

Georgia Secure Deposit Program Review

2/1/2021

As of: 11/30/2020

2,839 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	\$7,839,347	\$1,355,851	\$6,483,496	50%	\$3,241,748	\$3,800,000	\$558,252	0.04%	0.04%	0.05%
American Commerce Bank	\$5,652,225	\$1,837,783	\$3,814,442	50%	\$1,907,221	\$2,500,000	\$592,779	0.02%	0.03%	0.03%
American Pride Bank	\$188,008	\$188,008	\$0	50%	\$0	\$0	\$0	0.00%	0.00%	0.00%
Ameris Bank	\$1,282,765,193	\$63,803,608	\$1,218,961,584	75%	\$914,221,188	\$872,390,033	(\$41,831,155)** *	6.79%	6.91%	8.90%
Bank of America, National Association	\$1,135,724,007	\$15,461,202	\$1,120,262,805	75%	\$840,197,104	\$953,083,285	\$112,886,182	6.24%	6.12%	8.18%
BankSouth	\$56,513,204	\$3,866,073	\$52,647,131	25%	\$13,161,783	\$15,000,000	\$1,838,217	0.29%	0.30%	0.38%
Cadence Bank	\$372,389,627	\$17,698,414	\$354,691,214	110%	\$390,160,335	\$452,409,416	\$62,249,081	1.98%	2.01%	2.59%
Citibank, N.A.	\$0	\$0	\$0	75%	\$0	\$0	\$0	0.00%	0.00%	0.00%
Colony Bank	\$165,194,215	\$24,610,144	\$140,584,071	75%	\$105,438,053	\$121,109,946	\$15,671,893	0.78%	0.89%	1.03%
Douglas National Bank	\$11,820,159	\$1,250,000	\$10,570,159	25%	\$2,642,540	\$3,231,511	\$588,971	0.06%	0.06%	0.08%
Fifth Third Bank	\$1,966,939	\$750,000	\$1,216,939	75%	\$912,704	\$1,174,599	\$261,895	0.01%	0.01%	0.01%
First National Bank of Decatur County	\$9,707,032	\$1,901,796	\$7,805,236	75%	\$5,853,927	\$5,140,644	(\$713,283)*	0.04%	0.05%	0.06%
First Peoples Bank	\$46,260,523	\$3,628,186	\$42,632,338	50%	\$27,386,506	\$37,256,551	\$9,870,045	0.24%	0.25%	0.31%
First State Bank	\$19,858,909	\$4,778,149	\$15,080,760	50%	\$7,540,380	\$7,752,179	\$211,799	0.08%	0.11%	0.11%
FirstBank	\$61,908,501	\$2,585,102	\$59,323,400	75%	\$44,492,550	\$46,955,656	\$2,463,106	0.33%	0.33%	0.43%

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	\$890,670,783	\$6,094,795	\$884,575,988	75%	\$663,431,991	\$816,657,134	\$153,225,143	4.93%	4.80%	6.46%
Morris Bank	\$173,305,213	\$9,432,977	\$163,872,236	50%	\$81,936,118	\$85,926,239	\$3,990,121	0.91%	0.93%	1.20%
Newton Federal Bank	\$11,457,828	\$1,339,595	\$10,118,234	75%	\$7,588,675	\$16,000,000	\$8,411,325	0.06%	0.06%	0.07%
Pinnacle Bank	\$120,791,643	\$11,724,323	\$109,215,198	50%	\$54,607,599	\$60,000,000	\$5,392,401	0.61%	0.65%	0.80%
PNC Bank, National Association	\$71,465,276	\$8,226,458	\$63,238,818	110%	\$69,562,700	\$86,567,563	\$17,004,863	0.35%	0.38%	0.46%
Quantum National Bank	\$114,048,260	\$2,709,673	\$111,338,587	25%	\$27,834,647	\$31,000,000	\$3,165,353	0.62%	0.61%	0.81%
Regions Bank	\$480,691,144	\$24,352,514	\$456,338,631	110%	\$501,972,494	\$599,923,696	\$97,951,202	2.54%	2.59%	3.33%
Renasant Bank	\$241,834,598	\$18,358,749	\$223,475,849	75%	\$167,606,887	\$180,955,630	\$13,348,744	1.24%	1.30%	1.63%
ServisFirst Bank	\$57,950,026	\$2,268,670	\$55,681,356	50%	\$27,840,678	\$27,871,680	\$31,002	0.31%	0.31%	0.41%
South State Bank NA (formerly CenterState Bank)	\$305,705,098	\$19,622,406	\$286,082,692	75%	\$214,562,019	\$279,713,656	\$65,151,637	1.59%	1.65%	2.09%
SouthCrest Bank, NA	\$108,032,119	\$8,127,404	\$99,904,715	75%	\$74,928,536	\$76,135,414	\$1,206,878	0.56%	0.58%	0.73%
Synovus Bank	\$2,713,696,025	\$84,187,650	\$2,629,508,375	110%	\$2,892,459,212	\$2,959,203,507	\$66,744,294	14.65%	14.62%	19.19%
The Citizens Bank of Swainsboro	\$23,402,517	\$2,944,518	\$20,457,999	50%	\$10,229,000	\$14,288,233	\$4,059,234	0.11%	0.13%	0.15%
The Commercial Bank	\$46,856,044	\$2,242,492	\$44,613,552	50%	\$22,306,776	\$22,477,513	\$170,738	0.25%	0.25%	0.33%
The First, A National Banking Association (formerly SWGA)	\$82,021,418	\$8,151,986	\$73,869,432	50%	\$36,934,716	\$42,593,493	\$5,658,777	0.41%	0.44%	0.54%
The Piedmont Bank	\$97,477,834	\$3,000,000	\$94,477,834	50%	\$47,238,917	\$44,484,848	(\$2,754,069)*	0.53%	0.53%	0.69%
Truist Bank	\$4,941,273,803	\$112,576,100	\$4,828,697,703	75%	\$4,143,564,846	\$4,056,465,686	(\$87,099,159)** *	26.90%	26.62%	35.24%

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U.S. Bank, National Association	\$0	\$0	\$0	75%	\$0	\$0	\$0	0.00%	0.00%	0.00%
United Community Bank	\$1,400,180,530	\$52,110,113	\$1,348,070,416	50%	\$674,035,208	\$731,694,051	\$57,658,843	7.51%	7.54%	9.84%
Vinings Bank	\$47,071,057	\$3,000,000	\$44,071,057	75%	\$33,053,293	\$40,212,041	\$7,158,748	0.25%	0.25%	0.32%
Wells Fargo Bank, National Association	\$3,458,465,068	\$88,362,171	\$3,370,102,897	110%	\$3,644,156,040	\$4,142,680,730	\$498,524,690	18.77%	18.63%	24.59%
	\$18,564,184,173	\$612,546,910	\$17,951,785,140		\$15,753,006,388	\$16,836,654,934	\$1,083,648,546			

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