

FDIC State Profile

Georgia

Second Quarter 2009

ECONOMIC INDICATORS (Change from year ago, unless noted)

Employment Growth Rates	Q2-09	Q1-09	Q2-08	2008	2007
Total Nonfarm (share of trailing four quarter employment in parentheses)	-5.1%	-4.2%	-0.3%	-1.0%	1.4%
Manufacturing (10%)	-12.3%	-10.9%	-4.6%	-5.4%	-3.6%
Other (non-manufacturing) Goods-Producing (5%)	-16.4%	-13.5%	-6.8%	-7.8%	0.9%
Private Service-Producing (68%)	-4.3%	-3.6%	0.1%	-0.7%	2.1%
Government (17%)	-0.4%	0.3%	2.9%	2.5%	2.0%
Unemployment Rate (% of labor force)	9.6%	9.0%	5.9%	6.2%	4.6%
Other Indicators	Q2-09	Q1-09	Q2-08	2008	2007
Single-Family Home Permits	-52.6%	-61.2%	-47.7%	-52.5%	-36.4%
Multifamily Building Permits	-56.9%	-70.7%	-68.1%	-55.6%	-2.5%
Home Price Index	-2.8%	-1.1%	0.5%	-0.1%	3.6%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	7.16	7.10	5.76	6.12	5.09

BANKING TRENDS

General Information	Q2-09	Q1-09	Q2-08	2008	2007
Institutions (#)	324	328	354	334	352
Total Assets (in millions)	283,151	289,306	287,538	300,327	284,714
New Institutions (# < 3 years)	32	40	48	42	47
Subchapter S Institutions	80	80	81	80	76

Asset Quality	Q2-09	Q1-09	Q2-08	2008	2007
Past-Due and Nonaccrual Loans / Total Loans (median %)	5.41	5.30	3.52	5.11	2.79
Noncurrent Loans / Total Loans (median %)	3.30	2.98	1.74	2.53	0.96
ALLL/Total Loans (median %)	1.65	1.61	1.39	1.58	1.34
ALLL/Noncurrent Loans (median multiple)	0.48	0.53	0.73	0.55	1.13
Net Loan Losses / Total Loans (median %)	0.83	0.37	0.21	0.65	0.15

Capital / Earnings	Q2-09	Q1-09	Q2-08	2008	2007
Tier 1 Leverage (median %)	8.77	8.71	9.42	8.95	9.50
Return on Assets (median %)	-0.44	0.15	0.37	0.03	0.95
Pretax Return on Assets (median %)	-0.64	0.16	0.51	-0.02	1.30
Net Interest Margin (median %)	3.28	3.14	3.48	3.42	4.20
Yield on Earning Assets (median %)	5.58	5.59	6.40	6.40	7.98
Cost of Funding Earning Assets (median %)	2.40	2.56	3.05	3.06	3.79
Provisions to Avg. Assets (median %)	0.64	0.44	0.37	0.79	0.28
Noninterest Income to Avg. Assets (median %)	0.46	0.49	0.57	0.52	0.61
Overhead to Avg. Assets (median %)	3.02	2.82	2.91	3.01	2.98

Liquidity / Sensitivity	Q2-09	Q1-09	Q2-08	2008	2007
Net Loans to Assets (median %)	70.7	70.4	74.8	72.7	73.8
Noncore Funding to Assets (median %)	32.7	33.3	32.0	33.8	29.4
Long-term Assets to Assets (median %, call filers)	11.6	12.0	11.6	12.0	8.9
Brokered Deposits (number of institutions)	218	219	221	216	218
Brokered Deposits to Assets (median % for those above)	11.3	12.1	10.6	13.3	9.6

Loan Concentrations (median % of Total Risk-Based Capital)	Q2-09	Q1-09	Q2-08	2008	2007
Commercial and Industrial	66.8	66.5	66.0	67.7	63.8
Commercial Real Estate	378.8	394.2	406.7	387.1	385.8
Construction & Development	121.4	129.1	157.5	140.0	169.6
Multifamily Residential Real Estate	8.9	7.9	6.8	7.2	6.5
Nonresidential Real Estate	209.6	206.5	184.0	203.7	168.3
Residential Real Estate	170.4	160.7	135.1	160.8	127.5
Consumer	27.1	24.7	26.1	26.5	27.2
Agriculture	16.0	13.9	9.5	11.4	9.1

BANKING PROFILE

Largest Deposit Markets (from 2008 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Atlanta-Sandy Springs-Marietta, GA	167	117,228	< \$100 million	89 (27.5%)
Chattanooga, TN-GA	28	7,643	\$100 million to \$250 million	121 (37.3%)
Augusta-Richmond County, GA-SC	20	6,629	\$250 million to \$1 billion	95 (29.3%)
Columbus, GA-AL	18	5,479	\$1 billion to \$10 billion	18 (5.6%)
Savannah, GA	23	5,385	> \$10 billion	1 (0.3%)