

NORTH CAROLINA COMMISSIONER OF BANKS

Annual Report



2021

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

Katherine M.R. Bosken
Commissioner of Banks





State of North Carolina

OFFICE OF THE COMMISSIONER OF BANKS

Roy Cooper
GOVERNOR

Katherine M.R. Bosken
Commissioner of Banks

To The Honorable Roy Cooper, Governor of North Carolina:

I hereby respectfully submit the 2021 Annual Report of the Commissioner of Banks. The report provides financial information for the calendar year ended December 31, 2021, regarding North Carolina state-chartered commercial banks, savings banks, and non-depository trust companies under the supervision of the Office of the Commissioner of Banks.

Overall, the news has been good for North Carolina's state-chartered banks and savings institutions since year-end 2020. Many of our banks have experienced significant deposit growth over the last year, which allowed for growth in loans and investments. The growth in investment securities has led to on-balance sheet liquidity, as a percent of total assets, growing from 30.9% at year-end 2020 to 39.02% as of year-end 2021, on an equal-weighted average basis.

Asset quality continued to improve from year-end 2020, with Noncurrent Loans and Leases declining from \$4.2bn to \$3.7bn in 2021. Banks' aggregate Other Real Estate Owned, an asset comprised mostly of foreclosed real estate, also declined 22.38% over the same period. Total aggregate assets grew 7% in 2021, by \$42.5 billion.

The majority of North Carolina's state-chartered institutions were profitable for the year. In 2021, net income to average total assets increased from 0.53% at year-end 2020 to 0.83% at year-end 2021. While the net interest margins declined in 2021, the increase in net income was largely due to reduced provision expenses for loan losses. All state-chartered banks closed 2021 well-capitalized, and banks in North Carolina remain important contributors to the communities and markets they serve.

The Office of the Commissioner of Banks remains committed to and focused on ensuring that all institutions under its supervision operate in a safe and sound manner.

Detailed information on the entities covered in this report can be found in the Bank Directory or the State Trust Companies Sections of this report. As a convenience to the public, this report is also available on the Commissioner of Banks' website at <http://www.nccob.gov>.

Respectfully submitted,

Katherine M.R. Bosken

Katherine M.R. Bosken
Commissioner of Banks

Table of Contents

| | |
|---------------------------------------|----|
| Aggregate Data..... | 1 |
| Bank Directory..... | 3 |
| State Trust Companies..... | 16 |
| Bank Charter and Office Activity..... | 18 |
| Legislative Summary..... | 46 |

NC State-Chartered Banks Aggregate Report of Condition

| ASSETS* | <u>2021</u> | <u>2020</u> | <u>2019</u> | <u>2018</u> | <u>2017</u> | <u>2016</u> |
|--|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| Cash and due from depository institutions | 33,625 | 26,676 | 22,240 | 7,021 | 6,486 | 9,031 |
| Securities | 177,954 | 137,694 | 86,789 | 56,809 | 58,388 | 58,480 |
| Federal funds sold and resell agreements | 270 | 155 | 273 | 29 | 50 | 63 |
| Total loans and leases | 351,381 | 362,125 | 354,632 | 191,342 | 185,105 | 203,456 |
| Less: loan loss allowance | 4,150 | 5,474 | 1,709 | 1,709 | 1,639 | 1,794 |
| Trading account assets | 4,413 | 5,547 | 5,302 | 152 | 579 | 627 |
| Net fixed assets including capital leases | 6,430 | 6,724 | 6,945 | 3,853 | 3,669 | 4,235 |
| Other real estate owned | 111 | 143 | 177 | 140 | 166 | 333 |
| Intangible assets | 32,551 | 29,771 | 30,344 | 12,201 | 11,814 | 12,706 |
| All other assets | 28,762 | 25,508 | 26,658 | 14,343 | 15,283 | 15,782 |
| Total assets | 631,347 | 588,869 | 531,651 | 284,181 | 279,901 | 302,919 |
| LIABILITIES AND CAPITAL* | <u>2021</u> | <u>2020</u> | <u>2019</u> | <u>2018</u> | <u>2017</u> | <u>2016</u> |
| Total deposits | 518,737 | 472,230 | 407,260 | 223,648 | 217,171 | 240,367 |
| Federal funds and repurchase agreements | 697 | 958 | 1,098 | 672 | 2,405 | 1,687 |
| All other interest-bearing liabilities | 17,635 | 24,099 | 35,690 | 17,233 | 17,597 | 14,026 |
| All other liabilities | 19,765 | 17,237 | 15,867 | 7,756 | 8,322 | 8,627 |
| Equity capital | 74,512 | 74,345 | 71,736 | 34,872 | 34,406 | 38,212 |
| Total liabilities, preferred stock, and equity | 631,347 | 588,869 | 531,651 | 284,181 | 279,901 | 302,919 |

NC State-Chartered Banks Aggregate Report of Income

| INCOME STATEMENT* | <u>2021</u> | <u>2020</u> | <u>2019</u> | <u>2018</u> | <u>2017</u> | <u>2016</u> |
|--|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| Total tax-exempt interest income | 372 | 386 | 202 | 196 | 293 | 323 |
| Total taxable interest income | 15,330 | 17,104 | 11,068 | 9,636 | 8,552 | 9,024 |
| Total noninterest income | 8,366 | 7,787 | 5,590 | 5,214 | 5,422 | 4,980 |
| Total interest expense | 642 | 1,651 | 1,998 | 1,336 | 780 | 809 |
| Total noninterest expense | 16,266 | 15,842 | 9,190 | 8,335 | 8,944 | 8,848 |
| Provision for loan and lease losses | (926) | 2,253 | 395 | 363 | 268 | 362 |
| Realized gains (losses) on securities | 35 | 482 | (107) | 1 | (3) | 69 |
| Applicable income taxes | 1,601 | 1,095 | 1,021 | 976 | 1,245 | 1,335 |
| Net extraordinary gains (losses) | 101 | 31 | 16 | (23) | (21) | (17) |
| Net income (loss) | 6,621 | 4,949 | 4,165 | 4,014 | 3,006 | 3,025 |
| | | | | | | |
| OTHER DATA | <u>2021</u> | <u>2020</u> | <u>2019</u> | <u>2018</u> | <u>2017</u> | <u>2016</u> |
| Number of institutions reporting | 37 | 40 | 38 | 38 | 42 | 52 |
| Number of unprofitable institutions | 3 | 5 | 5 | 2 | 3 | 1 |
| Noncurrent loans and leases | 3,732 | 4,166 | 4,201 | 1,470 | 1,575 | 1,859 |
| Restructured loans and leases | 1,159 | 1,132 | 731 | 887 | 834 | 1,041 |
| | | | | | | |
| AVERAGE RATIOS*** | <u>2021</u> | <u>2020</u> | <u>2019</u> | <u>2018</u> | <u>2017</u> | <u>2016</u> |
| Equity capital to total assets | 11.95 | 12.53 | 14.63 | 12.63 | 12.64 | 11.99 |
| Delinquency ratio | 1.14 | 0.95 | 1.35 | 1.58 | 1.61 | 1.89 |
| Liquidity ratio | 39.02 | 30.90 | 26.30 | 23.72 | 24.62 | 23.77 |
| Yield on average earning assets (TE**) | 3.53 | 3.88 | 4.64 | 4.53 | 4.17 | 4.18 |
| Cost of funds | 0.40 | 0.77 | 1.10 | 0.81 | 0.61 | 0.59 |
| Net interest margin (TE**) | 3.23 | 3.29 | 3.80 | 3.90 | 3.68 | 3.71 |
| Efficiency ratio | 74.96 | 81.31 | 87.89 | 73.10 | 75.67 | 77.93 |
| Net income to average total assets | 0.83 | 0.53 | 0.63 | 0.89 | 0.67 | 0.66 |

