Roadmap Meeting

- ❑ Loans & Deposits (YTD Results + 30/60/90 Forecast) – ***Black***
  - ❑ CRE/HBF – ***Snyder***
  - ❑ Commercial/Private Banking – ***Fischer***
  - ❑ Georgia Primary – ***Coxon***
  - ❑ Warehouse/Correspondent/Retail Mortgage – ***Thrower***
  - ❑ Retail Branches – ***Mabey***
  - ❑ Treasury Services Solutions – ***Ottinger***
- ❑ Credit / Compliance – ***Reagan***
- ❑ Interest Rate Update – ***Thorton***
- ❑ Marketing / Customer Experience – ***Whieldon/Nelson***
- ❑ IT – ***Natic***
- ❑ Ops / Conversion – ***Metcalf***
- ❑ Wrap Up – ***Black / Fairey***

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FOR GEORGIA'S GROWTH

Next Roadmap Meeting:
8/20/25 @ 9am

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Georgia Banking Company
Loan & Deposit Forecast vs Budget
In Thousands

2025 Forecast

Loans

LOB	Act Apr-25	Fcst May-25	Fcst Jun-25	Fcst Jul-25
HBF	$76,945	$88,452	$93,713	$97,625
CRE	$476,781	$504,824	$520,779	$535,512
Commercial	$538,331	$542,477	$547,312	$546,490
Private Banking	$106,217	$110,661	$112,106	$112,681
Correspondent-HFI	$175,288	$165,541	$165,866	$165,197
SBA	$11,412	$11,337	$11,262	$9,246
TRIAD	$7,908	$7,828	$7,748	$7,668
Other	$1,128	$1,128	$1,128	$1,128
Miscellaneous	($4,949)	($4,000)	($4,000)	($4,000)
Total HFI (Ex GPB)	**$1,389,061**	**$1,428,250**	**$1,455,915**	**$1,471,548**
GPB	$263,798	$265,351	$270,406	$275,006
Total HFI	**$1,652,859**	**$1,693,601**	**$1,726,321**	**$1,746,554**
Correspondent-HFS	$35,937	$45,725	$29,725	$39,725
Warehouse-HFS	$393,102	$396,900	$367,500	$360,000
HFS	**$429,040**	**$442,625**	**$397,225**	**$399,725**
Total Loans	**$2,081,899**	**$2,136,227**	**$2,123,546**	**$2,146,280**

Variance To Budget

LOB	Act Apr-25	Fcst May-25	Fcst Jun-25	Fcst Jul-25
HBF	($14,110)	($4,686)	($1,508)	$320
CRE	$13,082	$39,459	$53,747	$66,813
Commercial	$33,735	$32,882	$32,716	$26,894
Private Banking	($5,265)	($3,738)	($5,209)	($7,551)
Correspondent-HFI	($7,990)	($19,403)	($20,745)	($23,081)
SBA	($38)	($30)	($21)	($1,954)
TRIAD	$12	$15	$18	$22
Other	$21	$21	$21	$21
Miscellaneous	($8,912)	($5,630)	($3,297)	($963)
Total HFI (Ex GPB)	**$10,534**	**$38,890**	**$55,721**	**$60,521**
GPB	$4,788	$4,150	$7,015	$9,425
Total HFI	**$15,321**	**$43,040**	**$62,736**	**$69,946**
Correspondent-HFS	$773	$9,957	($6,648)	$2,748
Warehouse-HFS	$158,234	$145,255	$132,632	$24,474
HFS	**$159,007**	**$155,212**	**$125,984**	**$27,222**
Total Loans	**$174,328**	**$198,252**	**$188,720**	**$97,168**

