

NORTH CAROLINA COMMISSIONER OF BANKS

Annual Report



2020

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 2020 Annual Report of the Commissioner of Banks. The report provides financial information for the calendar year ended December 31, 2020, regarding North Carolina state-chartered commercial banks, savings banks, and non-depository trust companies under supervision of the Office of the Commissioner of Banks.

North Carolina state-chartered banks have responded well to the COVID-19 pandemic (“pandemic”) that began in 2020, and have effectively navigated the largely unprecedented challenges presented by the crisis. Our banks continued to provide the necessary financial services to their customers with only minimal disruption. As encouraged by state and federal regulatory agencies, most of these institutions provided temporary payment concessions to their loan customers who had been negatively impacted by the pandemic. Moreover, a majority of the state-chartered banks in North Carolina participated in the Small Business Administration’s Paycheck Protection Program (“PPP”) by extending loans to entities that were financially distressed because of the pandemic. As a whole, financial services in North Carolina remained effective and stable during this difficult time.

Notwithstanding the adverse impact of the pandemic on the banking industry, North Carolina state-chartered banks managed to show continued signs of improvement during 2020 and experienced a generally favorable year. Aggregate asset levels increased during the year, with the following five banks attaining 30 percent or more growth (exclusive of growth attributed to the PPP): American Bank of the Carolinas, Monroe; Dogwood State Bank, Raleigh; First Carolina Bank, Rocky Mount; First Capital Bank, Laurinburg; and Live Oak Banking Company, Wilmington. Along with the increase in total assets, overall asset quality of North Carolina’s state-chartered banks improved in 2020. The aggregate delinquency ratio, a measurement of past-due and nonaccrual loans and leases to total loans and leases, declined from 1.35 percent to 0.95 percent, while the aggregate level of Other Real Estate Owned, an asset comprised of foreclosed real estate, also declined during the year.

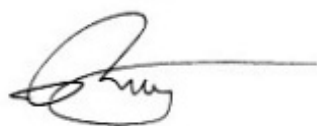
The majority of North Carolina’s state-chartered institutions remained profitable during the year; however, some key profitability metrics declined from 2019 levels. In 2020, the ratio of net income to average total assets declined from 0.63 percent to 0.53 percent, while the net interest margin dropped from 3.80 percent to 3.29 percent. The decrease in these ratios is partially attributed to the challenges of operating in a low interest rate environment.

Also noteworthy for the year was the opening of Triad Business Bank, headquartered in Greensboro, the second *de novo* bank in North Carolina to begin operations over the previous two years.

Most institutions are well-capitalized and are 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>2020</u>	<u>2019</u>	<u>2018</u>	<u>2017</u>	<u>2016</u>	<u>2015</u>
Cash and due from depository institutions	26,676	22,240	7,021	6,486	9,031	8,576
Securities	137,694	86,789	56,809	58,388	58,480	56,839
Federal funds sold and resell agreements	155	273	29	50	63	54
Total loans and leases	362,125	354,632	191,342	185,105	203,456	181,378
Less: loan loss allowance	5,474	1,709	1,709	1,639	1,794	1,725
Trading account assets	5,547	5,302	152	579	627	821
Net fixed assets including capital leases	6,724	6,945	3,853	3,669	4,235	3,826
Other real estate owned	143	177	140	166	333	366
Intangible assets	29,771	30,344	12,201	11,814	12,706	10,739
All other assets	25,508	26,658	14,343	15,283	15,782	14,712
Total assets	588,869	531,651	284,181	279,901	302,919	275,586
LIABILITIES AND CAPITAL*	<u>2020</u>	<u>2019</u>	<u>2018</u>	<u>2017</u>	<u>2016</u>	<u>2015</u>
Total deposits	472,230	407,260	223,648	217,171	240,367	215,575
Federal funds and repurchase agreements	958	1,098	672	2,405	1,687	3,059
All other interest-bearing liabilities	24,099	35,690	17,233	17,597	14,026	14,091
All other liabilities	17,237	15,867	7,756	8,322	8,627	9,706
Equity capital	74,345	71,736	34,872	34,406	38,212	33,155
Total liabilities, preferred stock, and equity	588,869	531,651	284,181	279,901	302,919	275,586

NC State-Chartered Banks Aggregate Report of Income

INCOME STATEMENT*	<u>2020</u>	<u>2019</u>	<u>2018</u>	<u>2017</u>	<u>2016</u>	<u>2015</u>
Total tax-exempt interest income	386	202	196	293	323	287
Total taxable interest income	17,104	11,068	9,636	8,552	9,024	7,807
Total noninterest income	7,787	5,590	5,214	5,422	4,980	4,436
Total interest expense	1,651	1,998	1,336	780	809	746
Total noninterest expense	15,842	9,190	8,335	8,944	8,848	7,980
Provision for loan and lease losses	2,253	395	363	268	362	217
Realized gains (losses) on securities	482	(107)	1	(3)	69	16
Applicable income taxes	1,095	1,021	976	1,245	1,335	964
Net extraordinary gains (losses)	31	16	(23)	(21)	(17)	(39)
Net income (loss)	4,949	4,165	4,014	3,006	3,025	2,600
OTHER DATA	<u>2020</u>	<u>2019</u>	<u>2018</u>	<u>2017</u>	<u>2016</u>	<u>2015</u>
Number of institutions reporting	40	38	38	42	52	53
Number of unprofitable institutions	5	5	2	3	1	3
Noncurrent loans and leases	4,166	4,201	1,470	1,575	1,859	1,845
Restructured loans and leases	1,132	731	887	834	1,041	999
AVERAGE RATIOS	<u>2020</u>	<u>2019</u>	<u>2018</u>	<u>2017</u>	<u>2016</u>	<u>2015</u>
Equity capital to total assets	12.53	14.63	12.63	12.64	11.99	11.72
Delinquency ratio	0.95	1.35	1.58	1.61	1.89	2.19
Liquidity ratio	30.90	26.30	23.72	24.62	23.77	24.54
Yield on average earning assets (TE**)	3.88	4.64	4.53	4.17	4.18	4.22
Cost of funds	0.77	1.10	0.81	0.61	0.59	0.60
Net interest margin (TE**)	3.29	3.80	3.90	3.68	3.71	3.73
Efficiency ratio	81.31	87.89	73.10	75.67	77.93	80.74
Net income to average total assets	0.53	0.63	0.89	0.67	0.66	0.70

* 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	\$21,238
Securities	\$15,852
Federal funds sold and resell agreements	\$0
Net loans and leases	\$142,940
Net fixed assets including capital leases	\$3,501
Other real estate owned	\$0
Intangible assets	\$0
Other assets	\$972
Total Assets	\$184,503

Liabilities and Equity (000)

Deposits	\$169,777
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$273
Total liabilities	\$170,050
Total equity	\$14,453
Total liabilities and equity	\$184,503
2020 Earnings	\$1,092

American Bank of the Carolinas

Monroe

William R. Adcock
President and Chief Executive Officer

3302-A Highway 74 West, 28110
704-996-5011

www.abt-nc.com/

Assets (000)

Cash and balances due from depository institutions	\$15,604
Securities	\$10,001
Federal funds sold and resell agreements	\$3,094
Net loans and leases	\$45,715
Net fixed assets including capital leases	\$407
Other real estate owned	\$0
Intangible assets	\$0
Other assets	\$272
Total Assets	\$75,093

Liabilities and Equity (000)

Deposits	\$55,720
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$136
Total liabilities	\$55,856
Total equity	\$19,237
Total liabilities and equity	\$75,093
2020 Earnings	-\$2,023

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	\$37,146
Securities	\$52,559
Federal funds sold and resell agreements	\$0
Net loans and leases	\$549,632
Net fixed assets including capital leases	\$17,285
Other real estate owned	\$381
Intangible assets	\$23
Other assets	\$25,820
Total Assets	\$682,846

Liabilities and Equity (000)

Deposits	\$558,139
Federal funds purchased and repurchase agreements	\$30,543
Other borrowed money	\$28,400
Other liabilities	\$0
Total liabilities	\$617,082
Total equity	\$65,764
Total liabilities and equity	\$682,846
2020 Earnings	\$5,365

Bank of Oak Ridge

Oak Ridge

Thomas W. Wayne
Chief Executive Officer

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

Assets (000)

Cash and balances due from depository institutions	\$18,677
Securities	\$46,921
Federal funds sold and resell agreements	\$0
Net loans and leases	\$445,126
Net fixed assets including capital leases	\$11,983
Other real estate owned	\$0
Intangible assets	\$0
Other assets	\$13,934
Total Assets	\$536,641

Liabilities and Equity (000)

Deposits	\$466,616
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$9,990
Other liabilities	\$5,391
Total liabilities	\$481,997
Total equity	\$54,644
Total liabilities and equity	\$536,641
2020 Earnings	\$4,052

Belmont Savings Bank, SSB

Belmont

Mark Yount
President and Chief Executive Officer

210 Park Street, 28012
704-825-9861
www.belmontfederal.com/

Assets (000)

Cash and balances due from depository institutions	\$18,211
Securities	\$2,083
Federal funds sold and resell agreements	\$0
Net loans and leases	\$71,734
Net fixed assets including capital leases	\$2,932
Other real estate owned	\$0
Intangible assets	\$0
Other assets	\$687
Total Assets	\$95,647

Liabilities and Equity (000)

Deposits	\$75,884
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$384
Total liabilities	\$76,268
Total equity	\$19,379
Total liabilities and equity	\$95,647
2020 Earnings	\$375

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	\$14,328
Securities	\$0
Federal funds sold and resell agreements	\$0
Net loans and leases	\$27,318
Net fixed assets including capital leases	\$201
Other real estate owned	\$0
Intangible assets	\$0
Other assets	\$230
Total Assets	\$42,077

Liabilities and Equity (000)

Deposits	\$36,291
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$604
Total liabilities	\$36,895
Total equity	\$5,182
Total liabilities and equity	\$42,077
2020 Earnings	\$40

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	\$32,763
Securities	\$36,714
Federal funds sold and resell agreements	\$940
Net loans and leases	\$236,681
Net fixed assets including capital leases	\$9,261
Other real estate owned	\$667
Intangible assets	\$0
Other assets	\$7,793
Total Assets	\$324,819

