 515 · Jones	Stream (2004) Federal	Operator not identified in registry	3,970.70	44,024.85	111,766.95
Monastery of The Holy Ghost RIBITS 469 · Rockdale	Stream (2004) Federal	Operator not identified in registry	0.00	0.05	35,518.00
STREAM TOTAL	6 records		207,212	52,431	696,469

9 records in this watershed are left out of every figure above — 7 banks that can sell to a single client and 2 in-lieu fee sites. Each row's assessment method and unit are at Appendix A.
Source: USACE RIBITS, replayed released minus withdrawn

SECTION 03

Mapped to serve it from outside

Banks sited outside this watershed whose approved service area reaches into it. A published map reaching here is what the record can prove — whether a particular permit may use a particular bank is the Corps' determination for that permit, so read these as banks worth calling, not as confirmed eligibility. They are a separate set of banks from Section 02's, counted apart from them and never added to them. Where a bank sits and where a bank is allowed to sell are two different facts, and this report keeps them apart everywhere.

APPROVED TO SELL INTO THIS WATERSHED

32 banks

sited elsewhere, service area reaches here

HOLDING RELEASED, UNSOLD CREDITS

30 banks

stock a permit here could draw on today

PENDING, AND ALREADY MAPPED HERE

8 banks

applied or in review elsewhere

Wetland credits, from outside the watershed

26 records · 21 banks holding available stock

BANK	CLASSIFICATION	OPERATOR	AVAILABLE	PIPELINE	RELEASED
Wilkinson-Oconee RIBITS 479 · Wilkinson	Wetlands Federal	Operator not identified in registry	5,668.664	0.35	10,201.48
Magnolia Swamp RIBITS 466 · Crawford	Wetlands Federal	Operator not identified in registry	2,003.48	0.00	6,608.40
Musket Bay RIBITS 494 · Ware	Wetlands Federal	Operator not identified in registry	1,700.652	0.00	2,634.89
Hog Creek RIBITS 500 · Ware	Wetlands Federal	Resource Environmental Solutions LLC (215 banks)	562.56	0.00	1,165.25
Yam Grandy RIBITS 1973 · Emanuel	Wetlands Federal	Operator not identified in registry	424.60	328.02	2,265.58
Vallambrosa Mitigation Bank RIBITS 1477 · Chatham	Group: Wetlands/Non-tidal & Freshwater Tidal (2004) Federal	Operator not identified in registry	254.55	445.20	445.20
Hart Mitigation Bank RIBITS 6532 · Bulloch	Wetlands - Depressional/Flat (2018) Federal	Operator not identified in registry	48.94	238.03	59.50
Flint River RIBITS 819 · Fayette	Wetlands Federal	Operator not identified in registry	48.275	0.00	771.25
Soque River RIBITS 1724 · Habersham	Wetlands Federal	Operator not identified in registry	43.052	79.62	251.09
Tower Road 2 RIBITS 2631 · Heard	Wetlands Federal	Operator not identified in registry	33.84	207.36	51.84
Wilhelmina Morgan RIBITS 827 · Chatham	Wetlands Federal	Operator not identified in registry	32.45	0.04	809.25
Ohoopee River RIBITS 821 · Johnson	Wetlands Federal	Resource Environmental Solutions LLC (215 banks)	24.22	0.00	632.03
Potato Creek 2 RIBITS 1005 · Lamar	Wetlands Federal	Operator not identified in registry	13.53	0.00	56.20
Carrollton Mills RIBITS 902 · Carroll	Wetlands Federal	Operator not identified in registry	11.82	0.00	196.334
Demorest Lake RIBITS 522 · Habersham	Wetlands Federal	Operator not identified in registry	10.78	0.00	55.05
Big Sandy Creek RIBITS 1115 · Jackson	Wetlands Federal	Operator not identified in registry	6.66	20.10	60.20
Offerman (Marshlands, Inc., Offerman) RIBITS 485 · Pierce	Wetlands Federal	Resource Environmental Solutions LLC (215 banks)	5.79	0.00	1,383.20
Beaverdam Creek Mitigation Bank RIBITS 6339 · Habersham	Wetlands - Riverine/Lacustrine Fringe (2018) Federal	Operator not identified in registry	4.44	7.80	5.20
Washington Branch Wetland Mitigation Bank RIBITS 5128 · Wilkes	Wetlands - Riverine/Lacustrine Fringe (2018) Federal	Operator not identified in registry	3.09	4.33	8.04
Mulberry Grove Mitigation Bank RIBITS 5715 · Harris	Wetlands - Riverine/Lacustrine Fringe (2018) Federal	Resource Environmental Solutions LLC (215 banks)	2.53	13.87	9.26
Washington Branch Wetland Mitigation Bank RIBITS 5128 · Wilkes	Wetlands - Slope (2018) Federal	Operator not identified in registry	1.70	3.15	5.85

BANK	CLASSIFICATION	OPERATOR	AVAILABLE	PIPELINE	RELEASED
Hart Mitigation Bank RIBITS 6532 · Bulloch	Wetlands - Slope (2018) Federal	Operator not identified in registry	1.23	42.06	10.51
Beaverdam Creek Mitigation Bank RIBITS 6339 · Habersham	Wetlands - Slope (2018) Federal	Operator not identified in registry	1.02	1.57	1.04
Hart Mitigation Bank RIBITS 6532 · Bulloch	Wetlands - Riverine/Lacustrine Fringe (2018) Federal	Operator not identified in registry	0.60	15.38	3.84
Broxton Rocks RIBITS 491 · Coffee	Wetlands Federal	Operator not identified in registry	0.32	0.00	520.9576
WETLAND TOTAL	26 records · 5 assessment methods summed		10,909	1,536	28,353

The 25 deepest wetland records are shown; the total is over all 26, and every one of them is listed at Appendix I.

