



State Profile

Georgia

Fourth Quarter 2011

ECONOMIC INDICATORS

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

	Q4-11	Q3-11	Q4-10	2011	2010
Total Nonfarm (share of trailing four quarter employment in parentheses)	0.8%	0.9%	0.8%	1.0%	-1.0%
Manufacturing (9%)	0.9%	1.5%	0.3%	1.5%	-3.6%
Other (non-manufacturing) Goods-Producing (4%)	-3.7%	-2.1%	-4.8%	-2.8%	-9.3%
Private Service-Producing (70%)	1.3%	1.5%	1.8%	1.8%	-0.0%
Government (17%)	0.1%	-0.9%	-1.7%	-1.5%	-1.4%
Unemployment Rate (% of labor force)	9.5%	9.9%	10.3%	9.8%	10.2%

Other Indicators (change from year ago, unless noted)

	Q4-11	Q3-11	Q4-10	2011	2010
Single-Family Home Permits	16.0%	4.6%	-13.5%	1.0%	-1.4%
Multifamily Building Permits	159.4%	50.7%	-56.5%	80.8%	-26.8%
Home Price Index	-7.1%	-8.1%	-4.4%	-7.3%	-6.5%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	7.00	7.40	7.78	7.30	7.91

BANKING TRENDS

General Information

	Q4-11	Q3-11	Q4-10	2011	2010
Institutions (#)	242	246	268	242	268
Total Assets (in millions)	269,250	265,436	269,797	269,250	269,797
New Institutions (# < 3 years)	1	4	11	1	11
Subchapter S Institutions	64	65	71	64	71

Asset Quality

	Q4-11	Q3-11	Q4-10	2011	2010
Past-Due and Nonaccrual Loans / Total Loans (median %)	7.09	7.21	7.52	7.09	7.52
Noncurrent Loans / Total Loans (median %)	4.64	4.78	4.78	4.64	4.78
ALLL/Total Loans (median %)	2.18	2.19	2.16	2.18	2.16
ALLL/Noncurrent Loans (median multiple)	0.49	0.46	0.46	0.49	0.46
Net Loan Losses / Total Loans (median %)	1.23	0.83	1.54	1.17	1.44

Capital / Earnings

	Q4-11	Q3-11	Q4-10	2011	2010
Tier 1 Leverage (median %)	9.17	9.28	8.78	9.17	8.78
Return on Assets (median %)	0.21	0.26	-0.43	0.21	-0.28
Pretax Return on Assets (median %)	0.16	0.30	-0.44	0.23	-0.36
Net Interest Margin (median %)	3.84	3.85	3.62	3.82	3.54
Yield on Earning Assets (median %)	4.93	4.99	5.13	5.01	5.19
Cost of Funding Earning Assets (median %)	1.04	1.15	1.53	1.18	1.70
Provisions to Avg. Assets (median %)	0.59	0.56	0.99	0.65	0.95
Noninterest Income to Avg. Assets (median %)	0.44	0.48	0.46	0.46	0.47
Overhead to Avg. Assets (median %)	3.30	3.18	3.32	3.18	3.15

Liquidity/Sensitivity

	Q4-11	Q3-11	Q4-10	2011	2010
Net Loans to Assets (median %)	62.16	62.62	65.09	62.16	65.09
Noncore Funding to Assets (median %)	24.62	25.04	26.65	24.62	26.65
Long-term Assets to Assets (median %, call filers)	17.15	17.25	13.95	17.15	13.95
Brokered Deposits (number of institutions)	117	122	151	117	151
Brokered Deposits to Assets (median % for those above)	3.36	3.76	4.92	3.36	4.92

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

	Q4-11	Q3-11	Q4-10	2011	2010
Commercial and Industrial	55.99	56.02	60.29	55.99	60.29
Commercial Real Estate	289.33	296.76	327.97	289.33	327.97
Construction & Development	53.84	56.88	73.35	53.84	73.35
Multifamily Residential Real Estate	8.58	8.58	9.40	8.58	9.40
Nonresidential Real Estate	208.23	211.73	225.84	208.23	225.84
Residential Real Estate	172.08	175.24	182.27	172.08	182.27
Consumer	25.08	25.06	28.10	25.08	28.10
Agriculture	20.55	20.80	22.10	20.55	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	69 (28.5%)
Chattanooga, TN-GA	30	8,479	\$100 million to \$250 million	105 (43.4%)
Columbus, GA-AL	17	8,375	\$250 million to \$1 billion	53 (21.9%)
Augusta-Richmond County, GA-SC	21	7,264	\$1 billion to \$10 billion	13 (5.4%)
Savannah, GA	24	5,238	> \$10 billion	2 (0.8%)