Deposits

LOB	Act Apr-25	Fcst May-25	Fcst Jun-25	Fcst Jul-25
HBF	$8,955	$9,105	$9,230	$9,305
CRE	$323,960	$336,000	$328,789	$324,048
Commercial	$299,145	$303,052	$305,088	$309,072
Private Banking	$191,340	$181,387	$186,395	$188,895
Warehouse-HFS	$86,638	$87,489	$88,030	$88,280
Other	$0	$0	$0	$0
Commercial (Ex GPB)	**$910,037**	**$917,033**	**$917,532**	**$919,600**
GPB	$278,411	$286,555	$288,555	$290,000
Total Commercial	**$1,188,448**	**$1,203,588**	**$1,206,087**	**$1,209,600**
TSS	$290,983	$315,000	$320,000	$320,000
Branches	$204,772	$205,000	$210,000	$215,000
Total TSS+Branches	**$495,755**	**$520,000**	**$530,000**	**$535,000**
Other Deposits	$23,929	$25,000	$25,000	$25,000
Total Retail Deposits	**$1,708,132**	**$1,748,588**	**$1,761,087**	**$1,769,600**

LOB	Act Apr-25	Fcst May-25	Fcst Jun-25	Fcst Jul-25
HBF	($1,222)	($1,239)	($1,280)	($1,372)
CRE	$742	$12,532	$5,071	$81
Commercial	($33,154)	($29,663)	($28,044)	($24,476)
Private Banking	($19,740)	($30,526)	($26,351)	($24,685)
Warehouse-HFS	($13,325)	($12,640)	($12,266)	($12,183)
Other	$26,688	$26,272	$25,855	$25,438
Commercial (Ex GPB)	**($40,010)**	**($35,264)**	**($37,015)**	**($37,197)**
GPB	($19,401)	($13,398)	($13,539)	($14,235)
Total Commercial	**($59,411)**	**($48,662)**	**($50,554)**	**($51,432)**
TSS	$88,547	$101,731	$95,898	$85,065
Branches	($17,431)	($21,703)	($21,203)	($20,702)
Total TSS+Branches	**$71,116**	**$80,028**	**$74,696**	**$64,363**
Other Deposits	($7,035)	($6,091)	($6,218)	($6,345)
Total Retail Deposits	**$4,670**	**$25,276**	**$17,924**	**$6,586**

Georgia Banking Company, Inc. and Subsidiaries
Loans by Line of Business
May 19, 2025

