

NORTH CAROLINA COMMISSIONER OF BANKS

Annual Report



2017

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

Roy Cooper
GOVERNOR

Ray Grace
COMMISSIONER OF BANKS

To The Honorable Roy Cooper, Governor of North Carolina:

I hereby respectfully submit the 2017 Annual Report of the Commissioner of Banks. The report provides financial information for the calendar year ended December 31, 2017, regarding North Carolina state-chartered commercial banks, savings banks, and nondepository trust companies under supervision of the Office of the Commissioner of Banks.

Although economic challenges continued in 2017, North Carolina state-chartered banks showed continued signs of improvement and experienced a generally favorable year. Overall asset levels decreased 7.6 percent during the year, primarily due to the acquisition of six North Carolina state-chartered banks by institutions headquartered outside of this state. However, 76 percent of North Carolina's state-chartered banks experienced asset growth during the year, with five institutions attaining a growth rate of 40 percent or more: HomeTrust Bank, Asheville; Live Oak Banking Company, Wilmington; Select Bank & Trust Company, Dunn; First Carolina Bank, Rocky Mount; and First Capital Bank, Laurinburg.

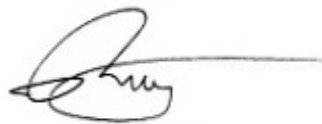
In the aggregate, North Carolina's state-chartered banks and savings institutions also improved their asset quality. The delinquency ratio, which is a measurement of past-due and nonaccrual loans and leases to total loans and leases, declined from 1.89 percent to 1.61 percent. In addition, Other Real Estate Owned, an asset category comprised of foreclosed real estate collateral, decreased by 50 percent from year-end 2016.

Most of North Carolina's state-chartered institutions were also successful in maintaining generally favorable levels of profitability, although some key ratios declined slightly. In 2017, the aggregate return on average assets for state-chartered banks and savings institutions increased three basis points from 0.66 percent to 0.69 percent, while the net interest margin dropped from 3.71 percent to 3.68 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', with a long horizontal line extending to the right.

Ray Grace
Commissioner of Banks

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NC State-Chartered Banks Aggregate Report of Condition

ASSETS*	<u>2017</u>	<u>2016</u>	<u>2015</u>	<u>2014</u>	<u>2013</u>	<u>2012</u>
Cash and due from depository institutions	6,486	9,031	8,576	5,584	6,415	8,453
Securities	58,388	58,480	56,839	54,087	52,138	50,026
Federal funds sold and resell agreements	50	63	54	69	120	1,004
Total loans and leases	185,105	203,456	181,378	158,675	152,282	151,648
Less: loan loss allowance	1,639	1,794	1,725	1,804	2,178	2,552
Trading account assets	579	627	821	658	671	1,075
Net fixed assets including capital leases	3,669	4,235	3,826	3,413	3,449	3,461
Other real estate owned	166	333	366	488	666	1,022
Intangible assets	11,814	12,706	10,739	8,700	8,676	8,303
All other assets	15,283	15,782	14,712	13,864	15,170	14,743
Total assets	279,902	302,919	275,586	243,732	237,409	237,184
LIABILITIES AND CAPITAL*	<u>2017</u>	<u>2016</u>	<u>2015</u>	<u>2014</u>	<u>2013</u>	<u>2012</u>
Total deposits	217,171	240,367	215,575	188,139	182,957	186,598
Federal funds and repurchase agreements	2,405	1,687	3,059	2,329	2,440	1,003
All other interest-bearing liabilities	17,597	14,026	14,091	15,334	15,394	13,225
All other liabilities	8,322	8,627	9,706	8,699	8,461	9,348
Equity capital	34,407	38,212	33,155	29,231	28,157	27,010
Total liabilities, preferred stock, and equity	279,902	302,919	275,586	243,732	237,409	237,184

NC State-Chartered Banks Aggregate Report of Income

INCOME STATEMENT*	<u>2017</u>	<u>2016</u>	<u>2015</u>	<u>2014</u>	<u>2013</u>	<u>2012</u>
Total tax-exempt interest income	293	323	287	285	287	284
Total taxable interest income	8,552	9,024	7,807	7,413	7,888	8,395
Total noninterest income	5,422	4,980	4,436	3,891	3,970	3,472
Total interest expense	780	809	746	803	913	1,173
Total noninterest expense	8,944	8,848	7,980	7,364	7,371	7,009
Provision for loan and lease losses	268	362	217	115	411	1,311
Realized gains (losses) on securities	(4)	69	16	0	58	29
Applicable income taxes	1,245	1,335	964	859	1,446	644
Net extraordinary gains (losses)	(21)	(17)	(40)	(105)	(195)	(194)
Net income (loss)	3,006	3,025	2,600	2,341	1,868	1,850
OTHER DATA	<u>2017</u>	<u>2016</u>	<u>2015</u>	<u>2014</u>	<u>2013</u>	<u>2012</u>
Number of institutions reporting	42	52	53	56	64	74
Number of unprofitable institutions	2	1	3	6	9	17
Noncurrent loans and leases	1,575	1,859	1,845	2,035	2,821	3,376
Restructured loans and leases	834	1,041	999	1,129	1,812	1,924
AVERAGE RATIOS	<u>2017</u>	<u>2016</u>	<u>2015</u>	<u>2014</u>	<u>2013</u>	<u>2012</u>
Equity capital to total assets	12.65	11.99	11.72	11.33	11.48	10.47
Delinquency ratio	1.61	1.89	2.19	2.55	3.09	5.04
Liquidity ratio	24.62	23.77	24.54	26.32	31.28	28.31
Yield on average earning assets (TE**)	4.17	4.18	4.22	4.28	4.41	4.55
Cost of funds	0.61	0.59	0.60	0.66	0.90	0.99
Net interest margin (TE**)	3.68	3.71	3.73	3.73	3.64	3.66
Efficiency ratio	75.63	77.93	80.74	80.47	76.10	175.69
Net income to average total assets	0.69	0.66	0.70	0.62	0.33	0.13

* Amounts Rounded to Millions of Dollars

** (TE) Tax-Equivalent

Alliance Bank & Trust Company

Gastonia

Daniel M. Boyd, IV
President and Chief Executive Officer

292 W. Main Avenue, 28052
(704) 865-1634

www.alliancebanknc.com

Assets (000)

Cash and balances due from depository institutions	\$16,316
Securities	\$21,215
Federal funds sold and resell agreements	\$0
Net loans and leases	\$99,495
Net fixed assets including capital leases	\$3,267
Other real estate owned	\$0
Intangible assets	\$0
Other assets	\$2,078
Total Assets	\$142,371

Liabilities and Equity (000)

Deposits	\$127,938
Federal funds purchased and repurchase agreements	\$3,268
Other borrowed money	\$0
Other liabilities	\$149
Total liabilities	\$131,355
Total equity	\$11,016
Total liabilities and equity	\$142,371
2017 Earnings	\$865

Aquesta Bank

Cornelius

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

19510 Jetton Rd., 28031
(704) 439-4343

www.aquesta.com

Assets (000)

Cash and balances due from depository institutions	\$12,043
Securities	\$61,911
Federal funds sold and resell agreements	\$675
Net loans and leases	\$302,496
Net fixed assets including capital leases	\$13,374
Other real estate owned	\$0
Intangible assets	\$39
Other assets	\$14,933
Total Assets	\$405,471

Liabilities and Equity (000)

Deposits	\$305,187
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$66,900
Other liabilities	\$2,467
Total liabilities	\$374,554
Total equity	\$30,917
Total liabilities and equity	\$405,471
2017 Earnings	\$1,978

Bank of Oak Ridge

Oak Ridge

Thomas W. Wayne
President

2211 Oak Ridge Rd., 27310
(336) 644-9944

www.bankofoakridge.com

Assets (000)

Cash and balances due from depository institutions	\$21,945
Securities	\$44,483
Federal funds sold and resell agreements	\$5,538
Net loans and leases	\$337,105
Net fixed assets including capital leases	\$8,352
Other real estate owned	\$4
Intangible assets	\$0
Other assets	\$10,496
Total Assets	\$427,923

Liabilities and Equity (000)

Deposits	\$362,926
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$18,500
Other liabilities	\$4,593
Total liabilities	\$386,019
Total equity	\$41,904
Total liabilities and equity	\$427,923
2017 Earnings	\$3,316

Black Mountain Savings Bank, SSB

Black Mountain

M. Wendell Begley
President and Chief Executive Officer

200 E State St., 28711
(828) 669-7991

Assets (000)

Cash and balances due from depository institutions	\$9,950
Securities	\$0
Federal funds sold and resell agreements	\$0
Net loans and leases	\$27,820
Net fixed assets including capital leases	\$161
Other real estate owned	\$0
Intangible assets	\$0
Other assets	\$168
Total Assets	\$38,099

Liabilities and Equity (000)

Deposits	\$32,432
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$712
Total liabilities	\$33,144
Total equity	\$4,955
Total liabilities and equity	\$38,099
2017 Earnings	\$116

blueharbor bank

Mooresville

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

106 Corporate Park Dr., 28117
(704) 662-7700
www.blueharborbank.com

Assets (000)

Cash and balances due from depository institutions	\$6,405
Securities	\$20,030
Federal funds sold and resell agreements	\$0
Net loans and leases	\$170,001
Net fixed assets including capital leases	\$2,511
Other real estate owned	\$667
Intangible assets	\$0
Other assets	\$4,716
Total Assets	\$204,330

Liabilities and Equity (000)

Deposits	\$174,232
Federal funds purchased and repurchase agreements	\$2,990
Other borrowed money	\$0
Other liabilities	\$2,072
Total liabilities	\$179,294
Total equity	\$25,036
Total liabilities and equity	\$204,330
2017 Earnings	\$1,328

Branch Banking and Trust Company

Winston-Salem

Kelly S. King
Chief Executive Officer and Chairman

200 W. Second St., 27101
(336) 733-2000
www.bbandt.com

Assets (000)

Cash and balances due from depository institutions	\$2,390,457
Securities	\$47,438,817
Federal funds sold and resell agreements	\$0
Net loans and leases	\$139,063,740
Net fixed assets including capital leases	\$2,039,855
Other real estate owned	\$57,128
Intangible assets	\$11,146,961
Other assets	\$13,939,965
Total Assets	\$216,076,923

Liabilities and Equity (000)

Deposits	\$163,943,600
Federal funds purchased and repurchase agreements	\$1,691,842
Other borrowed money	\$14,906,305
Other liabilities	\$7,690,042
Total liabilities	\$188,231,789
Total equity	\$27,845,134
Total liabilities and equity	\$216,076,923
2017 Earnings	\$2,403,744

Carolina Trust Bank

Lincolnton

Jerry L. Ocheltree
President and Chief Executive Officer

901 E Main St., 28092
(704) 735-1104
www.carolinatrust.com

Assets (000)

Cash and balances due from depository institutions	\$10,554
Securities	\$31,112
Federal funds sold and resell agreements	\$0
Net loans and leases	\$345,080
Net fixed assets including capital leases	\$6,466
Other real estate owned	\$789
Intangible assets	\$73
Other assets	\$12,229
Total Assets	\$406,303

Liabilities and Equity (000)

Deposits	\$340,916
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$23,807
Other liabilities	\$3,410
Total liabilities	\$368,133
Total equity	\$38,170
Total liabilities and equity	\$406,303
2017 Earnings	\$1,321

Coastal Bank & Trust

Jacksonville

Richard G. Jefferson
President and Chief Executive Officer

2414 N. Marine Blvd., 28546
(910) 577-3200
www.coastalbanknc.com

Assets (000)

Cash and balances due from depository institutions	\$11,389
Securities	\$8,121
Federal funds sold and resell agreements	\$0
Net loans and leases	\$72,854
Net fixed assets including capital leases	\$319
Other real estate owned	\$512
Intangible assets	\$0
Other assets	\$1,648
Total Assets	\$94,843

Liabilities and Equity (000)

Deposits	\$85,010
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$203
Total liabilities	\$85,213
Total equity	\$9,630
Total liabilities and equity	\$94,843
2017 Earnings	\$1,694

Cornerstone Bank

Wilson

Mark A. Holmes
President and Chief Executive Officer

3710 Nash St. N, 27896
(252) 243-5588
www.thecornerstonebank.com

Assets (000)

Cash and balances due from depository institutions	\$5,337
Securities	\$10,920
Federal funds sold and resell agreements	\$2,525
Net loans and leases	\$73,718
Net fixed assets including capital leases	\$2,126
Other real estate owned	\$1,573
Intangible assets	\$0
Other assets	\$5,679
Total Assets	\$101,878

Liabilities and Equity (000)

Deposits	\$86,223
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$3,033
Other liabilities	\$46
Total liabilities	\$89,302
Total equity	\$12,576
Total liabilities and equity	\$101,878
2017 Earnings	\$97

Entegra Bank

Franklin

Roger D. Plemens
President and Chief Executive Officer

220 One Center Ct., 28734
(828) 524-7000
www.entegrabank.com

Assets (000)

Cash and balances due from depository institutions	\$109,867
Securities	\$342,863
Federal funds sold and resell agreements	\$0
Net loans and leases	\$998,098
Net fixed assets including capital leases	\$24,113
Other real estate owned	\$2,568
Intangible assets	\$30,928
Other assets	\$72,311
Total Assets	\$1,580,748

Liabilities and Equity (000)

Deposits	\$1,165,420
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$227,123
Other liabilities	\$20,953
Total liabilities	\$1,413,496
Total equity	\$167,252
Total liabilities and equity	\$1,580,748
2017 Earnings	\$3,184

Farmers & Merchants Bank

Granite Quarry

J. Steven Fisher
President, Chief Executive Officer and Chairman

138 N Salisbury Ave., 28072
(704) 633-1772
www.fmbnc.com

Assets (000)

Cash and balances due from depository institutions	\$115,444
Securities	\$21,851
Federal funds sold and resell agreements	\$0
Net loans and leases	\$439,658
Net fixed assets including capital leases	\$15,046
Other real estate owned	\$3,047
Intangible assets	\$597
Other assets	\$8,416
Total Assets	\$604,059

Liabilities and Equity (000)

Deposits	\$533,775
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$5,331
Total liabilities	\$539,106
Total equity	\$64,953
Total liabilities and equity	\$604,059
2017 Earnings	\$4,478

First Bank

Southern Pines

Michael Mayer
President and Chief Executive Officer

300 SW Broad Street, 28387
(910) 246-2500
www.localfirstbank.com

Assets (000)

Cash and balances due from depository institutions	\$488,892
Securities	\$461,773
Federal funds sold and resell agreements	\$0
Net loans and leases	\$4,019,071
Net fixed assets including capital leases	\$116,227
Other real estate owned	\$12,571
Intangible assets	\$259,438
Other assets	\$188,683
Total Assets	\$5,546,655

Liabilities and Equity (000)

Deposits	\$4,410,892
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$353,785
Other liabilities	\$36,308
Total liabilities	\$4,800,985
Total equity	\$745,670
Total liabilities and equity	\$5,546,655
2017 Earnings	\$47,940

First Capital Bank

Laurinburg

Frank J. Cole, Jr.
Chief Executive Officer

909 South Main Street, 28352
(910) 610-4343
www.fbc Carolinas.com

Assets (000)

Cash and balances due from depository institutions	\$3,699
Securities	\$0
Federal funds sold and resell agreements	\$25,347
Net loans and leases	\$45,905
Net fixed assets including capital leases	\$120
Other real estate owned	\$0
Intangible assets	\$0
Other assets	\$648
Total Assets	\$75,719

Liabilities and Equity (000)

Deposits	\$55,162
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$487
Total liabilities	\$55,649
Total equity	\$20,070
Total liabilities and equity	\$75,719
2017 Earnings	\$127

First Carolina Bank

Rocky Mount

Ronald A. Day
President and Chief Executive Officer

171 N Winstead Ave., 27804
(252) 937-2152
www.firstcarolinabank.com

Assets (000)

Cash and balances due from depository institutions	\$17,571
Securities	\$122,890
Federal funds sold and resell agreements	\$0
Net loans and leases	\$178,199
Net fixed assets including capital leases	\$3,931
Other real estate owned	\$0
Intangible assets	\$1,989
Other assets	\$6,592
Total Assets	\$331,172

Liabilities and Equity (000)

Deposits	\$301,668
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$524
Total liabilities	\$302,192
Total equity	\$28,980
Total liabilities and equity	\$331,172
2017 Earnings	\$743

First-Citizens Bank & Trust Company

Raleigh

Frank B. Holding, Jr.
Chief Executive Officer and Chairman

239 Fayetteville St. Mall, 27611
(919) 716-7520
www.firstcitizens.com

Assets (000)

Cash and balances due from depository institutions	\$1,715,491
Securities	\$7,062,742
Federal funds sold and resell agreements	\$0
Net loans and leases	\$23,427,460
Net fixed assets including capital leases	\$1,048,512
Other real estate owned	\$50,325
Intangible assets	\$182,457
Other assets	\$859,943
Total Assets	\$34,346,930

Liabilities and Equity (000)

Deposits	\$29,333,220
Federal funds purchased and repurchase agreements	\$588,807
Other borrowed money	\$843,099
Other liabilities	\$378,313
Total liabilities	\$31,143,439
Total equity	\$3,203,491
Total liabilities and equity	\$34,346,930
2017 Earnings	\$320,440

Great State Bank

Wilkesboro

C. Greg Edwards
President and Chief Executive Officer

1422 US Hwy. 421 Business, 28697
(336) 903-4948

www.greatstatebank.com

Assets (000)

Cash and balances due from depository institutions	\$29,735
Securities	\$10,072
Federal funds sold and resell agreements	\$0
Net loans and leases	\$96,260
Net fixed assets including capital leases	\$1,208
Other real estate owned	\$15
Intangible assets	\$0
Other assets	\$1,443
Total Assets	\$138,733

Liabilities and Equity (000)

Deposits	\$124,285
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$2,000
Other liabilities	\$345
Total liabilities	\$126,630
Total equity	\$12,103
Total liabilities and equity	\$138,733
2017 Earnings	\$451

Hertford Savings Bank, SSB

Hertford

Vivian D. Sutton
President

121 N Church St., 27944
(252) 426-5403

Assets (000)

Cash and balances due from depository institutions	\$3,266
Securities	\$8
Federal funds sold and resell agreements	\$0
Net loans and leases	\$8,357
Net fixed assets including capital leases	\$50
Other real estate owned	\$178
Intangible assets	\$0
Other assets	\$118
Total Assets	\$11,977

Liabilities and Equity (000)

Deposits	\$9,853
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$16
Total liabilities	\$9,869
Total equity	\$2,108
Total liabilities and equity	\$11,977
2017 Earnings	\$100

HomeTrust Bank

Asheville

Dana L. Stonestreet
President and Chief Executive Officer

10 Woodfin Street, 28801
(828) 254-8144

www.hometrustedbanking.com

Assets (000)

Cash and balances due from depository institutions	\$198,011
Securities	\$367,328
Federal funds sold and resell agreements	\$0
Net loans and leases	\$2,399,076
Net fixed assets including capital leases	\$62,435
Other real estate owned	\$3,938
Intangible assets	\$31,411
Other assets	\$181,428
Total Assets	\$3,243,627

Liabilities and Equity (000)

Deposits	\$2,135,896
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$695,293
Other liabilities	\$53,120
Total liabilities	\$2,884,309
Total equity	\$359,318
Total liabilities and equity	\$3,243,627
2017 Earnings	\$97

Jackson Savings Bank, SSB

Sylva

Tim Evans
Executive Vice President

741 W Main St., 28779
(828) 586-2451

www.jacksonsavingsbank.com

Assets (000)

Cash and balances due from depository institutions	\$6,830
Securities	\$0
Federal funds sold and resell agreements	\$0
Net loans and leases	\$24,918
Net fixed assets including capital leases	\$154
Other real estate owned	\$322
Intangible assets	\$0
Other assets	\$518
Total Assets	\$32,742

Liabilities and Equity (000)

Deposits	\$26,116
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$62
Total liabilities	\$26,178
Total equity	\$6,564
Total liabilities and equity	\$32,742
2017 Earnings	\$41

KS Bank, Inc.