Liabilities and Equity (000)

Deposits	\$285,255
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$3,435
Total liabilities	\$288,690
Total equity	\$36,129
Total liabilities and equity	\$324,819
2020 Earnings	\$3,342

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	\$13,053
Securities	\$20,421
Federal funds sold and resell agreements	\$0
Net loans and leases	\$103,357
Net fixed assets including capital leases	\$1,004
Other real estate owned	\$0
Intangible assets	\$0
Other assets	\$4,520
Total Assets	\$142,355

Liabilities and Equity (000)

Deposits	\$121,539
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$859
Total liabilities	\$122,398
Total equity	\$19,957
Total liabilities and equity	\$142,355
2020 Earnings	\$1,054

Dogwood State Bank

Raleigh

Steve Jones
Chief Executive Officer

5401 Six Forks Road, Suite 100, 27609
(919) 863-2293

www.dogwoodstatebank.com

Assets (000)

Cash and balances due from depository institutions	\$26,440
Securities	\$59,401
Federal funds sold and resell agreements	\$0
Net loans and leases	\$480,637
Net fixed assets including capital leases	\$14,873
Other real estate owned	\$0
Intangible assets	\$8,046
Other assets	\$22,137
Total Assets	\$611,534

Liabilities and Equity (000)

Deposits	\$412,131
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$108,160
Other liabilities	\$3,668
Total liabilities	\$523,959
Total equity	\$87,575
Total liabilities and equity	\$611,534
2020 Earnings	\$178

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	\$300,681
Securities	\$452
Federal funds sold and resell agreements	\$0
Net loans and leases	\$426,806
Net fixed assets including capital leases	\$14,661
Other real estate owned	\$2,942
Intangible assets	\$685
Other assets	\$7,878
Total Assets	\$754,105

Liabilities and Equity (000)

Deposits	\$667,865
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$6,460
Total liabilities	\$674,325
Total equity	\$79,780
Total liabilities and equity	\$754,105
2020 Earnings	\$8,955

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	\$367,290
Securities	\$1,620,683
Federal funds sold and resell agreements	\$0
Net loans and leases	\$4,678,927
Net fixed assets including capital leases	\$120,495
Other real estate owned	\$2,424
Intangible assets	\$256,570
Other assets	\$243,573
Total Assets	\$7,289,962

Liabilities and Equity (000)

Deposits	\$6,288,880
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$7,630
Other liabilities	\$55,158
Total liabilities	\$6,351,668
Total equity	\$938,294
Total liabilities and equity	\$7,289,962
2020 Earnings	\$83,999

First Capital Bank

Laurinburg

Harvey L. Glick
Chief Executive Officer

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

Assets (000)

Cash and balances due from depository institutions	\$46,086
Securities	\$24,488
Federal funds sold and resell agreements	\$375
Net loans and leases	\$182,655
Net fixed assets including capital leases	\$4,126
Other real estate owned	\$0
Intangible assets	\$0
Other assets	\$7,635
Total Assets	\$265,365

Liabilities and Equity (000)

Deposits	\$217,587
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$16,050
Other liabilities	\$2,286
Total liabilities	\$235,923
Total equity	\$29,442
Total liabilities and equity	\$265,365
2020 Earnings	\$913

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	\$92,082
Securities	\$163,941
Federal funds sold and resell agreements	\$0
Net loans and leases	\$778,356
Net fixed assets including capital leases	\$13,405
Other real estate owned	\$0
Intangible assets	\$1,830
Other assets	\$16,874
Total Assets	\$1,066,488

Liabilities and Equity (000)

Deposits	\$830,759
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$100,000
Other liabilities	\$1,532
Total liabilities	\$932,291
Total equity	\$134,197
Total liabilities and equity	\$1,066,488
2020 Earnings	\$10,117

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	\$4,714,456
Securities	\$9,826,959
Federal funds sold and resell agreements	\$0
Net loans and leases	\$32,741,299
Net fixed assets including capital leases	\$1,182,283
Other real estate owned	\$50,882
Intangible assets	\$359,834
Other assets	\$1,007,605
Total Assets	\$49,883,318

Liabilities and Equity (000)

Deposits	\$43,503,116
Federal funds purchased and repurchase agreements	\$641,487
Other borrowed money	\$661,520
Other liabilities	\$455,520
Total liabilities	\$45,261,643
Total equity	\$4,621,675
Total liabilities and equity	\$49,883,318
2020 Earnings	\$488,981

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	\$3,937
Securities	\$7
Federal funds sold and resell agreements	\$0
Net loans and leases	\$10,928
Net fixed assets including capital leases	\$43
Other real estate owned	\$0
Intangible assets	\$0
Other assets	\$154
Total Assets	\$15,069

Liabilities and Equity (000)

Deposits	\$12,878
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$81
Total liabilities	\$12,959
Total equity	\$2,110
Total liabilities and equity	\$15,069
2020 Earnings	-\$62

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	\$274,853
Securities	\$337,318
Federal funds sold and resell agreements	\$0
Net loans and leases	\$2,757,219
Net fixed assets including capital leases	\$76,702
Other real estate owned	\$109
Intangible assets	\$28,331
Other assets	\$205,092
Total Assets	\$3,679,624

Liabilities and Equity (000)

Deposits	\$2,749,924
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$481,665
Other liabilities	\$56,491
Total liabilities	\$3,288,080
Total equity	\$391,544
Total liabilities and equity	\$3,679,624
2020 Earnings	\$20,719

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	\$14,091
Securities	\$0
Federal funds sold and resell agreements	\$0
Net loans and leases	\$21,554
Net fixed assets including capital leases	\$159
Other real estate owned	\$35
Intangible assets	\$0
Other assets	\$420
Total Assets	\$36,259

Liabilities and Equity (000)

Deposits	\$29,273
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$68
Total liabilities	\$29,341
Total equity	\$6,918
Total liabilities and equity	\$36,259
2020 Earnings	\$42

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	\$27,848
Securities	\$71,714
Federal funds sold and resell agreements	\$0
Net loans and leases	\$368,594
Net fixed assets including capital leases	\$8,587
Other real estate owned	\$621
Intangible assets	\$0
Other assets	\$8,109
Total Assets	\$485,473

Liabilities and Equity (000)

Deposits	\$403,028
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$35,000
Other liabilities	\$3,709
Total liabilities	\$441,737
Total equity	\$43,736
Total liabilities and equity	\$485,473
2020 Earnings	\$4,829

LifeStore Bank

West Jefferson

Robert E. Washburn
President and Chief Executive Officer

21 East Ashe Street, 28694
(336) 246-4344
www.golifestore.com

Assets (000)

Cash and balances due from depository institutions	\$61,242
Securities	\$83,331
Federal funds sold and resell agreements	\$0
Net loans and leases	\$203,012
Net fixed assets including capital leases	\$8,458
Other real estate owned	\$247
Intangible assets	\$1,322
Other assets	\$14,351
Total Assets	\$371,996

Liabilities and Equity (000)

Deposits	\$301,416
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$26,000
Other liabilities	\$3,905
Total liabilities	\$331,321
Total equity	\$40,675
Total liabilities and equity	\$371,996
2020 Earnings	\$4,646

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	\$303,689
Securities	\$750,097
Federal funds sold and resell agreements	\$21,153
Net loans and leases	\$6,268,247
Net fixed assets including capital leases	\$128,568
Other real estate owned	\$4,155
Intangible assets	\$37,004
Other assets	\$318,247
Total Assets	\$7,833,511

Liabilities and Equity (000)

Deposits	\$5,725,844
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$1,530,361
Other liabilities	\$60,955
Total liabilities	\$7,317,160
Total equity	\$516,351
Total liabilities and equity	\$7,833,511
2020 Earnings	\$46,065

Lumbee Guaranty Bank

Pembroke

Kyle R. Chavis
Chief Executive Officer

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

Assets (000)

Cash and balances due from depository institutions	\$44,796
Securities	\$136,778
Federal funds sold and resell agreements	\$0
Net loans and leases	\$210,399
Net fixed assets including capital leases	\$8,922
Other real estate owned	\$65
Intangible assets	\$646
Other assets	\$14,682
Total Assets	\$416,288

Liabilities and Equity (000)

Deposits	\$361,951
Federal funds purchased and repurchase agreements	\$1,631
Other borrowed money	\$5,113
Other liabilities	\$4,645
Total liabilities	\$373,340
Total equity	\$42,948
Total liabilities and equity	\$416,288
2020 Earnings	\$2,468

Mechanics and Farmers Bank

Durham

James H. Silles, 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	\$48,166
Securities	\$57,017
Federal funds sold and resell agreements	\$0
Net loans and leases	\$184,867
Net fixed assets including capital leases	\$3,706
Other real estate owned	\$0
Intangible assets	\$0
Other assets	\$15,436
Total Assets	\$309,192

Liabilities and Equity (000)

Deposits	\$280,128
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$204
Other liabilities	\$5,540
Total liabilities	\$285,872
Total equity	\$23,320
Total liabilities and equity	\$309,192
2020 Earnings	\$1,218

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	\$22,546
Securities	\$7,467
Federal funds sold and resell agreements	\$1
Net loans and leases	\$66,673
Net fixed assets including capital leases	\$2,110
Other real estate owned	\$310
Intangible assets	\$0
Other assets	\$12,732
Total Assets	\$112,978

Liabilities and Equity (000)

Deposits	\$66,949
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$18,000
Other liabilities	\$3,059
Total liabilities	\$88,008
Total equity	\$24,970
Total liabilities and equity	\$112,978
2020 Earnings	\$157

Nantahala Bank & Trust Company

Franklin

Timothy Hubbs
Chief Executive Officer

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

Assets (000)

Cash and balances due from depository institutions	\$41,975
Securities	\$19,992
Federal funds sold and resell agreements	\$0
Net loans and leases	\$124,371
Net fixed assets including capital leases	\$3,316
Other real estate owned	\$7,263
Intangible assets	\$0
Other assets	\$1,278
Total Assets	\$198,195

