

# NORTH CAROLINA COMMISSIONER OF BANKS

## Annual Report



2015

---

n o r t h c a r o l i n a  
**COMMISSIONER OF BANKS**

Ray Grace  
Commissioner of Banks





# State of North Carolina

## OFFICE OF THE COMMISSIONER OF BANKS

PAT MCCRORY

GOVERNOR

RAY GRACE

COMMISSIONER OF BANKS

To The Honorable Pat McCrory, Governor of North Carolina:

I hereby respectfully submit the 2015 Annual Report of the Commissioner of Banks. The report provides financial information for the calendar year ended December 31, 2015, regarding North Carolina state-chartered commercial banks and savings institutions under supervision of the Office of the Commissioner of Banks.

Although economic challenges continued in 2015, North Carolina state-chartered banks and savings institutions showed continued signs of improvement and experienced a generally favorable year. Overall asset levels increased 17.2 percent during the year, compared to a net increase of just 4.4 percent in 2014. Several smaller institutions in the state realized healthy growth rates during the year and the following four banks each attained 25 percent or more growth in total assets: Bank of North Carolina, Thomasville; First Carolina Bank, Rocky Mount; Live Oak Banking Company, Wilmington; and First-Citizens Bank, Raleigh.

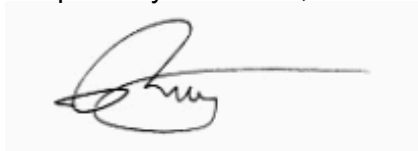
In the aggregate, North Carolina's state-chartered banks and savings institutions also improved their asset quality. Noncurrent loans and leases to total loans and leases decreased from 1.28 percent to 0.91 percent, while Other Real Estate Owned, an asset category comprised of foreclosed real estate collateral, decreased significantly, by 13 percent. Nonaccrual loans declined by 8 percent and loans past due 90 or more days dropped 26 percent.

Most of North Carolina's state-chartered institutions were also successful in maintaining generally favorable levels of profitability. In 2015, the aggregate return on average assets for state-chartered banks and savings institutions increased slightly, from 0.98 percent to 0.99 percent, despite marginal decreases in return on equity, down from 8.38 percent to 8.32 percent, and net interest margin, which fell from 3.29 percent to 3.21 percent. The decrease in the net interest margin is largely due to the continued low interest rate environment.

Most institutions are well-capitalized and are viable and important contributors to the communities and markets they serve. The Office of the Commissioner of Banks remains committed to and is focused on ensuring that all institutions under its supervision operate in a safe and sound manner, with adequate capital and capable management.

Detailed information on each bank is provided in the Bank Directory Section of this report. As a convenience to the public and the banking industry, this report is also available on the Commissioner of Banks' website at <http://www.nccob.gov>.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'Ray Grace', is centered within a light gray rectangular box. The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Ray Grace

Commissioner of Banks

**Table of Contents**

Aggregate Data..... 1

Bank Directory..... 3

State Trust Companies..... 22

Bank Charter and Office Activity..... 25

Legislative Summary..... 102

**NC State-Chartered Banks Aggregate Report of Condition \***

<b>Assets</b>	<b><u>2015</u></b>	<b><u>2014</u></b>	<b><u>2013</u></b>	<b><u>2012</u></b>	<b><u>2011</u></b>	<b><u>2010</u></b>
Cash and due from depository institutions	8,978	5,610	6,419	8,472	11,194	6,481
Securities	58,449	54,076	52,137	50,024	51,558	39,790
Federal funds sold & resell agreements	25	54	117	991	1,071	1,024
Total loans & leases	181,336	158,681	152,294	151,819	163,682	161,487
Less: Loan loss allowance	(1,791)	(1,804)	(2,574)	(2,519)	(3,567)	(4,116)
Trading account assets	824	658	671	939	1,084	934
Bank premises and fixed assets	4,035	3,409	3,446	3,463	3,724	3,577
Other real estate owned	424	488	667	1,024	2,005	2,538
Goodwill and other intangibles	10,916	8,715	8,684	8,309	7,369	7,904
All other assets	22,553	13,868	15,165	14,702	17,573	18,484
Total assets	285,749	243,755	237,426	237,224	255,793	238,103
<b>Liabilities &amp; Capital</b>	<b><u>2015</u></b>	<b><u>2014</u></b>	<b><u>2013</u></b>	<b><u>2012</u></b>	<b><u>2011</u></b>	<b><u>2010</u></b>
Total deposits	223,375	188,140	182,957	186,925	199,366	178,366
Federal funds & repurchase agreements	3,071	2,329	2,444	1,004	2,017	2,017
Trading liabilities	376	432	481	750	841	841
Other borrowed funds	15,033	15,318	15,252	13,080	14,793	14,793
Subordinated debt	3,024	2,025	1,212	1,447	2,230	2,235
All other liabilities	6,275	6,342	6,904	6,980	6,310	5,571
Equity capital	34,415	29,142	28,176	27,038	30,236	29,509
<b>Memo Items</b>	<b><u>2015</u></b>	<b><u>2014</u></b>	<b><u>2013</u></b>	<b><u>2012</u></b>	<b><u>2011</u></b>	<b><u>2010</u></b>
Interest-bearing deposits	160,170	137,289	137,588	144,616	166,829	152,034
Deposit held in foreign offices	0	0	0	0	1,042	7,323
Derivatives	58,751	67,899	64,413	74,231	73,799	71,400

**NC State-Chartered Banks Aggregate Report of Income \***

	<u>2015</u>	<u>2014</u>	<u>2013</u>	<u>2012</u>	<u>2011</u>	<u>2010</u>
Total interest income	8,451	7,701	8,183	8,699	9,664	10,156
Total interest expense	774	803	913	1,173	1,730	2,278
Net interest income	7,677	6,898	7,270	7,526	7,934	7,878
Provision for credit losses	221	115	405	1,317	1,885	3,810
Total noninterest income	4,491	3,894	3,957	3,429	2,649	3,048
Total noninterest expense	8,254	7,370	7,369	6,985	7,593	7,334
Pre-tax net operating income	3,693	3,307	3,453	2,653	1,105	(318)
Securities gains (losses)	16	(1)	(59)	30	(128)	525
Applicable income taxes	1,002	862	1,448	638	24	(128)
Noncontrolling entity income adjustment	(39)	(104)	(194)	(194)	(188)	(180)
Bank net income	2,668	2,340	1,870	1,852	765	155

<b>Other Items</b>	<u>2015</u>	<u>2014</u>	<u>2013</u>	<u>2012</u>	<u>2011</u>	<u>2010</u>
Number of institutions reporting	55	56	64	74	80	85
% of unprofitable institutions	5	11	13	20	35	44
% of deposits insured (estimated)	61	59	53	62	64	67
^ Full-time equivalent employees	50,197	43,817	44,959	44,942	47,863	47,469
Cash dividends	2,044	1,722	1,271	1,813	595	122
Net charge-offs	274	445	837	1,538	2,489	3,504
Noncurrent loans and leases	1,682	2,030	2,941	4,179	6,512	8,187
Restructured loans and leases	878	922	2,356	2,676	3,465	3,443
Unused loan commitments	75,240	62,210	56,746	46,277	48,277	46,929
Insider loans	652	696	875	909	1,112	1,434

\* *Rounded to Millions of Dollars*

^ *Numbers not rounded*

**Alliance Bank & Trust Company**

Gastonia

**Daniel M. Boyd, IV**  
President and Chief Executive Officer

292 W. Main Avenue, 28052  
Telephone: (704) 865-1634  
Fax: (704) 867-6155

**Assets (000)**

Cash and balances due from depository institutions	\$6,407
Securities	\$18,176
Federal funds sold and resell agreements	\$375
Net loans and lease financing receivables	\$111,094
Premises and fixed assets including capitalized leases	\$3,433
Other real estate owned	\$2,229
Intangible assets	\$0
Other assets	\$1,823
<b>Total Assets</b>	<b>\$143,537</b>

**Liabilities and Equity (000)**

Deposits	\$115,564
Federal funds purchased and repurchase agreements	\$2,932
Other borrowed money	\$15,000
Other liabilities	\$217
Total liabilities	\$133,713
Total equity	\$9,824
<b>Total liabilities and equity</b>	<b>\$143,537</b>
<b>2015 Earnings</b>	<b>-\$1,816</b>

**Aquesta Bank**

Cornelius

**James C. Engel, Jr.**  
President and Chief Executive Officer

19510 Jetton Rd., 28031  
Telephone: (704) 439-4343  
Fax: (704) 439-4344

**Assets (000)**

Cash and balances due from depository institutions	\$8,405
Securities	\$65,271
Federal funds sold and resell agreements	\$0
Net loans and lease financing receivables	\$193,077
Premises and fixed assets including capitalized leases	\$10,723
Other real estate owned	\$900
Intangible assets	\$1,702
Other assets	\$12,781
<b>Total Assets</b>	<b>\$292,859</b>

**Liabilities and Equity (000)**

Deposits	\$212,034
Federal funds purchased and repurchase agreements	\$13,565
Other borrowed money	\$40,360
Other liabilities	\$3,593
Total liabilities	\$269,552
Total equity	\$23,307
<b>Total liabilities and equity</b>	<b>\$292,859</b>
<b>2015 Earnings</b>	<b>\$2,050</b>

**Asheville Savings Bank, SSB**

Asheville

**Suzanne S. DeFerie**  
President and Chief Executive Officer

11 Church St., 28801  
Telephone: (828) 254-7411  
Fax: (828) 252-1512

**Assets (000)**

Cash and balances due from depository institutions	\$32,361
Securities	\$141,364
Federal funds sold and resell agreements	\$0
Net loans and lease financing receivables	\$577,758
Premises and fixed assets including capitalized leases	\$11,616
Other real estate owned	\$5,646
Intangible assets	\$0
Other assets	\$12,990
<b>Total Assets</b>	<b>\$781,735</b>

**Liabilities and Equity (000)**

Deposits	\$633,074
Federal funds purchased and repurchase agreements	\$327
Other borrowed money	\$53,342
Other liabilities	\$10,870
Total liabilities	\$697,613
Total equity	\$84,122
<b>Total liabilities and equity</b>	<b>\$781,735</b>
<b>2015 Earnings</b>	<b>\$3,899</b>



**Bank of North Carolina**

Thomasville

**Richard D. Callicutt, II**  
President and Chief Executive Officer

831 Julian Ave., 27360  
Telephone: (336) 869-9200  
Fax: (336) 841-1118

**Assets (000)**

Cash and balances due from depository institutions	\$201,269
Securities	\$734,558
Federal funds sold and resell agreements	\$2,970
Net loans and lease financing receivables	\$4,207,694
Premises and fixed assets including capitalized leases	\$112,803
Other real estate owned	\$32,561
Intangible assets	\$152,985
Other assets	\$221,348
<b>Total Assets</b>	<b>\$5,666,188</b>

**Liabilities and Equity (000)**

Deposits	\$4,782,096
Federal funds purchased and repurchase agreements	\$84,212
Other borrowed money	\$85,372
Other liabilities	\$40,504
Total liabilities	\$4,992,184
Total equity	\$674,004
<b>Total liabilities and equity</b>	<b>\$5,666,188</b>
<b>2015 Earnings</b>	<b>\$49,879</b>

**Bank of Oak Ridge**

Oak Ridge

**Thomas W. Wayne**  
President

2211 Oak Ridge Rd., 27310  
Telephone: (336) 644-9944  
Fax: (336) 644-6644

**Assets (000)**

Cash and balances due from depository institutions	\$13,460
Securities	\$48,297
Federal funds sold and resell agreements	\$2,061
Net loans and lease financing receivables	\$276,554
Premises and fixed assets including capitalized leases	\$7,532
Other real estate owned	\$44
Intangible assets	\$0
Other assets	\$10,335
<b>Total Assets</b>	<b>\$358,283</b>

**Liabilities and Equity (000)**

Deposits	\$308,793
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$8,500
Other liabilities	\$4,193
Total liabilities	\$321,486
Total equity	\$36,797
<b>Total liabilities and equity</b>	<b>\$358,283</b>
<b>2015 Earnings</b>	<b>\$3,094</b>

**Black Mountain Savings Bank, SSB**

Black Mountain

**M. Wendell Begley**  
President

200 E State St., 28711  
Telephone: (828) 669-7991  
Fax: (828) 669-6974

**Assets (000)**

Cash and balances due from depository institutions	\$10,548
Securities	\$0
Federal funds sold and resell agreements	\$0
Net loans and lease financing receivables	\$25,378
Premises and fixed assets including capitalized leases	\$130
Other real estate owned	\$112
Intangible assets	\$0
Other assets	\$105
<b>Total Assets</b>	<b>\$36,273</b>

**Liabilities and Equity (000)**

Deposits	\$30,869
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$677
Total liabilities	\$31,546
Total equity	\$4,727
<b>Total liabilities and equity</b>	<b>\$36,273</b>
<b>2015 Earnings</b>	<b>\$97</b>

**blueharbor bank**

**Mooreville**

**Joe I. Marshall, Jr.**  
**President and Chief Executive Officer**

**106 Corporate Park Dr., 28117**  
**Telephone: (704) 662-7700**  
**Fax: (704) 799-7096**

**Assets (000)**

Cash and balances due from depository institutions	\$7,286
Securities	\$16,876
Federal funds sold and resell agreements	\$0
Net loans and lease financing receivables	\$123,997
Premises and fixed assets including capitalized leases	\$1,921
Other real estate owned	\$867
Intangible assets	\$0
Other assets	\$4,288
<b>Total Assets</b>	<b>\$155,235</b>

**Liabilities and Equity (000)**

Deposits	\$131,139
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$1,575
Total liabilities	\$132,714
Total equity	\$22,521
<b>Total liabilities and equity</b>	<b>\$155,235</b>
<b>2015 Earnings</b>	<b>\$925</b>

**Branch Banking and Trust Company**

**Winston-Salem**

**Kelly S. King**  
**Chief Executive Officer**

**200 W. Second St., 27101**  
**Telephone: (336) 733-2000**  
**Fax: (336) 733-2279**

**Assets (000)**

Cash and balances due from depository institutions	\$3,441,421
Securities	\$43,699,405
Federal funds sold and resell agreements	\$0
Net loans and lease financing receivables	\$134,883,627
Premises and fixed assets including capitalized leases	\$1,989,534
Other real estate owned	\$133,370
Intangible assets	\$9,986,709
Other assets	\$10,991,472
<b>Total Assets</b>	<b>\$205,125,538</b>

**Liabilities and Equity (000)**

Deposits	\$156,893,430
Federal funds purchased and repurchase agreements	\$2,136,972
Other borrowed money	\$11,314,506
Other liabilities	\$8,957,158
Total liabilities	\$179,302,066
Total equity	\$25,823,472
<b>Total liabilities and equity</b>	<b>\$205,125,538</b>
<b>2015 Earnings</b>	<b>\$2,054,201</b>

**Capital Bank Corporation**

**Raleigh**

**R. Eugene Taylor**  
**President and Chief Executive Officer**

**333 Fayetteville Street, Suite 300, 27601**  
**Telephone: (704) 554-5901**  
**Fax: (704) 554-6909**

**Assets (000)**

Cash and balances due from depository institutions	\$144,697
Securities	\$1,109,834
Federal funds sold and resell agreements	\$0
Net loans and lease financing receivables	\$5,577,113
Premises and fixed assets including capitalized leases	\$155,210
Other real estate owned	\$52,776
Intangible assets	\$149,622
Other assets	\$262,233
<b>Total Assets</b>	<b>\$7,451,485</b>

**Liabilities and Equity (000)**

Deposits	\$5,958,134
Federal funds purchased and repurchase agreements	\$11,630
Other borrowed money	\$461,679
Other liabilities	\$52,551
Total liabilities	\$6,483,994
Total equity	\$967,491
<b>Total liabilities and equity</b>	<b>\$7,451,485</b>
<b>2015 Earnings</b>	<b>\$60,648</b>

**Carolina Bank**

**Greensboro**

**Robert T. Braswell**  
**President and Chief Executive Officer**

**101 N Spring St., 27401**  
**Telephone: (336) 288-1898**  
**Fax: (336) 387-4359**

**Assets (000)**

Cash and balances due from depository institutions	\$92,568
Securities	\$62,314
Federal funds sold and resell agreements	\$0
Net loans and lease financing receivables	\$499,514
Premises and fixed assets including capitalized leases	\$18,972
Other real estate owned	\$4,592
Intangible assets	\$0
Other assets	\$22,690
<b>Total Assets</b>	<b>\$700,650</b>

**Liabilities and Equity (000)**

Deposits	\$610,689
Federal funds purchased and repurchase agreements	\$47
Other borrowed money	\$2,681
Other liabilities	\$19,281
Total liabilities	\$632,698
Total equity	\$67,952
<b>Total liabilities and equity</b>	<b>\$700,650</b>
<b>2015 Earnings</b>	<b>\$6,037</b>

**Carolina Premier Bank**

**Charlotte**

**David P. Barksdale**  
**President and Chief Executive Officer**

**13024 Ballantyne Corporate Place, Suite 100, 28277**  
**Telephone: (704) 752-9292**  
**Fax: (704) 697-5080**

**Assets (000)**

Cash and balances due from depository institutions	\$20,491
Securities	\$38,698
Federal funds sold and resell agreements	\$0
Net loans and lease financing receivables	\$174,427
Premises and fixed assets including capitalized leases	\$1,708
Other real estate owned	\$54
Intangible assets	\$671
Other assets	\$8,188
<b>Total Assets</b>	<b>\$244,237</b>

**Liabilities and Equity (000)**

Deposits	\$205,567
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$14,000
Other liabilities	\$1,363
Total liabilities	\$220,930
Total equity	\$23,307
<b>Total liabilities and equity</b>	<b>\$244,237</b>
<b>2015 Earnings</b>	<b>-\$317</b>

**Carolina Trust Bank**

**Lincolnton**

**Jerry L. Ocheltree**  
**President and Chief Executive Officer**

**901 E Main St., 28092**  
**Telephone: (704) 735-1104**  
**Fax: (704) 735-1258**

**Assets (000)**

Cash and balances due from depository institutions	\$6,288
Securities	\$23,010
Federal funds sold and resell agreements	\$23
Net loans and lease financing receivables	\$288,640
Premises and fixed assets including capitalized leases	\$5,710
Other real estate owned	\$1,994
Intangible assets	\$174
Other assets	\$8,334
<b>Total Assets</b>	<b>\$334,173</b>

**Liabilities and Equity (000)**

Deposits	\$284,794
Federal funds purchased and repurchase agreements	\$2,355
Other borrowed money	\$13,326
Other liabilities	\$2,980
Total liabilities	\$303,455
Total equity	\$30,718
<b>Total liabilities and equity</b>	<b>\$334,173</b>
<b>2015 Earnings</b>	<b>\$1,276</b>

**Coastal Bank & Trust**

Jacksonville

**Richard G. Jefferson**  
President and Chief Executive Officer

2414 N. Marine Blvd., 28546  
Telephone: (910) 577-3200  
Fax: (910) 577-3211

**Assets (000)**

Cash and balances due from depository institutions	\$5,112
Securities	\$5,564
Federal funds sold and resell agreements	\$0
Net loans and lease financing receivables	\$65,185
Premises and fixed assets including capitalized leases	\$421
Other real estate owned	\$710
Intangible assets	\$0
Other assets	\$1,711
<b>Total Assets</b>	<b>\$78,703</b>

**Liabilities and Equity (000)**

Deposits	\$70,970
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$129
Total liabilities	\$71,099
Total equity	\$7,604
<b>Total liabilities and equity</b>	<b>\$78,703</b>
<b>2015 Earnings</b>	<b>\$300</b>

**Cornerstone Bank**

Wilson

**Mark A. Holmes**  
President and Chief Executive Officer

3710 Nash St. N, 27896  
Telephone: (252) 243-5588  
Fax: (252) 243-7811

**Assets (000)**

Cash and balances due from depository institutions	\$8,073
Securities	\$20,838
Federal funds sold and resell agreements	\$0
Net loans and lease financing receivables	\$67,593
Premises and fixed assets including capitalized leases	\$2,241
Other real estate owned	\$1,746
Intangible assets	\$0
Other assets	\$4,909
<b>Total Assets</b>	<b>\$105,400</b>

**Liabilities and Equity (000)**

Deposits	\$89,787
Federal funds purchased and repurchase agreements	\$816
Other borrowed money	\$5,000
Other liabilities	\$199
Total liabilities	\$95,802
Total equity	\$9,598
<b>Total liabilities and equity</b>	<b>\$105,400</b>
<b>2015 Earnings</b>	<b>\$774</b>

**Entegra Bank**

Franklin

**Roger D. Plemens**  
President and Chief Executive Officer

220 One Center Ct., 28734  
Telephone: (828) 524-7000  
Fax: (828) 524-6590

**Assets (000)**

Cash and balances due from depository institutions	\$41,050
Securities	\$280,026
Federal funds sold and resell agreements	\$0
Net loans and lease financing receivables	\$614,611
Premises and fixed assets including capitalized leases	\$17,673
Other real estate owned	\$5,369
Intangible assets	\$3,645
Other assets	\$68,491
<b>Total Assets</b>	<b>\$1,030,865</b>

**Liabilities and Equity (000)**

Deposits	\$734,162
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$155,698
Other liabilities	\$12,915
Total liabilities	\$902,775
Total equity	\$128,090
<b>Total liabilities and equity</b>	<b>\$1,030,865</b>
<b>2015 Earnings</b>	<b>\$24,173</b>

**Farmers & Merchants Bank**

**Granite Quarry**

**J. Steven Fisher**  
**President and Chief Executive Officer**

**138 N Salisbury Ave., 28072**  
**Telephone: (704) 633-1772**  
**Fax: (704) 633-7705**

**Assets (000)**

Cash and balances due from depository institutions	\$123,061
Securities	\$13,368
Federal funds sold and resell agreements	\$0
Net loans and lease financing receivables	\$382,231
Premises and fixed assets including capitalized leases	\$15,921
Other real estate owned	\$5,514
Intangible assets	\$686
Other assets	\$9,550
<b>Total Assets</b>	<b>\$550,331</b>

**Liabilities and Equity (000)**

Deposits	\$485,689
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$4,240
Total liabilities	\$489,929
Total equity	\$60,402
<b>Total liabilities and equity</b>	<b>\$550,331</b>
<b>2015 Earnings</b>	<b>\$2,940</b>

**First Bank**

**Southern Pines**

**Richard H. Moore**  
**Chief Executive Officer**

**300 SW Broad Street, 28387**  
**Telephone: (910) 576-6171**  
**Fax: (910) 576-0662**

**Assets (000)**

Cash and balances due from depository institutions	\$266,589
Securities	\$320,081
Federal funds sold and resell agreements	\$557
Net loans and lease financing receivables	\$2,490,820
Premises and fixed assets including capitalized leases	\$74,552
Other real estate owned	\$9,994
Intangible assets	\$67,171
Other assets	\$131,412
<b>Total Assets</b>	<b>\$3,361,176</b>

**Liabilities and Equity (000)**

Deposits	\$2,815,689
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$140,000
Other liabilities	\$20,561
Total liabilities	\$2,976,250
Total equity	\$384,926
<b>Total liabilities and equity</b>	<b>\$3,361,176</b>
<b>2015 Earnings</b>	<b>\$29,172</b>

**First Capital Bank**

**Laurinburg**

**Charles O. Rivers**  
**President and Chief Executive Officer**

**909 South Main Street, 28352**  
**Telephone: (910) 610-4343**  
**Fax:**

**Assets (000)**

Cash and balances due from depository institutions	\$1,911
Securities	\$0
Federal funds sold and resell agreements	\$4,626
Net loans and lease financing receivables	\$44,512
Premises and fixed assets including capitalized leases	\$145
Other real estate owned	\$8
Intangible assets	\$0
Other assets	\$629
<b>Total Assets</b>	<b>\$51,831</b>

**Liabilities and Equity (000)**

Deposits	\$43,850
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$175
Total liabilities	\$44,025
Total equity	\$7,806
<b>Total liabilities and equity</b>	<b>\$51,831</b>
<b>2015 Earnings</b>	<b>\$352</b>

**First Carolina Bank**

**Rocky Mount**

**Ronald A. Day**  
**President and Chief Executive Officer**

**171 N Winstead Ave., 27804**  
**Telephone: (252) 937-2152**  
**Fax: (252) 937-4567**

**Assets (000)**

Cash and balances due from depository institutions	\$8,950
Securities	\$24,153
Federal funds sold and resell agreements	\$0
Net loans and lease financing receivables	\$113,885
Premises and fixed assets including capitalized leases	\$3,881
Other real estate owned	\$474
Intangible assets	\$2,095
Other assets	\$3,565
<b>Total Assets</b>	<b>\$157,003</b>

**Liabilities and Equity (000)**

Deposits	\$140,477
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$240
Total liabilities	\$140,717
Total equity	\$16,286
<b>Total liabilities and equity</b>	<b>\$157,003</b>
<b>2015 Earnings</b>	<b>\$3,345</b>