* 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 | \$59,590 |
| Securities | \$15,449 |
| Federal funds sold and resell agreements | \$0 |
| Net loans and leases | \$148,302 |
| Net fixed assets including capital leases | \$3,547 |
| Other real estate owned | \$0 |
| Intangible assets | \$0 |
| Other assets | \$3,370 |
| Total Assets | \$230,258 |

Liabilities and Equity (000)

| | |
|---|------------------|
| Deposits | \$214,436 |
| Federal funds purchased and repurchase agreements | \$0 |
| Other borrowed money | \$0 |
| Other liabilities | \$224 |
| Total liabilities | \$214,660 |
| Total equity | \$15,598 |
| Total liabilities and equity | \$230,258 |
| 2021 Earnings | \$1,618 |

American Bank of the Carolinas

Monroe

William R. Adcock
President and Chief Executive Officer

312 North Charlotte Avenue, 28112
(704) 996-5011

www.abc-nc.com/

Assets (000)

| | |
|--|------------------|
| Cash and balances due from depository institutions | \$18,005 |
| Securities | \$21,020 |
| Federal funds sold and resell agreements | \$7,389 |
| Net loans and leases | \$64,481 |
| Net fixed assets including capital leases | \$473 |
| Other real estate owned | \$0 |
| Intangible assets | \$0 |
| Other assets | \$374 |
| Total Assets | \$111,742 |

Liabilities and Equity (000)

| | |
|---|------------------|
| Deposits | \$93,522 |
| Federal funds purchased and repurchase agreements | \$0 |
| Other borrowed money | \$0 |
| Other liabilities | \$143 |
| Total liabilities | \$93,665 |
| Total equity | \$18,126 |
| Total liabilities and equity | \$111,791 |
| 2021 Earnings | -\$1,098 |

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 | \$86,405 |
| Securities | \$47,335 |
| Federal funds sold and resell agreements | \$0 |
| Net loans and leases | \$424,903 |
| Net fixed assets including capital leases | \$11,047 |
| Other real estate owned | \$0 |
| Intangible assets | \$0 |
| Other assets | \$13,029 |
| Total Assets | \$582,719 |

Liabilities and Equity (000)

| | |
|---|------------------|
| Deposits | \$514,381 |
| Federal funds purchased and repurchase agreements | \$0 |
| Other borrowed money | \$1,594 |
| Other liabilities | \$5,712 |
| Total liabilities | \$521,687 |
| Total equity | \$61,032 |
| Total liabilities and equity | \$582,719 |
| 2021 Earnings | \$8,547 |

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 | \$22,300 |
| Securities | \$7,421 |
| Federal funds sold and resell agreements | \$0 |
| Net loans and leases | \$75,796 |
| Net fixed assets including capital leases | \$2,867 |
| Other real estate owned | \$0 |
| Intangible assets | \$0 |
| Other assets | \$1,515 |
| Total Assets | \$109,899 |

Liabilities and Equity (000)

| | |
|---|------------------|
| Deposits | \$89,636 |
| Federal funds purchased and repurchase agreements | \$0 |
| Other borrowed money | \$0 |
| Other liabilities | \$353 |
| Total liabilities | \$89,989 |
| Total equity | \$19,910 |
| Total liabilities and equity | \$109,899 |
| 2021 Earnings | \$347 |

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 | \$12,886 |
| Securities | \$0 |
| Federal funds sold and resell agreements | \$0 |
| Net loans and leases | \$30,376 |
| Net fixed assets including capital leases | \$188 |
| Other real estate owned | \$0 |
| Intangible assets | \$0 |
| Other assets | \$315 |
| Total Assets | \$43,765 |

Liabilities and Equity (000)

| | |
|---|-----------------|
| Deposits | \$38,247 |
| Federal funds purchased and repurchase agreements | \$0 |
| Other borrowed money | \$0 |
| Other liabilities | \$268 |
| Total liabilities | \$38,515 |
| Total equity | \$5,250 |
| Total liabilities and equity | \$43,765 |
| 2021 Earnings | \$61 |

blueharbor bank

Mooreville

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 | \$64,084 |
| Securities | \$42,974 |
| Federal funds sold and resell agreements | \$2,376 |
| Net loans and leases | \$284,568 |
| Net fixed assets including capital leases | \$9,485 |
| Other real estate owned | \$0 |
| Intangible assets | \$0 |
| Other assets | \$7,300 |
| Total Assets | \$410,787 |

Liabilities and Equity (000)

| | |
|---|------------------|
| Deposits | \$366,732 |
| Federal funds purchased and repurchase agreements | \$0 |
| Other borrowed money | \$0 |
| Other liabilities | \$4,064 |
| Total liabilities | \$370,796 |
| Total equity | \$39,991 |
| Total liabilities and equity | \$410,787 |
| 2021 Earnings | \$4,830 |

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 | \$33,019 |
| Securities | \$16,725 |
| Federal funds sold and resell agreements | \$0 |
| Net loans and leases | \$118,143 |
| Net fixed assets including capital leases | \$1,316 |
| Other real estate owned | \$0 |
| Intangible assets | \$0 |
| Other assets | \$4,875 |
| Total Assets | \$174,078 |

Liabilities and Equity (000)

| | |
|---|------------------|
| Deposits | \$152,562 |
| Federal funds purchased and repurchase agreements | \$0 |
| Other borrowed money | \$0 |
| Other liabilities | \$738 |
| Total liabilities | \$153,300 |
| Total equity | \$20,778 |
| Total liabilities and equity | \$174,078 |
| 2021 Earnings | \$1,398 |

Dogwood State Bank

Raleigh

Steve W. 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 | \$95,107 |
| Securities | \$111,513 |
| Federal funds sold and resell agreements | \$0 |
| Net loans and leases | \$655,711 |
| Net fixed assets including capital leases | \$14,534 |
| Other real estate owned | \$0 |
| Intangible assets | \$9,926 |
| Other assets | \$38,298 |
| Total Assets | \$925,089 |

Liabilities and Equity (000)

| | |
|---|------------------|
| Deposits | \$787,713 |
| Federal funds purchased and repurchase agreements | \$0 |
| Other borrowed money | \$10,723 |
| Other liabilities | \$7,697 |
| Total liabilities | \$806,133 |
| Total equity | \$118,956 |
| Total liabilities and equity | \$925,089 |
| 2021 Earnings | \$4,393 |

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 | \$452,685 |
| Securities | \$0 |
| Federal funds sold and resell agreements | \$0 |
| Net loans and leases | \$467,326 |
| Net fixed assets including capital leases | \$15,582 |
| Other real estate owned | \$1,795 |
| Intangible assets | \$703 |
| Other assets | \$7,331 |
| Total Assets | \$945,422 |

Liabilities and Equity (000)

| | |
|---|------------------|
| Deposits | \$854,153 |
| Federal funds purchased and repurchase agreements | \$0 |
| Other borrowed money | \$0 |
| Other liabilities | \$6,645 |
| Total liabilities | \$860,798 |
| Total equity | \$84,624 |
| Total liabilities and equity | \$945,422 |
| 2021 Earnings | \$8,537 |