($000s)	May-25 Outstandings	Growth MTD	Growth QTD	Growth YTD	2025 Growth Goal
Line of Business					
Homebuilder Finance					
Austin Edwards	$ 387	$ -	$ -	$ -	
Scotty Longshore	81,172	4,614	5,261	(1,162)	
Total Homebuilder Finance	**81,559**	**4,614**	**5,261**	**(1,162)**	**$ 25,000**
Commercial Real Estate					
Jeremy Howard	249,732	14,657	15,207	24,397	
Blake Snyder	235,980	(5,726)	(3,489)	4,282	
Total Commercial Real Estate	**485,712**	**8,931**	**11,718**	**28,679**	**20,000**
Commercial Lines of Business:					
C&I					
Jake Phillips	139,393	(5,070)	(11,025)	(2,533)	
Holly Sims	112,170	296	(144)	20,192	
Total C&I	**251,563**	**(4,774)**	**(11,169)**	**17,659**	**-**
Community Banking					
Jennifer Bridwell	97,670	912	816	5,933	
Tyler Jones	56,690	518	4,172	19,169	
Brittany Vickery	52,998	(56)	23	(51)	
Kim Ward	76,111	101	(1,156)	7,727	
Total Community Banking	**283,469**	**1,475**	**3,855**	**32,778**	**-**
Total Commercial Lines of Business	**$ 535,032**	**$ (3,299)**	**$ (7,314)**	**$ 50,437**	**$ 60,000**
Private Banking					
Tasneem Denman	2,434	363	369	404	
David Innes	844	(31)	(40)	182	
Nicole Jimenez	5,866	232	585	626	
Michael Mock	98,683	1,046	2,549	6,799	
Total Private Banking	**107,827**	**1,610**	**3,463**	**8,011**	**35,000**
Total Mortgage - Correspondent	**174,128**	**(1,160)**	**(1,663)**	**(2,483)**	**20,000**
Other					
SBA Department	11,389	(23)	(108)	(394)	
Commercial Credit Card	425	(99)	134	(98)	
Janet Wilkerson (Branches)	460	(7)	(14)	(37)	
Christopher Garber (Branches)	32	1	15	12	
Caleb Sheeler (Branches)	4	-	-	(1)	
Roya Sobhani (Branches)	55	-	-	-	
Collette Brown (Branches)	40	(2)	(3)	40	
Derricka Sterling (Branches)	4	(1)	(2)	(4)	
TRIAD	7,868	(40)	(125)	(362)	
Miscellaneous*	(270)	4,679	3,195	9,334	
Total Other	**20,007**	**4,508**	**3,092**	**8,490**	**(7,100)**
Total Loans - HFI	**$ 1,404,265**	**$ 15,204**	**$ 14,557**	**$ 91,972**	**$ 152,900**
GPB					
Acquisition**	254,902	136	272	254,902	
Growth since acquisition	2,880	(6,152)	(1,847)	2,880	
Total GPB	**257,782**	**(6,016)**	**(1,575)**	**257,782**	**276,532**
Total Loans - HFI (including GPB)	**$ 1,662,047**	**$ 9,188**	**$ 12,982**	**$ 349,754**	**$ 429,432**
Loans - HFS					
Warehouse - HFS	411,662	18,559	43,144	(55,153)	(127,477)
Correspondent - HFS	40,157	4,220	13,361	8,745	8,588
Total Loans - HFS	**451,819**	**22,779**	**56,505**	**(46,408)**	**(118,889)**
Total Loans (including HFI & HFS)	**$ 2,113,866**	**$ 31,967**	**$ 69,487**	**$ 303,346**	**$ 310,543**

* - includes loan suspense, loan uposted, overdrafts and unearned fees

** - includes impact of fair value adjustment

Georgia Banking Company, Inc. and Subsidiaries
Loans by Line of Business/Asset Class
May 19, 2025

