



Third Quarter 2025

ECONOMIC INDICATORS (NOT SEASONALLY ADJUSTED, UNLESS NOTED)

Employment Growth Rates (% change from year ago, unless noted)	Q3-25	Q2-25	Q3-24	2024	2023
Total Nonfarm (share of trailing four quarter employment in parentheses)	0.6%	0.4%	1.1%	1.1%	2.1%
Manufacturing	(9%)	0.0%	-0.7%	-0.3%	0.1%
Other (non-manufacturing) Goods-Producing	(5%)	-1.1%	-1.1%	3.6%	3.1%
Private Service-Providing	(72%)	0.7%	0.4%	0.8%	0.8%
Government	(14%)	0.8%	1.5%	2.2%	2.5%
Unemployment Rate (% of labor force, seasonally adjusted)	3.4%	3.5%	3.6%	3.5%	3.3%
Other Indicators (% change of 4-qtr moving total, unless noted)	Q3-25	Q2-25	Q3-24	2024	2023
Single-Family Home Permits	N/A	-5.5%	9.8%	5.7%	-2.9%
Multifamily Building Permits	N/A	-9.6%	-22.5%	-6.3%	-28.2%
Home Price Index (change from year ago)	2.4%	3.4%	5.3%	5.6%	7.3%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	N/A	2.64	2.63	2.46	2.45

BANKING TRENDS

General Information	Q3-25	Q2-25	Q3-24	2024	2023
Institutions (#)	137	137	140	140	143
Total Assets (in millions)	\$160,103	\$158,946	\$156,160	\$158,985	\$153,238
New Institutions (# < 3 years)	0	0	1	1	1
Subchapter S Institutions (#)	37	37	38	38	39
Asset Quality	Q3-25	Q2-25	Q3-24	2024	2023
Past-Due and Nonaccrual Loans / Total Loans (median %)	0.97	0.95	1.05	0.94	0.80
Noncurrent Loans / Total Loans (median %)	0.48	0.45	0.36	0.34	0.28
Loan and Lease Allowance / Total Loans (median %)	1.36	1.38	1.35	1.40	1.42
Loan and Lease Allowance / Noncurrent Loans (median multiple)	2.90	3.37	3.42	3.15	3.84
Net Loan Losses / Total Loans (median %, year-to-date annualized)	0.02	0.02	0.02	0.03	0.01
Capital / Earnings (year-to-date annualized, unless noted)	Q3-25	Q2-25	Q3-24	2024	2023
Tier 1 Leverage (median %, end of period)	11.30	11.10	11.21	11.13	10.77
Return on Assets (median %)	1.52	1.50	1.36	1.36	1.34
Pretax Return on Assets (median %)	1.85	1.86	1.68	1.64	1.60
Net Interest Margin (median %)	4.38	4.34	4.25	4.23	4.26
Yield on Earning Assets (median %)	6.17	6.17	6.11	6.11	5.51
Cost of Funding Earning Assets (median %)	1.72	1.71	1.83	1.84	1.19
Provisions to Avg. Assets (median %)	0.10	0.09	0.08	0.09	0.08
Noninterest Income to Avg. Assets (median %)	0.49	0.46	0.50	0.50	0.51
Overhead to Avg. Assets (median %)	2.74	2.73	2.67	2.72	2.67
Liquidity / Sensitivity	Q3-25	Q2-25	Q3-24	2024	2023
Net Loans to Assets (median %)	65.10	66.06	64.52	63.16	63.01
Noncore Funding to Assets (median %)	9.84	10.01	10.50	9.95	8.49
Long-term Assets to Assets (median %, call filers)	21.17	21.37	22.82	21.22	24.83
Brokered Deposits (number of institutions)	53	53	60	63	56
Brokered Deposits to Assets (median % for those above)	4.14	4.26	5.32	3.60	4.56

Loan Concentrations

(median % of Tier 1 Capital plus the Reserve for Loan and Lease Losses)	Q3-25	Q2-25	Q3-24	2024	2023
Commercial and Industrial	40	43	41	43	43
Commercial Real Estate	246	244	231	243	238
Construction & Development	60	54	55	56	53
Multifamily Residential Real Estate	10	10	8	9	9
Nonresidential Real Estate	163	164	158	157	166
Residential Real Estate	139	137	136	132	128
Consumer	15	15	14	14	15
Agriculture	22	22	22	22	23

BANKING PROFILE

Largest Deposit Markets (from 2025 Summary of Deposits)	Institutions in Market	Asset Distribution	Institutions
Atlanta-Sandy Springs-Roswell, GA	80	\$245,974	< \$100 million 14 (10.2%)
Chattanooga, TN-GA	30	\$15,344	\$100 million to \$250 million 35 (25.5%)
Augusta-Richmond County, GA-SC	24	\$12,476	\$250 million to \$1 billion 73 (53.3%)
Columbus, GA-AL	16	\$9,861	\$1 billion to \$10 billion 13 (9.5%)
Savannah, GA	24	\$9,567	\$10 billion 2 (1.5%)