**First South Bank**

**Washington**

**Bruce Elder**  
**President and Chief Executive Officer**

**1311 Carolina Ave., 27889**  
**Telephone: (252) 946-4178**  
**Fax: (252) 946-5909**

**Assets (000)**

Cash and balances due from depository institutions	\$37,991
Securities	\$248,295
Federal funds sold and resell agreements	\$0
Net loans and lease financing receivables	\$599,147
Premises and fixed assets including capitalized leases	\$13,665
Other real estate owned	\$6,125
Intangible assets	\$7,380
Other assets	\$33,095
<b>Total Assets</b>	<b>\$945,698</b>

**Liabilities and Equity (000)**

Deposits	\$811,956
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$37,000
Other liabilities	\$4,927
Total liabilities	\$853,883
Total equity	\$91,815
<b>Total liabilities and equity</b>	<b>\$945,698</b>
<b>2015 Earnings</b>	<b>\$5,099</b>

**First-Citizens Bank & Trust Company**

**Raleigh**

**Frank B. Holding, Jr.**  
**Chief Executive Officer**

**239 Fayetteville St. Mall, 27611**  
**Telephone: (919) 716-7520**  
**Fax: (919) 716-2844**

**Assets (000)**

Cash and balances due from depository institutions	\$2,522,158
Securities	\$6,915,411
Federal funds sold and resell agreements	\$0
Net loans and lease financing receivables	\$20,035,461
Premises and fixed assets including capitalized leases	\$1,036,836
Other real estate owned	\$64,527
Intangible assets	\$189,520
Other assets	\$609,627
<b>Total Assets</b>	<b>\$31,373,540</b>

**Liabilities and Equity (000)**

Deposits	\$26,968,861
Federal funds purchased and repurchase agreements	\$594,733
Other borrowed money	\$560,795
Other liabilities	\$374,570
Total liabilities	\$28,498,959
Total equity	\$2,874,581
<b>Total liabilities and equity</b>	<b>\$31,373,540</b>
<b>2015 Earnings</b>	<b>\$213,145</b>

**Four Oaks Bank & Trust Company**

Four Oaks

**David H. Rupp**  
Chief Executive Officer

6144 US 301 S, 27524  
Telephone: (919) 963-2177  
Fax: (919) 963-2768

**Assets (000)**

Cash and balances due from depository institutions	\$50,614
Securities	\$135,624
Federal funds sold and resell agreements	\$0
Net loans and lease financing receivables	\$448,697
Premises and fixed assets including capitalized leases	\$12,218
Other real estate owned	\$1,760
Intangible assets	\$0
Other assets	\$41,287
<b>Total Assets</b>	<b>\$690,200</b>

**Liabilities and Equity (000)**

Deposits	\$544,335
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$60,000
Other liabilities	\$4,598
Total liabilities	\$608,933
Total equity	\$81,267
<b>Total liabilities and equity</b>	<b>\$690,200</b>
<b>2015 Earnings</b>	<b>\$20,367</b>

**Great State Bank**

Wilkesboro

**C. Greg Edwards**  
President and Chief Executive Officer

1422 US Hwy. 421 Business, 28697  
Telephone: (336) 903-4948  
Fax: (336) 990-0949

**Assets (000)**

Cash and balances due from depository institutions	\$20,250
Securities	\$10,810
Federal funds sold and resell agreements	\$0
Net loans and lease financing receivables	\$71,058
Premises and fixed assets including capitalized leases	\$975
Other real estate owned	\$389
Intangible assets	\$0
Other assets	\$1,314
<b>Total Assets</b>	<b>\$104,796</b>

**Liabilities and Equity (000)**

Deposits	\$92,916
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$500
Other liabilities	\$438
Total liabilities	\$93,854
Total equity	\$10,942
<b>Total liabilities and equity</b>	<b>\$104,796</b>
<b>2015 Earnings</b>	<b>\$424</b>

**Hertford Savings Bank, SSB**

Hertford

**Vivian D. Sutton**  
President

121 N Church St., 27944  
Telephone: (252) 426-5403  
Fax: (252) 426-5279

**Assets (000)**

Cash and balances due from depository institutions	\$5,135
Securities	\$7
Federal funds sold and resell agreements	\$0
Net loans and lease financing receivables	\$7,382
Premises and fixed assets including capitalized leases	\$49
Other real estate owned	\$178
Intangible assets	\$0
Other assets	\$101
<b>Total Assets</b>	<b>\$12,852</b>

**Liabilities and Equity (000)**

Deposits	\$10,854
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$0
Total liabilities	\$10,854
Total equity	\$1,998
<b>Total liabilities and equity</b>	<b>\$12,852</b>
<b>2015 Earnings</b>	<b>\$5</b>

**High Point Bank and Trust Company**

High Point

**Mark L. Williamson**  
President and Chief Executive Officer

300 N Main St., 27261  
Telephone: (336) 881-3210  
Fax: (336) 885-2030

**Assets (000)**

Cash and balances due from depository institutions	\$112,754
Securities	\$165,072
Federal funds sold and resell agreements	\$0
Net loans and lease financing receivables	\$499,789
Premises and fixed assets including capitalized leases	\$21,434
Other real estate owned	\$1,338
Intangible assets	\$4,563
Other assets	\$44,423
<b>Total Assets</b>	<b>\$849,373</b>

**Liabilities and Equity (000)**

Deposits	\$700,452
Federal funds purchased and repurchase agreements	\$8,000
Other borrowed money	\$28,668
Other liabilities	\$13,052
Total liabilities	\$750,172
Total equity	\$99,201
<b>Total liabilities and equity</b>	<b>\$849,373</b>
<b>2015 Earnings</b>	<b>\$4,657</b>

**HomeTrust Bank**

Asheville

**Dana L. Stonestreet**  
President and Chief Executive Officer

10 Woodfin Street, 28801  
Telephone: (828) 254-8144  
Fax: (828) 258-8503

**Assets (000)**

Cash and balances due from depository institutions	\$226,056
Securities	\$501,020
Federal funds sold and resell agreements	\$0
Net loans and lease financing receivables	\$1,715,400
Premises and fixed assets including capitalized leases	\$56,232
Other real estate owned	\$5,306
Intangible assets	\$21,199
Other assets	\$181,964
<b>Total Assets</b>	<b>\$2,707,177</b>

**Liabilities and Equity (000)**

Deposits	\$1,840,855
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$490,249
Other liabilities	\$50,065
Total liabilities	\$2,381,169
Total equity	\$326,008
<b>Total liabilities and equity</b>	<b>\$2,707,177</b>
<b>2015 Earnings</b>	<b>\$7,952</b>

**Jackson Savings Bank, SSB**

Sylva

**Phyllis Morgan**  
Assistant Vice President

741 W Main St., 28779  
Telephone: (828) 586-2451  
Fax: (828) 586-2055

**Assets (000)**

Cash and balances due from depository institutions	\$6,853
Securities	\$0
Federal funds sold and resell agreements	\$0
Net loans and lease financing receivables	\$26,153
Premises and fixed assets including capitalized leases	\$155
Other real estate owned	\$652
Intangible assets	\$0
Other assets	\$497
<b>Total Assets</b>	<b>\$34,310</b>

**Liabilities and Equity (000)**

Deposits	\$27,723
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$131
Total liabilities	\$27,854
Total equity	\$6,456
<b>Total liabilities and equity</b>	<b>\$34,310</b>
<b>2015 Earnings</b>	<b>\$61</b>



**KS Bank, Inc.**

Smithfield

**Harold T. Keen**  
President and Chief Executive Officer

1031 N. Brightleaf Blvd., 27577  
Telephone: (919) 938-3101  
Fax: (919) 938-2681

**Assets (000)**

Cash and balances due from depository institutions	\$4,676
Securities	\$67,582
Federal funds sold and resell agreements	\$0
Net loans and lease financing receivables	\$247,631
Premises and fixed assets including capitalized leases	\$7,939
Other real estate owned	\$752
Intangible assets	\$0
Other assets	\$8,606
<b>Total Assets</b>	<b>\$337,186</b>

**Liabilities and Equity (000)**

Deposits	\$257,852
Federal funds purchased and repurchase agreements	\$3,587
Other borrowed money	\$40,100
Other liabilities	\$2,859
Total liabilities	\$304,398
Total equity	\$32,788
<b>Total liabilities and equity</b>	<b>\$337,186</b>
<b>2015 Earnings</b>	<b>\$1,623</b>

**Live Oak Banking Company**

Wilmington

**James S. Mahan, III**  
Chief Executive Officer

1741 Tiburon Dr., 28403  
Telephone: (910) 790-5867  
Fax: (910) 790-5868

**Assets (000)**

Cash and balances due from depository institutions	\$105,280
Securities	\$53,762
Federal funds sold and resell agreements	\$0
Net loans and lease financing receivables	\$753,173
Premises and fixed assets including capitalized leases	\$31,689
Other real estate owned	\$2,666
Intangible assets	\$40,045
Other assets	\$21,955
<b>Total Assets</b>	<b>\$1,008,570</b>

**Liabilities and Equity (000)**

Deposits	\$872,427
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$28,321
Total liabilities	\$900,748
Total equity	\$107,822
<b>Total liabilities and equity</b>	<b>\$1,008,570</b>
<b>2015 Earnings</b>	<b>\$22,642</b>

**Lumbee Guaranty Bank**

Pembroke

**Larry R. Chavis**  
President and Chief Executive Officer

P.O. Box 908, 28372  
Telephone: (910) 521-9707  
Fax: (910) 521-6102

**Assets (000)**

Cash and balances due from depository institutions	\$32,692
Securities	\$86,256
Federal funds sold and resell agreements	\$0
Net loans and lease financing receivables	\$173,415
Premises and fixed assets including capitalized leases	\$9,589
Other real estate owned	\$636
Intangible assets	\$654
Other assets	\$14,244
<b>Total Assets</b>	<b>\$317,486</b>

**Liabilities and Equity (000)**

Deposits	\$276,363
Federal funds purchased and repurchase agreements	\$1,254
Other borrowed money	\$1,368
Other liabilities	\$5,263
Total liabilities	\$284,248
Total equity	\$33,238
<b>Total liabilities and equity</b>	<b>\$317,486</b>
<b>2015 Earnings</b>	<b>\$2,118</b>

**Mechanics and Farmers Bank**

Durham

**James H. Sills, III**  
President and Chief Executive Officer

116 W. Parrish Street, 27701  
Telephone: (919) 687-7800  
Fax: (919) 687-7821

**Assets (000)**

Cash and balances due from depository institutions	\$34,927
Securities	\$79,941
Federal funds sold and resell agreements	\$11
Net loans and lease financing receivables	\$161,414
Premises and fixed assets including capitalized leases	\$4,412
Other real estate owned	\$2,764
Intangible assets	\$14
Other assets	\$14,531
<b>Total Assets</b>	<b>\$298,014</b>

**Liabilities and Equity (000)**

Deposits	\$254,923
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$938
Other liabilities	\$6,549
Total liabilities	\$262,410
Total equity	\$35,604
<b>Total liabilities and equity</b>	<b>\$298,014</b>
<b>2015 Earnings</b>	<b>\$541</b>

**Morganton Savings Bank, SSB**

Morganton

**Michael P. Ayotte**  
President and Chief Executive Officer

100 South King St., 28680  
Telephone: (828) 437-1426  
Fax: (828) 437-1430

**Assets (000)**

Cash and balances due from depository institutions	\$15,282
Securities	\$9,747
Federal funds sold and resell agreements	\$1
Net loans and lease financing receivables	\$41,070
Premises and fixed assets including capitalized leases	\$2,695
Other real estate owned	\$4
Intangible assets	\$0
Other assets	\$11,065
<b>Total Assets</b>	<b>\$79,864</b>

**Liabilities and Equity (000)**

Deposits	\$50,708
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$3,000
Other liabilities	\$2,281
Total liabilities	\$55,989
Total equity	\$23,875
<b>Total liabilities and equity</b>	<b>\$79,864</b>
<b>2015 Earnings</b>	<b>\$70</b>

**Nantahala Bank & Trust Company**

Franklin

**Timothy S. Hubbs**  
Chief Executive Officer

120 Siler Rd., 28734  
Telephone: (828) 369-2265  
Fax: (828) 349-9559

**Assets (000)**

Cash and balances due from depository institutions	\$8,882
Securities	\$22,297
Federal funds sold and resell agreements	\$0
Net loans and lease financing receivables	\$93,695
Premises and fixed assets including capitalized leases	\$4,048
Other real estate owned	\$16,703
Intangible assets	\$28
Other assets	\$1,712
<b>Total Assets</b>	<b>\$147,365</b>

**Liabilities and Equity (000)**

Deposits	\$126,712
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$11,850
Other liabilities	\$763
Total liabilities	\$139,325
Total equity	\$8,040
<b>Total liabilities and equity</b>	<b>\$147,365</b>
<b>2015 Earnings</b>	<b>\$92</b>

**NewBridge Bank**

Greensboro

**Pressley A. Ridgill**  
President and Chief Executive Officer

**1501 Highwoods Boulevard, 27410**  
Telephone: (336) 242-6215  
Fax: (336) 242-6422

**Assets (000)**

Cash and balances due from depository institutions	\$42,426
Securities	\$468,167
Federal funds sold and resell agreements	\$0
Net loans and lease financing receivables	\$2,067,627
Premises and fixed assets including capitalized leases	\$43,337
Other real estate owned	\$1,397
Intangible assets	\$28,260
Other assets	\$156,524
<b>Total Assets</b>	<b>\$2,807,738</b>

**Liabilities and Equity (000)**

Deposits	\$1,952,010
Federal funds purchased and repurchase agreements	\$66,750
Other borrowed money	\$468,000
Other liabilities	\$28,678
Total liabilities	\$2,515,438
Total equity	\$292,300
<b>Total liabilities and equity</b>	<b>\$2,807,738</b>
<b>2015 Earnings</b>	<b>\$17,010</b>

**NewDominion Bank**

Charlotte

**J. Blaine Jackson**  
Chief Executive Officer

**1111 Metropolitan Ave., 28204**  
Telephone: (704) 335-4030  
Fax: (704) 335-4028

**Assets (000)**

Cash and balances due from depository institutions	\$31,653
Securities	\$20,222
Federal funds sold and resell agreements	\$0
Net loans and lease financing receivables	\$245,752
Premises and fixed assets including capitalized leases	\$1,339
Other real estate owned	\$5,931
Intangible assets	\$0
Other assets	\$2,737
<b>Total Assets</b>	<b>\$307,634</b>

**Liabilities and Equity (000)**

Deposits	\$260,508
Federal funds purchased and repurchase agreements	\$7,309
Other borrowed money	\$5,000
Other liabilities	\$2,910
Total liabilities	\$275,727
Total equity	\$31,907
<b>Total liabilities and equity</b>	<b>\$307,634</b>
<b>2015 Earnings</b>	<b>-\$3,857</b>

**North State Bank**

Raleigh

**Larry D. Barbour**  
President and Chief Executive Officer

**6204 Falls of Neuse Rd., 27609**  
Telephone: (919) 855-9925  
Fax: (919) 855-9929

**Assets (000)**

Cash and balances due from depository institutions	\$41,656
Securities	\$29,717
Federal funds sold and resell agreements	\$0
Net loans and lease financing receivables	\$628,648
Premises and fixed assets including capitalized leases	\$25,047
Other real estate owned	\$1,024
Intangible assets	\$141
Other assets	\$20,427
<b>Total Assets</b>	<b>\$746,660</b>

**Liabilities and Equity (000)**

Deposits	\$678,467
Federal funds purchased and repurchase agreements	\$419
Other borrowed money	\$686
Other liabilities	\$1,978
Total liabilities	\$681,550
Total equity	\$65,110
<b>Total liabilities and equity</b>	<b>\$746,660</b>
<b>2015 Earnings</b>	<b>\$3,732</b>

**Oldtown Bank**

Waynesville

**Charles D. Umberger**  
President and Chief Executive Officer

2045 S Main St., 28786  
Telephone: (828) 456-3006  
Fax: (828) 456-4088

**Assets (000)**

Cash and balances due from depository institutions	\$3,658
Securities	\$33,820
Federal funds sold and resell agreements	\$3,431
Net loans and lease financing receivables	\$64,596
Premises and fixed assets including capitalized leases	\$3,428
Other real estate owned	\$518
Intangible assets	\$0
Other assets	\$2,077
<b>Total Assets</b>	<b>\$111,528</b>

**Liabilities and Equity (000)**

Deposits	\$90,604
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$9,000
Other liabilities	\$279
Total liabilities	\$99,883
Total equity	\$11,645
<b>Total liabilities and equity</b>	<b>\$111,528</b>
<b>2015 Earnings</b>	<b>\$338</b>

**Paragon Commercial Bank**

Raleigh

**Robert C. Hatley**  
President and Chief Executive Officer

3535 Glenwood Ave., 27612  
Telephone: (919) 788-7770  
Fax: (919) 788-7755

**Assets (000)**

Cash and balances due from depository institutions	\$56,740
Securities	\$168,860
Federal funds sold and resell agreements	\$0
Net loans and lease financing receivables	\$1,007,885
Premises and fixed assets including capitalized leases	\$15,636
Other real estate owned	\$5,453
Intangible assets	\$0
Other assets	\$51,404
<b>Total Assets</b>	<b>\$1,305,978</b>

**Liabilities and Equity (000)**

Deposits	\$984,281
Federal funds purchased and repurchase agreements	\$30,580
Other borrowed money	\$165,000
Other liabilities	\$6,401
Total liabilities	\$1,186,262
Total equity	\$119,716
<b>Total liabilities and equity</b>	<b>\$1,305,978</b>
<b>2015 Earnings</b>	<b>\$11,959</b>

**Park Sterling Bank**

Charlotte

**James C. Cherry**  
Chief Executive Officer

1043 E Morehead St., Ste 201, 28204  
Telephone: (704) 716-2134  
Fax: (704) 716-2138

**Assets (000)**

Cash and balances due from depository institutions	\$47,571
Securities	\$479,905
Federal funds sold and resell agreements	\$0
Net loans and lease financing receivables	\$1,732,751
Premises and fixed assets including capitalized leases	\$54,559
Other real estate owned	\$5,452
Intangible assets	\$38,768
Other assets	\$121,790
<b>Total Assets</b>	<b>\$2,480,796</b>

**Liabilities and Equity (000)**

Deposits	\$1,961,154
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$185,000
Other liabilities	\$36,604
Total liabilities	\$2,182,758
Total equity	\$298,038
<b>Total liabilities and equity</b>	<b>\$2,480,796</b>
<b>2015 Earnings</b>	<b>\$19,795</b>

**Peoples Bank**

Newton

**Lance A. Sellers**  
President and Chief Executive Officer

518 W C St., 28658  
Telephone: (828) 464-5620  
Fax: (828) 465-6780

**Assets (000)**

Cash and balances due from depository institutions	\$39,763
Securities	\$267,297
Federal funds sold and resell agreements	\$0
Net loans and lease financing receivables	\$679,502
Premises and fixed assets including capitalized leases	\$16,976
Other real estate owned	\$739
Intangible assets	\$0
Other assets	\$32,073
<b>Total Assets</b>	<b>\$1,036,350</b>

**Liabilities and Equity (000)**

Deposits	\$835,011
Federal funds purchased and repurchase agreements	\$27,874
Other borrowed money	\$43,500
Other liabilities	\$9,429
Total liabilities	\$915,814
Total equity	\$120,536
<b>Total liabilities and equity</b>	<b>\$1,036,350</b>
<b>2015 Earnings</b>	<b>\$10,142</b>

**Providence Bank**

Rocky Mount

**John A. Barker**  
President and Chief Executive Officer

450 North Winstead Avenue, 27804  
Telephone: (252) 443-9477  
Fax: (252) 443-9242

**Assets (000)**

Cash and balances due from depository institutions	\$39,917
Securities	\$1,995
Federal funds sold and resell agreements	\$0
Net loans and lease financing receivables	\$202,469
Premises and fixed assets including capitalized leases	\$615
Other real estate owned	\$1,235
Intangible assets	\$0
Other assets	\$8,539
<b>Total Assets</b>	<b>\$254,770</b>

**Liabilities and Equity (000)**

Deposits	\$217,153
Federal funds purchased and repurchase agreements	\$998
Other borrowed money	\$5,500
Other liabilities	\$1,649
Total liabilities	\$225,300
Total equity	\$29,470
<b>Total liabilities and equity</b>	<b>\$254,770</b>
<b>2015 Earnings</b>	<b>\$2,329</b>

**Roanoke Rapids Savings Bank, SSB**

Roanoke Rapids

**Ed Jackson**  
President and Chief Executive Officer

325 Becker Dr., 27870  
Telephone: (252) 537-8061  
Fax: (252) 537-8431

**Assets (000)**

Cash and balances due from depository institutions	\$2,614
Securities	\$4,053
Federal funds sold and resell agreements	\$5,809
Net loans and lease financing receivables	\$35,075
Premises and fixed assets including capitalized leases	\$809
Other real estate owned	\$162
Intangible assets	\$0
Other assets	\$3,170
<b>Total Assets</b>	<b>\$51,692</b>

**Liabilities and Equity (000)**

Deposits	\$40,443
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$2,000
Other liabilities	\$321
Total liabilities	\$42,764
Total equity	\$8,928
<b>Total liabilities and equity</b>	<b>\$51,692</b>
<b>2015 Earnings</b>	<b>\$230</b>

**Roanoke Valley Savings Bank, SSB**

Roanoke Rapids

**J. William Gossip**  
President and Chief Executive Officer

828 Roanoke Ave., 27870  
Telephone: (252) 537-6146  
Fax: (252) 537-0977

**Assets (000)**

Cash and balances due from depository institutions	\$14,313
Securities	\$2,695
Federal funds sold and resell agreements	\$0
Net loans and lease financing receivables	\$15,818
Premises and fixed assets including capitalized leases	\$90
Other real estate owned	\$320
Intangible assets	\$0
Other assets	\$4,405
<b>Total Assets</b>	<b>\$37,641</b>

**Liabilities and Equity (000)**

Deposits	\$27,264
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$759
Total liabilities	\$28,023
Total equity	\$9,618
<b>Total liabilities and equity</b>	<b>\$37,641</b>
<b>2015 Earnings</b>	<b>\$33</b>

**Roxboro Savings Bank, SSB**

Roxboro

**Jane D. Long**  
Chief Executive Officer

313 S Main St., 27573  
Telephone: (336) 599-2137  
Fax: (336) 597-5037

**Assets (000)**

Cash and balances due from depository institutions	\$9,015
Securities	\$89,280
Federal funds sold and resell agreements	\$2,084
Net loans and lease financing receivables	\$101,322
Premises and fixed assets including capitalized leases	\$1,294
Other real estate owned	\$357
Intangible assets	\$13
Other assets	\$11,811
<b>Total Assets</b>	<b>\$215,176</b>

**Liabilities and Equity (000)**

Deposits	\$150,912
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$22,150
Other liabilities	\$2,591
Total liabilities	\$175,653
Total equity	\$39,523
<b>Total liabilities and equity</b>	<b>\$215,176</b>
<b>2015 Earnings</b>	<b>\$1,907</b>

**Select Bank & Trust Company**

Dunn

**William L. Hedgepeth, II**  
President and Chief Executive Officer

700 W Cumberland St., 28334  
Telephone: (910) 892-7080  
Fax: (910) 892-8059

**Assets (000)**

Cash and balances due from depository institutions	\$63,410
Securities	\$80,709
Federal funds sold and resell agreements	\$0
Net loans and lease financing receivables	\$610,377
Premises and fixed assets including capitalized leases	\$19,923
Other real estate owned	\$1,401
Intangible assets	\$8,172
Other assets	\$32,482
<b>Total Assets</b>	<b>\$816,474</b>

**Liabilities and Equity (000)**

Deposits	\$651,286
Federal funds purchased and repurchase agreements	\$12,149
Other borrowed money	\$33,855
Other liabilities	\$6,514
Total liabilities	\$703,804
Total equity	\$112,670
<b>Total liabilities and equity</b>	<b>\$816,474</b>
<b>2015 Earnings</b>	<b>\$7,084</b>

**Sound Banking Company**

Morehead City

**S. Phillip Collins**  
President and Chief Executive Officer

**5039 Executive Dr., 28557**  
Telephone: (252) 727-5558  
Fax: (252) 727-5559

**Assets (000)**

Cash and balances due from depository institutions	\$6,044
Securities	\$16,924
Federal funds sold and resell agreements	\$125
Net loans and lease financing receivables	\$136,349
Premises and fixed assets including capitalized leases	\$4,055
Other real estate owned	\$5
Intangible assets	\$296
Other assets	\$5,317
<b>Total Assets</b>	<b>\$169,115</b>