First Bank

Southern Pines

Michael G. 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 | \$461,162 |
| Securities | \$3,144,239 |
| Federal funds sold and resell agreements | \$0 |
| Net loans and leases | \$6,002,926 |
| Net fixed assets including capital leases | \$156,804 |
| Other real estate owned | \$3,071 |
| Intangible assets | \$384,877 |
| Other assets | \$357,419 |
| Total Assets | \$10,510,498 |

Liabilities and Equity (000)

| | |
|---|---------------------|
| Deposits | \$9,143,578 |
| Federal funds purchased and repurchase agreements | \$0 |
| Other borrowed money | \$1,974 |
| Other liabilities | \$86,393 |
| Total liabilities | \$9,231,945 |
| Total equity | \$1,278,553 |
| Total liabilities and equity | \$10,510,498 |
| 2021 Earnings | \$100,265 |

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 | \$68,177 |
| Securities | \$136,470 |
| Federal funds sold and resell agreements | \$0 |
| Net loans and leases | \$1,164,669 |
| Net fixed assets including capital leases | \$22,750 |
| Other real estate owned | \$0 |
| Intangible assets | \$1,792 |
| Other assets | \$22,992 |
| Total Assets | \$1,416,850 |

Liabilities and Equity (000)

| | |
|---|--------------------|
| Deposits | \$1,111,130 |
| Federal funds purchased and repurchase agreements | \$0 |
| Other borrowed money | \$120,000 |
| Other liabilities | \$1,777 |
| Total liabilities | \$1,232,907 |
| Total equity | \$183,943 |
| Total liabilities and equity | \$1,416,850 |
| 2021 Earnings | \$17,448 |

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 | \$9,454,855 |
| Securities | \$13,010,872 |
| Federal funds sold and resell agreements | \$0 |
| Net loans and leases | \$32,335,118 |
| Net fixed assets including capital leases | \$1,220,434 |
| Other real estate owned | \$39,323 |
| Intangible assets | \$347,909 |
| Other assets | \$1,807,225 |
| Total Assets | \$58,215,736 |

Liabilities and Equity (000)

| | |
|---|---------------------|
| Deposits | \$51,591,161 |
| Federal funds purchased and repurchase agreements | \$589,101 |
| Other borrowed money | \$648,989 |
| Other liabilities | \$399,135 |
| Total liabilities | \$53,228,386 |
| Total equity | \$4,987,350 |
| Total liabilities and equity | \$58,215,736 |
| 2021 Earnings | \$541,246 |

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 | \$1,690 |
| Securities | \$3 |
| Federal funds sold and resell agreements | \$3,006 |
| Net loans and leases | \$10,700 |
| Net fixed assets including capital leases | \$33 |
| Other real estate owned | \$0 |
| Intangible assets | \$0 |
| Other assets | \$157 |
| Total Assets | \$15,589 |

Liabilities and Equity (000)

| | |
|---|-----------------|
| Deposits | \$13,302 |
| Federal funds purchased and repurchase agreements | \$0 |
| Other borrowed money | \$0 |
| Other liabilities | \$54 |
| Total liabilities | \$13,356 |
| Total equity | \$2,233 |
| Total liabilities and equity | \$15,589 |
| 2021 Earnings | \$100 |

HomeTrust Bank

Asheville

C. Hunter Westbrook
President and Chief Executive Officer

10 Woodfin Street, 28801
(828) 254-8144
htb.com/

Assets (000)

| | |
|--|--------------------|
| Cash and balances due from depository institutions | \$68,700 |
| Securities | \$376,007 |
| Federal funds sold and resell agreements | \$0 |
| Net loans and leases | \$2,767,210 |
| Net fixed assets including capital leases | \$76,691 |
| Other real estate owned | \$45 |
| Intangible assets | \$29,046 |
| Other assets | \$184,918 |
| Total Assets | \$3,502,617 |

Liabilities and Equity (000)

| | |
|---|--------------------|
| Deposits | \$3,004,063 |
| Federal funds purchased and repurchase agreements | \$0 |
| Other borrowed money | \$54,153 |
| Other liabilities | \$54,698 |
| Total liabilities | \$3,112,914 |
| Total equity | \$389,703 |
| Total liabilities and equity | \$3,502,617 |
| 2021 Earnings | \$22,670 |

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 | \$17,106 |
| Securities | \$0 |
| Federal funds sold and resell agreements | \$0 |
| Net loans and leases | \$17,353 |
| Net fixed assets including capital leases | \$140 |
| Other real estate owned | \$35 |
| Intangible assets | \$0 |
| Other assets | \$406 |
| Total Assets | \$35,040 |

Liabilities and Equity (000)

| | |
|---|-----------------|
| Deposits | \$28,086 |
| Federal funds purchased and repurchase agreements | \$0 |
| Other borrowed money | \$0 |
| Other liabilities | \$34 |
| Total liabilities | \$28,120 |
| Total equity | \$6,920 |
| Total liabilities and equity | \$35,040 |
| 2021 Earnings | \$2 |

KS Bank, Inc.

Smithfield

Earl W. Worley, Jr.
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 | \$119,488 |
| Securities | \$88,320 |
| Federal funds sold and resell agreements | \$0 |
| Net loans and leases | \$345,645 |
| Net fixed assets including capital leases | \$8,903 |
| Other real estate owned | \$621 |
| Intangible assets | \$0 |
| Other assets | \$7,997 |
| Total Assets | \$570,974 |

Liabilities and Equity (000)

| | |
|---|------------------|
| Deposits | \$488,005 |
| Federal funds purchased and repurchase agreements | \$0 |
| Other borrowed money | \$32,000 |
| Other liabilities | \$3,634 |
| Total liabilities | \$523,639 |
| Total equity | \$47,335 |
| Total liabilities and equity | \$570,974 |
| 2021 Earnings | \$6,432 |

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 | \$86,568 |
| Securities | \$79,144 |
| Federal funds sold and resell agreements | \$0 |
| Net loans and leases | \$211,978 |
| Net fixed assets including capital leases | \$8,191 |
| Other real estate owned | \$58 |
| Intangible assets | \$1,517 |
| Other assets | \$14,508 |
| Total Assets | \$401,964 |

Liabilities and Equity (000)

| | |
|---|------------------|
| Deposits | \$340,646 |
| Federal funds purchased and repurchase agreements | \$0 |
| Other borrowed money | \$14,000 |
| Other liabilities | \$4,356 |
| Total liabilities | \$359,002 |
| Total equity | \$43,020 |
| Total liabilities and equity | \$402,022 |
| 2021 Earnings | \$4,100 |

Live Oak Banking Company

Wilmington

James S. Mahan, III
Chief Executive Officer and Chairman

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

Assets (000)

| | |
|--|--------------------|
| Cash and balances due from depository institutions | \$187,403 |
| Securities | \$903,552 |
| Federal funds sold and resell agreements | \$16,547 |
| Net loans and leases | \$6,574,196 |
| Net fixed assets including capital leases | \$119,533 |
| Other real estate owned | \$620 |
| Intangible assets | \$36,876 |
| Other assets | \$294,285 |
| Total Assets | \$8,133,012 |

Liabilities and Equity (000)

| | |
|---|--------------------|
| Deposits | \$7,122,901 |
| Federal funds purchased and repurchase agreements | \$0 |
| Other borrowed money | \$269,990 |
| Other liabilities | \$76,082 |
| Total liabilities | \$7,468,973 |
| Total equity | \$666,418 |
| Total liabilities and equity | \$8,135,391 |
| 2021 Earnings | \$142,540 |

