

Georgia Secure Deposit Program Review

2/1/2021

As of: 9/30/2020

2,863 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	\$7,823,162	\$1,321,111	\$6,502,051	50%	\$3,251,025	\$3,800,000	\$548,975	0.05%	0.05%	0.05%
American Commerce Bank	\$5,420,235	\$1,835,033	\$3,585,202	50%	\$1,792,601	\$2,500,000	\$707,399	0.03%	0.04%	0.03%
American Pride Bank	\$195,568	\$195,568	\$0	50%	\$0	\$0	\$0	0.00%	0.00%	0.00%
Ameris Bank	\$1,161,537,144	\$63,271,539	\$1,098,265,605	75%	\$823,699,204	\$827,136,130	\$3,436,926	7.73%	7.78%	8.01%
Bank of America, National Association	\$978,185,455	\$15,842,379	\$962,343,075	75%	\$721,757,306	\$802,117,268	\$80,359,962	6.77%	6.55%	7.02%
BankSouth	\$37,741,123	\$3,778,636	\$33,962,488	25%	\$8,490,622	\$12,500,000	\$4,009,378	0.24%	0.25%	0.25%
Cadence Bank	\$353,109,087	\$17,623,300	\$335,485,786	110%	\$369,034,365	\$401,211,641	\$32,177,277	2.36%	2.37%	2.45%
Citibank, N.A.	\$0	\$0	\$0	75%	\$0	\$0	\$0	0.00%	0.00%	0.00%
Colony Bank	\$144,438,944	\$24,127,576	\$120,311,368	75%	\$90,233,526	\$102,387,330	\$12,153,804	0.85%	0.97%	0.88%
Douglas National Bank	\$7,077,380	\$1,250,000	\$5,827,380	25%	\$1,456,845	\$2,282,022	\$825,177	0.04%	0.05%	0.04%
Fifth Third Bank	\$1,778,546	\$750,000	\$1,028,546	75%	\$771,409	\$1,182,957	\$411,548	0.01%	0.01%	0.01%
First National Bank of Decatur County	\$8,318,008	\$2,035,867	\$6,282,141	75%	\$4,711,606	\$5,557,688	\$846,082	0.04%	0.06%	0.05%
First Peoples Bank	\$49,420,649	\$3,588,300	\$45,832,350	50%	\$32,868,525	\$37,287,030	\$4,418,505	0.32%	0.33%	0.33%
First State Bank	\$17,648,127	\$4,091,778	\$13,556,349	50%	\$6,778,175	\$7,446,451	\$668,276	0.10%	0.12%	0.10%
FirstBank	\$62,933,550	\$2,598,057	\$60,335,493	75%	\$45,251,620	\$48,372,674	\$3,121,054	0.42%	0.42%	0.44%

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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JPMorgan Chase Bank, National Association	\$789,418,852	\$6,340,603	\$783,078,249	75%	\$587,308,687	\$643,701,336	\$56,392,649	5.51%	5.29%	5.71%
Morris Bank	\$123,028,239	\$9,482,872	\$113,545,367	50%	\$56,772,684	\$60,572,406	\$3,799,722	0.80%	0.82%	0.83%
Newton Federal Bank	\$14,966,573	\$1,104,615	\$13,861,957	110%	\$15,248,153	\$16,000,000	\$751,847	0.10%	0.10%	0.10%
Pinnacle Bank	\$102,754,475	\$11,465,643	\$91,288,832	50%	\$45,644,416	\$60,000,000	\$14,355,584	0.64%	0.69%	0.67%
PNC Bank, National Association	\$68,179,560	\$8,413,809	\$59,765,751	75%	\$44,824,313	\$60,894,972	\$16,070,659	0.42%	0.46%	0.44%
Quantum National Bank	\$111,737,536	\$2,959,515	\$2,959,518	25%	\$739,880	\$31,000,000	\$30,260,121	0.02%	0.75%	0.02%
Regions Bank	\$366,145,689	\$24,250,983	\$341,894,707	75%	\$256,421,030	\$263,702,441	\$7,281,411	2.41%	2.45%	2.50%
Renasant Bank	\$220,627,394	\$17,743,045	\$202,884,349	75%	\$152,163,262	\$153,793,087	\$1,629,825	1.43%	1.48%	1.48%
ServisFirst Bank	\$58,279,136	\$2,263,232	\$56,015,904	50%	\$28,007,952	\$30,975,852	\$2,967,900	0.39%	0.39%	0.41%
South State Bank NA (formerly CenterState Bank)	\$251,749,740	\$19,570,196	\$232,179,545	75%	\$174,134,658	\$238,388,457	\$64,253,799	1.63%	1.69%	1.69%
SouthCrest Bank, NA	\$88,438,333	\$8,513,590	\$79,924,743	75%	\$59,943,557	\$59,538,001	(\$405,557)***	0.56%	0.59%	0.58%
Synovus Bank	\$2,194,355,213	\$83,586,128	\$2,110,769,085	75%	\$1,583,076,814	\$1,524,188,057	(\$58,888,757)*	14.85%	14.70%	15.40%
The Citizens Bank of Swainsboro	\$22,269,272	\$2,867,622	\$19,401,649	50%	\$9,700,825	\$11,146,276	\$1,445,452	0.14%	0.15%	0.14%
The Commercial Bank	\$40,282,309	\$2,253,316	\$38,028,994	50%	\$19,014,497	\$19,020,517	\$6,020	0.27%	0.27%	0.28%
The First, A National Banking Association (formerly SWGA)	\$80,434,175	\$8,078,862	\$72,355,313	75%	\$54,266,485	\$62,791,268	\$8,524,783	0.51%	0.54%	0.53%
The Piedmont Bank	\$83,715,656	\$3,000,000	\$80,715,656	50%	\$40,357,828	\$39,607,821	(\$750,007)*	0.57%	0.56%	0.59%
Truist Bank	\$3,976,149,396	\$112,550,507	\$3,863,598,889	75%	\$3,178,466,032	\$3,200,099,756	\$21,633,724	27.18%	26.63%	28.20%
U.S. Bank, National Association	\$0	\$0	\$0	75%	\$0	\$0	\$0	0.00%	0.00%	0.00%

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United Community Bank	\$1,045,857,501	\$52,222,202	\$993,635,299	50%	\$496,817,649	\$490,973,469	(\$5,844,180)*	6.99%	7.01%	7.25%
Vinings Bank	\$48,314,207	\$3,000,000	\$45,314,207	75%	\$33,985,655	\$37,138,663	\$3,153,008	0.32%	0.32%	0.33%
Wells Fargo Bank, National Association	\$2,407,251,454	\$86,313,887	\$2,320,937,567	75%	\$1,740,703,175	\$2,035,975,778	\$295,272,602	16.33%	16.12%	16.94%
	\$14,929,581,688	\$608,289,771	\$14,215,473,413		\$10,687,694,379	\$11,293,289,347	\$605,594,968			

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