

FDIC State Profile

Georgia

Fourth Quarter 2017

ECONOMIC INDICATORS

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

	Q4-17	Q3-17	Q4-16	2017	2016
Total Nonfarm (share of trailing four quarter employment in parentheses)	1.6%	1.6%	2.3%	1.8%	2.6%
Manufacturing (9%)	2.1%	2.0%	2.4%	2.2%	2.6%
Other (non-manufacturing) Goods-Producing (4%)	4.1%	1.7%	6.3%	4.0%	6.0%
Private Service-Providing (71%)	1.7%	1.7%	2.4%	1.9%	2.8%
Government (15%)	0.5%	0.9%	0.7%	0.7%	0.5%
Unemployment Rate (% of labor force)	4.5%	4.5%	5.4%	4.8%	5.4%

Other Indicators (change from year ago, unless noted)

	Q4-17	Q3-17	Q4-16	2017	2016
Single-Family Home Permits	2.2%	8.7%	18.4%	9.3%	15.1%
Multifamily Building Permits	-59.8%	47.2%	9.6%	-32.2%	22.1%
Home Price Index	7.1%	6.9%	6.8%	6.9%	6.6%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	4.22	4.43	4.51	4.41	4.55

BANKING TRENDS

General Information

	Q4-17	Q3-17	Q4-16	2017	2016
Institutions (#)	177	178	183	177	183
Total Assets (in millions)	312,329	312,602	306,436	312,329	306,436
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions	54	54	56	54	56

Asset Quality

	Q4-17	Q3-17	Q4-16	2017	2016
Past-Due and Nonaccrual Loans / Total Loans (median %)	1.75	1.64	1.98	1.75	1.98
Noncurrent Loans / Total Loans (median %)	0.93	0.85	1.02	0.93	1.02
ALLL/Total Loans (median %)	1.35	1.32	1.41	1.35	1.41
ALLL/Noncurrent Loans (median multiple)	1.41	1.49	1.36	1.41	1.36
Net Loan Losses / Total Loans (median %)	0.04	0.01	0.10	0.05	0.09

Capital / Earnings

	Q4-17	Q3-17	Q4-16	2017	2016
Tier 1 Leverage (median %)	10.52	10.45	10.56	10.52	10.56
Return on Assets (median %)	0.68	1.06	0.93	0.93	0.98
Pretax Return on Assets (median %)	1.22	1.41	1.14	1.28	1.20
Net Interest Margin (median %)	4.18	4.07	3.96	4.02	3.98
Yield on Earning Assets (median %)	4.63	4.61	4.38	4.52	4.42
Cost of Funding Earning Assets (median %)	0.45	0.43	0.41	0.42	0.41
Provisions to Avg. Assets (median %)	0.05	0.05	0.03	0.06	0.06
Noninterest Income to Avg. Assets (median %)	0.64	0.64	0.66	0.64	0.66
Overhead to Avg. Assets (median %)	3.14	3.10	3.12	3.07	3.09

Liquidity/Sensitivity

	Q4-17	Q3-17	Q4-16	2017	2016
Net Loans to Assets (median %)	65.34	65.02	63.64	65.34	63.64
Noncore Funding to Assets (median %)	5.78	5.77	5.56	5.78	5.56
Long-term Assets to Assets (median %, call filers)	23.23	24.02	23.68	23.23	23.68
Brokered Deposits (number of institutions)	44	47	52	44	52
Brokered Deposits to Assets (median % for those above)	3.92	3.93	3.36	3.92	3.36

Loan Concentrations (median % of Qualifying Total Capital)

	Q4-17	Q3-17	Q4-16	2017	2016
Commercial and Industrial	52.21	51.34	49.43	52.21	49.43
Commercial Real Estate	253.74	253.15	252.45	253.74	252.45
Construction & Development	49.73	49.25	54.22	49.73	54.22
Multifamily Residential Real Estate	7.63	8.28	8.59	7.63	8.59
Nonresidential Real Estate	174.27	173.31	173.95	174.27	173.95
Residential Real Estate	158.66	160.27	158.24	158.66	158.24
Consumer	21.95	21.87	21.39	21.95	21.39
Agriculture	30.44	30.88	31.66	30.44	31.66

BANKING PROFILE

Largest Deposit Markets (from 2017 Summary of Deposits)

	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Atlanta-Sandy Springs-Roswell, GA	88	166,888	< \$100 million	36 (20.3%)
Chattanooga, TN-GA	27	9,708	\$100 million to \$250 million	80 (45.2%)
Augusta-Richmond County, GA-SC	19	8,288	\$250 million to \$1 billion	47 (26.6%)
Columbus, GA-AL	16	7,303	\$1 billion to \$10 billion	11 (6.2%)
Savannah, GA	21	7,187	> \$10 billion	3 (1.7%)