

Updated Georgia Banking Industry Performance Comparison

This chart looks at only at the banks reporting at year-end 2022 compared to the same banks reporting in 2021, plus the new entrant.

Year-to-date results	Georgia 12/31/2022 \$Millions	Georgia 12/31/2021 \$Millions
Institutions reporting 2022Q4	147	147
Number of Employees	17,471	17,031
Total Assets	\$ 152,693	\$ 146,000
Total Loans & Leases	\$ 106,074	\$ 93,095
Total Deposits	\$ 129,270	\$ 126,836
Net Income YTD	\$ 2,051	\$ 1,929
Yield on Earning Assets	3.87%	3.40%
Net Interest Margin	3.50%	3.19%
Net Charge-Offs to Loans & Leases	0.09%	0.11%
Return on Assets	1.38%	1.42%
Return on Equity	14.50%	13.23%
Percent of Profitable Institutions	95.9%	93.2%
Percent of Institutions with Earning Gains	73.5%	81.0%
Noncurrent Loans & Leases to Total Loans & Leases	0.42%	0.45%
Leverage (Core Capital) Ratio	9.89%	9.43%
Equity Capital to Total Assets	9.31%	10.30%
Source: S&P Global		

Georgia Community Bank Performance in 2022

This chart looks at the performance of Georgia's 141 banks defined as Community Banks by the FDIC.

Year-to-date results	Georgia Community Banks 12/31/2022 \$Millions	Georgia Community Banks 12/31/2021 \$Millions
Institutions reporting 2022Q4	141	141
Number of Employees	8,645	8,454
Total Assets	\$ 55,792	\$ 53,305
Total Loans & Leases	\$ 35,390	\$ 30,670
Total Deposits	\$ 49,774	\$ 47,226
Net Income YTD	\$ 670	\$ 446
Yield on Earning Assets	4.00%	3.79%
Net Interest Margin	3.68%	3.50%
Net Charge-Offs to Loans & Leases	0.04%	0.03%
Return on Assets	1.22%	0.91%
Return on Equity	13.36%	8.74%
Percent of Profitable Institutions	95.7%	92.9%
Percent of Institutions with Earning Gains	73.8%	81.6%
Noncurrent Loans & Leases to Total Loans & Leases	0.37%	0.54%
Leverage (Core Capital) Ratio	10.43%	10.00%
Equity Capital to Total Assets	9.05%	10.10%

Source: S&P Global