

Georgia Secure Deposit Program Review

6/1/2020

As of: 3/31/2020, (amended 4/23/2020)

2,768 Total Depositors Reported.†

Bank Name	Total Public Deposits in Accounts Requiring Collateralization	FDIC Insurance Covering Public Deposits	Total Net Deposits in Pool (Total Public Deposits Req. collateralization less FDIC Insurance)	Pledge Level %	Total Required Collateral	Current Reported Collateral	Over /Under	Pro Rata - Net Deposits - Current Reporting Period
AB&T	\$8,711,801	\$1,314,989	\$7,396,812	50%	\$3,698,406	\$3,800,000	\$101,594	0.05%
American Commerce Bank	\$5,459,060	\$1,835,033	\$3,624,027	50%	\$1,812,013	\$3,000,000	\$1,187,987	0.03%
American Pride Bank	\$207,658	\$207,658	\$0	25%	\$0	\$0	\$0	0.00%
Ameris Bank	\$975,674,539	\$62,999,783	\$912,674,756	50%	\$456,337,378	\$456,480,234	\$142,856	6.66%
Bank of America, National Association	\$1,676,466,793	\$16,224,725	\$1,660,242,068	50%	\$830,121,034	\$954,324,174	\$124,203,140	12.12%
BankSouth	\$26,021,366	\$3,652,178	\$22,369,188	50%	\$11,184,594	\$18,000,000	\$6,815,406	0.16%
Cadence Bank	\$289,988,985	\$18,263,365	\$271,725,620	50%	\$135,862,810	\$199,255,443	\$63,392,633	1.98%
CenterState Bank	\$28,580,632	\$3,905,887	\$24,674,745	50%	\$12,337,372	\$27,026,302	\$14,688,930	0.18%
Citibank, N.A.	\$0	\$0	\$0	50%	\$0	\$0	\$0	0.00%
Colony Bank	\$160,756,059	\$24,860,161	\$135,895,898	75%	\$101,921,924	\$118,137,292	\$16,215,369	0.99%
Douglas National Bank	\$7,031,625	\$1,250,000	\$5,781,625	25%	\$1,445,406	\$2,501,366	\$1,055,960	0.04%
Fifth Third Bank	\$804,797	\$500,000	\$304,797	50%	\$152,398	\$721,579	\$569,181	0.00%
First National Bank of Decatur County	\$11,425,935	\$2,034,120	\$9,391,816	50%	\$4,695,908	\$6,712,611	\$2,016,703	0.07%

Note: Net deposits used for calculating 20% of pool for additional required collateral: **\$13,702,657,147.07**

Note: Banks showing required collateral level totals above their required percentages indicate they have either deposits above 20% of net deposits in the pool based on above threshold, deposits above 200% of their Common Equity Tier 1 Capital or a combination of both, which requires additional collateral.

*Bank was in compliance for required collateral amount within three business days of month end.

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First Peoples Bank	\$67,008,483	\$3,399,999	\$63,608,484	50%	\$59,772,727	\$61,665,445	\$1,892,718	0.46%
First State Bank	\$14,998,445	\$3,929,387	\$11,069,058	50%	\$5,534,529	\$6,813,408	\$1,278,879	0.08%
FirstBank	\$78,762,125	\$2,652,133	\$76,109,992	50%	\$38,054,996	\$35,902,454	(\$2,152,542)*	0.56%
JPMorgan Chase Bank, National Association	\$732,433,931	\$6,515,265	\$725,918,665	50%	\$362,959,333	\$400,000,000	\$37,040,668	5.30%
Morris Bank	\$128,538,597	\$9,083,848	\$119,454,749	50%	\$59,727,375	\$62,995,755	\$3,268,381	0.87%
Newton Federal Bank	\$15,461,909	\$1,404,066	\$14,057,842	50%	\$7,028,921	\$8,000,000	\$971,079	0.10%
Pinnacle Bank	\$116,653,967	\$9,447,532	\$107,206,435	50%	\$53,603,218	\$60,000,000	\$6,396,782	0.78%
PNC Bank, National Association	\$880,405,479	\$8,572,620	\$871,832,859	75%	\$653,874,644	\$681,777,670	\$27,903,026	6.36%
Quantum National Bank	\$116,404,652	\$2,959,080	\$113,445,572	25%	\$28,361,393	\$39,000,000	\$10,638,607	0.83%
Regions Bank	\$393,305,191	\$23,947,405	\$369,357,786	50%	\$184,678,893	\$229,606,588	\$44,927,695	2.70%
Renasant Bank	\$218,731,220	\$17,134,478	\$201,596,742	50%	\$100,798,371	\$109,190,145	\$8,391,773	1.47%
ServisFirst Bank	\$58,267,842	\$2,326,069	\$55,941,773	50%	\$27,970,887	\$29,901,287	\$1,930,400	0.41%
SouthCrest Bank, NA	\$81,263,243	\$8,140,581	\$73,122,663	75%	\$54,841,997	\$61,555,367	\$6,713,370	0.53%
Southern Bank & Trust	\$3,427,900	\$1,455,000	\$1,972,900	50%	\$986,450	\$2,078,420	\$1,091,970	0.01%
Southwest Georgia Bank, a division of The First, A National Banking Association	\$82,283,068	\$8,006,046	\$74,277,022	50%	\$37,138,511	\$56,541,278	\$19,402,767	0.54%
Synovus Bank	\$1,948,064,714	\$71,448,983	\$1,876,615,731	50%	\$938,307,866	\$958,299,898	\$19,992,033	13.70%
The Citizens Bank of Swainsboro	\$14,488,797	\$3,148,733	\$11,340,064	50%	\$5,670,032	\$8,801,391	\$3,131,359	0.08%
The Commercial Bank	\$39,874,921	\$1,883,894	\$37,991,027	25%	\$9,497,757	\$9,980,083	\$482,326	0.28%

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The Piedmont Bank	\$94,744,062	\$2,750,000	\$91,994,062	50%	\$45,997,031	\$48,075,377	\$2,078,346	0.67%
Truist Bank	\$3,454,172,199	\$114,159,563	\$3,340,012,636	50%	\$1,969,746,921	\$2,079,510,842	\$109,763,921	24.37%
U.S. Bank, National Association	\$0	\$0	\$0	50%	\$0	\$0	\$0	0.00%
United Community Bank	\$1,027,737,619	\$50,644,495	\$977,093,124	25%	\$244,273,281	\$289,626,307	\$45,353,026	7.13%
Vinings Bank	\$48,648,326	\$3,000,000	\$45,648,326	75%	\$34,236,244	\$43,131,740	\$8,895,495	0.33%
Wells Fargo Bank, National Association	\$2,955,555,042	\$87,473,063	\$2,868,081,979	50%	\$1,497,816,265	\$1,688,481,101	\$190,664,836	20.93%
	\$15,762,360,982	\$580,530,138	\$15,181,830,844		\$7,980,446,884	\$8,760,893,558	\$780,446,674	

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