**Liabilities and Equity (000)**

Deposits	\$148,231
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$4,000
Other liabilities	\$1,317
Total liabilities	\$153,548
Total equity	\$15,567
<b>Total liabilities and equity</b>	<b>\$169,115</b>
<b>2015 Earnings</b>	<b>\$1,160</b>

**Southern Bank and Trust Company**

Mount Olive

**J. Grey Morgan**  
Chief Executive Officer

**100 N Center St., 28365**  
Telephone: (919) 658-7000  
Fax: (919) 658-7065

**Assets (000)**

Cash and balances due from depository institutions	\$267,099
Securities	\$582,187
Federal funds sold and resell agreements	\$0
Net loans and lease financing receivables	\$1,155,083
Premises and fixed assets including capitalized leases	\$50,567
Other real estate owned	\$12,789
Intangible assets	\$13,119
Other assets	\$32,257
<b>Total Assets</b>	<b>\$2,113,101</b>

**Liabilities and Equity (000)**

Deposits	\$1,808,672
Federal funds purchased and repurchase agreements	\$64,722
Other borrowed money	\$0
Other liabilities	\$29,651
Total liabilities	\$1,903,045
Total equity	\$210,056
<b>Total liabilities and equity</b>	<b>\$2,113,101</b>
<b>2015 Earnings</b>	<b>\$7,886</b>

**Surrey Bank & Trust**

Mount Airy

**Edward C. Ashby, III**  
President and Chief Executive Officer

**145 N Renfro St., 27030**  
Telephone: (336) 719-2310  
Fax: (336) 789-3687

**Assets (000)**

Cash and balances due from depository institutions	\$38,749
Securities	\$4,823
Federal funds sold and resell agreements	\$1,218
Net loans and lease financing receivables	\$197,905
Premises and fixed assets including capitalized leases	\$5,287
Other real estate owned	\$367
Intangible assets	\$460
Other assets	\$8,374
<b>Total Assets</b>	<b>\$257,183</b>

**Liabilities and Equity (000)**

Deposits	\$213,863
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$2,750
Other liabilities	\$2,675
Total liabilities	\$219,288
Total equity	\$37,895
<b>Total liabilities and equity</b>	<b>\$257,183</b>
<b>2015 Earnings</b>	<b>\$3,087</b>

**Tarboro Savings Bank, SSB**

Tarboro

**Ann G. Winstead**  
President and Chief Executive Officer

501 Main St., 27886  
Telephone: (252) 823-3116  
Fax: (252) 823-0513

**Assets (000)**

Cash and balances due from depository institutions	\$6,242
Securities	\$28
Federal funds sold and resell agreements	\$0
Net loans and lease financing receivables	\$35,089
Premises and fixed assets including capitalized leases	\$301
Other real estate owned	\$18
Intangible assets	\$0
Other assets	\$1,350
<b>Total Assets</b>	<b>\$43,028</b>

**Liabilities and Equity (000)**

Deposits	\$36,630
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$136
Total liabilities	\$36,766
Total equity	\$6,262
<b>Total liabilities and equity</b>	<b>\$43,028</b>
<b>2015 Earnings</b>	<b>\$324</b>

**Taylorsville Savings Bank, SSB**

Taylorsville

**Timothy H. Keever**  
President

107 Main Ave. Dr., 28681  
Telephone: (828) 632-4228  
Fax: (828) 632-0065

**Assets (000)**

Cash and balances due from depository institutions	\$7,497
Securities	\$8,226
Federal funds sold and resell agreements	\$20
Net loans and lease financing receivables	\$76,581
Premises and fixed assets including capitalized leases	\$738
Other real estate owned	\$164
Intangible assets	\$0
Other assets	\$6,889
<b>Total Assets</b>	<b>\$100,115</b>

**Liabilities and Equity (000)**

Deposits	\$88,938
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$2,248
Total liabilities	\$91,186
Total equity	\$8,929
<b>Total liabilities and equity</b>	<b>\$100,115</b>
<b>2015 Earnings</b>	<b>\$1,427</b>

**The Fidelity Bank**

Fuquay-Varina

**Mary W. Willis**  
President and Chief Executive Officer

100 S Main St., 27526  
Telephone: 919-557-4592  
Fax: (919) 362-1968

**Assets (000)**

Cash and balances due from depository institutions	\$425,465
Securities	\$335,932
Federal funds sold and resell agreements	\$0
Net loans and lease financing receivables	\$884,208
Premises and fixed assets including capitalized leases	\$54,431
Other real estate owned	\$1,887
Intangible assets	\$19,793
Other assets	\$12,346
<b>Total Assets</b>	<b>\$1,734,062</b>

**Liabilities and Equity (000)**

Deposits	\$1,538,422
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$15,253
Total liabilities	\$1,553,675
Total equity	\$180,387
<b>Total liabilities and equity</b>	<b>\$1,734,062</b>
<b>2015 Earnings</b>	<b>\$8,801</b>



**the little bank, incorporated**

**Kinston**

**Vincent R. Jones**  
**President and Chief Executive Officer**

**1101 W Vernon Ave., 28501**  
**Telephone: (252) 939-3900**  
**Fax: (252) 939-1255**

**Assets (000)**

Cash and balances due from depository institutions	\$23,503
Securities	\$81,741
Federal funds sold and resell agreements	\$1,177
Net loans and lease financing receivables	\$239,020
Premises and fixed assets including capitalized leases	\$4,772
Other real estate owned	\$0
Intangible assets	\$0
Other assets	\$12,118
<b>Total Assets</b>	<b>\$362,331</b>

**Liabilities and Equity (000)**

Deposits	\$297,754
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$29,000
Other liabilities	\$922
Total liabilities	\$327,676
Total equity	\$34,655
<b>Total liabilities and equity</b>	<b>\$362,331</b>
<b>2015 Earnings</b>	<b>\$3,122</b>

**Union Bank & Trust Company**

**Oxford**

**Thomas M. Combs**  
**President and Chief Executive Officer**

**108 College St., 27565**  
**Telephone: (919) 603-5030**  
**Fax: (919) 603-5130**

**Assets (000)**

Cash and balances due from depository institutions	\$6,300
Securities	\$26,896
Federal funds sold and resell agreements	\$1
Net loans and lease financing receivables	\$210,616
Premises and fixed assets including capitalized leases	\$9,628
Other real estate owned	\$1,908
Intangible assets	\$356
Other assets	\$9,635
<b>Total Assets</b>	<b>\$265,340</b>

**Liabilities and Equity (000)**

Deposits	\$222,072
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$13,000
Other liabilities	\$955
Total liabilities	\$236,027
Total equity	\$29,313
<b>Total liabilities and equity</b>	<b>\$265,340</b>
<b>2015 Earnings</b>	<b>\$1,261</b>

**Uwharrie Bank**

**Albemarle**

**Roger L. Dick**  
**Chief Executive Officer**

**167 N Second St., 28001**  
**Telephone: (704) 983-6181**  
**Fax: (704) 983-5548**

**Assets (000)**

Cash and balances due from depository institutions	\$68,933
Securities	\$100,500
Federal funds sold and resell agreements	\$0
Net loans and lease financing receivables	\$317,248
Premises and fixed assets including capitalized leases	\$14,407
Other real estate owned	\$4,994
Intangible assets	\$2,039
Other assets	\$22,009
<b>Total Assets</b>	<b>\$530,130</b>

**Liabilities and Equity (000)**

Deposits	\$471,790
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$25
Other liabilities	\$5,191
Total liabilities	\$477,006
Total equity	\$53,124
<b>Total liabilities and equity</b>	<b>\$530,130</b>
<b>2015 Earnings</b>	<b>\$2,707</b>

**Yadkin Bank**

Statesville

**Scott M. Custer**  
**President and Chief Executive Officer**

**325 East Front Street, 28677**  
**Telephone: (704) 871-1100**  
**Fax: (704) 978-1081**

**Assets (000)**

Cash and balances due from depository institutions	\$111,913
Securities	\$727,690
Federal funds sold and resell agreements	\$250
Net loans and lease financing receivables	\$3,066,775
Premises and fixed assets including capitalized leases	\$72,193
Other real estate owned	\$15,346
Intangible assets	\$175,242
Other assets	\$300,848
<b>Total Assets</b>	<b>\$4,470,257</b>

**Liabilities and Equity (000)**

Deposits	\$3,315,362
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$500,194
Other liabilities	\$36,890
Total liabilities	\$3,852,446
Total equity	\$617,811
<b>Total liabilities and equity</b>	<b>\$4,470,257</b>
<b>2015 Earnings</b>	<b>\$47,889</b>

**AAFMAA Wealth Management & Trust LLC**

Fayetteville

**Richard J. Convy**  
President

**639 Executive Place, 28305**  
Telephone: **910-307-3500**  
Fax: **910-307-3599**

**Assets (000)**

Cash and balances due from depository institutions	\$3,503
Securities	\$2,036
Net loans and lease financing receivables	\$0
Receivables	\$186
Prepaid expenses and deposits	\$163
Net premises & fixed assets including capitalized leases	\$109
Other real estate owned	\$0
Other assets	\$0
<b>Total Assets</b>	<b>\$5,997</b>

**Liabilites and Equity (000)**

Draft payable	\$67
Mortgage indebtedness & capitalized lease obligations	\$0
Other borrowed money	\$0
Accrued expenses	\$0
Other liabilities	\$93
Total equity	\$5,837
<b>Total liabilities and equity</b>	<b>\$5,997</b>
<b>2015 Earnings</b>	<b>-\$1,879</b>

**Boys, Arnold Trust Company**

Asheville

**Jon L. Vannice**  
President and Chief Operating Officer

**1272 Hendersonville Rd., 28803**  
Telephone: **(828) 274-1542**  
Fax: **(828) 277-9233**

**Assets (000)**

Cash and balances due from depository institutions	\$313
Securities	\$1,115
Net loans and lease financing receivables	\$0
Receivables	\$0
Prepaid expenses and deposits	\$33
Net premises & fixed assets including capitalized leases	\$0
Other real estate owned	\$0
Other assets	\$0
<b>Total Assets</b>	<b>\$1,461</b>

**Liabilites and Equity (000)**

Draft payable	\$0
Mortgage indebtedness & capitalized lease obligations	\$0
Other borrowed money	\$0
Accrued expenses	\$0
Other liabilities	\$5
Total equity	\$1,456
<b>Total liabilities and equity</b>	<b>\$1,461</b>
<b>2015 Earnings</b>	<b>-\$29</b>

**Davenport Trust Company**

Greensboro

**Eddie Eddins**  
President and Chief Executive Officer

**628 Green Valley Rd., Suite 410, 27408**  
Telephone: **(804) 780-2119**  
Fax: **(804) 549-4319**

**Assets (000)**

Cash and balances due from depository institutions	\$762
Securities	\$718
Net loans and lease financing receivables	\$0
Receivables	\$114
Prepaid expenses and deposits	\$0
Net premises & fixed assets including capitalized leases	\$0
Other real estate owned	\$0
Other assets	\$14
<b>Total Assets</b>	<b>\$1,608</b>

**Liabilites and Equity (000)**

Draft payable	\$0
Mortgage indebtedness & capitalized lease obligations	\$0
Other borrowed money	\$0
Accrued expenses	\$0
Other liabilities	\$4
Total equity	\$1,604
<b>Total liabilities and equity</b>	<b>\$1,608</b>
<b>2015 Earnings</b>	<b>\$40</b>

**Franklin Street Trust Company**

Chapel Hill

**M. R. Teaney, II**  
Chairman

1450 Raleigh Rd., Suite 300, 27517  
Telephone: (919) 489-2600  
Fax: (919) 490-4415

**Assets (000)**

Cash and balances due from depository institutions	\$919
Securities	\$1,709
Net loans and lease financing receivables	\$0
Receivables	\$1,751
Prepaid expenses and deposits	\$68
Net premises & fixed assets including capitalized leases	\$0
Other real estate owned	\$0
Other assets	\$122
<b>Total Assets</b>	<b>\$4,569</b>

**Liabilites and Equity (000)**

Draft payable	\$9
Mortgage indebtedness & capitalized lease obligations	\$0
Other borrowed money	\$0
Accrued expenses	\$0
Other liabilities	\$1,525
Total equity	\$3,035
<b>Total liabilities and equity</b>	<b>\$4,569</b>
<b>2015 Earnings</b>	<b>\$373</b>

**Investors Trust Company**

Chapel Hill

**Stephen E. Pike**  
President

121 N Columbia St., 27514  
Telephone: (919) 968-2200  
Fax: (919) 968-9139

**Assets (000)**

Cash and balances due from depository institutions	\$1,629
Securities	\$1,684
Net loans and lease financing receivables	\$0
Receivables	\$84
Prepaid expenses and deposits	\$235
Net premises & fixed assets including capitalized leases	\$11
Other real estate owned	\$0
Other assets	\$0
<b>Total Assets</b>	<b>\$3,643</b>

**Liabilites and Equity (000)**

Draft payable	\$0
Mortgage indebtedness & capitalized lease obligations	\$0
Other borrowed money	\$0
Accrued expenses	\$0
Other liabilities	\$1,210
Total equity	\$2,433
<b>Total liabilities and equity</b>	<b>\$3,643</b>
<b>2015 Earnings</b>	<b>\$170</b>

**Old North State Trust, LLC**

Greensboro

**Denis R. St. Aubin**  
President and Chief Executive Officer

125 S. Elm Street, Suite 100, 27401  
Telephone: (336) 272-9944  
Fax: (919) 663-3254

**Assets (000)**

Cash and balances due from depository institutions	\$1,995
Securities	\$123
Net loans and lease financing receivables	\$0
Receivables	\$247
Prepaid expenses and deposits	\$47
Net premises & fixed assets including capitalized leases	\$63
Other real estate owned	\$0
Other assets	\$59
<b>Total Assets</b>	<b>\$2,534</b>

**Liabilites and Equity (000)**

Draft payable	\$3
Mortgage indebtedness & capitalized lease obligations	\$0
Other borrowed money	\$0
Accrued expenses	\$0
Other liabilities	\$69
Total equity	\$2,462
<b>Total liabilities and equity</b>	<b>\$2,534</b>
<b>2015 Earnings</b>	<b>\$163</b>

**Piedmont Trust Company**

**Greensboro**

**Michael K. Shields**  
President and Chief Executive Officer

**701 Green Valley Rd, 27408**  
Telephone: (336) 274-5471  
Fax: (336) 704-9853

**Assets (000)**

Cash and balances due from depository institutions	\$2,297
Securities	\$839
Net loans and lease financing receivables	\$0
Receivables	\$103
Prepaid expenses and deposits	\$324
Net premises & fixed assets including capitalized leases	\$389
Other real estate owned	\$0
Other assets	\$0
<b>Total Assets</b>	<b>\$3,952</b>

**Liabilites and Equity (000)**

Draft payable	\$388
Mortgage indebtedness & capitalized lease obligations	\$0
Other borrowed money	\$0
Accrued expenses	\$0
Other liabilities	\$121
Total equity	\$3,443
<b>Total liabilities and equity</b>	<b>\$3,952</b>
<b>2015 Earnings</b>	<b>\$118</b>

**Trust Company of the South**

**Greensboro**

**William H. Smith**  
Chief Executive Officer

**800 Green Valley Road, 27408**  
Telephone: (336) 538-1000  
Fax: (336) 538-1010

**Assets (000)**

Cash and balances due from depository institutions	\$1,215
Securities	\$1,815
Net loans and lease financing receivables	\$0
Receivables	\$627
Prepaid expenses and deposits	\$251
Net premises & fixed assets including capitalized leases	\$343
Other real estate owned	\$0
Other assets	\$0
<b>Total Assets</b>	<b>\$4,251</b>

**Liabilites and Equity (000)**

Draft payable	\$0
Mortgage indebtedness & capitalized lease obligations	\$0
Other borrowed money	\$0
Accrued expenses	\$0
Other liabilities	\$527
Total equity	\$3,724
<b>Total liabilities and equity</b>	<b>\$4,251</b>
<b>2015 Earnings</b>	<b>\$1,177</b>

**Wakefield Trust Company**

**Charlotte**

**Anna S. Nelson**  
President and Chief Executive Officer

**1110 E Morehead St., 28204**  
Telephone: (704) 372-4500  
Fax: (704) 372-8978

**Assets (000)**

Cash and balances due from depository institutions	\$500
Securities	\$4,932
Net loans and lease financing receivables	\$0
Receivables	\$0
Prepaid expenses and deposits	\$27
Net premises & fixed assets including capitalized leases	\$0
Other real estate owned	\$0
Other assets	\$0
<b>Total Assets</b>	<b>\$5,459</b>

**Liabilites and Equity (000)**

Draft payable	\$14
Mortgage indebtedness & capitalized lease obligations	\$0
Other borrowed money	\$1,500
Accrued expenses	\$0
Other liabilities	\$24
Total equity	\$3,921
<b>Total liabilities and equity</b>	<b>\$5,459</b>
<b>2015 Earnings</b>	<b>\$81</b>

## 2015 Bank Charter and Office Activity

The Commissioner of Banks approves applications for new state bank charters, conversions to state bank charters, state bank mergers and acquisitions, new branches, branch relocations, consolidations, and closings.

### Summary Statistics

#### NC State Bank Charter Statistics

Number of state banks, December 31, 2014 .....	56
State bank merged into state bank .....	-1
State bank merged into other state's bank .....	-3
Federally chartered national bank converted to state chartered commercial bank .....	2
Federal savings bank converted to state non-member commercial bank .....	1
<b>Number of State Banks, December 31, 2015 .....</b>	<b>55</b>

**Bank Office Statistics, December 31, 2014** .....2,984

Offices deactivated due to:

Closing .....	-81
Consolidation into other branches .....	-11
Closings due to merger (from state bank to national bank) .....	-5
Closings due to merger (from state bank to other state's bank) .....	-9
Closings due to merger (from state bank to state bank) .....	-1
Closing due to purchase & assumption (from state bank to state bank) .....	-3

Offices activated due to:

<i>De Novo</i> establishment .....	77
Openings due to merger (from other state's bank to state bank) .....	463
Openings due to merger (from state bank to state bank) .....	1
Openings due to purchase and assumption (from national bank to state bank) .....	16
Openings due to purchase and assumption (from state bank to state bank) .....	3
Charter conversion (from national bank to state bank) .....	195

**Number of Offices, December 31, 2015** .....3,629

#### Other Office Activity \*\*

Offices consolidated .....	11
Office name change .....	39
Office relocated .....	12

## 2015 Bank Charters, Mergers and Acquisitions

<u>Date</u>	<u>Name</u>	<u>Activity</u>
Jan - 1	First-Citizens Bank & Trust Company, Raleigh	First-Citizens Bank & Trust Company, Raleigh, North Carolina, merged and was the survivor of merger with First Citizens Bank and Trust Company, Columbia, South Carolina.
Jan - 2	First Capital Bank, Laurinburg	First Capital Bank, Laurinburg, North Carolina, converted from a federal savings bank to a North Carolina-chartered commercial bank.
Feb - 27	NewBridge Bank, Greensboro	NewBridge Bank, Greensboro, North Carolina, merged and was the survivor of merger with Premier Commercial Bank, Greensboro, North Carolina.
Feb - 27	Premier Commercial Bank, Greensboro	NewBridge Bank, Greensboro, North Carolina, merged and was the survivor of merger with Premier Commercial Bank, Greensboro, North Carolina.
Jun - 19	Branch Banking and Trust Company, Winston-Salem	Branch Banking and Trust Company, Winston-Salem, North Carolina, merged and was survivor of merger with The Bank of Kentucky, Crestview Hills, Kentucky.
Jul - 1	Bank of North Carolina, Thomasville	Bank of North Carolina, Thomasville, North Carolina, merged and was survivor of merger with Valley Bank, Roanoke, Virginia.
Aug - 1	Branch Banking and Trust Company, Winston-Salem	Branch Banking and Trust Company, Winston-Salem, North Carolina, merged and was the survivor of merger with Susquehanna Bank, Lititz, Pennsylvania.
Aug - 5	Bank of the Carolinas, Mocksville	Bank of the Ozarks, Little Rock, Arkansas, merged and was the survivor of merger with Bank of the Carolinas, Mocksville, North Carolina.
Oct - 7	Square 1 Bank, Durham	Pacific Western Bank, Los Angeles, California, merged and was the survivor of merger with Square 1 Bank.
Oct - 16	TrustAtlantic Bank, Raleigh	First Tennessee Bank, National Association, Memphis, Tennessee, merged and was the survivor of merger with TrustAtlantic Bank, Raleigh, North Carolina.
Nov - 17	Capital Bank Corporation, Raleigh	Capital Bank, National Association, Coral Gables, Florida, converted from a federally-chartered bank to a North Carolina-chartered commercial bank, to be known as Capital Bank Corporation, Raleigh, North Carolina.

**Date**

**Name**

**Activity**

Dec - 31

HomeTrust Bank, Asheville

HomeTrust Bank, National Association, Asheville, North Carolina converted from a federally-chartered bank to a North Carolina-chartered commercial bank.



**2015 Bank Office Activity**

<b><u>Date</u></b>	<b><u>Name</u></b>	<b><u>Branch</u></b>
<b><i>Closings due to Ceased Operation :81</i></b>		
Jan - 2	Branch Banking and Trust Company	Morehead City Main Office 4408 Arendell St. Morehead City, NC 28557
Jan - 9	Branch Banking and Trust Company	Johns Creek Branch 10690 Medlock Bridge Rd. Johns Creek, GA 30097
Jan - 30	First-Citizens Bank & Trust Company	Coleman Blvd Branch 429 West Coleman Blvd Mount Pleasant, SC 29464
Jan - 30	First-Citizens Bank & Trust Company	Lady'S Island Branch 135 Sea Island Pkwy Lady'S Island, SC 29907
Jan - 30	First-Citizens Bank & Trust Company	Lakelands Branch 1204 Hwy 72 Bypass Ne Greenwood, SC 29649
Feb - 6	First South Bank	Lumberton Main Branch 600 N Chestnut St. Lumberton, NC 28358
Feb - 6	The Fidelity Bank	Ellerbe Branch 2086 N Main St. Ellerbe, NC 28338
Feb - 6	The Fidelity Bank	Hamlet Branch 111 Raleigh St. Hamlet, NC 28345
Feb - 13	Bank of North Carolina	Charleston West Ashley 4 Carriage Lane, Suite 101 Charleston, SC 29407
Feb - 13	Bank of North Carolina	Mount Pleasant Office 1509 Hwy. 17N Mount Pleasant, SC 29464
Feb - 13	First-Citizens Bank & Trust Company	Mckendree Church Road Branch 1000 Mckendree Church Rd. Lawrenceville, GA 30043
Feb - 13	First-Citizens Bank & Trust Company	River Ridge Branch 800 Fairview Rd. Asheville, NC 28803

<b><u>Date</u></b>	<b><u>Name</u></b>	<b><u>Branch</u></b>
Feb - 13	First-Citizens Bank & Trust Company	Snellville Branch 1595 Scenic Hwy. N Snellville, GA 30078
Feb - 13	the little bank, incorporated	Goldsboro Branch 201 N Center St. Goldsboro, NC 27533
Feb - 18	First-Citizens Bank & Trust Company	Franklinton Branch 101 N Main St. Franklinton, NC 27525
Feb - 18	First-Citizens Bank & Trust Company	Tryon Estates Office 617 Laurel Lake Dr. Columbus, NC 28722
Feb - 20	First-Citizens Bank & Trust Company	Baymeadows Branch 5180 Baymeadows Rd. Jacksonville, FL 32217
Feb - 27	Branch Banking and Trust Company	Bushnell Branch 1128 N Main St. Bushnell, FL 33513
Mar - 20	First-Citizens Bank & Trust Company	Holly Square Branch 1609 W Ehringhaus Elizabeth City, NC 27909
Mar - 27	Bank of North Carolina	Asheboro West Pointe 415 Nc Hwy. 49 S Asheboro, NC 27205
Apr - 17	Branch Banking and Trust Company	Irby Street Office 605 S. Irby St. Florence, SC 29501
Apr - 17	First-Citizens Bank & Trust Company	Cherry Creek Branch 311 Steele St., Ste. 100 Denver, CO 80206
Apr - 24	Branch Banking and Trust Company	Lake Gaston Office 131 Elams Rd. Littleton, NC 27850
Apr - 24	Branch Banking and Trust Company	Stratford Road Office 1100 S Stratford Rd., Suite 400 Winston-Salem, NC 27103
Apr - 24	Branch Banking and Trust Company	The Chesapeake Branch 955 Harpersville Rd. Newport News, VA 23601