Liabilities and Equity (000)

Deposits	\$178,711
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$6,000
Other liabilities	\$429
Total liabilities	\$185,140
Total equity	\$13,055
Total liabilities and equity	\$198,195
2020 Earnings	\$85

New Republic Bank

Roanoke Rapids

Ralph Strayhorn
Chief Executive Officer and Chairman

420 Becker Drive, 27870
252-533-9000
www.nrsb.net/

Assets (000)

Cash and balances due from depository institutions	\$958
Securities	\$0
Federal funds sold and resell agreements	\$15,746
Net loans and leases	\$63,284
Net fixed assets including capital leases	\$1,979
Other real estate owned	\$133
Intangible assets	\$2,946
Other assets	\$7,003
Total Assets	\$92,049

Liabilities and Equity (000)

Deposits	\$70,197
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$8,348
Other liabilities	\$413
Total liabilities	\$78,958
Total equity	\$13,091
Total liabilities and equity	\$92,049
2020 Earnings	-\$94

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	\$110,566
Securities	\$34,979
Federal funds sold and resell agreements	\$0
Net loans and leases	\$974,898
Net fixed assets including capital leases	\$22,896
Other real estate owned	\$0
Intangible assets	\$2,059
Other assets	\$26,754
Total Assets	\$1,172,152

Liabilities and Equity (000)

Deposits	\$1,074,548
Federal funds purchased and repurchase agreements	\$319
Other borrowed money	\$548
Other liabilities	\$5,991
Total liabilities	\$1,081,406
Total equity	\$90,746
Total liabilities and equity	\$1,172,152
2020 Earnings	\$17,672

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	\$161,580
Securities	\$245,249
Federal funds sold and resell agreements	\$0
Net loans and leases	\$947,870
Net fixed assets including capital leases	\$18,600
Other real estate owned	\$128
Intangible assets	\$0
Other assets	\$40,314
Total Assets	\$1,413,741

Liabilities and Equity (000)

Deposits	\$1,222,750
Federal funds purchased and repurchase agreements	\$26,201
Other borrowed money	\$0
Other liabilities	\$12,192
Total liabilities	\$1,261,143
Total equity	\$152,598
Total liabilities and equity	\$1,413,741
2020 Earnings	\$12,112

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	\$60,227
Securities	\$32,551
Federal funds sold and resell agreements	\$2,927
Net loans and leases	\$459,629
Net fixed assets including capital leases	\$2,466
Other real estate owned	\$1,895
Intangible assets	\$4,501
Other assets	\$23,045
Total Assets	\$587,241

Liabilities and Equity (000)

Deposits	\$459,321
Federal funds purchased and repurchase agreements	\$3,362
Other borrowed money	\$49,000
Other liabilities	\$3,292
Total liabilities	\$514,975
Total equity	\$72,266
Total liabilities and equity	\$587,241
2020 Earnings	\$7,625

Roanoke Rapids Savings Bank, SSB

Roanoke Rapids

Robert L. Harvell
President and Chief Executive Officer

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

Assets (000)

Cash and balances due from depository institutions	\$6,311
Securities	\$10,308
Federal funds sold and resell agreements	\$3,636
Net loans and leases	\$48,277
Net fixed assets including capital leases	\$1,121
Other real estate owned	\$272
Intangible assets	\$999
Other assets	\$7,406
Total Assets	\$78,330

Liabilities and Equity (000)

Deposits	\$58,575
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$755
Total liabilities	\$59,330
Total equity	\$19,000
Total liabilities and equity	\$78,330
2020 Earnings	\$271

Roxboro Savings Bank, SSB

Roxboro

Keith A. Epstein
Chief Executive Officer

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

Assets (000)

Cash and balances due from depository institutions	\$10,736
Securities	\$115,060
Federal funds sold and resell agreements	\$4,416
Net loans and leases	\$118,956
Net fixed assets including capital leases	\$1,449
Other real estate owned	\$0
Intangible assets	\$408
Other assets	\$12,320
Total Assets	\$263,376

Liabilities and Equity (000)

Deposits	\$203,115
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$3,200
Other liabilities	\$4,355
Total liabilities	\$210,670
Total equity	\$52,706
Total liabilities and equity	\$263,376
2020 Earnings	\$3,252

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	\$110,443
Securities	\$194,492
Federal funds sold and resell agreements	\$5,364
Net loans and leases	\$1,292,340
Net fixed assets including capital leases	\$29,145
Other real estate owned	\$2,172
Intangible assets	\$44,616
Other assets	\$44,576
Total Assets	\$1,723,148

Liabilities and Equity (000)

Deposits	\$1,500,320
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$16,216
Total liabilities	\$1,516,536
Total equity	\$206,612
Total liabilities and equity	\$1,723,148
2020 Earnings	\$9,384

Southern Bank and Trust Company

Mount Olive

Drew M. Covert
Chief Executive Officer and Chairman

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

Assets (000)

Cash and balances due from depository institutions	\$267,268
Securities	\$971,636
Federal funds sold and resell agreements	\$0
Net loans and leases	\$2,287,506
Net fixed assets including capital leases	\$69,322
Other real estate owned	\$442
Intangible assets	\$31,809
Other assets	\$63,146
Total Assets	\$3,710,367

Liabilities and Equity (000)

Deposits	\$3,315,931
Federal funds purchased and repurchase agreements	\$44,203
Other borrowed money	\$0
Other liabilities	\$26,816
Total liabilities	\$3,386,950
Total equity	\$323,417
Total liabilities and equity	\$3,710,367
2020 Earnings	\$36,701

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	\$135,055
Securities	\$23,004
Federal funds sold and resell agreements	\$1,494
Net loans and leases	\$253,907
Net fixed assets including capital leases	\$6,121
Other real estate owned	\$0
Intangible assets	\$120
Other assets	\$11,004
Total Assets	\$431,064

Liabilities and Equity (000)

Deposits	\$375,373
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$5,451
Total liabilities	\$380,824
Total equity	\$50,240
Total liabilities and equity	\$431,064
2020 Earnings	\$4,646

Tarboro Savings Bank, SSB

Tarboro

Ann G. Winstead
President and Chief Executive Officer

501 N. Main Street, 27886
(252) 823-3116

www.tarborosavingsbank.com

Assets (000)

Cash and balances due from depository institutions	\$16,009
Securities	\$24
Federal funds sold and resell agreements	\$0
Net loans and leases	\$36,544
Net fixed assets including capital leases	\$4,018
Other real estate owned	\$49
Intangible assets	\$0
Other assets	\$2,449
Total Assets	\$59,093

Liabilities and Equity (000)

Deposits	\$47,214
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$5,000
Other liabilities	\$66
Total liabilities	\$52,280
Total equity	\$6,813
Total liabilities and equity	\$59,093
2020 Earnings	-\$208

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	\$22,871
Securities	\$9,372
Federal funds sold and resell agreements	\$3,020
Net loans and leases	\$75,559
Net fixed assets including capital leases	\$872
Other real estate owned	\$0
Intangible assets	\$0
Other assets	\$6,886
Total Assets	\$118,580

Liabilities and Equity (000)

Deposits	\$104,969
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$2,809
Total liabilities	\$107,778
Total equity	\$10,802
Total liabilities and equity	\$118,580
2020 Earnings	\$479

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	\$581,657
Securities	\$599,176
Federal funds sold and resell agreements	\$0
Net loans and leases	\$1,564,297
Net fixed assets including capital leases	\$47,895
Other real estate owned	\$0
Intangible assets	\$19,688
Other assets	\$18,003
Total Assets	\$2,830,716

Liabilities and Equity (000)

Deposits	\$2,553,430
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$13,591
Total liabilities	\$2,567,021
Total equity	\$263,695
Total liabilities and equity	\$2,830,716
2020 Earnings	\$32,003

Triad Business Bank

Greensboro

Ramsey K. Hamadi
Chief Executive Officer

1501 Highwoods Boulevard, Suite 103, 27410
336-542-1470

triadbusinessbank.com/

Assets (000)

Cash and balances due from depository institutions	\$41,162
Securities	\$26,066
Federal funds sold and resell agreements	\$0
Net loans and leases	\$150,347
Net fixed assets including capital leases	\$2,103
Other real estate owned	\$0
Intangible assets	\$0
Other assets	\$1,425
Total Assets	\$221,103

Liabilities and Equity (000)

Deposits	\$148,730
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$24,947
Other liabilities	\$2,569
Total liabilities	\$176,246
Total equity	\$44,857
Total liabilities and equity	\$221,103
2020 Earnings	-\$3,988

Truist Bank

Charlotte

Kelly S. King
Chief Executive Officer and Chairman

214 N. Tryon Street, 28202
(336) 733-2000

www.bbandt.com

Assets (000)

Cash and balances due from depository institutions	\$18,471,873
Securities	\$120,700,268
Federal funds sold and resell agreements	\$93,263
Net loans and leases	\$296,129,140
Net fixed assets including capital leases	\$4,847,934
Other real estate owned	\$67,363
Intangible assets	\$28,952,080
Other assets	\$28,787,953
Total Assets	\$498,944,548

Liabilities and Equity (000)

Deposits	\$395,780,839
Federal funds purchased and repurchase agreements	\$209,932
Other borrowed money	\$20,863,565
Other liabilities	\$16,451,777
Total liabilities	\$433,306,113
Total equity	\$65,638,435
Total liabilities and equity	\$498,944,548
2020 Earnings	\$4,128,000

Union Bank

Greenville

Vincent R. Jones
President and Chief Executive Officer

1011 Red Banks Road, 27858
(252) 939-3900

www.unionbanknc.com

Assets (000)

Cash and balances due from depository institutions	\$29,365
Securities	\$249,972
Federal funds sold and resell agreements	\$0
Net loans and leases	\$650,850
Net fixed assets including capital leases	\$14,922
Other real estate owned	\$118
Intangible assets	\$13,591
Other assets	\$28,477
Total Assets	\$987,295

Liabilities and Equity (000)

Deposits	\$770,016
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$110,023
Other liabilities	\$4,820
Total liabilities	\$884,859
Total equity	\$102,436
Total liabilities and equity	\$987,295
2020 Earnings	\$5,739

