



State Profile

Georgia

Second Quarter 2017

ECONOMIC INDICATORS

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

	Q2-17	Q1-17	Q2-16	2016	2015
Total Nonfarm (share of trailing four quarter employment in parentheses)	2.7%	2.9%	2.8%	2.7%	2.8%
Manufacturing (9%)	0.2%	1.1%	2.6%	2.4%	3.0%
Other (non-manufacturing) Goods-Producing (4%)	3.6%	4.8%	5.7%	5.8%	5.9%
Private Service-Providing (71%)	3.2%	3.2%	3.1%	3.0%	3.2%
Government (16%)	1.2%	2.1%	1.0%	1.0%	0.2%
Unemployment Rate (% of labor force)	4.9%	5.3%	5.3%	5.4%	5.9%

Other Indicators (change from year ago, unless noted)

	Q2-17	Q1-17	Q2-16	2016	2015
Single-Family Home Permits	10.3%	16.0%	14.1%	15.1%	21.3%
Multifamily Building Permits	-65.7%	-14.8%	-0.1%	22.1%	11.1%
Home Price Index	7.1%	6.3%	6.6%	6.6%	6.6%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	4.38	4.59	4.50	4.55	4.87

BANKING TRENDS

General Information

	Q2-17	Q1-17	Q2-16	2016	2015
Institutions (#)	181	181	192	183	194
Total Assets (in millions)	308,817	306,699	300,538	306,438	289,292
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions	56	56	56	56	56

Asset Quality

	Q2-17	Q1-17	Q2-16	2016	2015
Past-Due and Nonaccrual Loans / Total Loans (median %)	1.46	1.55	1.79	1.98	2.22
Noncurrent Loans / Total Loans (median %)	0.89	0.97	1.07	1.02	1.20
ALLL/Total Loans (median %)	1.37	1.44	1.46	1.41	1.49
ALLL/Noncurrent Loans (median multiple)	1.54	1.43	1.37	1.36	1.15
Net Loan Losses / Total Loans (median %)	0.01	0.00	0.01	0.09	0.14

Capital / Earnings

	Q2-17	Q1-17	Q2-16	2016	2015
Tier 1 Leverage (median %)	10.53	10.46	10.55	10.56	10.49
Return on Assets (median %)	1.03	0.89	0.95	0.98	0.92
Pretax Return on Assets (median %)	1.29	1.18	1.24	1.20	1.11
Net Interest Margin (median %)	4.01	3.94	4.01	3.98	3.96
Yield on Earning Assets (median %)	4.49	4.38	4.43	4.42	4.48
Cost of Funding Earning Assets (median %)	0.39	0.40	0.41	0.41	0.45
Provisions to Avg. Assets (median %)	0.04	0.04	0.04	0.06	0.05
Noninterest Income to Avg. Assets (median %)	0.62	0.63	0.64	0.66	0.64
Overhead to Avg. Assets (median %)	3.03	3.00	3.07	3.09	3.24

Liquidity/Sensitivity

	Q2-17	Q1-17	Q2-16	2016	2015
Net Loans to Assets (median %)	65.56	64.17	64.32	63.64	62.83
Noncore Funding to Assets (median %)	5.65	5.33	5.56	5.56	5.11
Long-term Assets to Assets (median %, call filers)	24.51	24.73	23.64	23.68	23.57
Brokered Deposits (number of institutions)	50	49	51	52	55
Brokered Deposits to Assets (median % for those above)	3.65	3.72	3.03	3.36	2.37

Loan Concentrations (median % of Qualifying Total Capital)

	Q2-17	Q1-17	Q2-16	2016	2015
Commercial and Industrial	51.30	48.45	49.72	49.43	49.23
Commercial Real Estate	247.00	240.49	251.87	252.45	243.86
Construction & Development	49.45	51.30	49.16	54.22	47.62
Multifamily Residential Real Estate	8.64	8.22	8.83	8.59	9.12
Nonresidential Real Estate	170.41	173.35	178.53	173.95	179.88
Residential Real Estate	158.42	157.84	158.40	158.24	155.01
Consumer	21.07	21.14	22.54	21.39	24.04
Agriculture	30.78	32.88	28.63	31.66	30.98

BANKING PROFILE

Largest Deposit Markets (from 2016 Summary of Deposits)

	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Atlanta-Sandy Springs-Roswell, GA	91	156,210	< \$100 million	37 (20.4%)
Chattanooga, TN-GA	27	9,377	\$100 million to \$250 million	85 (47%)
Augusta-Richmond County, GA-SC	20	7,995	\$250 million to \$1 billion	45 (24.9%)
Savannah, GA	21	7,085	\$1 billion to \$10 billion	11 (6.1%)
Columbus, GA-AL	16	6,597	> \$10 billion	3 (1.7%)