GBC SHAREHOLDER REPORT Q2

2026

OUR CLIENT-CENTRIC APPROACH

Bartow Morgan, Jr.

Bartow Morgan, Jr.
Chief Executive Officer

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The completion of the Tandem merger and our $77.7 million capital raise represents more than just two successful transactions, it provides the foundation for Georgia Banking Company's next chapter of growth.

DEAR SHAREHOLDERS,

The second quarter of 2026 was a notable quarter for Georgia Banking Company. We successfully executed on important strategic initiatives while remaining focused on the core principle that has guided our growth from the beginning, serving our clients well and growing the franchise in a disciplined manner. The quarter demonstrated our ability to maintain momentum in the business while simultaneously executing transformational opportunities that position us for the future.

On June 1, we completed our merger with Tandem Bank, marking an important milestone in our long-term growth strategy. The combination expands our presence across the Atlanta market, strengthens our position in key growth counties, and adds talented bankers who share our relationship-driven approach to serving clients. GBC now holds approximately $3.2 billion in assets and expands our footprint across metro Atlanta. More importantly, the partnership reinforces our commitment to becoming the acquirer of choice for community banks that share our culture, values, and client-centric approach to banking.

Equally significant was the completion of our $77.7 million private placement in June. The offering was met with strong demand from institutional investors and was led by funds managed by affiliates of Fortress Investment Group. We view this capital raise as an endorsement of our strategy, the market opportunity, and the strength of the franchise we have built. The additional capital enhances our flexibility to support organic growth, strengthen our balance sheet, pursue future strategic opportunities, and create liquidity for shareholders. It also provides a solid foundation as we continue to scale our platform and invest in the future of the company.

These accomplishments are important not because of their size, but because of what they enable. Atlanta remains one of the most attractive banking markets in the country, and we believe Georgia Banking Company is uniquely positioned to capitalize on the opportunities ahead. By thoughtfully expanding our market presence, strengthening our capital position, and continuing to invest in our people and capabilities, we are building a stronger institution that can create long-term value for our clients, employees, communities, and shareholders.

As we enter the second half of the year, our priorities remain unchanged. We will continue to focus on disciplined organic growth, successful integration of our newest team members and clients, and capturing the operational leverage that comes with greater scale. While we are proud of the progress made this quarter, we remain focused on execution and committed to delivering results over the long term.

Thank you for your continued confidence and support. We appreciate the trust you place in our company and look forward to sharing our continued progress in the quarters ahead.

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2026 FINANCIAL PERFORMANCE - Q2

June 30, 2026

CONSOLIDATED BALANCE SHEET HIGHLIGHTS ($000s)		
Loans Held for Sale	$	500,560
Loans Held for Investment		2,089,860
Earning Assets		3,139,442
Total Assets		3,262,344
Noninterest-Bearing Deposits		667,359
Total Deposits		2,838,622
Shareholders' Equity		278,659

BANK REGULATORY CAPITAL RATIOS	
Leverage Ratio	10.8%
CET1 Capital Ratio	11.8%
Tier 1 Capital Ratio	11.8%
Total Capital Ratio	13.0%

Three Months Ended - June 30, 2026

INCOME STATEMENT HIGHLIGHTS ($000s)		
Net Income	$	5,621
Pre-Tax Pre-Provision		8,704
Pre-Tax Pre-Provision Pre-Merger Income		12,176

Six Months Ended - June 30, 2026

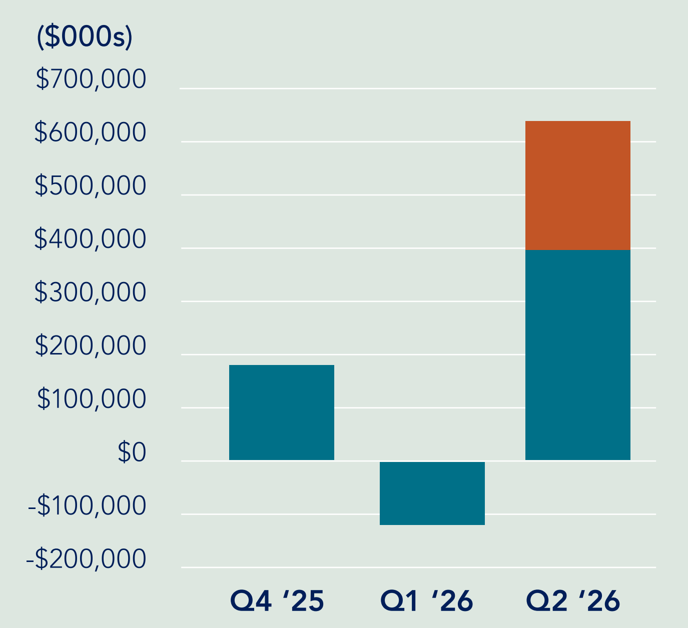
INCOME STATEMENT HIGHLIGHTS ($000s)		
Net Income	$	13,296
Pre-Tax Pre-Provision		20,180
Pre-Tax Pre-Provision Pre-Merger Income		23,703

