

FDIC State Profile

Georgia

First Quarter 2012

ECONOMIC INDICATORS

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

	Q1-12	Q4-11	Q1-11	2011	2010
Total Nonfarm (share of trailing four quarter employment in parentheses)	1.4%	0.8%	1.0%	1.0%	-1.0%
Manufacturing (9%)	1.4%	0.9%	1.4%	1.5%	-3.6%
Other (non-manufacturing) Goods-Producing (4%)	-3.5%	-3.7%	-3.8%	-2.8%	-9.3%
Private Service-Producing (70%)	2.0%	1.3%	1.9%	1.8%	0.0%
Government (17%)	-0.1%	0.1%	-1.7%	-1.5%	-1.4%
Unemployment Rate (% of labor force)	9.1%	9.5%	9.9%	9.8%	10.2%

Other Indicators (change from year ago, unless noted)

	Q1-12	Q4-11	Q1-11	2011	2010
Single-Family Home Permits	21.2%	16.0%	-15.2%	1.0%	-1.4%
Multifamily Building Permits	109.2%	159.4%	112.6%	80.8%	-26.8%
Home Price Index	-6.5%	-6.9%	-5.8%	-7.2%	-6.5%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	6.58	6.99	7.52	7.30	7.91

BANKING TRENDS

General Information

	Q1-12	Q4-11	Q1-11	2011	2010
Institutions (#)	237	242	261	242	268
Total Assets (in millions)	272,351	269,242	269,141	269,242	269,784
New Institutions (# < 3 years)	1	1	6	1	11
Subchapter S Institutions	65	64	68	64	71

Asset Quality

	Q1-12	Q4-11	Q1-11	2011	2010
Past-Due and Nonaccrual Loans / Total Loans (median %)	6.78	7.09	7.95	7.09	7.52
Noncurrent Loans / Total Loans (median %)	4.25	4.64	5.19	4.64	4.78
ALLL/Total Loans (median %)	2.19	2.19	2.24	2.19	2.16
ALLL/Noncurrent Loans (median multiple)	0.50	0.50	0.44	0.50	0.46
Net Loan Losses / Total Loans (median %)	0.38	1.23	0.54	1.18	1.44

Capital / Earnings

	Q1-12	Q4-11	Q1-11	2011	2010
Tier 1 Leverage (median %)	9.30	9.13	8.88	9.13	8.75
Return on Assets (median %)	0.58	0.12	0.25	0.21	-0.28
Pretax Return on Assets (median %)	0.62	0.10	0.25	0.23	-0.36
Net Interest Margin (median %)	3.82	3.84	3.63	3.82	3.54
Yield on Earning Assets (median %)	4.78	4.93	4.98	5.02	5.19
Cost of Funding Earning Assets (median %)	0.93	1.04	1.38	1.18	1.70
Provisions to Avg. Assets (median %)	0.34	0.64	0.36	0.66	0.95
Noninterest Income to Avg. Assets (median %)	0.54	0.43	0.52	0.46	0.47
Overhead to Avg. Assets (median %)	3.09	3.30	3.09	3.18	3.15

Liquidity/Sensitivity

	Q1-12	Q4-11	Q1-11	2011	2010
Net Loans to Assets (median %)	60.56	62.16	62.99	62.16	65.09
Noncore Funding to Assets (median %)	22.94	24.62	26.03	24.62	26.65
Long-term Assets to Assets (median %, call filers)*	18.90	17.16	16.02	17.16	13.95
Brokered Deposits (number of institutions)	108	116	139	116	151
Brokered Deposits to Assets (median % for those above)	3.27	3.39	4.06	3.39	4.92

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

	Q1-12	Q4-11	Q1-11	2011	2010
Commercial and Industrial	54.12	55.99	58.98	55.99	60.29
Commercial Real Estate	283.56	290.24	319.90	290.24	327.97
Construction & Development	54.31	53.84	66.77	53.84	73.35
Multifamily Residential Real Estate	8.36	8.57	8.47	8.57	9.40
Nonresidential Real Estate	204.53	209.13	225.30	209.13	225.84
Residential Real Estate	165.52	172.08	177.33	172.08	182.27
Consumer	24.12	25.08	26.55	25.08	28.10
Agriculture	19.24	21.32	20.76	21.32	22.10

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	66 (27.8%)
Chattanooga, TN-GA	30	8,479	\$100 million to \$250 million	104 (43.9%)
Columbus, GA-AL	17	8,375	\$250 million to \$1 billion	51 (21.5%)
Augusta-Richmond County, GA-SC	21	7,264	\$1 billion to \$10 billion	14 (5.9%)
Savannah, GA	24	5,238	> \$10 billion	2 (0.8%)

* Prior to 2012, does not include data for insured savings institutions that filed Thrift Financial Reports. Beginning in 2012, all insured institutions file Call Reports.