

**GEORGIA BANKING COMPANY, INC.
PROXY SOLICITED BY THE BOARD OF DIRECTORS
FOR THE ANNUAL MEETING OF SHAREHOLDERS
TO BE HELD ON JULY 30, 2024**

The undersigned hereby appoints James R. Lientz, Jr. and Bartow Morgan, Jr., or either of them, as his true and lawful agent and proxy with full power of substitution, to represent and vote, as indicated below, all of the shares of common stock of Georgia Banking Company, Inc. (the "Company") that the undersigned would be entitled to vote if personally present at the annual meeting of shareholders to be held at the Company's office located at 1776 Peachtree Street NW, Suite 300, Atlanta, Georgia 30309, on July 30, 2024 at 10:00 a.m., Eastern Time, and at any postponements or adjournments thereof, upon the matters described in the accompanying notice of annual meeting of shareholders and proxy statement, receipt of which is hereby acknowledged.

The Board of Directors recommends that the shareholders vote **FOR** the following proposals:

1. **Election of Directors.** To elect the following thirteen (13) nominees to serve on our board of directors to serve for a term of one (1) year, and until their successors are elected and qualified:

Art Anton	Ryan Glover
H. Ross Arnold, III	James R. Lientz, Jr.
Sarah R. Borders	R. Elliott Miller
Michael W. Clarke	Bartow Morgan, Jr.
James F. Deutsch	Sunny K. Park
David Fisher	R. Lee Tucker, Jr.
J. Littleton Glover, Jr.	

FOR all nominees **WITHHOLD** all nominees
(except as indicated below)

Instruction: To withhold authority to vote for any individual nominee, mark "FOR" above, and write that nominee's name in the space provided: _____

2. **Other Matters.** To transact such other business, if any, as may be properly brought before the 2024 Annual Meeting or any adjournment thereof.

**THIS PROXY, WHEN PROPERLY EXECUTED, WILL BE VOTED IN THE MANNER
DIRECTED BY THE UNDERSIGNED SHAREHOLDER. IF NO DIRECTION TO THE
CONTRARY IS INDICATED, IT WILL BE VOTED FOR THE PROPOSALS.**

**DISCRETIONARY AUTHORITY IS HEREBY CONFERRED AS TO ALL OTHER MATTERS
WHICH MAY COME BEFORE THE ANNUAL MEETING.**

If stock is held in the name of more than one person, all holders must sign. Signatures should correspond exactly with the name or names appearing on the stock certificate(s). When signing as attorney, executor, administrator, trustee or guardian, please give full title as such. If a corporation, please sign in full corporate name by president or other authorized officer. If a partnership, please sign in partnership name by authorized person.

**PLEASE MARK, SIGN (OR TYPE/PRINT),
DATE, AND PROMPTLY RETURN THE PROXY
FORM EITHER THROUGH U.S. POSTAL SERVICE
OR EMAIL.**

MAIL:
GBC
Attn: Suzanne Deep
1776 Peachtree Street NW, Suite 300
Atlanta, GA 30309

OR

EMAIL:
InvestorCommunications@GeorgiaBanking.com

_____, 2024
Date

Signature

Signature if held jointly