Smithfield

Harold T. Keen
President and Chief Executive Officer

1031 N. Brightleaf Blvd., 27577
(919) 938-3101

www.ksbankinc.com

Assets (000)

Cash and balances due from depository institutions	\$6,967
Securities	\$65,251
Federal funds sold and resell agreements	\$0
Net loans and leases	\$285,971
Net fixed assets including capital leases	\$7,496
Other real estate owned	\$0
Intangible assets	\$0
Other assets	\$7,682
Total Assets	\$373,367

Liabilities and Equity (000)

Deposits	\$297,008
Federal funds purchased and repurchase agreements	\$4,103
Other borrowed money	\$33,000
Other liabilities	\$3,174
Total liabilities	\$337,285
Total equity	\$36,082
Total liabilities and equity	\$373,367
2017 Earnings	\$2,330

Live Oak Banking Company

Wilmington

James S. Mahan, III
Chief Executive Officer

1741 Tiburon Dr., 28403
(910) 790-5867

www.liveoakbank.com

Assets (000)

Cash and balances due from depository institutions	\$291,111
Securities	\$93,355
Federal funds sold and resell agreements	\$0
Net loans and leases	\$2,013,628
Net fixed assets including capital leases	\$56,832
Other real estate owned	\$1,281
Intangible assets	\$49,983
Other assets	\$160,410
Total Assets	\$2,666,600

Liabilities and Equity (000)

Deposits	\$2,317,102
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$41,794
Total liabilities	\$2,358,896
Total equity	\$307,704
Total liabilities and equity	\$2,666,600
2017 Earnings	\$114,004

Lumbee Guaranty Bank

Pembroke

Kyle R. Chavis
Chief Executive Officer

403 E Third St., 28372
(910) 521-9707

www.lumbeegarantybank.com

Assets (000)

Cash and balances due from depository institutions	\$13,180
Securities	\$106,798
Federal funds sold and resell agreements	\$0
Net loans and leases	\$174,929
Net fixed assets including capital leases	\$8,855
Other real estate owned	\$515
Intangible assets	\$795
Other assets	\$14,359
Total Assets	\$319,431

Liabilities and Equity (000)

Deposits	\$276,842
Federal funds purchased and repurchase agreements	\$1,382
Other borrowed money	\$1,101
Other liabilities	\$3,729
Total liabilities	\$283,054
Total equity	\$36,377
Total liabilities and equity	\$319,431
2017 Earnings	\$1,856

Mechanics and Farmers Bank

Durham

James H. Sills, III
President and Chief Executive Officer

116 W. Parrish St., 27702
(919) 687-7800

www.mfbonline.com

Assets (000)

Cash and balances due from depository institutions	\$27,227
Securities	\$57,488
Federal funds sold and resell agreements	\$0
Net loans and leases	\$151,680
Net fixed assets including capital leases	\$2,437
Other real estate owned	\$104
Intangible assets	\$0
Other assets	\$15,840
Total Assets	\$254,776

Liabilities and Equity (000)

Deposits	\$230,683
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$769
Other liabilities	\$3,663
Total liabilities	\$235,115
Total equity	\$19,661
Total liabilities and equity	\$254,776
2017 Earnings	-\$2,468

Morganton Savings Bank, SSB

Morganton

Michael P. Ayotte
President and Chief Executive Officer

100 South King St., 28680
(828) 437-1426

www.morgantonsavings.com

Assets (000)

Cash and balances due from depository institutions	\$8,328
Securities	\$13,200
Federal funds sold and resell agreements	\$0
Net loans and leases	\$44,887
Net fixed assets including capital leases	\$2,377
Other real estate owned	\$698
Intangible assets	\$0
Other assets	\$10,515
Total Assets	\$80,005

Liabilities and Equity (000)

Deposits	\$53,436
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$2,321
Total liabilities	\$55,757
Total equity	\$24,248
Total liabilities and equity	\$80,005
2017 Earnings	\$305

Nantahala Bank & Trust Company

Franklin

Timothy Shawn Hubbs
Chief Executive Officer

120 Siler Rd., 28734
(828) 369-2265
www.nantahalabank.com

Assets (000)

Cash and balances due from depository institutions	\$12,784
Securities	\$19,031
Federal funds sold and resell agreements	\$0
Net loans and leases	\$96,060
Net fixed assets including capital leases	\$3,819
Other real estate owned	\$17,839
Intangible assets	\$28
Other assets	\$1,594
Total Assets	\$151,155

Liabilities and Equity (000)

Deposits	\$131,559
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$10,700
Other liabilities	\$857
Total liabilities	\$143,116
Total equity	\$8,039
Total liabilities and equity	\$151,155
2017 Earnings	\$215

NewDominion Bank

Charlotte

J. Blaine Jackson
Chief Executive Officer

1111 Metropolitan Ave., 28204
(704) 335-4030
www.newdominionbank.com

Assets (000)

Cash and balances due from depository institutions	\$26,491
Securities	\$23,241
Federal funds sold and resell agreements	\$150
Net loans and leases	\$279,085
Net fixed assets including capital leases	\$946
Other real estate owned	\$2,699
Intangible assets	\$0
Other assets	\$5,702
Total Assets	\$338,314

Liabilities and Equity (000)

Deposits	\$282,342
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$15,000
Other liabilities	\$1,956
Total liabilities	\$299,298
Total equity	\$39,016
Total liabilities and equity	\$338,314
2017 Earnings	\$4,587

North State Bank

Raleigh

Larry D. Barbour
President and Chief Executive Officer

6204 Falls of Neuse Rd., 27609
(919) 855-9925
www.northstatebank.com

Assets (000)

Cash and balances due from depository institutions	\$65,951
Securities	\$27,311
Federal funds sold and resell agreements	\$0
Net loans and leases	\$691,070
Net fixed assets including capital leases	\$24,918
Other real estate owned	\$0
Intangible assets	\$141
Other assets	\$23,966
Total Assets	\$833,357

Liabilities and Equity (000)

Deposits	\$755,744
Federal funds purchased and repurchase agreements	\$504
Other borrowed money	\$633
Other liabilities	\$3,118
Total liabilities	\$759,999
Total equity	\$73,358
Total liabilities and equity	\$833,357
2017 Earnings	\$11,329

Paragon Commercial Bank

Raleigh

Robert C. Hatley
President and Chief Executive Officer

3535 Glenwood Ave., 27612
(919) 788-7770
www.paragonbank.com

Assets (000)

Cash and balances due from depository institutions	\$57,244
Securities	\$190,497
Federal funds sold and resell agreements	\$0
Net loans and leases	\$1,434,713
Net fixed assets including capital leases	\$15,072
Other real estate owned	\$2,110
Intangible assets	\$0
Other assets	\$63,773
Total Assets	\$1,763,409

Liabilities and Equity (000)

Deposits	\$1,281,654
Federal funds purchased and repurchase agreements	\$25,141
Other borrowed money	\$285,000
Other liabilities	\$4,488
Total liabilities	\$1,596,283
Total equity	\$167,126
Total liabilities and equity	\$1,763,409
2017 Earnings	\$15,126

Peoples Bank

Newton

Lance A. Sellers
President and Chief Executive Officer

518 West C St., 28658
(828) 464-5620
www.peoplesbanknc.com

Assets (000)

Cash and balances due from depository institutions	\$57,304
Securities	\$229,072
Federal funds sold and resell agreements	\$0
Net loans and leases	\$754,255
Net fixed assets including capital leases	\$19,911
Other real estate owned	\$118
Intangible assets	\$0
Other assets	\$30,092
Total Assets	\$1,090,752

Liabilities and Equity (000)

Deposits	\$908,379
Federal funds purchased and repurchase agreements	\$37,757
Other borrowed money	\$0
Other liabilities	\$10,835
Total liabilities	\$956,971
Total equity	\$133,781
Total liabilities and equity	\$1,090,752
2017 Earnings	\$11,110

Providence Bank

Rocky Mount

Ted E. Whitehurst
President and Chief Executive Officer

450 North Winstead Ave., 27804
(252) 443-9477
www.pbknc.com

Assets (000)

Cash and balances due from depository institutions	\$52,671
Securities	\$4,481
Federal funds sold and resell agreements	\$0
Net loans and leases	\$253,225
Net fixed assets including capital leases	\$609
Other real estate owned	\$953
Intangible assets	\$0
Other assets	\$10,303
Total Assets	\$322,242

Liabilities and Equity (000)

Deposits	\$257,927
Federal funds purchased and repurchase agreements	\$2,238
Other borrowed money	\$18,000
Other liabilities	\$2,662
Total liabilities	\$280,827
Total equity	\$41,415
Total liabilities and equity	\$322,242
2017 Earnings	\$2,629

Roanoke Rapids Savings Bank, SSB

Roanoke Rapids

Ed Jackson
President and Chief Executive Officer

325 Becker Dr., 27870
(252) 537-8061
www.rrsb.com

Assets (000)

Cash and balances due from depository institutions	\$3,318
Securities	\$6,609
Federal funds sold and resell agreements	\$4,467
Net loans and leases	\$32,052
Net fixed assets including capital leases	\$778
Other real estate owned	\$376
Intangible assets	\$0
Other assets	\$2,751
Total Assets	\$50,351

Liabilities and Equity (000)

Deposits	\$40,359
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$1,000
Other liabilities	\$218
Total liabilities	\$41,577
Total equity	\$8,774
Total liabilities and equity	\$50,351
2017 Earnings	-\$95

Roanoke Valley Savings Bank, SSB

Roanoke Rapids

J. William Gossip
President and Chief Executive Officer

828 Roanoke Ave., 27870
(252) 537-6146

Assets (000)

Cash and balances due from depository institutions	\$14,450
Securities	\$2,512
Federal funds sold and resell agreements	\$0
Net loans and leases	\$13,716
Net fixed assets including capital leases	\$76
Other real estate owned	\$320
Intangible assets	\$0
Other assets	\$4,556
Total Assets	\$35,630

Liabilities and Equity (000)

Deposits	\$25,327
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$752
Total liabilities	\$26,079
Total equity	\$9,551
Total liabilities and equity	\$35,630
2017 Earnings	\$45

Roxboro Savings Bank, SSB

Roxboro

Jane D. Long
Chief Administrative Officer

313 S Main St., 27573
(336) 599-2137
www.roxborosavings.com

Assets (000)

Cash and balances due from depository institutions	\$8,513
Securities	\$89,668
Federal funds sold and resell agreements	\$2,423
Net loans and leases	\$112,467
Net fixed assets including capital leases	\$1,282
Other real estate owned	\$0
Intangible assets	\$290
Other assets	\$11,750
Total Assets	\$226,393

Liabilities and Equity (000)

Deposits	\$168,050
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$12,825
Other liabilities	\$2,291
Total liabilities	\$183,166
Total equity	\$43,227
Total liabilities and equity	\$226,393
2017 Earnings	\$2,144

Select Bank & Trust Company

Dunn

William L. Hedgepeth, II
President and Chief Executive Officer

700 W Cumberland St., 28334
(910) 892-7080
www.selectbank.com

Assets (000)

Cash and balances due from depository institutions	\$56,949
Securities	\$63,674
Federal funds sold and resell agreements	\$6,645
Net loans and leases	\$973,844
Net fixed assets including capital leases	\$18,880
Other real estate owned	\$1,258
Intangible assets	\$31,034
Other assets	\$47,015
Total Assets	\$1,199,299

Liabilities and Equity (000)

Deposits	\$1,008,395
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$35,279
Other liabilities	\$6,766
Total liabilities	\$1,050,440
Total equity	\$148,859
Total liabilities and equity	\$1,199,299
2017 Earnings	\$3,773

Sound Bank

Morehead City

S. Phillip Collins
President and Director

5039 Executive Dr., 28557
(252) 727-5558
www.soundbanking.com

Assets (000)

Cash and balances due from depository institutions	\$19,804
Securities	\$250
Federal funds sold and resell agreements	\$0
Net loans and leases	\$158,894
Net fixed assets including capital leases	\$5,107
Other real estate owned	\$0
Intangible assets	\$9,288
Other assets	\$5,736
Total Assets	\$199,079

Liabilities and Equity (000)

Deposits	\$160,812
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$10,000
Other liabilities	\$1,330
Total liabilities	\$172,142
Total equity	\$26,937
Total liabilities and equity	\$199,079
2017 Earnings	\$34

Southern Bank and Trust Company

Mount Olive

J. Grey Morgan
Chief Executive Officer

100 North Center St., 28365
(919) 658-7000
www.southernbank.com

Assets (000)

Cash and balances due from depository institutions	\$205,383
Securities	\$602,399
Federal funds sold and resell agreements	\$0
Net loans and leases	\$1,618,238
Net fixed assets including capital leases	\$60,637
Other real estate owned	\$783
Intangible assets	\$32,761
Other assets	\$56,406
Total Assets	\$2,576,607

Liabilities and Equity (000)

Deposits	\$2,251,022
Federal funds purchased and repurchase agreements	\$47,214
Other borrowed money	\$0
Other liabilities	\$6,176
Total liabilities	\$2,304,412
Total equity	\$272,195
Total liabilities and equity	\$2,576,607
2017 Earnings	\$25,060

Surrey Bank & Trust

Mount Airy

Edward C. Ashby, III
President and Chief Executive Officer

145 N Renfro St., 27030
(336) 719-2310
www.surreybank.com

Assets (000)

Cash and balances due from depository institutions	\$56,785
Securities	\$4,945
Federal funds sold and resell agreements	\$1,229
Net loans and leases	\$220,396
Net fixed assets including capital leases	\$6,800
Other real estate owned	\$167
Intangible assets	\$120
Other assets	\$10,118
Total Assets	\$300,560

Liabilities and Equity (000)

Deposits	\$255,026
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$3,550
Total liabilities	\$258,576
Total equity	\$41,984
Total liabilities and equity	\$300,560
2017 Earnings	\$3,097

Tarboro Savings Bank, SSB

Tarboro

Ann G. Winstead
President and Chief Executive Officer

501 Main St., 27886
(252) 823-3116
www.tarborosavingsbank.com

Assets (000)

Cash and balances due from depository institutions	\$9,867
Securities	\$36
Federal funds sold and resell agreements	\$0
Net loans and leases	\$32,930
Net fixed assets including capital leases	\$655
Other real estate owned	\$0
Intangible assets	\$0
Other assets	\$1,765
Total Assets	\$45,253

Liabilities and Equity (000)

Deposits	\$38,472
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$8
Total liabilities	\$38,480
Total equity	\$6,773
Total liabilities and equity	\$45,253
2017 Earnings	\$270

Taylorsville Savings Bank, SSB

Taylorsville

Timothy H. Keever
President

107 Main Avenue Dr., 28681
(828) 632-4228
www.taylorsvillesavings.com

Assets (000)

Cash and balances due from depository institutions	\$3,661
Securities	\$8,357
Federal funds sold and resell agreements	\$1,018
Net loans and leases	\$79,867
Net fixed assets including capital leases	\$691
Other real estate owned	\$0
Intangible assets	\$0
Other assets	\$6,969
Total Assets	\$100,563

Liabilities and Equity (000)

Deposits	\$88,173
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$2,687
Total liabilities	\$90,860
Total equity	\$9,703
Total liabilities and equity	\$100,563
2017 Earnings	\$706

The Fidelity Bank

Fuquay-Varina

Mary W. Willis
President and Chief Executive Officer

100 S Main St., 27526
919-552-2242
www.fidelitybanknc.com

Assets (000)

Cash and balances due from depository institutions	\$211,554
Securities	\$537,110
Federal funds sold and resell agreements	\$0
Net loans and leases	\$1,051,411
Net fixed assets including capital leases	\$50,865
Other real estate owned	\$417
Intangible assets	\$19,838
Other assets	\$16,191
Total Assets	\$1,887,386

Liabilities and Equity (000)

Deposits	\$1,678,691
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$12,345
Total liabilities	\$1,691,036
Total equity	\$196,350
Total liabilities and equity	\$1,887,386
2017 Earnings	\$13,002

Union Bank

Greenville

Vincent R. Jones
President and Chief Executive Officer

1011 Red Banks Road, 27858
(252) 939-3900
www.thelittlebank.com

Assets (000)

Cash and balances due from depository institutions	\$32,769
Securities	\$109,077
Federal funds sold and resell agreements	\$0
Net loans and leases	\$505,041
Net fixed assets including capital leases	\$16,907
Other real estate owned	\$627
Intangible assets	\$13,806
Other assets	\$24,301
Total Assets	\$702,528

Liabilities and Equity (000)

Deposits	\$593,726
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$34,000
Other liabilities	\$1,633
Total liabilities	\$629,359
Total equity	\$73,169
Total liabilities and equity	\$702,528
2017 Earnings	\$2,653

Uwharrie Bank

Albemarle

Brendan P. Duffey
President and Chief Executive Officer

167 N Second St., 28001
(704) 983-6181
www.uwharrie.com

Assets (000)

Cash and balances due from depository institutions	\$70,403
Securities	\$107,201
Federal funds sold and resell agreements	\$0
Net loans and leases	\$358,827
Net fixed assets including capital leases	\$14,412
Other real estate owned	\$2,349
Intangible assets	\$2,125
Other assets	\$18,909
Total Assets	\$574,226

Liabilities and Equity (000)

Deposits	\$515,041
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$6,539
Total liabilities	\$521,580
Total equity	\$52,646
Total liabilities and equity	\$574,226
2017 Earnings	\$2,364