<b><u>Date</u></b>	<b><u>Name</u></b>	<b><u>Branch</u></b>
Apr - 24	Branch Banking and Trust Company	West State Branch 1606 West State St. Bristol, TN 37620
Apr - 27	Branch Banking and Trust Company	Andrews Highway Branch - Motorbank 1100B Andrews Highway Midland, TX 79701
May - 8	Southern Bank and Trust Company	Norlina Branch 139 Hyco St. Norlina, NC 27563
May - 15	Branch Banking and Trust Company	Cumberland Main Office 1496 Anderson Hwy. Cumberland, VA 23040
May - 15	Branch Banking and Trust Company	Schoolfield Branch 1017 W Main St. Danville, VA 24541
May - 15	Branch Banking and Trust Company	Wynnton Branch 1326 13Th St. Columbus, GA 31901
May - 15	First Bank	Western Boulevard Branch 400 Western Blvd. Jacksonville, NC 28540
May - 22	Branch Banking and Trust Company	Halls Branch 7108 Maynardville Pike Knoxville, TN 37918
May - 29	First South Bank	Kinston Branch 2430 Heritage St. Kinston, NC 28504
May - 29	First South Bank	Rocky Mount Downtown Branch 300 Sunset Ave. Rocky Mount, NC 27804
Jun - 12	Southern Bank and Trust Company	Bath Branch 419 Carteret St. Bath, NC 27808
Jun - 26	First-Citizens Bank & Trust Company	Airport Branch 6000 North Terminal Rd., Atribum S4-1 Atlanta, GA 30320
Jun - 26	First-Citizens Bank & Trust Company	Gwinnett Branch 6340 Sugarloaf Pkwy Duluth, GA 30097

<b><u>Date</u></b>	<b><u>Name</u></b>	<b><u>Branch</u></b>
Jul - 24	Park Sterling Bank	Anderson Main Branch 1722 N Main St. Anderson, SC 29621
Jul - 24	Park Sterling Bank	Prosperity Branch 305 N Main St. Prosperity, SC 29127
Jul - 27	Yadkin Bank	Currituck Branch 2878 Caratoke Hwy. Currituck, NC 27929
Jul - 27	Yadkin Bank	Wilmington Porters Neck Branch 7961 Market St. Wilmington, NC 28411
Jul - 27	Yadkin Bank	Winterville Branch 3810 S Memorial Dr. Winterville, NC 28590
Jul - 31	Carolina Bank	Friendly Avenue Office 3124 W Friendly Ave. Greensboro, NC 27408
Aug - 7	Select Bank & Trust Company	Burlington Main Office 523 S Worth St. Burlington, NC 27215
Aug - 7	Select Bank & Trust Company	Gibsonville Branch 220 Burlington St. Gibsonville, NC 27249
Aug - 21	First-Citizens Bank & Trust Company	Miami Beach Office 555 Arthur Godfrey Rd. Miami Beach, FL 33140
Aug - 28	Branch Banking and Trust Company	Foxcroft Wv Branch 704 Foxcroft Avenue North Martinsburg, WV 25401
Aug - 28	Branch Banking and Trust Company	Inwood Wv Branch 5091 Gerrardstown Road Inwood, WV 25428
Sep - 4	First-Citizens Bank & Trust Company	Alpharetta Branch 11575 Haynes Bridge Rd. Alpharetta, GA 30009
Sep - 4	First-Citizens Bank & Trust Company	Brookhaven-Kroger Branch 3871 Peachtree Rd., Ne Atlanta, GA 30319

<u>Date</u>	<u>Name</u>	<u>Branch</u>
Sep - 11	First-Citizens Bank & Trust Company	Century City Branch 1801 Century Park E Century City, CA 90067
Sep - 11	Select Bank & Trust Company	Ramsey Street Branch 6390 Ramsey St. Fayetteville, NC 28311
Sep - 14	First-Citizens Bank & Trust Company	Roanoke Drive-Up 5301 Bernard Dr. Roanoke, VA 24018
Sep - 15	First-Citizens Bank & Trust Company	Roanoke Cave Spring Branch 4404 Brambleton Ave. Roanoke, VA 24018
Sep - 30	Branch Banking and Trust Company	University Parkway Branch 104 University Pkwy., Suite 1 Johnson City, TN 37604
Sep - 30	Yadkin Bank	West Burlington Office 3725 S Church St. Burlington, NC 27215
Oct - 9	First-Citizens Bank & Trust Company	Etowah Branch 6534 Brevard Rd. Etowah, NC 28729
Oct - 9	First-Citizens Bank & Trust Company	West Haywood Branch 1637 S Main St. Waynesville, NC 28786
Oct - 16	Branch Banking and Trust Company	Port St. Lucie Branch 147 Sw Port St. Lucie Blvd. Port St. Lucie, FL 34984
Oct - 16	Branch Banking and Trust Company	Ranlo Drive Thru Branch 2301 Lowell Rd. Gastonia, NC 28054
Oct - 16	Select Bank & Trust Company	Elizabeth City Branch 104 Nance Ct. Elizabeth City, NC 27909
Nov - 6	Branch Banking and Trust Company	145Th Street Branch 14501 Coastal Hwy. Ocean City, MD 21842
Nov - 6	Branch Banking and Trust Company	Hunt Valley Office 11330 York Rd. Hunt Valley, MD 21030

<b><u>Date</u></b>	<b><u>Name</u></b>	<b><u>Branch</u></b>
Nov - 6	Branch Banking and Trust Company	Pasadena Md Branch 25 Magothy Beach Road Pasadena, MD 21122
Nov - 6	First South Bank	Biggs Park Branch 3000 N Elm St. Lumberton, NC 28358
Nov - 6	Park Sterling Bank	Calhoun Falls Branch 253 E Savannah St. Calhoun Falls, SC 29628
Nov - 6	Park Sterling Bank	Greer Village At Pelham Branch 2720 S Hwy. 14 Greer, SC 29650
Nov - 6	Park Sterling Bank	Greer Wade Hampton Blvd Branch 1200 W Wade Hampton Blvd. Greer, SC 29650
Nov - 6	Southern Bank and Trust Company	Enfield Branch 201 Batchelor Ave. Enfield, NC 27823
Nov - 6	Southern Bank and Trust Company	Nashville - Washington Street Office 801 E Washington St. Nashville, NC 27856
Nov - 6	Southern Bank and Trust Company	Whitakers Branch 101 N White St. Whitakers, NC 27891
Nov - 13	Branch Banking and Trust Company	Roswell Main Branch 11650 Alpharetta Hwy. Roswell, GA 30076
Dec - 4	The Fidelity Bank	Shelby Branch 800 S. Lafayette St. Shelby, NC 28150
Dec - 9	First-Citizens Bank & Trust Company	Savannah Branch 339 Martin Luther King Jr. Blvd. Savannah, GA 31401
Dec - 16	First-Citizens Bank & Trust Company	Augusta Branch 1266 Broad Street Augusta, GA 30901
Dec - 18	Branch Banking and Trust Company	Huntsman Square Branch 7509 Huntsman Blvd. Springfield, VA 22153

<b><u>Date</u></b>	<b><u>Name</u></b>	<b><u>Branch</u></b>
Dec - 18	First-Citizens Bank & Trust Company	Hildebran Office 109 S Center St. Hildebran, NC 28637
Dec - 29	First-Citizens Bank & Trust Company	Front Royal Express Office 440 South St. Front Royal, VA 22630
Dec - 31	Carolina Premier Bank	Premara Bank Branch, A Division Of Carolina Premier Bank 1299 Pennsylvania Ave, Nw Washington, DC 20004
Dec - 31	Peoples Bank	North Newton Branch (Lsf) 2619 N Main Ave. Newton, NC 28658

***Closings due to Consolidation :11***

Mar - 7	Branch Banking and Trust Company	Spruce Street Drive-Thru Branch 466 High Street Morgantown, WV 26505
Mar - 20	Branch Banking and Trust Company	Macarthur Branch 6460 North Macarthur Boulevard Irving, TX 75039
Mar - 20	Branch Banking and Trust Company	Webster Branch 1373 West Bay Area Blvd. Webster, TX 77598
Apr - 27	Branch Banking and Trust Company	Main Street Office 4207 Main St. Loris, SC 29569
Oct - 9	Branch Banking and Trust Company	Smyrna West Village Branch 4495 W Village Way Se Smyrna, GA 30080
Nov - 6	Branch Banking and Trust Company	100 Parkway Branch 8850 Columbia 100 Pkwy. Columbia, MD 21045
Nov - 6	Branch Banking and Trust Company	Edgewater Md Solomons Island Road Branch 3005 Solomons Island Rd Edgewater, MD 21037
Nov - 6	Branch Banking and Trust Company	Eldersburg Marketplace Branch 1316 Londontown Boulevard Eldersburg, MD 21784

<b><u>Date</u></b>	<b><u>Name</u></b>	<b><u>Branch</u></b>
Nov - 6	Branch Banking and Trust Company	Martinsburg Wv Burke Street Branch 301 West Burke Street Martinsburg, WV 25401
Nov - 6	Branch Banking and Trust Company	Reisterstown Branch 11702 Reisterstown Rd. Reisterstown, MD 21136
Dec - 14	Bank of North Carolina	Greenville Augusta Road 1818 Augusta St., Suites 120&124 Greenville, SC 29605

***Closings due to Merger (From State Bank To National Bank): 5***

Oct - 16	TrustAtlantic Bank	Cary Parkway Office 3685 Sw Cary Pkwy. Cary, NC 27513
Oct - 16	TrustAtlantic Bank	Falls River Branch 1151 Falls River Ave. Raleigh, NC 27614
Oct - 16	TrustAtlantic Bank	Greenville Main Office 1310 West Arlington Blvd. Greenville, NC 27834
Oct - 16	TrustAtlantic Bank	Main Office 4801 Glenwood Ave. Raleigh, NC 27612
Oct - 16	TrustAtlantic Bank	North Ridge Office 6511 Falls Of Neuse Rd. Raleigh, NC 27615

***Closings due to Merger (From State Bank To Other State's Bank): 9***

Aug - 5	Bank of the Carolinas	Advance Branch 352 Nc Hwy. 801 S Advance, NC 27006
Aug - 5	Bank of the Carolinas	Asheboro Branch 1107 S Church St. Asheboro, NC 27203
Aug - 5	Bank of the Carolinas	Concord Branch 660 Penny Lane Ne Concord, NC 28025
Aug - 5	Bank of the Carolinas	Harrisburg Branch 4350 Main St., Suite 101 Harrisburg, NC 28075



<b><u>Date</u></b>	<b><u>Name</u></b>	<b><u>Branch</u></b>
Aug - 5	Bank of the Carolinas	Landis Branch 105 N Main St. Landis, NC 28088
Aug - 5	Bank of the Carolinas	Lexington Branch 119 West Center Street Lexington, NC 27292
Aug - 5	Bank of the Carolinas	Main Office 135 Boxwood Village Dr. Mocksville, NC 27028
Aug - 5	Bank of the Carolinas	Winston-Salem Branch 3288 Silas Creek Pkwy. Winston-Salem, NC 27103
Oct - 7	Square 1 Bank	Main Office 406 Blackwell St., Suite 240 Durham, NC 27701

***Closings due to Merger (From State Bank To State Bank): 1***

Feb - 27	Premier Commercial Bank	Main Office 701 Green Valley Rd., Suite 102 Greensboro, NC 27408
----------	-------------------------	--

***Closings due to Purchase & Assumption (From State Bank To State Bank): 3***

Dec - 4	First-Citizens Bank & Trust Company	Shelby Branch 800 S. Lafayette St. Shelby, NC 28150
Dec - 14	Yadkin Bank	Leland Branch 1101 New Pointe Blvd. Leland, NC 28451
Dec - 14	Yadkin Bank	Morehead City Branch 168 Nc Hwy. 24 Morehead City, NC 28557

***Openings due to Conversion (From National Bank To State Bank): 195***

Jan - 2	First Capital Bank	Bennettsville Branch 207 Hwy 15/401 Bypass E Bennettsville, SC 29512
Jan - 2	First Capital Bank	Main Office 909 South Main Street Laurinburg, NC 28352

<b><u>Date</u></b>	<b><u>Name</u></b>	<b><u>Branch</u></b>
Nov - 17	Capital Bank Corporation	11-East Bypass Branch 3015 E. Andrew Johnson Highway Greeneville, TN 37743
Nov - 17	Capital Bank Corporation	Alcoa Branch 325 West Joule St Alcoa, TN 37701
Nov - 17	Capital Bank Corporation	Alhambra Branch 121 Alhambra Plaza, Suite 100 Coral Gables, FL 33134
Nov - 17	Capital Bank Corporation	Asheville Highway Branch 503 Asheville Highway Greeneville, TN 37743
Nov - 17	Capital Bank Corporation	Athens Branch 1305 Decatur Pike Athens, TN 37303
Nov - 17	Capital Bank Corporation	Auburn Branch 1790 East Venice Avenue, Suite 101 Venice, FL 34292
Nov - 17	Capital Bank Corporation	Aventura Branch 20295 Northeast 29Th Place Aventura, FL 33180
Nov - 17	Capital Bank Corporation	Baileyton Branch 560 Van Hill Road Greeneville, TN 37745
Nov - 17	Capital Bank Corporation	Bayside Branch 103330 Overseas Highway Key Largo, FL 33037
Nov - 17	Capital Bank Corporation	Big Pine Key Branch 30480 Overseas Highway Big Pine Key, FL 33043
Nov - 17	Capital Bank Corporation	Boiling Springs Branch 3090 Boiling Springs Road Boiling Springs, SC 29316
Nov - 17	Capital Bank Corporation	Boones Creek Branch 4309 North Roan Street Johnson City, TN 37615
Nov - 17	Capital Bank Corporation	Brentwood Branch 5120 Maryland Way Brentwood, TN 37027

<b><u>Date</u></b>	<b><u>Name</u></b>	<b><u>Branch</u></b>
Nov - 17	Capital Bank Corporation	Brooks Grande Plaza Branch 8100 Health Center Blvd Bonita Springs, FL 34135
Nov - 17	Capital Bank Corporation	Bulls Gap Branch 105 North Main Street Bulls Gap, TN 37711
Nov - 17	Capital Bank Corporation	Burlington Main Branch 445 South Main Street Burlington, NC 27215
Nov - 17	Capital Bank Corporation	Cameron Village Branch 2127 Clark Avenue Raleigh, NC 27605
Nov - 17	Capital Bank Corporation	Cape Coral Parkway Branch 506 Cape Coral Parkway Cape Coral, FL 33904
Nov - 17	Capital Bank Corporation	Carthage Branch 1001 North Main Street Carthage, TN 37030
Nov - 17	Capital Bank Corporation	Cason Lane Branch 164 Cason Lane Murfreesboro, TN 37128
Nov - 17	Capital Bank Corporation	Center Street Branch 110 East Center St. Kingsport, TN 37660
Nov - 17	Capital Bank Corporation	City Center Branch 599 9Th Street North, Suite 100 Naples, FL 34102
Nov - 17	Capital Bank Corporation	Clarksville Downtown Branch 25 Jefferson Street Clarksville, TN 37040
Nov - 17	Capital Bank Corporation	Clayton Branch 12701 Us Highway 70W Clayton, NC 27520
Nov - 17	Capital Bank Corporation	Clemmons Branch 6290 Towncenter Drive Clemmons, NC 27012
Nov - 17	Capital Bank Corporation	College Square Branch 2329 East Morris Boulevard Morristown, TN 37813

<b><u>Date</u></b>	<b><u>Name</u></b>	<b><u>Branch</u></b>
Nov - 17	Capital Bank Corporation	Columbia Main Branch 1320 Main Street, Ste 175 Columbia, SC 29201
Nov - 17	Capital Bank Corporation	Columbia Main Drive Thru 1340 Sumter Street Columbia, SC 29201
Nov - 17	Capital Bank Corporation	Cool Springs Branch 9200 Carothers Parkway Franklin, TN 37067
Nov - 17	Capital Bank Corporation	Del Prado Branch 521 Del Prado Boulevard South Cape Coral, FL 33990
Nov - 17	Capital Bank Corporation	Dobson Branch 201 West Kapp Street Dobson, NC 27017
Nov - 17	Capital Bank Corporation	Donelson Branch 2621 Lebanon Pike Nashville, TN 37214
Nov - 17	Capital Bank Corporation	Eagleton Branch 2747 East Broadway Maryville, TN 37804
Nov - 17	Capital Bank Corporation	Edwards Mill Branch 3100 Edwards Mill Road Raleigh, NC 27612
Nov - 17	Capital Bank Corporation	Falls Of The Neuse Branch 6501 Falls Of Neuse Road Raleigh, NC 27615
Nov - 17	Capital Bank Corporation	Fort Campbell Branch 111 Cunningham Lane Clarksville, TN 37042
Nov - 17	Capital Bank Corporation	Franklin Downtown Branch 320 Main Street Franklin, TN 37064
Nov - 17	Capital Bank Corporation	Franklin Royal Oaks Branch 231 South Royal Oaks Boulevard Franklin, TN 37064
Nov - 17	Capital Bank Corporation	Gables Waterway Branch 1390 South Dixie Highway Coral Gables, FL 33146

<b><u>Date</u></b>	<b><u>Name</u></b>	<b><u>Branch</u></b>
Nov - 17	Capital Bank Corporation	Gallatin Main Branch 710 Nashville Pike Gallatin, TN 37066
Nov - 17	Capital Bank Corporation	Glen Echo Road Branch 1915 Glen Echo Road Nashville, TN 37215
Nov - 17	Capital Bank Corporation	Graham Branch 227 South Main Street Graham, NC 27253
Nov - 17	Capital Bank Corporation	Green Street Branch 225 Green Street, Suite 101 Fayetteville, NC 28301
Nov - 17	Capital Bank Corporation	Greeneville Main Branch 100 North Main Street Greeneville, TN 37743
Nov - 17	Capital Bank Corporation	Greensboro Branch 1505 Highwoods Boulevard Greensboro, NC 27410
Nov - 17	Capital Bank Corporation	Greer Branch 713 West Wade Hampton Boulevard Greer, SC 29650
Nov - 17	Capital Bank Corporation	Hancock Branch 3405 Hancock Bridge Parkway North Fort Myers, FL 33903
Nov - 17	Capital Bank Corporation	Hickory Branch 225 4Th Street Nw Hickory, NC 28601
Nov - 17	Capital Bank Corporation	High Point Branch 2541 Eastchester Dr High Point, NC 27265
Nov - 17	Capital Bank Corporation	Hilldale Office 1805 Madison Street Clarksville, TN 37043
Nov - 17	Capital Bank Corporation	Holly Springs Branch 5070 Kentworth Drive Holly Springs, NC 27540
Nov - 17	Capital Bank Corporation	Homestead Blvd Branch 600 North Homestead Boulevard Homestead, FL 33030

<b><u>Date</u></b>	<b><u>Name</u></b>	<b><u>Branch</u></b>
Nov - 17	Capital Bank Corporation	Hope Mills Branch 3310 South Peak Drive Fayetteville, NC 28306
Nov - 17	Capital Bank Corporation	Horner Boulevard Branch 2917 South Horner Boulevard Sanford, NC 27332
Nov - 17	Capital Bank Corporation	Hot Springs Branch 164 Bridge Street Hot Springs, NC 28743
Nov - 17	Capital Bank Corporation	Huffman Mill Branch 503 Huffman Mill Road Burlington, NC 27215
Nov - 17	Capital Bank Corporation	Indian Lake Branch 117 Indian Lake Boulevard Hendersonville, TN 37075
Nov - 17	Capital Bank Corporation	Islamorada Branch 80900 Overseas Highway Islamorada, FL 33036
Nov - 17	Capital Bank Corporation	Jonesborough Branch 150 North Lincoln Avenue Jonesborough, TN 37659
Nov - 17	Capital Bank Corporation	Jonestown Branch 4701 Country Club Road Winston Salem, NC 27104
Nov - 17	Capital Bank Corporation	Jonesville Branch 503 Winston Road Jonesville, NC 28642
Nov - 17	Capital Bank Corporation	Kernersville Branch 1207 South Main Street Kernersville, NC 27284
Nov - 17	Capital Bank Corporation	Key Largo Branch 99451 Overseas Hwy Key Largo, FL 33037
Nov - 17	Capital Bank Corporation	Key West Branch 330 Whitehead Street Key West, FL 33040
Nov - 17	Capital Bank Corporation	Kildaire Branch 1201 Kildaire Farm Rd Cary, NC 27511

<u>Date</u>	<u>Name</u>	<u>Branch</u>
Nov - 17	Capital Bank Corporation	King Branch 105 Post Office Street King, NC 27021
Nov - 17	Capital Bank Corporation	Kings Bay Branch 14499 South Dixie Highway Miami, FL 33176
Nov - 17	Capital Bank Corporation	Knoxville Bearden Branch 5000 Kingston Pike Knoxville, TN 37919
Nov - 17	Capital Bank Corporation	Knoxville Farragut Branch 136 Concord Road Knoxville, TN 37934
Nov - 17	Capital Bank Corporation	Knoxville Middlebrook Branch 9261 Middlebrook Pike Knoxville, TN 37931
Nov - 17	Capital Bank Corporation	Krome Avenue Branch 727 North Krome Avenue Homestead, FL 33030
Nov - 17	Capital Bank Corporation	Lafayette Branch 440 Highway 52 Bypass West Lafayette, TN 37083
Nov - 17	Capital Bank Corporation	Lawrenceburg Branch 101 North Locust Avenue Lawrenceburg, TN 38464
Nov - 17	Capital Bank Corporation	Leicester Highway Branch 462 New Leicester Highway Asheville, NC 28806
Nov - 17	Capital Bank Corporation	Lenoir City Branch 510 Highway 321 North Lenoir City, TN 37771
Nov - 17	Capital Bank Corporation	Lexington Branch 5075 Sunset Boulevard Lexington, SC 29072
Nov - 17	Capital Bank Corporation	Lighthouse Point Branch 4820 North Federal Highway Lighthouse Point, FL 33064
Nov - 17	Capital Bank Corporation	Loudon Branch 2360 Highway 72 North Loudon, TN 37774

<b><u>Date</u></b>	<b><u>Name</u></b>	<b><u>Branch</u></b>
Nov - 17	Capital Bank Corporation	Madison Branch 619 Ayersville Road Madison, NC 27025
Nov - 17	Capital Bank Corporation	Madisonville Branch 4653 Highway 411 Madisonville, TN 37354
Nov - 17	Capital Bank Corporation	Main Office 333 Fayetteville Street, Suite 300 Raleigh, NC 27601
Nov - 17	Capital Bank Corporation	Marathon Branch 2348 Overseas Highway Marathon, FL 33050
Nov - 17	Capital Bank Corporation	Marathon Shores Branch 11401 Overseas Highway Marathon, FL 33052
Nov - 17	Capital Bank Corporation	Mcgregor Branch 15280 Mcgregor Boulevard Fort Myers, FL 33908
Nov - 17	Capital Bank Corporation	Mcperson Street Branch 929 South Mcpherson Church Rd Fayetteville, NC 28303
Nov - 17	Capital Bank Corporation	Mebane Office 102 E Washington Street Mebane, NC 27302
Nov - 17	Capital Bank Corporation	Metro Parkway Branch 12205 Metro Parkway Fort Myers, FL 33966
Nov - 17	Capital Bank Corporation	Mooresville Branch 210 Knob Hill Road Mooresville, NC 28117
Nov - 17	Capital Bank Corporation	Morristown Plaza Branch 1908 W. Andrew Johnson Hwy Morristown, TN 37814
Nov - 17	Capital Bank Corporation	Morrisville Branch 9632 Chapel Hill Rd Morrisville, NC 27560
Nov - 17	Capital Bank Corporation	Mount Airy 601 Branch 2100 Community Drive Mount Airy, NC 27030



<b><u>Date</u></b>	<b><u>Name</u></b>	<b><u>Branch</u></b>
Nov - 17	Capital Bank Corporation	Mount Airy Downtown Branch 255 East Independence Blvd Mount Airy, NC 27030
Nov - 17	Capital Bank Corporation	Mount Pleasant Branch 651 Johnnie Dodds Blvd Mount Pleasant, SC 29464
Nov - 17	Capital Bank Corporation	Murfreesboro South Church Branch 1470 South Church Street Murfreesboro, TN 37130
Nov - 17	Capital Bank Corporation	Naples Boulevard Branch 6435 Naples Boulevard Naples, FL 34109
Nov - 17	Capital Bank Corporation	New Shackle Island Branch 303 New Shackle Island Road Hendersonville, TN 37075
Nov - 17	Capital Bank Corporation	Newport Branch 602 Cosby Highway Newport, TN 37821
Nov - 17	Capital Bank Corporation	Niota Branch 204 East Main Street Niota, TN 37826
Nov - 17	Capital Bank Corporation	Nokomis Branch 1099 N Tamiami Trail Nokomis, FL 34275
Nov - 17	Capital Bank Corporation	North Asheville Branch 918 Merrimon Ave Asheville, NC 28804
Nov - 17	Capital Bank Corporation	North Roosevelt Branch 3618 North Roosevelt Boulevard Key West, FL 33040
Nov - 17	Capital Bank Corporation	Northeast Branch 10134 Two Notch Road Columbia, SC 29223
Nov - 17	Capital Bank Corporation	Northfield Branch 372 West Northfield Boulevard Murfreesboro, TN 37129
Nov - 17	Capital Bank Corporation	Oxford Branch 200 Williamsboro St Oxford, NC 27565