Uwharrie Bank

Albemarle

Roger L. Dick
Chief Executive Officer

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

Assets (000)

Cash and balances due from depository institutions	\$88,868
Securities	\$219,720
Federal funds sold and resell agreements	\$0
Net loans and leases	\$470,298
Net fixed assets including capital leases	\$16,558
Other real estate owned	\$0
Intangible assets	\$3,957
Other assets	\$22,997
Total Assets	\$822,398

Liabilities and Equity (000)

Deposits	\$745,294
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$11,502
Total liabilities	\$756,796
Total equity	\$65,602
Total liabilities and equity	\$822,398
2020 Earnings	\$8,408

AAFMAA Wealth Management & Trust LLC

Fayetteville

Daniel J. McLaughlin
Chief Financial Officer

639 Executive Place, 28305
910-307-3500

www.aafmaa.com

Assets (000)

Cash and balances due from depository institutions	\$1,319
Securities	\$13,464
Receivables	\$1,399
Prepaid expenses and deposits	\$191
Net fixed assets including capital leases	\$52
Other assets	\$0
Total Assets	\$16,425

Liabilities and Equity (000)

Payable to customer	\$110
Mortgage indebtedness and capital lease obligations	\$0
Other borrowed money	\$0
Other liabilities	\$876
Total equity	\$15,439
Total liabilities and equity	\$16,425
Earnings	\$1,393

Colony Trust Company, LLC

Charlotte

Eric D. Ridenour
President and Chief Executive Officer

4250 Congress Street, Suite 175, 28209
(704) 285-7300

www.colonyfamilyoffices.com

Assets (000)

Cash and balances due from depository institutions	\$276
Securities	\$2,162
Receivables	\$199
Prepaid expenses and deposits	\$0
Net fixed assets including capital leases	\$0
Other assets	\$0
Total Assets	\$2,637

Liabilities and Equity (000)

Payable to customer	\$0
Mortgage indebtedness and capital lease obligations	\$0
Other borrowed money	\$0
Other liabilities	\$115
Total equity	\$2,522
Total liabilities and equity	\$2,637
Earnings	\$474

Davenport Trust Company

Greensboro

Will R. Hershey
President and Chairman

628 Green Valley Rd., Ste 410, 27408
(804) 780-2119

www.davenportllc.com/

Assets (000)

Cash and balances due from depository institutions	\$503
Securities	\$1,700
Receivables	\$120
Prepaid expenses and deposits	\$0
Net fixed assets including capital leases	\$0
Other assets	\$0
Total Assets	\$2,323

Liabilities and Equity (000)

Payable to customer	\$0
Mortgage indebtedness and capital lease obligations	\$0
Other borrowed money	\$0
Other liabilities	\$137
Total equity	\$2,186
Total liabilities and equity	\$2,323
Earnings	\$27

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	\$9,423
Securities	\$0
Receivables	\$2,863
Prepaid expenses and deposits	\$21
Net fixed assets including capital leases	\$0
Other assets	\$0
Total Assets	\$12,307

Liabilities and Equity (000)

Payable to customer	\$510
Mortgage indebtedness and capital lease obligations	\$0
Other borrowed money	\$0
Other liabilities	\$1,480
Total equity	\$10,317
Total liabilities and equity	\$12,307
Earnings	\$3,451

Investors Trust Company

Chapel Hill

Craig S. Lewis
President

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

invtrust.com/

Assets (000)

Cash and balances due from depository institutions	\$595
Securities	\$3,010
Receivables	\$355
Prepaid expenses and deposits	\$112
Net fixed assets including capital leases	\$136
Other assets	\$0
Total Assets	\$4,208

Liabilities and Equity (000)

Payable to customer	\$0
Mortgage indebtedness and capital lease obligations	\$66
Other borrowed money	\$0
Other liabilities	\$1,117
Total equity	\$3,025
Total liabilities and equity	\$4,208
Earnings	\$496

Old North State Trust, LLC

Greensboro

Michael Spohn
President and Chief Financial 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	\$2,421
Securities	\$46
Receivables	\$337
Prepaid expenses and deposits	\$76
Net fixed assets including capital leases	\$372
Other assets	\$168
Total Assets	\$3,420

Liabilities and Equity (000)

Payable to customer	\$147
Mortgage indebtedness and capital lease obligations	\$191
Other borrowed money	\$0
Other liabilities	\$0
Total equity	\$3,082
Total liabilities and equity	\$3,420
Earnings	\$501

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	\$2,650
Securities	\$2,194
Receivables	\$941
Prepaid expenses and deposits	\$16
Net fixed assets including capital leases	\$1,060
Other assets	\$0
Total Assets	\$6,861

Liabilities and Equity (000)

Payable to customer	\$640
Mortgage indebtedness and capital lease obligations	\$0
Other borrowed money	\$0
Other liabilities	\$1,248
Total equity	\$4,973
Total liabilities and equity	\$6,861
Earnings	\$1,033

Trust Company of the South

Greensboro

William H. Smith
President, Chief Executive Officer and Chairman

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

www.tcts.com

Assets (000)

Cash and balances due from depository institutions	\$4,093
Securities	\$0
Receivables	\$1,148
Prepaid expenses and deposits	\$180
Net fixed assets including capital leases	\$64
Other assets	\$1,312
Total Assets	\$6,797

Liabilities and Equity (000)

Payable to customer	\$0
Mortgage indebtedness and capital lease obligations	\$0
Other borrowed money	\$1,137
Other liabilities	\$737
Total equity	\$4,923
Total liabilities and equity	\$6,797
Earnings	\$2,027

Wakefield Trust Company

Charlotte

Anna S. Nelson
President

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

Private Trust Company

2020 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, 2019	38
Openings : Conversion - National Thrift to State Bank	1
Openings : De Novo Bank	1
Number of State Banks, December 31, 2020	40
<hr/>	
Number of Offices, December 31, 2019	3981
Closings	
Ceased Operation	84
Consolidation	116
Purchase & Assumption - State Bank to Other State's Bank	30
Purchase & Assumption - State Bank to State Bank	3
Openings	
Conversion - National Thrift to State Bank	1
De Novo Bank	1
De Novo Branch	25
Merger - Other State's Bank to State Bank	3
Purchase & Assumption - State Bank to State Bank	3
Number of Offices, December 31, 2020	3781
Other Office Activity	
Name Change	1
Relocation	10

2020 Bank Charters, Mergers and Acquisitions

<u>Bank</u>	<u>Date</u>	<u>Activity</u>
First-Citizens Bank & Trust Company, Raleigh	Feb - 1	First-Citizens Bank & Trust Company, Raleigh, North Carolina merged and was the survivor of merger with Community Financial Holding Company, Inc. and its wholly-owned subsidiary Gwinnett Community Bank, Duluth, Georgia.
Triad Business Bank, Greensboro	Mar - 16	Triad Business Bank opened a new commercial bank with headquarters in Greensboro, North Carolina.
New Republic Bank, Roanoke Rapids	Nov - 17	New Republic Savings Bank, Roanoke Rapids, North Carolina, converted from a federally-chartered savings bank to a North Carolina-chartered commercial bank, to be known as New Republic Bank.

2020 Bank Office Activity

<u>Bank</u>	<u>Date</u>	<u>Branch</u>
Closings due to Ceased Operation: 84		
Alliance Bank & Trust Company	Sep - 4	Kings Mountain Office 209 S Battleground Ave., Kings Mountain, NC, 28086
First Bank	Jun - 26	Mooresville Branch 553 E Plaza Dr., Mooresville, NC, 28115
First-Citizens Bank & Trust Company	Jan - 10	Granville Branch 8200 West Brown Deer Road, Milwaukee, WI, 53216
	Feb - 7	Kenneth City Branch 5825 54th Avenue N, Kenneth City, FL, 33709
	Apr - 7	Centre South Branch 708 Silver Bluff Rd., Aiken, SC, 29803
	Apr - 22	Clio Branch 114 S Main St, Clio, SC, 29525
	Apr - 22	Signal Hill Branch 1706 E Broad St., Statesville, NC, 28677
	Apr - 23	St. Andrews Branch 2350 Broad River Rd, Columbia, SC, 29210
	May - 29	Austin Main Branch 710 Congress Ave., Austin, TX, 78701
	Jun - 9	Landmark Towers Branch 3535 NW 58th St., 1st Fl., Oklahoma City, OK, 73112
	Jul - 20	East 70 Branch 1600 Hwy. 70 E, New Bern, NC, 28562
	Aug - 4	Dunedin Branch 2046 Bayshore Boulevard, Dunedin, FL, 34698
	Aug - 4	Seminole Branch 13700 Park Boulevard, Seminole, FL, 33776
	Aug - 13	Jasper-Ingles Branch 1449 W. Church Street, Jasper, GA, 30143
	Aug - 13	Anderson Main Branch 102 N. Main St., Anderson, SC, 29621
Aug - 14	Columbus Branch 80 Walker Street, Columbus, NC, 28722	
Aug - 14	Hendersonville -Northside Branch 640 N Main St., Hendersonville, NC, 28792	

Bank

Date

Branch

Closings due to Ceased Operation: 84 (Contd.)