LOAN GROWTH

	ORGANIC	MERGER
Q4 2025	-$31,231	
Q1 2026	$35,420	
Q2 2026	$88,649	$240,858

RETAIL DEPOSIT GROWTH

	ORGANIC	MERGER
Q4 2025	$182,853	
Q1 2026	-$105,785	
Q2 2026	$407,940	$241,586



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LOCATIONS

ALL BRANCH LOCATIONS HAVE 24/7 ACCESS TO ON-SITE NIGHT DROP
***Excluding Tucker*

ATM/VTM
1. ALPHARETTA
5225 Windward Parkway I Alpharetta, GA 30004

LOBBY HOURS
Mon – Fri (9:00 am – 4:00 pm)

DRIVE THRU HOURS
Mon – Fri (8:00 am – 5:00 pm)

ATM/VTM
2. BUCKHEAD
1776 Peachtree Street NW, Suite 150
Atlanta, GA 30309

LOBBY HOURS
Mon – Fri (9:00 am – 4:00 pm)

WALK UP VTM HOURS
Mon – Fri (8:00 am – 5:00 pm)

ATM/VTM
3. CHASTAIN
3880 Roswell Road, NE I Atlanta, GA 30342

LOBBY HOURS
Mon – Fri (9:00 am – 4:00 pm)

DRIVE THRU HOURS
Mon – Fri (8:00 am – 5:00 pm)

ATM/VTM
4. CUMMING
6080 Bethelview Road I Cumming, GA 30040

LOBBY HOURS
Mon – Fri (9:00 am – 4:00 pm)

DRIVE THRU HOURS
Mon – Fri (8:00 am – 5:00 pm)

5. DECATUR – LPO*
(A Division of Georgia Banking Company)
120 N Candler Street, Suites 10 & 11
Decatur, GA 30030

ATM/VTM
6. DULUTH
6340 Sugarloaf Parkway, Suite 100
Duluth, GA 30097

LOBBY HOURS
Mon – Fri (9:00 am – 4:00 pm)

DRIVE THRU HOURS
Mon – Fri (8:00 am – 5:00 pm)

VTM: Virtual Teller Machine

** LPO (Loan Production Office) This location does not accept deposits or perform teller transactions.*

ATM/VTM
7. GARDEN HILLS
2827 Peachtree Road NE, Suite 100
Atlanta, GA 30305

LOBBY HOURS
Mon – Fri (9:00 am – 4:00 pm)

DRIVE THRU HOURS
Mon – Fri (8:00 am – 5:00 pm)

ATM
8. GRIFFIN
1624 North Expressway I Griffin, GA 30223

LOBBY HOURS
Mon – Fri (9:00 am – 4:00 pm)

DRIVE THRU HOURS
Mon – Fri (9:00 am – 4:00 pm)

ATM/VTM
9. LAWRENCEVILLE
690 Collins Hill Road I Lawrenceville, GA 30046

LOBBY HOURS
Mon – Fri (9:00 am – 4:00 pm)

DRIVE THRU HOURS
Mon – Fri (8:00 am – 5:00 pm)

ATM/VTM
10. MARIETTA
4895 Lower Roswell Road I Marietta, GA 30068

LOBBY HOURS
Mon – Fri (9:00 am – 4:00 pm)

DRIVE THRU HOURS
Mon – Fri (8:00 am – 5:00 pm)

11. PEACHTREE CORNERS – LPO*
(A Division of Georgia Banking Company)
107 Technology Parkway, Suite 413
Peachtree Corners, GA 30092

12. TUCKER**
(A Division of Georgia Banking Company)
2356 Main Street I Tucker, GA 30084

LOBBY HOURS
Mon – Fri (9:00 am – 4:00 pm)

13. WOODSTOCK – LPO*
(A Division of Georgia Banking Company)
61 Linton Street, Suite 2400
Woodstock, GA 30188

CustomerCare@GeorgiaBanking.com | 866.711.4530 | **GeorgiaBanking.com**

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