Stream credits, from outside the watershed

26 records · 16 banks holding available stock

BANK	CLASSIFICATION	OPERATOR	AVAILABLE	PIPELINE	RELEASED
Wilkinson-Oconee RIBITS 479 · Wilkinson	Stream (2004) Federal	Operator not identified in registry	381,412.12	22.70	572,766.02
Broxton Rocks RIBITS 491 · Coffee	Stream (2004) Federal	Operator not identified in registry	177,230.58	0.00	330,597.00
Patriot's Pride RIBITS 1442 · Wilcox	Stream (2004) Federal	Operator not identified in registry	78,821.21	0.00	97,053.03
Greensboro RIBITS 523 · Greene	Stream (2004) Federal	Operator not identified in registry	37,650.90	0.00	137,824.00
Shady Dale RIBITS 1242 · Jasper	Stream (2004) Federal	Operator not identified in registry	19,792.72	63,908.25	60,600.75
Three Creeks RIBITS 1896 · Hall	Stream (2004) Federal	Operator not identified in registry	16,641.18	33,588.42	90,016.58
Carrollton Mills RIBITS 902 · Carroll	Stream (2004) Federal	Operator not identified in registry	15,289.394	0.01	257,547.19
Big Sandy Creek RIBITS 1115 · Jackson	Stream (2004) Federal	Operator not identified in registry	14,758.39	44,438.80	118,639.60
Yam Grandy RIBITS 1973 · Emanuel	Stream (2004) Federal	Operator not identified in registry	12,673.67	73,638.29	142,743.31
Pine Mountain RIBITS 526 · Harris	Stream (2004) Federal	Operator not identified in registry	4,510.05	0.00	70,747.55
Hard Labor Creek RIBITS 913 · Morgan	Stream (2004) Federal	Resource Environmental Solutions LLC (215 banks)	3,155.00	55,036.18	163,101.82
Beaverdam Creek Mitigation Bank RIBITS 6339 · Habersham	Perennial - Less than 3 square mile watershed (2018) Federal	Operator not identified in registry	548.60	1,645.80	1,097.20
East Swift Creek RIBITS 823 · Upson	Stream (2004) Federal	Operator not identified in registry	241.85	0.00	70,108.40
Beaverdam Creek Mitigation Bank RIBITS 6339 · Habersham	Perennial - Greater than 3 square mile watershed (2018) Federal	Operator not identified in registry	124.40	373.20	248.80
Blue Creek RIBITS 516 · Meriwether, Troup	Stream (2004) Federal	Resource Environmental Solutions LLC (215 banks)	50.00	158,429.20	169,198.50
Tower Road 2 RIBITS 2631 · Heard	Stream (2004) Federal	Operator not identified in registry	18.00	243,144.10	60,786.10
Mason Branch RIBITS 1875 · Stephens	Stream (2004) Federal	Operator not identified in registry	0.80	0.00	61,076.80
Demorest Lake RIBITS 522 · Habersham	Stream (2004) Federal	Operator not identified in registry	0.00	0.00	20,225.40
Flint River RIBITS 819 · Fayette	Stream (2004) Federal	Operator not identified in registry	0.00	0.00	149,646.21
Magnolia Swamp RIBITS 466 · Crawford	Stream (2004) Federal	Operator not identified in registry	0.00	0.10	48,749.40
Mulberry Grove Mitigation Bank RIBITS 5715 · Harris	Perennial - Less than 3 square mile watershed (2018) Federal	Resource Environmental Solutions LLC (215 banks)	0.00	1,738.80	1,159.20

BANK	CLASSIFICATION	OPERATOR	AVAILABLE	PIPELINE	RELEASED
Mulberry Grove Mitigation Bank RIBITS 5715 · Harris	Non-perennial (2018) Federal	Resource Environmental Solutions LLC (215 banks)	0.00	133.20	88.80
Ohoopee River RIBITS 821 · Johnson	Stream (2004) Federal	Resource Environmental Solutions LLC (215 banks)	0.00	0.00	6,374.75
Potato Creek 2 RIBITS 1005 · Lamar	Stream (2004) Federal	Operator not identified in registry	0.00	0.00	40,147.00
Soque River RIBITS 1724 · Habersham	Stream (2004) Federal	Operator not identified in registry	0.00	16,421.63	53,904.33
STREAM TOTAL	26 records · 4 assessment methods summed		762,919	703,591	2,827,704

The 25 deepest stream records are shown; the total is over all 26, and every one of them is listed at Appendix I.

Banks that publish no service-area map

0 approved banks in GA

Every approved bank in GA publishes a service-area map, so every one of them was checked.

This check can see published maps and nothing else: every approved bank that publishes one was checked, and a bank that publishes none cannot appear here, so the list is bounded by what the registry publishes rather than complete. If a bank you expected isn't here, confirm it with the bank or with the Corps district.

Checked on 2026-08-31 by testing this watershed's boundary against every published service-area map: 181 maps came back, covering 106 banks, of which 87 sit outside this watershed. 2 in-lieu fee programs also reach this watershed; in-lieu fee sites carry no supply figure anywhere in this report. Source: EPA RIBITS map service, layer 6. Method at Section 10; every row at Appendix I.

SECTION 04

Sales pace

Each bar counts withdrawal events recorded against banks sited in this watershed — permits drawing credits down, across all classes. A count of events says how often this market transacts; it does not say how much moved, and events of different classes are counted, never added.

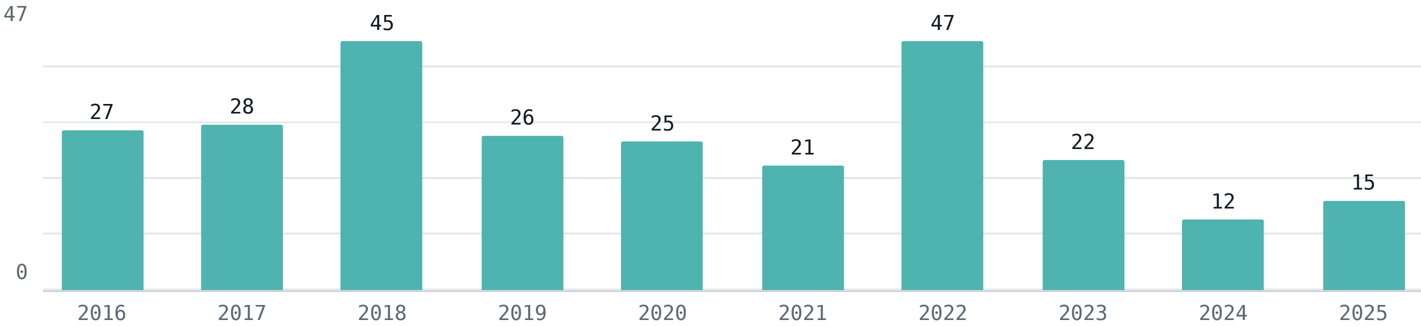


Figure 1 · Withdrawals per year against the 14 open-market banks sited in this watershed, 2016–2025. A ten-year window, not the whole record: the ledger for these banks runs 1997–2026 and holds 696 withdrawals, 268 of them in the years drawn and 117 in the last five complete years.

Detail window, by classification

CLASSIFICATION	EVENTS	SHARE
Stream (2004)	73	73%
Wetlands	27	27%

Read this before reading the rows. The registry publishes the date, bank, buyer and quantity for 14.4% of the 696 withdrawals recorded here: what it gives is each bank's ten most recent, so a busy bank's older sales are missing. The yearly counts in Figure 1 are complete. The dated rows in Section 06 and Appendix B are a slice of the record, so read them for the shape of what trades here and never add them up.

SECTION 05

Runway by credit class

> **WETLAND STOCK EQUALS 8.0 YEARS OF ITS RECENT SALES RATE; STREAM EQUALS 2.8**
> Each figure is that class's current stock divided by its own selling rate over the last five complete years — a ratio to recent history, not a forecast of demand or of future releases.

Stock and pace, each class against its own record

computed over this watershed's own banks · 268 ledger rows · five complete years to 2025

CREDIT CLASS	AVAILABLE HERE	PIPELINE HERE	SOLD / YR HERE	RUNWAY	READING
Wetland leads this report · 3 banks with stock	30	34	4	8.0 yr	4 sold per year against 30 on the shelf
Stream 5 banks with stock	207,212	52,431	75,139	2.8 yr	75,139 sold per year against 207,212 on the shelf

> Read down the years column, never across the credit columns. A stream credit and a wetland credit are different things measured in different units, so the bigger number is not the bigger shelf. The years figure is what makes two classes comparable: it is each class's own stock divided by the rate that same class has been selling at.