AAFMAA Wealth Management & Trust LLC

Fayetteville

Richard J. Convy
President

639 Executive Place, 28305
910-307-3500
www.aafmaa.com

Assets (000)

Cash and balances due from depository institutions	\$2,486
Securities	\$7,979
Receivables	\$912
Prepaid expenses and deposits	\$156
Net fixed assets including capital leases	\$39
Other assets	\$0
Total Assets	\$11,572

Liabilities and Equity (000)

Payable to customer	\$36
Mortgage indebtedness and capital lease obligations	\$0
Other borrowed money	\$0
Other liabilities	\$437
Total equity	\$11,098
Total liabilities and equity	\$11,571
Earnings	\$930

Boys, Arnold Trust Company

Asheville

Jon L. Vannice
Chairman, President, Chief Executive Officer

1272 Hendersonville Rd., 28803
(828) 274-1542
www.boysarnold.com/

Assets (000)

Cash and balances due from depository institutions	\$171
Securities	\$1,263
Receivables	\$0
Prepaid expenses and deposits	\$0
Net fixed assets including capital leases	\$0
Other assets	\$0
Total Assets	\$1,434

Liabilities and Equity (000)

Payable to customer	\$0
Mortgage indebtedness and capital lease obligations	\$0
Other borrowed money	\$0
Other liabilities	\$0
Total equity	\$1,434
Total liabilities and equity	\$1,434
Earnings	\$3

Davenport Trust Company

Greensboro

Eddie Eddins
President and Chief Executive Officer

628 Green Valley Rd., Ste 410, 27408
(804) 780-2119
www.davenportllc.com/

Assets (000)

Cash and balances due from depository institutions	\$765
Securities	\$993
Receivables	\$138
Prepaid expenses and deposits	\$0
Net fixed assets including capital leases	\$0
Other assets	\$0
Total Assets	\$1,896

Liabilities and Equity (000)

Payable to customer	\$0
Mortgage indebtedness and capital lease obligations	\$0
Other borrowed money	\$0
Other liabilities	\$33
Total equity	\$1,863
Total liabilities and equity	\$1,896
Earnings	\$38

Franklin Street Trust Company

Chapel Hill

W. Robert Newell
President

1450 Raleigh Rd., Ste 300, 27517
(919) 489-2600

www.franklin-street.com

Assets (000)

Cash and balances due from depository institutions	\$913
Securities	\$1,858
Receivables	\$2,276
Prepaid expenses and deposits	\$56
Net fixed assets including capital leases	\$0
Other assets	\$0
Total Assets	\$5,103

Liabilities and Equity (000)

Payable to customer	\$54
Mortgage indebtedness and capital lease obligations	\$0
Other borrowed money	\$0
Other liabilities	\$1,555
Total equity	\$3,494
Total liabilities and equity	\$5,103
Earnings	\$700

Investors Trust Company

Chapel Hill

Stephen E. Pike
President

121 N Columbia St., 27514
(919) 968-2200

invtrust.com/

Assets (000)

Cash and balances due from depository institutions	\$775
Securities	\$2,200
Receivables	\$85
Prepaid expenses and deposits	\$351
Net fixed assets including capital leases	\$32
Other assets	\$0
Total Assets	\$3,443

Liabilities and Equity (000)

Payable to customer	\$0
Mortgage indebtedness and capital lease obligations	\$0
Other borrowed money	\$0
Other liabilities	\$1,236
Total equity	\$2,207
Total liabilities and equity	\$3,443
Earnings	\$19

Old North State Trust, LLC

Greensboro

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

1250 N. Revolution Mill Drive, Suite 152 & 250, 27405
(336) 272-9944

www.oldnorthstatetrust.com/

Assets (000)

Cash and balances due from depository institutions	\$2,065
Securities	\$126
Receivables	\$286
Prepaid expenses and deposits	\$98
Net fixed assets including capital leases	\$200
Other assets	\$150
Total Assets	\$2,925

Liabilities and Equity (000)

Payable to customer	\$73
Mortgage indebtedness and capital lease obligations	\$0
Other borrowed money	\$0
Other liabilities	\$50
Total equity	\$2,802
Total liabilities and equity	\$2,925
Earnings	\$154

Piedmont Trust Company

Greensboro

Michael K. Shields
President and Chief Executive Officer

800 Green Valley Rd, 27408
(336) 274-5471

www.piedmonttrust.com/

Assets (000)

Cash and balances due from depository institutions	\$2,734
Securities	\$1,008
Receivables	\$436
Prepaid expenses and deposits	\$70
Net fixed assets including capital leases	\$226
Other assets	\$0
Total Assets	\$4,474

Liabilities and Equity (000)

Payable to customer	\$591
Mortgage indebtedness and capital lease obligations	\$0
Other borrowed money	\$0
Other liabilities	\$115
Total equity	\$3,768
Total liabilities and equity	\$4,474
Earnings	\$164

Trust Company of the South

Greensboro

William H. Smith
Chief Executive Officer

800 Green Valley Road, 27408
(336) 538-1000

www.tcts.com

Assets (000)

Cash and balances due from depository institutions	\$2,114
Securities	\$1,282
Receivables	\$843
Prepaid expenses and deposits	\$152
Net fixed assets including capital leases	\$256
Other assets	\$0
Total Assets	\$4,647

Liabilities and Equity (000)

Payable to customer	\$0
Mortgage indebtedness and capital lease obligations	\$0
Other borrowed money	\$0
Other liabilities	\$841
Total equity	\$3,806
Total liabilities and equity	\$4,647
Earnings	\$1,384

Wakefield Trust Company

Charlotte

Anna S. Nelson
President and Chief Executive Officer

1110 E Morehead St., 28204
(704) 372-4500

Private Trust Company

2017 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.

NC State Bank Charter Statistics

Number of State Banks, December 31, 2016	53
Closings : Merger - State Bank to National Bank	2
Closings : Merger - State Bank to Other State's Bank	4
Closings : Merger - State Bank to State Bank	2
Closings : Merger - State Bank to State Savings Bank	1
Closings : Merger - State Savings Bank to State Bank	1
Number of State Banks, December 31, 2017	43
<hr style="border: 1px solid black;"/>	
Number of Offices, December 31, 2016	3701
Closings	
Ceased Operation	176
Consolidation	36
Merger - State Bank to National Bank	281
Merger - State Bank to Other State's Bank	173
Merger - State Bank to State Bank	13
Merger - State Bank to State Savings Bank	8
Merger - State Savings Bank to State Bank	13
Openings	
De Novo Branch	18
Merger	1
Merger - Other State's Bank to State Bank	6
Merger - State Bank to State Bank	13
Merger - State Bank to State Savings Bank	9
Merger - State Savings Bank to State Bank	14
Purchase & Assumption - National Bank to State Savings Bank	2
Purchase & Assumption - Other State's Bank to State Bank	16
Number of Offices, December 31, 2017	3098

Other Office Activity

Conversion - State Savings Bank to State Bank	25
Name Change	18
Relocation	13

2017 Bank Charters, Mergers and Acquisitions

<u>Bank</u>	<u>Date</u>	<u>Activity</u>
HomeTrust Bank, Asheville	Jan - 1	HomeTrust Bank, Asheville, North Carolina, merged and was survivor of merger with TriSummit Bank, Kingsport, Tennessee.
Carolina Bank, Greensboro	Mar - 3	First Bank, Southern Pines, North Carolina, merged and was survivor of merger with Carolina Bank, Greensboro, North Carolina.
First Bank, Southern Pines	Mar - 3	First Bank, Southern Pines, North Carolina, merged and was survivor of merger with Carolina Bank, Greensboro, North Carolina.
Yadkin Bank, Statesville	Mar - 11	First National Bank of Pennsylvania, Hermitage, Pennsylvania, merged and was survivor of merger with Yadkin Bank, Statesville, North Carolina.
Entegra Bank, Franklin	Mar - 23	Entegra Bank, Franklin, North Carolina, converted from a North Carolina-chartered savings bank to a North Carolina-chartered commercial bank.
Bank of North Carolina, Thomasville	Jun - 16	Pinnacle Bank, Nashville, Tennessee, merged and was survivor of merger with Bank of North Carolina, Thomasville, North Carolina.
the little bank, incorporated, Kinston	Jul - 7	the little bank, incorporated, Kinston, North Carolina, merged and was survivor of merger with Union Bank & Trust Company, Oxford, North Carolina. the little bank, incorporated rebranded to Union Bank and relocated its headquarters to Greenville, North Carolina.
Union Bank & Trust Company, Oxford	Jul - 7	the little bank, incorporated, Kinston, North Carolina, merged and was survivor with Union Bank & Trust Company, Oxford, North Carolina.
Asheville Savings Bank, SSB, Asheville	Oct - 1	First Bank, Southern Pines, North Carolina merged and was survivor of merger with Asheville Savings Bank, SSB, Asheville, North Carolina.
First Bank, Southern Pines	Oct - 1	First Bank, Southern Pines, North Carolina, merged and was survivor of merger with Asheville Savings Bank, SSB, Asheville, North Carolina.
Entegra Bank, Franklin	Oct - 1	Entegra Bank, Franklin, North Carolina, merged and was survivor of merger with Chattahoochee Bank of Georgia, Gainesville, Georgia.
First South Bank, Washington	Nov - 1	CresCom Bank, Charleston, South Carolina, merged and was survivor of merger with First South Bank, Washington, North Carolina.
Four Oaks Bank & Trust Company, Four Oaks	Nov - 1	United Community Bank, Blairsville, Georgia, merged and was survivor of merger with Four Oaks Bank & Trust Company, Four Oaks, North Carolina.

<u>Bank</u>	<u>Date</u>	<u>Activity</u>
Capital Bank Corporation, Raleigh	Nov - 30	First Tennessee Bank National Association, Memphis, Tennessee, merged and was survivor of merger with Capital Bank Corporation, Raleigh, North Carolina.
Park Sterling Bank, Charlotte	Nov - 30	South State Bank, Columbia, South Carolina, merged and was survivor of merger with Park Sterling Bank, Charlotte, North Carolina.
Carolina Premier Bank, Charlotte	Dec - 15	Select Bank & Trust Company, Dunn, North Carolina, merged and was survivor of merger with Carolina Premier Bank, Charlotte, North Carolina.
Select Bank & Trust Company, Dunn	Dec - 15	Select Bank & Trust Company, Dunn, North Carolina, merged and was survivor of merger with Carolina Premier Bank, Charlotte, North Carolina.

2017 Bank Office Activity

Bank

Date

Branch

Closings due to Ceased Operation: 176

Branch Banking and Trust Company	Mar - 24	Robinson Creek Office 6758 US Hwy. 23 S, Pikeville, KY, 41501
	Apr - 7	Arlington Ballpark Way Branch 1900 Ballpark Way, Suite 100, Arlington, TX, 76006
	Apr - 14	Stone Oak Parkway 18450 Blanco Rd., Suite 3, San Antonio, TX, 78258
	Apr - 28	Six Forks Square Branch 7447 Six Forks Rd., Raleigh, NC, 27615
	Jul - 28	Maitland Branch 360 E Horatio Ave., Maitland, FL, 32751
	Jul - 28	McQueen Smith Road Branch 1798 Hwy. 14 E, Prattville, AL, 36066
	Aug - 4	Hamilton Main Office 38997 E Colonial Hwy., Hamilton, VA, 20158
	Aug - 4	Senseny Road Office 1855 Senseny Rd., Winchester, VA, 22602
	Aug - 4	Catlett Office 3420 Catlett Rd., Catlett, VA, 20119
	Aug - 4	Heritage Harbour Branch 801 Compass Way, Ste. 7, Annapolis, MD, 21401
	Aug - 4	Wayson's Corner Branch 5401 Southern Maryland Blvd., Lothian, MD, 20711
	Aug - 4	Reedsville Branch 12256 Veteran's Memorial Hwy., Reedsville, WV, 26547
	Aug - 4	Terra Alta Branch 1003 E State Ave., Terra Alta, WV, 26764
	Aug - 4	Winstead Avenue Office 147 N. Winstead Ave., Rocky Mount, NC, 27804
	Aug - 4	Williamston Office 1 Greenville Dr., Williamston, SC, 29697
	Aug - 4	Cayce Office 2500 Charleston Hwy., West Columbia, SC, 29172
	Aug - 4	Northpoint Office 5960 N Point Pkwy., Alpharetta, GA, 30022

Bank

Date

Branch

Closings due to Ceased Operation: 176 (Contd.)

Branch Banking and Trust Company	Aug - 4	Sugarloaf Station Office 3305 Sugarloaf Pkwy., Lawrenceville, GA, 30044
	Aug - 4	Barrett Parkway Branch 63 Barrett Pkwy., Marietta, GA, 30066
	Aug - 4	Palm Bay Branch 610 Malabar Rd. SE, Palm Bay, FL, 32907
	Aug - 4	Orange Beach Branch 25239 Perdido Beach Blvd., Orange Beach, AL, 36561
	Aug - 4	Carrollton Branch 2340 East Trinity Mills Road, Carrollton, TX, 75006
	Aug - 4	Bedford Branch 2350 Airport Freeway, Suite 100, Bedford, TX, 76022
	Aug - 4	Hopkinsville 9th Street Branch 205 E. 9th St., Hopkinsville, KY, 42240
	Aug - 4	Stephens Crossroads Branch 2496 Hwy. 9 E, Little River, SC, 29566
	Aug - 4	Goldston Branch 2111 S Main St., Goldston, NC, 27252
	Aug - 4	State Line Branch 15762 Pennsylvania Avenue South, Greencastle, PA, 17263
	Aug - 4	Lubeck Branch 1605 Harris Hwy., Parkersburg, WV, 26101
	Aug - 11	Woodbine Office 13414 Dumfries Rd., Manassas, VA, 20112
	Aug - 11	Old Forest Road Office 3638 Old Forest Rd., Lynchburg, VA, 24501
	Aug - 11	Fallston Branch 1911 Bel Air Rd., Fallston, MD, 21047
	Aug - 11	Turkey Creek Branch 11113 Parkside Dr., Knoxville, TN, 37934
	Aug - 11	Turkeyfoot Branch 3950-A Turkeyfoot Road, Erlanger, KY, 41018
	Aug - 11	Fort Wright Branch 1850 Ashwood Circle, Fort Wright, KY, 41011
	Aug - 11	Lumberton NJ Branch 160 Mount Holly By Pass, Lumberton, NJ, 08048

Bank

Date

Branch

Closings due to Ceased Operation: 176 (Contd.)

Branch Banking and Trust Company	Aug - 11	Lewisburg Weis Market Branch 6901 West Branch Highway, Lewisburg, PA, 17837
	Aug - 11	Coats Main Office 140 N McKinley St., Coats, NC, 27521
	Aug - 11	Riverbirch Branch 1135 Spring Ln., Sanford, NC, 27330
	Aug - 11	Highway 105 Branch 2458 Hwy. 105, Boone, NC, 28607
	Aug - 11	Highway 8 Branch 1907 Cotton Grove Rd., Lexington, NC, 27292
	Aug - 11	Liberty Hill Branch 5000 Fayetteville Rd., Lumberton, NC, 28358
	Aug - 11	Jack Britt Branch 5511 Waldos Beach Rd., Fayetteville, NC, 28306
	Aug - 11	Highway 544 West Branch 1571 Hwy. 544, Conway, SC, 29526
	Aug - 11	Eastside Branch 9130 Hwy. 278 NE, Covington, GA, 30014
	Aug - 11	Northlake Office 3824 LaVista Rd., Tucker, GA, 30084
	Aug - 11	Thomaston Road Branch 5590 Thomaston Rd., Macon, GA, 31220
	Aug - 11	Lake Joy Branch 701 Lake Joy Rd., Warner Robins, GA, 31088
	Aug - 11	Casselberry Branch 894 State Rd. 436, Casselberry, FL, 32707
	Aug - 11	Flagler-Hammock Branch 5182 N Oceanshore Blvd., Suite 1, Palm Coast, FL, 32137
	Aug - 11	Sawgrass Corp Park Branch 1580 Sawgrass Corporate Pkwy., Suite 120, Sunrise, FL, 33323
	Oct - 27	FAU Branch 777 Glades Rd., Boca Raton, FL, 33431
	Nov - 13	Champion Branch 16000 Stuebner Airline Rd., Suite 100, Spring, TX, 77379
	Dec - 1	Hague Branch 8518 Cople Hwy., Hague, VA, 22469

Bank

Date

Branch

Closings due to Ceased Operation: 176 (Contd.)

Branch Banking and Trust Company	Dec - 1	Dahlgren Branch 15375 Dahlgren Rd., King George, VA, 22485
	Dec - 1	Walmsley Branch 4710 Walmsley Blvd., Richmond, VA, 23234
	Dec - 1	Oak Grove Branch 1828 Electric Rd., Roanoke, VA, 24018
	Dec - 1	Lakeside Branch 121 Electric Rd., Salem, VA, 24153
	Dec - 1	Boones Mill Branch 40 Main St., Boones Mill, VA, 24065
	Dec - 1	Dublin Branch 189 Broad St., Dublin, VA, 24084
	Dec - 1	Winchester, KY - Main Branch 30 W Broadway St., Winchester, KY, 40391
	Dec - 1	Whitesville Branch 10026 Main St., Whitesville, KY, 42378
	Dec - 1	Elizabethtown PA North 975 North Hanover Street, Elizabethtown, PA, 17022
	Dec - 1	Delran Branch 3104 Bridgeboro Road, Delran, NJ, 08075
	Dec - 1	New Hope Branch 6444 Lower York Road, New Hope, PA, 18938
	Dec - 1	Robesonia Branch 402 East Penn Avenue, Robesonia, PA, 19551
	Dec - 1	Red Hill Branch 433 Main Street, Red Hill, PA, 18076
	Dec - 1	Miller Heights Branch 3933 Freemansburg Avenue, Bethlehem, PA, 18020
	Dec - 1	Stoney Creek Office 6405 Burlington Rd., Whitsett, NC, 27377
	Dec - 1	Longview Branch 3201 First Ave. SW, Hickory, NC, 28602
	Dec - 1	Maggie Valley Branch 2451 Soco Rd., Maggie Valley, NC, 28751
	Dec - 1	Fallston Branch 4541 Fallston Rd., Lawndale, NC, 28090

Bank

Date

Branch

Closings due to Ceased Operation: 176 (Contd.)

