

	All Insured Institutions Georgia December 31, 2024			All Insured Institutions National December 31, 2023			All Insured Institutions National December 31, 2022		
	All Institutions	Assets Less Than \$1 Billion	Assets Greater Than \$1 Billion	All Institutions	Assets Less Than \$1 Billion	Assets Greater Than \$1 Billion	All Institutions	Assets Less Than \$1 Billion	Assets Greater Than \$1 Billion
Number of Institutions	140	124	16	4,587	3,598	989	4,706	3,725	981
Number of Employees	16,854	6,095	10,759	2,078,686	185,015	1,893,671	2,125,175	189,736	1,935,439
AGGREGATE CONDITION AND INCOME DATA (\$ in Millions)									
Total Assets	158,985	39,683	119,302	23,666,569	1,139,339	22,527,230	23,595,504	1,144,254	22,451,250
Earning Assets	147,016	37,093	109,924	21,484,035	1,066,778	20,417,257	21,397,098	1,070,533	20,326,565
Total Loans & Leases	111,052	24,983	86,069	12,452,080	747,190	11,704,890	12,226,759	724,262	11,502,498
Other Real Estate Owned	34	28	5	2,874	412	2,462	2,593	448	2,145
Total Deposits	136,894	34,528	102,366	18,814,086	959,828	17,854,257	19,215,124	987,448	18,227,676
Equity Capital	16,553	4,284	12,268	2,293,889	113,963	2,179,927	2,206,035	106,973	2,099,061
Net Income (year-to-date)	2,007	580	1,427	254,091	12,024	242,067	262,670	13,194	249,476
Net Interest Income	5,349	1,505	3,844	698,159	36,863	661,297	633,307	36,477	596,830
Provisions for Credit Losses	285	54	231	86,617	1,223	85,394	51,629	887	50,742
Noninterest Income	1,352	388	964	305,350	12,763	292,587	290,735	12,468	278,267
Net Charge-Offs	219	23	195	63,024	684	62,340	31,456	370	31,086
PERFORMANCE RATIOS (YTD, %)									
Yield on Earning Assets	5.91	6.13	5.83	5.43	5.00	5.45	3.50	3.87	3.48
Cost of Funding Earning Assets	2.18	1.89	2.28	2.13	1.47	2.17	0.55	0.42	0.55
Net Interest Margin	3.72	4.25	3.55	3.30	3.53	3.28	2.95	3.45	2.93
Noninterest Income to Average Assets	0.87	1.02	0.82	1.31	1.15	1.31	1.23	1.10	1.24
Noninterest Expense to Average Assets	2.34	3.00	2.13	2.54	3.02	2.51	2.28	2.86	2.25
Net Charge-Offs to Loans & Leases	0.20	0.10	0.23	0.52	0.10	0.54	0.27	0.05	0.28
Credit-Loss Provision to Net Charge-Offs	136.46	224.49	126.01	136.52	169.35	136.16	159.86	239.31	158.91
Net Operating Income to Average Assets	1.42	1.53	1.38	1.13	1.13	1.13	1.13	1.19	1.13
Retained Earnings to Average Equity	5.85	8.21	5.03	1.84	5.34	1.66	4.96	6.22	4.90

	All Insured Institutions Georgia December 31, 2024			All Insured Institutions National December 31, 2023			All Insured Institutions National December 31, 2022		
	All Institutions	Assets Less Than \$1 Billion	Assets Greater Than \$1 Billion	All Institutions	Assets Less Than \$1 Billion	Assets Greater Than \$1 Billion	All Institutions	Assets Less Than \$1 Billion	Assets Greater Than \$1 Billion
Pretax Return on Assets	1.63	1.84	1.56	1.34	1.28	1.34	1.40	1.37	1.40
Return on Assets	1.29	1.53	1.22	1.09	1.08	1.09	1.11	1.17	1.11
Return on Equity	12.57	14.14	12.02	11.39	11.23	11.39	11.81	12.03	11.80
Percent of Unprofitable Institutions	5.71	6.45	0.00	5.41	6.09	2.93	3.55	4.03	1.73
Percent of Institutions with Earning Gains	67.86	67.74	68.75	47.50	50.19	37.71	55.86	54.95	59.33
CONDITION RATIOS (%)									
Net Loans & Leases to Total Assets	68.95	62.03	71.25	51.69	64.74	51.03	50.99	62.48	50.41
Loss Allowance to Loans & Leases	1.30	1.48	1.24	1.75	1.28	1.78	1.60	1.30	1.62
Reserve Coverage Ratio	185.80	185.29	185.98	203.36	237.55	202.03	217.32	265.85	215.33
30-89 Past Due Loans to Total Loans & Leases	0.44	0.76	0.35	0.61	0.52	0.61	0.56	0.46	0.56
Noncurrent Loans & Leases to Total Loans & Leases	0.70	0.80	0.67	0.86	0.54	0.88	0.74	0.49	0.75
Nonperforming Assets to Total Assets	0.51	0.57	0.49	0.47	0.39	0.47	0.39	0.35	0.40
Core Deposits to Total Liabilities	83.64	86.77	82.61	71.44	82.77	70.87	76.62	88.00	76.04
Equity Capital to Total Assets	10.40	10.80	10.27	9.68	10.00	9.67	9.34	9.34	9.34
Leverage (Core Capital) Ratio	10.55	11.98	10.08	9.13	11.43	9.02	8.97	11.15	8.86
Community Bank Leverage Ratio (CBLR) Election (Count)	44	43	1	1,669	1,528	141	1,657	1,517	140
Total Risk-Based Capital (Non CBLR Electors)	15.22	18.48	14.57	15.25	16.72	15.20	14.93	16.56	14.87
Gross 1-4 Family Mortgages to Gross Assets	17.98	17.24	18.22	11.88	19.53	11.49	11.57	18.24	11.23
Gross Real Estate Assets to Gross Assets	61.04	59.43	61.58	37.06	58.16	35.99	37.48	56.76	36.49

0* - Rounds to zero.

Source: Call Report and Thrift Financial Report
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