Runway = stock ÷ credits sold per year, over the five complete years to 2025, within one class. A ratio to recent history, not a forecast — future releases, cancellations and shifts in demand are not in it. Stock and rate are both measured on this watershed's own banks, from 268 withdrawal rows. Full method at Section 10.

For comparison — the wider basin, HUC-6 030701 (Altamaha)

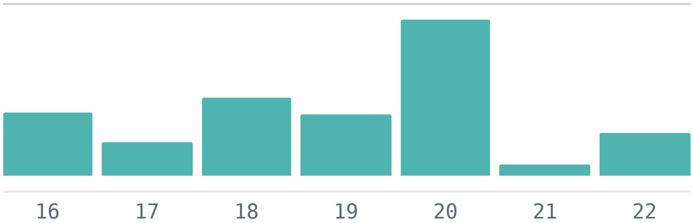
MitiVision's published figure, mirrored rather than recomputed

CREDIT CLASS	RUNWAY HERE	RUNWAY IN THE BASIN	BASIN SOLD / YR	BANKS IN THE BASIN
Wetland	8.0 yr	16.5 yr	882	34
Stream	2.8 yr	3.8 yr	258,651	22

The basin holds many times this watershed's banks, so its runway describes a wider market — it is here to give the figure beside it a scale. Mirrored from the free MitiVision market page for HUC-6 030701, five complete years through 2025.

Wetland credits sold per year

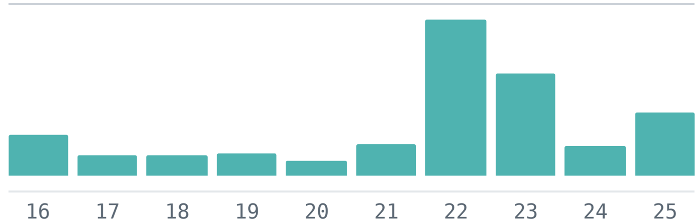
this watershed · 3 banks with stock



Mean 4 / yr over the five complete years to 2025 · 30 available · 8.0 yr at that pace. Bars cover 2016–2022; the mean divides by the last five. Full series at Appendix E.

Stream credits sold per year

this watershed · 5 banks with stock



Mean 75,139 / yr over the five complete years to 2025 · 207,212 available · 2.8 yr at that pace. Bars cover 2016–2025; the mean divides by the last five. Full series at Appendix E.

SECTION 06

Who has been buying

Counterparties are recorded as the permittee wrote them, so one buyer can appear under several name variants. Variants are listed as recorded rather than merged, so any roll-up a reader performs is theirs to audit. Of 78 named counterparties in the detail window, 64 appear once and 14 appear more than once.

Most frequent counterparties in the detail window top 10 by event count

COUNTERPARTY, AS RECORDED	EVENTS	BANKS DRAWN ON
GDOT	5	4
Georgia Department of Transportation (GDOT)	5	2
Georgia Department of Transportation	3	3
Martin Marietta Materials	3	3
Brent Holdings, LLC	2	2
Dekalb County	2	1
GA Department of Transportation	2	1
GADOT	2	2
Henry County SPLOST	2	2
Henry County SPLOST Management Division	2	1

A count of withdrawal events, not of credits, from the detail window — 100 rows against 696 withdrawals on record here. Buyers appearing once are not listed: one withdrawal is one permit, not a pattern. Full list at Appendix C.

Most recent recorded withdrawals

12 newest of 100 in the detail window

DATE	BANK	CLASSIFICATION	COUNTERPARTY	CREDITS
2026-04-22	Little Sandy Creek 2 RIBITS 1002	Stream (2004)	Taylor Morrison Homes	4,200.00
2025-12-04	Little Sandy Creek 2 RIBITS 1002	Stream (2004)	Amazon Web Services	1,976.40
2025-12-03	Little Sandy Creek 2 RIBITS 1002	Stream (2004)	Foxfield Industrial	4,488.00
2025-11-25	Little Sandy Creek 2 RIBITS 1002	Stream (2004)	Jim Ellis Automotive Group	1,944.00
2025-10-30	Little Sandy Creek 2 RIBITS 1002	Stream (2004)	Georgia Power	11,053.20
2025-09-10	Little Sandy Creek 2 RIBITS 1002	Stream (2004)	LDG Development, LLC	1,320.00
2025-07-30	Little Sandy Creek 2 RIBITS 1002	Stream (2004)	Henry County SPLOST	1,026.00
2025-07-16	Little Sandy Creek 2 RIBITS 1002	Stream (2004)	DC Blox, Inc.	1,539.00
2025-07-02	Little Sandy Creek 2 RIBITS 1002	Stream (2004)	ProLogis	2,520.00
2025-06-04	Little Sandy Creek 2 RIBITS 1002	Stream (2004)	Digital Fort Gillem, LLC	1,728.00
2024-09-15	Little Sandy Creek 3 RIBITS 1003	Stream (2004)	Wolf Creek LLC	1,173.60
2023-12-01	White Creek RIBITS 495	Stream (2004)	GDOT	7,820.67

Newest first; the complete window is Appendix B, which this public sample trims to 10 rows.
Credits are in each class's own unit, so the column is never added down.

SECTION 07

Demand by impact watershed

Credits bought to offset projects built inside this watershed — whichever bank supplied them.

> Everything before this section is supply. This one is demand. It counts credits bought to offset a project that was built *in this watershed* — whoever sold them, and wherever that bank sits. A bank two watersheds away that sold into a permit here counts as demand here and as supply there, so the two are never subtracted from one another.

Credits withdrawn against impacts in Upper Ocmulgee

198 withdrawals · 2001–2026

CREDIT CLASS	CREDITS WITHDRAWN	WITHDRAWALS	FIRST	LAST
Wetland	123	54	2001-01-26	2025-10-26
Stream	387,648	144	2005-12-05	2026-04-22

By class and calendar year

credits withdrawn against impacts here

CREDIT CLASS	2001	2005	2006	2008	2010	2011	2013	2014	2015	2018	2019	2020	2021	2022	2023	2024	2025	2026
Wetland	3	—	11	—	19	—	—	2	—	—	4	11	18	22	13	13	6	—
Stream	—	1,376	—	1,284	6,332	1,192	548	—	1,298	1,421	10,943	15,487	22,948	147,948	54,289	65,488	52,895	4,200

Never add these rows together — the classes are measured in different units, exactly as in Section 02. 62.2% of withdrawals in the national ledger name no project location at all and cannot appear here, so these figures are the part of demand that is on the record. Every row at Appendix H; method at Section 10.

SECTION 08

Pending banks

Banks applied for or in review. The first table is banks sited in this watershed; the second is banks pending elsewhere whose published service area already reaches it.

