

Fact Sheet

Georgia Banking Company, Inc. | Nasdaq: GBC | Financial data as of June 30, 2026



\$3.3B

TOTAL ASSETS

\$2.6B

TOTAL LOANS

\$2.8B

TOTAL DEPOSITS

4.36%

NIM

15.5%

ADJ. ROATCE

\$24.36

TBV PER SHARE

Company Overview

Georgia Banking Company, Inc. (Nasdaq: GBC) is a bank holding company headquartered in Atlanta, Georgia. GBC operates 10 full-service banking offices and three loan production offices in the Atlanta MSA. Through its bank subsidiary, Georgia Banking Company, it provides a broad suite of commercial banking, community banking, private banking, commercial real estate banking, mortgage warehouse and treasury services to businesses, professionals, entrepreneurs and consumers concentrated in the Atlanta-Sandy Springs-Roswell MSA.

The company's differentiated relationship banking model combines local decision-making, senior-level responsiveness and personal service with the products, technology and lending capacity of a larger institution, serving the complex needs of small and middle-market businesses with the service culture of a community bank.

Executive Leadership

Bartow Morgan, Jr.	Chief Executive Officer
Richard Fairey	President & Chief Operating Officer
Charles M. DeWitt, III	Chief Financial Officer
David F. Black	Chief Commercial Officer
J. Craig Addison	Chief Human Resources Officer
Wesley Reagan	Chief Risk Officer/Chief Credit Officer
Margaret H. Whieldon	Chief Experience Officer

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Financial Highlights

	1H 2026	1H 2025	FY 2025	FY 2024
BALANCE SHEET (\$ MILLIONS)				
Total assets	3,262	2,599	2,702	2,264
Gross loans HFI	2,090	1,726	1,725	1,312
Total deposits	2,839	2,072	2,360	1,829
INCOME STATEMENT (\$ MILLIONS)				
Net interest income	55.9	46.9	102.4	71.7
Net income	13.3	6.7	22.1	8.5
Adjusted net income	15.9	11.6	27.1	8.5
PER SHARE				
Diluted EPS	\$1.45	\$0.82	\$2.62	\$1.12
Adjusted diluted EPS	\$1.74	\$1.40	\$3.21	\$1.12
Tangible book value / share	\$24.36	\$21.01	\$23.03	\$21.14
PERFORMANCE RATIOS				
ROAA	1.00%	0.57%	0.88%	0.45%
Adj. ROAA	1.19%	0.99%	1.08%	0.45%
ROATCE	12.93%	8.02%	12.35%	5.61%
Adj. ROATCE	15.47%	13.79%	15.14%	5.61%
Net interest margin	4.36%	4.17%	4.26%	3.97%
Efficiency ratio	67.64%	76.67%	69.52%	75.18%

Source: Form S-1 (Sept. 4, 2026). 1H = six months ended June 30, unaudited; ratios annualized. ROATCE = return on avg. tangible common equity. Adjusted figures and TBV/share are non-GAAP.

Capital & Asset Quality (June 30, 2026)

Common equity tier 1 ratio	10.29%
Tier 1 risk-based capital ratio	10.58%
Total risk-based capital ratio	14.32%
Tier 1 leverage ratio	9.43%
TCE / tangible assets	7.97%
Nonperforming assets / total assets	0.53%
ACL / gross loans HFI	1.39%

Bank holding company ratios; the Company and the Bank exceeded all "well-capitalized" requirements.

GBC Timeline: Recapitalization to Nasdaq Listing

2020

Bartow Morgan, Jr. agrees to acquire GBC and organizes a ~\$180 million capital raise.

2021

\$125 million equity and \$55 million sub debt close; new board and management put in place; HQ moves to Buckhead; three new branches.

2022–2023

Alpharetta and Marietta branches open; \$27 million equity raise; Payments & Technology Banking added.

2024–2025

Georgia Primary Bank acquired and integrated; retail mortgage channel added.

2026

Tandem Bank acquired; \$78 million private placement; Form S-1 filed for Nasdaq listing.

This fact sheet contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995 that are subject to risks and uncertainties described in the Company's Form S-1, and non-GAAP measures reconciled therein. A registration statement has been filed with the SEC but is not yet effective; this is not an offer to sell or a solicitation of an offer to buy any securities.