($000s)	May-25 Commitment	May-25 Outstandings	May-25 Available	Growth MTD	Growth QTD	Growth YTD	2025 Growth Goal
Line of Business							
Homebuilder Finance							
ADC	$ 137,044	$ 81,559	$ 55,485	$ 4,614	$ 5,261	$ (1,162)	$ 25,000
Total Homebuilder Finance	**137,044**	**81,559**	**55,485**	**4,614**	**5,261**	**(1,162)**	**25,000**
Commercial Real Estate							
ADC	100,847	52,644	48,202	1,587	230	(5,058)	7,500
CRE	396,667	352,156	44,511	(5,563)	2,390	32,172	7,500
OOCRE	37,596	37,242	355	(68)	(909)	1,363	-
CF&A	51,840	43,670	8,171	12,975	10,007	202	5,000
Total Commercial Real Estate	**586,950**	**485,712**	**101,239**	**8,931**	**11,718**	**28,679**	**20,000**
Commercial Lines of Business:							
C&I							
CRE	-	-	-	-	-	-	-
OOCRE	7,663	7,652	12	(58)	(115)	(3,664)	-
CF&A	315,333	224,546	90,788	(4,717)	(11,112)	21,308	-
Consumer	19,365	19,365	-	-	57	14	-
Total C&I	**342,361**	**251,563**	**90,800**	**(4,775)**	**(11,170)**	**17,658**	
Community Banking							
ADC	18,408	7,300	11,108	1,548	1,992	(1,665)	-
CRE	95,889	93,236	2,654	(169)	(16)	8,377	-
OOCRE	53,600	53,059	541	84	(547)	(1,002)	-
CF&A	162,180	115,331	46,848	138	3,629	17,456	-
Other 1-4 Family	967	617	350	45	(3)	527	-
Consumer	13,926	13,926	-	(171)	(1,200)	9,085	-
Total Community Banking	**344,970**	**283,469**	**61,501**	**1,475**	**3,855**	**32,778**	
Total Commercial Lines of Business							
ADC	18,408	7,300	11,108	1,548	1,992	(1,665)	2,000
CRE	95,889	93,236	2,654	(169)	(16)	8,377	8,000
OOCRE	61,263	60,711	553	26	(662)	(4,666)	5,000
CF&A	477,513	339,877	137,636	(4,579)	(7,483)	38,764	40,000
Other 1-4 Family	967	617	350	45	(3)	527	-
Consumer	33,291	33,291	-	(171)	(1,143)	9,099	5,000
Total Commercial Lines of Business	**$ 687,331**	**$ 535,032**	**$ 152,301**	**$ (3,300)**	**$ (7,315)**	**$ 50,436**	**$ 60,000**
Private Banking							
ADC	8,612	3,115	5,497	(1,028)	(230)	49	2,000
CRE	13,847	13,847	-	(32)	(91)	(335)	2,000
OOCRE	8,272	8,196	76	(61)	(138)	(330)	-
CF&A	22,047	13,904	8,142	285	682	2,093	11,000
Other 1-4 Family	89,285	67,668	21,617	1,722	5,038	8,084	20,000
Consumer	1,747	1,097	650	724	(1,798)	(1,550)	-
Total Private Banking	**143,810**	**107,827**	**35,982**	**1,610**	**3,463**	**8,011**	**35,000**
Mortgage - Correspondent							
Other 1-4 Family	174,135	174,128	6	(1,160)	(1,663)	(2,483)	20,000
Total Mortgage - Correspondent	**174,135**	**174,128**	**6**	**(1,160)**	**(1,663)**	**(2,483)**	**20,000**
Other							
ADC	(1)	-	-	-	-	-	-
CRE	788	788	-	-	(1)	(5)	(100)
OOCRE	6,220	6,220	(1)	(16)	(53)	(282)	(400)
CF&A	5,847	5,327	519	(114)	79	(190)	(500)
Other 1-4 Family	909	459	451	(2)	(5)	(14)	(100)
Consumer	7,483	7,483	-	(39)	(123)	(353)	(900)
Miscellaneous	(270)	(270)	-	4,679	3,195	9,334	(5,100)
Total Other	**20,976**	**20,007**	**969**	**4,508**	**3,092**	**8,490**	**(7,100)**
Total Loans - HFI	**$ 1,750,246**	**$ 1,404,265**	**$ 345,982**	**$ 15,203**	**$ 14,556**	**$ 91,971**	**$ 92,900**
GPB	257,782	257,782	-	(6,016)	(1,575)	257,782	-
Total Loans - HFI (including GPB)	**$ 2,008,028**	**$ 1,662,047**	**$ 345,982**	**$ 9,187**	**$ 12,981**	**$ 349,753**	**$ 92,900**

