

Georgia Secure Deposit Program Review

8/3/2020

As of: 5/31/2020

2,762 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	Pro Rata - Total Deposits - Current Reporting Period	Pro Rata - Net Deposits for setting 20% concentration level
AB&T	\$7,632,325	\$1,338,246	\$6,294,079	50%	\$3,147,040	\$3,800,000	\$652,960	0.04%	0.05%	0.05%
American Commerce Bank	\$5,812,645	\$1,835,033	\$3,977,612	25%	\$994,403	\$1,500,000	\$505,597	0.03%	0.04%	0.03%
American Pride Bank	\$189,051	\$189,051	\$0	50%	\$0	\$0	\$0	0.00%	0.00%	0.00%
Ameris Bank	\$1,167,030,131	\$63,073,011	\$1,103,957,121	50%	\$551,978,560	\$550,969,813	(\$1,008,747)***	7.75%	7.87%	8.06%
Bank of America, National Association	\$1,472,517,169	\$16,044,892	\$1,456,472,277	50%	\$728,236,138	\$852,060,318	\$123,824,179	10.22%	9.93%	10.63%
BankSouth	\$38,651,191	\$4,194,124	\$34,457,067	50%	\$17,228,534	\$23,000,000	\$5,771,466	0.24%	0.26%	0.25%
Cadence Bank	\$275,652,470	\$17,793,903	\$257,858,567	50%	\$128,929,284	\$160,711,279	\$31,781,996	1.81%	1.86%	1.88%
Citibank, N.A.	\$0	\$0	\$0	50%	\$0	\$0	\$0	0.00%	0.00%	0.00%
Colony Bank	\$148,511,647	\$24,428,386	\$124,083,261	75%	\$93,062,446	\$112,966,298	\$19,903,853	0.87%	1.00%	0.91%
Douglas National Bank	\$6,869,449	\$1,250,001	\$5,619,448	25%	\$1,404,862	\$2,492,802	\$1,087,940	0.04%	0.05%	0.04%
Fifth Third Bank	\$1,807,712	\$750,000	\$1,057,712	50%	\$528,856	\$707,560	\$178,704	0.01%	0.01%	0.01%
First National Bank of Decatur County	\$10,484,084	\$2,032,009	\$8,452,074	50%	\$4,226,037	\$6,380,915	\$2,154,878	0.06%	0.07%	0.06%
First Peoples Bank	\$62,932,578	\$3,507,015	\$59,425,564	50%	\$54,592,345	\$59,840,536	\$5,248,191	0.42%	0.42%	0.43%
First State Bank	\$15,422,532	\$4,000,830	\$11,421,702	50%	\$5,710,851	\$6,719,277	\$1,008,426	0.08%	0.10%	0.08%
FirstBank	\$76,311,138	\$2,597,755	\$73,713,383	50%	\$36,856,692	\$39,556,531	\$2,699,840	0.52%	0.51%	0.54%

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.

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JPMorgan Chase Bank, National Association	\$744,766,905	\$6,237,462	\$738,529,443	50%	\$369,264,722	\$495,834,134	\$126,569,413	5.18%	5.02%	5.39%
Morris Bank	\$123,590,532	\$8,930,947	\$114,659,585	50%	\$57,329,793	\$62,316,629	\$4,986,836	0.80%	0.83%	0.84%
Newton Federal Bank	\$15,453,854	\$1,388,929	\$14,064,925	50%	\$7,032,462	\$8,000,000	\$967,538	0.10%	0.10%	0.10%
Pinnacle Bank	\$135,675,251	\$11,653,877	\$124,021,374	50%	\$62,010,687	\$60,000,000	(\$2,010,687)***	0.87%	0.91%	0.91%
PNC Bank, National Association	\$880,525,358	\$8,531,226	\$871,994,132	75%	\$653,995,599	\$673,942,071	\$19,946,472	6.12%	5.94%	6.36%
Quantum National Bank	\$115,391,077	\$2,959,315	\$112,431,762	25%	\$28,107,941	\$35,000,000	\$6,892,060	0.79%	0.78%	0.82%
Regions Bank	\$390,950,351	\$23,946,198	\$367,004,152	50%	\$183,502,076	\$222,607,161	\$39,105,085	2.58%	2.64%	2.68%
Renasant Bank	\$209,679,662	\$17,136,089	\$192,543,573	50%	\$96,271,786	\$98,353,661	\$2,081,874	1.35%	1.41%	1.41%
ServisFirst Bank	\$58,182,041	\$2,339,703	\$55,842,338	50%	\$27,921,169	\$28,789,438	\$868,269	0.39%	0.39%	0.41%
South State Bank NA (formerly CenterState Bank)	\$34,459,027	\$3,866,748	\$30,592,279	50%	\$15,296,140	\$27,436,977	\$12,140,838	0.21%	0.23%	0.22%
SouthCrest Bank, NA	\$88,320,889	\$8,044,751	\$80,276,138	75%	\$60,207,104	\$66,678,287	\$6,471,183	0.56%	0.60%	0.59%
Southwest Georgia Bank, a division of The First, A National Banking Association	\$80,313,294	\$7,758,686	\$72,554,608	50%	\$36,277,304	\$52,071,341	\$15,794,037	0.51%	0.54%	0.53%
Synovus Bank	\$1,870,080,745	\$69,461,786	\$1,800,618,959	50%	\$900,309,479	\$933,129,313	\$32,819,833	12.64%	12.61%	13.14%
The Citizens Bank of Swainsboro	\$21,979,826	\$2,862,782	\$19,117,045	50%	\$9,558,523	\$11,822,032	\$2,263,510	0.13%	0.15%	0.14%
The Commercial Bank	\$36,707,224	\$1,885,434	\$34,821,790	25%	\$8,705,447	\$9,485,621	\$780,173	0.24%	0.25%	0.25%
The Piedmont Bank	\$89,530,845	\$2,750,000	\$86,780,845	25%	\$21,695,211	\$22,448,672	\$753,461	0.61%	0.60%	0.63%
Truist Bank	\$3,386,029,880	\$112,892,101	\$3,273,137,779	25%	\$1,217,739,207	\$1,338,967,414	\$121,228,207	22.97%	22.83%	23.89%

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U.S. Bank, National Association	\$0	\$0	\$0	50%	\$0	\$0	\$0	0.00%	0.00%	0.00%
United Community Bank	\$1,008,001,516	\$50,790,686	\$957,210,830	25%	\$239,302,707	\$284,946,902	\$45,644,195	6.72%	6.80%	6.99%
Vinings Bank	\$46,490,742	\$3,000,000	\$43,490,742	75%	\$32,618,057	\$43,183,586	\$10,565,529	0.31%	0.31%	0.32%
Wells Fargo Bank, National Association	\$2,202,407,429	\$88,214,716	\$2,114,192,713	50%	\$1,057,096,357	\$1,278,913,972	\$221,817,616	14.84%	14.85%	15.43%
	\$14,828,360,570	\$577,685,691	\$14,250,674,878		\$6,711,137,817	\$7,574,632,537	\$863,494,720			

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