



# State Profile

Georgia

## Second Quarter 2012

### ECONOMIC INDICATORS

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

	Q2-12	Q1-12	Q2-11	2011	2010
Total Nonfarm (share of trailing four quarter employment in parentheses)	0.8%	1.4%	1.2%	1.0%	-1.0%
Manufacturing (9%)	0.7%	1.4%	2.1%	1.5%	-3.6%
Other (non-manufacturing) Goods-Producing (4%)	-4.9%	-3.5%	-1.7%	-2.8%	-9.3%
Private Service-Producing (70%)	1.4%	2.0%	2.4%	1.8%	0.0%
Government (17%)	-0.1%	-0.1%	-3.2%	-1.5%	-1.4%
Unemployment Rate (% of labor force)	8.9%	9.1%	9.8%	9.8%	10.2%

#### Other Indicators (change from year ago, unless noted)

	Q2-12	Q1-12	Q2-11	2011	2010
Single-Family Home Permits	13.1%	21.2%	3.6%	1.0%	-1.4%
Multifamily Building Permits	69.4%	109.2%	53.9%	80.8%	-26.8%
Home Price Index	-4.2%	-6.0%	-8.0%	-7.2%	-6.6%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	6.28	6.58	7.28	7.30	7.91

### BANKING TRENDS

#### General Information

	Q2-12	Q1-12	Q2-11	2011	2010
Institutions (#)	236	237	251	242	268
Total Assets (in millions)	270,468	272,343	265,767	269,224	269,784
New Institutions (# < 3 years)	1	1	5	1	11
Subchapter S Institutions	65	65	67	64	71

#### Asset Quality

	Q2-12	Q1-12	Q2-11	2011	2010
Past-Due and Nonaccrual Loans / Total Loans (median %)	6.42	6.78	7.23	7.09	7.52
Noncurrent Loans / Total Loans (median %)	4.20	4.25	5.16	4.64	4.78
ALLL/Total Loans (median %)	2.16	2.19	2.17	2.20	2.16
ALLL/Noncurrent Loans (median multiple)	0.51	0.50	0.44	0.49	0.46
Net Loan Losses / Total Loans (median %)	0.58	0.40	0.73	1.18	1.44

#### Capital / Earnings

	Q2-12	Q1-12	Q2-11	2011	2010
Tier 1 Leverage (median %)	9.37	9.30	9.03	9.13	8.75
Return on Assets (median %)	0.48	0.57	0.34	0.21	-0.28
Pretax Return on Assets (median %)	0.59	0.62	0.37	0.23	-0.36
Net Interest Margin (median %)	3.88	3.81	3.77	3.82	3.54
Yield on Earning Assets (median %)	4.74	4.77	5.04	5.01	5.19
Cost of Funding Earning Assets (median %)	0.86	0.94	1.24	1.18	1.70
Provisions to Avg. Assets (median %)	0.36	0.34	0.48	0.68	0.95
Noninterest Income to Avg. Assets (median %)	0.54	0.53	0.53	0.46	0.47
Overhead to Avg. Assets (median %)	3.10	3.09	3.13	3.18	3.15

#### Liquidity/Sensitivity

	Q2-12	Q1-12	Q2-11	2011	2010
Net Loans to Assets (median %)	61.58	60.56	62.92	62.16	65.09
Noncore Funding to Assets (median %)	23.03	22.94	25.81	24.69	26.65
Long-term Assets to Assets (median %, call filers)*	19.14	18.90	16.65	17.16	13.95
Brokered Deposits (number of institutions)	104	108	128	116	151
Brokered Deposits to Assets (median % for those above)	3.08	3.27	4.14	3.39	4.92

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

	Q2-12	Q1-12	Q2-11	2011	2010
Commercial and Industrial	54.45	53.28	57.23	55.99	60.29
Commercial Real Estate	285.55	283.77	304.32	290.24	327.97
Construction & Development	50.36	54.31	62.68	53.84	73.35
Multifamily Residential Real Estate	8.21	8.36	8.67	8.57	9.40
Nonresidential Real Estate	200.88	204.53	216.14	209.13	225.84
Residential Real Estate	167.90	165.52	169.16	172.08	182.27
Consumer	22.95	23.92	25.70	25.08	28.10
Agriculture	20.97	19.24	23.02	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	67 (28.4%)
Chattanooga, TN-GA	30	8,479	\$100 million to \$250 million	104 (44.1%)
Columbus, GA-AL	17	8,375	\$250 million to \$1 billion	48 (20.3%)
Augusta-Richmond County, GA-SC	21	7,264	\$1 billion to \$10 billion	15 (6.4%)
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.