

# Georgia Secure Deposit Program Review

8/3/2020

As of: 6/30/2020

2,858 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	\$7,733,322	\$1,372,062	\$6,361,260	50%	\$3,180,630	\$3,800,000	\$619,370	0.04%	0.05%	0.05%
American Commerce Bank	\$5,805,961	\$1,835,033	\$3,970,928	25%	\$992,732	\$1,500,000	\$507,268	0.03%	0.04%	0.03%
American Pride Bank	\$197,078	\$197,078	\$0	50%	\$0	\$0	\$0	0.00%	0.00%	0.00%
Ameris Bank	\$1,158,876,093	\$63,443,540	\$1,095,432,553	50%	\$547,716,276	\$544,050,855	(\$3,665,422)**	7.30%	7.42%	7.99%
Bank of America, National Association	\$1,613,699,819	\$15,771,905	\$1,597,927,914	50%	\$798,963,957	\$901,780,733	\$102,816,776	10.64%	10.34%	11.66%
BankSouth	\$36,514,378	\$4,124,668	\$32,389,710	50%	\$16,194,855	\$23,000,000	\$6,805,145	0.22%	0.23%	0.24%
Cadence Bank	\$269,610,548	\$17,882,650	\$251,727,898	50%	\$125,863,949	\$151,032,779	\$25,168,830	1.68%	1.73%	1.84%
Citibank, N.A.	\$0	\$0	\$0	50%	\$0	\$0	\$0	0.00%	0.00%	0.00%
Colony Bank	\$148,212,496	\$24,091,716	\$124,120,780	75%	\$93,090,585	\$109,277,282	\$16,186,697	0.83%	0.95%	0.91%
Douglas National Bank	\$6,450,981	\$1,250,000	\$5,200,981	25%	\$1,300,245	\$2,499,810	\$1,199,565	0.03%	0.04%	0.04%
Fifth Third Bank	\$1,714,983	\$750,000	\$964,983	50%	\$482,491	\$701,669	\$219,177	0.01%	0.01%	0.01%
First National Bank of Decatur County	\$9,421,019	\$1,882,060	\$7,538,958	50%	\$3,769,479	\$6,182,339	\$2,412,860	0.05%	0.06%	0.06%
First Peoples Bank	\$60,939,032	\$3,645,209	\$57,293,823	50%	\$51,394,735	\$53,774,495	\$2,379,761	0.38%	0.39%	0.42%
First State Bank	\$15,037,666	\$3,817,960	\$11,219,706	50%	\$5,609,853	\$6,722,520	\$1,112,667	0.07%	0.10%	0.08%
FirstBank	\$69,958,327	\$2,757,571	\$67,200,756	50%	\$33,600,378	\$38,107,257	\$4,506,879	0.45%	0.45%	0.49%

**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.

\*\*Bank regained compliance for required collateral amount by FHLB Letter of Credit within three-to-five business days.

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JPMorgan Chase Bank, National Association	\$762,116,337	\$6,289,502	\$755,826,835	50%	\$377,913,418	\$591,633,344	\$213,719,927	5.03%	4.88%	5.52%
Morris Bank	\$123,425,291	\$9,066,569	\$114,358,722	50%	\$57,179,361	\$62,987,548	\$5,808,187	0.76%	0.79%	0.83%
Newton Federal Bank	\$15,461,718	\$1,393,367	\$14,068,351	50%	\$7,034,175	\$8,000,000	\$965,825	0.09%	0.10%	0.10%
Pinnacle Bank	\$126,297,934	\$11,368,001	\$114,929,933	50%	\$57,464,967	\$60,000,000	\$2,535,033	0.77%	0.81%	0.84%
PNC Bank, National Association	\$878,656,895	\$8,155,330	\$870,501,565	75%	\$652,876,174	\$672,809,258	\$19,933,084	5.80%	5.63%	6.35%
Quantum National Bank	\$115,774,341	\$2,959,316	\$112,815,025	25%	\$28,203,756	\$33,000,000	\$4,796,244	0.75%	0.74%	0.82%
Regions Bank	\$383,432,497	\$24,235,630	\$359,196,867	50%	\$179,598,434	\$217,204,705	\$37,606,272	2.39%	2.46%	2.62%
Renasant Bank	\$228,004,817	\$17,387,124	\$210,617,693	50%	\$105,308,847	\$105,312,146	\$3,299	1.40%	1.46%	1.54%
ServisFirst Bank	\$58,091,806	\$2,299,350	\$55,792,457	50%	\$27,896,228	\$27,674,994	(\$221,235)*	0.37%	0.37%	0.41%
South State Bank NA (formerly CenterState Bank)	\$305,789,693	\$20,088,333	\$285,701,360	50%	\$142,850,680	\$226,728,993	\$83,878,313	1.90%	1.96%	2.09%
SouthCrest Bank, NA	\$84,966,666	\$8,172,674	\$76,793,992	75%	\$57,595,494	\$67,036,591	\$9,441,097	0.51%	0.54%	0.56%
Southwest Georgia Bank, a division of The First, A National Banking Association	\$77,013,059	\$7,820,846	\$69,192,213	50%	\$34,596,107	\$51,245,725	\$16,649,618	0.46%	0.49%	0.50%
Synovus Bank	\$1,883,183,791	\$70,359,486	\$1,812,824,305	50%	\$906,412,153	\$921,191,547	\$14,779,394	12.07%	12.07%	13.23%
The Citizens Bank of Swainsboro	\$20,072,872	\$2,941,034	\$17,131,839	50%	\$8,565,920	\$9,670,625	\$1,104,706	0.11%	0.13%	0.13%
The Commercial Bank	\$44,110,474	\$1,992,614	\$42,117,860	25%	\$10,529,465	\$10,802,152	\$272,687	0.28%	0.28%	0.31%
The Piedmont Bank	\$88,098,247	\$2,750,000	\$85,348,247	25%	\$21,337,062	\$22,085,434	\$748,372	0.57%	0.56%	0.62%
Truist Bank	\$3,407,513,207	\$111,410,656	\$3,296,102,551	25%	\$1,240,703,979	\$1,278,408,297	\$37,704,318	21.95%	21.83%	24.05%

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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	\$1,051,515,520	\$51,500,951	\$1,000,014,569	25%	\$250,003,642	\$280,463,449	\$30,459,807	6.66%	6.74%	7.30%
Vinings Bank	\$44,193,876	\$3,000,000	\$41,193,876	75%	\$30,895,407	\$43,386,279	\$12,490,872	0.27%	0.28%	0.30%
Wells Fargo Bank, National Association	\$2,506,391,533	\$87,054,549	\$2,419,336,985	50%	\$1,209,668,492	\$1,364,528,376	\$154,859,884	16.11%	16.06%	17.66%
	<b>\$15,608,282,279</b>	<b>\$593,066,783</b>	<b>\$15,015,215,496</b>		<b>\$7,088,793,925</b>	<b>\$7,896,599,202</b>	<b>\$807,805,276</b>			

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