



State Profile

Georgia

Third Quarter 2012

ECONOMIC INDICATORS

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

	Q3-12	Q2-12	Q3-11	2011	2010
Total Nonfarm (share of trailing four quarter employment in parentheses)	1.4%	0.8%	0.9%	1.0%	-1.0%
Manufacturing (9%)	1.8%	0.7%	1.5%	1.5%	-3.6%
Other (non-manufacturing) Goods-Producing (4%)	-4.7%	-4.9%	-2.1%	-2.8%	-9.3%
Private Service-Producing (70%)	2.2%	1.4%	1.5%	1.8%	0.0%
Government (17%)	-1.0%	-0.1%	-0.9%	-1.5%	-1.4%
Unemployment Rate (% of labor force)	9.1%	8.9%	9.9%	9.8%	10.2%

Other Indicators (change from year ago, unless noted)

	Q3-12	Q2-12	Q3-11	2011	2010
Single-Family Home Permits	26.8%	13.1%	4.6%	1.0%	-1.4%
Multifamily Building Permits	18.8%	69.4%	50.7%	80.8%	-26.8%
Home Price Index	-3.8%	-3.7%	-8.1%	-7.2%	-6.7%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	6.46	6.28	7.39	7.30	7.91

BANKING TRENDS

General Information

	Q3-12	Q2-12	Q3-11	2011	2010
Institutions (#)	231	236	246	242	268
Total Assets (in millions)	265,805	270,464	265,416	269,221	269,784
New Institutions (# < 3 years)	1	1	4	1	11
Subchapter S Institutions	64	65	65	64	71

Asset Quality

	Q3-12	Q2-12	Q3-11	2011	2010
Past-Due and Nonaccrual Loans / Total Loans (median %)	5.81	6.42	7.14	7.09	7.52
Noncurrent Loans / Total Loans (median %)	3.51	4.20	4.73	4.64	4.78
ALLL/Total Loans (median %)	2.06	2.16	2.19	2.20	2.16
ALLL/Noncurrent Loans (median multiple)	0.57	0.52	0.46	0.49	0.46
Net Loan Losses / Total Loans (median %)	0.61	0.58	0.83	1.18	1.44

Capital / Earnings

	Q3-12	Q2-12	Q3-11	2011	2010
Tier 1 Leverage (median %)	9.69	9.37	9.28	9.13	8.75
Return on Assets (median %)	0.50	0.48	0.26	0.21	-0.28
Pretax Return on Assets (median %)	0.56	0.59	0.30	0.23	-0.36
Net Interest Margin (median %)	3.95	3.88	3.85	3.82	3.54
Yield on Earning Assets (median %)	4.72	4.74	4.99	5.00	5.19
Cost of Funding Earning Assets (median %)	0.80	0.86	1.15	1.18	1.70
Provisions to Avg. Assets (median %)	0.31	0.37	0.57	0.68	0.95
Noninterest Income to Avg. Assets (median %)	0.51	0.55	0.49	0.46	0.47
Overhead to Avg. Assets (median %)	3.25	3.10	3.18	3.18	3.15

Liquidity/Sensitivity

	Q3-12	Q2-12	Q3-11	2011	2010
Net Loans to Assets (median %)	61.96	61.58	62.62	62.16	65.09
Noncore Funding to Assets (median %)	22.51	23.03	25.14	24.69	26.65
Long-term Assets to Assets (median %, call filers)*	19.19	19.14	17.25	17.16	13.95
Brokered Deposits (number of institutions)	96	104	121	116	151
Brokered Deposits to Assets (median % for those above)	3.14	3.10	3.85	3.39	4.92

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

	Q3-12	Q2-12	Q3-11	2011	2010
Commercial and Industrial	53.02	54.45	56.64	55.99	60.29
Commercial Real Estate	269.60	281.97	296.76	290.24	327.97
Construction & Development	48.03	50.87	56.88	53.84	73.35
Multifamily Residential Real Estate	8.05	8.21	8.67	8.57	9.40
Nonresidential Real Estate	199.90	201.58	211.73	209.13	225.84
Residential Real Estate	165.51	167.90	175.24	172.08	182.27
Consumer	22.72	22.95	25.06	25.08	28.10
Agriculture	19.90	20.97	20.80	21.32	22.10

BANKING PROFILE

Largest Deposit Markets (from 2012 Summary of Deposits)

	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Atlanta-Sandy Springs-Marietta, GA	108	120,990	< \$100 million	68 (29.4%)
Chattanooga, TN-GA	30	8,661	\$100 million to \$250 million	99 (42.9%)
Augusta-Richmond County, GA-SC	20	7,451	\$250 million to \$1 billion	47 (20.3%)
Columbus, GA-AL	17	7,008	\$1 billion to \$10 billion	15 (6.5%)
Savannah, GA	24	5,613	> \$10 billion	2 (0.9%)

* 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.