Branch Banking and Trust Company	Dec - 1	Chinquapin Road Office 15 Chinquapin Rd., Pinehurst, NC, 28374
	Dec - 1	Chadbourn Branch 625 N Brown St., Chadbourn, NC, 28431
	Dec - 1	Elm City Branch 111 E Main St., Elm City, NC, 27822
	Dec - 1	Nags Head Office 105 W Seachase Dr., Nags Head, NC, 27959
	Dec - 1	Emerald Isle Branch 8301 Emerald Dr., Emerald Isle, NC, 28594
	Dec - 1	Coral Springs Branch 9600 W Sample Rd., Coral Springs, FL, 33065
	Dec - 1	Doral Branch 9770 NW 25th St., Doral, FL, 33172
	Dec - 1	Ringling Branch 3201 N Tamiami Trail, Sarasota, FL, 34234
	Dec - 1	Cape Coral Branch 1321 SE 47th Terrace, Cape Coral, FL, 33904
	Dec - 1	Elfers Branch 6213 State Rd. 54, New Port Richey, FL, 34653
	Dec - 1	Lafayette Branch 54 N Lafayette St., Lafayette, AL, 36862
	Dec - 1	Eufaula Branch 990 S Eufaula Ave., Eufaula, AL, 36027
	Dec - 1	Opp Branch 113 E Hart Ave., Opp, AL, 36467
	Dec - 1	San Antonio Legacy Branch 2103 N. Loop 1604 W., San Antonio, TX, 78232
	Dec - 8	Grayson Valley Branch 5580 Chalkville Rd., Birmingham, AL, 35235
	Dec - 8	Enterprise Branch 201 S Edwards St., Enterprise, AL, 36330
	Dec - 8	Fishhawk Branch 16531 Fishhawk Blvd., Lithia, FL, 33547
	Dec - 8	Citrus Park Office 7919 Gunn Hwy., Tampa, FL, 33626

Bank

Date

Branch

Closings due to Ceased Operation: 176 (Contd.)

Branch Banking and Trust Company	Dec - 8	Mission Lakes Branch 5614 State Rd. 7, Wellington, FL, 33449
	Dec - 8	Plantation Key Branch 90184 Overseas Hwy., Tavernier, FL, 33070
	Dec - 8	Oakbridge Branch 3350 Harden Blvd., Lakeland, FL, 33803
	Dec - 8	Oviedo Branch 3055 Alafaya Trail, Oviedo, FL, 32765
	Dec - 8	Danielsville Main Branch 220 Courthouse Sq., Danielsville, GA, 30633
	Dec - 8	Johnson Ferry Branch 1020 Johnson Ferry Rd., Marietta, GA, 30068
	Dec - 8	Fayette-Towne Center Office 1835 Jonesboro Rd., McDonough, GA, 30253
	Dec - 8	Ferrells Creek Branch 14793 Regina Belcher Hwy., Elkhorn City, KY, 41522
	Dec - 8	Westport Plaza Branch 2900 N Hurstbourne Pkwy., Louisville, KY, 40241
	Dec - 8	Edgewater Branch 3062 Solomons Island Rd., Edgewater, MD, 21037
	Dec - 8	Eldersburg Ridge Road Branch 6415 Ridge Road, Eldersburg, MD, 21784
	Dec - 8	Victory Way Branch 530 Yopp Rd., Jacksonville, NC, 28540
	Dec - 8	Southport Main Branch 104 S Howe St., Southport, NC, 28461
	Dec - 8	North Main Street Branch 94 N Main St., Denton, NC, 27239
	Dec - 8	Breezewood Branch 16296 Lincoln Highway, P.O. Box 107, Breezewood, PA, 15533
	Dec - 8	Shartlesville Branch 4 Roadside Drive, Shartlesville, PA, 19554
	Dec - 8	Lyman Main Office 100 Inman Rd., Lyman, SC, 29365
	Dec - 8	Bay Street Office 905 Port Republic St., Beaufort, SC, 29902

Bank

Date

Branch

Closings due to Ceased Operation: 176 (Contd.)

Branch Banking and Trust Company	Dec - 8	Loudon Main Branch 406 Grove St., Loudon, TN, 37774
	Dec - 8	Staples Mill Branch 8727 Staples Mill Rd., Richmond, VA, 23228
	Dec - 8	Forest Hill Avenue Office 6980 Forest Hill Ave., Richmond, VA, 23225
	Dec - 8	Middletown Main Office 7800 Main St., Middletown, VA, 22645
	Dec - 8	Westover Branch 2801 Westover Dr., Danville, VA, 24541
	Dec - 8	Fairfield Office 5874 N Lee Hwy., Fairfield, VA, 24435
	Dec - 8	Harrisonburg South Office 3150 S Main St., Harrisonburg, VA, 22801
	Dec - 8	Covington Main Office 116 W Riverside St., Covington, VA, 24426
	Dec - 8	Military Circle Office 929 Glenrock Rd., Norfolk, VA, 23502
	Dec - 8	Glen Dale Branch 20 Wheeling Ave., Glen Dale, WV, 26038
Capital Bank Corporation	Mar - 20	South Miami Branch 7312 Red Road, South Miami, FL, 33143
	Mar - 20	Stone Drive Branch 1421 East Stone Drive, Kingsport, TN, 37660
	Jun - 28	East Siler City Branch 1711 East 11th Street, Siler City, NC, 27344
	Jun - 28	Downtown Newton Branch 311 North Main Avenue, Newton, NC, 28658
	Jun - 28	Hope Mills Branch 3310 South Peak Drive, Fayetteville, NC, 28306
	Jun - 28	Rockingham Road Branch 1222 Rockingham Road, Rockingham, NC, 28379
	Jul - 19	Knoxville Bearden Branch 5000 Kingston Pike, Knoxville, TN, 37919
	Jul - 19	Knoxville Middlebrook Branch 9261 Middlebrook Pike, Knoxville, TN, 37931

<u>Bank</u>	<u>Date</u>	<u>Branch</u>
Closings due to Ceased Operation: 176 (Contd.)		
Capital Bank Corporation	Jul - 19	Loudon Branch 2360 Highway 72 North, Loudon, TN, 37774
	Jul - 19	South Roan Street Branch 2710 South Roan Street, Johnson City, TN, 37604
	Jul - 26	Hickory Branch 225 4th Street Nw, Hickory, NC, 28601
	Jul - 26	Northfield Branch 372 West Northfield Boulevard, Murfreesboro, TN, 37129
	Jul - 26	Sango Branch 599 Fire Station Road, Clarksville, TN, 37043
	Jul - 26	Smyrna Branch 559 Sam Ridley Parkway West, Smyrna, TN, 37167
	Aug - 2	Hilltop Branch 5605 Hilltop Road, Jamestown, NC, 27282
	Aug - 2	Holly Springs Branch 5070 Kentworth Drive, Holly Springs, NC, 27540
	Aug - 30	New Garden Branch 1655 New Garden Road, Greensboro, NC, 27410
	Nov - 30	Jake Alexander Branch 1938 Jake Alexander Boulevard West, Salisbury, NC, 28147
Carolina Premier Bank	Nov - 30	Cool Springs Branch 9200 Carothers Parkway, Franklin, TN, 37067
	Mar - 30	Bank of the Urban League of the Central Carolinas, a division of Carolina Premier Bank 740 West 5th St., Charlotte, NC, 28202
Carolina Trust Bank	Mar - 15	Boger City Branch 2740 NC Hwy. 27, Lincolnton, NC, 28092
First Bank	Apr - 21	Laurel Hill Branch 9101 Morgan St., Laurel Hill, NC, 28351
	Aug - 4	Jonestown Branch 312 Jonestown Road, Winston-Salem, NC, 27104
First South Bank	Mar - 3	Washington Corner Branch 1328 John Small Ave., Washington, NC, 27889
	Mar - 31	Tarboro Branch 100 E Hope Lodge St., Tarboro, NC, 27886
First-Citizens Bank & Trust Company	Jan - 6	Aurora Branch 13700 E Colfax Ave., Ste. P, Aurora, CO, 80011

Bank

Date

Branch

Closings due to Ceased Operation: 176 (Contd.)

First-Citizens Bank & Trust Company	Mar - 7	Woodlake Branch 15000 Hull Street Road, Chesterfield, VA, 23832
	Mar - 8	Colonial Heights Branch 2000 Snead Avenue, Colonial Heights, VA, 23834
	Mar - 9	Branchway Road Branch 906 Branchway Road, Richmond, VA, 23236
	Apr - 5	Warrenton Branch 488 Main St, Warrenton, GA, 30828
	Apr - 12	Cheraw Hwy 9 701 Chesterfield Hwy, Cheraw, SC, 29520
	Apr - 12	Ridgeway Branch 100 Palmer St, Ridgeway, SC, 29130
	May - 10	Colbert Branch 35 N 4th St, Colbert, GA, 30628
	May - 10	Church St Branch 305 N Church St, Spartanburg, SC, 29306
	May - 24	Westminster Branch 200 W Windsor St, Westminster, SC, 29693
	Jun - 13	Albany Branch 301 West Oglethorpe Blvd., Albany, GA, 31701
	Jun - 22	Phoenixville Branch 368 Schuylkill Road, Phoenixville, PA, 19460
	Jun - 23	Ridley Branch 160 Morton Avenue, Folsom, PA, 19033
	Aug - 4	Lee Street Branch 562 Lee St. SW, Atlanta, GA, 30310
	Aug - 23	Chester Main Branch 120 Church St, Chester, SC, 29706
	Sep - 13	Ridge Spring Branch 618 E Main St, Ridge Spring, SC, 29129
	Sep - 20	Rivers Ave Branch 3356 Rivers Ave, North Charleston, SC, 29405
	Sep - 20	New Ellenton Branch 500 N Main St, New Ellenton, SC, 29809
	Sep - 21	Woodstown Office Branch 863 Route 45, Pilesgrove, NJ, 08098

Bank

Date

Branch

Closings due to Ceased Operation: 176 (Contd.)

First-Citizens Bank & Trust Company	Sep - 21	Elmer Office Branch 389 Harding Highway, Elmer, NJ, 08318
	Sep - 22	Salem City Branch 473 E. Broadway, Salem, NJ, 08079
	Sep - 22	North Broadway Branch 285 North Broadway, Pennsville, NJ, 08070
	Sep - 29	Beaufort Branch 411 Front St., Beaufort, NC, 28516
	Nov - 10	North Milwaukee State Bank, a division of First-Citizens Bank & Trust Company 5630 West fond Du Lac Avenue, Milwaukee, WI, 53216
	Nov - 15	Maysville Branch 602 Main St., Maysville, NC, 28555
	Dec - 6	Bragg Boulevard Branch 2617 Bragg Blvd., Fayetteville, NC, 28303
	Dec - 12	Palm Beach Gardens Office 2000 PGA Blvd., Suite E5506, Palm Beach Gardens, FL, 33410
Four Oaks Bank & Trust Company	May - 31	Harrells Office 590 Tomahawk Hwy., Harrells, NC, 28444
HomeTrust Bank	Mar - 10	Boones Creek Office 4718 North Roan Street, Johnson City, TN, 37615
	Mar - 10	West Oakland Office 1000 West Oakland Avenue, Johnson City, TN, 37604
Park Sterling Bank	Mar - 7	Richmond Patterson Avenue Branch 5601 Patterson Ave., Richmond, VA, 23226
Peoples Bank	Mar - 13	Banco de la Gente - Monroe, a branch of Peoples Bank 501 W Roosevelt Blvd., Monroe, NC, 28110
Southern Bank and Trust Company	Mar - 31	Grantham Branch 3382 US Hwy. 13 S, Goldsboro, NC, 27530
	Jul - 28	Macclesfield Branch 105 N Railroad St., Macclesfield, NC, 27852

Closings due to Consolidation: 36

Branch Banking and Trust Company	Feb - 24	Ann's Choice II Branch 30000 Ann's Choice Way, Warminster, PA, 18974 <i>(Consolidated into: 10000 Ann'S Choice Way, Warminster, PA, 18974)</i>
	Feb - 24	Park City Branch 536 Park City Center, Lancaster, PA, 17601 <i>(Consolidated into: 1570 Manheim Pike, Lancaster, PA, 17601)</i>

Bank

Date

Branch

Closings due to Consolidation: 36 (Contd.)

Mar - 31	Broadus Avenue Office 416 E North St., Greenville, SC, 29601 <i>(Consolidated into: 1 North Main Street, Suite C, Greenville, SC, 29601)</i>
May - 12	Murray Main Branch 500 Main St., Murray, KY, 42071 <i>(Consolidated into: 1104 Chestnut St., Murray, KY, 42071)</i>
May - 19	Lancaster Columbia Avenue Branch 2200 Columbia Avenue, Lancaster, PA, 17603 <i>(Consolidated into: 270 Good Drive, Lancaster, PA, 17603)</i>
Aug - 4	Gallery Place Office 614 H Street, NW, Washington, DC, 20001 <i>(Consolidated into: 1099 New York Ave. Nw, Suite 100, Washington, DC, 20001)</i>
Aug - 4	Owensboro - Hwy. 231 Branch 2609 New Hartford Rd., Owensboro, KY, 42301 <i>(Consolidated into: 2800 Frederica St., Owensboro, KY, 42301)</i>
Aug - 4	Fairview Branch 1025 Fairview Ave., Bowling Green, KY, 42103 <i>(Consolidated into: 350 Us 31 W By-Pass, Bowling Green, KY, 42101)</i>
Aug - 4	Maynard Road Branch 848 SE Maynard Rd., Cary, NC, 27511 <i>(Consolidated into: 924 Kildaire Farm Rd., Flr 2, Cary, NC, 27511)</i>
Aug - 4	Redbanks Road Branch 700 E. Arlington Blvd., Greenville, NC, 27858 <i>(Consolidated into: 514 E Greenville Blvd. Se, Greenville, NC, 27858)</i>
Aug - 11	Central Park Office 1151 Carl D Silver Pkwy., Fredericksburg, VA, 22401 <i>(Consolidated into: 3600 Plank Rd., Fredericksburg, VA, 22407)</i>
Aug - 11	Belle View Branch 1640 Belle View Blvd., Alexandria, VA, 22307 <i>(Consolidated into: 6618 Richmond Hwy., Alexandria, VA, 22306)</i>
Aug - 11	Lincolnia Branch 6244-A Little River Turnpike, Alexandria, VA, 22312 <i>(Consolidated into: 233 S Van Dorn St., Alexandria, VA, 22304)</i>
Aug - 11	Federal Hill Branch 215 Key Highway, Baltimore, MD, 21230 <i>(Consolidated into: 2 N Charles St., Baltimore, MD, 21201)</i>
Aug - 11	Atco Avenue Branch 2155 Atco Avenue, Atco, NJ, 08004 <i>(Consolidated into: 249 White Horse Pike, Atco, NJ, 08004)</i>
Aug - 11	Augusta Road Office 2204 Augusta St., Greenville, SC, 29605 <i>(Consolidated into: 505 Mills Ave., Greenville, SC, 29605)</i>

Bank

Date

Branch

Closings due to Consolidation: 36 (Contd.)

Aug - 11	Buckhead Branch 3379 Peachtree Rd. NE, Atlanta, GA, 30326 <i>(Consolidated into: 3630 Peachtree Rd. Ne, Atlanta, GA, 30326)</i>
Aug - 11	Brickell Key Branch 501 Brickell Key Dr., Suite 100, Miami, FL, 33131 <i>(Consolidated into: 1200 Brickel Ave., Miami, FL, 33131)</i>
Aug - 11	Tequesta Branch 101 N US Hwy 1, Tequesta, FL, 33469 <i>(Consolidated into: 20 Waterway Rd., Tequesta, FL, 33469)</i>
Sep - 15	Laidley Street Drive Thru Branch 534 Lee St. E, Charleston, WV, 25301 <i>(Consolidated into: 300 Summers St., Charleston, WV, 25301)</i>
Oct - 27	Plaza Main Office 6400 Arlington Blvd., Falls Church, VA, 22042 <i>(Consolidated into: 3030 Annandale Road, Falls Church, VA, 22042)</i>
Oct - 27	Waynesboro PA Center Square Branch 10 West Main Street, Waynesboro, PA, 17268 <i>(Consolidated into: 232 East Main Street, Waynesboro, PA, 17268)</i>
Oct - 27	Green Street Drive Thru 331 Ann St., Fayetteville, NC, 28301 <i>(Consolidated into: 300 Rowan St., Fayetteville, NC, 28301)</i>
Dec - 1	Tyson's Courthouse Office 1953 Gallows Rd., Vienna, VA, 22182 <i>(Consolidated into: 8385-A Leesburg Pike, Vienna, VA, 22182)</i>
Dec - 1	North Hanover Branch 1191 Eichelberger Street, Hanover, PA, 17331 <i>(Consolidated into: 402 Eisenhower Drive, Hanover, PA, 17331)</i>
Dec - 1	New Garden Branch 741 West Cypress Street, Kennett Square, PA, 19348 <i>(Consolidated into: 920 West Cypress Street, Kennett Square, PA, 19348)</i>
Dec - 1	Greer Main Office 400 Memorial Dr. Ext., Greer, SC, 29651 <i>(Consolidated into: 101 N. Main St., Greer, SC, 29650)</i>
Dec - 8	Timonium York Road Branch 2318 York Road, Timonium, MD, 21093 <i>(Consolidated into: 31 W. Timonium Rd., Timonium, MD, 21093)</i>
Dec - 8	Shamokin East Branch 300 East Independence Street, Shamokin, PA, 17872 <i>(Consolidated into: 521 North Second Street, Shamokin, PA, 17872)</i>
Dec - 8	Broadway Branch 200 Broadway, Kissimmee, FL, 34741 <i>(Consolidated into: 1115 N John Young Pkwy., Kissimmee, FL, 34741)</i>

<u>Bank</u>	<u>Date</u>	<u>Branch</u>
Closings due to Consolidation: 36 (Contd.)		
	Dec - 8	Plano Branch 2400 North Dallas Parkway, Plano, TX, 75093 <i>(Consolidated into: 6360 W Plano Pkwy., Plano, TX, 75093)</i>
Capital Bank Corporation	Mar - 29	North Mooresville Branch 141 Williamson Road, Mooresville, NC, 28117 <i>(Consolidated into: 210 Knob Hill Road, Mooresville, NC, 28117)</i>
First Bank	Feb - 3	Motor Bank (LSF) 866 N. Main St., Troy, NC, 27371 <i>(Consolidated into: 341 N. Main St., Troy, NC, 27371)</i>
	Aug - 4	Asheboro Branch 176 N Fayetteville St., Asheboro, NC, 27203 <i>(Consolidated into: 335 S. Fayetteville Street, Asheboro, NC, 27203)</i>
HomeTrust Bank	Mar - 10	West Center Office 240 West Center Street, Kingsport, TN, 37660 <i>(Consolidated into: 422 Broad Street, Kingsport, TN, 37660)</i>
	Mar - 10	Morristown Financial Center 225 West First North Street, Morristown, TN, 37814 <i>(Consolidated into: 120 Evans Avenue, Morristown, TN, 37814)</i>

Closings due to Merger (From State Bank to National Bank): 281

Capital Bank Corporation <i>(Survivor - First Tennessee Bank National Association)</i>	Nov - 30	Main Office 333 Fayetteville Street, Suite 300, Raleigh, NC, 27601
	Nov - 30	Aventura Branch 20295 Northeast 29th Place, Aventura, FL, 33180
	Nov - 30	Big Pine Key Branch 30480 Overseas Highway, Big Pine Key, FL, 33043
	Nov - 30	Brooks Grande Plaza Branch 8100 Health Center Blvd., Bonita Springs, FL, 34135
	Nov - 30	Cape Coral Parkway Branch 506 Cape Coral Parkway, Cape Coral, FL, 33904
	Nov - 30	Del Prado Branch 521 Del Prado Boulevard South, Cape Coral, FL, 33990
	Nov - 30	Alhambra Branch 121 Alhambra Plaza, Suite 100, Coral Gables, FL, 33134
	Nov - 30	Gables Waterway Branch 1390 South Dixie Highway, Coral Gables, FL, 33146
	Nov - 30	McGregor Branch 15280 McGregor Boulevard, Fort Myers, FL, 33908

Bank

Date

Branch

Closings due to Merger (From State Bank to National Bank): 281 (Contd.)