<b><u>Date</u></b>	<b><u>Name</u></b>	<b><u>Branch</u></b>
Nov - 17	Capital Bank Corporation	Park Boulevard Branch 410 Park Boulevard Rogersville, TN 37857
Nov - 17	Capital Bank Corporation	Pelham Branch 3401 Pelham Road Greenville, SC 29615
Nov - 17	Capital Bank Corporation	Pilot Mountain Branch 616 South Key Street Pilot Mountain, NC 27041
Nov - 17	Capital Bank Corporation	Pine Island Branch 9820 Stringfellow Road Saint James City, FL 33956
Nov - 17	Capital Bank Corporation	Pine Street Branch 215 North Pine Street Spartanburg, SC 29302
Nov - 17	Capital Bank Corporation	Pinecrest Branch 9579 South Dixie Highway Pinecrest, FL 33156
Nov - 17	Capital Bank Corporation	Pittsboro Branch 37 Hillsboro Street Pittsboro, NC 27312
Nov - 17	Capital Bank Corporation	Portland Branch 420 Highway 52 West Portland, TN 37148
Nov - 17	Capital Bank Corporation	Ramsey Street Branch 4841 Ramsey Street Fayetteville, NC 28311
Nov - 17	Capital Bank Corporation	Reidville Road Branch 2680 Reidville Rd Spartanburg, SC 29301
Nov - 17	Capital Bank Corporation	Rogersville Branch 210 West Main Street Rogersville, TN 37857
Nov - 17	Capital Bank Corporation	Saint Bethlehem Branch 2786 Wilma Rudolph Blvd Clarksville, TN 37040
Nov - 17	Capital Bank Corporation	Saint Joseph Branch 202 South Main Street Saint Joseph, TN 38481

<b><u>Date</u></b>	<b><u>Name</u></b>	<b><u>Branch</u></b>
Nov - 17	Capital Bank Corporation	Sandy Ridge Branch 4928 Highway 704 East Sandy Ridge, NC 27046
Nov - 17	Capital Bank Corporation	Sango Branch 599 Fire Station Road Clarksville, TN 37043
Nov - 17	Capital Bank Corporation	Siler City Branch 300 East Raleigh Street Siler City, NC 27344
Nov - 17	Capital Bank Corporation	Six Forks Road Branch 8816 Six Forks Rd Suite 101 Raleigh, NC 27615
Nov - 17	Capital Bank Corporation	Smyrna Branch 559 Sam Ridley Parkway West Smyrna, TN 37167
Nov - 17	Capital Bank Corporation	South Asheville Branch 1751 Hendersonville Road Asheville, NC 28803
Nov - 17	Capital Bank Corporation	South Church Street Branch 3466 South Church St Burlington, NC 27215
Nov - 17	Capital Bank Corporation	South Miami Branch 7312 Red Road South Miami, FL 33143
Nov - 17	Capital Bank Corporation	South Park Branch 3151 Peters Creek Parkway Winston-Salem, NC 27127
Nov - 17	Capital Bank Corporation	South Roan Street Branch 2710 South Roan Street Johnson City, TN 37604
Nov - 17	Capital Bank Corporation	Spring Hill Branch 4922 Main Street Spring Hill, TN 37174
Nov - 17	Capital Bank Corporation	State Of Franklin Branch 503 North State Of Franklin Road Johnson City, TN 37604
Nov - 17	Capital Bank Corporation	State Street Branch 901 West State Street Bristol, VA 24201

<u>Date</u>	<u>Name</u>	<u>Branch</u>
Nov - 17	Capital Bank Corporation	Steele Street Branch 130 North Steele St Sanford, NC 27330
Nov - 17	Capital Bank Corporation	Stone Drive Branch 1421 East Stone Drive Kingsport, TN 37660
Nov - 17	Capital Bank Corporation	Stonecrest Branch 1115 Stonecrest Boulevard Tega Cay, SC 29708
Nov - 17	Capital Bank Corporation	Stratford Road Branch 500 South Stratford Road Winston Salem, NC 27103
Nov - 17	Capital Bank Corporation	Sunrise Branch 4699 North Nob Hill Road Sunrise, FL 33351
Nov - 17	Capital Bank Corporation	Surgoinsville Branch 290 Bellamy Avenue Surgoinsville, TN 37873
Nov - 17	Capital Bank Corporation	Tavernier Branch 91960 Overseas Highway Tavernier, FL 33070
Nov - 17	Capital Bank Corporation	Towne Square Branch 255 West Summer Street Greeneville, TN 37743
Nov - 17	Capital Bank Corporation	Tramway Crossing Branch 2222 Jefferson Davis Highway Sanford, NC 27332
Nov - 17	Capital Bank Corporation	Trenholm Branch 4840 Forest Drive Columbia, SC 29206
Nov - 17	Capital Bank Corporation	Tusculum Road Branch 841 Tusculum Boulevard Greeneville, TN 37743
Nov - 17	Capital Bank Corporation	Union Grove Branch 1439 West Memorial Highway Harmony, NC 28634
Nov - 17	Capital Bank Corporation	University Branch 225 East Hanes Mill Road Winston Salem, NC 27105

<b><u>Date</u></b>	<b><u>Name</u></b>	<b><u>Branch</u></b>
Nov - 17	Capital Bank Corporation	Venice Island Branch 240 Nokomis Avenue South Venice, FL 34285
Nov - 17	Capital Bank Corporation	Volunteer Branch 1430 Volunteer Parkway Bristol, TN 37620
Nov - 17	Capital Bank Corporation	Wake Forest Branch 12217 Capital Blvd Wake Forest, NC 27587
Nov - 17	Capital Bank Corporation	West Broadway Branch 250 West Broadway Gallatin, TN 37066
Nov - 17	Capital Bank Corporation	West Cary Branch 7705 Carpenter Fire Station Road Cary, NC 27519
Nov - 17	Capital Bank Corporation	West End Branch 3610 West Andrew Johnson Hwy Morristown, TN 37814
Nov - 17	Capital Bank Corporation	West Kendall Branch 9000 S.W. 137Th Avenue Miami, FL 33186
Nov - 17	Capital Bank Corporation	West Maryville Branch 403 Foothills Mall Drive Maryville, TN 37801
Nov - 17	Capital Bank Corporation	White House Branch 2916 Hwy 31W South White House, TN 37188
Nov - 17	Capital Bank Corporation	Yadkinville Branch 532 East Main Street Yadkinville, NC 27055
Nov - 17	Capital Bank Corporation	Zebulon Branch 1260 North Arendell Avenue Zebulon, NC 27597
Dec - 31	HomeTrust Bank	Arden Office 140 Airport Road, Suite P Arden, NC 28704
Dec - 31	HomeTrust Bank	Asheville Office 10 Woodfin Street Asheville, NC 28801

<b><u>Date</u></b>	<b><u>Name</u></b>	<b><u>Branch</u></b>
Dec - 31	HomeTrust Bank	Bearden Office 6501 Kingston Pike Knoxville, TN 37919
Dec - 31	HomeTrust Bank	Boones Creek Office 4718 North Roan Street Johnson City, TN 37615
Dec - 31	HomeTrust Bank	Brambleton Avenue Office 2820 Brambleton Ave Sw Roanoke, VA 24015
Dec - 31	HomeTrust Bank	Cherryville Office 100 West Main Street Cherryville, NC 28021
Dec - 31	HomeTrust Bank	Clyde Office 8583 Carolina Boulevard Clyde, NC 28721
Dec - 31	HomeTrust Bank	Columbus Office 685 West Mills Street Columbus, NC 28722
Dec - 31	HomeTrust Bank	Crossroads Office 5002 Williamson Road Nw Roanoke, VA 24012
Dec - 31	HomeTrust Bank	Daleville Office 1571 Roanoke Rd Daleville, VA 24083
Dec - 31	HomeTrust Bank	Downtown Roanoke Office 316 South Jefferson St Roanoke, VA 24011
Dec - 31	HomeTrust Bank	East Asheville Office 1011 Tunnel Rd, Suite 180 Asheville, NC 28805
Dec - 31	HomeTrust Bank	Eden Office 106 South Van Buren Road Eden, NC 27288
Dec - 31	HomeTrust Bank	Farragut Office 11916 Kingstown Pike Farragut, TN 37934
Dec - 31	HomeTrust Bank	Forest City Office 351 Butler Rd Forest City, NC 28043

<b><u>Date</u></b>	<b><u>Name</u></b>	<b><u>Branch</u></b>
Dec - 31	HomeTrust Bank	Greenville Office 499 Woodruff Road Greenville, SC 29607
Dec - 31	HomeTrust Bank	Hendersonville Office 228 6Th Avenue East Hendersonville, NC 28792
Dec - 31	HomeTrust Bank	Johnson City Office 1907 North Roan Street Johnson City, TN 37601
Dec - 31	HomeTrust Bank	Lexington Office 107 West Center Street Lexington, NC 27292
Dec - 31	HomeTrust Bank	Main Office 10 Woodfin Street Asheville, NC 28801
Dec - 31	HomeTrust Bank	Martinsville Office 8 Lester Street Martinsville, VA 24112
Dec - 31	HomeTrust Bank	Merchants Greene Office 123 Merchants Greene Boulevard Morristown, TN 37814
Dec - 31	HomeTrust Bank	Midway Office 11564 Old Us Highway 52 Winston Salem, NC 27107
Dec - 31	HomeTrust Bank	Morristown Main Office 120 Evans Avenue Morristown, TN 37814
Dec - 31	HomeTrust Bank	North Danville Office 2420 North Main St Danville, VA 24540
Dec - 31	HomeTrust Bank	Pelham Road Office 8599 Pelham Road Greenville, SC 29615
Dec - 31	HomeTrust Bank	Queens Road Office 100 Queens Road Charlotte, NC 28204
Dec - 31	HomeTrust Bank	Reidsville Office 2805 Reid School Road Reidsville, NC 27320

<u>Date</u>	<u>Name</u>	<u>Branch</u>
Dec - 31	HomeTrust Bank	Riverside Office 3205 Riverside Dr Danville, VA 24541
Dec - 31	HomeTrust Bank	Shelby Main Office 224 East Warren Street Shelby, NC 28150
Dec - 31	HomeTrust Bank	South Asheville Office 1825 Hendersonville Road Asheville, NC 28803
Dec - 31	HomeTrust Bank	Starkey Road Office 3956 Electric Road Roanoke, VA 24018
Dec - 31	HomeTrust Bank	Tryon Office 341 North Trade Street Tryon, NC 28782
Dec - 31	HomeTrust Bank	Vinton Office 201 South Pollard St Vinton, VA 24179
Dec - 31	HomeTrust Bank	Waynesville Office 800 Russ Avenue Waynesville, NC 28786
Dec - 31	HomeTrust Bank	Weaverville Office 5 Northridge Commons Parkway Weaverville, NC 28787
Dec - 31	HomeTrust Bank	West Center Office 240 West Center Street Kingsport, TN 37660
Dec - 31	HomeTrust Bank	West Oakland Office 1000 West Oakland Avenue Johnson City, TN 37604
Dec - 31	HomeTrust Bank	West Walnut Office 612 West Walnut Street Johnson City, TN 37604

***Openings due to DeNovo :77***

Jan - 12	Branch Banking and Trust Company	Wolfe Street Branch 101 North Wolfe Street Baltimore, MD 21231
----------	----------------------------------	--



<b><u>Date</u></b>	<b><u>Name</u></b>	<b><u>Branch</u></b>
Feb - 17	the little bank, incorporated	Goldsboro Branch 2406 E. Ash St. Goldsboro, NC 27534
Feb - 23	First-Citizens Bank & Trust Company	San Marco Branch 1471 San Marco Blvd. San Marco, FL 32207
Mar - 2	Carolina Trust Bank	Lake Lure Branch Arcade Commerce Bldg., 103 Arcade St. Lake Lure, NC 28746
Mar - 3	Branch Banking and Trust Company	Tcc Associate Branch 7701 Airport Drive Greensboro, NC 27409
Mar - 9	Carolina Trust Bank	Hickory Branch 1430 2Nd St. Ne Hickory, NC 28601
Mar - 20	Branch Banking and Trust Company	42Nd St. Branch 4900 East 42Nd Odessa, TX 79762
Mar - 20	Branch Banking and Trust Company	Allen Branch 1005 West Mcdermott Allen, TX 75013
Mar - 20	Branch Banking and Trust Company	Andrews Branch 1100 Andrews Highway Midland, TX 79701
Mar - 20	Branch Banking and Trust Company	Andrews Highway Branch - Motorbank 1100B Andrews Highway Midland, TX 79701
Mar - 20	Branch Banking and Trust Company	Arlington Branch 1401 North Collins Street Arlington, TX 76011
Mar - 20	Branch Banking and Trust Company	Broadway Branch 8133 Broadway Houston, TX 77061
Mar - 20	Branch Banking and Trust Company	Caddo Mills Branch 2312 Main Street Caddo Mills, TX 75135
Mar - 20	Branch Banking and Trust Company	Cedar Springs Branch 2404 Cedar Springs Road Dallas, TX 75201

<b><u>Date</u></b>	<b><u>Name</u></b>	<b><u>Branch</u></b>
Mar - 20	Branch Banking and Trust Company	Cinco Ranch Branch 22171 Westheimer Parkway (Cinco Ranch) Katy, TX 77450
Mar - 20	Branch Banking and Trust Company	Coit And Belt Line Branch 14909 Coit Road Dallas, TX 75240
Mar - 20	Branch Banking and Trust Company	Coppell Branch 252 North Denton Tap Road Coppell, TX 75019
Mar - 20	Branch Banking and Trust Company	Cypresswood Branch 10011 Cypresswood Drive Houston, TX 77070
Mar - 20	Branch Banking and Trust Company	Downtown Odessa Branch 618 North Texas Odessa, TX 79761
Mar - 20	Branch Banking and Trust Company	Fairway Plaza Branch 5714 Fairmont Parkway Pasadena, TX 77505
Mar - 20	Branch Banking and Trust Company	Forest Lane Branch 3550 Forest Lane Dallas, TX 75234
Mar - 20	Branch Banking and Trust Company	Fort Worth Avenue Branch 2606 Ft. Worth Avenue Dallas, TX 75211
Mar - 20	Branch Banking and Trust Company	Frisco Lebanon Branch 5125 Preston Road Frisco, TX 75034
Mar - 20	Branch Banking and Trust Company	Ft. Worth Tcu Branch 2850 West Berry Street Fort Worth, TX 76109
Mar - 20	Branch Banking and Trust Company	Grapevine Branch 2450 Hall-Johnson Road Grapevine, TX 76051
Mar - 20	Branch Banking and Trust Company	Greenway Branch 3404 Richmond Avenue Houston, TX 77046
Mar - 20	Branch Banking and Trust Company	Highland Village Branch 1100 Village Parkway Highland Village, TX 75077

<b><u>Date</u></b>	<b><u>Name</u></b>	<b><u>Branch</u></b>
Mar - 20	Branch Banking and Trust Company	Houston 1960 & Eldridge Branch 12707 Fm 1960 Road W. Houston, TX 77065
Mar - 20	Branch Banking and Trust Company	Houston Webster Branch 1333 West Bay Area Boulevard Webster, TX 77598
Mar - 20	Branch Banking and Trust Company	Humble Branch 9467 Fm 1960 Bypass Humble, TX 77338
Mar - 20	Branch Banking and Trust Company	Kermit Highway Branch 3131 Kermit Highway Odessa, TX 79764
Mar - 20	Branch Banking and Trust Company	Lancaster And Kiest Branch 3202 South Lancaster Road Dallas, TX 75216
Mar - 20	Branch Banking and Trust Company	Lovers Lane Branch 5330 Lovers Lane Dallas, TX 75209
Mar - 20	Branch Banking and Trust Company	Macarthur Branch 6460 North Macarthur Boulevard Irving, TX 75039
Mar - 20	Branch Banking and Trust Company	Mckinney Branch 6251 West Eldorado Parkway Mckinney, TX 75070
Mar - 20	Branch Banking and Trust Company	Midland Briarwood Branch 4715 North Midland Drive Midland, TX 79707
Mar - 20	Branch Banking and Trust Company	North Garland Branch 2720 Beltline Road Garland, TX 75044
Mar - 20	Branch Banking and Trust Company	Park Lane Branch 7839 Park Lane Dallas, TX 75225
Mar - 20	Branch Banking and Trust Company	Plano And 75 Branch 3409 North Central Expressway Plano, TX 75023
Mar - 20	Branch Banking and Trust Company	Plano Branch 2400 North Dallas Parkway Plano, TX 75093

<b><u>Date</u></b>	<b><u>Name</u></b>	<b><u>Branch</u></b>
Mar - 20	Branch Banking and Trust Company	Plano Parker Branch 2850 West Parker Road Plano, TX 75075
Mar - 20	Branch Banking and Trust Company	Pleasant Grove Branch 2820 South Buckner Boulevard Dallas, TX 75227
Mar - 20	Branch Banking and Trust Company	South Garland Branch 3431 Broadway Boulevard Garland, TX 75043
Mar - 20	Branch Banking and Trust Company	Southlake Branch 535 East Southlake Boulevard Southlake, TX 76092
Mar - 20	Branch Banking and Trust Company	Sweetwater Boulevard Branch 4880 Sweetwater Boulevard Sugar Land, TX 77479
Mar - 20	Branch Banking and Trust Company	Visions Park Branch 18410 I-45 South Shenandoah, TX 77381
Mar - 20	Branch Banking and Trust Company	Wadley Branch 707 West Wadley Avenue Midland, TX 79705
Mar - 20	Branch Banking and Trust Company	Westheimer Branch 12591 Westheimer Houston, TX 77077
Apr - 6	Branch Banking and Trust Company	Charlotte South End Branch 2222 South Boulevard Charlotte, NC 28203
Apr - 16	blueharbor bank	Statesville Branch 245 East Front Street Statesville, NC 28677
Apr - 20	Branch Banking and Trust Company	Lake Nona Branch 10745 Narcoossee Road Orlando, FL 32832
Apr - 20	First-Citizens Bank & Trust Company	Denver Cherry Creek Office 3611 East 1St Avenue Denver, CO 80206
May - 11	Bank of North Carolina	Winston-Salem Stratford Road Branch 215 Harvey Street Winston-Salem, NC 27103

<b><u>Date</u></b>	<b><u>Name</u></b>	<b><u>Branch</u></b>
May - 11	Yadkin Bank	Raleigh Five Points Branch 2001 Fairview Road Raleigh, NC 27608
May - 18	Branch Banking and Trust Company	Columbus Ga Main Branch 1234 First Avenue Columbus, GA 31901
May - 18	First Bank	Jacksonville Main Branch 4110 Western Blvd. Jacksonville, NC 28546
Jun - 1	Branch Banking and Trust Company	Orlando University Boulevard Branch 11311 University Boulevard Orlando, FL 32817
Jun - 15	Branch Banking and Trust Company	Towne Lake Branch 936 Towne Lake Parkway Woodstock, GA 30189
Jun - 18	Park Sterling Bank	Richmond Patterson Avenue Branch 5601 Patterson Ave. Richmond, VA 23226
Jul - 13	NewBridge Bank	Daniel Island Branch 865 Island Park Drive Daniel Island, SC 29492
Jul - 23	Live Oak Banking Company	Live Oak Building li Branch 1757 Tiburon Drive Wilmington, NC 28403
Jul - 27	Branch Banking and Trust Company	Lakeview Overlook Branch 44825 Lakeview Overlook Plaza Ashburn, VA 20147
Aug - 4	Branch Banking and Trust Company	Litchford Road Branch 9111 Litchford Road Raleigh, NC 27615
Aug - 10	Carolina Bank	Peace Haven Road Branch 1554 N. Peace Haven Rd. Winston-Salem, NC 27104
Aug - 10	Select Bank & Trust Company	Burlington Office 3158 South Church Street Burlington, NC 27215
Aug - 12	Branch Banking and Trust Company	Park West Village Branch 1000 Village Market Place Morrisville, NC 27560

<u>Date</u>	<u>Name</u>	<u>Branch</u>
Aug - 31	Branch Banking and Trust Company	Nottingham Branch 7915 Belair Road Baltimore, MD 21236
Sep - 14	First-Citizens Bank & Trust Company	Beverly Hills Branch 350 S. Beverly Drive Beverly Hills, CA 90212
Sep - 28	Branch Banking and Trust Company	Midland Downtown Drivethru Branch 710 North Big Spring Street Midland, TX 79701
Oct - 9	Entegra Bank	Entegra Bank Greenville Main Branch 501 Roper Mountain Road Greenville, SC 29615
Oct - 19	Branch Banking and Trust Company	Northwest Plaza Branch 4460-A West Northern Parkway Baltimore, MD 21215
Oct - 19	First Bank	Fayetteville Village Drive Branch 2939 Village Drive Fayetteville, NC 28304
Oct - 19	Select Bank & Trust Company	Elizabeth City Branch 416 S. Hughes Blvd. Elizabeth City, NC 27909
Oct - 26	Branch Banking and Trust Company	Gresham Road Branch 2434 Gresham Road, Ste. B Atlanta, GA 30316
Nov - 9	First South Bank	Fayetteville Road Branch 4309 Fayetteville Road Lumberton, NC 28358
Nov - 30	First South Bank	Williamston Branch 1067 Brentway Avenue, Suite 136 Williamston, NC 27892
Dec - 14	Surrey Bank & Trust	Elkin Branch 393 Cc Camp Road Elkin, NC 28621

***Openings due to Merger (From Other State's Bank To State Bank): 463***

Jan - 1	First-Citizens Bank & Trust Company	17 North Branch 2676 U.S. Hwy 17 N Mount Pleasant, SC 29466
---------	-------------------------------------	---

<u>Date</u>	<u>Name</u>	<u>Branch</u>
Jan - 1	First-Citizens Bank & Trust Company	Abbeville Branch 201 N. Main St. Abbeville, SC 29620
Jan - 1	First-Citizens Bank & Trust Company	Aiken Main Branch 125 Park Ave. Sw Aiken, SC 29801
Jan - 1	First-Citizens Bank & Trust Company	Alpharetta Branch 11575 Haynes Bridge Rd. Alpharetta, GA 30009
Jan - 1	First-Citizens Bank & Trust Company	Anderson Main Branch 102 N. Main St. Anderson, SC 29621
Jan - 1	First-Citizens Bank & Trust Company	Andrews Branch 12 N. Morgan Ave. Andrews, SC 29510
Jan - 1	First-Citizens Bank & Trust Company	Ashley Phosphate Branch 2170 Ashley Phosphate Rd North Charleston, SC 29406
Jan - 1	First-Citizens Bank & Trust Company	Augusta St Branch 2201 Augusta St Greenville, SC 29605
Jan - 1	First-Citizens Bank & Trust Company	Ballentine Branch 1509 Dutch Fork Rd Irmo, SC 29063
Jan - 1	First-Citizens Bank & Trust Company	Barnwell Branch 10355 Dunbarton Blvd. Barnwell, SC 29812
Jan - 1	First-Citizens Bank & Trust Company	Batesburg Branch 129 N. Pine St. Batesburg, SC 29006
Jan - 1	First-Citizens Bank & Trust Company	Beaufort Branch 921 Bay St. Beaufort, SC 29902
Jan - 1	First-Citizens Bank & Trust Company	Beech Island Branch 13999 Atomic Rd. Beech Island, SC 29842
Jan - 1	First-Citizens Bank & Trust Company	Bennettsville Branch 314 E Main St. Bennettsville, SC 29512

<b><u>Date</u></b>	<b><u>Name</u></b>	<b><u>Branch</u></b>
Jan - 1	First-Citizens Bank & Trust Company	Big A Branch 555 Big A Rd Toccoa, GA 30577
Jan - 1	First-Citizens Bank & Trust Company	Bishopville Branch 144 S Main St. Bishopville, SC 29010
Jan - 1	First-Citizens Bank & Trust Company	Bluffton Main Branch 1 Westbury Pkwy. Bluffton, SC 29910
Jan - 1	First-Citizens Bank & Trust Company	Blythewood Branch 201 Blythewood Rd. Blythewood, SC 29016
Jan - 1	First-Citizens Bank & Trust Company	Boiling Springs Branch 3611 Boiling Springs Rd. Spartanburg, SC 29316
Jan - 1	First-Citizens Bank & Trust Company	Broughton St Branch 791 Broughton St Orangeburg, SC 29115
Jan - 1	First-Citizens Bank & Trust Company	Buckhead Branch 79 W Paces Ferry Rd Nw Atlanta, GA 30305
Jan - 1	First-Citizens Bank & Trust Company	Bultman Branch 683 Bultman Dr Sumter, SC 29150
Jan - 1	First-Citizens Bank & Trust Company	Camden Branch 404 E Dekalb St. Camden, SC 29020
Jan - 1	First-Citizens Bank & Trust Company	Carnesville Branch 9654 Lavonia Rd. Carnesville, GA 30521
Jan - 1	First-Citizens Bank & Trust Company	Carolina Forest Branch 4040 River Oaks Dr Myrtle Beach, SC 29579
Jan - 1	First-Citizens Bank & Trust Company	Cayce Branch 860 Knox Abbott Dr. Cayce, SC 29033
Jan - 1	First-Citizens Bank & Trust Company	Central Branch 100 Church St. Central, SC 29630