First-Citizens Bank & Trust Company	Aug - 14	Hendersonville -Eastside Branch 1617 Spartanburg Hwy., Hendersonville, NC, 28792
	Aug - 14	Greenville EB Branch 501 Roper Mountain Road, Greenville, SC, 29615
	Aug - 31	Sacramento Branch 455 Capitol Mall, Ste. 100, Sacramento, CA, 95814
	Sep - 24	Ronceverte Fairlea Office 8468 Seneca Trail S, Ronceverte, WV, 24970
	Sep - 25	Front Royal Office 305-307 E Main St., Front Royal, VA, 22630
	Sep - 30	North Main Branch 2621 N Main St, Columbia, SC, 29201
	Oct - 1	Piney Forest Office 1296 Piney Forest Rd., Danville, VA, 24540
	Oct - 1	Charlotte Blakeney Office 9034 Ardrey Kell Rd., Charlotte, NC, 28277
	Oct - 2	Palm Beach Gardens Main Office 4280 Professional Center Dr., Palm Beach Gardens, FL, 33410
	Oct - 6	Slinger Branch 306 E Washington Street, Slinger, WI, 53086
	Oct - 7	Crossroads Branch N95W18311 County Line Road, Menomonee Falls, WI, 53051
	Oct - 8	Harrisonburg South 11 Office 2393 S Main St., Harrisonburg, VA, 22801
	Oct - 8	Forest Lakes Office 1815 Fortune Park Rd., Charlottesville, VA, 22911
	Oct - 8	Huntersville Gilead Road Office 14221 Boren St., Huntersville, NC, 28078
	Oct - 16	Pacolet Branch 6910 S Pine St, Pacolet, SC, 29372
	Oct - 23	Oak Hollow Mall Office 940 Mall Loop Rd., High Point, NC, 27262
	Oct - 23	Greensboro Church Street Office 1132 N Church St., Suite 100, Greensboro, NC, 27401
	Oct - 29	Garner Branch 120 Aversboro Rd., Garner, NC, 27529

Bank

Date

Branch

Closings due to Ceased Operation: 84 (Contd.)

First-Citizens Bank & Trust Company	Oct - 30	Carolina Beach Branch 612 Lake Park Blvd., Carolina Beach, NC, 28428
	Oct - 30	Cary Mill Pond Village Office 3402 Kildaire Farm Rd., Cary, NC, 27511
	Oct - 30	Hemingway Branch 208 N Main St, Hemingway, SC, 29554
	Nov - 5	West Liberty Branch 1135 W Liberty St, Sumter, SC, 29150
	Nov - 6	Tequesta Office 250 Tequesta Dr., Suite 101, Tequesta, FL, 33469
Peoples Bank	Feb - 14	Banco de la Gente - Raleigh 3023-105 Capital Blvd., Raleigh, NC, 27604
	Oct - 2	Banco de la Gente - Central Avenue, a branch of Peoples Bank 4451 Central Avenue, Suite A, Charlotte, NC, 28205
	Dec - 31	Abernethy Center Branch 102 Leonard Ave., Newton, NC, 28658
Southern Bank and Trust Company	Jun - 26	Elizabeth City Branch 101 East Ehringhaus Street, Elizabeth City, NC, 27909
	Dec - 11	Bethel Branch 7458 Main St., Bethel, NC, 27812
	Dec - 11	Faison Branch 110 W Center St. S, Faison, NC, 28341
	Dec - 11	Red Oak Branch 8315 Red Oak Blvd., Red Oak, NC, 27868
The Fidelity Bank	Oct - 29	Creedmoor Branch 2538 E. Lyon Station Rd., Creedmoor, NC, 27522
	Oct - 29	Mayfair Plaza Branch 100 SW Maynard Rd., Cary, NC, 27511
	Oct - 29	Parkway Pointe Branch 2416 SW Cary Pkwy., Cary, NC, 27513
Truist Bank	Apr - 24	Frostburg Broadway Drive Thru Branch 3 South Broadway, Frostburg, MD, 21532
	Jun - 2	Beckley Harper Road Branch 1901 Harper Rd., Beckley, WV, 25801
	Jun - 2	US42 Branch 8660 Haines Drive, Florence, KY, 41042

Bank

Date

Branch

Closings due to Ceased Operation: 84 (Contd.)

Truist Bank	Jun - 2	Nicholson Branch 12010 Madison Pike, Independence, KY, 41051
	Jun - 2	Somerset - Hwy. 27 Branch 3977 S Hwy. 27, Somerset, KY, 42501
	Jun - 2	Paducah - Main Branch 1601 Broadway St., Paducah, KY, 42001
	Jun - 2	Murray North Branch 1104 Chestnut St., Murray, KY, 42071
	Jun - 2	Milbrooke Branch 710 Country Club Ln., Hopkinsville, KY, 42240
	Jun - 2	Jeffersonville Office 2705 E 10th St., Jeffersonville, IN, 47130
	Jun - 2	Dillsburg Branch 830 North U.S. Highway 15, Suite A, Dillsburg, PA, 17019
	Jun - 2	York Queen Street Branch 2685 South Queen Street, York, PA, 17402
	Jun - 2	Hampden Marketplace Branch 4305 Marketplace Way, Enola, PA, 17025
	Jun - 2	Camp Hill PA Branch 201 Saint Johns Church Road, Camp Hill, PA, 17011
	Jun - 2	Lykens Branch 575 Main and Market Streets, Lykens, PA, 17048
	Jun - 2	Fleetwood Branch 46 West Main Street, Fleetwood, PA, 19522
	Jun - 2	Mount Penn Branch 2900 Saint Lawrence Avenue, Reading, PA, 19606
	Jun - 2	Limerick Branch 536 North Lewis Road, Limerick, PA, 19468
	Jun - 2	Coventry Branch 1138 Town Square Road, Town Square Plaza, Pottstown, PA, 19465
	Jun - 2	Halls Station Branch 867 Lycoming Mall Drive, Muncy, PA, 17756
	Jun - 2	PA East College Avenue Branch 2541 East College Avenue, Ste 100, State College, PA, 16801
	Jun - 2	Lehighon Giant Branch 1241 Blakeslee Boulevard Drive East, Lehighon, PA, 18235

Bank

Date

Branch

Closings due to Ceased Operation: 84 (Contd.)

Truist Bank	Jun - 2	Coopersburg Giant Branch 216 East Fairmont Street, Coopersburg, PA, 18036
	Jun - 2	Northampton Crossings Branch 3704 Easton-Nazareth Highway, Easton, PA, 18045
	Jun - 2	Wind Gap Giant Branch 837 Male Road, Wind Gap, PA, 18091
	Jun - 2	Wheat Road Branch 464 Wheat Road, Vineland, NJ, 08360
	Jun - 2	Richwood NJ Branch 638 Mullica Hill Road, PO Box 350, Richwood, NJ, 08074
	Jun - 2	Haddonfield Branch 110 Kings Highway East, Haddonfield, NJ, 08033
	Jun - 2	Camp Bowie Branch 4605 Camp Bowie Blvd., Fort Worth, TX, 76107
	Jun - 2	Crestview Branch 6929 Airport Blvd., Suite D196, Austin, TX, 78752
	Jun - 2	Alamo Center Branch 106 S Saint Mary's St., Suite 100, San Antonio, TX, 78205
	Jul - 2	Exton Branch 1436 Pottstown Pike, West Chester, PA, 19380
	Aug - 11	Bowling Green - Kroger 1 Branch 2945 Scottsville Rd., Bowling Green, KY, 42104
	Sep - 22	Fifth Avenue Branch 625 5th Ave S, Naples, FL, 34102
Union Bank	Jan - 31	Cary Branch 1405 Bradford View Drive, Cary, NC, 27519

Closings due to Consolidation: 116

Truist Bank	Feb - 7	Dry Ridge Walmart Branch 20 Ferguson Boulevard, Dry Ridge, KY, 41035 <i>(Consolidated into: 12 Taft Highway, Dry Ridge, KY, 41035)</i>
	Apr - 24	Linden & Macada Branch 2943 Linden Street, Bethlehem, PA, 18018 <i>(Consolidated into: 2515 Easton Avenue, Bethlehem, PA, 18017)</i>
	Jun - 2	North Atherton Branch 1300 North Atherton Street, State College, PA, 16803 <i>(Consolidated into: 1705 North Atherton Street, State College, PA, 16803)</i>

Bank

Date

Branch

Closings due to Consolidation: 116 (Contd.)

Truist Bank	Jun - 2	One Penn Center Branch 1617 John F. Kennedy Boulevard, Philadelphia, PA, 19103 <i>(Consolidated into: 1635 Market Street, Philadelphia, PA, 19103)</i>
	Jun - 2	Philadelphia Market Street Branch 2040 Market Street, Philadelphia, PA, 19103 <i>(Consolidated into: 1845 Walnut Street, Suite 125, Philadelphia, PA, 19103)</i>
	Jun - 2	Coplay Giant Branch 202 Chestnut Street, Coplay, PA, 18037 <i>(Consolidated into: 1862 Main Street, Northampton, PA, 18067)</i>
	Jun - 2	Downtown Bethlehem PA Branch 44 East Broad Street, Bethlehem, PA, 18018 <i>(Consolidated into: 920 West Broad Street, Bethlehem, PA, 18018)</i>
	Jun - 2	Nazareth Giant Branch 859 Nazareth Pike, Nazareth, PA, 18064 <i>(Consolidated into: 33 South Broad Street, Nazareth, PA, 18064)</i>
	Jun - 2	Frisco Wade Branch 6021 Preston Rd., Frisco, TX, 75034 <i>(Consolidated into: 5125 Preston Road, Frisco, TX, 75034)</i>
	Jun - 2	Greenway Branch 3404 Richmond Avenue, Houston, TX, 77046 <i>(Consolidated into: 3730 Kirby Dr., Suite 100, Houston, TX, 77098)</i>
	Jun - 2	Lafayette Branch 700 Lafayette Ave., Moundsville, WV, 26041 <i>(Consolidated into: 414 Jefferson Ave., Moundsville, WV, 26041)</i>
	Jun - 16	Metro Center Office 601 13th St. NW, Washington, DC, 20005 <i>(Consolidated into: 1099 New York Ave. Nw, Suite 100, Washington, DC, 20001)</i>
	Dec - 8	Capital Hill Office 317 Pennsylvania Ave., SE, Washington, DC, 20003 <i>(Consolidated into: 300 Pennsylvania Ave Se, Washington, DC, 20003)</i>
	Dec - 8	1275 K Street Branch 1275 K St Nw, Washington, DC, 20005 <i>(Consolidated into: 1099 New York Ave. Nw, Suite 100, Washington, DC, 20001)</i>
	Dec - 8	Woodley Park Branch 1800 Columbia Rd Nw, Washington, DC, 20009 <i>(Consolidated into: 1801 Adams Mill Rd., Washington, DC, 20009)</i>
	Dec - 8	Bradenton SR 64 Office 11007 Arcade Place, Bradenton, FL, 34211 <i>(Consolidated into: 1605 Lakewood Ranch Blvd, Bradenton, FL, 34211)</i>
	Dec - 8	Cape Coral Parkway Branch 1621 Cape Coral Pkwy. W, Cape Coral, FL, 33914 <i>(Consolidated into: 1533 Cape Coral Pkwy W, Cape Coral, FL, 33914)</i>

Bank

Date

Branch

Closings due to Consolidation: 116 (Contd.)

