

FDIC State Profile

Georgia

Third Quarter 2009

ECONOMIC INDICATORS (Change from year ago, unless noted)

Employment Growth Rates	Q3-09	Q2-09	Q3-08	2008	2007
Total Nonfarm (share of trailing four quarter employment in parentheses)	-5.5%	-5.1%	-1.3%	-1.0%	1.4%
Manufacturing (9%)	-13.3%	-12.3%	-5.5%	-5.4%	-3.6%
Other (non-manufacturing) Goods-Producing (5%)	-17.7%	-16.4%	-8.7%	-7.8%	0.9%
Private Service-Producing (68%)	-4.5%	-4.3%	-1.0%	-0.7%	2.1%
Government (17%)	-1.4%	-0.4%	2.7%	2.5%	2.0%
Unemployment Rate (% of labor force)	10.2%	9.6%	6.4%	6.2%	4.6%
Other Indicators	Q3-09	Q2-09	Q3-08	2008	2007
Single-Family Home Permits	-28.7%	-52.6%	-54.2%	-52.5%	-36.4%
Multifamily Building Permits	-65.1%	-56.9%	-25.4%	-55.6%	-2.5%
Home Price Index	-4.0%	-2.8%	-1.1%	-0.2%	3.6%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	7.68	7.16	6.38	6.12	5.09

BANKING TRENDS

General Information	Q3-09	Q2-09	Q3-08	2008	2007
Institutions (#)	313	324	339	334	352
Total Assets (in millions)	276,213	283,081	283,540	300,325	284,714
New Institutions (# < 3 years)	28	32	46	42	47
Subchapter S Institutions	80	80	81	80	76
Asset Quality	Q3-09	Q2-09	Q3-08	2008	2007
Past-Due and Nonaccrual Loans / Total Loans (median %)	5.93	5.49	3.93	5.11	2.79
Noncurrent Loans / Total Loans (median %)	3.44	3.30	2.10	2.53	0.96
ALLL/Total Loans (median %)	1.82	1.66	1.38	1.58	1.34
ALLL/Noncurrent Loans (median multiple)	0.49	0.48	0.63	0.55	1.13
Net Loan Losses / Total Loans (median %)	0.83	0.83	0.36	0.65	0.15
Capital / Earnings	Q3-09	Q2-09	Q3-08	2008	2007
Tier 1 Leverage (median %)	8.74	8.77	9.28	8.95	9.50
Return on Assets (median %)	-0.31	-0.49	0.14	0.02	0.95
Pretax Return on Assets (median %)	-0.36	-0.68	0.13	-0.05	1.30
Net Interest Margin (median %)	3.38	3.28	3.47	3.42	4.20
Yield on Earning Assets (median %)	5.58	5.58	6.29	6.40	7.98
Cost of Funding Earning Assets (median %)	2.25	2.40	2.94	3.06	3.79
Provisions to Avg. Assets (median %)	0.95	0.65	0.47	0.79	0.28
Noninterest Income to Avg. Assets (median %)	0.51	0.46	0.51	0.52	0.61
Overhead to Avg. Assets (median %)	2.97	3.03	2.98	3.02	2.98
Liquidity / Sensitivity	Q3-09	Q2-09	Q3-08	2008	2007
Net Loans to Assets (median %)	70.0	70.6	74.0	72.7	73.8
Noncore Funding to Assets (median %)	31.8	32.7	32.5	33.9	29.4
Long-term Assets to Assets (median %, call filers)	12.0	11.6	11.8	12.0	8.9
Brokered Deposits (number of institutions)	213	219	220	216	218
Brokered Deposits to Assets (median % for those above)	9.4	11.4	12.1	13.4	9.6
Loan Concentrations (median % of Total Risk-Based Capital)	Q3-09	Q2-09	Q3-08	2008	2007
Commercial and Industrial	63.7	66.8	65.8	67.7	63.8
Commercial Real Estate	366.1	381.2	400.4	387.1	385.8
Construction & Development	115.4	122.7	148.6	140.0	169.6
Multifamily Residential Real Estate	9.8	8.9	6.4	7.3	6.5
Nonresidential Real Estate	226.8	210.1	196.5	203.5	168.3
Residential Real Estate	175.1	170.4	144.1	160.8	127.5
Consumer	26.3	27.4	26.3	26.5	27.2
Agriculture	17.6	16.0	9.8	11.4	9.1

BANKING PROFILE

Largest Deposit Markets (from 2009 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Atlanta-Sandy Springs-Marietta, GA	150	114,578	< \$100 million	85 (27.2%)
Chattanooga, TN-GA	29	8,091	\$100 million to \$250 million	115 (36.7%)
Columbus, GA-AL	18	7,124	\$250 million to \$1 billion	95 (30.4%)
Augusta-Richmond County, GA-SC	20	7,056	\$1 billion to \$10 billion	17 (5.4%)
Savannah, GA	25	5,700	> \$10 billion	1 (0.3%)