Capital Bank Corporation <i>(Survivor - First Tennessee Bank National Association)</i>	Nov - 30	Metro Parkway Branch 12205 Metro Parkway, Fort Myers, FL, 33966
	Nov - 30	Homestead Blvd Branch 600 North Homestead Boulevard, Homestead, FL, 33030
	Nov - 30	Krome Avenue Branch 727 North Krome Avenue, Homestead, FL, 33030
	Nov - 30	Islamorada Branch 80900 Overseas Highway, Islamorada, FL, 33036
	Nov - 30	Bayside Branch 103330 Overseas Highway, Key Largo, FL, 33037
	Nov - 30	Key Largo Branch 99451 Overseas Hwy, Key Largo, FL, 33037
	Nov - 30	Key West Branch 330 Whitehead Street, Key West, FL, 33040
	Nov - 30	North Roosevelt Branch 3618 North Roosevelt Boulevard, Key West, FL, 33040
	Nov - 30	Lighthouse Point Branch 4820 North Federal Highway, Lighthouse Point, FL, 33064
	Nov - 30	Marathon Branch 2348 Overseas Highway, Marathon, FL, 33050
	Nov - 30	Marathon Shores Branch 11401 Overseas Highway, Marathon, FL, 33052
	Nov - 30	Kings Bay Branch 14499 South Dixie Highway, Miami, FL, 33176
	Nov - 30	West Kendall Branch 9000 S.W. 137th Avenue, Miami, FL, 33186
	Nov - 30	City Center Branch 599 9th Street North, Suite 100, Naples, FL, 34102
	Nov - 30	Naples Boulevard Branch 6435 Naples Boulevard, Napels, FL, 34109
	Nov - 30	Nokomis Branch 1099 N Tamiami Trail, Nokomis, FL, 34275
	Nov - 30	Hancock Branch 3405 Hancock Bridge Parkway, North Fort Myers, FL, 33903
	Nov - 30	Pinecrest Branch 9579 South Dixie Highway, Pinecrest, FL, 33156

Bank

Date

Branch

Closings due to Merger (From State Bank to National Bank): 281 (Contd.)

Capital Bank Corporation <i>(Survivor - First Tennessee Bank National Association)</i>	Nov - 30	Pine Island Branch 9820 Stringfellow Road, Saint James City, FL, 33956
	Nov - 30	Sunrise Branch 4699 North Nob Hill Road, Sunrise, FL, 33351
	Nov - 30	Tavernier Branch 91960 Overseas Highway, Tavernier, FL, 33070
	Nov - 30	Auburn Branch 1790 East Venice Avenue, Suite 101, Venice, FL, 34292
	Nov - 30	Venice Island Branch 240 Nokomis Avenue South, Venice, FL, 34285
	Nov - 30	Leicester Highway Branch 462 New Leicester Highway, Asheville, NC, 28806
	Nov - 30	North Asheville Branch 918 Merrimon Ave, Asheville, NC, 28804
	Nov - 30	South Asheville Branch 1751 Hendersonville Road, Asheville, NC, 28803
	Nov - 30	Burlington Main Branch 445 South Main Street, Burlington, NC, 27215
	Nov - 30	Huffman Mill Branch 503 Huffman Mill Road, Burlington, NC, 27215
	Nov - 30	South Church Street Branch 3466 South Church St, Burlington, NC, 27215
	Nov - 30	Kildaire Branch 1201 Kildaire Farm Rd, Cary, NC, 27511
	Nov - 30	West Cary Branch 7705 Carpenter Fire Station Road, Cary, NC, 27519
	Nov - 30	Clayton Branch 12701 US Highway 70W, Clayton, NC, 27520
	Nov - 30	Clemmons Branch 6290 Towncenter Drive, Clemmons, NC, 27012
	Nov - 30	Dobson Branch 201 West Kapp Street, Dobson, NC, 27017
	Nov - 30	Green Street Branch 225 Green Street, Suite 101, Fayetteville, NC, 28301
	Nov - 30	McPherson Street Branch 929 South McPherson Church Rd, Fayetteville, NC, 28303

Bank

Date

Branch

Closings due to Merger (From State Bank to National Bank): 281 (Contd.)

Capital Bank Corporation <i>(Survivor - First Tennessee Bank National Association)</i>	Nov - 30	Ramsey Street Branch 4841 Ramsey Street, Fayetteville, NC, 28311
	Nov - 30	Graham Branch 227 South Main Street, Graham, NC, 27253
	Nov - 30	Greensboro Branch 1505 Highwoods Boulevard, Greensboro, NC, 27410
	Nov - 30	High Point Branch 2541 Eastchester Dr, High Point, NC, 27265
	Nov - 30	Hot Springs Branch 164 Bridge Street, Hot Springs, NC, 28743
	Nov - 30	Jonesville Branch 503 Winston Road, Jonesville, NC, 28642
	Nov - 30	Kernersville Branch 1207 South Main Street, Kernersville, NC, 27284
	Nov - 30	King Branch 105 Post Office Street, King, NC, 27021
	Nov - 30	Madison Branch 619 Ayersville Road, Madison, NC, 27025
	Nov - 30	Mebane Office 102 E Washington Street, Mebane, NC, 27302
	Nov - 30	Mooresville Branch 210 Knob Hill Road, Mooresville, NC, 28117
	Nov - 30	Morrisville Branch 9632 Chapel Hill Rd, Morrisville, NC, 27560
	Nov - 30	Mount Airy 601 Branch 2100 Community Drive, Mount Airy, NC, 27030
	Nov - 30	Mount Airy Downtown Branch 255 East Independence Blvd, Mount Airy, NC, 27030
	Nov - 30	Oxford Branch 200 Williamsboro St, Oxford, NC, 27565
	Nov - 30	Pilot Mountain Branch 616 South Key Street, Pilot Mountain, NC, 27041
	Nov - 30	Pittsboro Branch 37 Hillsboro Street, Pittsboro, NC, 27312
	Nov - 30	Cameron Village Branch 2127 Clark Avenue, Raleigh, NC, 27605

Bank

Date

Branch

Closings due to Merger (From State Bank to National Bank): 281 (Contd.)

Capital Bank Corporation <i>(Survivor - First Tennessee Bank National Association)</i>	Nov - 30	Edwards Mill Branch 3100 Edwards Mill Road, Raleigh, NC, 27612
	Nov - 30	Falls Of The Neuse Branch 6501 Falls Of Neuse Road, Raleigh, NC, 27615
	Nov - 30	Six Forks Road Branch 8816 Six Forks Rd., Suite 101, Raleigh, NC, 27615
	Nov - 30	Sandy Ridge Branch 4928 Highway 704 East, Sandy Ridge, NC, 27046
	Nov - 30	Horner Boulevard Branch 2917 South Horner Boulevard, Sanford, NC, 27332
	Nov - 30	Steele Street Branch 130 North Steele St, Sanford, NC, 27330
	Nov - 30	Tramway Crossing Branch 2222 Jefferson Davis Highway, Sanford, NC, 27332
	Nov - 30	Siler City Branch 300 East Raleigh Street, Siler City, NC, 27344
	Nov - 30	Union Grove Branch 1439 West Memorial Highway, Harmony, NC, 28634
	Nov - 30	Wake Forest Branch 12217 Capital Blvd, Wake Forest, NC, 27587
	Nov - 30	Jonestown Branch 4701 Country Club Road, Winston Salem, NC, 27104
	Nov - 30	Stratford Road Branch 500 South Stratford Road, Winston Salem, NC, 27103
	Nov - 30	University Branch 225 East Hanes Mill Road, Winston Salem, NC, 27105
	Nov - 30	South Park Branch 3151 Peters Creek Parkway, Winston-Salem, NC, 27127
	Nov - 30	Yadkinville Branch 532 East Main Street, Yadkinville, NC, 27055
	Nov - 30	Zebulon Branch 1260 North Arendell Avenue, Zebulon, NC, 27597
	Nov - 30	Boiling Springs Branch 3090 Boiling Springs Road, Boiling Springs, SC, 29316
	Nov - 30	Columbia Main Branch 1320 Main Street, Ste 175, Columbia, SC, 29201

Bank

Date

Branch

Closings due to Merger (From State Bank to National Bank): 281 (Contd.)

Capital Bank Corporation <i>(Survivor - First Tennessee Bank National Association)</i>	Nov - 30	Columbia Main Drive Thru 1340 Sumter Street, Columbia, SC, 29201
	Nov - 30	Northeast Branch 10134 Two Notch Road, Columbia, SC, 29223
	Nov - 30	Trenholm Branch 4840 Forest Drive, Columbia, SC, 29206
	Nov - 30	Pelham Branch 3401 Pelham Road, Greenville, SC, 29615
	Nov - 30	Greer Branch 713 West Wade Hampton Boulevard, Greer, SC, 29650
	Nov - 30	Lexington Branch 5075 Sunset Boulevard, Lexington, SC, 29072
	Nov - 30	Mount Pleasant Branch 651 Johnnie Dodds Blvd, Mount Pleasant, SC, 29464
	Nov - 30	Pine Street Branch 215 North Pine Street, Spartanburg, SC, 29302
	Nov - 30	Reidville Road Branch 2680 Reidville Rd, Spartanburg, SC, 29301
	Nov - 30	Stonecrest Branch 1115 Stonecrest Boulevard, Tega Cay, SC, 29708
	Nov - 30	Alcoa Branch 325 West Joule St, Alcoa, TN, 37701
	Nov - 30	Athens Branch 1305 Decatur Pike, Athens, TN, 37303
	Nov - 30	Brentwood Branch 5120 Maryland Way, Brentwood, TN, 37027
	Nov - 30	Volunteer Branch 1430 Volunteer Parkway, Bristol, TN, 37620
	Nov - 30	Bulls Gap Branch 105 North Main Street, Bulls Gap, TN, 37711
	Nov - 30	Carthage Branch 1001 North Main Street, Carthage, TN, 37030
	Nov - 30	Clarksville Downtown Branch 25 Jefferson Street, Clarksville, TN, 37040
	Nov - 30	Fort Campbell Branch 111 Cunningham Lane, Clarksville, TN, 37042

Bank

Date

Branch

Closings due to Merger (From State Bank to National Bank): 281 (Contd.)

Capital Bank Corporation <i>(Survivor - First Tennessee Bank National Association)</i>	Nov - 30	Hilldale Office 1805 Madison Street, Clarksville, TN, 37043
	Nov - 30	Saint Bethlehem Branch 2786 Wilma Rudolph Blvd, Clarksville, TN, 37040
	Nov - 30	Cool Springs Branch 9200 Carothers Parkway, Franklin, TN, 37067
	Nov - 30	Franklin Royal Oaks Branch 231 South Royal Oaks Boulevard, Franklin, TN, 37064
	Nov - 30	Franklin Downtown Branch 320 Main Street, Franklin, TN, 37064
	Nov - 30	Gallatin Main Branch 710 Nashville Pike, Gallatin, TN, 37066
	Nov - 30	West Broadway Branch 250 West Broadway, Gallatin, TN, 37066
	Nov - 30	11-East Bypass Branch 3015 E. Andrew Johnson Highway, Greeneville, TN, 37743
	Nov - 30	Asheville Highway Branch 503 Asheville Highway, Greeneville, TN, 37743
	Nov - 30	Baileyton Branch 560 Van Hill Road, Greeneville, TN, 37745
	Nov - 30	Greeneville Main Branch 100 North Main Street, Greeneville, TN, 37743
	Nov - 30	Towne Square Branch 255 West Summer Street, Greeneville, TN, 37743
	Nov - 30	Tusculum Road Branch 841 Tusculum Boulevard, Greeneville, TN, 37743
	Nov - 30	Indian Lake Branch 117 Indian Lake Boulevard, Hendersonville, TN, 37075
	Nov - 30	New Shackle Island Branch 303 New Shackle Island Road, Hendersonville, TN, 37075
	Nov - 30	Boones Creek Branch 4309 North Roan Street, Johnson City, TN, 37615
	Nov - 30	State Of Franklin Branch 503 North State Of Franklin Road, Johnson City, TN, 37604
	Nov - 30	Jonesborough Branch 150 North Lincoln Avenue, Jonesborough, TN, 37659

Bank

Date

Branch

Closings due to Merger (From State Bank to National Bank): 281 (Contd.)

Capital Bank Corporation <i>(Survivor - First Tennessee Bank National Association)</i>	Nov - 30	Center Street Branch 110 East Center St., Kingsport, TN, 37660
	Nov - 30	Knoxville Farragut Branch 136 Concord Road, Knoxville, TN, 37934
	Nov - 30	Lafayette Branch 440 Highway 52 Bypass West, Lafayette, TN, 37083
	Nov - 30	Lawrenceburg Branch 101 North Locust Avenue, Lawrenceburg, TN, 38464
	Nov - 30	Lenoir City Branch 510 Highway 321 North, Lenoir City, TN, 37771
	Nov - 30	Madisonville Branch 4653 Highway 411, Madisonville, TN, 37354
	Nov - 30	Eagleton Branch 2747 East Broadway, Maryville, TN, 37804
	Nov - 30	West Maryville Branch 403 Foothills Mall Drive, Maryville, TN, 37801
	Nov - 30	College Square Branch 2329 East Morris Boulevard, Morristown, TN, 37813
	Nov - 30	Morristown Plaza Branch 1908 W. Andrew Johnson Hwy, Morristown, TN, 37814
	Nov - 30	West End Branch 3610 West Andrew Johnson Hwy, Morristown, TN, 37814
	Nov - 30	Cason Lane Branch 164 Cason Lane, Murfreesboro, TN, 37128
	Nov - 30	Murfreesboro South Church Branch 1470 South Church Street, Murfreesboro, TN, 37130
	Nov - 30	Donelson Branch 2621 Lebanon Pike, Nashville, TN, 37214
	Nov - 30	Glen Echo Road Branch 1915 Glen Echo Road, Nashville, TN, 37215
	Nov - 30	Newport Branch 602 Cosby Highway, Newport, TN, 37821
	Nov - 30	Niota Branch 204 East Main Street, Niota, TN, 37826
	Nov - 30	Portland Branch 420 Highway 52 West, Portland, TN, 37148

Bank

Date

Branch

Closings due to Merger (From State Bank to National Bank): 281 (Contd.)

Capital Bank Corporation <i>(Survivor - First Tennessee Bank National Association)</i>	Nov - 30	Park Boulevard Branch 410 Park Boulevard, Rogersville, TN, 37857
	Nov - 30	Rogersville Branch 210 West Main Street, Rogersville, TN, 37857
	Nov - 30	Saint Joseph Branch 202 South Main Street, Saint Joseph, TN, 38481
	Nov - 30	Spring Hill Branch 4922 Main Street, Spring Hill, TN, 37174
	Nov - 30	Surgoinsville Branch 290 Bellamy Avenue, Surgoinsville, TN, 37873
	Nov - 30	White House Branch 2916 Hwy 31W South, White House, TN, 37188
	Nov - 30	State Street Branch 901 West State Street, Bristol, VA, 24201
	Nov - 30	Archdale Branch 10108 South Main Street, Archdale, NC, 27263
	Nov - 30	Downtown Asheboro 101 Sunset Avenue, Asheboro, NC, 27203
	Nov - 30	South Asheboro Branch 106 East Taft Street, Asheboro, NC, 27203
	Nov - 30	Belmont Branch 6440 Wilkinson Boulevard, Belmont, NC, 28012
	Nov - 30	Boone Branch 325 Leola Street, Boone, NC, 28607
	Nov - 30	Charlotte-Uptown Branch 301 South McDowell Street, Suite 100, Charlotte, NC, 28204
	Nov - 30	Matthews Branch 2432 McKee Road, Charlotte, NC, 28270
	Nov - 30	South Park - Charlotte Branch 3920 Sharon Road, Suite B-140, Charlotte, NC, 28211
	Nov - 30	China Grove Branch 200 North Main Street, China Grove, NC, 28023
	Nov - 30	Cornelius Branch 8231 Magnolia Estates Drive, Cornelius, NC, 28031
	Nov - 30	Ellerbe Branch 115 West Sunset Avenue, Ellerbe, NC, 28338

Bank

Date

Branch

Closings due to Merger (From State Bank to National Bank): 281 (Contd.)

Capital Bank Corporation <i>(Survivor - First Tennessee Bank National Association)</i>	Nov - 30	Gastonia Branch 804 South New Hope Road, Gastonia, NC, 28054
	Nov - 30	South Graham Branch 1128 South Main Street, Graham, NC, 27253
	Nov - 30	Granite Falls Branch 23 North Main Street, Granite Falls, NC, 28630
	Nov - 30	Friendly Center Branch 600 Green Valley Road, Greensboro, NC, 27408
	Nov - 30	Downtown Hickory Branch 25 Third Street NW, Hickory, NC, 28601
	Nov - 30	Mountain View Branch 2900 Hwy 127 South, Hickory, NC, 28602
	Nov - 30	Springs Road Branch 2220 12th Avenue NE, Hickory, NC, 28601
	Nov - 30	Viewmont Branch 1420 2nd Street NE, Hickory, NC, 28601
	Nov - 30	Hillsborough Branch 102 Millstone Drive, Hillsborough, NC, 27278
	Nov - 30	Hudson Branch 537 Main Street, Hudson, NC, 28638
	Nov - 30	Laurinburg Branch 380 Plaza Road, Laurinburg, NC, 28352
	Nov - 30	East Lenoir Branch 509 Wilkesboro Blvd, NE, Lenoir, NC, 28645
	Nov - 30	Downtown Lenoir Branch 707 College Avenue SW, Lenoir, NC, 28645
	Nov - 30	Whitnel Branch 1351 Norwood Street, SW, Lenoir, NC, 28645
	Nov - 30	Millers Creek Branch 2924 NC Highway 16 North, Millers Creek, NC, 28651
	Nov - 30	Morganton Branch 201 East Meeting Street, Morganton, NC, 28655
	Nov - 30	Mount Holly Branch 701 South Main Street, Mount Holly, NC, 28120
	Nov - 30	Northwest Newton Branch 2675 NW Boulevard, Newton, NC, 28658

Bank

Date

Branch

Closings due to Merger (From State Bank to National Bank): 281 (Contd.)