Truist Bank	Dec - 8	Causeway Branch 450 E Eau Gallie Blvd., Indian Harbor Beach, FL, 32937 <i>(Consolidated into: 314 E Eau Gallie Blvd, Indian Harbour Beach, FL, 32937)</i>
	Dec - 8	Coral Gables Branch 2000 Ponce De Leon Blvd., Coral Gables, FL, 33134 <i>(Consolidated into: 201 Alhambra Cir, Coral Gables, FL, 33134)</i>
	Dec - 8	Tampa Branch 400 N Tampa St., Suite 130, Tampa, FL, 33602 <i>(Consolidated into: 401 E Jackson St, Tampa, FL, 33602)</i>
	Dec - 8	East Doral Branch 8705 NW 35th Ln., Doral, FL, 33172 <i>(Consolidated into: 8699 Nw 36Th St, Doral, FL, 33166)</i>
	Dec - 8	Golden Triangle Branch 2300 E Burleigh Blvd., Eustis, FL, 32726 <i>(Consolidated into: 15375 Us Highway 441, Eustis, FL, 32726)</i>
	Dec - 8	Homestead Branch 3055 NE 8th St., Homestead, FL, 33033 <i>(Consolidated into: 2952 Ne 8Th St, Homestead, FL, 33033)</i>
	Dec - 8	Jacaranda Branch 160 Pointe Loop Dr., Venice, FL, 34293 <i>(Consolidated into: 4101 S Tamiami Trail, Venice, FL, 34293)</i>
	Dec - 8	Key Biscayne Branch 600 Crandon Blvd., Key Biscayne, FL, 33149 <i>(Consolidated into: 520 Crandon Blvd, Key Biscayne, FL, 33149)</i>
	Dec - 8	Longwood West Branch 2127 W State Rd. 434, Longwood, FL, 32779 <i>(Consolidated into: 1198 Commerce Park Dr, Altamonte Springs, FL, 32714)</i>
	Dec - 8	Northeast Branch 182 37th Ave. N, St. Petersburg, FL, 33704 <i>(Consolidated into: 301 38Th Ave N, St Petersburg, FL, 33704)</i>
	Dec - 8	Ormond Branch 193 E Granada Blvd., Ormond Beach, FL, 32176 <i>(Consolidated into: 113 E Granada Blvd, Ormond Beach, FL, 32176)</i>
	Dec - 8	Peeblebrooke Branch 15285 Collier Blvd., Naples, FL, 34119 <i>(Consolidated into: 15225 Collier Blvd, Naples, FL, 34119)</i>
	Dec - 8	Port Orange Branch 900 Village Trail, Port Orange, FL, 32127 <i>(Consolidated into: 3865 S Nova Rd, Port Orange, FL, 32127)</i>
	Dec - 8	St. Lucie West Barnch 1352 SW St. Lucie West Blvd., Port Saint Lucie, FL, 34986 <i>(Consolidated into: 1301 Nw Saint Lucie West Blvd, Port St Lucie, FL, 34986)</i>

Bank

Date

Branch

Closings due to Consolidation: 116 (Contd.)

Truist Bank	Dec - 8	Seffner Branch 1707 S Parsons Ave., Seffner, FL, 33584 <i>(Consolidated into: 701 W Dr Martin Luther King Jr Blvd, Seffner, FL, 33584)</i>
	Dec - 8	South Beach Branch 1691 Michigan Ave., Suite 100, Miami Beach, FL, 33139 <i>(Consolidated into: 1220 17Th Street, Suite 104, Miami Beach, FL, 33139)</i>
	Dec - 8	South Leesburg Branch 27417 US Hwy. 27, Leesburg, FL, 34748 <i>(Consolidated into: 4525 County Road 48, Okahumpka, FL, 34762)</i>
	Dec - 8	CR466 - The Villages Branch 3340 Wedgewood Lane, The Villages, FL, 32162 <i>(Consolidated into: 2365 Parr Dr, The Villages, FL, 32162)</i>
	Dec - 8	Bradenton City Center Branch 1001 Third Ave W, Bradenton, FL, 34205 <i>(Consolidated into: 921 Manatee Avenue West, Bradenton, FL, 34205)</i>
	Dec - 8	Brandon Boulevard Branch 403 W Brandon Blvd, Brandon, FL, 33511 <i>(Consolidated into: 655 W Brandon Blvd., Brandon, FL, 33511)</i>
	Dec - 8	Coralwood Mall Branch 2139 Del Prado Blvd, Cape Coral, FL, 33990 <i>(Consolidated into: 2223 Del Prado Blvd. S, Cape Coral, FL, 33990)</i>
	Dec - 8	Curtiss Parkway Branch 101 Curtiss Pkwy, Miami Springs, FL, 33166 <i>(Consolidated into: 69 Westward Dr., Miami Springs, FL, 33166)</i>
	Dec - 8	Downtown St. Petersburg Branch 300 1st Ave S, St Petersburg, FL, 33701 <i>(Consolidated into: 360 Central Ave., Suite 150, St. Petersburg, FL, 33701)</i>
	Dec - 8	Hancock Commons Branch 2615 E Highway 50, Clermont, FL, 34711 <i>(Consolidated into: 2665 E Hwy. 50, Clermont, FL, 34711)</i>
	Dec - 8	Indian Rocks Branch 14040 Walsingham Rd, Largo, FL, 33774 <i>(Consolidated into: 14141 Walsingham Rd., Largo, FL, 33774)</i>
	Dec - 8	Martin Downs Center Branch 2846 Sw Town Center Way, Palm City, FL, 34990 <i>(Consolidated into: 2921 Sw High Meadows Ave., Palm City, FL, 34990)</i>
	Dec - 8	Moss Park Branch 10536 Moss Park Rd, Orlando, FL, 32832 <i>(Consolidated into: 10745 Narcoossee Road, Orlando, FL, 32832)</i>
	Dec - 8	Naples Boulevard Branch 5795 Airport Pulling Rd N, Naples, FL, 34109 <i>(Consolidated into: 5475 Airport Pulling Rd., Naples, FL, 34109)</i>

Bank

Date

Branch

Closings due to Consolidation: 116 (Contd.)

Truist Bank	Dec - 8	North Lakeland Branch 1075 Carpenters Way, Lakeland, FL, 33809 <i>(Consolidated into: 4420 Us Hwy. 98 N, Lakeland, FL, 33809)</i>
	Dec - 8	Seminole Branch 7405 Seminole Blvd, Seminole, FL, 33772 <i>(Consolidated into: 7600 Seminole Blvd., Seminole, FL, 33772)</i>
	Dec - 8	Tallahassee Jefferson Street Branch 215 S Monroe St, Tallahassee, FL, 32301 <i>(Consolidated into: 123 S Monroe St., Tallahassee, FL, 32301)</i>
	Dec - 8	West St. Cloud Branch 4290 13th St, Saint Cloud, FL, 34769 <i>(Consolidated into: 4291 13Th St., St. Cloud, FL, 34769)</i>
	Dec - 8	Columbus GA Main Branch 1234 First Avenue, Columbus, GA, 31901 <i>(Consolidated into: 1246 1St Ave, Columbus, GA, 31901)</i>
	Dec - 8	Douglas-Main Branch 210 N Peterson Ave., Douglas, GA, 31533 <i>(Consolidated into: 201 S Peterson Ave, Douglas, GA, 31533)</i>
	Dec - 8	Dacula-Hamilton Mill Office 3485 Braselton Hwy., Dacula, GA, 30019 <i>(Consolidated into: 3480 Braselton Hwy, Dacula, GA, 30019)</i>
	Dec - 8	Savannah Main Branch 7 E Congress St., Savannah, GA, 31401 <i>(Consolidated into: 33 Bull St, Savannah, GA, 31401)</i>
	Dec - 8	Peachtree Center Office 230 Peachtree St. NW, Atlanta, GA, 30303 <i>(Consolidated into: 241 Peachtree St Ne, Atlanta, GA, 30303)</i>
	Dec - 8	Sandy Springs Office 6343 Roswell Rd. NE, Atlanta, GA, 30328 <i>(Consolidated into: 6240 Roswell Rd, Atlanta, GA, 30328)</i>
	Dec - 8	Timothy Road Branch 2065 Timothy Rd., Athens, GA, 30606 <i>(Consolidated into: 3445 Atlanta Hwy, Athens, GA, 30606)</i>
	Dec - 8	Whitesville Main Branch 6100 Whitesville Rd., Columbus, GA, 31904 <i>(Consolidated into: 1645 Bradley Park Dr, Columbus, GA, 31904)</i>
	Dec - 8	Dawsonville Branch 24 Dawson Village Way S, Dawsonville, GA, 30534 <i>(Consolidated into: 136 Hwy. 400 S, Dawsonville, GA, 30534)</i>
	Dec - 8	Friendship Road Branch 4890 Golden Pkwy, Buford, GA, 30518 <i>(Consolidated into: 4920 Lanier Islands Pkwy., Buford, GA, 30518)</i>

Bank

Date

Branch

Closings due to Consolidation: 116 (Contd.)