<b><u>Date</u></b>	<b><u>Name</u></b>	<b><u>Branch</u></b>
Jan - 1	First-Citizens Bank & Trust Company	Centre South Branch 708 Silver Bluff Rd. Aiken, SC 29803
Jan - 1	First-Citizens Bank & Trust Company	Charleston Main Branch 182 Meeting St. Charleston, SC 29401
Jan - 1	First-Citizens Bank & Trust Company	Cheraw Hwy 9 701 Chesterfield Hwy Cheraw, SC 29520
Jan - 1	First-Citizens Bank & Trust Company	Cheraw Main Branch 232 Market St Cheraw, SC 29520
Jan - 1	First-Citizens Bank & Trust Company	Cherrydale Branch 10 State Park Rd Greenville, SC 29609
Jan - 1	First-Citizens Bank & Trust Company	Chester Bypass Branch 1612 J A Cochran Bypass Chester, SC 29706
Jan - 1	First-Citizens Bank & Trust Company	Chester Main Branch 120 Church St Chester, SC 29706
Jan - 1	First-Citizens Bank & Trust Company	Chesterfield Main Branch 403 W Main St Chesterfield, SC 29709
Jan - 1	First-Citizens Bank & Trust Company	Church St Branch 305 N Church St Spartanburg, SC 29306
Jan - 1	First-Citizens Bank & Trust Company	Clemson Branch 304 Old Greenville Hwy Clemson, SC 29631
Jan - 1	First-Citizens Bank & Trust Company	Clemson Rd Branch 2760 Clemson Rd Columbia, SC 29229
Jan - 1	First-Citizens Bank & Trust Company	Clio Branch 114 S Main St Clio, SC 29525
Jan - 1	First-Citizens Bank & Trust Company	Colbert Branch 35 N 4Th St Colbert, GA 30628

<u>Date</u>	<u>Name</u>	<u>Branch</u>
Jan - 1	First-Citizens Bank & Trust Company	Coleman Blvd Branch 429 West Coleman Blvd Mount Pleasant, SC 29464
Jan - 1	First-Citizens Bank & Trust Company	Columbia Main Branch 1230 Main St Columbia, SC 29201
Jan - 1	First-Citizens Bank & Trust Company	Columbia Rd Branch 1820 Columbia Rd Orangeburg, SC 29115
Jan - 1	First-Citizens Bank & Trust Company	Comer Branch 36 Hwy 72 E Comer, GA 30629
Jan - 1	First-Citizens Bank & Trust Company	Conway Branch 1200 Third Ave. Conway, SC 29526
Jan - 1	First-Citizens Bank & Trust Company	Cowpens Branch 105 W Church St. Cowpens, SC 29330
Jan - 1	First-Citizens Bank & Trust Company	Cumberland Blvd. Branch 3300 Cumberland Blvd. Se Atlanta, GA 30339
Jan - 1	First-Citizens Bank & Trust Company	Daniel Island Branch 126 Seven Farms Dr., Suite 100 Charleston, SC 29492
Jan - 1	First-Citizens Bank & Trust Company	Danielsville Branch 300 General Daniel Ave. Danielsville, GA 30633
Jan - 1	First-Citizens Bank & Trust Company	Darlington Branch 511 Pearl St Darlington, SC 29532
Jan - 1	First-Citizens Bank & Trust Company	Dentsville Branch 7039 Parklane Rd Columbia, SC 29223
Jan - 1	First-Citizens Bank & Trust Company	Dillon Branch 406 Us Hwy 301 N Dillon, SC 29536
Jan - 1	First-Citizens Bank & Trust Company	E Greenville Branch 1508 E Greenville St. Anderson, SC 29621

<u>Date</u>	<u>Name</u>	<u>Branch</u>
Jan - 1	First-Citizens Bank & Trust Company	Easley Branch 6539 Calhoun Memorial Hwy Easley, SC 29640
Jan - 1	First-Citizens Bank & Trust Company	East Bay St Branch 152 E Bay St. Charleston, SC 29401
Jan - 1	First-Citizens Bank & Trust Company	Ebenezer Branch 132 Herlong Ave Rock Hill, SC 29732
Jan - 1	First-Citizens Bank & Trust Company	Edgefield Branch 309 Main St. Edgefield, SC 29824
Jan - 1	First-Citizens Bank & Trust Company	Elgin Branch 2464 Main St Elgin, SC 29045
Jan - 1	First-Citizens Bank & Trust Company	Five Forks Branch 2708 Woodruff Rd Simpsonville, SC 29681
Jan - 1	First-Citizens Bank & Trust Company	Florence Main Branch 276 S. Irby St Florence, SC 29501
Jan - 1	First-Citizens Bank & Trust Company	Folly Rd Branch 462 Folly Rd Charleston, SC 29412
Jan - 1	First-Citizens Bank & Trust Company	Forest Lake Branch 4801 Forest Dr Columbia, SC 29206
Jan - 1	First-Citizens Bank & Trust Company	Fort Mill Branch 1401 W Hwy 160 Fort Mill, SC 29715
Jan - 1	First-Citizens Bank & Trust Company	Fury'S Ferry Branch 342 Baston Rd. Martinez, GA 30907
Jan - 1	First-Citizens Bank & Trust Company	Georgetown Main Branch 726 Front St Georgetown, SC 29440
Jan - 1	First-Citizens Bank & Trust Company	Georgia Ave Branch 518 Georgia Ave North Augusta, SC 29841

<u>Date</u>	<u>Name</u>	<u>Branch</u>
Jan - 1	First-Citizens Bank & Trust Company	Great Falls Branch 105 Dearborn St Great Falls, SC 29055
Jan - 1	First-Citizens Bank & Trust Company	Greenville Main Branch 325 W Mcbee Ave Greenville, SC 29601
Jan - 1	First-Citizens Bank & Trust Company	Greenwood Main Branch 518 Main St Greenwood, SC 29646
Jan - 1	First-Citizens Bank & Trust Company	Gwinnett Branch 6340 Sugarloaf Pkwy Duluth, GA 30097
Jan - 1	First-Citizens Bank & Trust Company	Hanahan Branch 1248 Yeamans Hall Rd Hanahan, SC 29410
Jan - 1	First-Citizens Bank & Trust Company	Hartsville Branch 130 S. Fifth St Hartsville, SC 29550
Jan - 1	First-Citizens Bank & Trust Company	Hartwell Branch 86 W Franklin St Hartwell, GA 30643
Jan - 1	First-Citizens Bank & Trust Company	Hemingway Branch 208 N Main St Hemingway, SC 29554
Jan - 1	First-Citizens Bank & Trust Company	Hillcrest Branch 1894 E Main St Spartanburg, SC 29307
Jan - 1	First-Citizens Bank & Trust Company	Hilton Head Branch 2 Northridge Dr Hilton Head, SC 29926
Jan - 1	First-Citizens Bank & Trust Company	Hoffmeyer Branch 2009 Hoffmeyer Rd Florence, SC 29501
Jan - 1	First-Citizens Bank & Trust Company	Hollywood/Santee Branch 6213 Sc Hwy 162 Hollywood, SC 29449
Jan - 1	First-Citizens Bank & Trust Company	Hull Branch 9205 Hwy 29 S Athens, GA 30601

<u>Date</u>	<u>Name</u>	<u>Branch</u>
Jan - 1	First-Citizens Bank & Trust Company	Inman Branch 11280 Asheville Hwy Inman, SC 29349
Jan - 1	First-Citizens Bank & Trust Company	Irmo Branch 949 Lake Murray Blvd Irmo, SC 29063
Jan - 1	First-Citizens Bank & Trust Company	Johnnie Dodds Blvd Branch 903 Johnnie Dodds Blvd Mount Pleasant, SC 29464
Jan - 1	First-Citizens Bank & Trust Company	Johnston Branch 430 Calhoun St Johnston, SC 29832
Jan - 1	First-Citizens Bank & Trust Company	Kershaw Branch 302 N Hampton St Kershaw, SC 29067
Jan - 1	First-Citizens Bank & Trust Company	Kingstree Main Branch 200 W Main St Kingstree, SC 29556
Jan - 1	First-Citizens Bank & Trust Company	Knox Avenue Branch 1289 Knox Ave North Augusta, SC 29841
Jan - 1	First-Citizens Bank & Trust Company	Lady'S Island Branch 135 Sea Island Pkwy Lady'S Island, SC 29907
Jan - 1	First-Citizens Bank & Trust Company	Lake City Branch 248 W Main St Lake City, SC 29560
Jan - 1	First-Citizens Bank & Trust Company	Lake View Branch 201 N Main St Lake View, SC 29563
Jan - 1	First-Citizens Bank & Trust Company	Lakelands Branch 1204 Hwy 72 Bypass Ne Greenwood, SC 29649
Jan - 1	First-Citizens Bank & Trust Company	Lancaster Main Branch 500 N Main St Lancaster, SC 29720
Jan - 1	First-Citizens Bank & Trust Company	Landrum Branch 144 N Trade Ave Landrum, SC 29356

<u>Date</u>	<u>Name</u>	<u>Branch</u>
Jan - 1	First-Citizens Bank & Trust Company	Laurens Branch 305 W Main St Laurens, SC 29360
Jan - 1	First-Citizens Bank & Trust Company	Laurens Rd Branch 2420 Laurens Rd Greenville, SC 29607
Jan - 1	First-Citizens Bank & Trust Company	Lavonia Branch 12380 Augusta Rd Lavonia, GA 30553
Jan - 1	First-Citizens Bank & Trust Company	Lewisville Branch 3551 Lancaster Hwy Richburg, SC 29729
Jan - 1	First-Citizens Bank & Trust Company	Lexington Branch 5561 Sunset Blvd Lexington, SC 29072
Jan - 1	First-Citizens Bank & Trust Company	Liberty Branch 2 W Main St Liberty, SC 29657
Jan - 1	First-Citizens Bank & Trust Company	Longstreet Branch 701 N Longstreet St Kingstree, SC 29556
Jan - 1	First-Citizens Bank & Trust Company	Lugoff Branch 844 Us Hwy 1 S Lugoff, SC 29078
Jan - 1	First-Citizens Bank & Trust Company	Lyman Branch 104 Edgewood St Lyman, SC 29365
Jan - 1	First-Citizens Bank & Trust Company	Marion Branch 214 N Main St Marion, SC 29571
Jan - 1	First-Citizens Bank & Trust Company	Marion Square Branch 317 Meeting St. Charleston, SC 29401
Jan - 1	First-Citizens Bank & Trust Company	Martinez Branch 4065 Columbia Rd. Augusta, GA 30907
Jan - 1	First-Citizens Bank & Trust Company	Mauldin Branch 112 W Butler Rd Mauldin, SC 29662

<u>Date</u>	<u>Name</u>	<u>Branch</u>
Jan - 1	First-Citizens Bank & Trust Company	Mccoll Branch 114 Main St Mccoll, SC 29570
Jan - 1	First-Citizens Bank & Trust Company	Midlands Branch 2638 Two Notch Rd Columbia, SC 29204
Jan - 1	First-Citizens Bank & Trust Company	Moncks Corner Branch 212 E Main St Moncks Corner, SC 29461
Jan - 1	First-Citizens Bank & Trust Company	Mullins Branch 402 S Main St Mullins, SC 29574
Jan - 1	First-Citizens Bank & Trust Company	Myrtle Beach Main Branch 2002 Oak St Myrtle Beach, SC 29577
Jan - 1	First-Citizens Bank & Trust Company	New Ellenton Branch 500 N Main St New Ellenton, SC 29809
Jan - 1	First-Citizens Bank & Trust Company	Nichols Branch 104 S Nichols St Nichols, SC 29581
Jan - 1	First-Citizens Bank & Trust Company	North 21 Branch 6824 N Main St Columbia, SC 29203
Jan - 1	First-Citizens Bank & Trust Company	North Branch 4557 Savannah Hwy North, SC 29112
Jan - 1	First-Citizens Bank & Trust Company	North Kings Hwy Branch 7500 Kings Hwy Myrtle Beach, SC 29572
Jan - 1	First-Citizens Bank & Trust Company	North Main Branch 2621 N Main St Columbia, SC 29201
Jan - 1	First-Citizens Bank & Trust Company	North Myrtle Beach Branch 601 Us Hwy 17 S North Myrtle Beach, SC 29582
Jan - 1	First-Citizens Bank & Trust Company	Northpointe Branch 3115 Martin Luther King Jr. Blvd. Anderson, SC 29625

<u>Date</u>	<u>Name</u>	<u>Branch</u>
Jan - 1	First-Citizens Bank & Trust Company	Oak Ridge Branch 5090 Dorchester Rd North Charleston, SC 29418
Jan - 1	First-Citizens Bank & Trust Company	Oakbrook Branch 1801 Trolley Rd Summerville, SC 29485
Jan - 1	First-Citizens Bank & Trust Company	Pacolet Branch 6910 S Pine St Pacolet, SC 29372
Jan - 1	First-Citizens Bank & Trust Company	Pageland Branch 303 N Pearl St Pageland, SC 29728
Jan - 1	First-Citizens Bank & Trust Company	Pamplico Hwy Branch 619 Pamplico Hwy Florence, SC 29505
Jan - 1	First-Citizens Bank & Trust Company	Park Street Drive-Thru Branch 1301 Park St Columbia, SC 29201
Jan - 1	First-Citizens Bank & Trust Company	Pawleys Island Branch 11022 Ocean Hwy Pawleys Island, SC 29585
Jan - 1	First-Citizens Bank & Trust Company	Pleasantburg Branch 928 N. Pleasantburg Dr Greenville, SC 29607
Jan - 1	First-Citizens Bank & Trust Company	Polo Rd Branch 9800 Two Notch Rd Columbia, SC 29223
Jan - 1	First-Citizens Bank & Trust Company	Powder Springs Branch 3270 Florence Road Powder Springs, GA 30127
Jan - 1	First-Citizens Bank & Trust Company	Powdersville Branch 11063 Old Anderson Rd Piedmont, SC 29673
Jan - 1	First-Citizens Bank & Trust Company	Prosperity Branch 147 Main St Prosperity, SC 29127
Jan - 1	First-Citizens Bank & Trust Company	Reidville Rd Branch 2895 Reidville Rd Spartanburg, SC 29301



<u>Date</u>	<u>Name</u>	<u>Branch</u>
Jan - 1	First-Citizens Bank & Trust Company	Ridge Spring Branch 618 E Main St Ridge Spring, SC 29129
Jan - 1	First-Citizens Bank & Trust Company	Ridgeway Branch 100 Palmer St Ridgeway, SC 29130
Jan - 1	First-Citizens Bank & Trust Company	Rivers Ave Branch 3356 Rivers Ave North Charleston, SC 29405
Jan - 1	First-Citizens Bank & Trust Company	Rock Hill Main Branch 226 E Main St Rock Hill, SC 29730
Jan - 1	First-Citizens Bank & Trust Company	Rosewood Branch 2600 Rosewood Dr Columbia, SC 29205
Jan - 1	First-Citizens Bank & Trust Company	Saluda Branch 201 N Main St Saluda, SC 29138
Jan - 1	First-Citizens Bank & Trust Company	Sandhill Branch 131 Forum Dr Columbia, SC 29229
Jan - 1	First-Citizens Bank & Trust Company	Savannah Branch 110 W St Julian St Savannah, GA 31401
Jan - 1	First-Citizens Bank & Trust Company	Savannah Lakes Branch 5811 Highway 378 W McCormick, SC 29835
Jan - 1	First-Citizens Bank & Trust Company	Second Loop Branch 1921 Second Loop Rd Florence, SC 29501
Jan - 1	First-Citizens Bank & Trust Company	Seneca Branch 1007 Bypass 123 Seneca, SC 29678
Jan - 1	First-Citizens Bank & Trust Company	Sharon Branch 4028 Woodlawn St Sharon, SC 29742
Jan - 1	First-Citizens Bank & Trust Company	Simpsonville Branch 636 Fairview Rd Simpsonville, SC 29681

<u>Date</u>	<u>Name</u>	<u>Branch</u>
Jan - 1	First-Citizens Bank & Trust Company	Spartanburg Main Branch 450 E Henry St Spartanburg, SC 29302
Jan - 1	First-Citizens Bank & Trust Company	St George Branch 129 N Parler Ave St George, SC 29477
Jan - 1	First-Citizens Bank & Trust Company	St Matthews Road Branch 1225 St Matthews Rd Orangeburg, SC 29115
Jan - 1	First-Citizens Bank & Trust Company	St. Andrews Branch 2350 Broad River Rd Columbia, SC 29210
Jan - 1	First-Citizens Bank & Trust Company	Summerton Branch 133 E Main St Summerton, SC 29148
Jan - 1	First-Citizens Bank & Trust Company	Summerville Branch 218 S Main St Summerville, SC 29483
Jan - 1	First-Citizens Bank & Trust Company	Summerville I-26 Branch 1319 N Main St Summerville, SC 29483
Jan - 1	First-Citizens Bank & Trust Company	Sumter Hwy Branch 7366 Garners Ferry Rd Columbia, SC 29209
Jan - 1	First-Citizens Bank & Trust Company	Sunset Branch 2830 Sunset Blvd West Columbia, SC 29169
Jan - 1	First-Citizens Bank & Trust Company	Surfside Branch 128 Loyola Dr Myrtle Beach, SC 29588
Jan - 1	First-Citizens Bank & Trust Company	Tega Cay Branch 2880 Hwy 160 W Fort Mill, SC 29708
Jan - 1	First-Citizens Bank & Trust Company	The Parkway Branch 300 The Parkway Greer, SC 29650
Jan - 1	First-Citizens Bank & Trust Company	Thomson Branch 235 Main St Thomson, GA 30824

<b><u>Date</u></b>	<b><u>Name</u></b>	<b><u>Branch</u></b>
Jan - 1	First-Citizens Bank & Trust Company	Three Fountains Branch 3967 Platt Springs Rd West Columbia, SC 29170
Jan - 1	First-Citizens Bank & Trust Company	Timmonsville Branch 123 East Main St Timmonsville, SC 29161
Jan - 1	First-Citizens Bank & Trust Company	Toccoa Branch 122 N Alexander St Toccoa, GA 30577
Jan - 1	First-Citizens Bank & Trust Company	Town Square Branch 728 W Main St Lexington, SC 29072
Jan - 1	First-Citizens Bank & Trust Company	Trident Branch 9205 University Blvd North Charleston, SC 29406
Jan - 1	First-Citizens Bank & Trust Company	Walhalla Branch 3819 Blue Ridge Blvd Walhalla, SC 29691
Jan - 1	First-Citizens Bank & Trust Company	Walton'S Corner Branch 3602 Walton Way Ext. Augusta, GA 30909
Jan - 1	First-Citizens Bank & Trust Company	Ware Shoals Branch 808 N Greenwood Ave Ware Shoals, SC 29692
Jan - 1	First-Citizens Bank & Trust Company	Warrenton Branch 488 Main St Warrenton, GA 30828
Jan - 1	First-Citizens Bank & Trust Company	Washington St Branch 201 N Washington St Sumter, SC 29150
Jan - 1	First-Citizens Bank & Trust Company	West Ashley Branch 1624 Sam Rittenberg Blvd. Charleston, SC 29407
Jan - 1	First-Citizens Bank & Trust Company	West Liberty Branch 1135 W Liberty St Sumter, SC 29150
Jan - 1	First-Citizens Bank & Trust Company	Westminster Branch 200 W Windsor St Westminster, SC 29693

<u>Date</u>	<u>Name</u>	<u>Branch</u>
Jan - 1	First-Citizens Bank & Trust Company	Whiskey Rd Branch 1715 Whiskey Rd. Aiken, SC 29803
Jan - 1	First-Citizens Bank & Trust Company	Whitmire Branch 123 Main St Whitmire, SC 29178
Jan - 1	First-Citizens Bank & Trust Company	Williamston Branch 113 E Main St Williamston, SC 29697
Jan - 1	First-Citizens Bank & Trust Company	Williston Branch 12965 Main St Williston, SC 29853
Jan - 1	First-Citizens Bank & Trust Company	Winnsboro Main Branch 111 S Congress St Winnsboro, SC 29180
Jan - 1	First-Citizens Bank & Trust Company	Woodruff Branch 255 S Main St Woodruff, SC 29388
Jan - 1	First-Citizens Bank & Trust Company	York Branch 911 E Liberty St York, SC 29745
Jun - 19	Branch Banking and Trust Company	19Th & Madison Branch 1831 Madison Avenue Covington, KY 41014
Jun - 19	Branch Banking and Trust Company	Alexandria Ky Branch 7612 Alexandria Pike Alexandria, KY 41001
Jun - 19	Branch Banking and Trust Company	Belleview Ky Branch 6710 Mcville Road Burlington, KY 41005
Jun - 19	Branch Banking and Trust Company	Burlington Pike Branch 1065 Burlington Pike Florence, KY 41042
Jun - 19	Branch Banking and Trust Company	Cincinnati 4Th & Walnut Branch 100 East 4Th Street Cincinnati, OH 45202
Jun - 19	Branch Banking and Trust Company	Covington Ky Branch 231 Scott Street Covington, KY 41011

<u>Date</u>	<u>Name</u>	<u>Branch</u>
Jun - 19	Branch Banking and Trust Company	Crescent Springs Branch 743 Buttermilk Pike Crescent Springs, KY 41017
Jun - 19	Branch Banking and Trust Company	Crestview Hills Branch 111 Lookout Farm Drive Crestview Hills, KY 41017
Jun - 19	Branch Banking and Trust Company	Crittenden Branch 100 South Main Street Crittenden, KY 41030
Jun - 19	Branch Banking and Trust Company	Dayton Ky Branch 118 6Th Street Dayton, KY 41074
Jun - 19	Branch Banking and Trust Company	Dry Ridge Branch 12 Taft Highway Dry Ridge, KY 41035
Jun - 19	Branch Banking and Trust Company	Dry Ridge Main Street Branch 20 North Main Street Dry Ridge, KY 41035
Jun - 19	Branch Banking and Trust Company	Dry Ridge Walmart Branch 20 Ferguson Boulevard Dry Ridge, KY 41035
Jun - 19	Branch Banking and Trust Company	Edgewood Ky Branch 591 Freedom Park Drive Edgewood, KY 41017
Jun - 19	Branch Banking and Trust Company	Erlanger Branch 3133 Dixie Highway Erlanger, KY 41018
Jun - 19	Branch Banking and Trust Company	Falmouth Branch 515 Barkley Street Falmouth, KY 41040
Jun - 19	Branch Banking and Trust Company	Fort Mitchell Branch 350 Buttermilk Pike Fort Mitchell, KY 41017
Jun - 19	Branch Banking and Trust Company	Fort Thomas Branch 25 N. Ft. Thomas Avenue Fort Thomas, KY 41075
Jun - 19	Branch Banking and Trust Company	Fort Wright Branch 1850 Ashwood Circle Fort Wright, KY 41011

<u>Date</u>	<u>Name</u>	<u>Branch</u>
Jun - 19	Branch Banking and Trust Company	Hebron Branch 2110 North Bend Road Hebron, KY 41048
Jun - 19	Branch Banking and Trust Company	Highland Heights Ky Branch 2800 Alexandria Pike Highland Heights, KY 41076
Jun - 19	Branch Banking and Trust Company	Highland Pike Ky Branch 3435 Valley Plaza Parkway Covington, KY 41011
Jun - 19	Branch Banking and Trust Company	Houston Road Ky Branch 4748 Houston Road Florence, KY 41042
Jun - 19	Branch Banking and Trust Company	Independence Branch 1700 Declaration Drive Independence, KY 41051
Jun - 19	Branch Banking and Trust Company	Mount Zion Ky Branch 330 Mt. Zion Road Florence, KY 41042
Jun - 19	Branch Banking and Trust Company	Newport Branch 501 Monmouth Street Newport, KY 41071
Jun - 19	Branch Banking and Trust Company	Nicholson Branch 12010 Madison Pike Independence, KY 41051
Jun - 19	Branch Banking and Trust Company	Richwood Branch 320 Richwood Road Walton, KY 41094
Jun - 19	Branch Banking and Trust Company	Turkeyfoot Branch 3950-A Turkeyfoot Road Erlanger, KY 41018
Jun - 19	Branch Banking and Trust Company	Us42 Branch 8660 Haines Drive Florence, KY 41042
Jun - 19	Branch Banking and Trust Company	Walton Branch 255 Mary Grubbs Highway Walton, KY 41094
Jun - 19	Branch Banking and Trust Company	Warsaw Ky Branch 400 East Main Street Warsaw, KY 41095