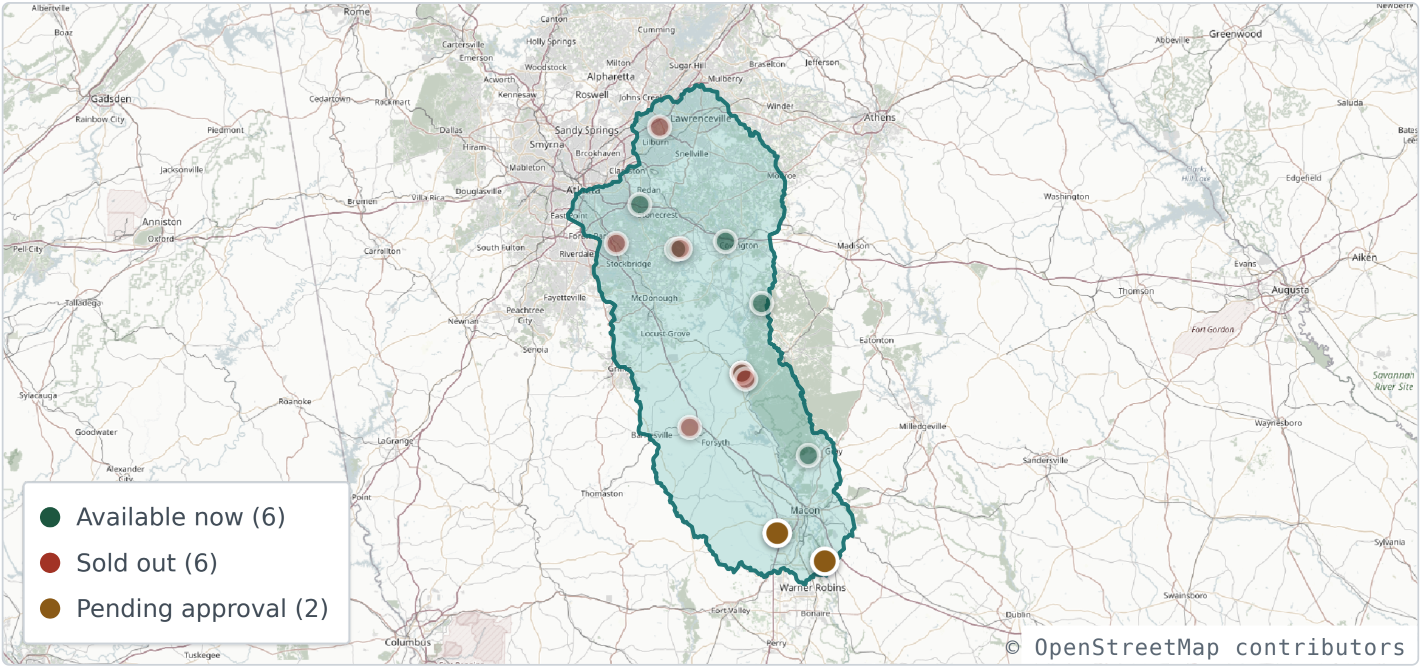


Figure 2 · The same watershed with pending banks emphasized.

Pending and sited in this watershed

2 banks

PENDING BANK	COUNTY	OPERATOR	DATES ON RECORD	SERVICE AREA	CREDIT CLASSES
Denson Marsh Mitigation Bank RIBITS 7291	Twiggs	Naturion (51 banks)	no Corps date on record seen pending since at least 2026-07-29	no service-area map	—
Tobesofkee Mitigation Bank RIBITS 7526	Bibb	Operator not identified in registry	no Corps date on record first seen pending 2026-08-04	no service-area map	—

Pending elsewhere, already mapped over this watershed

8 banks

PENDING BANK	COUNTY	CORPS DISTRICT	OPERATOR	DATES ON RECORD	CREDIT CLASSES
Bear Creek RIBITS 2574	Meriwether	Savannah	Operator not identified in registry	no Corps date on record seen pending since at least 2026-07-29	—
Brady Branch RIBITS 6668	Bulloch, Screven	Savannah	Weyerhaeuser NR Company (24 banks)	no Corps date on record seen pending since at least 2026-07-29	—
Diamond C Ranch Mitigation Bank RIBITS 6789	Jackson	Savannah	Operator not identified in registry	no Corps date on record seen pending since at least 2026-07-29	—
Frolona Farms Mitigation Bank RIBITS 6891	Heard	Savannah	Operator not identified in registry	no Corps date on record seen pending since at least 2026-07-29	—
Lucina Bay RIBITS 2355	Effingham	Savannah	Operator not identified in registry	no Corps date on record seen pending since at least 2026-07-29	—
Ogeechee Creek RIBITS 6538	Screven	Savannah	Westervelt (41 banks)	no Corps date on record seen pending since at least 2026-07-29	—
Ogeechee Woods Preserve RIBITS 6749	Jenkins	Savannah	Operator not identified in registry	no Corps date on record seen pending since at least 2026-07-29	—
Yazoo II RIBITS 7020	Meriwether	Savannah	Operator not identified in registry	no Corps date on record seen pending since at least 2026-07-29	—

These banks are pending somewhere else, and their published service area already covers this watershed. If approved, they are future supply here without being sited here.

> A pending bank is future supply, not supply today. Until the Corps approves the instrument and releases credits, nothing here can be bought against a permit, and no figure in Sections 02, 03 or 05 counts any of it. The dates below are dates that have happened, not a schedule: the Corps publishes no forecast of when a decision will come, and this report does not infer one.

Public notice, draft instrument and final EA are the Corps' own dates — 0 of 2 banks here carry one; "first seen pending" is MitiVision's own nightly record, which starts on 2026-07-29. The two are never added together. Full detail at Appendix D.

SECTION 09

Operator presence and share

A consolidator here means an operator holding five or more banks nationally. The table below counts bank records, not stock: all records here is everything that operator holds in the watershed; open-market drops the single-client banks and in-lieu fee sites; approved to sell drops the rest. Resource Environmental Solutions LLC holds 5 of the 14 open-market records (35.7%) and 2 of the 7 banks approved to sell. Weighted by stock rather than records, Resource Environmental Solutions LLC holds 10.63 of the 30.395 available wetland credits and 141,577.31 of the 207,211.51 available stream credits. A record share is a share of what the registry identifies, not of the market: 6 open-market banks here name no operator. A bank shown as “Operator not identified in registry” is a gap in the record rather than a finding about the bank.

Banks that can sell today	sited in this watershed
Sellable banks	7
Consolidator-backed	2
Operator tracked	2
Sponsorship not tracked	5

Banks pending approval	sited in this watershed
Pending banks	2
Consolidator-backed	1
Operator tracked	1
Sponsorship not tracked	1

Operators present in this watershed

bank-record counts among identified operators

OPERATOR	ALL RECORDS HERE	OPEN-MARKET HERE	SHARE OF OPEN-MARKET RECORDS	APPROVED TO SELL	BANKS NATIONALLY
Resource Environmental Solutions LLC consolidator · 5 or more banks	5	5	35.7%	2	215
Naturion consolidator · 5 or more banks	1	1	7.1%	0	51
Corblu Ecology Group LLC consolidator · 5 or more banks	1	1	7.1%	0	6
Mitigation Management Ltd consolidator · 5 or more banks	1	1	7.1%	0	5
Georgia Department of Transportation consolidator · 5 or more banks	3	0	0%	0	21
Georgia Land Conservation Center consolidator · 5 or more banks	1	0	0%	0	16

Banks sited in this watershed; the operators behind the banks serving it from outside are not folded in. Source: USACE RIBITS sponsor records

SECTION 10

Method, sources, limitations

How each figure is built

How the bank counts narrow, in one place. The registry holds 23 bank records inside this watershed. 9 of them are set aside before any supply figure is taken — 7 that can sell to a single client (a highway department's own bank, for instance, which no third party can buy from) and 2 in-lieu fee sites — leaving 14 open-market records. Of those, 7 are approved to sell today and 6 hold released, unsold credits — the two are different facts and a bank can be the first without being the second. Separately, 32 banks sited outside this watershed can sell into it (Section 03); that count is never added to the ones above. Row-level detail is published for 14.4% of the 696 withdrawals on record here, and 19 of 23 records here publish a service-area map. That is the whole of the reconciliation; no figure elsewhere in this report repeats it.