Truist Bank	Dec - 8	Mall Branch 330 Mall Blvd, Savannah, GA, 31406 <i>(Consolidated into: 326 Mall Blvd., Savannah, GA, 31406)</i>
	Dec - 8	Roswell Road Branch 3700 Roswell Rd Ne, Atlanta, GA, 30342 <i>(Consolidated into: 3754 Roswell Rd. Ne, Atlanta, GA, 30342)</i>
	Dec - 8	West Cobb II Branch 2600 Dallas Hwy Sw, Marietta, GA, 30064 <i>(Consolidated into: 2480 Dallas Hwy. Sw, Marietta, GA, 30064)</i>
	Dec - 8	Crown Point Office 1710 Sardis Rd. N, Charlotte, NC, 28270 <i>(Consolidated into: 1935 Galleria Blvd, Charlotte, NC, 28270)</i>
	Dec - 8	Graham Main Office 220 S Main St., Graham, NC, 27253 <i>(Consolidated into: 236 S Main St, Graham, NC, 27253)</i>
	Dec - 8	Mallard Creek Office 8011 Mallard Creek Rd., Charlotte, NC, 28262 <i>(Consolidated into: 8121 Mallard Creek Rd, Charlotte, NC, 28262)</i>
	Dec - 8	Battleground Branch 3227 Battleground Ave, Greensboro, NC, 27408 <i>(Consolidated into: 3307 Battleground Ave., Greensboro, NC, 27410)</i>
	Dec - 8	Beaver Creek Branch 1200 Beaver Creek Commons Dr, Apex, NC, 27502 <i>(Consolidated into: 1130 Beaver Creek Commons Dr., Apex, NC, 27502)</i>
	Dec - 8	Blackeney Village Branch 9836 Rea Rd, Charlotte, NC, 28277 <i>(Consolidated into: 10009 Rea Rd., Charlotte, NC, 28277)</i>
	Dec - 8	Downtown Raleigh Branch 411 Fayetteville St, Raleigh, NC, 27601 <i>(Consolidated into: 434 Fayetteville St., Raleigh, NC, 27601)</i>
	Dec - 8	Kildaire Farm Road Branch 910 Kildaire Farm Rd, Cary, NC, 27511 <i>(Consolidated into: 924 Kildaire Farm Rd., Flr 2, Cary, NC, 27511)</i>
	Dec - 8	Marshville East Main Street Branch 103 E Main St, Marshville, NC, 28103 <i>(Consolidated into: 6609 E Marshville Blvd., Marshville, NC, 28103)</i>
	Dec - 8	Morgantown Central Branch 300 N Green St, Morganton, NC, 28655 <i>(Consolidated into: 105 Avery Ave., Morganton, NC, 28655)</i>
	Dec - 8	Mulberry Street Branch 110 Mulberry St Sw, Lenoir, NC, 28645 <i>(Consolidated into: 201 Mulberry St. Sw, Lenoir, NC, 28645)</i>

Bank

Date

Branch

Closings due to Consolidation: 116 (Contd.)

Truist Bank	Dec - 8	Spartanburg Hillcrest Branch 1585 East Main Street, Spartanburg, SC, 29307 <i>(Consolidated into: 1742 E Main St, Spartanburg, SC, 29307)</i>
	Dec - 8	Chattanooga Main Office 721 Broad St., Chattanooga, TN, 37402 <i>(Consolidated into: 736 Market St, Chattanooga, TN, 37402)</i>
	Dec - 8	Downtown Knoxville Branch 625 S Gay St, Suite 100, Knoxville, TN, 37902 <i>(Consolidated into: 900 S Gay St. #S, Knoxville, TN, 37902)</i>
	Dec - 8	Kingsport Financial Center Branch 2060 Fort Henry Dr, Kingsport, TN, 37664 <i>(Consolidated into: 1776 Fort Henry Dr., Kingsport, TN, 37664)</i>
	Dec - 8	Barracks Road Branch 2149 Barracks Rd., Charlottesville, VA, 22903 <i>(Consolidated into: 1201 Emmet St N, Charlottesville, VA, 22903)</i>
	Dec - 8	Bland Street Office 7000 Bland St., Springfield, VA, 22150 <i>(Consolidated into: 7205 Commerce St, Springfield, VA, 22150)</i>
	Dec - 8	Burke Town Centre Branch 6045 Burke Centre Pkwy., Suite A, Burke, VA, 22015 <i>(Consolidated into: 6052 Burke Commons Rd, Burke, VA, 22015)</i>
	Dec - 8	Fairfax Main Office 4117 Chain Bridge Rd., Fairfax, VA, 22030 <i>(Consolidated into: 4020 University Dr, Fairfax, VA, 22030)</i>
	Dec - 8	Greenbriar Branch 13045 Lee Jackson Memorial Hwy., Fairfax, VA, 22033 <i>(Consolidated into: 13049 Lee Jackson Memorial Hwy, Fairfax, VA, 22033)</i>
	Dec - 8	Hershberger Road Office 1620 Hershberger Rd., NW, Roanoke, VA, 24012 <i>(Consolidated into: 1401 Hershberger Rd Nw, Roanoke, VA, 24012)</i>
	Dec - 8	Roanoke Main Office 37 Church Ave. SW, Roanoke, VA, 24011 <i>(Consolidated into: 10 Franklin Rd Se, Roanoke, VA, 24011)</i>
	Dec - 8	Sycamore Square Branch 1366 Sycamore Square, Midlothian, VA, 23113 <i>(Consolidated into: 1348 Sycamore Square, Midlothian, VA, 23113)</i>
	Dec - 8	Vienna East Office 440 Maple Ave. E, Vienna, VA, 22180 <i>(Consolidated into: 515 Maple Ave E, Vienna, VA, 22180)</i>
	Dec - 8	West Springfield Office 8432 Old Keene Mill Rd., Springfield, VA, 22152 <i>(Consolidated into: 6216 Rolling Rd, Springfield, VA, 22152)</i>

Bank

Date

Branch

Closings due to Consolidation: 116 (Contd.)

Truist Bank	Dec - 8	460 East Branch 3565 Orange Ave Ne, Roanoke, VA, 24012 <i>(Consolidated into: 3458 Orange Ave. Ne, Roanoke, VA, 24012)</i>
	Dec - 8	Arlington Gateway Branch 901 N Glebe Rd, Arlington, VA, 22203 <i>(Consolidated into: 920 N Taylor St., Arlington, VA, 22203)</i>
	Dec - 8	Bermuda Square Branch 12551 Jefferson Davis Hwy, Chester, VA, 23831 <i>(Consolidated into: 12840 Jefferson Davis Hwy., Chester, VA, 23831)</i>
	Dec - 8	Chancellor Branch 3557 Plank Rd, Fredericksburg, VA, 22407 <i>(Consolidated into: 3600 Plank Rd., Fredericksburg, VA, 22407)</i>
	Dec - 8	Courthouse Corner Branch 2121 15th St N, Arlington, VA, 22201 <i>(Consolidated into: 2200 Wilson Blvd., Arlington, VA, 22201)</i>
	Dec - 8	Fox Mill Centre Branch 6723 Fox Centre Pkwy, Gloucester, VA, 23061 <i>(Consolidated into: 7171 George Washington Memorial Hwy., Gloucester, VA, 23061)</i>
	Dec - 8	Grafton II Branch 5208 George Washington Memorial Hwy, Grafton, VA, 23692 <i>(Consolidated into: 5340 George Washington Memorial Hwy., Grafton, VA, 23692)</i>
	Dec - 8	Great Bridge South Branch 320 Battlefield Blvd S, Chesapeake, VA, 23322 <i>(Consolidated into: 238 S Battlefield Blvd., Chesapeake, VA, 23322)</i>
	Dec - 8	Kingsmill North Branch 496 McLaws Circle, Williamsburg, VA, 23185 <i>(Consolidated into: 100 Mclaws Circle, Williamsburg, VA, 23185)</i>
	Dec - 8	Lake Ridge Branch 12417 Dillingham Sq, Woodbridge, VA, 22192 <i>(Consolidated into: 12435 Dillingham Sq., Woodbridge, VA, 22192)</i>
	Dec - 8	Lee-Old Dominion Branch 4710 Lee Hwy, Arlington, VA, 22207 <i>(Consolidated into: 4707 Lee Hwy., Arlington, VA, 22207)</i>
	Dec - 8	Oliver's Corner Branch 9912 Georgetown Pike, Great Falls, VA, 22066 <i>(Consolidated into: 9915 Georgetown Pike, Great Falls, VA, 22066)</i>
	Dec - 8	Pacific Avenue and 34th Branch 3330 Pacific Ave, Virginia Beach, VA, 23451 <i>(Consolidated into: 3450 Pacific Ave., Virginia Beach, VA, 23451)</i>

Bank

Date

Branch

Closings due to Consolidation: 116 (Contd.)

Truist Bank	Dec - 8	Park and High Street Branch 402 Park St, Charlottesville, VA, 22902 <i>(Consolidated into: 305 E Jefferson St., Charlottesville, VA, 22902)</i>
	Dec - 8	Pembroke Branch 4550 Virginia Beach Blvd, Virginia Beach, VA, 23462 <i>(Consolidated into: 4592 Virginia Beach Blvd., Virginia Beach, VA, 23462)</i>
	Dec - 8	Rose Hill Drive Branch 6050 Rose Hill Dr, Suite 101, Alexandria, VA, 22310 <i>(Consolidated into: 5203 Franconia Rd., Alexandria, VA, 22310)</i>
	Dec - 8	South Arlington Branch 3108 Columbia Pike, Arlington, VA, 22204 <i>(Consolidated into: 1100 S Walter Reed Dr., Arlington, VA, 22204)</i>
	Dec - 8	South Lakes II Branch 11180 South Lakes Dr, Reston, VA, 20191 <i>(Consolidated into: 11100 S Lakes Dr., Reston, VA, 20191)</i>
	Dec - 8	West Beverley Branch 2-14 W Beverley St, Staunton, VA, 24401 <i>(Consolidated into: 125 N. Central Ave., Staunton, VA, 24401)</i>
	Dec - 8	West Salem Branch 1395 W Main St, Salem, VA, 24153 <i>(Consolidated into: 1425 W. Main St., Salem, VA, 24153)</i>
	Dec - 8	B&O Branch 2 N Charles St., Baltimore, MD, 21201 <i>(Consolidated into: 120 E Baltimore St, Baltimore, MD, 21202)</i>
	Dec - 8	Baltimore Harbor Office 200 E Pratt St., Suite 2051, Baltimore, MD, 21202 <i>(Consolidated into: 120 E Baltimore St, Baltimore, MD, 21202)</i>
	Dec - 8	Promenade Office 9812 Falls Rd., Potomac, MD, 20854 <i>(Consolidated into: 9812 Falls Rd, Potomac, MD, 20854)</i>
	Dec - 8	Prince Frederick Branch 571 N Solomons Island Rd., Prince Frederick, MD, 20678 <i>(Consolidated into: 597 Solomons Island Rd N, Prince Frederick, MD, 20678)</i>
	Dec - 8	Towson Branch 600 Washington Ave., Towson, MD, 21204 <i>(Consolidated into: 627 York Rd, Towson, MD, 21204)</i>
	Dec - 8	Dunkirk North Branch 10500 Southern Maryland Blvd, Dunkirk, MD, 20754 <i>(Consolidated into: 10264 Southern Maryland Blvd., Dunkirk, MD, 20754)</i>
	Dec - 8	Mount Airy Safeway Branch 337 E Ridgeville Blvd, Mount Airy, MD, 21771 <i>(Consolidated into: 443 E. Ridgeville Blvd., Mount Airy, MD, 21771)</i>

Bank

Date

Branch

Closings due to Consolidation: 116 (Contd.)