<u>Date</u>	<u>Name</u>	<u>Branch</u>
Jul - 1	Bank of North Carolina	Roanoke Challenger Avenue Branch 4003 Challenger Ave. Roanoke, VA 27012
Jul - 1	Bank of North Carolina	Roanoke Church Avenue Branch 36 Church Ave Sw Roanoke, VA 24011
Jul - 1	Bank of North Carolina	Roanoke Grandin Road Branch 1323 Grandin Rd Roanoke, VA 24015
Jul - 1	Bank of North Carolina	Roanoke Hershberger Road Branch 1518 Hershberger Rd Roanoke, VA 24012
Jul - 1	Bank of North Carolina	Roanoke Keagy Road Branch 3850 Keagy Rd Roanoke, VA 24018
Jul - 1	Bank of North Carolina	Roanoke Starkey Road Branch 4467 Starkey Road Roanoke, VA 24018
Jul - 1	Bank of North Carolina	Salem East Main Street 8 East Main Street Salem, VA 24153
Jul - 1	Bank of North Carolina	South Roanoke Mcclanahan Street Branch 110 Mcclanahan St Sw Roanoke, VA 24014
Jul - 1	Bank of North Carolina	Vinton Hardy Road Branch 1003 Hardy Road Vinton, VA 24179
Aug - 1	Branch Banking and Trust Company	94Th Street Branch 9405 Coastal Highway Ocean City, MD 21842
Aug - 1	Branch Banking and Trust Company	Abington Branch 990 Old York Road Abington, PA 19001
Aug - 1	Branch Banking and Trust Company	Adamstown Branch 2631 North Reading Road Denver, PA 17517
Aug - 1	Branch Banking and Trust Company	Allentown Airport Road Branch 1345 Airport Road Allentown, PA 18109

<u>Date</u>	<u>Name</u>	<u>Branch</u>
Aug - 1	Branch Banking and Trust Company	Allentown Hamilton Street Branch 1139 West Hamilton Street Allentown, PA 18101
Aug - 1	Branch Banking and Trust Company	Ann'S Choice Branch 10000 Ann'S Choice Way Warminster, PA 18974
Aug - 1	Branch Banking and Trust Company	Ann'S Choice li Branch 30000 Ann'S Choice Way Warminster, PA 18974
Aug - 1	Branch Banking and Trust Company	Ardmore Pa Branch 76 East Lancaster Avenue Ardmore, PA 19003
Aug - 1	Branch Banking and Trust Company	Ashland Pa Branch 735 Centre Street Ashland, PA 17921
Aug - 1	Branch Banking and Trust Company	Atco Avenue Branch 2155 Atco Avenue Atco, NJ 08004
Aug - 1	Branch Banking and Trust Company	Audubon Nj Branch 40 South White Horse Pike Audubon, NJ 08106
Aug - 1	Branch Banking and Trust Company	Beavertown Branch 101 West Market Street Beavertown, PA 17813
Aug - 1	Branch Banking and Trust Company	Bedford Pa Branch 601 East Pitt Street Bedford, PA 15522
Aug - 1	Branch Banking and Trust Company	Bel Air Erdman Branch 3301 Belair Road Baltimore, MD 21213
Aug - 1	Branch Banking and Trust Company	Bel Air South Branch 2101 Laurel Bush Road Bel Air, MD 21015
Aug - 1	Branch Banking and Trust Company	Bellevue Avenue Branch 337 Bellevue Avenue Hammonton, NJ 08037
Aug - 1	Branch Banking and Trust Company	Blue Ball Branch 1060 Main Street Blue Ball, PA 17506



<b><u>Date</u></b>	<b><u>Name</u></b>	<b><u>Branch</u></b>
Aug - 1	Branch Banking and Trust Company	Boonsboro Md Branch 231 North Main Street Boonsboro, MD 21713
Aug - 1	Branch Banking and Trust Company	Boyertown Branch 101 East Philadelphia Avenue Boyertown, PA 19512
Aug - 1	Branch Banking and Trust Company	Bradford Plaza Branch 698 Downingtown Pike West Chester, PA 19380
Aug - 1	Branch Banking and Trust Company	Breezewood Branch 16296 Lincoln Highway, P.O. Box 107 Breezewood, PA 15533
Aug - 1	Branch Banking and Trust Company	Brethren Village Branch 3001 Lititz Pike, Po Box 5093 Lancaster, PA 17606
Aug - 1	Branch Banking and Trust Company	Bridgeton Nj Upr Deerfield Branch 950 North Pearl Street Bridgeton, NJ 08302
Aug - 1	Branch Banking and Trust Company	Bryn Mawr Branch 101 South Bryn Mawr Avenue Bryn Mawr, PA 19010
Aug - 1	Branch Banking and Trust Company	Camden Branch 1 Market Street, Ste 2B Camden, NJ 08102
Aug - 1	Branch Banking and Trust Company	Camp Hill Pa Branch 201 Saint Johns Church Road Camp Hill, PA 17011
Aug - 1	Branch Banking and Trust Company	Carlisle Branch 330 York Road Carlisle, PA 17013
Aug - 1	Branch Banking and Trust Company	Center City Williamsport Branch 204 Hepburn Street Williamsport, PA 17701
Aug - 1	Branch Banking and Trust Company	Center Park Drive Branch 8801 Columbia 100 Parkway Columbia, MD 21045
Aug - 1	Branch Banking and Trust Company	Chambersburg Branch 801 Norland Avenue Chambersburg, PA 17201

<b><u>Date</u></b>	<b><u>Name</u></b>	<b><u>Branch</u></b>
Aug - 1	Branch Banking and Trust Company	Cherry Hill Branch 901 North King Highway Cherry Hill, NJ 08034
Aug - 1	Branch Banking and Trust Company	Cherryville Pa Branch 765 Blue Mountain Drive Walnutport, PA 18088
Aug - 1	Branch Banking and Trust Company	Chestnut Avenue Branch 20 West Chestnut Avenue Vineland, NJ 08360
Aug - 1	Branch Banking and Trust Company	Cinnaminson Branch 800 North Route 130 Cinnaminson, NJ 08077
Aug - 1	Branch Banking and Trust Company	Collegeville Branch 1856 South Collegeville Road Collegeville, PA 19426
Aug - 1	Branch Banking and Trust Company	Columbia Pa Branch 325 Locust Street Columbia, PA 17512
Aug - 1	Branch Banking and Trust Company	Conshocken Branch 901 Fayette Street Conshohocken, PA 19428
Aug - 1	Branch Banking and Trust Company	Conyngham Branch 653 State Route 93, Suite 5, Po Box 1330 Conyngham, PA 18219
Aug - 1	Branch Banking and Trust Company	Cumberland Md Industrial Boulevard Branch 600 West Industrial Boulevard Cumberland, MD 21502
Aug - 1	Branch Banking and Trust Company	Cumberland Md Main Branch 71 Baltimore Street Cumberland, MD 21502
Aug - 1	Branch Banking and Trust Company	Dauphin Branch 800 Peters Mountain Road Dauphin, PA 17018
Aug - 1	Branch Banking and Trust Company	Delco Plaza Branch 1205 Carlisle Road York, PA 17404
Aug - 1	Branch Banking and Trust Company	Derry Street Branch 8190 Derry Street Harrisburg, PA 17111

<b><u>Date</u></b>	<b><u>Name</u></b>	<b><u>Branch</u></b>
Aug - 1	Branch Banking and Trust Company	Dillsburg Branch 830 North U.S. Highway 15, Suite A Dillsburg, PA 17019
Aug - 1	Branch Banking and Trust Company	Dover Branch 3421 Carlisle Road Dover, PA 17315
Aug - 1	Branch Banking and Trust Company	Downingtown Branch 99 Manor Avenue Downingtown, PA 19335
Aug - 1	Branch Banking and Trust Company	Downtown York Branch 1 Market Way East, Suite 101 York, PA 17401
Aug - 1	Branch Banking and Trust Company	Dual Highway Drive Thru Branch 1625 Dual Road Hagerstown, MD 21740
Aug - 1	Branch Banking and Trust Company	East Berlin Branch 100 East King Street East Berlin, PA 17316
Aug - 1	Branch Banking and Trust Company	East Prospect Branch 1 South Main Street, P.O. Box 309 East Prospect, PA 17317
Aug - 1	Branch Banking and Trust Company	East Vineland Branch 4943 Landis Avenue Vineland, NJ 08360
Aug - 1	Branch Banking and Trust Company	East York Branch 2508 Eastern Boulevard York, PA 17402
Aug - 1	Branch Banking and Trust Company	Edgewater Md Solomons Island Road Branch 3005 Solomons Island Rd Edgewater, MD 21037
Aug - 1	Branch Banking and Trust Company	Eisenhower Drive Branch 402 Eisenhower Drive Hanover, PA 17331
Aug - 1	Branch Banking and Trust Company	Eldersburg Marketplace Branch 1316 Londontown Boulevard Eldersburg, MD 21784
Aug - 1	Branch Banking and Trust Company	Eldersburg Ridge Road Branch 6415 Ridge Road Eldersburg, MD 21784

<b><u>Date</u></b>	<b><u>Name</u></b>	<b><u>Branch</u></b>
Aug - 1	Branch Banking and Trust Company	Elizabethtown Pa Branch 143 South Market Street Elizabethtown, PA 17022
Aug - 1	Branch Banking and Trust Company	Elizabethtown Pa Drive Thru Branch 215 South Market Street Elizabethtown, PA 17022
Aug - 1	Branch Banking and Trust Company	Elizabethtown Pa North 975 North Hanover Street Elizabethtown, PA 17022
Aug - 1	Branch Banking and Trust Company	Elizabethville Branch 13 South Market Street Elizabethville, PA 17023
Aug - 1	Branch Banking and Trust Company	Elverson Morgantown Crossings Branch 750 Crossings Boulevard Elverson, PA 19520
Aug - 1	Branch Banking and Trust Company	Emmaus Branch 1130 Chestnut Street Emmaus, PA 18049
Aug - 1	Branch Banking and Trust Company	Englar 140 East Branch 142 Englar Road Westminster, MD 21157
Aug - 1	Branch Banking and Trust Company	Ephrata Lincoln Branch 1300 West Main Street Ephrata, PA 17522
Aug - 1	Branch Banking and Trust Company	Ephrata North Branch 399 North Reading Road Ephrata, PA 17522
Aug - 1	Branch Banking and Trust Company	Everett Branch 140 East Main Street Everett, PA 15537
Aug - 1	Branch Banking and Trust Company	Exeter Branch 4915 Perkiomen Avenue Reading, PA 19606
Aug - 1	Branch Banking and Trust Company	Exton Branch 1436 Pottstown Pike West Chester, PA 19380
Aug - 1	Branch Banking and Trust Company	Federal Hill Branch 215 Key Highway Baltimore, MD 21230

<b><u>Date</u></b>	<b><u>Name</u></b>	<b><u>Branch</u></b>
Aug - 1	Branch Banking and Trust Company	Fleetwood Branch 46 West Main Street Fleetwood, PA 19522
Aug - 1	Branch Banking and Trust Company	Forest Hill Md Branch 1525 Rock Spring Road Forest Hill, MD 21050
Aug - 1	Branch Banking and Trust Company	Fort Washington Pa Branch 101 Fort Washington Avenue Fort Washington, PA 19034
Aug - 1	Branch Banking and Trust Company	Fountainhead Plaza Branch 13232 Fountainhead Plaza Hagerstown, MD 21742
Aug - 1	Branch Banking and Trust Company	Foxcroft Wv Branch 704 Foxcroft Avenue North Martinsburg, WV 25401
Aug - 1	Branch Banking and Trust Company	Frostburg Broadway Drive Thru Branch 3 South Broadway Frostburg, MD 21532
Aug - 1	Branch Banking and Trust Company	Frostburg Plaza Branch 10721 New Georges Creek Road Sw Frostburg, MD 21532
Aug - 1	Branch Banking and Trust Company	Frostburg Plaza Seasonal Branch 101 Braddock Road, Lane Center Frostburg, MD 21532
Aug - 1	Branch Banking and Trust Company	Gap Pa Branch 790 Route 41 Gap, PA 17527
Aug - 1	Branch Banking and Trust Company	Garden Road Branch 2302 North Delsea Drive Vineland, NJ 08360
Aug - 1	Branch Banking and Trust Company	George Street Drive Thru Branch 19 South George Street Cumberland, MD 21502
Aug - 1	Branch Banking and Trust Company	Gettysburg Branch 29 North Washington Street Gettysburg, PA 17325
Aug - 1	Branch Banking and Trust Company	Gettysburg Road Branch 3599 Gettysburg Road Camp Hill, PA 17011

<u>Date</u>	<u>Name</u>	<u>Branch</u>
Aug - 1	Branch Banking and Trust Company	Glassboro Branch 600 North Delsea Drive Glassboro, NJ 08028
Aug - 1	Branch Banking and Trust Company	Glen Rock Branch 57 Main Street Glen Rock, PA 17327
Aug - 1	Branch Banking and Trust Company	Glenside Branch 273 Keswick Avenue Glenside, PA 19038
Aug - 1	Branch Banking and Trust Company	Good Drive Branch 270 Good Drive Lancaster, PA 17603
Aug - 1	Branch Banking and Trust Company	Goshen Branch 311 North Five Point Road West Chester, PA 19380
Aug - 1	Branch Banking and Trust Company	Greencastle Square Branch 40 Center Square Greencastle, PA 17225
Aug - 1	Branch Banking and Trust Company	Haddonfield Branch 110 Kings Highway East Haddonfield, NJ 08033
Aug - 1	Branch Banking and Trust Company	Hagerstown Frederick Street Branch 940 Frederick Street Hagerstown, MD 21740
Aug - 1	Branch Banking and Trust Company	Hagerstown Main Branch 1800 Dual Highway, Suite 100 Hagerstown, MD 21740
Aug - 1	Branch Banking and Trust Company	Hagerstown Salem Avenue Branch 1326 Salem Avenue Hagerstown, MD 21740
Aug - 1	Branch Banking and Trust Company	Hagerstown West Washington Street Lsf Branch 59 West Washington Street Hagerstown, MD 21740
Aug - 1	Branch Banking and Trust Company	Halfway Branch 17601 Virginia Avenue Hagerstown, MD 21740
Aug - 1	Branch Banking and Trust Company	Halifax Pa Branch 3679 Peters Mountain Road Halifax, PA 17032

<b><u>Date</u></b>	<b><u>Name</u></b>	<b><u>Branch</u></b>
Aug - 1	Branch Banking and Trust Company	Halls Station Branch 867 Lycoming Mall Drive Muncy, PA 17756
Aug - 1	Branch Banking and Trust Company	Hammonton Branch 240 South White Horse Pike Hammonton, NJ 08037
Aug - 1	Branch Banking and Trust Company	Hampden Marketplace Branch 4305 Marketplace Way Enola, PA 17025
Aug - 1	Branch Banking and Trust Company	Hancock Branch 131 West Main Street Hancock, MD 21750
Aug - 1	Branch Banking and Trust Company	Harrisburg Pa Branch 112 Market Street Harrisburg, PA 17101
Aug - 1	Branch Banking and Trust Company	Harrisburg Pa Jonestown Road Branch 5060 Jonestown Road Harrisburg, PA 17112
Aug - 1	Branch Banking and Trust Company	Hatboro Branch 420 South York Road, Ste A Hatboro, PA 19040
Aug - 1	Branch Banking and Trust Company	Hazleton Branch 30 South Church Street Hazleton, PA 18201
Aug - 1	Branch Banking and Trust Company	Hazle Township Aiport Beltway Branch 781 Airport Road Hazle Township, PA 18202
Aug - 1	Branch Banking and Trust Company	Hershey Branch 201 West Chocolate Avenue Hershey, PA 17033
Aug - 1	Branch Banking and Trust Company	Hershey'S Mill Branch 1371 East Boot Road, East Goshen Township West Chester, PA 19380
Aug - 1	Branch Banking and Trust Company	Honey Brook Branch 4710 Horseshoe Pike Honey Brook, PA 19344
Aug - 1	Branch Banking and Trust Company	Horsham Branch 1536 Easton Road Horsham, PA 19044

<u>Date</u>	<u>Name</u>	<u>Branch</u>
Aug - 1	Branch Banking and Trust Company	Hunt Valley Branch 203 International Circle Hunt Valley, MD 21030
Aug - 1	Branch Banking and Trust Company	Huntingdon Valley Branch 667 Welsh Road Huntingdon Valley, PA 19006
Aug - 1	Branch Banking and Trust Company	Intercourse Branch 3433 Old Philadelphia Pike, Po Box 575 Intercourse, PA 17534
Aug - 1	Branch Banking and Trust Company	Inwood Wv Branch 5091 Gerrardstown Road Inwood, WV 25428
Aug - 1	Branch Banking and Trust Company	Jenkintown Branch 180 Old York Road Jenkintown, PA 19046
Aug - 1	Branch Banking and Trust Company	Joppa Road Branch 1310 East Joppa Road Towson, MD 21286
Aug - 1	Branch Banking and Trust Company	Kenhorst Branch 800 Kenhorst Plaza Shillington, PA 19607
Aug - 1	Branch Banking and Trust Company	Kenilworth Branch 900 Kenilworth Drive Towson, MD 21204
Aug - 1	Branch Banking and Trust Company	Kennett Square Branch 126 West Cypress Street Kennett Square, PA 19348
Aug - 1	Branch Banking and Trust Company	Kulpmont Branch 801 Chestnut Street Kulpmont, PA 17834
Aug - 1	Branch Banking and Trust Company	La Vale Branch 963 National Highway Lavale, MD 21502
Aug - 1	Branch Banking and Trust Company	Lancaster Columbia Avenue Branch 2200 Columbia Avenue Lancaster, PA 17603
Aug - 1	Branch Banking and Trust Company	Lancaster Pa Shopping Center Branch 1676 Oregon Pike Lancaster, PA 17601



<b><u>Date</u></b>	<b><u>Name</u></b>	<b><u>Branch</u></b>
Aug - 1	Branch Banking and Trust Company	Landis Valley Branch 2343 Oregon Pike Lancaster, PA 17601
Aug - 1	Branch Banking and Trust Company	Laurich Estates Branch 4136 Lincoln Way West Chambersburg, PA 17201
Aug - 1	Branch Banking and Trust Company	Lawnside Branch 305 South White Horse Pike Lawnside, NJ 08048
Aug - 1	Branch Banking and Trust Company	Lebanon Pa Branch 197 Rocherty Road Lebanon, PA 17042
Aug - 1	Branch Banking and Trust Company	Leola Branch 331 West Main St Leola, PA 17540
Aug - 1	Branch Banking and Trust Company	Lewisburg Weis Market Branch 6901 West Branch Highway Lewisburg, PA 17837
Aug - 1	Branch Banking and Trust Company	Limerick Branch 536 North Lewis Road Limerick, PA 19468
Aug - 1	Branch Banking and Trust Company	Linglestown Branch 2796 Old Post Road Harrisburg, PA 17110
Aug - 1	Branch Banking and Trust Company	Linwood Branch 2106 New Road, Suite B1 Linwood, NJ 08221
Aug - 1	Branch Banking and Trust Company	Lionville Branch 111 East Uwchlan Avenue Exton, PA 19341
Aug - 1	Branch Banking and Trust Company	Lititz Branch 9 East Main Street Lititz, PA 17543
Aug - 1	Branch Banking and Trust Company	Lititz Pike Branch 3130 Lititz Pike Lititz, PA 17543
Aug - 1	Branch Banking and Trust Company	Loyal Plaza Branch 1949 East Third Street Williamsport, PA 17701

<b><u>Date</u></b>	<b><u>Name</u></b>	<b><u>Branch</u></b>
Aug - 1	Branch Banking and Trust Company	Lumberton Nj Branch 160 Mount Holly By Pass Lumberton, NJ 08048
Aug - 1	Branch Banking and Trust Company	Lycoming Branch 1901 Lycoming Creek Road Williamsport, PA 17701
Aug - 1	Branch Banking and Trust Company	Lykens Branch 575 Main And Market Streets Lykens, PA 17048
Aug - 1	Branch Banking and Trust Company	Manchester Pa Branch 155 Glen Drive Manchester, PA 17345
Aug - 1	Branch Banking and Trust Company	Manheim Branch 2 Market Square Manheim, PA 17545
Aug - 1	Branch Banking and Trust Company	Manheim Pike Branch 1570 Manheim Pike Lancaster, PA 17601
Aug - 1	Branch Banking and Trust Company	Marietta Pa Branch 1154 River Road Marietta, PA 17547
Aug - 1	Branch Banking and Trust Company	Maris Grove Branch 100 Maris Grove Way Glen Mills, PA 19342
Aug - 1	Branch Banking and Trust Company	Marlton Branch 5001 Lincoln Drive West Marlton, NJ 08053
Aug - 1	Branch Banking and Trust Company	Martinsburg Wv Burke Street Branch 301 West Burke Street Martinsburg, WV 25401
Aug - 1	Branch Banking and Trust Company	Mconnellsburg Branch 101 Lincoln Way West Mconnellsburg, PA 17233
Aug - 1	Branch Banking and Trust Company	Mconnellsburg Drive Thru Branch 187 Buchanan Trail East Mconnellsburg, PA 17233
Aug - 1	Branch Banking and Trust Company	Mchenry Branch 24541 Garrett Highway Mchenry, MD 21541

<b><u>Date</u></b>	<b><u>Name</u></b>	<b><u>Branch</u></b>
Aug - 1	Branch Banking and Trust Company	Media Branch 100 South Orange Street Media, PA 19063
Aug - 1	Branch Banking and Trust Company	Mercersburg Branch 316 North Main Street Mercersburg, PA 17236
Aug - 1	Branch Banking and Trust Company	Mill Creek Drive Thru Branch 697 Port Carbon St. Clair Highway Pottsville, PA 17901
Aug - 1	Branch Banking and Trust Company	Millersburg Branch 150 Market Square Millersburg, PA 17061
Aug - 1	Branch Banking and Trust Company	Millville Branch 901 North Second Street Millville, NJ 08332
Aug - 1	Branch Banking and Trust Company	Milton Branch 39 South Arch Street Milton, PA 17847
Aug - 1	Branch Banking and Trust Company	Minotola Branch 709 Central Avenue Minotola, NJ 08341
Aug - 1	Branch Banking and Trust Company	Montgomeryville Branch 521 Stump Road North Wales, PA 19454
Aug - 1	Branch Banking and Trust Company	Montoursville Branch 950 Broad Street Montoursville, PA 17754
Aug - 1	Branch Banking and Trust Company	Moorestown Branch 501 South Lenola Road Moorestown, NJ 08057
Aug - 1	Branch Banking and Trust Company	Moorestown Commons Branch 100 Young Avenue Moorestown, NJ 08057
Aug - 1	Branch Banking and Trust Company	Morgantown Pa Branch 2822 Main Street Morgantown, PA 19543
Aug - 1	Branch Banking and Trust Company	Mount Carmel Pa Branch 109 North Oak Street Mount Carmel, PA 17851

<b><u>Date</u></b>	<b><u>Name</u></b>	<b><u>Branch</u></b>
Aug - 1	Branch Banking and Trust Company	Mount Joy Branch 749 East Main Street Mount Joy, PA 17552
Aug - 1	Branch Banking and Trust Company	Mount Penn Branch 2900 Saint Lawrence Avenue Reading, PA 19606
Aug - 1	Branch Banking and Trust Company	Muhlenberg Branch 4930 5Th Street Highway Temple, PA 19560
Aug - 1	Branch Banking and Trust Company	Mullica Hill Branch 114 North Main Street Mullica Hill, NJ 08062
Aug - 1	Branch Banking and Trust Company	Myerstown Branch 212 West Lincoln Avenue Myerstown, PA 17067
Aug - 1	Branch Banking and Trust Company	New Freedom Branch 16576 Susquehanna Trail South New Freedom, PA 17349
Aug - 1	Branch Banking and Trust Company	New Garden Branch 741 West Cypress Street Kennett Square, PA 19348
Aug - 1	Branch Banking and Trust Company	New Holland Branch 693 West Main Street New Holland, PA 17557
Aug - 1	Branch Banking and Trust Company	New Oxford Pa Branch 5625 York Road New Oxford, PA 17350
Aug - 1	Branch Banking and Trust Company	Newtown Square Pa Branch 200 South Newtown Square Street Road Newtown Square, PA 19073
Aug - 1	Branch Banking and Trust Company	North Hanover Branch 1191 Eichelberger Street Hanover, PA 17331
Aug - 1	Branch Banking and Trust Company	Oakland Md Branch 305 East Oak Street Oakland, MD 21550
Aug - 1	Branch Banking and Trust Company	Old Philadelphia Pike Branch 1950 Old Philadelphia Pike Lancaster, PA 17602