Availability is not read from a summary field. The registry publishes none. The withdrawal ledger is replayed against each bank's release schedule, so available = released − withdrawn, computed per bank, credit class, assessment method and jurisdiction — RIBITS's own formula, replayed against its own ledger. The derived figure is re-checked against a fresh replay nightly and the check fails loudly below a 99.5% match. Quantities are printed to the registry's own precision and are not rounded at bank level, because a real 0.01-credit balance rounded to a whole number reads as a bank that has sold out. Pipeline is potential at full performance minus released to date: a claim about the instrument, not about stock a permit can draw on today.

Two questions about a bank, answered two ways. A bank is *sited in* this watershed when the position the registry publishes for it falls inside the USGS boundary for 03070103. That is the set of banks behind Sections 02, 04, 05, 06, 08 and 09. A bank *can serve* this watershed when its approved service-area map overlaps the same boundary, which is checked by sending the boundary to EPA's published map service; that is the set behind Section 03. The two are never blended: where a bank sits and where it is allowed to sell are different facts, and a report that added them would state a market size neither number supports.

Runway is stock divided by the credits sold per year, averaged over the five complete years to 2025, within one credit class and never across classes. The partial current year is left out so a short year cannot flatter the figure. Both stock and rate are measured on this watershed's own banks, the rate from 268 individual withdrawals — so the runway in Section 05 is this watershed's own. The wider basin appears once, as a comparison, under its own heading. Five years, not ten. The ten-year span is the chart's window in Section 04 and the series drawn in Section 05; the divisor is the last five of it.

Credit classes are never summed. Within a class, classifications (assessment methods) are summed for the class total and shown separately as rows, and the totals row says how many methods it added. A bank holding one classification under both Federal and Non-Federal jurisdiction keeps two ledger rows and both are shown; the class total sums them and says so, because a single merged figure would read as one transactable pool. Across credit classes, nothing is summed anywhere in this report.

Demand is counted from the project location the registry records on each withdrawal. The registry writes that location two ways — sometimes as text, sometimes as a number with its leading zero dropped — so both forms are read the same way here; comparing them as written finds roughly half the rows. 62.2% of withdrawals in the national ledger record no project location at all and cannot appear in Section 07 either way, so the figures there are the part of demand that is on the record rather than all of it.

Approved is not the same as stocked, and a terminal status beats the ledger. 7 banks are approved to sell here and 6 hold released, unsold credits; the two figures are printed separately everywhere in this document. In the other direction, a bank in one of the five terminal statuses can still show a positive replayed balance — 1 does here; the status decides sellability, the balance is shown at Appendix A with that footnote, and no such credit is counted as supply.

Every number in the summary is checked against the tables below it. The summary is written by a language model working from this report's own computed figures and nothing else, then checked number by number against them: each one has to appear in the report's data, or the whole summary is thrown away and a templated one printed instead. That check proves no figure was invented. It does not judge whether the sentence around a figure is a fair reading of it — that rests on the method set out here and on the registry itself. The wording is also screened against a list of terms this report may not use — *valuation*, *appraisal*, *marketplace* and the rest — and a term that survives the screen stops the report being written at all.

The boundary is a drawn line, not a surveyed one, so a bank within about a kilometre of it could fall either side. The USGS shape is a map of the watershed rather than a survey, and the registry gives a bank one position rather than the outline of its land. In this watershed 2 banks sit that close to the line: Denson Marsh Mitigation Bank (0.3 km inside, and counted); East Jesters Creek (Clayton County) (1.0 km outside, and not counted). The distance is stated here and nowhere else: a bank is either in this watershed or it is not, and no table or ranking in this report is ordered by how close a bank sits.

Sources and cadence

all of it public US federal record

RECORD SYSTEM	WHAT IT SUPPLIES HERE	CADENCE
USACE RIBITS	Bank register, release schedules, the withdrawal ledger and its impact codes, sponsor records, service-area basin links	Mirrored nightly
EPA RIBITS map service	The published service-area maps behind Section 03	Per report
USACE ORM	Public-notice, draft-instrument and final-EA dates for bank-establishment actions (Section 08)	Mirrored nightly
USGS Watershed Boundary Dataset	The watershed boundary — what decides which banks are inside it, and the shape on the cover map	Per report, cached
US Census TIGERweb	County and state cartographic boundaries, for map context alone	Per report, cached

Limitations — what this report cannot say

01 · The list of banks serving from outside may be incomplete. Section 03 names the banks whose published service-area map covers this watershed. About half the national registry publishes no such map, and there is no way to tell whether those banks reach here. Every approved bank in this watershed's states publishes one, so all of them were checked.

02 · Row-level withdrawal detail covers part of the record. Annual event counts for 2016–2025 are complete; the named counterparties and dated rows are drawn from the 100 events in the detail window against 696 on record (14.4%). Counterparty frequency is frequency within that window, and the window holds each bank's ten most recent draws, so a busy bank's older activity is absent by construction.

03 · Credit volume per year, per bank, is not published. The per-bank extract carries counts of withdrawals without the credits on them, so a per-bank volume series built from it would understate every bank and look like a measurement. Where volume is published — Section 05's credits sold per year and Section 07's demand — it comes from the individual withdrawal records, which carry the quantity on every row.

04 · Buyer names are the registry's own spellings. They are recorded as written on the permit, and one organization turns up under several spellings — a state highway department as its initials, its full name, and both together. This report lists them as recorded rather than merging them, because merging two spellings would assert they are the same body when the registry does not say so. One consequence: a buyer whose purchases are split across spellings can be missing from the repeat-buyer table altogether.

05 · Sponsorship is partly attributed. 6 of the 14 open-market banks here name no operator in the registry, so an operator's real share here can only be larger than the one shown.

06 · The Corps' dates are decisions, not a schedule. ORM records what has happened. A pending bank with a public-notice date and no final EA has an application on the public record and no decision on it, and nothing in this report infers a completion date from that. MitiVision's own "first seen pending" is a lower bound and is never combined with a Corps date into an elapsed figure.

07 · No prices, and no statement of worth. This report carries counts, quantities and dates drawn from the public record. It states no amounts, no rates per credit and no totals in money, and it does not opine on what a credit should cost or what a bank is worth. The coverage grade states the depth of the evidence, not a verdict on the market.