* - includes loan suspense, loan uposted, overdrafts and unearned fees

Georgia Banking Company, Inc. and Subsidiaries

Deposits by Line of Business

May 19, 2025

($000s)	Current Balance				Growth			
	Demand-NIB	Demand-IB / MMDA / Savings	Time	Total	MTD	QTD	YTD	2025 Growth Goal
Line of Business								
Homebuilder Finance								
Scotty Longshore	$ 3,769	$ 1,619	$ 1,778	**$ 7,166**	$ (1,789)	$ (1,206)	$ (2,344)	
Total Homebuilder Finance	**3,769**	**1,619**	**1,778**	**7,166**	**(1,789)**	**(1,206)**	**(2,344)**	**$ 2,000**
Commercial Real Estate								
Jeremy Howard	27,173	74,537	1,553	**103,263**	2,628	3,297	6,647	
Blake Snyder	46,699	168,419	3,847	**218,965**	(4,360)	12,248	(6,773)	
Total Commercial Real Estate	**73,872**	**242,956**	**5,400**	**322,228**	**(1,732)**	**15,545**	**(126)**	**3,000**
Commercial Lines of Business:								
C&I								
Jake Phillips	1,304	1,134	-	**2,438**	(1,214)	(5,570)	(957)	
Holly Sims	13,933	28,400	13,278	**55,611**	4,153	(708)	1,607	
Total C&I	**15,237**	**29,534**	**13,278**	**58,049**	**2,939**	**(6,278)**	**650**	**-**
Community Banking								
Jennifer Bridwell	16,917	65,890	21,431	**104,238**	(3,253)	(2,708)	(909)	
Tyler Jones	6,875	2,549	2,700	**12,124**	(2,449)	(1,147)	(889)	
Michelle Roberts	27	831	-	**858**	(8)	828	858	
Brittany Vickery	16,535	8,547	2,760	**27,842**	(1,094)	(2,530)	84	
Kim Ward	22,756	63,996	12,955	**99,707**	7,540	2,647	(27,608)	
Total Community Banking	**63,110**	**141,813**	**39,846**	**244,769**	**736**	**(2,910)**	**(28,464)**	**-**
Total Commercial Lines of Business	**$ 78,347**	**$ 171,347**	**$ 53,124**	**$ 302,818**	**$ 3,675**	**$ (9,188)**	**$ (27,814)**	**$ 5,000**
Private Banking								
Tasneem Denman	452	1,857	2,418	**4,727**	(914)	460	1,569	
David Innes	1,891	1,363	60	**3,314**	122	508	1,130	
Michael Mock	42,007	111,753	18,784	**172,544**	(9,963)	10,229	(29,860)	
Total Private Banking	**44,350**	**114,973**	**21,262**	**180,585**	**(10,755)**	**11,197**	**(27,161)**	**10,000**
Mortgage - Warehouse								
Whit Brame	2,639	1,356	-	**3,995**	314	72	404	
Gabi Mattison	3,003	11,973	387	**15,363**	(791)	(1,183)	(573)	
Jim Platford	3,126	30,608	-	**33,734**	(7,708)	745	(12,439)	
Monroe Thrower	5,856	23,519	-	**29,375**	4,015	(7,133)	(4,222)	
Total Mortgage - Warehouse	**14,624**	**67,456**	**387**	**82,467**	**(4,170)**	**(7,499)**	**(16,830)**	**2,000**
Treasury Svcs Solutions								
Sam Gleaton	6,666	131,368	-	**138,034**	(8,715)	(28,417)	(43,460)	
Chris Stanley	143,619	7,338	2,522	**153,479**	9,245	12,518	46,539	
Total Treasury Svcs Solutions	**150,285**	**138,706**	**2,522**	**291,513**	**530**	**(15,899)**	**3,079**	**10,000**
Branches								
Derricka Sterling	3,361	17,013	55,569	**75,943**	921	832	2,265	
Afshan Bano	2,297	9,828	12,568	**24,693**	(640)	(1,575)	(464)	
Caleb Sheeler	1,964	11,124	11,715	**24,803**	(276)	(451)	1,435	
Christopher Garber	2,925	5,473	13,465	**21,863**	61	(391)	1,458	
Jay Harris	1,569	7,025	12,219	**20,813**	(873)	(715)	255	
Roya Sobhani	1,205	13,039	15,461	**29,705**	(1,000)	(1,410)	348	
Collette Brown	205	622	3,973	**4,800**	(176)	(239)	1,895	
Abby Petty	-	129	43	**172**	3	4	24	
Total Branches	**13,526**	**64,253**	**125,013**	**202,792**	**(1,980)**	**(3,945)**	**7,216**	**62,458**
Other								
SBA Department	1	-	-	**1**	(9)	(9)	(9)	
Laura Garner	774	3,410	15,693	**19,877**	79	(377)	(1,646)	
Miscellaneous*	6,833	1	-	**6,834**	2,711	(342)	5,935	
Total Other	**7,608**	**3,411**	**15,693**	**26,712**	**2,781**	**(728)**	**4,280**	**(23,355)**
Total Deposits - Retail	**$ 386,381**	**$ 804,721**	**$ 225,179**	**$ 1,416,281**	**$ (13,440)**	**$ (11,723)**	**$ (59,700)**	**$ 71,103**
GPB								
Acquisition**	81,438	59,060	153,230	**293,728**	(44)	(102)	293,728	
Growth after acquisition	(16,793)	8,066	(3,543)	**(12,270)**	3,067	(8,539)	(12,270)	
Total GPB	**64,645**	**67,126**	**149,687**	**281,458**	**3,023**	**(8,641)**	**281,458**	**314,940**
Total Deposits - Retail (including GPB)	**$ 451,026**	**$ 871,847**	**$ 374,866**	**$ 1,697,739**	**$ (10,417)**	**$ (20,364)**	**$ 221,758**	**$ 386,043**
Total Deposits - Wholesale	**-**	**-**	**321,280**	**321,280**	**18,755**	**28,982**	**(31,364)**	
Total Deposits (including Retail & Wholesale)	**$ 451,026**	**$ 871,847**	**$ 696,146**	**$ 2,019,019**	**$ 8,338**	**$ 8,618**	**$ 190,394**	**$ 386,043**

