

ECONOMIC INDICATORS (NOT SEASONALLY ADJUSTED, UNLESS NOTED)

Employment Growth Rates (% change from year ago, unless noted)		Q1-25	Q4-24	Q1-24	2024	2023
Total Nonfarm (share of trailing four quarter employment in parentheses)		0.6%	0.8%	1.1%	1.1%	2.1%
Manufacturing	(9%)	-0.9%	-0.9%	0.9%	0.1%	2.6%
Other (non-manufacturing) Goods-Producing	(5%)	0.1%	1.8%	3.5%	3.1%	3.4%
Private Service-Providing	(72%)	0.5%	0.7%	0.7%	0.8%	1.8%
Government	(15%)	2.0%	2.2%	2.6%	2.5%	2.6%
Unemployment Rate (% of labor force, seasonally adjusted)		3.6%	3.6%	3.3%	3.5%	3.3%
Other Indicators (% change of 4-qtr moving total, unless noted)		Q1-25	Q4-24	Q1-24	2024	2023
Single-Family Home Permits		-1.9%	5.7%	11.8%	5.7%	-2.9%
Multifamily Building Permits		3.2%	-6.3%	-37.6%	-6.3%	-28.2%
Home Price Index (change from year ago)		4.3%	4.8%	6.9%	5.8%	7.5%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)		N/A	2.34	2.48	2.46	2.45

BANKING TRENDS

General Information		Q1-25	Q4-24	Q1-24	2024	2023
Institutions (#)		138	140	143	140	143
Total Assets (in millions)		\$158,006	\$158,985	\$154,768	\$158,985	\$153,238
New Institutions (# < 3 years)		1	1	1	1	1
Subchapter S Institutions (#)		37	38	39	38	39
Asset Quality		Q1-25	Q4-24	Q1-24	2024	2023
Past-Due and Nonaccrual Loans / Total Loans (median %)		0.91	0.94	0.90	0.94	0.80
Noncurrent Loans / Total Loans (median %)		0.32	0.34	0.27	0.34	0.28
Loan and Lease Allowance / Total Loans (median %)		1.40	1.40	1.38	1.40	1.42
Loan and Lease Allowance / Noncurrent Loans (median multiple)		3.43	3.15	4.31	3.15	3.84
Net Loan Losses / Total Loans (median %, year-to-date annualized)		0.00	0.03	0.00	0.03	0.01
Capital / Earnings (year-to-date annualized, unless noted)		Q1-25	Q4-24	Q1-24	2024	2023
Tier 1 Leverage (median %, end of period)		11.12	11.13	10.94	11.13	10.77
Return on Assets (median %)		1.44	1.36	1.29	1.36	1.34
Pretax Return on Assets (median %)		1.77	1.64	1.55	1.64	1.60
Net Interest Margin (median %)		4.33	4.23	4.20	4.23	4.26
Yield on Earning Assets (median %)		6.10	6.11	5.86	6.11	5.51
Cost of Funding Earning Assets (median %)		1.73	1.84	1.72	1.84	1.19
Provisions to Avg. Assets (median %)		0.08	0.09	0.06	0.09	0.08
Noninterest Income to Avg. Assets (median %)		0.45	0.50	0.47	0.50	0.51
Overhead to Avg. Assets (median %)		2.67	2.72	2.68	2.72	2.67
Liquidity / Sensitivity		Q1-25	Q4-24	Q1-24	2024	2023
Net Loans to Assets (median %)		63.47	63.16	62.16	63.16	63.01
Noncore Funding to Assets (median %)		9.65	9.95	8.94	9.95	8.49
Long-term Assets to Assets (median %, call filers)		22.11	21.22	24.17	21.22	24.83
Brokered Deposits (number of institutions)		53	63	54	63	56
Brokered Deposits to Assets (median % for those above)		4.18	3.60	4.04	3.60	4.56

Loan Concentrations

(median % of Tier 1 Capital plus the Reserve for Loan and Lease Losses)	Q1-25	Q4-24	Q1-24	2024	2023
Commercial and Industrial	43	43	44	43	43
Commercial Real Estate	245	244	236	244	238
Construction & Development	57	56	50	56	53
Multifamily Residential Real Estate	10	9	8	9	9
Nonresidential Real Estate	162	157	165	157	166
Residential Real Estate	133	132	136	132	128
Consumer	14	14	14	14	15
Agriculture	22	22	22	22	23

BANKING PROFILE

Largest Deposit Markets (from 2024 Summary of Deposits)		Institutions in Market		Asset Distribution		Institutions	
Atlanta-Sandy Springs-Roswell, GA	81	\$236,728		< \$100 million	14	(10.1%)	
Chattanooga, TN-GA	29	\$15,073		\$100 million to \$250 million	40	(29.0%)	
Augusta-Richmond County, GA-SC	22	\$11,489		\$250 million to \$1 billion	69	(50.0%)	
Savannah, GA	26	\$10,101		\$1 billion to \$10 billion	13	(9.4%)	
Columbus, GA-AL	16	\$9,377		\$10 billion	2	(1.4%)	