What this report can support

Evidenced by this report	from the public record
Who is sited here	banks, status, replayed balances
Who is mapped to reach here	published service areas, as published
Recorded sales pace	annual counts complete; dated rows windowed
Pending applications	the Corps' own dates, no schedule inferred
Stock-to-pace ratios	history per class, never a forecast

Needs confirmation	from the Corps or the bank
Permit eligibility	whether a given permit may use a given bank
Price and terms	no amounts anywhere in this report
Unpublished service areas	banks with no map may still reach here
Approval outcomes	whether or when a pending bank is approved
Future demand	the ratio is history, not a projection

Every bank name in this report links to its MitiVision page at https://www.mitivision.com, which carries that bank's full RIBITS ledger, its registry link, its contacts and its map. Nothing in this document is licensed, purchased, or obtained with a credential.

APPENDIX A

Credit records of banks sited here (17 rows across 11 banks)

Every bank × credit-class × classification record held for banks sited in this watershed, including sold-out banks and records with nothing released. One row per record, in the record's own unit — the column Section 02 leaves out. This is the raw input Section 02 is a projection of, and it is deliberately unfiltered: a reader checking a figure must be able to find the rows behind it. The 9 records set aside before any supply figure is taken are named at the foot of this appendix. 10 of 17 rows.

BANK	STATUS	CLASS	CLASSIFICATION · UNIT	AVAILABLE	RELEASED	POTENTIAL
Big Cotton Indian Creek RIBITS 481	Sold-Out	Wetland	Wetlands Ratio · Federal	0.79 not sellable — see note	15.22	32.48
Big Cotton Indian Creek RIBITS 481	Sold-Out	Stream	Stream (2004) Savannah SOP March 2004 · Federal	2,566.10 not sellable — see note	18,391.25	28,235.25
Honey Creek RIBITS 1874	Approved	Stream	Stream (2004) Savannah SOP March 2004 · Federal	11,487.70	36,053.70	36,053.70
Legacy Farms RIBITS 515	Approved	Stream	Stream (2004) Savannah SOP March 2004 · Federal	3,970.70	111,766.95	155,791.80
Little Sandy Creek 1 RIBITS 507	Sold-Out	Wetland	Wetlands Ratio · Federal	0.00	92.30	92.30
Little Sandy Creek 1 RIBITS 507	Sold-Out	Stream	Stream (2004) Savannah SOP March 2004 · Federal	0.00	68,003.00	68,003.00
Little Sandy Creek 2 RIBITS 1002	Approved	Stream	Stream (2004) Savannah SOP March 2004 · Federal	133,033.10	343,708.10	343,708.20
Little Sandy Creek 3 RIBITS 1003	Sold-Out	Stream	Stream (2004) Savannah SOP March 2004 · Federal	0.00	74,168.10	74,169.60
Monastery of The Holy Ghost RIBITS 469	Approved	Wetland	Wetlands Ratio · Federal	0.00	973.00	973.00
Monastery of The Holy Ghost RIBITS 469	Approved	Stream	Stream (2004) Savannah SOP March 2004 · Federal	0.00	35,518.00	35,518.05

Records excluded from every supply figure (9)

single-client banks and in-lieu fee sites

BANK / SITE	WHY EXCLUDED	RIBITS RECORD
Bibb County (Single Client Bank) RIBITS 2178	single-client bank	ribits.ops.usace.army.mil/ords/f?p=107:10:::::P10_BANK_ID:2178
Bromolow Creek RIBITS 2244	single-client bank	ribits.ops.usace.army.mil/ords/f?p=107:10:::::P10_BANK_ID:2244
Lamar Mounds ILF Wetland Mitigation Site RIBITS 6849	in-lieu fee site	ribits.ops.usace.army.mil/ords/f?p=107:10:::::P10_BANK_ID:6849
Martin Heights RIBITS 525	single-client bank	ribits.ops.usace.army.mil/ords/f?p=107:10:::::P10_BANK_ID:525
McCrary/Drake/Johnson - GWTF RIBITS 1854	in-lieu fee site	ribits.ops.usace.army.mil/ords/f?p=107:10:::::P10_BANK_ID:1854
Rum Creek (Single Client Bank) RIBITS 2167	single-client bank	ribits.ops.usace.army.mil/ords/f?p=107:10:::::P10_BANK_ID:2167
South River Mitigation Bank (Single Client Bank) RIBITS 2789	single-client bank	ribits.ops.usace.army.mil/ords/f?p=107:10:::::P10_BANK_ID:2789
Sweetwater Creek RIBITS 2243	single-client bank	ribits.ops.usace.army.mil/ords/f?p=107:10:::::P10_BANK_ID:2243
Towaliga River Mitigation Bank (Single Client Bank) RIBITS 2788	single-client bank	ribits.ops.usace.army.mil/ords/f?p=107:10:::::P10_BANK_ID:2788

Trimmed for the sample. 10 of 17 rows are shown; the other 7 are in the full report.

> 1 bank here shows a credit balance the Corps will not let it sell. Both figures are right and they answer different questions: the balance is the ledger's arithmetic, the status is the Corps closing the bank to sales. The status wins — none of those credits is counted as supply anywhere in this report. They are shown here so this appendix still adds up to what the registry's own screen shows.

APPENDIX B

Withdrawal detail window

Every withdrawal in the detail window for banks sited in this watershed, newest first — 10 of 100 rows. Quantities are in each class's own unit and the column is not additive across classes.

What this table covers. The registry publishes each bank's *ten most recent* sales rather than its full history: 100 rows against 696 withdrawals recorded here (14.4%), of which this sample prints the 10 newest. The year-by-year counts in Section 04 are complete and come from a different part of the record. A busy bank's older sales are missing here, so read this table for what trading looks like and never add it up.

DATE	BANK	CLASSIFICATION	COUNTERPARTY, AS RECORDED	CREDITS
2026-04-22	Little Sandy Creek 2 RIBITS 1002	Stream (2004)	Taylor Morrison Homes	4,200.00
2025-12-04	Little Sandy Creek 2 RIBITS 1002	Stream (2004)	Amazon Web Services	1,976.40
2025-12-03	Little Sandy Creek 2 RIBITS 1002	Stream (2004)	Foxfield Industrial	4,488.00
2025-11-25	Little Sandy Creek 2 RIBITS 1002	Stream (2004)	Jim Ellis Automotive Group	1,944.00
2025-10-30	Little Sandy Creek 2 RIBITS 1002	Stream (2004)	Georgia Power	11,053.20
2025-09-10	Little Sandy Creek 2 RIBITS 1002	Stream (2004)	LDG Development, LLC	1,320.00
2025-07-30	Little Sandy Creek 2 RIBITS 1002	Stream (2004)	Henry County SPLOST	1,026.00
2025-07-16	Little Sandy Creek 2 RIBITS 1002	Stream (2004)	DC Blox, Inc.	1,539.00
2025-07-02	Little Sandy Creek 2 RIBITS 1002	Stream (2004)	ProLogis	2,520.00
2025-06-04	Little Sandy Creek 2 RIBITS 1002	Stream (2004)	Digital Fort Gillem, LLC	1,728.00

Trimmed for the sample. 10 of 100 rows are shown; the other 90 are in the full report.

