

FDIC State Profile

Georgia

Third Quarter 2011

ECONOMIC INDICATORS

Employment Growth Rates (change from year ago, unless noted)

	Q3-11	Q2-11	Q3-10	2010	2009
Total Nonfarm (share of trailing four quarter employment in parentheses)	-0.7%	-0.4%	-0.4%	-1.4%	-5.4%
Manufacturing (9%)	0.8%	1.2%	-1.6%	-3.8%	-12.5%
Other (non-manufacturing) Goods-Producing (4%)	-7.6%	-8.2%	-6.2%	-9.9%	-18.3%
Private Service-Producing (70%)	0.1%	0.8%	0.4%	-0.5%	-4.7%
Government (17%)	-3.2%	-4.3%	-1.6%	-1.5%	-0.3%
Unemployment Rate (% of labor force)	10.2%	9.8%	10.2%	10.2%	9.7%

Other Indicators (change from year ago, unless noted)

	Q3-11	Q2-11	Q3-10	2010	2009
Single-Family Home Permits	4.6%	3.6%	-16.3%	-1.4%	-42.8%
Multifamily Building Permits	50.7%	53.9%	4.5%	-26.8%	-56.3%
Home Price Index	-8.6%	-8.7%	-3.9%	-6.4%	-3.2%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	7.40	7.29	8.23	7.91	7.50

BANKING TRENDS

General Information

	Q3-11	Q2-11	Q3-10	2010	2009
Institutions (#)	246	251	275	268	306
Total Assets (in millions)	265,701	266,027	274,290	269,954	271,449
New Institutions (# < 3 years)	4	5	15	11	24
Subchapter S Institutions	65	67	71	71	73

Asset Quality

	Q3-11	Q2-11	Q3-10	2010	2009
Past-Due and Nonaccrual Loans / Total Loans (median %)	7.21	7.23	7.51	7.52	7.21
Noncurrent Loans / Total Loans (median %)	4.78	5.16	5.00	4.78	4.10
ALLL/Total Loans (median %)	2.17	2.16	2.08	2.16	2.01
ALLL/Noncurrent Loans (median multiple)	0.46	0.44	0.40	0.46	0.47
Net Loan Losses / Total Loans (median %)	0.83	0.74	1.29	1.44	1.59

Capital / Earnings

	Q3-11	Q2-11	Q3-10	2010	2009
Tier 1 Leverage (median %)	9.29	9.03	8.90	8.78	8.58
Return on Assets (median %)	0.26	0.31	-0.08	-0.28	-0.96
Pretax Return on Assets (median %)	0.30	0.37	-0.08	-0.36	-1.20
Net Interest Margin (median %)	3.84	3.77	3.54	3.54	3.32
Yield on Earning Assets (median %)	4.99	5.04	5.15	5.19	5.54
Cost of Funding Earning Assets (median %)	1.15	1.24	1.67	1.70	2.27
Provisions to Avg. Assets (median %)	0.55	0.49	0.76	0.95	1.25
Noninterest Income to Avg. Assets (median %)	0.50	0.54	0.44	0.47	0.47
Overhead to Avg. Assets (median %)	3.19	3.11	3.14	3.15	3.00

Liquidity/Sensitivity

	Q3-11	Q2-11	Q3-10	2010	2009
Net Loans to Assets (median %)	62.62	62.92	66.86	65.09	68.30
Noncore Funding to Assets (median %)	25.04	25.80	27.69	26.65	30.60
Long-term Assets to Assets (median %, call filers)	17.25	16.65	13.26	13.95	12.25
Brokered Deposits (number of institutions)	122	128	154	151	202
Brokered Deposits to Assets (median % for those above)	3.76	4.07	6.04	4.92	8.98

Loan Concentrations (median % of Total Risk-Based Capital)

	Q3-11	Q2-11	Q3-10	2010	2009
Commercial and Industrial	55.79	57.23	60.48	60.29	65.37
Commercial Real Estate	298.59	304.32	324.00	330.44	358.78
Construction & Development	56.88	62.68	77.38	73.35	104.91
Multifamily Residential Real Estate	8.58	8.64	10.24	9.40	10.19
Nonresidential Real Estate	211.20	216.14	225.80	225.84	236.45
Residential Real Estate	174.45	168.64	177.00	182.27	185.43
Consumer	25.06	25.70	27.84	28.10	27.79
Agriculture	20.80	23.02	23.87	22.10	18.63

BANKING PROFILE

Largest Deposit Markets (from 2011 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Atlanta-Sandy Springs-Marietta, GA	115	115,626	< \$100 million	71 (28.9%)
Chattanooga, TN-GA	30	8,479	\$100 million to \$250 million	106 (43.1%)
Columbus, GA-AL	17	8,375	\$250 million to \$1 billion	55 (22.4%)
Augusta-Richmond County, GA-SC	21	7,264	\$1 billion to \$10 billion	12 (4.9%)
Savannah, GA	24	5,238	> \$10 billion	2 (0.8%)