

# Atlanta-Sandy Springs-Roswell, GA, MSA by deposit market share

| Company (ticker)                        | City, state       | Active branches |              | Deposits in MSA (\$B) |              | YOY change in deposits (%) | Deposit market share (%) |          | YOY change in market share (bps) |
|---|-------------------|-----------------|--------------|-----------------------|--------------|----------------------------|--------------------------|----------|----------------------------------|
|   |                   | 2015            | 2014         | 2015                  | 2014         |                            | 2015                     | 2014     |                                  |
| Wells Fargo & Co. (WFC)                 | San Francisco, CA | 194             | 196          | 17.91                 | 16.31        | 9.83                       | 20.82                    | 20.46    | 36                               |
| Bank of America Corp. (BAC)             | Charlotte, NC     | 139             | 139          | 14.50                 | 12.75        | 13.74                      | 16.85                    | 16.00    | 85                               |
| SunTrust Banks Inc. (STI)               | Atlanta, GA       | 164             | 172          | 9.64                  | 9.15         | 5.36                       | 11.20                    | 11.48    | -28                              |
| BB&T Corp. (BBT)                        | Winston-Salem, NC | 87              | 91           | 5.81                  | 5.51         | 5.41                       | 6.75                     | 6.91     | -16                              |
| Synovus Financial Corp. (SNV)           | Columbus, GA      | 43              | 45           | 4.29                  | 3.98         | 7.68                       | 4.98                     | 5.00     | -2                               |
| Regions Financial Corp. (RF)            | Birmingham, AL    | 69              | 73           | 3.62                  | 3.31         | 9.44                       | 4.21                     | 4.15     | 6                                |
| Bank of the Ozarks Inc. (OZRK)          | Little Rock, AR   | 42              | 13           | 2.89                  | 0.32         | 807.05                     | 3.36                     | 0.40     | 296                              |
| Fidelity Southern Corp. (LION)          | Atlanta, GA       | 44              | 34           | 2.63                  | 2.17         | 20.91                      | 3.05                     | 2.73     | 32                               |
| JPMorgan Chase & Co. (JPM)              | New York, NY      | 83              | 82           | 2.62                  | 2.19         | 19.71                      | 3.04                     | 2.74     | 30                               |
| United Community Banks Inc. (UCBI)      | Blairsville, GA   | 36              | 36           | 2.23                  | 2.15         | 3.76                       | 2.59                     | 2.70     | -11                              |
| PNC Financial Services Group Inc. (PNC) | Pittsburgh, PA    | 68              | 65           | 2.11                  | 1.86         | 13.20                      | 2.45                     | 2.34     | 11                               |
| Hamilton State Bancshares Inc. (HMBH)   | Hoschton, GA      | 24              | 23           | 1.30                  | 1.22         | 7.24                       | 1.52                     | 1.53     | -1                               |
| State Bank Financial Corp. (STBZ)       | Atlanta, GA       | 7               | 5            | 1.11                  | 0.99         | 11.77                      | 1.29                     | 1.25     | 4                                |
| Brand Group Holdings Inc.               | Lawrenceville, GA | 6               | 7            | 1.06                  | 1.02         | 3.65                       | 1.23                     | 1.28     | -5                               |
| Renasant Corp. (RNST)                   | Tupelo, MS        | 17              | 12           | 1.00                  | 0.53         | 88.13                      | 1.17                     | 0.67     | 50                               |
| IBERIABANK Corp. (IBKC)                 | Lafayette, LA     | 8               | -            | 0.92                  | -            | -                          | 1.07                     | -        | -                                |
| Fifth Third Bancorp (FITB)              | Cincinnati, OH    | 29              | 29           | 0.88                  | 0.85         | 4.04                       | 1.03                     | 1.07     | -4                               |
| United Bank Corp.                       | Barnesville, GA   | 13              | 13           | 0.83                  | 0.81         | 3.10                       | 0.97                     | 1.02     | -5                               |
| First Citizens BancShares Inc. (FCNCA)  | Raleigh, NC       | 14              | 14           | 0.74                  | 0.43         | 72.36                      | 0.86                     | 0.54     | 32                               |
| Charter Financial Corp. (CHFN)          | West Point, GA    | 8               | 5            | 0.52                  | 0.22         | 139.94                     | 0.60                     | 0.27     | 33                               |
| <b>MSA total</b>                        |                   | <b>1,274</b>    | <b>1,318</b> | <b>86.06</b>          | <b>79.71</b> | <b>-</b>                   | <b>-</b>                 | <b>-</b> | <b>-</b>                         |

Data compiled April 25, 2016.

Analysis includes top 20 holding companies by deposit market share based on FDIC summary of deposits data as of June 30, 2015.

2015 data is pro forma for announced and completed M&A since June 30, 2015. 2014 data is based on Summary of Deposits filings as of June 30, 2014.

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

MSA = metropolitan statistical area

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