* - includes intercompany/internal accounts, sweeps and deposit wip/unposted

** - includes impact of fair value adjustment

Georgia Banking Company
Retail Deposits by Branch
As of May 19, 2025

RETAIL DEPOSITS - BRANCHES

($000s)	Buckhead Dec-21 Christopher Garber	Griffin Jul-06 Derricka Sterling	Lawrenceville Dec-21 Jay Harris	Sugarloaf Dec-21 Caleb Sheeler	Alpharetta Aug-22 Afshan Bano	Cobb Sep-22 Roya Sobhani	Garden Hills Oct-23 Collette Brown	Other*	Total
Current Balance:									
Demand-NIB	$ 2,925	$ 3,361	$ 1,569	$ 1,964	$ 2,297	$ 1,205	$ 205	$ -	$ 13,526
Demand-IB / MMDA / Savings	5,473	17,013	7,025	11,124	9,828	13,039	622	129	64,253
Time	13,465	55,569	12,219	11,715	12,568	15,461	3,973	43	125,013
Total Retail	**$ 21,863**	**$ 75,943**	**$ 20,813**	**$ 24,803**	**$ 24,693**	**$ 29,705**	**$ 4,800**	**$ 172**	**$ 202,792**
Cost of Funds - MTD (prior month)	**3.52%**	**3.32%**	**3.62%**	**3.41%**	**3.79%**	**3.87%**	**4.05%**	**0.00%**	**3.63%**
Cost of Funds - YTD (prior month)	**3.60%**	**3.30%**	**3.61%**	**3.44%**	**3.76%**	**3.92%**	**4.14%**	**0.00%**	**3.64%**
Growth - Month-to-Date:									
Demand-NIB	$ 109	$ (58)	$ (119)	$ 346	$ (180)	$ (304)	$ (99)	$ -	$ (305)
Demand-IB / MMDA / Savings	(71)	616	76	(333)	1,231	(415)	25	3	1,132
Time	23	363	(830)	(289)	(1,691)	(281)	(102)	-	(2,807)
Total Retail Growth - MTD	**$ 61**	**$ 921**	**$ (873)**	**$ (276)**	**$ (640)**	**$ (1,000)**	**$ (176)**	**$ 3**	**$ (1,980)**
Growth - Year-to-Date:									
Demand-NIB	$ 152	$ 736	$ 224	$ 786	$ (187)	$ 263	$ 80	$ -	$ 2,054
Demand-IB / MMDA / Savings	(170)	(1,553)	(11)	544	(24)	(3,220)	332	23	(4,079)
Time	1,476	3,082	42	105	(253)	3,305	1,483	1	9,241
Total Retail Growth - YTD	**$ 1,458**	**$ 2,265**	**$ 255**	**$ 1,435**	**$ (464)**	**$ 348**	**$ 1,895**	**$ 24**	**$ 7,216**
2025 Year-to-Date Budget Growth	**$ 2,993**	**$ 2,498**	**$ 2,498**	**$ 3,618**	**$ 3,950**	**$ 3,950**	**$ 2,993**	**$ 3,626**	**$ 22,500**
2025 Full Year Budget Growth	**$ 7,184**	**$ 5,994**	**$ 5,994**	**$ 8,684**	**$ 9,480**	**$ 9,480**	**$ 7,184**	**$ 8,702**	**$ 54,000**
Net New Accounts (excl. Time):									
Quarter-to-Date	18	39	5	8	(3)	7	5		79
New Accounts - Quarter-to-Date (excl. Time):									
Demand-NIB	11	16	2	4	2	3	5		43
Demand-IB	7	11	4	4	-	4	-		30
MMDA	4	17	5	2	-	5	2		35
Savings	1	2	-	-	-	-	-		3
Total New Accounts - QTD (excl. Time)	23	46	11	10	2	12	7		111
Total Accounts (excl. Time)	347	809	271	188	213	153	67		2,048