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 | \$41,885 |
| Securities | \$227,691 |
| Federal funds sold and resell agreements | \$0 |
| Net loans and leases | \$178,701 |
| Net fixed assets including capital leases | \$8,435 |
| Other real estate owned | \$0 |
| Intangible assets | \$603 |
| Other assets | \$15,951 |
| Total Assets | \$473,266 |

Liabilities and Equity (000)

| | |
|---|------------------|
| Deposits | \$421,575 |
| Federal funds purchased and repurchase agreements | \$2,338 |
| Other borrowed money | \$81 |
| Other liabilities | \$6,024 |
| Total liabilities | \$430,018 |
| Total equity | \$43,248 |
| Total liabilities and equity | \$473,266 |
| 2021 Earnings | \$4,023 |

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 | \$44,499 |
| Securities | \$72,326 |
| Federal funds sold and resell agreements | \$0 |
| Net loans and leases | \$229,636 |
| Net fixed assets including capital leases | \$3,248 |
| Other real estate owned | \$0 |
| Intangible assets | \$0 |
| Other assets | \$15,469 |
| Total Assets | \$365,178 |

Liabilities and Equity (000)

| | |
|---|------------------|
| Deposits | \$317,562 |
| Federal funds purchased and repurchase agreements | \$0 |
| Other borrowed money | \$130 |
| Other liabilities | \$5,067 |
| Total liabilities | \$322,759 |
| Total equity | \$42,419 |
| Total liabilities and equity | \$365,178 |
| 2021 Earnings | \$2,968 |

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 | \$24,936 |
| Securities | \$11,151 |
| Federal funds sold and resell agreements | \$1 |
| Net loans and leases | \$67,115 |
| Net fixed assets including capital leases | \$2,930 |
| Other real estate owned | \$279 |
| Intangible assets | \$0 |
| Other assets | \$12,206 |
| Total Assets | \$118,618 |

Liabilities and Equity (000)

| | |
|---|------------------|
| Deposits | \$76,839 |
| Federal funds purchased and repurchase agreements | \$0 |
| Other borrowed money | \$13,000 |
| Other liabilities | \$3,279 |
| Total liabilities | \$93,118 |
| Total equity | \$25,614 |
| Total liabilities and equity | \$118,732 |
| 2021 Earnings | \$646 |

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 | \$46,100 |
| Securities | \$38,015 |
| Federal funds sold and resell agreements | \$0 |
| Net loans and leases | \$131,319 |
| Net fixed assets including capital leases | \$7,908 |
| Other real estate owned | \$3,145 |
| Intangible assets | \$0 |
| Other assets | \$5,106 |
| Total Assets | \$231,593 |

Liabilities and Equity (000)

| | |
|---|------------------|
| Deposits | \$212,830 |
| Federal funds purchased and repurchase agreements | \$0 |
| Other borrowed money | \$0 |
| Other liabilities | \$487 |
| Total liabilities | \$213,317 |
| Total equity | \$18,276 |
| Total liabilities and equity | \$231,593 |
| 2021 Earnings | \$5,535 |

New Republic Bank

Charlotte

Ralph Strayhorn
Chief Executive Officer and Chairman

521 East Morehead Street-Suite 100, 28202
(252) 533-9000

www.newrepublicbank.com

Assets (000)

| | |
|--|-----------------|
| Cash and balances due from depository institutions | \$11,341 |
| Securities | \$4,049 |
| Federal funds sold and resell agreements | \$31,459 |
| Net loans and leases | \$33,773 |
| Net fixed assets including capital leases | \$949 |
| Other real estate owned | \$0 |
| Intangible assets | \$3,069 |
| Other assets | \$2,524 |
| Total Assets | \$87,164 |

Liabilities and Equity (000)

| | |
|---|-----------------|
| Deposits | \$72,249 |
| Federal funds purchased and repurchase agreements | \$0 |
| Other borrowed money | \$0 |
| Other liabilities | \$1,111 |
| Total liabilities | \$73,360 |
| Total equity | \$13,804 |
| Total liabilities and equity | \$87,164 |
| 2021 Earnings | -\$1,236 |

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 | \$375,567 |
| Securities | \$47,812 |
| Federal funds sold and resell agreements | \$0 |
| Net loans and leases | \$918,264 |
| Net fixed assets including capital leases | \$22,611 |
| Other real estate owned | \$0 |
| Intangible assets | \$2,006 |
| Other assets | \$29,127 |
| Total Assets | \$1,395,387 |

Liabilities and Equity (000)

| | |
|---|--------------------|
| Deposits | \$1,292,386 |
| Federal funds purchased and repurchase agreements | \$239 |
| Other borrowed money | \$518 |
| Other liabilities | \$5,498 |
| Total liabilities | \$1,298,641 |
| Total equity | \$96,746 |
| Total liabilities and equity | \$1,395,387 |
| 2021 Earnings | \$17,715 |

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 | \$277,499 |
| Securities | \$406,549 |
| Federal funds sold and resell agreements | \$0 |
| Net loans and leases | \$879,151 |
| Net fixed assets including capital leases | \$16,104 |
| Other real estate owned | \$0 |
| Intangible assets | \$0 |
| Other assets | \$42,404 |
| Total Assets | \$1,621,707 |

Liabilities and Equity (000)

| | |
|---|--------------------|
| Deposits | \$1,414,310 |
| Federal funds purchased and repurchase agreements | \$37,094 |
| Other borrowed money | \$0 |
| Other liabilities | \$14,491 |
| Total liabilities | \$1,465,895 |
| Total equity | \$155,812 |
| Total liabilities and equity | \$1,621,707 |
| 2021 Earnings | \$15,924 |

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 | \$40,612 |
| Securities | \$83,922 |
| Federal funds sold and resell agreements | \$1,829 |
| Net loans and leases | \$545,119 |
| Net fixed assets including capital leases | \$2,368 |
| Other real estate owned | \$0 |
| Intangible assets | \$4,324 |
| Other assets | \$23,858 |
| Total Assets | \$702,032 |

Liabilities and Equity (000)

| | |
|---|------------------|
| Deposits | \$575,454 |
| Federal funds purchased and repurchase agreements | \$2,968 |
| Other borrowed money | \$40,000 |
| Other liabilities | \$3,601 |
| Total liabilities | \$622,023 |
| Total equity | \$80,009 |
| Total liabilities and equity | \$702,032 |
| 2021 Earnings | \$10,607 |

Riverside 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 | \$2,707 |
| Securities | \$24,121 |
| Federal funds sold and resell agreements | \$5,661 |
| Net loans and leases | \$49,919 |
| Net fixed assets including capital leases | \$1,055 |
| Other real estate owned | \$0 |
| Intangible assets | \$952 |
| Other assets | \$6,189 |
| Total Assets | \$90,604 |

Liabilities and Equity (000)

| | |
|---|-----------------|
| Deposits | \$70,382 |
| Federal funds purchased and repurchase agreements | \$0 |
| Other borrowed money | \$0 |
| Other liabilities | \$914 |
| Total liabilities | \$71,296 |
| Total equity | \$19,308 |
| Total liabilities and equity | \$90,604 |
| 2021 Earnings | \$539 |

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 | \$19,082 |
| Securities | \$144,317 |
| Federal funds sold and resell agreements | \$0 |
| Net loans and leases | \$108,770 |
| Net fixed assets including capital leases | \$1,494 |
| Other real estate owned | \$0 |
| Intangible assets | \$452 |
| Other assets | \$13,917 |
| Total Assets | \$288,032 |

