

Georgia Secure Deposit Program Review

10/18/2019

As of: 9/30/2019

2,890 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	\$13,277,132	\$1,440,968	\$11,836,164	50%	\$5,918,082	\$6,500,000	\$581,918	0.09%
American Commerce Bank	\$4,927,527	\$2,079,982	\$2,847,544	50%	\$1,423,772	\$3,000,000	\$1,576,228	0.02%
American Pride Bank	\$245,346	\$245,346	\$0	25%	\$0	\$0	\$0	0.00%
Ameris Bank	\$756,175,754	\$61,694,627	\$694,481,127	50%	\$347,240,564	\$356,247,839	\$9,007,276	5.30%
Bank of America, National Association	\$1,005,671,072	\$15,811,035	\$989,860,036	50%	\$494,930,018	\$577,398,810	\$82,468,792	7.56%
BankSouth	\$28,723,754	\$4,086,491	\$24,637,264	50%	\$12,318,632	\$13,000,000	\$681,368	0.19%
Branch Banking and Trust Company	\$943,681,230	\$50,724,023	\$892,957,207	50%	\$446,478,604	\$473,506,909	\$27,028,305	6.82%
Cadence Bank	\$346,161,327	\$20,312,713	\$325,848,614	50%	\$162,924,307	\$170,529,236	\$7,604,929	2.49%
CenterState Bank	\$33,989,573	\$3,764,751	\$30,224,822	50%	\$15,112,411	\$28,395,421	\$13,283,010	0.23%
Citibank, N.A.	\$0	\$0	\$0	50%	\$0	\$0	\$0	0.00%
Colony Bank	\$142,133,989	\$23,710,311	\$118,423,677	50%	\$59,211,839	\$78,216,933	\$19,005,094	0.90%
Douglas National Bank	\$6,273,020	\$1,250,000	\$5,023,020	25%	\$1,255,755	\$2,795,878	\$1,540,123	0.04%
Fifth Third Bank	\$315,741,988	\$757,039	\$314,984,949	25%	\$78,746,237	\$79,535,812	\$789,575	2.41%

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.

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

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First National Bank of Decatur County	\$5,343,978	\$1,777,042	\$3,566,937	50%	\$1,783,469	\$1,633,161	(\$150,308)*	0.03%
First Peoples Bank	\$24,484,535	\$3,411,560	\$21,072,975	50%	\$10,536,487	\$13,590,519	\$3,054,031	0.16%
First State Bank	\$12,543,819	\$3,740,972	\$8,802,847	50%	\$4,401,424	\$6,591,790	\$2,190,367	0.07%
FirstBank	\$50,072,515	\$2,718,684	\$47,353,831	50%	\$23,676,916	\$25,184,584	\$1,507,669	0.36%
JPMorgan Chase Bank, National Association	\$699,833,060	\$5,477,823	\$694,355,237	50%	\$347,177,619	\$400,000,000	\$52,822,382	5.30%
Morris Bank	\$65,806,642	\$9,080,279	\$56,726,363	25%	\$14,181,591	\$17,961,223	\$3,779,632	0.43%
Newton Federal Bank	\$3,940,041	\$937,984	\$3,002,057	50%	\$1,501,028	\$4,500,000	\$2,998,972	0.02%
Pinnacle Bank	\$78,045,509	\$9,303,864	\$68,741,644	50%	\$34,370,822	\$55,000,000	\$20,629,178	0.52%
PNC Bank, National Association	\$618,477,692	\$8,392,658	\$610,085,034	75%	\$457,563,776	\$479,485,606	\$21,921,831	4.66%
Quantum National Bank	\$102,710,426	\$2,611,978	\$100,098,448	25%	\$25,024,612	\$39,000,000	\$13,975,388	0.76%
Regions Bank	\$386,003,713	\$24,197,466	\$361,806,247	50%	\$180,903,124	\$224,025,568	\$43,122,444	2.76%
Renasant Bank	\$207,061,411	\$16,954,554	\$190,106,856	25%	\$47,526,714	\$50,687,550	\$3,160,836	1.45%
ServisFirst Bank	\$85,063,436	\$2,316,709	\$82,746,727	50%	\$41,373,364	\$41,701,606	\$328,243	0.63%
SouthCrest Bank, NA	\$56,762,866	\$8,624,545	\$48,138,321	75%	\$36,103,740	\$55,433,669	\$19,329,929	0.37%
Southern Bank & Trust	\$2,214,837	\$1,200,000	\$1,014,837	50%	\$507,419	\$1,731,779	\$1,224,360	0.01%
Southwest Georgia Bank	\$68,987,143	\$8,291,102	\$60,696,041	50%	\$30,348,020	\$61,774,893	\$31,426,872	0.46%
SunTrust Bank	\$2,663,920,200	\$67,762,638	\$2,596,157,562	50%	\$1,298,078,781	\$1,491,951,737	\$193,872,955	19.83%
Synovus Bank	\$1,125,574,924	\$79,399,403	\$1,046,175,521	50%	\$523,087,761	\$523,590,845	\$503,085	7.99%
The Citizens Bank of Swainsboro	\$12,412,937	\$3,122,592	\$9,290,345	50%	\$4,645,173	\$8,322,589	\$3,677,417	0.07%

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The Commercial Bank	\$18,761,362	\$1,348,078	\$17,413,284	25%	\$4,353,321	\$5,432,192	\$1,078,871	0.13%
The Piedmont Bank	\$65,273,239	\$2,500,000	\$62,773,239	50%	\$31,386,620	\$31,117,726	(\$268,894)*	0.48%
U.S. Bank, National Association	\$0	\$0	\$0	50%	\$0	\$0	\$0	0.00%
United Community Bank	\$899,519,449	\$50,508,454	\$849,010,995	50%	\$424,505,497	\$429,004,703	\$4,499,206	6.48%
Vinings Bank	\$80,151,065	\$3,000,000	\$77,151,065	75%	\$78,868,364	\$85,304,245	\$6,435,881	0.59%
Wells Fargo Bank, National Association	\$2,888,410,074	\$87,580,621	\$2,800,829,454	50%	\$1,491,374,034	\$1,522,849,817	\$31,475,783	21.39%
	\$13,818,376,585	\$590,136,293	\$13,228,240,293		\$6,738,839,894	\$7,365,002,639	\$626,162,745	

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