<b><u>Date</u></b>	<b><u>Name</u></b>	<b><u>Branch</u></b>
Aug - 1	Branch Banking and Trust Company	Orwigsburg Branch 1251 Centre Turnpike Orwigsburg, PA 17961
Aug - 1	Branch Banking and Trust Company	Owings Mills Boulevard Circle Branch 10900 Boulevard Circle Owings Mills, MD 21117
Aug - 1	Branch Banking and Trust Company	Oxford Pa Branch 275 Limestone Road Oxford, PA 19363
Aug - 1	Branch Banking and Trust Company	Paramount Branch 13418 Marsh Pike Hagerstown, MD 21740
Aug - 1	Branch Banking and Trust Company	Park City Branch 536 Park City Center Lancaster, PA 17601
Aug - 1	Branch Banking and Trust Company	Pasadena Md Branch 25 Magothy Beach Road Pasadena, MD 21122
Aug - 1	Branch Banking and Trust Company	Penn Valley Branch 92 Doe Run Road Manheim, PA 17545
Aug - 1	Branch Banking and Trust Company	Pennsauken Branch 7350 Maple Avenue Pennsauken, NJ 08109
Aug - 1	Branch Banking and Trust Company	Perry Hall Branch 4204 Ebenezer Road Baltimore, MD 21236
Aug - 1	Branch Banking and Trust Company	Phoenixville Branch 119 Nutt Road Phoenixville, PA 19460
Aug - 1	Branch Banking and Trust Company	Pikesville Town Center Branch 1525 Town Center Place Pikesville, MD 21208
Aug - 1	Branch Banking and Trust Company	Pillow Branch 193 Market Street, P.O. Box 68 Pillow, PA 17080
Aug - 1	Branch Banking and Trust Company	Pottstown Branch 159 East High Street Pottstown, PA 19464

<b><u>Date</u></b>	<b><u>Name</u></b>	<b><u>Branch</u></b>
Aug - 1	Branch Banking and Trust Company	Pottsville Branch 9 North Centre Street Pottsville, PA 17901
Aug - 1	Branch Banking and Trust Company	Quarryville Pa Branch 301 West 4Th Street Quarryville, PA 17566
Aug - 1	Branch Banking and Trust Company	Quincy Branch 7357 Anthony Highway Waynesboro, PA 17268
Aug - 1	Branch Banking and Trust Company	Randallstown Branch 9900 Liberty Road Randallstown, MD 21133
Aug - 1	Branch Banking and Trust Company	Red Lion Branch 3199 Cape Horn Road Red Lion, PA 17356
Aug - 1	Branch Banking and Trust Company	Reisterstown Branch 11817 Reisterstown Road Reisterstown, MD 21136
Aug - 1	Branch Banking and Trust Company	Richwood Nj Branch 638 Mullica Hill Road, Po Box 350 Richwood, NJ 08074
Aug - 1	Branch Banking and Trust Company	Rittenhouse Square Branch 1845 Walnut Street, Suite 125 Philadelphia, PA 19103
Aug - 1	Branch Banking and Trust Company	Rockvale Branch 35 South Willowdale Drive, Ste 1002 Lancaster, PA 17602
Aug - 1	Branch Banking and Trust Company	Rouzerville Branch 12875 Washington Township Boulevard Waynesboro, PA 17268
Aug - 1	Branch Banking and Trust Company	Rydal Park Branch 1515 The Fairway Rydal, PA 19046
Aug - 1	Branch Banking and Trust Company	Saint Clair Branch 2 North Second Street Saint Clair, PA 17970
Aug - 1	Branch Banking and Trust Company	Selinsgrove Branch 901 Us Route 522 Selinsgrove, PA 17870

<b><u>Date</u></b>	<b><u>Name</u></b>	<b><u>Branch</u></b>
Aug - 1	Branch Banking and Trust Company	Selinsgrove Monroe Marketplace Branch 160 Nina Drive Selinsgrove, PA 17870
Aug - 1	Branch Banking and Trust Company	Seven Penn Branch 1635 Market Street Philadelphia, PA 19103
Aug - 1	Branch Banking and Trust Company	Shamokin East Branch 300 East Independence Street Shamokin, PA 17872
Aug - 1	Branch Banking and Trust Company	Shamokin West Branch 521 North Second Street Shamokin, PA 17872
Aug - 1	Branch Banking and Trust Company	Smithsburg Branch 22940 Jefferson Boulevard Smithsburg, MD 21783
Aug - 1	Branch Banking and Trust Company	Snowden Branch 8620 Snowden River Parkway Columbia, MD 21045
Aug - 1	Branch Banking and Trust Company	South Atherton Branch 125 Southridge Plaza State College, PA 16801
Aug - 1	Branch Banking and Trust Company	South Hanover Branch 1345 Baltimore Street Hanover, PA 17331
Aug - 1	Branch Banking and Trust Company	Spring Grove Branch 502 North Main Street Spring Grove, PA 17362
Aug - 1	Branch Banking and Trust Company	Spring House Pa Branch 800 North Bethlehem Pike, Po Box 856 Spring House, PA 19477
Aug - 1	Branch Banking and Trust Company	Spring Township Branch 2210 Quarry Drive West Lawn, PA 19609
Aug - 1	Branch Banking and Trust Company	State College Pa Branch 1705 North Atherton Street State College, PA 16803
Aug - 1	Branch Banking and Trust Company	State College Pa Downtown Branch 329 East Beaver Street, Ste A State College, PA 16801

<b><u>Date</u></b>	<b><u>Name</u></b>	<b><u>Branch</u></b>
Aug - 1	Branch Banking and Trust Company	State Line Branch 15762 Pennsylvania Avenue South Greencastle, PA 17263
Aug - 1	Branch Banking and Trust Company	Stony Battery Road Branch 1110 Corporate Boulevard Lancaster, PA 17601
Aug - 1	Branch Banking and Trust Company	Sunbury Branch 400 Market Street Sunbury, PA 17801
Aug - 1	Branch Banking and Trust Company	Sunbury Drive Thru Branch 100 North Fourth Street Sunbury, PA 17801
Aug - 1	Branch Banking and Trust Company	Sunbury Plaza Branch 1104 North Fourth Street Sunbury, PA 17801
Aug - 1	Branch Banking and Trust Company	Terre Hill Branch 100 West Main Street, P.O. Box 126 Terre Hill, PA 17581
Aug - 1	Branch Banking and Trust Company	The Hill At White Marsh Branch 4000 Fox Hound Drive Lafayette Hill, PA 19444
Aug - 1	Branch Banking and Trust Company	Thornbury Branch 6 East Street Road West Chester, PA 19382
Aug - 1	Branch Banking and Trust Company	Tilghman Branch 3920 West Tilghman Street Allentown, PA 18104
Aug - 1	Branch Banking and Trust Company	Timonium York Road Branch 2318 York Road Timonium, MD 21093
Aug - 1	Branch Banking and Trust Company	Tower City Pa Branch 800 West Grand Avenue Tower City, PA 17980
Aug - 1	Branch Banking and Trust Company	Tri Valley Branch 702 West Main Street Valley View, PA 17983
Aug - 1	Branch Banking and Trust Company	Valley Mall Drive Thru Branch 17301 Valley Mall Road, Suite 112 Hagerstown, MD 21740



<b><u>Date</u></b>	<b><u>Name</u></b>	<b><u>Branch</u></b>
Aug - 1	Branch Banking and Trust Company	Vineland Lincoln Center Branch 1748 South Lincoln Avenue Vineland, NJ 08360
Aug - 1	Branch Banking and Trust Company	Walnut Bottom Road Branch 1196 Walnut Bottom Road Carlisle, PA 17015
Aug - 1	Branch Banking and Trust Company	Walnutport Branch 500 Main Street Walnutport, PA 18088
Aug - 1	Branch Banking and Trust Company	Warrington Branch 1111 Easton Road Warrington, PA 18976
Aug - 1	Branch Banking and Trust Company	Wayne Pa Branch 301 West Lancaster Avenue Wayne, PA 19087
Aug - 1	Branch Banking and Trust Company	Waynesboro Drive Thru Branch 232 East Main Street Waynesboro, PA 17268
Aug - 1	Branch Banking and Trust Company	Waynesboro Pa Center Square Branch 10 West Main Street Waynesboro, PA 17268
Aug - 1	Branch Banking and Trust Company	West Chester Branch 9 North High Street West Chester, PA 19380
Aug - 1	Branch Banking and Trust Company	West Deptford Branch 998 Kings Highway East West Deptford, NJ 08086
Aug - 1	Branch Banking and Trust Company	West Sadsbury Branch 850 Commons Drive, Route 10 And Route 30 Parkesburg, PA 19365
Aug - 1	Branch Banking and Trust Company	Wheat Road Branch 464 Wheat Road Vineland, NJ 08360
Aug - 1	Branch Banking and Trust Company	White Horse Pike Branch 249 White Horse Pike Atco, NJ 08004
Aug - 1	Branch Banking and Trust Company	Whiteford Road Branch 2900 Whiteford Road York, PA 17402

<b><u>Date</u></b>	<b><u>Name</u></b>	<b><u>Branch</u></b>
Aug - 1	Branch Banking and Trust Company	Whitehall Branch 2545 Mickley Avenue Whitehall, PA 18052
Aug - 1	Branch Banking and Trust Company	Willow Grove Branch 275 West Moreland Road Willow Grove, PA 19090
Aug - 1	Branch Banking and Trust Company	Willow Street Pa Branch 200 Willow Valley Lakes Drive Willow Street, PA 17584
Aug - 1	Branch Banking and Trust Company	Woodbury Branch 149 Main Street, P.O. Box 155 Woodbury, PA 16695
Aug - 1	Branch Banking and Trust Company	York Loganville Branch 234 North Main Street York, PA 17403
Aug - 1	Branch Banking and Trust Company	York Queen Street Branch 2685 South Queen Street York, PA 17402
Aug - 1	Branch Banking and Trust Company	York Salem Heights Branch 1382 Seven Valleys Road York, PA 17408

***Openings due to Merger (From State Bank To State Bank): 1***

Feb - 27	NewBridge Bank	Green Valley Office 701 Green Valley Rd., Suite 102 Greensboro, NC 27408
----------	----------------	--

***Openings due to Purchase & Assumption (From National Bank To State Bank): 16***

Feb - 13	First-Citizens Bank & Trust Company	Airport Branch 6000 North Terminal Rd., Atribum S4-1 Atlanta, GA 30320
Feb - 13	First-Citizens Bank & Trust Company	Albany Branch 301 West Oglethorpe Blvd. Albany, GA 31701
Feb - 13	First-Citizens Bank & Trust Company	Augusta Branch 1266 Broad Street Augusta, GA 30901
Feb - 13	First-Citizens Bank & Trust Company	Cascade Branch 2358 Cascade Rd. Sw Atlanta, GA 30311

<u>Date</u>	<u>Name</u>	<u>Branch</u>
Feb - 13	First-Citizens Bank & Trust Company	Lee Street Branch 562 Lee St. Sw Atlanta, GA 30310
Feb - 13	First-Citizens Bank & Trust Company	Peachtree Branch 94 Peachtree St. Sw Atlanta, GA 30303
Feb - 13	First-Citizens Bank & Trust Company	Savannah Branch 339 Martin Luther King Jr. Blvd. Savannah, GA 31401
Feb - 13	First-Citizens Bank & Trust Company	Stone Mountain Branch 5674 Memorial Drive Stone Mountain, GA 30083
Jul - 13	Aquesta Bank	Southpark Branch 4519 Sharon Road Charlotte, NC 28211
Oct - 19	Bank of North Carolina	Easley-Calhoun Memorial Highway Branch 6650 Calhoun Memorial Highway Easley, SC 29640
Oct - 19	Bank of North Carolina	Greenville-Augusta Road Branch 1111 Augusta Road Greenville, SC 29605
Oct - 19	Bank of North Carolina	Greenville-Laurens Road Branch 2415 Laurens Road Greenville, SC 29607
Oct - 19	Bank of North Carolina	Greenville-Pelham Road Branch 3900 Pelham Road Greenville, SC 29615
Oct - 19	Bank of North Carolina	Greer-West Wade Hampton Blvd Branch 530 West Wade Hampton Boulevard Greer, SC 29650
Oct - 19	Bank of North Carolina	Mauldin-East Butler Road Branch 787 East Butler Road, Suite G Mauldin, SC 29662
Oct - 19	Bank of North Carolina	Spartanburg-East Main Street Branch 531 East Main Street Spartanburg, SC 29302

***Openings due to Purchase & Assumption (From State Bank To State Bank): 3***

<b><u>Date</u></b>	<b><u>Name</u></b>	<b><u>Branch</u></b>
Dec - 4	The Fidelity Bank	Shelby Branch 800 S. Lafayette St. Shelby, NC 28150
Dec - 14	Select Bank & Trust Company	Leland Branch 1101 New Pointe Blvd. Leland, NC 28451
Dec - 14	Select Bank & Trust Company	Morehead City Branch 168 Nc Hwy. 24 Morehead City, NC 28557

***Other Changes due to Consolidation :11***

Mar - 7	Branch Banking and Trust Company	Morgantown Main Branch 493 Spruce Street Morgantown, WV 26505
Mar - 20	Branch Banking and Trust Company	Houston Webster Branch 1333 West Bay Area Boulevard Webster, TX 77598
Mar - 20	Branch Banking and Trust Company	Las Colinas Branch 6650 N Macarthur Blvd. Irving, TX 75039
Apr - 27	Branch Banking and Trust Company	Loris Main Branch 3610 Broad St. Loris, SC 29569
Oct - 9	Branch Banking and Trust Company	Smyrna Office 4575 S Cobb Dr. Se Smyrna, GA 30080
Nov - 6	Branch Banking and Trust Company	Center Park Drive Branch 8801 Columbia 100 Parkway Columbia, MD 21045
Nov - 6	Branch Banking and Trust Company	East - Main Branch 148 S Queen St. Martinsburg, WV 25401
Nov - 6	Branch Banking and Trust Company	Edgewater Branch 3062 Solomons Island Rd. Edgewater, MD 21037
Nov - 6	Branch Banking and Trust Company	Reisterstown Branch 11817 Reisterstown Road Reisterstown, MD 21136

<b><u>Date</u></b>	<b><u>Name</u></b>	<b><u>Branch</u></b>
Nov - 6	Branch Banking and Trust Company	Sykesville-Eldersburg Branch 1300 Liberty Rd. Eldersburg, MD 21784
Dec - 14	Bank of North Carolina	Greenville-Augusta Road Branch 1111 Augusta Road Greenville, SC 29605

***Other Changes due to Name Change :39***

Jan - 7	South State Bank	Main Office 520 Gervais St. Columbia, SC 29201
Jan - 23	Bank of North Carolina	Albemarle Second Street 103 N Second St. Albemarle, NC 28001
Jan - 23	Bank of North Carolina	Asheboro Downtown 175 N Fayetteville St. Asheboro, NC 27203
Jan - 23	Bank of North Carolina	Asheboro West Pointe 415 Nc Hwy. 49 S Asheboro, NC 27205
Jan - 23	Bank of North Carolina	Asheville 1999 Hendersonville Rd. Asheville, NC 28803
Jan - 23	Bank of North Carolina	Cary Preston Corners 4725 Sw Cary Pkwy. Cary, NC 27513
Jan - 23	Bank of North Carolina	Chapel Hill Farrington Road 5925 Farrington Road Chapel Hill, NC 27517-8607
Jan - 23	Bank of North Carolina	Chapel Hill Mlk Blvd 1203 Martin Luther King, Jr. Blvd. Chapel Hill, NC 27514
Jan - 23	Bank of North Carolina	Chapel Hill Southern Village 301 Kildaire Road Chapel Hill, NC 27516
Jan - 23	Bank of North Carolina	Charleston East Bay 291 East Bay St. Charleston, SC 29401

<u>Date</u>	<u>Name</u>	<u>Branch</u>
Jan - 23	Bank of North Carolina	Charleston West Ashley 4 Carriage Lane, Suite 101 Charleston, SC 29407
Jan - 23	Bank of North Carolina	Charlotte Carmel Road 6342 Carmel Rd. Charlotte, NC 28226
Jan - 23	Bank of North Carolina	Charlotte Southpark 5980 Fairview Rd. Charlotte, NC 28210
Jan - 23	Bank of North Carolina	Charlotte Third Street 1420 E Third St. Charlotte, NC 28204
Jan - 23	Bank of North Carolina	Greensboro Friendly Center 3202 Northline Ave. Greensboro, NC 27408
Jan - 23	Bank of North Carolina	Greensboro Irving Park 2201 N Elm St. Greensboro, NC 27408
Jan - 23	Bank of North Carolina	Greenville Augusta Road 1818 Augusta St., Suites 120&124 Greenville, SC 29605
Jan - 23	Bank of North Carolina	Greenville Mcbee Avenue 550 E Mcbee Ave. Greenville, SC 29601
Jan - 23	Bank of North Carolina	High Point Eastchester 2630 Eastchester Dr. High Point, NC 27265
Jan - 23	Bank of North Carolina	High Point Elm Street 801 N Elm St. High Point, NC 27262
Jan - 23	Bank of North Carolina	Hilton Head Wexford 1000 William Hilton Pkwy., Suite F4 Hilton Head Island, SC 29928
Jan - 23	Bank of North Carolina	Mooresville Lake Norman 108 Gateway Blvd., Suite 101 Mooresville, NC 28117
Jan - 23	Bank of North Carolina	Myrtle Beach Grissom 3751 Robert M. Grissom Pkwy. Myrtle Beach, SC 29577

<b><u>Date</u></b>	<b><u>Name</u></b>	<b><u>Branch</u></b>
Jan - 23	Bank of North Carolina	Raleigh Falls Of Neuse 4525 Falls Of Neuse Rd. Raleigh, NC 27609
Jan - 23	Bank of North Carolina	Raleigh Stonehenge 2312 Bridgeport Drive Raleigh, NC 27613
Jan - 23	Bank of North Carolina	Thomasville National Highway 1317 National Hwy. Thomasville, NC 27360
Jan - 23	Bank of North Carolina	Welcome 6355 Old U.S. Hwy. 52 Lexington, NC 27295
Jan - 23	Bank of North Carolina	Winston-Salem Peace Haven 1810 Peace Haven Rd. Winston-Salem, NC 27104
Mar - 2	Branch Banking and Trust Company	Bahia Vista Branch 1201 S. Tamiami Trail Sarasota, FL 34239
Apr - 20	Branch Banking and Trust Company	Arlington Ballpark Way Branch 1900 Ballpark Way, Suite 100 Arlington, TX 76006
Apr - 20	Branch Banking and Trust Company	Coit And George Bush Branch 409 Coit Rd. Plano, TX 75075
Apr - 20	Branch Banking and Trust Company	Frisco Wade Branch 6021 Preston Rd. Frisco, TX 75034
Apr - 20	Branch Banking and Trust Company	Mcdermott And Custer Branch 2021 W Mcdermott Dr. Allen, TX 75013
Apr - 20	Branch Banking and Trust Company	Plano Road And Forest Branch 10641 Forest Ln. Dallas, TX 75243
Apr - 20	Branch Banking and Trust Company	Preston And Belt Line Branch 15150 Preston Rd. Dallas, TX 75248
Apr - 20	Branch Banking and Trust Company	Southlake Kimball Branch 270 N Kimball Ave. Southlake, TX 76092

<b><u>Date</u></b>	<b><u>Name</u></b>	<b><u>Branch</u></b>
Apr - 21	Branch Banking and Trust Company	Visions Park Branch 18410 I-45 South Shenandoah, TX 77381
Aug - 24	NewBridge Bank	College Road Branch 704 S College Rd. Wilmington, NC 28403
Oct - 1	Entegra Bank	Main Office 220 One Center Ct. Franklin, NC 28734

***Other Changes due to Other Change :3***

Feb - 18	Branch Banking and Trust Company	Mappsville Branch 13350 Lankford Hwy. Mappsville, VA 23359
Feb - 18	Branch Banking and Trust Company	Socastee Branch 4801 Socastee Blvd. Myrtle Beach, SC 29588
Feb - 18	Branch Banking and Trust Company	Tamarac Branch 5600 N University Dr. Lauderhill, FL 33351



<u>Date</u>	<u>Name</u>	<u>Branch</u>
<b><i>Other Changes due to Relocation :12</i></b>		
Jan - 5	Branch Banking and Trust Company	Morehead City Main Branch To: 2806 Arendell St. Morehead City, NC 28557 From: 2905 Bridges St. Morehead City, NC 28557
Feb - 6	The Fidelity Bank	Rockingham Main Branch To: 532 East Broad Avenue Rockingham, NC 28379 From: 532 East Broad Avenue Rockingham, NC 28379
Mar - 9	Branch Banking and Trust Company	Morgantown Main Branch To: 493 Spruce Street Morgantown, WV 26505 From: 496 High St. Morgantown, WV 26505
Mar - 20	First-Citizens Bank & Trust Company	Elizabeth City Main Office To: 854 Halstead Boulevard Elizabeth City, NC 27909 From: 310 S Road St. Elizabeth City, NC 27909
Jul - 27	Branch Banking and Trust Company	Downtown Bradenton Branch To: 921 Manatee Avenue West Bradenton, FL 34205 From: 421 12th Street W. Bradenton, FL 34205
Aug - 17	First-Citizens Bank & Trust Company	Fort Bragg Branch To: 2569 Reilly Road Fort Bragg, NC 28307 From: Reilly Rd., Bldg. 41571 Fort Bragg, NC 28307
Aug - 31	First-Citizens Bank & Trust Company	Granite Falls Branch To: 45 Falls Avenue Granite Falls, NC 28630 From: 27 Falls Ave. Granite Falls, NC 28630

<u>Date</u>	<u>Name</u>	<u>Branch</u>
Sep - 14	First-Citizens Bank & Trust Company	Electric Road Branch To: 3862 Electric Road Roanoke, VA 24018 From: 3846 Electric Rd. Roanoke, VA 24018
Oct - 19	Branch Banking and Trust Company	Wilmington Main Branch To: 101 North 3rd Street Wilmington, NC 28401 From: 115 North 3rd St. Wilmington, NC 28401
Nov - 16	First-Citizens Bank & Trust Company	Tyson's Corner Main Office To: 8521 Leesburg Pike Vienna, VA 22182 From: 8500 Leesburg Pike, Suite 101 Vienna, VA 22182
Dec - 7	Branch Banking and Trust Company	Asheville Main Office To: 301 College Street Asheville, NC 28801 From: One W Pack Sq. Asheville, NC 28801
Dec - 7	First South Bank	New Bern Downtown Branch To: 412 South Front Street New Bern, NC 28560 From: 202 Craven St. New Bern, NC 28560

## **2015 Legislative Summary**

The following is a brief summary of some significant changes made during the 2015 session of the North Carolina General Assembly, which adjourned on September 30, 2015, to the laws over which the Office of the Commissioner of Banks (the “OCOB”) has regulatory jurisdiction or which directly affect the activities of the Office or of those entities which it licenses or otherwise regulates. Refer to the Session Laws indicated for details.

### **I. S.L. 2015- 293 (H. 126) Mortgage Origination Support Registration**

This Act amends the Secure and Fair Enforcement Mortgage Licensing Act (the “S.A.F.E. Act”) to authorize the Commissioner of Banks to implement a registration system for persons engaged exclusively in the processing or underwriting of mortgage loans and not engaged in the mortgage business.

Effective: November 1, 2015.

### **II. S.L. 2015-179 (S. 679) NC Consumer Finance Act Amendment**

This Act provides for the recovery of court costs and related costs upon voluntary dismissal at the request of the borrower of an action to recover a loan granted under the North Carolina Consumer Finance Act or upon reduction of a loan made under the Act to judgment by a lender. Clarifies changes to provisions pertaining to multiple loan limitations under the Act and repeals a separate statute limiting loans in multiple offices that refers to loan limits that no longer exist after the Act was amended in 2013. Clarifies the statute related to whether or not the borrowers are members of the military prior to making loans under the Act. Makes conforming change to the provision on enforcement of loans made outside the State of North Carolina to match the loan amounts allowed under the Act as amended in 2013.

Effective: September 1, 2015.

### Other Items of Interest

#### **I. S.L. 2015-203 (H. 556) An Act to Enact the Achieving A Better Life Experience (ABLE) Act.**

An Act to encourage and assist individuals and families in saving private funds for the purpose of supporting individuals with disabilities, as authorized in the federal Achieving a Better Life Experience (ABLE) Act, to maintain health, independence, and a better quality of life. Fully consistent with and furthers the long-established policy of the state to provide tools that strengthen opportunities for personal economic development and long-term financial planning.

The Commissioner of Banks or the Commissioner of Banks' designee shall serve on the ABLE Program Board of Trustees pursuant to § 147-86.52.

Effective: August 11, 2015.

#### **II. S.L. 2015-270 (S. 370) E-Signature/Vehicle Title and Registration.**

An Act to allow the use of electronic means to sign and notate certain documents required by the Division of Motor Vehicles and to provide that a secured party shall provide electronic notice of the satisfaction or other discharge of a security interest in a motor vehicle for which the certificate of title is notated by a lien through electronic means.

Effective: December 1, 2015.