APPENDIX C

Repeat counterparties

Counterparties recorded more than once in the detail window — 14 of 78 named. Name variants are listed as recorded and are not merged.

COUNTERPARTY, AS RECORDED	EVENTS	BANKS DRAWN ON
GDOT	5	4
Georgia Department of Transportation (GDOT)	5	2
Georgia Department of Transportation	3	3
Martin Marietta Materials	3	3
Brent Holdings, LLC	2	2
Dekalb County	2	1
GA Department of Transportation	2	1
GADOT	2	2
Henry County SPLOST	2	2
Henry County SPLOST Management Division	2	1

Trimmed for the sample. 10 of 14 rows are shown; the other 4 are in the full report.

64 further counterparties appear once each. They are not a buying pattern — one withdrawal is one permit — and every one of their events is listed with its date at Appendix B.

APPENDIX D

Pending bank detail

Every field the registry, the Corps' permit record and our own status archive publish for each pending bank — the banks of Section 08, with nothing withheld.

BANK	WHERE IT SITS	CREDIT CLASSES	OPERATOR	CORPS DATES	FIRST SEEN PENDING
Denson Marsh Mitigation Bank RIBITS 7291 · Savannah District · Twiggs · GA · DA SAS-2025-00766,	sited here no service-area map published	—	Naturion (51 banks)	no Corps date on record	2026-07-29 (at least)
Tobesofkee Mitigation Bank RIBITS 7526 · Savannah District · Bibb · GA · DA SAS-2021-00481,	sited here no service-area map published	—	Operator not identified in registry	no Corps date on record	2026-08-04
Bear Creek RIBITS 2574 · Savannah District · Meriwether · GA · DA SAS-2011-00952,	sited outside map reaches this watershed · basins 030601, 030701, 031300, 031501, 060200	—	Operator not identified in registry	no Corps date on record	2026-07-29 (at least)
Brady Branch RIBITS 6668 · Savannah District · Bulloch, Screven · GA · DA SAS-2023-00115,	sited outside map reaches this watershed · basins 030601, 030602, 030701, 030702	—	Weyerhaeuser NR Company (24 banks)	no Corps date on record	2026-07-29 (at least)
Diamond C Ranch Mitigation Bank RIBITS 6789 · Savannah District · Jackson · GA · DA SAS-2023-00178,	sited outside map reaches this watershed · basins 030601, 030602, 030701, 031300	—	Operator not identified in registry	no Corps date on record	2026-07-29 (at least)
Frolona Farms Mitigation Bank RIBITS 6891 · Savannah District · Heard · GA · DA SAS-2023-00604,	sited outside map reaches this watershed · basins 030701, 031300, 031501	—	Operator not identified in registry	no Corps date on record	2026-07-29 (at least)
Lucina Bay RIBITS 2355 · Savannah District · Effingham · GA · DA SAS-2011-00314,	sited outside map reaches this watershed · basins 030601, 030602, 030701, 030702	—	Operator not identified in registry	no Corps date on record	2026-07-29 (at least)
Ogeechee Creek RIBITS 6538 · Savannah District · Screven · GA · DA SAS-2023-00046,	sited outside map reaches this watershed · basins 030601, 030602, 030701, 030702	—	Westervelt (41 banks)	no Corps date on record	2026-07-29 (at least)
Ogeechee Woods Preserve RIBITS 6749 · Savannah District · Jenkins · GA · DA SAS-2023-00816,	sited outside map reaches this watershed · basins 030502, 030601, 030602, 030701, 030702	—	Operator not identified in registry	no Corps date on record	2026-07-29 (at least)
Yazoo II RIBITS 7020 · Savannah District · Meriwether · GA · DA SAS-2024-00796,	sited outside map reaches this watershed · basins 030701, 031300, 031501	—	Operator not identified in registry	no Corps date on record	2026-07-29 (at least)

Status history, as observed

MitiVision's own crawl record

BANK	STATUS	FIRST SEEN	LAST SEEN
Denson Marsh Mitigation Bank RIBITS 7291	Pending	2026-07-29	2026-08-28
Tobesofkee Mitigation Bank RIBITS 7526	Pending	2026-08-04	2026-08-28

Two kinds of date, never added together: the Corps' are dates a decision was taken; the status history is MitiVision's own nightly record, which starts on 2026-07-29 — a row beginning there was already in place before we started watching. A bank with one row has not changed status since we started watching.

APPENDIX E

Credits sold per year

The series behind every runway figure in Section 05, computed over this watershed's own banks from 268 per-transaction withdrawal rows. The parent basin's published series sits beside it as a comparison and is not this watershed's figure. Each class is stated in its own unit and the columns are never added across classes.

Wetland credits sold per year

this watershed · basin HUC-6 030701

YEAR	THIS WATERSHED	PARENT BASIN
2016	22	1,100
2017	12	893
2018	27	923
2019	21	925
2020	55	1,603
2021	4	1,502
2022	15	1,123
2023	0.00	397
2024	0.00	635
2025	0.00	753
MEAN / YR, LAST FIVE	4	882

Stream credits sold per year

this watershed · basin HUC-6 030701

YEAR	THIS WATERSHED	PARENT BASIN
2016	40,272	322,189
2017	19,705	152,113
2018	20,270	188,838
2019	21,764	279,892
2020	15,325	638,812
2021	30,184	299,305
2022	154,182	387,762
2023	99,954	301,420
2024	29,864	127,440
2025	61,513	177,330
MEAN / YR, LAST FIVE	75,139	258,651

A year with no sales prints as a zero rather than being left out, so gaps in a series are visible. The mean divides by five — the last five complete years — even where the table shows ten. The two columns cover different sets of banks and must never be added or subtracted.

APPENDIX F

Field definitions and units

FIELD	DEFINITION
Available	Credits released by the instrument and not yet withdrawn, computed as released minus withdrawn from the replayed ledger. Transactable today, subject to service-area eligibility and the instrument's own terms.
Released	Cumulative credits the instrument has released to date, whether or not still unsold.
Potential	Total credits the instrument authorizes at full ecological performance.
Pipeline	Potential minus released: authorized, not yet released, and therefore not transactable today. Held by a different set of banks from the stock.
Withdrawal	A ledger event debiting credits from a bank against a permit. One event, one row; a permit may generate several.
Detail window	The subset of recorded withdrawals for which per-event detail is published — each bank's ten most recent draws. Annual counts are complete; row-level lists are drawn from this window.
Runway	Available stock divided by mean credits sold per year within one credit class, over the five complete years to 2025, excluding the partial current year. Computed on this watershed's own banks.
Sited in this watershed	The position the registry publishes for the bank falls inside the USGS boundary of this HUC-8. A fact about where the bank is.
Able to serve from outside	The bank's approved service-area map, as published in EPA's RIBITS map service, covers part of this watershed while the bank itself sits elsewhere. A fact about where it may sell, which is not the same as where it is.
Impact HUC	The watershed a permitted impact landed in, recorded on the withdrawal. Demand by impact counts credits retired against impacts here, whichever bank supplied them — the opposite frame from supply.
Consolidator	An operator holding five or more bank records nationally in the tracked registry. A bank with no operator match reads “Operator not identified in registry”, which is a gap in the record rather than a finding about the bank.
Terminal status	Sold-Out, Withdrawn, Terminated, Suspended or Closed-Out. All five mean the bank cannot sell, whatever its replayed balance says.
Public notice date	The Corps' own date for the public notice on a bank-establishment action, from the ORM permit record. A date a decision step happened, never a forecast of the next one.
Coverage grade	A statement of how deep the record behind this report is — bank count, ledger depth, how many banks publish a service-area map, how much row-level detail is on record. It is not a verdict on the market and carries no price component.