Liabilities and Equity (000)

| | |
|---|------------------|
| Deposits | \$226,470 |
| Federal funds purchased and repurchase agreements | \$0 |
| Other borrowed money | \$3,200 |
| Other liabilities | \$3,932 |
| Total liabilities | \$233,602 |
| Total equity | \$54,457 |
| Total liabilities and equity | \$288,059 |
| 2021 Earnings | \$2,813 |

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 | \$181,622 |
| Securities | \$1,619,391 |
| Federal funds sold and resell agreements | \$0 |
| Net loans and leases | \$2,413,040 |
| Net fixed assets including capital leases | \$69,559 |
| Other real estate owned | \$86 |
| Intangible assets | \$33,074 |
| Other assets | \$71,585 |
| Total Assets | \$4,388,357 |

Liabilities and Equity (000)

| | |
|---|--------------------|
| Deposits | \$3,942,604 |
| Federal funds purchased and repurchase agreements | \$63,670 |
| Other borrowed money | \$0 |
| Other liabilities | \$22,724 |
| Total liabilities | \$4,028,998 |
| Total equity | \$387,159 |
| Total liabilities and equity | \$4,416,157 |
| 2021 Earnings | \$58,068 |

Surrey Bank & Trust

Mount Airy

Edward C. Ashby, III
Chief Executive Officer

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

Assets (000)

| | |
|--|------------------|
| Cash and balances due from depository institutions | \$187,778 |
| Securities | \$27,777 |
| Federal funds sold and resell agreements | \$1,501 |
| Net loans and leases | \$246,149 |
| Net fixed assets including capital leases | \$5,977 |
| Other real estate owned | \$0 |
| Intangible assets | \$0 |
| Other assets | \$11,073 |
| Total Assets | \$480,255 |

Liabilities and Equity (000)

| | |
|---|------------------|
| Deposits | \$422,539 |
| Federal funds purchased and repurchase agreements | \$0 |
| Other borrowed money | \$0 |
| Other liabilities | \$5,105 |
| Total liabilities | \$427,644 |
| Total equity | \$52,891 |
| Total liabilities and equity | \$480,535 |
| 2021 Earnings | \$5,190 |

Tarboro Savings Bank, SSB

Tarboro

Daniel B. Dupree
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 | \$14,878 |
| Securities | \$11 |
| Federal funds sold and resell agreements | \$0 |
| Net loans and leases | \$37,116 |
| Net fixed assets including capital leases | \$3,845 |
| Other real estate owned | \$0 |
| Intangible assets | \$0 |
| Other assets | \$2,345 |
| Total Assets | \$58,195 |

Liabilities and Equity (000)

| | |
|---|-----------------|
| Deposits | \$46,199 |
| Federal funds purchased and repurchase agreements | \$0 |
| Other borrowed money | \$5,000 |
| Other liabilities | \$43 |
| Total liabilities | \$51,242 |
| Total equity | \$6,953 |
| Total liabilities and equity | \$58,195 |
| 2021 Earnings | \$139 |

Taylorsville Savings Bank, SSB

Taylorsville

Carrie S. Lackey
President and Chief Executive Officer

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

www.taylorsvillesavings.com

Assets (000)

| | |
|--|------------------|
| Cash and balances due from depository institutions | \$30,807 |
| Securities | \$18,759 |
| Federal funds sold and resell agreements | \$1,385 |
| Net loans and leases | \$74,210 |
| Net fixed assets including capital leases | \$886 |
| Other real estate owned | \$0 |
| Intangible assets | \$0 |
| Other assets | \$6,705 |
| Total Assets | \$132,752 |

Liabilities and Equity (000)

| | |
|---|------------------|
| Deposits | \$118,911 |
| Federal funds purchased and repurchase agreements | \$0 |
| Other borrowed money | \$0 |
| Other liabilities | \$2,358 |
| Total liabilities | \$121,269 |
| Total equity | \$11,483 |
| Total liabilities and equity | \$132,752 |
| 2021 Earnings | \$661 |

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 | \$619,861 |
| Securities | \$1,111,358 |
| Federal funds sold and resell agreements | \$0 |
| Net loans and leases | \$1,741,117 |
| Net fixed assets including capital leases | \$48,051 |
| Other real estate owned | \$0 |
| Intangible assets | \$19,638 |
| Other assets | \$24,402 |
| Total Assets | \$3,564,427 |

Liabilities and Equity (000)

| | |
|---|--------------------|
| Deposits | \$3,271,268 |
| Federal funds purchased and repurchase agreements | \$0 |
| Other borrowed money | \$0 |
| Other liabilities | \$9,704 |
| Total liabilities | \$3,280,972 |
| Total equity | \$283,455 |
| Total liabilities and equity | \$3,564,427 |
| 2021 Earnings | \$42,001 |

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 | \$38,743 |
| Securities | \$147,765 |
| Federal funds sold and resell agreements | \$0 |
| Net loans and leases | \$177,162 |
| Net fixed assets including capital leases | \$1,747 |
| Other real estate owned | \$0 |
| Intangible assets | \$0 |
| Other assets | \$5,770 |
| Total Assets | \$371,187 |

Liabilities and Equity (000)

| | |
|---|------------------|
| Deposits | \$305,320 |
| Federal funds purchased and repurchase agreements | \$0 |
| Other borrowed money | \$8,034 |
| Other liabilities | \$2,651 |
| Total liabilities | \$316,005 |
| Total equity | \$56,977 |
| Total liabilities and equity | \$372,982 |
| 2021 Earnings | -\$1,566 |

Truist Bank

Charlotte

William H. Rogers, Jr.
President, Chief Executive Officer, and Chairman

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

www.truist.com

Assets (000)

| | |
|--|----------------------|
| Cash and balances due from depository institutions | \$20,084,000 |
| Securities | \$154,354,000 |
| Federal funds sold and resell agreements | \$199,000 |
| Net loans and leases | \$286,618,000 |
| Net fixed assets including capital leases | \$4,530,000 |
| Other real estate owned | \$62,000 |
| Intangible assets | \$31,656,000 |
| Other assets | \$30,066,000 |
| Total Assets | \$527,569,000 |

Liabilities and Equity (000)

| | |
|---|----------------------|
| Deposits | \$428,138,000 |
| Federal funds purchased and repurchase agreements | \$2,000 |
| Other borrowed money | \$16,387,000 |
| Other liabilities | \$19,011,000 |
| Total liabilities | \$463,538,000 |
| Total equity | \$64,976,000 |
| Total liabilities and equity | \$528,514,000 |
| 2021 Earnings | \$5,569,000 |

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 | \$179,091 |
| Securities | \$275,498 |
| Federal funds sold and resell agreements | \$0 |
| Net loans and leases | \$644,567 |
| Net fixed assets including capital leases | \$14,108 |
| Other real estate owned | \$0 |
| Intangible assets | \$13,201 |
| Other assets | \$31,589 |
| Total Assets | \$1,158,054 |

Liabilities and Equity (000)

| | |
|---|--------------------|
| Deposits | \$1,016,375 |
| Federal funds purchased and repurchase agreements | \$0 |
| Other borrowed money | \$24,365 |
| Other liabilities | \$4,821 |
| Total liabilities | \$1,045,561 |
| Total equity | \$112,493 |
| Total liabilities and equity | \$1,158,054 |
| 2021 Earnings | \$14,300 |

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 | \$94,410 |
| Securities | \$361,138 |
| Federal funds sold and resell agreements | \$0 |
| Net loans and leases | \$438,436 |
| Net fixed assets including capital leases | \$15,726 |
| Other real estate owned | \$0 |
| Intangible assets | \$5,078 |
| Other assets | \$23,005 |
| Total Assets | \$937,793 |

