

Georgia Secure Deposit Program Review

11/22/2019

As of: 10/31/2019

2,847 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	\$13,191,072	\$1,431,836	\$11,759,236	50%	\$5,879,618	\$6,500,000	\$620,382	0.09%
American Commerce Bank	\$4,915,025	\$2,079,982	\$2,835,042	50%	\$1,417,521	\$3,000,000	\$1,582,479	0.02%
American Pride Bank	\$255,486	\$255,486	\$0	25%	\$0	\$0	\$0	0.00%
Ameris Bank	\$846,672,857	\$62,408,544	\$784,264,313	50%	\$392,132,157	\$386,558,755	(\$5,573,401)*	5.99%
Bank of America, National Association	\$968,376,415	\$15,637,021	\$952,739,394	50%	\$476,369,697	\$578,304,450	\$101,934,753	7.28%
BankSouth	\$27,489,061	\$4,343,483	\$23,145,578	50%	\$11,572,789	\$13,000,000	\$1,427,211	0.18%
Branch Banking and Trust Company	\$1,197,976,965	\$51,978,187	\$1,145,998,778	50%	\$572,999,389	\$539,159,526	(\$33,839,863)*	8.75%
Cadence Bank	\$364,203,000	\$19,972,973	\$344,230,027	50%	\$172,115,013	\$220,997,149	\$48,882,136	2.63%
CenterState Bank	\$41,955,803	\$3,727,979	\$38,227,824	50%	\$19,113,912	\$27,853,165	\$8,739,252	0.29%
Citibank, N.A.	\$0	\$0	\$0	50%	\$0	\$0	\$0	0.00%
Colony Bank	\$154,346,327	\$24,229,538	\$129,855,245	50%	\$64,927,623	\$76,566,675	\$11,639,052	0.99%
Douglas National Bank	\$7,379,534	\$1,250,000	\$6,129,534	25%	\$1,532,384	\$2,781,054	\$1,248,670	0.05%
Fifth Third Bank	\$1,280,163	\$750,000	\$530,163	25%	\$132,541	\$749,079	\$616,538	0.00%

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	\$6,888,631	\$2,027,226	\$4,861,404	50%	\$2,430,702	\$3,197,008	\$766,306	0.04%
First Peoples Bank	\$24,161,968	\$3,614,063	\$20,547,905	50%	\$10,273,953	\$13,589,424	\$3,315,471	0.16%
First State Bank	\$12,558,315	\$3,736,055	\$8,822,260	50%	\$4,411,130	\$6,501,086	\$2,089,956	0.07%
FirstBank	\$51,809,850	\$2,673,596	\$49,136,254	50%	\$24,568,127	\$24,564,613	(\$3,514)**	0.38%
JPMorgan Chase Bank, National Association	\$706,949,741	\$5,760,354	\$701,189,387	50%	\$350,594,694	\$400,000,000	\$49,405,307	5.35%
Morris Bank	\$86,182,777	\$9,351,952	\$76,830,825	25%	\$19,207,706	\$20,944,342	\$1,736,635	0.59%
Newton Federal Bank	\$14,961,913	\$1,182,624	\$13,779,288	50%	\$6,889,644	\$8,000,000	\$1,110,356	0.11%
Pinnacle Bank	\$80,104,320	\$9,425,726	\$70,678,594	50%	\$35,339,297	\$55,000,000	\$19,660,703	0.54%
PNC Bank, National Association	\$618,249,062	\$8,488,341	\$609,760,721	75%	\$457,320,541	\$477,064,230	\$19,743,689	4.66%
Quantum National Bank	\$109,733,583	\$2,958,569	\$106,775,014	25%	\$26,693,753	\$39,000,000	\$12,306,247	0.82%
Regions Bank	\$339,502,274	\$24,076,981	\$315,425,293	50%	\$157,712,646	\$220,683,945	\$62,971,299	2.41%
Renasant Bank	\$223,842,372	\$17,428,138	\$206,414,234	25%	\$51,603,558	\$52,336,392	\$732,834	1.58%
ServisFirst Bank	\$84,966,474	\$2,323,787	\$82,642,687	50%	\$41,321,343	\$41,812,595	\$491,251	0.63%
SouthCrest Bank, NA	\$62,826,414	\$8,399,413	\$54,427,001	75%	\$40,820,251	\$55,498,447	\$14,678,196	0.42%
Southern Bank & Trust	\$3,096,106	\$1,200,000	\$1,896,106	50%	\$948,053	\$1,714,397	\$766,344	0.01%
Southwest Georgia Bank	\$70,144,044	\$8,393,083	\$61,750,961	50%	\$30,875,481	\$59,442,337	\$28,566,857	0.47%
SunTrust Bank	\$2,582,908,026	\$67,509,622	\$2,515,398,404	50%	\$1,257,699,202	\$2,300,000,000	\$1,042,300,798	19.21%
Synovus Bank	\$1,231,235,821	\$71,442,865	\$1,159,792,956	50%	\$579,896,478	\$723,061,817	\$143,165,339	8.86%
The Citizens Bank of Swainsboro	\$14,300,816	\$3,129,338	\$11,171,478	50%	\$5,585,739	\$8,395,514	\$2,809,775	0.09%

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The Commercial Bank	\$19,887,549	\$1,340,117	\$18,547,432	25%	\$4,636,858	\$5,342,805	\$705,947	0.14%
The Piedmont Bank	\$69,962,654	\$2,750,000	\$67,212,654	50%	\$33,606,327	\$33,033,016	(\$573,311)*	0.51%
U.S. Bank, National Association	\$0	\$0	\$0	50%	\$0	\$0	\$0	0.00%
United Community Bank	\$1,112,812,268	\$51,502,117	\$1,061,310,151	50%	\$530,655,075	\$562,628,811	\$31,973,735	8.10%
Vinings Bank	\$81,195,477	\$3,000,000	\$78,195,477	75%	\$80,696,085	\$87,308,633	\$6,612,549	0.60%
Wells Fargo Bank, National Association	\$3,054,401,514	\$88,025,989	\$2,966,375,525	50%	\$1,656,920,106	\$2,307,985,447	\$651,065,341	22.65%
	\$14,290,723,675	\$587,804,983	\$13,702,657,147		\$7,128,899,393	\$9,362,574,712	\$2,233,675,319	

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