Capital Bank Corporation <i>(Survivor - First Tennessee Bank National Association)</i>	Nov - 30	Ramseur Branch 6792 Jordan Road, Ramseur, NC, 27316
	Nov - 30	Randleman Branch 685 West Academy Street, Randleman, NC, 27317
	Nov - 30	Downtown Rockingham Branch 202 East Washington Street, Rockingham, NC, 28379
	Nov - 30	Faith Road Branch 225 Faith Road, Salisbury, NC, 28146
	Nov - 30	Jake Alexander Branch 1938 Jake Alexander Boulevard West, Salisbury, NC, 28147
	Nov - 30	Seagrove Branch 204 East Main Street, Seagrove, NC, 27341
	Nov - 30	Southern Pines Branch 495 Pinehurst Avenue, Southern Pines, NC, 28387
	Nov - 30	Stanley Branch 206 South Highway 27, Stanley, NC, 28164
	Nov - 30	Statesville Branch 1829 East Broad Street, Statesville, NC, 28625
	Nov - 30	Wilkesboro Branch 2841 West US Highway 421, Wilkesboro, NC, 28697
Yadkin Bank <i>(Survivor - First National Bank of Pennsylvania)</i>	Mar - 11	Main Office 325 E. Front St., Statesville, NC, 28677
	Mar - 11	Jefferson Branch 709 E Main St., Jefferson, NC, 28640
	Mar - 11	Mooresville - Williamson Office 165 Williamson Rd., Mooresville, NC, 28117
	Mar - 11	Mooresville - Plaza Office 520 E Plaza Dr., Mooresville, NC, 28117
	Mar - 11	Cornelius Office 19525 W Catawba Ave., Cornelius, NC, 28031
	Mar - 11	Huntersville Office 100 N Statesville Rd., Huntersville, NC, 28078
	Mar - 11	New Market Branch 149 Jefferson Rd., Boone, NC, 28607
	Mar - 11	Blowing Rock Road Branch 2111 Blowing Rock Rd., Boone, NC, 28607

Bank

Date

Branch

Closings due to Merger (From State Bank to National Bank): 281 (Contd.)

Yadkin Bank (Survivor - First National Bank of Pennsylvania)	Mar - 11	Mount Jefferson Branch 1488 Mount Jefferson Rd., West Jefferson, NC, 28694
	Mar - 11	Jonesville Branch 101 N Bridge St., Jonesville, NC, 28642
	Mar - 11	North Wilkesboro Branch 1404 W "D" St., North Wilkesboro, NC, 28659
	Mar - 11	North Elkin Branch 1318 N Bridge St., Elkin, NC, 28621
	Mar - 11	Wilkesboro Branch 301 W Main St., Wilkesboro, NC, 28697
	Mar - 11	East Bend Branch 117 Pauline St., East Bend, NC, 27018
	Mar - 11	Front Street Office 325 E Front St., Statesville, NC, 28677
	Mar - 11	Northcross Office 127 Northcross Ln., Statesville, NC, 28625
	Mar - 11	Hwy. 64 Office 3475 E Broad St., Statesville, NC, 28625
	Mar - 11	Medical Park Road Office 197 Medical Park Rd., Mooresville, NC, 28117
	Mar - 11	Yadkinville Office 104 Progress Lane, Yadkinville, NC, 27055
	Mar - 11	Linville Village Branch 3618 Mitchell Ave., Linville, NC, 28646
	Mar - 11	Independence Park Office 115 E Carver St., Durham, NC, 27704
	Mar - 11	Hillsborough Branch 237 S Churton St., Hillsborough, NC, 27278
	Mar - 11	Westgate Branch 3400 Westgate Dr., Durham, NC, 27707
	Mar - 11	Indian Trail Branch 13860 E. Independence Blvd., Indian Trail, NC, 28079
	Mar - 11	Marshville Branch 7003 E Marshville Blvd., Marshville, NC, 28103
	Mar - 11	Mint Hill Branch 4335 Matthews Mint Hill Rd., Matthews, NC, 28105

Bank

Date

Branch

Closings due to Merger (From State Bank to National Bank): 281 (Contd.)

Yadkin Bank (Survivor - First National Bank of Pennsylvania)	Mar - 11	Mountain Island Branch 3500 Mount Holly - Huntersville Rd., Charlotte, NC, 28216
	Mar - 11	Fairview Road Branch 6201 Fairview Road, Charlotte, NC, 28211
	Mar - 11	Gaffney Main Office 217 N Granard St., Gaffney, SC, 29341
	Mar - 11	Blacksburg Office 207 W Cherokee St., Blacksburg, SC, 29702
	Mar - 11	Tega Cay/Fort Mill Office 1738 Gold Hill Rd., Fort Mill, SC, 29708
	Mar - 11	Monroe West Roosevelt Branch 2593 W Roosevelt Blvd., Monroe, NC, 28110
	Mar - 11	Kildaire Farm Road Branch 1155 Kildaire Farm Rd., Cary, NC, 27511
	Mar - 11	Salem Street Branch 303 S Salem St., Apex, NC, 27502
	Mar - 11	Main Street Branch 315 E Main St., Clayton, NC, 27520
	Mar - 11	Holly Springs Branch 700 Holly Springs Rd., Holly Springs, NC, 27540
	Mar - 11	W. Morganton Road Branch 185 W Morganton Rd., Southern Pines, NC, 28387
	Mar - 11	Central Park Avenue Branch 211 Central Park Ave., Suite M, Pinehurst, NC, 28374
	Mar - 11	Sanford Spring Lane Branch 870 Spring Lane, Sanford, NC, 27330
	Mar - 11	Garner Vandora Springs Office 945 Vandora Springs Rd., Garner, NC, 27529
	Mar - 11	Falls of Neuse Office 6408 Falls of Neuse Rd., Raleigh, NC, 27615
	Mar - 11	Wilmington - Independence Branch 2506 Independence Blvd., Wilmington, NC, 28412
	Mar - 11	Raleigh - Creedmoor Branch 7100 Creedmoor Rd., Raleigh, NC, 27613
	Mar - 11	Raleigh - Six Forks Branch 4711 Six Forks Rd., Raleigh, NC, 27609

Bank

Date

Branch

Closings due to Merger (From State Bank to National Bank): 281 (Contd.)

Yadkin Bank <i>(Survivor - First National Bank of Pennsylvania)</i>	Mar - 11	Burlington Main Office 708 S Church St., Burlington, NC, 27215
	Mar - 11	Fayetteville Branch 4200 Morganton Rd., Fayetteville, NC, 28303
	Mar - 11	Salisbury Branch 322 E. Innes St., Salisbury, NC, 28144
	Mar - 11	Charlotte Branch 6201 Fairview Road, Charlotte, NC, 28210
	Mar - 11	Jacksonville Branch 2445 Onslow Dr., Jacksonville, NC, 28540
	Mar - 11	Columbia Branch 204 Scuppernong Dr., Columbia, NC, 27925
	Mar - 11	Creswell Branch 305 N. Seventh St., Creswell, NC, 27928
	Mar - 11	Fairfield Branch 6839 N.C. Hwy. 94, Fairfield, NC, 27826
	Mar - 11	Hatteras Island Branch 57197 Kohler Rd., Hatteras, NC, 27943
	Mar - 11	Manteo Branch 205 Hwy. 64/264, Manteo, NC, 27954
	Mar - 11	Nags Head Branch 2721 S Croatan Hwy., Nags Head, NC, 27959
	Mar - 11	Ocracoke Branch 782 Irvin Garrish Highway, Ocracoke, NC, 27960
	Mar - 11	Southern Shores Branch #1 Juniper Tr., Kitty Hawk, NC, 27949
	Mar - 11	Swan Quarter Branch 80 Main St., Swan Quarter, NC, 27885
	Mar - 11	Greenville Red Banks Branch 1001 Red Banks Rd., Greenville, NC, 27858
	Mar - 11	Greenville University Medical Center Branch 2400 Stantonsburg Rd., Greenville, NC, 27834
	Mar - 11	Avon Branch 41934 NC Hwy 12, Avon, NC, 27915
	Mar - 11	Washington Branch 1422 Carolina Ave., Washington, NC, 27889

Bank

Date

Branch

Closings due to Merger (From State Bank to National Bank): 281 (Contd.)

Yadkin Bank <i>(Survivor - First National Bank of Pennsylvania)</i>	Mar - 11	Hertford Branch 1103 Harvey Point Rd., Hertford, NC, 27944
	Mar - 11	Williamston Branch 403 East Blvd., Williamston, NC, 27892
	Mar - 11	Wilmington Eastwood Branch 1724 Eastwood Rd., Wilmington, NC, 28403
	Mar - 11	Engelhard Branch 35050 U.S. Hwy. 264, Engelhard, NC, 27824
	Mar - 11	High House Road Branch 1005 High House Rd, Cary, NC, 27513
	Mar - 11	West Market Street Branch 110 W. Market St., Elkin, NC, 28621
	Mar - 11	Raleigh Five Points Branch 2001 Fairview Road, Raleigh, NC, 27608
	Mar - 11	Arcadia Branch 3500 Old Salisbury Rd., Winston-Salem, NC, 27127
	Mar - 11	Midway Branch 11492 Old US Hwy. 52, Winston-Salem, NC, 27107
	Mar - 11	Randolph Street Branch 919 Randolph St., Thomasville, NC, 27360
	Mar - 11	Welcome Branch 6123 Old US Hwy. 52, Lexington, NC, 27295
	Mar - 11	Wallburg Office 10335 N NC Hwy. 109, Winston-Salem, NC, 27107
	Mar - 11	Stratford Road Office 161 S Stratford Rd., Winston-Salem, NC, 27104
	Mar - 11	King Office 647 S Main St., King, NC, 27021
	Mar - 11	Walkertown Office 3000 Old Hollow Rd., Walkertown, NC, 27051
	Mar - 11	Kernersville Office 230 E Mountain St., Kernersville, NC, 27284
	Mar - 11	Danbury Office 1101 N Main St., Danbury, NC, 27016
	Mar - 11	Clemmons Office 2386 Lewisville-Clemmons Rd., Clemmons, NC, 27012

Bank

Date

Branch

Closings due to Merger (From State Bank to National Bank): 281 (Contd.)

Yadkin Bank <i>(Survivor - First National Bank of Pennsylvania)</i>	Mar - 11	Tyro Office 4481 Hwy. 150 S, Lexington, NC, 27295
	Mar - 11	High Point Office 200 Westchester Dr., High Point, NC, 27262
	Mar - 11	Uptown Express Office 500 South Main St., Lexington, NC, 27292
	Mar - 11	College Road Branch 704 S College Rd., Wilmington, NC, 28403
	Mar - 11	West Area Office 1646 Freeway Dr., Reidsville, NC, 27320
	Mar - 11	Battleground Office 2132 New Garden Rd., Greensboro, NC, 27410
	Mar - 11	Eden Office 801 S Van Buren Rd., Eden, NC, 27288
	Mar - 11	Madison Office 605 N Highway St., Madison, NC, 27025
	Mar - 11	Burgaw Office 301 E Fremont St., Burgaw, NC, 28425
	Mar - 11	Hicone Office 4638 Hicone Rd., Greensboro, NC, 27405
	Mar - 11	Randleman Office 3202 Randleman Rd., Greensboro, NC, 27406
	Mar - 11	Lexington Main Office 38 W First Ave., Lexington, NC, 27292
	Mar - 11	Reidsville Office 202 S Main St., Reidsville, NC, 27320
	Mar - 11	South Lexington Branch 298 Lowes Blvd., Lexington, NC, 27292
	Mar - 11	Downtown Raleigh Branch 133 Fayetteville St., Suite 100, Raleigh, NC, 27601
	Mar - 11	Calabash Office 10231 Beach Dr. SW, Calabash, NC, 28467
	Mar - 11	Shalotte Office 5074 Main St., Shallotte, NC, 28459
	Mar - 11	Southport Office 101 N Howe St., Southport, NC, 28461

Bank**Date****Branch****Closings due to Merger (From State Bank to National Bank): 281 (Contd.)**

Yadkin Bank <i>(Survivor - First National Bank of Pennsylvania)</i>	Mar - 11	Fuquay Varina Branch 210 N Main St., Fuquay-Varina, NC, 27526
	Mar - 11	Green Valley Office 701 Green Valley Rd., Suite 102, Greensboro, NC, 27408

Closings due to Merger (From State Bank to Other State's Bank): 173

Bank of North Carolina <i>(Survivor - Pinnacle Bank)</i>	Jun - 16	Main Office 831 Julian Ave., Thomasville, NC, 27360
	Jun - 16	Archdale Office 113 Trindale Rd., Archdale, NC, 27263
	Jun - 16	Lexington Office 115 E Center St., Lexington, NC, 27292
	Jun - 16	Kernersville Office 211 Broad St., Kernersville, NC, 27284
	Jun - 16	Salisbury Office 415 Jake Alexander Blvd. W, Salisbury, NC, 28147
	Jun - 16	Harrisburg Office 3890 Main St., Harrisburg, NC, 28075
	Jun - 16	Welcome 6355 Old U.S. Hwy. 52, Lexington, NC, 27295
	Jun - 16	Greensboro Irving Park 2201 N Elm St., Greensboro, NC, 27408
	Jun - 16	Greensboro Friendly Center 3202 Northline Ave., Greensboro, NC, 27408
	Jun - 16	High Point Eastchester 2630 Eastchester Dr., High Point, NC, 27265
	Jun - 16	Concord Office 271 Copperfield Blvd., Concord, NC, 28025
	Jun - 16	Surfside Beach Branch 3064 Dick Pond Rd., Myrtle Beach, SC, 29588
	Jun - 16	North Myrtle Beach Branch 710 Hwy. 17 N, North Myrtle Beach, SC, 29582
	Jun - 16	Myrtle Beach Grissom 3751 Robert M. Grissom Pkwy., Myrtle Beach, SC, 29577
	Jun - 16	Hilton Head Wexford 1000 William Hilton Pkwy., Suite F4, Hilton Head Island, SC, 29928

Bank

Date

Branch

Closings due to Merger (From State Bank to Other State's Bank): 173 (Contd.)

Bank of North Carolina (Survivor - Pinnacle Bank)	Jun - 16	Winston-Salem Peace Haven 1810 Peace Haven Rd., Winston-Salem, NC, 27104
	Jun - 16	Raleigh Falls of Neuse 4525 Falls of Neuse Rd., Raleigh, NC, 27609
	Jun - 16	Charlotte Southpark 5980 Fairview Rd., Charlotte, NC, 28210
	Jun - 16	Charlotte Carmel Road 6342 Carmel Rd., Charlotte, NC, 28226
	Jun - 16	Greenville McBee Avenue 550 E McBee Ave., Greenville, SC, 29601
	Jun - 16	Hendersonville Branch 1012 Old Spartanburg Rd., Hendersonville, NC, 28792
	Jun - 16	Asheville 1999 Hendersonville Rd., Asheville, NC, 28803
	Jun - 16	Cary Preston Corners 4725 SW Cary Pkwy., Cary, NC, 27513
	Jun - 16	Durham Office 280 S Mangum St., Suite 140, Durham, NC, 27701
	Jun - 16	Mooresville Lake Norman 108 Gateway Blvd., Suite 101, Mooresville, NC, 28117
	Jun - 16	Charlotte Third Street 1420 E Third St., Charlotte, NC, 28204
	Jun - 16	Murrells Inlet Branch 11975 Highway 17 Bypass, Murrells Inlet, SC, 29576
	Jun - 16	Charleston East Bay 291 East Bay St., Charleston, SC, 29401
	Jun - 16	Raleigh Stonehenge 2312 Bridgeport Drive, Raleigh, NC, 27613
	Jun - 16	East Dixie Drive Office 854 E Dixie Dr., Asheboro, NC, 27203
	Jun - 16	Randleman Office 109 W Naomi St., Randleman, NC, 27317
	Jun - 16	Burlington Office 3239 S. Church St., Burlington, NC, 27215
	Jun - 16	Asheboro Downtown 175 N Fayetteville St., Asheboro, NC, 27203

Bank

Date

Branch

Closings due to Merger (From State Bank to Other State's Bank): 173 (Contd.)

Bank of North Carolina (Survivor - Pinnacle Bank)	Jun - 16	Locust Branch 102 South St., Locust, NC, 28097
	Jun - 16	Oakboro Branch 117 N Main St., Oakboro, NC, 28129
	Jun - 16	Albemarle Second Street 103 N Second St., Albemarle, NC, 28001
	Jun - 16	Chapel Hill Farrington Road 5925 Farrington Road, Chapel Hill, NC, 27517-8607
	Jun - 16	Chapel Hill Southern Village 301 Kildaire Road, Chapel Hill, NC, 27516
	Jun - 16	Chapel Hill MLK Blvd 1203 Martin Luther King, Jr. Blvd., Chapel Hill, NC, 27514
	Jun - 16	Charleston Meeting Street Branch 134 Meeting Street, Charleston, SC, 29401
	Jun - 16	Charleston W Ashley-Old Towne Branch 1503 Old Towne Road, Charleston, SC, 29407
	Jun - 16	Charleston James Island Branch 329 Folly Road, Charleston, SC, 29464
	Jun - 16	Winston-Salem Stratford Road Branch 215 Harvey Street, Winston-Salem, NC, 27103
	Jun - 16	Easley-Calhoun Memorial Highway Branch 6650 Calhoun Memorial Highway, Easley, SC, 29640
	Jun - 16	Spartanburg-East Main Street Branch 531 East Main Street, Spartanburg, SC, 29302
	Jun - 16	Mauldin-East Butler Road Branch 787 East Butler Road, Suite G, Mauldin, SC, 29662
	Jun - 16	Greer-West Wade Hampton Blvd Branch 530 West Wade Hampton Boulevard, Greer, SC, 29650
	Jun - 16	Greenville-Laurens Road Branch 2415 Laurens Road, Greenville, SC, 29607
	Jun - 16	Greenville-Augusta Road Branch 1111 Augusta Road, Greenville, SC, 29605
	Jun - 16	Greenville-Pelham Road Branch 3900 Pelham Road, Greenville, SC, 29615
	Jun - 16	Roanoke Church Avenue Branch 36 Church Ave SW, Roanoke, VA, 24011

Bank

Date

Branch

Closings due to Merger (From State Bank to Other State's Bank): 173 (Contd.)

