

Second Quarter 2025

ECONOMIC INDICATORS (NOT SEASONALLY ADJUSTED, UNLESS NOTED)

| Employment Growth Rates (% change from year ago, unless noted)              |       | Q2-25 | Q1-25 | Q2-24  | 2024  | 2023   |
|---|-------|-------|-------|--------|-------|--------|
| Total Nonfarm (share of trailing four quarter employment in parentheses)    |       | 0.4%  | 0.6%  | 1.5%   | 1.1%  | 2.1%   |
| Manufacturing   | (9%)  | -0.7% | -0.9% | 0.7%   | 0.1%  | 2.6%   |
| Other (non-manufacturing) Goods-Producing                                   | (5%)  | -1.1% | 0.1%  | 3.3%   | 3.1%  | 3.4%   |
| Private Service-Providing   | (72%) | 0.4%  | 0.5%  | 1.2%   | 0.8%  | 1.8%   |
| Government  | (14%) | 1.5%  | 2.0%  | 3.0%   | 2.5%  | 2.6%   |
| Unemployment Rate (% of labor force, seasonally adjusted)                   |       | 3.5%  | 3.6%  | 3.5%   | 3.5%  | 3.3%   |
| Other Indicators (% change of 4-qtr moving total, unless noted)             |       | Q2-25 | Q1-25 | Q2-24  | 2024  | 2023   |
| Single-Family Home Permits  |       | -5.5% | -1.9% | 15.0%  | 5.7%  | -2.9%  |
| Multifamily Building Permits  |       | -9.6% | 3.2%  | -38.3% | -6.3% | -28.2% |
| Home Price Index (change from year ago)                                     |       | 3.2%  | 4.6%  | 5.9%   | 5.7%  | 7.4%   |
| Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level) |       | 2.64  | 2.55  | 2.40   | 2.46  | 2.45   |

BANKING TRENDS

| General Information   | Q2-25     | Q1-25     | Q2-24     | 2024      | 2023      |
|---|-----------|-----------|-----------|-----------|-----------|
| Institutions (#)  | 137       | 138       | 141       | 140       | 143       |
| Total Assets (in millions)  | \$158,946 | \$158,003 | \$155,419 | \$158,985 | \$153,238 |
| New Institutions (# < 3 years)                                    | 0         | 1         | 1         | 1         | 1         |
| Subchapter S Institutions (#)                                     | 37        | 37        | 38        | 38        | 39        |
| Asset Quality   | Q2-25     | Q1-25     | Q2-24     | 2024      | 2023      |
| Past-Due and Nonaccrual Loans / Total Loans (median %)            | 0.95      | 0.91      | 0.89      | 0.94      | 0.80      |
| Noncurrent Loans / Total Loans (median %)                         | 0.45      | 0.32      | 0.32      | 0.34      | 0.28      |
| Loan and Lease Allowance / Total Loans (median %)                 | 1.38      | 1.40      | 1.38      | 1.40      | 1.42      |
| Loan and Lease Allowance / Noncurrent Loans (median multiple)     | 3.37      | 3.43      | 3.88      | 3.15      | 3.84      |
| Net Loan Losses / Total Loans (median %, year-to-date annualized) | 0.02      | 0.00      | 0.01      | 0.03      | 0.01      |
| Capital / Earnings (year-to-date annualized, unless noted)        | Q2-25     | Q1-25     | Q2-24     | 2024      | 2023      |
| Tier 1 Leverage (median %, end of period)                         | 11.10     | 11.12     | 11.09     | 11.13     | 10.77     |
| Return on Assets (median %)                                       | 1.50      | 1.45      | 1.34      | 1.36      | 1.34      |
| Pretax Return on Assets (median %)                                | 1.86      | 1.77      | 1.69      | 1.64      | 1.60      |
| Net Interest Margin (median %)                                    | 4.35      | 4.33      | 4.26      | 4.23      | 4.26      |
| Yield on Earning Assets (median %)                                | 6.18      | 6.10      | 5.99      | 6.11      | 5.51      |
| Cost of Funding Earning Assets (median %)                         | 1.71      | 1.73      | 1.77      | 1.84      | 1.19      |
| Provisions to Avg. Assets (median %)                              | 0.09      | 0.08      | 0.07      | 0.09      | 0.08      |
| Noninterest Income to Avg. Assets (median %)                      | 0.46      | 0.45      | 0.50      | 0.50      | 0.51      |
| Overhead to Avg. Assets (median %)                                | 2.73      | 2.67      | 2.66      | 2.72      | 2.67      |
| Liquidity / Sensitivity   | Q2-25     | Q1-25     | Q2-24     | 2024      | 2023      |
| Net Loans to Assets (median %)                                    | 66.06     | 63.47     | 62.95     | 63.16     | 63.01     |
| Noncore Funding to Assets (median %)                              | 10.01     | 9.65      | 10.39     | 9.95      | 8.49      |
| Long-term Assets to Assets (median %, call filers)                | 21.37     | 22.11     | 23.54     | 21.22     | 24.83     |
| Brokered Deposits (number of institutions)                        | 52        | 53        | 59        | 63        | 56        |
| Brokered Deposits to Assets (median % for those above)            | 4.27      | 4.18      | 3.73      | 3.60      | 4.56      |

Loan Concentrations

| (median % of Tier 1 Capital plus the Reserve for Loan and Lease Losses) | Q2-25 | Q1-25 | Q2-24 | 2024 | 2023 |
|---|-------|-------|-------|------|------|
| Commercial and Industrial   | 43    | 43    | 43    | 43   | 43   |
| Commercial Real Estate  | 244   | 245   | 232   | 243  | 238  |
| Construction & Development  | 54    | 57    | 56    | 56   | 53   |
| Multifamily Residential Real Estate                                     | 10    | 10    | 10    | 9    | 9    |
| Nonresidential Real Estate  | 164   | 162   | 159   | 157  | 166  |
| Residential Real Estate   | 137   | 133   | 139   | 132  | 128  |
| Consumer  | 15    | 14    | 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                | 13 | (9.5%)       |  |
| Chattanooga, TN-GA                                      | 30 | \$15,344               |  | \$100 million to \$250 million | 37 | (27.0%)      |  |
| Augusta-Richmond County, GA-SC                          | 24 | \$12,476               |  | \$250 million to \$1 billion   | 72 | (52.6%)      |  |
| Columbus, GA-AL   | 16 | \$9,861                |  | \$1 billion to \$10 billion    | 13 | (9.5%)       |  |
| Savannah, GA  | 24 | \$9,567                |  | \$10 billion                   | 2  | (1.5%)       |  |