APPENDIX G

Source records, bank by bank

Every bank named anywhere in this report with its register identifier, where in this report it appears, and the federal record it was read from — so any figure can be checked at source. 10 of 52 rows.

BANK	RIBITS ID	APPEARS AS	RIBITS RECORD
Bear Creek	2574	pending outside	ribits.ops.usace.army.mil/ords/f?p=107:10:::::P10_BANK_ID:2574
Beaverdam Creek Mitigation Bank	6339	serves from outside	ribits.ops.usace.army.mil/ords/f?p=107:10:::::P10_BANK_ID:6339
Big Cotton Indian Creek	481	sited here	ribits.ops.usace.army.mil/ords/f?p=107:10:::::P10_BANK_ID:481
Big Sandy Creek	1115	serves from outside	ribits.ops.usace.army.mil/ords/f?p=107:10:::::P10_BANK_ID:1115
Blue Creek	516	serves from outside	ribits.ops.usace.army.mil/ords/f?p=107:10:::::P10_BANK_ID:516
Brady Branch	6668	pending outside	ribits.ops.usace.army.mil/ords/f?p=107:10:::::P10_BANK_ID:6668
Broxton Rocks	491	serves from outside	ribits.ops.usace.army.mil/ords/f?p=107:10:::::P10_BANK_ID:491
Carrollton Mills	902	serves from outside	ribits.ops.usace.army.mil/ords/f?p=107:10:::::P10_BANK_ID:902
Demorest Lake	522	serves from outside	ribits.ops.usace.army.mil/ords/f?p=107:10:::::P10_BANK_ID:522
Denson Marsh Mitigation Bank	7291	pending here	ribits.ops.usace.army.mil/ords/f?p=107:10:::::P10_BANK_ID:7291

Trimmed for the sample. 10 of 52 rows are shown; the other 42 are in the full report.

Prepared by MitiVision. Every figure in this report is a count, a quantity or a date drawn from the public record; no amounts are stated and none are implied.

APPENDIX H

Demand by impact, row by row

Every withdrawal in the RIBITS ledger whose recorded impact HUC-8 falls in this watershed — the rows Section 07's tables summarize. 10 of 198 rows.

DATE	CLASS	CLASSIFICATION	SUPPLYING BANK	COUNTERPARTY	CREDITS
2026-04-22	Stream	Stream (2004)	Little Sandy Creek 2 RIBITS 1002	Taylor Morrison Homes	4,200.00
2025-12-04	Stream	Stream (2004)	Little Sandy Creek 2 RIBITS 1002	Amazon Web Services	1,976.40
2025-12-03	Stream	Stream (2004)	Little Sandy Creek 2 RIBITS 1002	Foxfield Industrial	4,488.00
2025-11-25	Stream	Stream (2004)	Little Sandy Creek 2 RIBITS 1002	Jim Ellis Automotive Group	1,944.00
2025-10-30	Stream	Stream (2004)	Little Sandy Creek 2 RIBITS 1002	Georgia Power	11,053.20
2025-10-26	Wetland	Wetlands	Big Sandy Creek RIBITS 1115	Georgia Department of Transportation	4.32
2025-09-15	Wetland	Wetlands	Big Sandy Creek RIBITS 1115	Georgia Department of Transportation	0.88
2025-09-10	Stream	Stream (2004)	Little Sandy Creek 2 RIBITS 1002	LDG Development, LLC	1,320.00
2025-07-30	Stream	Stream (2004)	Little Sandy Creek 2 RIBITS 1002	Henry County SPLOST	1,026.00
2025-07-27	Stream	Stream (2004)	Big Sandy Creek RIBITS 1115	TWO Packard Covington, LLC	684.00

Trimmed for the sample. 10 of 198 rows are shown; the other 188 are in the full report.

The supplying bank is often outside this watershed, which is why these banks do not match Section 02's list. The counterparty is the registry's own permittee field and is blank on some rows. Credits are in each class's own unit and are never added down the table.

Every bank record able to serve this watershed (52)

Every bank × credit-class × classification record for banks sited outside this watershed whose approved service area reaches into it, in the record's own unit. The rows behind Section 03's totals. 10 of 52 rows.

BANK	STATUS	CLASS	CLASSIFICATION · UNIT	AVAILABLE	RELEASED	POTENTIAL
Beaverdam Creek Mitigation Bank RIBITS 6339 · GA	Approved	Stream	Perennial - Less than 3 square mile watershed (2018) 2018 Georgia Stream Quantification Tool · Federal	548.60	1,097.20	2,743.00
Beaverdam Creek Mitigation Bank RIBITS 6339 · GA	Approved	Stream	Perennial - Greater than 3 square mile watershed (2018) 2018 Georgia Stream Quantification Tool · Federal	124.40	248.80	622.00
Beaverdam Creek Mitigation Bank RIBITS 6339 · GA	Approved	Wetland	Wetlands - Riverine/Lacustrine Fringe (2018) 2018 Georgia Freshwater Wetland Hydrogeomorphic Methodology · Federal	4.44	5.20	13.00
Beaverdam Creek Mitigation Bank RIBITS 6339 · GA	Approved	Wetland	Wetlands - Slope (2018) 2018 Georgia Freshwater Wetland Hydrogeomorphic Methodology · Federal	1.02	1.04	2.61
Big Sandy Creek RIBITS 1115 · GA	Approved	Stream	Stream (2004) Savannah SOP March 2004 · Federal	14,758.39	118,639.60	163,078.40
Big Sandy Creek RIBITS 1115 · GA	Approved	Wetland	Wetlands Ratio · Federal	6.66	60.20	80.30
Blue Creek RIBITS 516 · GA	Approved	Stream	Stream (2004) Savannah SOP March 2004 · Federal	50.00	169,198.50	327,627.70
Blue Creek RIBITS 516 · GA	Approved	Wetland	Wetlands Ratio · Federal	0.00	141.10	269.89
Broxton Rocks RIBITS 491 · GA	Approved	Stream	Stream (2004) Savannah SOP March 2004 · Federal	177,230.58	330,597.00	330,597.00
Broxton Rocks RIBITS 491 · GA	Approved	Wetland	Wetlands Ratio · Federal	0.32	520.9576	520.9576

Trimmed for the sample. 10 of 52 rows are shown; the other 42 are in the full report.

Approved banks and no others — a bank that cannot sell today cannot supply a permit today either, whatever its map covers. Pending banks whose map reaches this watershed are in Section 08's second table. Every bank here sits outside the boundary, so nothing in this appendix appears in Appendix A and no total may be taken across the two.