Bank of North Carolina (Survivor - Pinnacle Bank)	Jun - 16	Roanoke Starkey Road Branch 4467 Starkey Road, Roanoke, VA, 24018
	Jun - 16	South Roanoke McClanahan Street Branch 110 McClanahan St SW, Roanoke, VA, 24014
	Jun - 16	Salem East Main Street 8 East Main Street, Salem, VA, 24153
	Jun - 16	Roanoke Hershberger Road Branch 1518 Hershberger Rd, Roanoke, VA, 24012
	Jun - 16	Vinton Hardy Road Branch 1003 Hardy Road, Vinton, VA, 24179
	Jun - 16	Roanoke Keagy Road Branch 3850 Keagy Rd, Roanoke, VA, 24018
	Jun - 16	Roanoke Grandin Road Branch 1323 Grandin Rd, Roanoke, VA, 24015
	Jun - 16	Roanoke Challenger Avenue Branch 4003 Challenger Ave., Roanoke, VA, 27012
	Jun - 16	Monroe Branch 1700 Dickerson Blvd., Monroe, NC, 28110
	Jun - 16	Raleigh Glenwood Avenue Branch 3515 Glenwood Avenue, Raleigh, NC, 27612
	Jun - 16	Maybank Highway Branch 2753 Maybank Highway, Johns Island, SC, 29455
	Jun - 16	Moncks Corner Branch 337 East Main Street, Moncks Corner, SC, 29461
	Jun - 16	Savannah Highway Branch 802 Savannah Highway, Charleston, SC, 29407
	Jun - 16	Coleman Branch 602 Coleman Boulevard, Mount Pleasant, SC, 29464
	Jun - 16	Summerville Branch 203 N. Main Street, Summerville, SC, 29483
	Jun - 16	Goose Creek Branch 597 Old Mt. Holly Road, Goose Creek, SC, 29445
	Jun - 16	Dorchester Road Branch 8420 Dorchester Road, Charleston, SC, 29420
	Jun - 16	Park West Branch 3305 South Morgan's Point, Mount Pleasant, SC, 29466

Bank

Date

Branch

Closings due to Merger (From State Bank to Other State's Bank): 173 (Contd.)

Bank of North Carolina <i>(Survivor - Pinnacle Bank)</i>	Jun - 16	Johnnie Dodds Boulevard Branch 530 Johnnie Dodds Boulevard, Mount Pleasant, SC, 29464
	Jun - 16	High Point South Main Street Branch 2800 S Main St., High Point, NC, 27263
	Jun - 16	High Point Main Street Drive-In Branch (LSF) 220 N Wrenn St., High Point, NC, 27260
	Jun - 16	High Point Westchester Drive Branch 1813 Westchester Dr., High Point, NC, 27262
	Jun - 16	High Point Eastchester Drive Branch 1028 Eastchester Dr., High Point, NC, 27262
	Jun - 16	Jamestown East Main Street Branch 207 E Main St., Jamestown, NC, 27282
	Jun - 16	High Point Pennybyrn Branch 109 Penny Rd., Jamestown, NC, 27282
	Jun - 16	Greensboro New Garden Road Branch 1431 New Garden Rd., Greensboro, NC, 27410
	Jun - 16	High Point North Main Street Branch 300 N Main St., High Point, NC, 27261
First South Bank <i>(Survivor - CresCom Bank)</i>	Nov - 1	Main Office 1311 Carolina Ave., Washington, NC, 27889
	Nov - 1	Elizabeth City Branch 604 E Ehringhaus St., Elizabeth City, NC, 27909
	Nov - 1	Executive Place Branch 705 Executive Place, Fayetteville, NC, 28305
	Nov - 1	Benvenue Branch 1378 Benvenue Rd., Rocky Mount, NC, 27804
	Nov - 1	Englewood Branch 2901 Sunset Ave., Rocky Mount, NC, 27804
	Nov - 1	Arlington Boulevard Branch 301 E Arlington Blvd., Greenville, NC, 27858
	Nov - 1	Hope Mills Branch 3103 N Main St., Hope Mills, NC, 28348
	Nov - 1	Raleigh Branch 4800 Six Forks Rd., Suite 115, Raleigh, NC, 27609
	Nov - 1	New Bern Downtown Branch 412 South Front Street, New Bern, NC, 28560

Bank

Date

Branch

Closings due to Merger (From State Bank to Other State's Bank): 173 (Contd.)

First South Bank (Survivor - CresCom Bank)	Nov - 1	Glenburnie Branch 1725 S. Glenburnie Rd., New Bern, NC, 28562
	Nov - 1	Washington Downtown Branch 300 N Market St., Washington, NC, 27889
	Nov - 1	Chocowinity Branch 2999 Hwy. 17 S, Chocowinity, NC, 27817
	Nov - 1	Green Street Branch 241 Green St., Fayetteville, NC, 28301
	Nov - 1	Firetower Branch 907 E Firetower Rd., Winterville, NC, 28590
	Nov - 1	Durham Branch 4215-01 University Dr., Durham, NC, 27707
	Nov - 1	Buxton Branch 47560 N.C. Hwy. 12, Buxton, NC, 27920
	Nov - 1	Greenville Boulevard Branch 1707 SE Greenville Blvd., Greenville, NC, 27858
	Nov - 1	Wilmington Branch 1612 Military Cutoff Road, Wilmington, NC, 28403
	Nov - 1	Kill Devil Hills Branch 3105 North Croatan Highway, Kill Devil Hills, NC, 27948
	Nov - 1	Fayetteville Road Branch 4309 Fayetteville Road, Lumberton, NC, 28358
	Nov - 1	Elizabethtown Branch 201 West Broad St., Elizabethtown, NC, 28337
	Nov - 1	Goldsboro Branch 2801 Cashwell Dr., Goldsboro, NC, 27534
	Nov - 1	Kinston Vernon Ave. Branch 1900 West Vernon Ave., Kinston, NC, 28504
	Nov - 1	Morehead City Branch 4913 Arendell St., Morehead City, NC, 28557
	Nov - 1	Mount Olive Branch 213 North Chestnut St., Mount Olive, NC, 28365
	Nov - 1	Wallace Branch 117 East Southerland St., Wallace, NC, 28466
	Nov - 1	Wilson Branch 1600 Tarboro Street West, Wilson, NC, 27893

Bank

Date

Branch

Closings due to Merger (From State Bank to Other State's Bank): 173 (Contd.)

First South Bank <i>(Survivor - CresCom Bank)</i>	Nov - 1	Williamston Branch 1067 Brentway Avenue, Suite 136, Williamston, NC, 27892
	Nov - 1	East Arlington Boulevard Branch Northeast corner of East Arlington Boulevard and Hyde Drive, Greenville, NC, 27858
Four Oaks Bank & Trust Company <i>(Survivor - United Community Bank)</i>	Nov - 1	Main Office 6144 US 301 S, Four Oaks, NC, 27524
	Nov - 1	Clayton Branch 102 E Main St., Clayton, NC, 27520
	Nov - 1	Holly Springs Office 101 Avent Ferry Rd., Holly Springs, NC, 27540
	Nov - 1	Smithfield Branch 128 N Second St., Smithfield, NC, 27577
	Nov - 1	Brightleaf Boulevard Office (LSF) 403 S Brightleaf Blvd., Smithfield, NC, 27577
	Nov - 1	Old Drug Store Office 200 Glen Rd., Garner, NC, 27529
	Nov - 1	Benson Office 200 E Church St., Benson, NC, 27504
	Nov - 1	Fuquay-Varina Branch 325 N Judd Pkwy. NE, Fuquay-Varina, NC, 27526
	Nov - 1	Wallace Office 406 E Main St., Wallace, NC, 28466
	Nov - 1	Zebulon Office 805 N Arendell Ave., Zebulon, NC, 27597
	Nov - 1	Dunn Office 115 Four Oaks Place, Dunn, NC, 28334
	Nov - 1	Garner Station Branch 1408 Garner Station Blvd., Raleigh, NC, 27603
Park Sterling Bank <i>(Survivor - South State Bank)</i>	Nov - 30	Main Office 1043 E Morehead St., Ste 201, Charlotte, NC, 28204
	Nov - 30	SouthPark Branch 6816 Morrison Blvd., Charlotte, NC, 28211
	Nov - 30	Greenville Main Branch 617 E McBee Avenue, Greenville, SC, 29601
	Nov - 30	Raleigh Main Branch 2245 Gateway Access Point., Suite 202, Raleigh, NC, 27607

Bank

Date

Branch

Closings due to Merger (From State Bank to Other State's Bank): 173 (Contd.)

Park Sterling Bank (Survivor - South State Bank)	Nov - 30	Greenwood Montague Avenue Branch 109 Montague Ave., Greenwood, SC, 29649
	Nov - 30	Abbeville Main Branch 203 S Main St., Abbeville, SC, 29620
	Nov - 30	West Abbeville Branch 536 W Greenwood St., Abbeville, SC, 29620
	Nov - 30	Anderson Hwy 81 Branch 2123 N Hwy.81, Anderson, SC, 29621
	Nov - 30	Belton Branch 717 Anderson St., Belton, SC, 29627
	Nov - 30	Clemson Branch 528 Old Greenville Hwy., Clemson, SC, 29631
	Nov - 30	Clinton Branch 198 Jacobs Hwy., Clinton, SC, 29325
	Nov - 30	Greenville Woodruff Road Branch 1620 Woodruff Rd., Greenville, SC, 29607
	Nov - 30	Greenwood Westwood Branch 537 Bypass 72 NW, Greenwood, SC, 29649
	Nov - 30	Honea Path Branch 509 East Greer St., Honea Path, SC, 29654
	Nov - 30	Newberry Branch 999 Wilson Rd., Newberry, SC, 29108
	Nov - 30	Saluda Branch 200 N Main St., Saluda, SC, 29138
	Nov - 30	Wilmington Main Branch 3701 Shipyard Blvd., Wilmington, NC, 28403
	Nov - 30	Belmont Branch 192 E Woodrow Ave., Belmont, NC, 28012
	Nov - 30	Dallas Branch 3135 Dallas High Shoals Rd., Dallas, NC, 28034
	Nov - 30	Gastonia Main Branch 245 W Main Ave., Gastonia, NC, 28052
	Nov - 30	Gastonia Martha Rivers Branch 1670 Neal Hawkins Rd., Gastonia, NC, 28056
	Nov - 30	Gastonia New Hope Road Branch 519 S New Hope Rd., Gastonia, NC, 28054

Bank

Date

Branch

Closings due to Merger (From State Bank to Other State's Bank): 173 (Contd.)

Park Sterling Bank <i>(Survivor - South State Bank)</i>	Nov - 30	Indian Trail Branch 13816 E Independence Blvd., Indian Trail, NC, 28079
	Nov - 30	Mooresville Branch 649 Brawley School Rd., Mooresville, NC, 28117
	Nov - 30	Mount Holly Branch 233 S Main St., Mount Holly, NC, 28120
	Nov - 30	Rockwell Branch 106 W Main St., Rockwell, NC, 28138
	Nov - 30	Salisbury Branch 401 W Innes St., Salisbury, NC, 28144
	Nov - 30	Stanley Branch 412 S Hwy. 27, Stanley, NC, 28164
	Nov - 30	Statesville Branch 307 N Center St., Statesville, NC, 28677
	Nov - 30	Weddington Branch 13731 Providence Rd., Weddington, NC, 28104
	Nov - 30	Blairsville Branch 458 Hwy. 515 East, Blairsville, GA, 30512
	Nov - 30	Blue Ridge Branch 59 Orvin Lance Connector, Suite A, Blue Ridge, GA, 30513
	Nov - 30	East Ellijay Branch 489 Highland Crossing, East Ellijay, GA, 30540
	Nov - 30	Hiawassee Branch 20 S. Main St., Hiawassee, GA, 30546
	Nov - 30	Young Harris Branch 693 Main St., Young Harris, GA, 30582
	Nov - 30	Monroe Branch 2742 W. Roosevelt Blvd., Monroe, NC, 28110
	Nov - 30	Union Main Branch 203 W Main St., Union, SC, 29379
	Nov - 30	Winnsboro Branch 801 US Hwy 321 Byp S, Winnsboro, SC, 29180
	Nov - 30	Union Duncan ByPass Branch 502 N Duncan ByPass, Union, SC, 29379
	Nov - 30	Rock Hill Celanese Branch 2700 Celanese Rd., Rock Hill, SC, 29732

Bank

Date

Branch

Closings due to Merger (From State Bank to Other State's Bank): 173 (Contd.)

Park Sterling Bank <i>(Survivor - South State Bank)</i>	Nov - 30	Laurens Branch 206 Hillcrest Dr., Laurens, SC, 29360
	Nov - 30	Simpsonville Branch 116 NE Main St., Simpsonville, SC, 29681
	Nov - 30	Jonesville Branch 934 Forest St., Jonesville, SC, 29353
	Nov - 30	Rock Hill Manchester Village Branch 615 Crown Pointe Lane, Rock Hill, SC, 29732
	Nov - 30	Rock Hill Westminster Branch 1330 India Hook Rd., Rock Hill, SC, 29732
	Nov - 30	Westmark Branch 11001 W. Broad Street, Glen Allen, VA, 23060
	Nov - 30	Swift Creek Branch 13201 Rittenhouse Drive, Midlothian, VA, 23112
	Nov - 30	Chesterfield Branch 1580 Koger Center Blvd., North Chesterfield, VA, 23235
	Nov - 30	Staples Mill Branch 1776 Staples Mill Rd., Richmond, VA, 23230
	Nov - 30	Bon Air Branch 2810 Buford Rd., North Chesterfield, VA, 23235
	Nov - 30	Ashland Branch 409 S. Washington Hwy., Ashland, VA, 23005
	Nov - 30	Three Chopt Branch 7100 Three Chopt Rd., Richmond, VA, 23226
	Nov - 30	James Center Branch 901 E. Cary St., Richmond, VA, 23219
	Nov - 30	Mt. Pleasant Branch 741 Johnnie Dodds Boulevard, Mt. Pleasant, SC, 29464

Closings due to Merger (From State Bank to State Bank): 13

Carolina Bank <i>(Survivor - First Bank)</i>	Mar - 3	Main Office 101 N Spring St., Greensboro, NC, 27401
	Mar - 3	Jefferson Village Branch 1601 Highwoods Blvd., Greensboro, NC, 27410
	Mar - 3	Asheboro Branch 335 S. Fayetteville Street, Asheboro, NC, 27203

<u>Bank</u>	<u>Date</u>	<u>Branch</u>
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Closings due to Merger (From State Bank to State Bank): 13 (Contd.)

Carolina Bank <i>(Survivor - First Bank)</i>	Mar - 3	High Point Office 4010 Brian Jordan Pl., High Point, NC, 27265
	Mar - 3	Burlington Office 3214 S Church St., Burlington, NC, 27215
	Mar - 3	Lawndale Branch 2604 Lawndale Dr., Greensboro, NC, 27408
	Mar - 3	Stratford Road Branch 275 S. Stratford Road, Winston-Salem, NC, 27103
	Mar - 3	Peace Haven Road Branch 1554 N. Peace Haven Rd., Winston-Salem, NC, 27104
Carolina Premier Bank <i>(Survivor - Select Bank & Trust Company)</i>	Dec - 15	Main Office 13024 Ballantyne Corporate Place, Suite 100, Charlotte, NC, 28277
	Dec - 15	Ballantyne Corporate Center Branch 13024 Ballantyne Corporate Place, Charlotte, NC, 28277
	Dec - 15	Rock Hill Branch 201 Oakland Ave., Rock Hill, SC, 29730
	Dec - 15	Blacksburg Branch 203 West Cherokee St., Blacksburg, SC, 29702
	Dec - 15	OUR BANK, a division of Carolina Premier Bank 115 N. Main St., Six Mile, SC, 29682

Closings due to Merger (From State Bank to State Savings Bank): 8

Union Bank & Trust Company <i>(Survivor - the little bank, incorporated)</i>	Jul - 7	Main Office 108 College St., Oxford, NC, 27565
	Jul - 7	Louisburg Main Office 512 S. Bickett Blvd., Louisburg, NC, 27549
	Jul - 7	Youngsville Office 978 US Hwy. 1, Youngsville, NC, 27596
	Jul - 7	Henderson Office 1203 Dabney Dr., Henderson, NC, 27536

Bank Date Branch

Closings due to Merger (From State Bank to State Savings Bank): 8 (Contd.)

Jul - 7	Roxboro Branch 1750 Durham Rd., Roxboro, NC, 27573
Jul - 7	Creedmoor Branch 405 N Main St., Creedmoor, NC, 27522
Jul - 7	Cary Main Office 1405 Bradford View Drive, Cary, NC, 27519
Jul - 7	Raleigh Branch 701 Mutual Court, Raleigh, NC, 27615

Closings due to Merger (From State Savings Bank to State Bank): 13

Asheville Savings Bank, SSB <i>(Survivor - First Bank)</i>	Oct - 1	Main Office 11 Church St., Asheville, NC, 28801
	Oct - 1	Tunnel Road Branch 10 South Tunnell Rd., Asheville, NC, 28805
	Oct - 1	Fairview Community Branch 5 Olde Eastwood Village Blvd., Asheville, NC, 28803
	Oct - 1	Enka-Candler Branch 907 Smoky Park Hwy., Candler, NC, 28715
	Oct - 1	Merrimon Avenue Branch 778 Merrimon Ave., Asheville, NC, 28804
	Oct - 1	Patton Avenue Branch 1012 Patton Ave., Asheville, NC, 28806
	Oct - 1	Black Mountain Branch 300 W State St., Black Mountain, NC, 28711
	Oct - 1	Skyland Branch 1879 Hendersonville Rd., Asheville, NC, 28803
	Oct - 1	Hendersonville Branch 601 N Main St., Hendersonville, NC, 28792

Bank

Date

Branch

Closings due to Merger (From State Savings Bank to State Bank): 13 (Contd.)

