

Georgia Secure Deposit Program Review

9/19/2019

As of: 8/31/2019

2,883 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	\$13,358,985	\$1,493,254	\$11,865,732	50%	\$5,932,866	\$6,500,000	\$567,134	0.09%
American Commerce Bank	\$4,990,970	\$2,074,982	\$2,915,987	50%	\$1,457,994	\$3,000,000	\$1,542,006	0.02%
American Pride Bank	\$249,068	\$249,068	\$0	25%	\$0	\$0	\$0	0.00%
Ameris Bank	\$759,640,196	\$61,790,924	\$697,849,272	50%	\$348,924,636	\$364,711,286	\$15,786,651	5.33%
Bank of America, National Association	\$928,639,712	\$15,467,501	\$913,172,211	50%	\$456,586,105	\$503,021,411	\$46,435,305	6.97%
BankSouth	\$24,332,336	\$4,244,404	\$20,087,932	50%	\$10,043,966	\$13,000,000	\$2,956,034	0.15%
Branch Banking and Trust Company	\$996,674,589	\$51,054,690	\$945,619,899	50%	\$472,809,950	\$478,815,952	\$6,006,002	7.22%
Cadence Bank	\$301,125,891	\$20,025,743	\$281,100,149	50%	\$140,550,074	\$175,553,726	\$35,003,652	2.15%
CenterState Bank	\$35,046,743	\$4,285,226	\$30,761,518	50%	\$15,380,759	\$28,815,998	\$13,435,239	0.23%
Citibank, N.A.	\$0	\$0	\$0	50%	\$0	\$0	\$0	0.00%
Colony Bank	\$145,744,258	\$23,786,085	\$121,958,174	50%	\$60,979,087	\$82,478,639	\$21,499,552	0.93%
Douglas National Bank	\$7,011,659	\$1,250,000	\$5,761,659	25%	\$1,440,415	\$3,037,820	\$1,597,405	0.04%
Fifth Third Bank	\$315,241,097	\$750,000	\$314,491,097	25%	\$78,622,774	\$79,873,012	\$1,250,238	2.40%

Note: Net deposits used for calculating 20% of pool for additional required collateral: **\$13,094,554,196.00**

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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First National Bank of Decatur County	\$4,132,155	\$1,775,022	\$2,357,133	50%	\$1,178,567	\$1,645,702	\$467,136	0.02%
First Peoples Bank	\$26,442,323	\$3,589,974	\$22,852,350	50%	\$11,426,175	\$13,597,179	\$2,171,004	0.17%
First State Bank	\$12,879,825	\$3,704,252	\$9,175,573	50%	\$4,587,787	\$6,708,693	\$2,120,907	0.07%
FirstBank	\$53,647,847	\$2,551,637	\$51,096,210	50%	\$25,548,105	\$31,295,632	\$5,747,527	0.39%
JPMorgan Chase Bank, National Association	\$687,517,117	\$5,510,193	\$682,006,924	50%	\$341,003,462	\$400,000,000	\$58,996,538	5.21%
Morris Bank	\$62,233,658	\$8,961,261	\$53,272,397	50%	\$26,636,199	\$31,961,223	\$5,325,024	0.41%
Newton Federal Bank	\$4,649,215	\$924,270	\$3,724,945	50%	\$1,862,473	\$4,500,000	\$2,637,527	0.03%
Pinnacle Bank	\$89,120,295	\$9,006,751	\$80,113,544	50%	\$40,056,772	\$55,000,000	\$14,943,228	0.61%
PNC Bank, National Association	\$623,037,897	\$8,578,691	\$614,459,206	75%	\$460,844,405	\$483,262,099	\$22,417,695	4.69%
Quantum National Bank	\$103,387,797	\$2,611,678	\$100,776,119	25%	\$25,194,030	\$39,000,000	\$13,805,970	0.77%
Regions Bank	\$397,493,702	\$24,273,936	\$373,219,766	50%	\$186,609,883	\$226,715,227	\$40,105,344	2.85%
Renasant Bank	\$208,358,124	\$16,673,017	\$191,685,107	50%	\$95,842,554	\$97,600,994	\$1,758,440	1.46%
ServisFirst Bank	\$86,132,470	\$2,580,449	\$83,552,021	25%	\$20,888,005	\$42,437,478	\$21,549,472	0.64%
SouthCrest Bank, NA	\$57,623,567	\$8,720,999	\$48,902,568	75%	\$36,676,926	\$56,793,854	\$20,116,928	0.37%
Southern Bank & Trust	\$2,224,487	\$950,000	\$1,274,487	50%	\$637,244	\$1,816,642	\$1,179,399	0.01%
Southwest Georgia Bank	\$69,232,446	\$8,381,602	\$60,850,844	50%	\$30,425,422	\$62,462,472	\$32,037,050	0.46%
SunTrust Bank	\$2,456,897,567	\$67,520,551	\$2,389,377,017	50%	\$1,194,688,508	\$1,200,000,000	\$5,311,492	18.25%
Synovus Bank	\$1,113,670,400	\$79,591,185	\$1,034,079,215	50%	\$517,039,608	\$529,290,388	\$12,250,780	7.90%
The Citizens Bank of Swainsboro	\$12,165,121	\$3,066,985	\$9,098,136	50%	\$4,549,068	\$8,405,315	\$3,856,247	0.07%

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The Commercial Bank	\$18,558,153	\$1,344,711	\$17,213,441	25%	\$4,303,360	\$5,551,294	\$1,247,934	0.13%
The Piedmont Bank	\$67,984,326	\$2,500,000	\$65,484,326	50%	\$32,742,163	\$35,857,866	\$3,115,703	0.50%
U.S. Bank, National Association	\$0	\$0	\$0	50%	\$0	\$0	\$0	0.00%
United Community Bank	\$842,676,230	\$50,546,647	\$792,129,582	50%	\$396,064,791	\$403,672,229	\$7,607,438	6.05%
Vinings Bank	\$80,107,018	\$3,000,000	\$77,107,018	110%	\$105,778,738	\$112,151,563	\$6,372,825	0.59%
Wells Fargo Bank, National Association	\$2,307,003,264	\$85,917,270	\$2,221,085,993	50%	\$1,110,542,997	\$1,270,782,098	\$160,239,101	16.96%
	\$12,919,230,508	\$588,752,956	\$12,330,477,552		\$6,267,855,864	\$6,859,315,792	\$591,459,928	

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