Liabilities and Equity (000)

| | |
|---|------------------|
| Deposits | \$841,664 |
| Federal funds purchased and repurchase agreements | \$0 |
| Other borrowed money | \$0 |
| Other liabilities | \$10,619 |
| Total liabilities | \$852,283 |
| Total equity | \$85,510 |
| Total liabilities and equity | \$937,793 |
| 2021 Earnings | \$10,784 |

AAFMAA Wealth Management & Trust LLC

Fayetteville

Stephen C. Mannell, Jr.
President

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

Assets (000)

| | |
|--|-----------------|
| Cash and balances due from depository institutions | \$1,147 |
| Securities | \$17,450 |
| Receivables | \$1,433 |
| Prepaid expenses and deposits | \$256 |
| Net fixed assets including capital leases | \$61 |
| Other assets | \$0 |
| Total Assets | \$20,347 |

Liabilities and Equity (000)

| | |
|---|-----------------|
| Payable to customer | \$23 |
| Mortgage indebtedness and capital lease obligations | \$0 |
| Other borrowed money | \$0 |
| Other liabilities | \$998 |
| Total equity | \$19,326 |
| Total liabilities and equity | \$20,347 |
| Earnings | \$759 |

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 | \$223 |
| Securities | \$2,560 |
| Receivables | \$218 |
| Prepaid expenses and deposits | \$0 |
| Net fixed assets including capital leases | \$0 |
| Other assets | \$0 |
| Total Assets | \$3,001 |

Liabilities and Equity (000)

| | |
|---|----------------|
| Payable to customer | \$0 |
| Mortgage indebtedness and capital lease obligations | \$0 |
| Other borrowed money | \$0 |
| Other liabilities | \$132 |
| Total equity | \$2,869 |
| Total liabilities and equity | \$3,001 |
| Earnings | \$467 |

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 | \$507 |
| Securities | \$2,024 |
| Receivables | \$7 |
| Prepaid expenses and deposits | \$0 |
| Net fixed assets including capital leases | \$0 |
| Other assets | \$0 |
| Total Assets | \$2,538 |

Liabilities and Equity (000)

| | |
|---|----------------|
| Payable to customer | \$0 |
| Mortgage indebtedness and capital lease obligations | \$0 |
| Other borrowed money | \$0 |
| Other liabilities | \$164 |
| Total equity | \$2,374 |
| Total liabilities and equity | \$2,538 |
| Earnings | \$50 |

Old North State Trust, LLC

Greensboro

Denis R. de St. Aubin
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 | \$2,399 |
| Securities | \$220 |
| Receivables | \$496 |
| Prepaid expenses and deposits | \$100 |
| Net fixed assets including capital leases | \$296 |
| Other assets | \$138 |
| Total Assets | \$3,649 |

Liabilities and Equity (000)

| | |
|---|----------------|
| Payable to customer | \$66 |
| Mortgage indebtedness and capital lease obligations | \$155 |
| Other borrowed money | \$0 |
| Other liabilities | \$42 |
| Total equity | \$3,386 |
| Total liabilities and equity | \$3,649 |
| Earnings | \$337 |

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 | \$2,252 |
| Securities | \$3,515 |
| Receivables | \$635 |
| Prepaid expenses and deposits | \$67 |
| Net fixed assets including capital leases | \$838 |
| Other assets | \$82 |
| Total Assets | \$7,389 |

Liabilities and Equity (000)

| | |
|---|----------------|
| Payable to customer | \$0 |
| Mortgage indebtedness and capital lease obligations | \$0 |
| Other borrowed money | \$0 |
| Other liabilities | \$2,080 |
| Total equity | \$5,309 |
| Total liabilities and equity | \$7,389 |
| Earnings | \$1,281 |

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 | \$1,250 |
| Securities | \$4,569 |
| Receivables | \$1,392 |
| Prepaid expenses and deposits | \$574 |
| Net fixed assets including capital leases | \$39 |
| Other assets | \$1,163 |
| Total Assets | \$8,987 |

Liabilities and Equity (000)

| | |
|---|----------------|
| Payable to customer | \$0 |
| Mortgage indebtedness and capital lease obligations | \$0 |
| Other borrowed money | \$846 |
| Other liabilities | \$848 |
| Total equity | \$7,293 |
| Total liabilities and equity | \$8,987 |
| Earnings | \$4,370 |

2021 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, 2020 | 40 |
| Closings : Conversion - State Bank to Other State's Bank | 1 |
| Closings : Merger - State Bank to Other State's Bank | 1 |
| Closings : Merger - State Bank to State Bank | 1 |
| Number of State Banks, December 31, 2021 | 37 |
| <hr/> | |
| Number of Offices, December 31, 2020 | 3783 |
| Closings | |
| Ceased Operation | 189 |
| Consolidation | 120 |
| Conversion - State Bank to Other State's Bank | 4 |
| Merger - State Bank to Other State's Bank | 9 |
| Merger - State Bank to State Bank | 22 |
| Openings | |
| De Novo Branch | 26 |
| Merger - State Bank to State Bank | 21 |
| Number of Offices, December 31, 2021 | 3486 |
| Other Office Activity | |
| Name Change | 1 |
| Relocation | 8 |

2021 Bank Charters, Mergers and Acquisitions

| <u>Bank</u> | <u>Date</u> | <u>Activity</u> |
|-----------------------------------|-------------|---|
| Aquesta Bank, Cornelius | Oct - 1 | United Community Banks, Inc., Greenville, South Carolina, the parent company of United Community Bank (“UCB”), Greenville, South Carolina, completed its acquisition of Aquesta Financial Holdings, Inc., Cornelius, North Carolina, the parent company of Aquesta Bank (“Aquesta”), Cornelius, North Carolina. Immediately thereafter, UCB completed its acquisition of Aquesta. |
| First Bank, Southern Pines | Oct - 16 | First Bancorp, Southern Pines, North Carolina, holding company of First Bank, merged with Select Bancorp, Inc., Dunn, North Carolina, holding company of Select Bank & Trust Company (Select); with First Bancorp surviving the merger. First Bank merged with Select, with First Bank surviving the merger. |
| Select Bank & Trust Company, Dunn | Oct - 16 | First Bancorp, Southern Pines, North Carolina, holding company of First Bank, merged with Select Bancorp, Inc., Dunn, North Carolina, holding company of Select Bank & Trust Company (Select); with First Bancorp surviving the merger. First Bank merged with Select, with First Bank surviving the merger. |
| First Capital Bank, Laurinburg | Dec - 31 | First Capital Bank, Laurinburg, North Carolina, converted from a North Carolina State-chartered commercial bank to a South Carolina state-chartered bank. Conversion effective December 31, 2021. |