Asheville Savings Bank, SSB <i>(Survivor - First Bank)</i>	Oct - 1	Mars Hill Branch 105 N Main St., Mars Hill, NC, 28754
	Oct - 1	Marion Branch 162 N Main St., Marion, NC, 28752
	Oct - 1	Brevard Branch 2 Market St., Brevard, NC, 28712
	Oct - 1	Fletcher Office 3551 Hendersonville Rd., Fletcher, NC, 28732

Openings due to De Novo: 18

blueharbor bank	Oct - 23	Downtown Mooresville Branch 151 East Iredell Avenue, Mooresville, NC, 28115
Branch Banking and Trust Company	Jan - 17	Blue Ash Branch 9511 Kenwood Road, Blue Ash, OH, 45242
Carolina Trust Bank	May - 30	Mooresville Branch 125-E Trade Court, Mooresville, NC, 28117
First Bank	Apr - 24	Raleigh Main Branch 3110 Edwards Mill Road, Raleigh, NC, 27604
First Carolina Bank	Jul - 17	Raleigh Branch 2626 Glenwood Avenue, Suite 190, Raleigh, NC, 27608
First-Citizens Bank & Trust Company	Jan - 9	North Denver Branch 2424 West 121st Avenue, Westminster, CO, 80031
	Mar - 1	Kent Branch 6703 S. 234th Street, Kent, WA, 98032
	Jun - 19	West Side Branch 16165 North 83rd Avenue, Suite 200, Peoria, AZ, 85382
	Jun - 19	Tucson Branch 1 S. Church Street, Suite 1252, Tucson, AZ, 85701
	Jul - 26	South DeKalb Branch 2630 Rainbow Way, Suite D1, Decatur, GA, 30034
	Aug - 4	Walnut Creek Branch 101 Ygnacio Valley Road, Suite 425, Walnut Creek, CA, 94596
	Dec - 18	Richmond-Libbie Avenue Branch 315 Libbie Avenue, Richmond, VA, 23226

Bank

Date

Branch

Openings due to De Novo: 18 (Contd.)

Great State Bank	Feb - 15	Yadkinville Branch 516 Hawthorne Drive, Yadkinville, NC, 27055
HomeTrust Bank	Apr - 3	Raleigh Branch 4140 ParkLake Avenue, Suite 610, Raleigh, NC, 27612
Select Bank & Trust Company	Oct - 4	Wilmington Branch 1001 Military Cutoff Road, Wilmington, NC, 28405
Southern Bank and Trust Company	Jul - 28	Pinetops Branch 102 East Hamlet Street, Pinetops, NC, 27864
Surrey Bank & Trust	Dec - 28	North Wilkesboro Branch 1096 Main Street, North Wilkesboro, NC, 28659
Union Bank	Jul - 7	Kinston Branch 1101 W. Vernon Avenue, Kinston, NC, 28501

Openings due to Merger: 1

HomeTrust Bank	Jan - 1	Church Circle Financial Center 422 Broad Street, Kingsport, TN, 37660
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Openings due to Merger (From Other State's Bank to State Bank): 6

Entegra Bank <i>(Acquired - Chattahoochee Bank of Georgia)</i>	Oct - 1	Gainesville Branch 643 E.E. Butler Parkway, Gainesville, GA, 30501
HomeTrust Bank <i>(Acquired - TriSummit Bank)</i>	Jan - 1	Morristown Financial Center 225 West First North Street, Morristown, TN, 37814
	Jan - 1	Jefferson City Financial Center 156 East Broadway, Jefferson City, TN, 37760
	Jan - 1	Johnson City Financial Center 862 Med Tech Parkway, Johnson City, TN, 37604
	Jan - 1	Stone Drive Financial Center 1999 E. Stone Drive, Kingsport, TN, 37660
	Jan - 1	Bristol Financial Center 425 State Street, Bristol, VA, 24201

Openings due to Merger (From State Bank to State Bank): 12

First Bank <i>(Acquired - Carolina Bank)</i>	Mar - 3	Jefferson Village Branch 1601 Highwoods Blvd., Greensboro, NC, 27410
	Mar - 3	Asheboro - South Branch 335 S. Fayetteville Street, Asheboro, NC, 27203

Bank Date Branch

Openings due to Merger (From State Bank to State Bank): 12 (Contd.)

First Bank <i>(Acquired - Carolina Bank)</i>	Mar - 3	Palladium Branch 4010 Brian Jordan Pl., High Point, NC, 27265
	Mar - 3	Burlington Office 3214 S Church St., Burlington, NC, 27215
	Mar - 3	Lawndale Branch 2604 Lawndale Dr., Greensboro, NC, 27408
	Mar - 3	Stratford Road Branch 275 S. Stratford Road, Winston-Salem, NC, 27103
	Mar - 3	Peace Haven Road Branch 1554 N. Peace Haven Rd., Winston-Salem, NC, 27104
	Mar - 3	Greensboro Main Branch 101 N Spring St., Greensboro, NC, 27401
Select Bank & Trust Company <i>(Acquired - Carolina Premier Bank)</i>	Dec - 15	Ballantyne Branch 13024 Ballantyne Corporate Place, Charlotte, NC, 28277
	Dec - 15	Rock Hill Branch 201 Oakland Ave., Rock Hill, SC, 29730
	Dec - 15	Blacksburg Branch 203 West Cherokee St., Blacksburg, SC, 29702
	Dec - 15	Six Mile Branch 115 N. Main St., Six Mile, SC, 29682

Openings due to Merger (From State Bank to State Savings Bank): 8

Union Bank <i>(Acquired - Union Bank & Trust Company)</i>	Jul - 7	Louisburg Branch 512 S. Bickett Blvd., Louisburg, NC, 27549
	Jul - 7	Youngsville Branch 978 US Hwy. 1, Youngsville, NC, 27596
	Jul - 7	Henderson Branch 1203 Dabney Dr., Henderson, NC, 27536

<u>Bank</u>	<u>Date</u>	<u>Branch</u>
Openings due to Merger (From State Bank to State Savings Bank): 8 (Contd.)		
Union Bank <i>(Acquired - Union Bank & Trust Company)</i>	Jul - 7	Roxboro Branch 1750 Durham Rd., Roxboro, NC, 27573
	Jul - 7	Creedmoor Branch 405 N Main St., Creedmoor, NC, 27522
	Jul - 7	Cary Branch 1405 Bradford View Drive, Cary, NC, 27519
	Jul - 7	Raleigh Branch 701 Mutual Court, Raleigh, NC, 27615
	Jul - 7	Oxford Branch 108 College St., Oxford, NC, 27565

Openings due to Merger (From State Savings Bank to State Bank): 13		
First Bank <i>(Acquired - Asheville Savings Bank, SSB)</i>	Oct - 1	Tunnel Road Branch 10 South Tunnell Rd., Asheville, NC, 28805
	Oct - 1	Merrimon Avenue Branch 778 Merrimon Ave., Asheville, NC, 28804
	Oct - 1	Patton Avenue Branch 1012 Patton Ave., Asheville, NC, 28806
	Oct - 1	Black Mountain Branch 300 W State St., Black Mountain, NC, 28711
	Oct - 1	Skyland Branch 1879 Hendersonville Rd., Asheville, NC, 28803
	Oct - 1	Hendersonville Branch 601 N Main St., Hendersonville, NC, 28792
	Oct - 1	Mars Hill Branch 105 N Main St., Mars Hill, NC, 28754
	Oct - 1	Marion Branch 162 N Main St., Marion, NC, 28752

<u>Bank</u>	<u>Date</u>	<u>Branch</u>
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Openings due to Merger (From State Savings Bank to State Bank): 13 (Contd.)

First Bank <i>(Acquired - Asheville Savings Bank, SSB)</i>	Oct - 1	Brevard Branch 2 Market St., Brevard, NC, 28712
	Oct - 1	Fairview Community Branch 5 Olde Eastwood Village Blvd., Asheville, NC, 28803
	Oct - 1	Enka-Candler Branch 907 Smoky Park Hwy., Candler, NC, 28715
	Oct - 1	Fletcher Office 3551 Hendersonville Rd., Fletcher, NC, 28732
	Oct - 1	Asheville Main Branch 11 Church St., Asheville, NC, 28801

Openings due to Purchase & Assumption (From National Bank to State Savings Bank): 2

Entegra Bank <i>(Acquired - Stearns Bank National Association)</i>	Feb - 24	Jasper Branch 100 Mark Whitfield Drive, Jasper, GA, 30143
<i>(Acquired - Stearns Bank, National Association)</i>	Feb - 24	Ingles Branch 1449 W. Church Street, Jasper, GA, 30143

Openings due to Purchase & Assumption (From Other State's Bank to State Bank): 16

First-Citizens Bank & Trust Company <i>(Acquired - Harvest Community Bank)</i>	Jan - 13	Salem City Branch 473 E. Broadway, Salem, NJ, 08079
	Jan - 13	Woodstown Office Branch 863 Route 45, Pilesgrove, NJ, 08098
	Jan - 13	North Broadway Branch 285 North Broadway, Pennsville, NJ, 08070
	Jan - 13	Elmer Office Branch 389 Harding Highway, Elmer, NJ, 08318
<i>(Acquired - Guaranty Bank)</i>	May - 5	Matteson Branch 4059 W 211th Street, Matteson, IL, 60433
	May - 5	Blaine Branch 668 Country Road 10, Blaine, MN, 55434
	May - 5	Brookfield Branch 12655 W Capitol Drive, Brookfield, WI, 53005
	May - 5	Brown Deer Branch 4000 W Brown Deer Road, Brown Deer, WI, 53209

Bank Date Branch

Openings due to Purchase & Assumption (From Other State's Bank to State Bank): 16 (Contd.)

First-Citizens Bank & Trust Company <i>(Acquired - Guaranty Bank)</i>	May - 5	Milwaukee Bayshore Branch 5610 N Bayshore Drive, Glendale, WI, 53217
	May - 5	Milwaukee Crossroads Branch N95W18311 County Line Road, Menomonee Falls, WI, 53051
	May - 5	Milwaukee Northridge Branch 7901 W Brown Deer Road, Milwaukee, WI, 53223
	May - 5	Ogden Branch 544 E Ogden Avenue, Suite 800, Milwaukee, WI, 53202
	May - 5	Milwaukee South Branch 4661 S 27th Street, Milwaukee, WI, 53221
	May - 5	Timmerman Branch 10380 W Silver Spring Drive, Milwaukee, WI, 53225
	May - 5	Racine Branch 6031 Regency West Drive, Mount Pleasant, WI, 53406
	May - 5	Wisconsin West Bend Branch 876 S Main Street, West Bend, WI, 53095

Other Changes due to Conversion (From State Savings Bank to State Bank): 25

Entegra Bank	Mar - 23	Main Office 220 One Center Ct., Franklin, NC, 28734
	Mar - 23	Murphy Branch 12 Peachtree St., Murphy, NC, 28906
	Mar - 23	Main Street Branch 640 N Main St., Hendersonville, NC, 28792
	Mar - 23	Eastside Branch 1617 Spartanburg Hwy., Hendersonville, NC, 28792
	Mar - 23	Sylva Branch 498 E Main St., Sylva, NC, 28779
	Mar - 23	Franklin-Holly Springs Branch 30 Hyatt Rd., Franklin, NC, 28734
	Mar - 23	Highlands Branch 473 Carolina Way, Highlands, NC, 28741
	Mar - 23	Brevard Branch 2260 Asheville Hwy., Brevard, NC, 28712
	Mar - 23	Cashiers Office 500 US Hwy. 64 E, Cashiers, NC, 28717

Bank

Date

Branch

Other Changes due to Conversion (From State Savings Bank to State Bank): 25 (Contd.)

Entegra Bank	Mar - 23	Columbus Branch 160 W Mills St., Columbus, NC, 28722
	Mar - 23	Saluda Branch 108 E Main St., Saluda, NC, 28773
	Mar - 23	Franklin Main Street Office 50 West Main St., Franklin, NC, 28734
	Mar - 23	Entegra Bank Greenville Main Branch 501 Roper Mountain Road, Greenville, SC, 29615
	Mar - 23	Anderson Branch 602 N. Main Street, Anderson, SC, 29621
	Mar - 23	Chesnee Branch 110 South Alabama Avenue, Chesnee, SC, 29323
	Mar - 23	Waynesville Branch 2045 S Main St., Waynesville, NC, 28786
	Mar - 23	Jasper Branch 100 Mark Whitfield Drive, Jasper, GA, 30143
	Mar - 23	Ingles Branch 1449 W. Church Street, Jasper, GA, 30143
Union Bank	Jul - 7	Main Office 1011 Red Banks Road, Greenville, NC, 27858
	Jul - 7	La Grange Branch 101 S Caswell St., La Grange, NC, 28551
	Jul - 7	Jacksonville Branch 118 Western Blvd., Brynn Marr Shopping Center, Jacksonville, NC, 28546
	Jul - 7	Greenville Branch 1011A Red Banks Rd., Greenville, NC, 27858
	Jul - 7	New Bern Branch 531 McCarthy Blvd., New Bern, NC, 28562
	Jul - 7	Wilmington Branch 1427 Military Cutoff Road, Suite 210, Wilmington, NC, 28403
	Jul - 7	Goldsboro Branch 2406 E. Ash St., Goldsboro, NC, 27534

Other Changes due to Name Change: 18

Branch Banking and Trust Company	Feb - 6	Old Spanish Trail Branch 6118-B Scott Street, Houston, TX, 77021
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Bank

Date

Branch

Other Changes due to Name Change: 18 (Contd.)

Branch Banking and Trust Company	Aug - 14	Tequesta Branch 20 Waterway Rd., Tequesta, FL, 33469
	Sep - 18	Pelican Bay Drive Thru Branch 8840 Tamiami Trail N, Naples, FL, 34108
	Oct - 30	Waynesboro Branch 232 East Main Street, Waynesboro, PA, 17268
First Bank	Mar - 13	Asheboro - South Branch 335 S. Fayetteville Street, Asheboro, NC, 27203
	Mar - 13	Palladium Branch 4010 Brian Jordan Pl., High Point, NC, 27265
First-Citizens Bank & Trust Company	Feb - 2	North Denver Branch 2424 West 121st Avenue, Westminster, CO, 80031
	Nov - 10	Granville Branch 8200 West Brown Deer Road, Milwaukee, WI, 53216
	Nov - 29	Bartram Park Branch 13860 Old Augustine Rd, Jacksonville, FL, 32258
	Nov - 29	West Market Branch 4635 W Market St., Greensboro, NC, 27407
	Nov - 29	Pine Valley Branch 3624 S College Rd., Wilmington, NC, 28412
	Nov - 29	University Parkway Branch 6005 University Pkwy., Winston-Salem, NC, 27105
	Nov - 29	Hollywood Branch 6213 SC Hwy 162, Hollywood, SC, 29449
	Nov - 29	Tri-Cities Branch 1067 Hamilton Place, Johnson City, TN, 37604
	Nov - 29	Blacksburg Kroger Branch 1322 S Main St., Blacksburg, VA, 24060
	Dec - 4	Monroe Rolling Hills Office 2743 W Roosevelt Blvd., Monroe, NC, 28110
Sound Bank	Aug - 31	Main Office 5039 Executive Dr., Morehead City, NC, 28557
Union Bank	Jul - 7	Main Office 1011 Red Banks Road, Greenville, NC, 27858

<u>Bank</u>	<u>Date</u>	<u>Branch</u>
Relocation :13		
Southern Bank and Trust Company	Jan - 6	Kitty Hawk Branch 4804 N. Croatan Hwy., Kitty Hawk, NC 27949 <i>Previously: 5531 N. Croatan Hwy., Southern Shores, NC 27949</i>
Branch Banking and Trust Company	Jan - 27	Spartanburg Hillcrest Branch 1585 East Main Street, Spartanburg, SC 29307 <i>Previously: 1461 E Main St., Spartanburg, SC 29307</i>
Carolina Trust Bank	Feb - 7	Hickory Branch 11 13th Avenue NE, Hickory, NC 28601 <i>Previously: 1430 2nd St. NE, Hickory, NC 28601</i>
Southern Bank and Trust Company	Feb - 10	Clinton Branch 1008 Sunset Avenue, Clinton, NC 28328 <i>Previously: 925 Sunset Ave., Clinton, NC 28328</i>
Branch Banking and Trust Company	Mar - 31	Greenville Main Office 1 North Main Street, Suite C, Greenville, SC 29601 <i>Previously: 301 College St., Greenville, SC 29601</i>
Capital Bank Corporation	May - 19	Downtown Rockingham Branch 202 East Washington Street, Rockingham, NC 28379 <i>Previously: 115 South Lawrence Street, Rockingham, NC 28379</i>
The Fidelity Bank	Jul - 14	North Raleigh Branch 5700 Creedmoor Road, Raleigh, NC 27612 <i>Previously: 5712 Creedmoor Rd., Raleigh, NC 27612</i>
First-Citizens Bank & Trust Company	Sep - 18	East Beaufort Branch 1505 Live Oak Street, Beaufort, NC 28516 <i>Previously: 1508 Live Oak Street, Beaufort, NC 28516</i>
Branch Banking and Trust Company	Nov - 3	Charleston Main Office 174 Meeting Street, Charleston, SC 29401 <i>Previously: 151 Meeting St., Suite 102, Charleston, SC 29401</i>
Branch Banking and Trust Company	Nov - 17	Strawberry Hill Branch 5000 Old Sardis Road, Charlotte, NC 28211 <i>Previously: 4309 Providence Rd., Charlotte, NC 28211</i>
Branch Banking and Trust Company	Dec - 15	Erdman Branch 3917 Erdman Avenue, Baltimore, MD 21213 <i>Previously: 3301 Belair Road, Baltimore, MD 21213</i>
Branch Banking and Trust Company	Dec - 15	Huntington Main Branch 507 1st Street, Huntington, WV 25701 <i>Previously: 10 6th Ave. W, Huntington, WV 25701</i>
Branch Banking and Trust Company	Dec - 16	Greenville SC Main Drive Thru Branch 106 Hampton Avenue, Greenville, SC 29601 <i>Previously: 15 Duncan St., Greenville, SC 29601</i>

2017 Legislative Summary

The following is a brief summary of significant changes made during the 2017 session of the North Carolina General Assembly to the laws over which the Office of the Commissioner of Banks 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. 2017-165 (H. 462) Banking Law Amendments.

This Act makes technical and clarifying changes to provisions applicable to commercial banks and bank holding companies. This Act also repeals Article 18 of Chapter 53, the North Carolina Bank Holding Company Act of 1984, and transfers specific provisions to Article 10 of Chapter 53C.

Effective: July 21, 2017.

II. S.L. 2017-25 (H. 144) Credit Union/Trust Institution Changes.

This Act includes trust institutions among the financial institutions that are permitted to hold funds in escrow or on deposit in various statutes.

Effective: June 2, 2017.

III. S.L. 2017-23 (H. 228) Postpone Assumed Name Revisions.

This Act postpones the implementation of the Assumed Business Name Act, as recommended by the General Statutes Commission, because the database will not be operational by the current implementation deadline. This may impact licensing requirements for certain non-depository applicants.

Effective: June 2, 2017.

IV. S.L. 2017-102 (H. 229) GSC Technical Corrections 2017.

This Act makes technical revisions to the General Statutes as recommended by the General Statutes Commission. The Act makes numerous stylistic changes to the Money Transmitters Act in Article 16B of Chapter 53.

Effective: July 12, 2017

