

## Atlanta MSA deposit market share

Rank	Company (ticker)	City, state	Active branches <sup>1</sup>		Total deposits		MSA market share	
			City, state	YOY change	2016 (\$B)	YOY change (%)	2016 (%)	YOY change (bps)
1	Wells Fargo & Co. (WFC)	San Francisco, CA	193	-3	19.17	7.0	21.24	41
2	Bank of America Corp. (BAC)	Charlotte, NC	134	-5	15.46	6.6	17.13	27
3	SunTrust Banks Inc. (STI)	Atlanta, GA	163	-3	10.09	4.7	11.18	-3
4	BB&T Corp. (BBT)	Winston-Salem, NC	87	-3	5.82	0.3	6.45	-30
5	Synovus Financial Corp. (SNV)	Columbus, GA	43	-1	4.57	6.6	5.06	7
6	Regions Financial Corp. (RF)	Birmingham, AL	68	-3	3.29	-9.2	3.65	-56
7	JPMorgan Chase & Co. (JPM)	New York, NY	82	-1	3.15	20.2	3.49	45
8	Fidelity Southern Corp. (LION)	Atlanta, GA	46	9	2.93	24.8	3.24	51
9	Bank of the Ozarks Inc. (OZRK)	Little Rock, AR	41	28	2.56	673.8	2.84	246
10	United Community Banks Inc. (UCBI)	Blairsville, GA	36	0	2.32	4.2	2.57	-2
11	PNC Financial Services Group Inc. (PNC)	Pittsburgh, PA	68	-1	2.17	3.0	2.41	-4
12	Hamilton State Bancshares Inc. (HMBH)	Hoschton, GA	24	2	1.32	10.4	1.46	7
13	State Bank Financial Corp. (STBZ)	Atlanta, GA	7	0	1.14	2.8	1.27	-2
14	Brand Group Holdings Inc.	Lawrenceville, GA	7	1	1.06	0.3	1.17	-6
15	United Bank Corp.	Barnesville, GA	14	1	0.90	8.0	1.00	3
16	Renasant Corp. (RNST)	Tupelo, MS	18	6	0.89	89.7	0.99	44
17	Fifth Third Bancorp (FITB)	Cincinnati, OH	29	0	0.88	-0.9	0.97	-6
18	IBERIABANK Corp. (IBKC)	Lafayette, LA	8	-1	0.85	-7.9	0.94	-13
19	First Citizens BancShares Inc. (FCNCA)	Raleigh, NC	14	-5	0.69	-7.1	0.76	-10
20	East West Bancorp Inc. (EWBC)	Pasadena, CA	3	-1	0.67	71.3	0.74	29
<b>MSA total</b>			<b>1,263</b>	<b>-33</b>	<b>90.23</b>	<b>4.9</b>	<b>-</b>	<b>-</b>

Data compiled Nov. 3, 2016.

Analysis limited to the metropolitan statistical area of Atlanta-Sandy Springs-Roswell, Ga.

Branch data is based on FDIC Summary of Deposits as of June 30, 2016, and is pro forma for openings, closings, mergers and acquisitions as of Nov. 3, 2016.

<sup>1</sup> Excludes nonretail branches, as defined by SNL Financial. The criteria used to determine an institution's "nonretail" status includes bank charter type, brokered deposits, credit card loans and the institution's broad market participation for banking services as per SNL's determination. Institutions that do not fit these criteria may still be considered "retail" if the company offers a full range of banking services.

Deposits are capped at \$500 million at each branch.

Analysis is at the holding company level and excludes credit unions.

Source: SNL Financial, an offering of S&P Global Market Intelligence