2021 Bank Office Activity

| <u>Bank</u> | <u>Date</u> | <u>Branch</u> |
|--|-------------|--|
| Closings due to Ceased Operation: 189 | | |
| First Bank | Feb - 12 | Fuquay Varina Main Branch 135 N. Main St., Fuquay-Varina, NC, 27526 |
| | Mar - 26 | Raleigh Main Branch 3110 Edwards Mill Road, Raleigh, NC, 27604 |
| | Nov - 10 | Anderson Creek Branch 3210 Ray Road, Spring Lake, NC, 28390 |
| | Nov - 10 | Leland Branch 1101 New Pointe Blvd., Leland, NC, 28451 |
| First-Citizens Bank & Trust Company | Jan - 5 | Capital Boulevard Branch 1839 Capital Blvd., Raleigh, NC, 27604 |
| | Jan - 8 | Sugarloaf Branch 2140 Satellite Blvd., Duluth, GA, 30097 |
| | Jan - 8 | Mission Viejo Branch 26980 Crown Valley Pkwy., Mission Viejo, CA, 92691 |
| | Feb - 25 | North Branch 4557 Savannah Hwy, North, SC, 29112 |
| | Feb - 26 | Lake View Branch 201 N Main St, Lake View, SC, 29563 |
| | Mar - 5 | Lugoff Branch 844 US Hwy 1 S, Lugoff, SC, 29078 |
| | Mar - 17 | Trident Branch 9205 University Blvd, North Charleston, SC, 29406 |
| | Mar - 19 | Houston Galleria Branch 5002 C Westheimer Rd., Houston, TX, 77056 |
| | Mar - 19 | Chester Branch 4023 West Hundred Road, Chester, VA, 23831 |
| | Mar - 31 | Rural Hall Main Office 8175 Broad St., Rural Hall, NC, 27045 |
| | May - 14 | Murphy-Hiwassee Branch 12 Peachtree Street, Murphy, NC, 28906 |
| | May - 21 | St. Petersburg Branch 6850 Central Avenue, St. Petersburg, FL, 33707 |
| | Jun - 11 | Winter Park Branch 123 E Morse Boulevard, Winter Park, FL, 32789 |

Bank

Date

Branch

Closings due to Ceased Operation: 189 (Contd.)

| | | |
|-------------------------------------|----------|---|
| First-Citizens Bank & Trust Company | Jun - 18 | Dallas-Plano Branch 2400 Dallas Parkway, Plano, TX, 75093 |
| | Jun - 27 | Seattle Main Branch 100 4th Ave. N, Ste. 135, Seattle, WA, 98109 |
| | Jul - 30 | Fircrest Office 1902 64th Ave. W, Fircrest, WA, 98466 |
| | Sep - 6 | Milwaukee Capitol Branch 6001 W Capitol Drive, Milwaukee, WI, 53216 |
| | Sep - 7 | Brown Deer Branch 4000 W Brown Deer Road, Brown Deer, WI, 53209 |
| | Sep - 7 | Ogden Branch 544 E Ogden Avenue, Suite 800, Milwaukee, WI, 53202 |
| | Sep - 13 | Suwanee Branch 3893 Lawrenceville Suwanee Road, Suwanee, GA, 30024 |
| | Oct - 7 | Westinghouse Branch 2230 Westinghouse Blvd., Charlotte, NC, 28273 |
| | Dec - 1 | Blacksburg Kroger Branch 1322 S Main St., Blacksburg, VA, 24060 |
| | Dec - 3 | Summerville I-26 Branch 1319 N Main St, Summerville, SC, 29483 |
| | Dec - 8 | Grifton Branch 503 W Queen St., Grifton, NC, 28530 |
| | Dec - 9 | PX/Commissionary Branch 2nd & Butler, Bldg. 8-6454, Fort Bragg, NC, 28307 |
| | Dec - 30 | Diamond Bar Banking Office 1370 Valley Vista Drive, Diamond Bar, CA, 91765 |
| HomeTrust Bank | Sep - 27 | East Asheville Office 1011 Tunnel Rd., Suite 180, Asheville, NC, 28805 |
| | Sep - 27 | Forest City Office 351 Butler Road, Forest City, NC, 28043 |
| | Sep - 27 | Midway Office 11564 Old US Highway 52, Winston Salem, NC, 27107 |
| | Sep - 27 | West Walnut Office 612 West Walnut Street, Johnson City, TN, 37604 |
| | Sep - 27 | Jefferson City Financial Center 156 East Broadway, Jefferson City, TN, 37760 |

Bank

Date

Branch

Closings due to Ceased Operation: 189 (Contd.)

| | | |
|-----------------------------|----------|--|
| HomeTrust Bank | Sep - 27 | Martinsville Office 8 Lester Street, Martinsville, VA, 24112 |
| | Sep - 27 | North Danville Office 2420 North Main Street, Danville, VA, 24540 |
| | Sep - 27 | Riverside Office 3205 Riverside Drive, Danville, VA, 24541 |
| | Sep - 27 | Bristol Financial Center 425 State Street, Bristol, VA, 24201 |
| | Oct - 26 | Queens Road Office 100 Queens Road, Charlotte, NC, 28204 |
| Jackson Savings Bank, SSB | Jun - 7 | Bryson City Branch Valley Village Shopping Center, Bryson City, NC, 28713 |
| Peoples Bank | Jun - 11 | West Lincoln Branch 760 Hwy. 27 W, Lincolnton, NC, 28092 |
| Select Bank & Trust Company | Nov - 10 | Leland Branch 1101 New Pointe Blvd., Leland, NC, 28451 |
| Truist Bank | Mar - 2 | Hoover Branch 1596 Montgomery Hwy., Hoover, AL, 35216 |
| | Mar - 2 | Highway 78 East Branch 2020 US Hwy. 78 E, Oxford, AL, 36203 |
| | Mar - 2 | Cloverdale Road Branch 3509 Cloverdale Rd, Florence, AL, 35633 |
| | Mar - 2 | Whitemarsh Island Publix Branch 4717b Us Highway 80 E, Savannah, GA, 31410 |
| | Mar - 2 | Milgen Plaza Publix Branch 5435 Woodruff Farm Rd, Columbus, GA, 31907 |
| | Mar - 2 | Rivoli Branch 4357 Forsyth Rd., Macon, GA, 31210 |
| | Mar - 2 | Furys Ferry Publix Branch 403 Furys Ferry Rd, Martinez, GA, 30907 |
| | Mar - 2 | Saint Simons Main Branch 1709 Frederica Rd., Saint Simons Island, GA, 31522 |
| | Mar - 2 | Peachtree Road Branch 3630 Peachtree Rd. NE, Atlanta, GA, 30326 |
| | Mar - 2 | Decatur Main Branch 1221 Clairmont Rd., Decatur, GA, 30030 |

Bank

Date

Branch

Closings due to Ceased Operation: 189 (Contd.)

| | | |
|-------------|---------|--|
| Truist Bank | Mar - 2 | Woodstock Office 12178 Hwy. 92, Woodstock, GA, 30188 |
| | Mar - 2 | Wade Green Village Publix Branch 4430 Wade Green Rd, Kennesaw, GA, 30144 |
| | Mar - 2 | Town Center Publix Branch 50 Barrett Pkwy, Marietta, GA, 30066 |
| | Mar - 2 | Rose Creek Publix Branch 4403 Towne Lake Pkwy, Woodstock, GA, 30189 |
| | Mar - 2 | Thompson Bridge Branch 1623 Thompson Bridge Rd., Gainesville, GA, 30501 |
| | Mar - 2 | Lakeland Plaza Branch 503 Lakeland Plaza, Cumming, GA, 30040 |
| | Mar - 2 | Chattahoochee Avenue Branch 1221 Chattahoochee Ave Nw, Atlanta, GA, 30318 |
| | Mar - 2 | Sugarloaf Marketplace Branch 2260 Peachtree Industrial Blvd, Suite 110, Duluth, GA, 30097 |
| | Mar - 2 | Fayetteville Main Branch 675 N Jeff Davis Dr., Fayetteville, GA, 30214 |
| | Mar - 2 | Oglethorpe Crossing Publix Branch 3435 Ashford Dunwoody Rd Ne, Atlanta, GA, 30319 |
| | Mar - 2 | Executive Park Drive Branch 1 Executive Park Dr Ne, Atlanta, GA, 30329 |
| | Mar - 2 | Sage Hill Branch 1799 Briarcliff Rd Ne, Atlanta, GA, 30306 |
| | Mar - 2 | Cloverly Safeway Branch 15411 New Hampshire Ave, Silver Spring, MD, 20905 |
| | Mar - 2 | Eastport Branch 416 Sixth St., Annapolis, MD, 21403 |
| | Mar - 2 | 94th Street Branch 9405 Coastal Highway, Ocean City, MD, 21842 |
| | Mar - 2 | Cockeysville Branch 9701 York Rd, Cockeysville, MD, 21030 |
| | Mar - 2 | Mays Chapel Branch 12254 Tullamore Rd, Timonium, MD, 21093 |
| | Mar - 2 | Benfield Branch 501 Jumpers Hole Rd., Severna Park, MD, 21146 |