* - includes Retail Admin assigned accounts. All other accounts assigned based on branch manager.

GBC

Georgia Banking Company
Weekly Loans & Retail Deposits Scorecard
As of May 19, 2025

LOANS (HFI)

($000s)	Homebuilder Finance	Commercial Real Estate	C&I	Community Banking	Private Banking	Other^	Mortgage - Correspondent#	Total	GPB	Total (including GPB)
Current Balance	**$ 81,559**	**$ 485,712**	**$ 251,563**	**$ 283,469**	**$ 107,827**	**$ 20,007**	**$ 174,128**	**$ 1,404,265**	**$ 257,782**	**$ 1,662,047**
Growth:										
Month-to-Date	4,614	8,931	(4,774)	1,475	1,610	4,508	(1,160)	15,204	(6,016)	9,188
Quarter-to-Date	5,261	11,718	(11,169)	3,855	3,463	3,092	(1,663)	14,557	(1,575)	12,982
Year-to-Date	(1,162)	28,679	17,659	32,778	8,011	8,490	(2,483)	91,972	257,782	349,754
2025 Year-to-Date Growth Goal	**10,417**	**8,333**	**25,000**		**14,583**	**(2,958)**	**8,333**	**63,708**		
2025 Full Year Growth Goal	**25,000**	**20,000**	**60,000**		**35,000**	**(7,100)**	**20,000**	**152,900**	**276,532**	

\# - includes CES, HELOCs & Jumbo that are held for investment
^ - includes Branches, SBA, TRIAD, suspense and unearned fees

($000s)	Current Balance	Growth: MTD	Growth: QTD	Growth: YTD	2025 Full Year Growth Goal
Warehouse Loans Held For Sale	$ 411,662	$ 18,559	$ 43,144	$ (55,153)	$ (127,477)
Correspondent Loans Held For Sale	40,157	4,220	13,361	8,745	$ 8,588

GPB
Beginning Balance ($000s)
$ 254,902

NOTE - Thru May 19th there have been $26.4 million in Correspondent loan sales that resulted in a gain on sale of $530 thousand.