Truist Bank	Dec - 8	Penn Mar Branch 3550 Donnell Dr, Forestville, MD, 20747 <i>(Consolidated into: 3448 Donnell Dr., Forestville, MD, 20747)</i>
	Dec - 8	North Coral Springs West Branch 9501 Wiles Rd, Coral Springs, FL, 33076 <i>(Consolidated into: 4695 N University Dr., Coral Springs, FL, 33067)</i>

Closings due to Purchase & Assumption (From State Bank to Other State's Bank): 30

Truist Bank <i>(Survivor - First Horizon Bank)</i>	Jul - 17	Winston Salem Medical Park Branch 2006 S Hawthorne Rd, Winston Salem, NC, 27103
	Jul - 17	Mocksville Yadkinville Road Branch 880 Yadkinville Rd, Mocksville, NC, 27028
	Jul - 17	Yadkinville State Street Branch 200 S State St, Yadkinville, NC, 27055
	Jul - 17	Reynolda Road II Branch 2801 Reynolda Rd, Winston Salem, NC, 27106
	Jul - 17	Hillsdale Branch 5361 Us Highway 158, Advance, NC, 27006
	Jul - 17	Walkertown Main Branch 2820 Old Hollow Rd, Walkertown, NC, 27051
	Jul - 17	First Stratford Branch 101 South Stratford Rd, Winston Salem, NC, 27104
	Jul - 17	Kernersville Branch 1000 S Main St, Kernersville, NC, 27284
	Jul - 17	Ogburn Station Branch 4306 N Liberty St, Winston Salem, NC, 27105
	Jul - 17	South Square II Branch 4235 University Dr, Durham, NC, 27707
	Jul - 17	Triangle Park Branch 2008 E Highway 54, Durham, NC, 27713
	Jul - 17	Croasdaile Branch 1821 Hillandale Rd, Durham, NC, 27705
	Jul - 17	Riverview II Branch 5112 N Roxboro Rd, Durham, NC, 27704
	Jul - 17	Northgate Mall Branch 1516 N Gregson St, Durham, NC, 27701
	Jul - 17	Bethesda Pointe Branch 1611 S Miami Blvd, Durham, NC, 27703

Bank

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Branch

Closings due to Purchase & Assumption (From State Bank to Other State's Bank): 30 (Contd.)

Truist Bank <i>(Survivor - First Horizon Bank)</i>	Jul - 17	University Mall Branch 201 S Estes Dr, Chapel Hill, NC, 27514
	Jul - 17	West Franklin Street Branch 126 W Franklin St, Chapel Hill, NC, 27516
	Jul - 17	Hillsborough Central Branch 260 S Churton St, Hillsborough, NC, 27278
	Jul - 17	Pittsboro II Branch 88 Hillsboro St, Pittsboro, NC, 27312
	Jul - 17	South Madison Boulevard Branch 207 S Madison Blvd, Roxboro, NC, 27573
	Jul - 17	Smith Mountain Lake Branch 13264 Booker T Washington Hwy, Hardy, VA, 24101
	Jul - 17	Main & Court Branch 260 S Main St, Rocky Mount, VA, 24151
	Jul - 17	Collinsville II Branch 3000 Virginia Ave, Collinsville, VA, 24078
	Jul - 17	Village of Martinsville Branch 250 Commonwealth Blvd W, Martinsville, VA, 24112
	Jul - 17	Patrick County Branch 114 W Blue Ridge St, Stuart, VA, 24171
	Jul - 17	Onancock Branch 62 Market St, Onancock, VA, 23417
	Jul - 17	Cheriton Branch 21263 Lankford Hwy, Cape Charles, VA, 23310
	Jul - 17	South Boston II Branch 410 Main St, South Boston, VA, 24592
	Jul - 17	Jesup Branch 175 S Macon St, Jesup, GA, 31545
	Jul - 17	Dahlonega Main Branch 111 S Chestatee St, Dahlonega, GA, 30533

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

First-Citizens Bank & Trust Company <i>(Survivor - Select Bank & Trust Company)</i>	Apr - 17	Franklin-Holly Springs Branch 30 Hyatt Rd, Franklin, NC, 28734
	Apr - 17	Sylva Branch 498 E Main St., Sylva, NC, 28779

Bank

Date

Branch

Openings due to De Novo: 26 (Contd.)

New Republic Bank	Nov - 17	Burlington Branch 166 Huffman Mill Road, Burlington, NC, 27215
Peoples Bank	Aug - 20	Raleigh Branch 4000 Westchase Blvd., Raleigh, NC, 27607
Providence Bank	Dec - 8	Raleigh Branch 100 E. Six Forks Road, Raleigh, NC, 27609
Select Bank & Trust Company	Feb - 20	Cornelius Branch 18825 W. Catawba Avenue, Cornelius, NC, 28031
Southern Bank and Trust Company	Jun - 29	Elizabeth City Branch 1875 West City Drive, Elizabeth City, NC, 27909
The Fidelity Bank	Mar - 2	Asheboro Branch 106 E Taft Avenue, Asheboro, NC, 27203
Triad Business Bank	Mar - 16	Main Office 1501 Highwoods Boulevard, Suite 103, Greensboro, NC, 27410
	Mar - 16	Winston-Salem Branch 751 West Fourth Street, Winston-Salem, NC, 27101
	Mar - 16	High Point Branch 2485 Penny Road, High Point, NC, 27265
Truist Bank	Jun - 22	Madison Yards Branch 965 Memorial Dr SE, Atlanta, GA, 30316
	Nov - 2	Hamlin Branch 15967 New Independence Pkwy, Winter Garden, FL, 34787
Union Bank	Apr - 10	Union Bank Burlington Branch 402-B Alamance Road, Burlington, NC, 27215

Openings due to Merger (From Other State's Bank to State Bank): 3

First-Citizens Bank & Trust Company <i>(Acquired - Gwinnett Community Bank)</i>	Feb - 1	Duluth Branch 2775 Buford Highway, Duluth, GA, 30096
	Feb - 1	Suwanee Branch 3893 Lawrenceville Suwanee Road, Suwanee, GA, 30024
	Feb - 1	Hamilton Mill Branch 2715 Hamilton Mill Road, Buford, GA, 30519

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

Select Bank & Trust Company <i>(Acquired - First-Citizens Bank & Trust Company)</i>	Apr - 17	Franklin Branch 30 Hyatt Rd, Franklin, NC, 28734
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Bank

Date

Branch

Openings due to Purchase & Assumption (From State Bank to State Bank): 3 (Contd.)

Select Bank & Trust Company <i>(Acquired - First-Citizens Bank & Trust Company)</i>	Apr - 17	Sylva Branch 498 E Main St., Sylva, NC, 28779
	Apr - 17	Highlands Branch 473 Carolina Way, Highlands, NC, 28741

Other Changes due to Name Change: 1

New Republic Bank	Nov - 17	Main Office 420 Becker Drive, Roanoke Rapids, NC, 27870
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<u>Bank</u>	<u>Date</u>	<u>Branch</u>
Relocation :10		
Truist Bank	Jan - 31	17th and Alton Road Branch 1220 17th Street, Suite 104, Miami Beach, FL 33139 <i>Previously: 1665 Alton Rd, Miami Beach, FL 33139</i>
Tarboro Savings Bank, SSB	Mar - 9	Main Office 501 N. Main Street, Tarboro, NC 27886 <i>Previously: 2100 Main Street, Tarboro, NC 27886</i>
Truist Bank	Jun - 25	West Peachtree Branch 740 W Peachtree St NW, Ste 101, Atlanta, GA 30308 <i>Previously: 760 W Peachtree St NW, Ste 100, Atlanta, GA 30308</i>
Truist Bank	Aug - 6	Kenwood Branch 5272 River Road, Suite 101, Bethesda, MD 20816 <i>Previously: 5272 River Rd, 7th Floor, Bethesda, MD 20816</i>
Truist Bank	Aug - 6	Wilson Main Office 200 Pine Street W, Wilson, NC 27893 <i>Previously: 223 Nash St. W, Flr. 1, Wilson, NC 27893</i>
Truist Bank	Aug - 25	Poquoson Branch 476 Wythe Creek Road, Sute 476-C, Poquoson, VA 23662 <i>Previously: 452 Wythe Creek Rd., Poquoson, VA 23662</i>
Truist Bank	Sep - 1	Frederick Main Branch 5280 Corporate Dr, Frederick, MD 21703 <i>Previously: 7200 Bank Ct., Frederick, MD 21703</i>
Truist Bank	Sep - 22	Coastland Center Branch 2092 9th Street N, Naples, FL 34102 <i>Previously: 3201 Tamiami Trail N, Naples, FL 34103</i>
Truist Bank	Nov - 5	Montgomery Village Branch 19130 Montgomery Village Ave, Montgomery Village, MD 20886 <i>Previously: 19134 Montgomery Village Ave, Montgomery Village, MD 20886</i>
Truist Bank	Nov - 19	Martinsville Main Branch 238 E Church St, Martinsville, VA 24112 <i>Previously: 1 Ellsworth St., Martinsville, VA 24112</i>