RETAIL DEPOSITS

($000s)	Homebuilder Finance	Commercial Real Estate	C&I	Community Banking	Private Banking	Mortgage - Warehouse	Treasury Svcs Solutions	Branches	Other*	Total	GPB	Total (including GPB)
Current Balance:												
Demand-NIB	$ 3,769	$ 73,872	$ 15,237	$ 63,110	$ 44,350	$ 14,624	$ 150,285	$ 13,526	$ 7,608	$ 386,381	$ 64,645	$ 451,026
Demand-IB / MMDA / Savings	1,619	242,956	29,534	141,813	114,973	67,456	138,706	64,253	3,411	804,721	67,126	871,847
Time	1,778	5,400	13,278	39,846	21,262	387	2,522	125,013	15,693	225,179	149,687	374,866
Total Retail	**$ 7,166**	**$ 322,228**	**$ 58,049**	**$ 244,769**	**$ 180,585**	**$ 82,467**	**$ 291,513**	**$ 202,792**	**$ 26,712**	**$ 1,416,281**	**$ 281,458**	**$ 1,697,739**
Cost of Funds (Prior Month-End)	**1.42%**	**2.56%**	**2.50%**	**2.47%**	**1.56%**	**2.60%**	**1.45%**	**3.63%**	**3.68%**	**2.35%**		
Growth - Month-to-Date:												
Demand-NIB	$ (1,792)	$ 2,245	$ 2,878	$ 904	$ 747	$ (2,511)	$ (10,509)	$ (305)	$ 2,814	$ (5,529)	$ 5,121	$ (408)
Demand-IB / MMDA / Savings	1	(3,990)	7	697	(11,088)	(1,660)	11,039	1,132	1	(3,861)	(1,560)	(5,421)
Time	2	13	54	(865)	(414)	1	-	(2,807)	(34)	(4,050)	(538)	(4,588)
Total Retail Growth - MTD	**$ (1,789)**	**$ (1,732)**	**$ 2,939**	**$ 736**	**$ (10,755)**	**$ (4,170)**	**$ 530**	**$ (1,980)**	**$ 2,781**	**$ (13,440)**	**$ 3,023**	**$ (10,417)**
Growth - Year-to-Date:												
Demand-NIB	$ (2,885)	$ (21,297)	$ 3,847	$ (5,763)	$ (13,741)	$ (3,904)	$ 28,197	$ 2,054	$ 6,153	$ (7,339)	$ 64,645	$ 57,306
Demand-IB / MMDA / Savings	512	22,218	(3,469)	(24,590)	(11,517)	(12,932)	(23,624)	(4,079)	(1,856)	(59,337)	67,126	7,789
Time	29	(1,047)	272	1,889	(1,903)	6	(1,494)	9,241	(17)	6,976	149,687	156,663
Total Retail Growth - YTD	**$ (2,344)**	**$ (126)**	**$ 650**	**$ (28,464)**	**$ (27,161)**	**$ (16,830)**	**$ 3,079**	**$ 7,216**	**$ 4,280**	**$ (59,700)**	**$ 281,458**	**$ 221,758**
2025 Year-to-Date Growth Goal	**833**	**1,250**	**2,083**		**4,167**	**833**	**4,167**	**26,024**	**(9,731)**	**29,626**		
2025 Full Year Growth Goal	**2,000**	**3,000**	**5,000**		**10,000**	**2,000**	**10,000**	**62,458**	**(23,355)**	**71,103**	**314,940**	
CRM Pipeline	**-**	**-**	**14,000**	**43,363**	**875**	**-**	**49,500**	**90,983**	**-**	**198,721**		

* - includes Customer Care Center, SBA and Treasury

($000s)	Current Balance	Growth: MTD	Growth: QTD	Growth: YTD	2025 Year-to-Date Growth Goal	2025 Full Year Growth Goal
Line of Business - Black	$ 895,264	$ (14,771)	$ 8,849	$ (74,275)	$ 9,167	$ 22,000
Line of Business - Fairey	494,305	(1,450)	(19,844)	10,295	30,191	72,458
Other	26,712	2,781	(728)	4,280	(9,731)	(23,355)

GPB	R&T Sweeps
Beginning Balance ($000s)	**Current Balance** ($000s)
$ 293,728	$ 205,525