Bank

Date

Branch

Closings due to Ceased Operation: 189 (Contd.)

| | | |
|-------------|---------|--|
| Truist Bank | Mar - 2 | Hickory Ridge Branch 6470 Freetown Rd, Columbia, MD, 21044 |
| | Mar - 2 | Modonna Branch 3891 Jarrettsville Pike, Jarrettsville, MD, 21084 |
| | Mar - 2 | Bel Air South Branch 2101 Laurel Bush Road, Bel Air, MD, 21015 |
| | Mar - 2 | Hickory Ridge Drive In Branch 6400 Freetown Rd, Columbia, MD, 21044 |
| | Mar - 2 | Cosner's Corner Branch 9659 Jefferson Davis Hwy., Fredericksburg, VA, 22407 |
| | Mar - 2 | Gaskins Road Branch 1131 Gaskins Rd, Richmond, VA, 23238 |
| | Mar - 2 | Church Hill Branch 2500 E Broad St, Richmond, VA, 23223 |
| | Mar - 2 | Iron Bridge Plaza Branch 12020 Iron Bridge Rd, Chester, VA, 23831 |
| | Mar - 2 | Pocono Crossing Branch 10300 Midlothian Tpke, Richmond, VA, 23235 |
| | Mar - 2 | Chesapeake Square Branch 4113 Portsmouth Blvd, Chesapeake, VA, 23321 |
| | Mar - 2 | Merchants Square Branch 202 N Henry St, Williamsburg, VA, 23185 |
| | Mar - 2 | Dominion Valley Branch 5260 Merchants View Sq, Haymarket, VA, 20169 |
| | Mar - 2 | Kings Park Branch 5234 Rolling Rd, Burke, VA, 22015 |
| | Mar - 2 | Chesterbrook Branch 6220 Old Dominion Dr., McLean, VA, 22101 |
| | Mar - 2 | West Vienna Branch 501 Maple Ave W, Vienna, VA, 22180 |
| | Mar - 2 | Lansdowne Boulevard Branch 19391 Lansdowne Blvd, Leesburg, VA, 20176 |
| | Mar - 2 | Vinton Office 1920 E Washington Ave., Vinton, VA, 24179 |
| | Mar - 2 | Parkview Office 611 Mount Clinton Pike, Harrisonburg, VA, 22802 |

Bank

Date

Branch

Closings due to Ceased Operation: 189 (Contd.)

| | | |
|-------------|----------|---|
| Truist Bank | Mar - 2 | Hunter Hill Branch 869 N Lee Hwy, Lexington, VA, 24450 |
| | Mar - 2 | Port Road Branch 1300 S Main St, Harrisonburg, VA, 22801 |
| | Mar - 2 | Forest Main Office 14785 Forest Rd., Forest, VA, 24551 |
| | Mar - 30 | Potomac Woods Plaza Office 1097 Seven Locks Rd., Rockville, MD, 20854 |
| | Mar - 30 | Oak Ridge Branch 1512 Holland Rd., Suffolk, VA, 23434 |
| | Mar - 30 | Tallahassee Main Branch 3233 Thomasville Rd., Tallahassee, FL, 32308 |
| | Mar - 30 | Ponte Vedra Office 625 SR A1A N, Ponte Vedra Beach, FL, 32082 |
| | Mar - 30 | Avenues Office 10625 Phillips Hwy., Jacksonville, FL, 32256 |
| | Mar - 30 | Saint Augustine Beach Branch 1200 Plantation Island Dr. S, Suite 110, St. Augustine, FL, 32080 |
| | Mar - 30 | Silver Springs Branch 5431 E Silver Springs Blvd., Silver Springs, FL, 34488 |
| | Mar - 30 | Galt Mile Branch 3564 N Ocean Blvd., Fort Lauderdale, FL, 33308 |
| | Mar - 30 | Jacaranda Branch 1801 N Pine Island Rd., Ste 100, Plantation, FL, 33322 |
| | Mar - 30 | Lighthouse Point Branch 3800 N Federal Hwy, Lighthouse Point, FL, 33064 |
| | Mar - 30 | Old Cutler Branch 16800 Old Cutler Rd., Palmetto Bay, FL, 33157 |
| | Mar - 30 | Royal Palm Beach Branch 11317 Okeechobee Blvd., Royal Palm Beach, FL, 33411 |
| | Mar - 30 | Andros Isle Branch 8961 Okeechobee Blvd., West Palm Beach, FL, 33411 |
| | Mar - 30 | Boca Greens Branch 19631 State Rd. 7, Boca Raton, FL, 33498 |
| | Mar - 30 | Boca Raton Branch 101 E Camino Real, Suite 104, Boca Raton, FL, 33432 |

Bank

Date

Branch

Closings due to Ceased Operation: 189 (Contd.)

| | | |
|-------------|----------|--|
| Truist Bank | Mar - 30 | West Atlantic Branch 5200 W Atlantic Ave, Delray Beach, FL, 33484 |
| | Mar - 30 | Clint Moore Road Branch 6653 Jog Rd, Boca Raton, FL, 33496 |
| | Mar - 30 | West Boca Raton Branch 7800 Glades Rd, Boca Raton, FL, 33434 |
| | Mar - 30 | Sea Plum Town Center Branch 2545 Military Trail, Jupiter, FL, 33458 |
| | Mar - 30 | Lakewood Ranch Branch 8704 E State Rd. 70, Bradenton, FL, 34202 |
| | Mar - 30 | Parrish Branch 11225 Us Highway 301 N, Parrish, FL, 34219 |
| | Mar - 30 | University Parkway Branch 5899 Whitfield Ave, Suite 100, Sarasota, FL, 34243 |
| | Mar - 30 | Meadows Branch 4981 Ringwood Meadow, Sarasota, FL, 34235 |
| | Mar - 30 | East Englewood Branch 1930 S McCall Rd, Englewood, FL, 34223 |
| | Mar - 30 | McGregor Branch 12971 McGregor Blvd., Fort Myers, FL, 33919 |
| | Mar - 30 | Sanibel Beach Place Branch 20251 Summerlin Rd., Fort Myers, FL, 33908 |
| | Mar - 30 | Vanderbilt Branch 3987 Bonita Beach Rd., Bonita Springs, FL, 34134 |
| | Mar - 30 | Downtown Naples Branch 856 3rd Ave. S, Naples, FL, 34102 |
| | Mar - 30 | Saint Petersburg Roosevelt Branch 12485 28th St. N, St. Petersburg, FL, 33716 |
| | Mar - 30 | Carillon Branch 130 Fountain Pkwy N, St Petersburg, FL, 33716 |
| | Mar - 30 | Oldsmar Branch 3902 Tampa Rd., Oldsmar, FL, 34677 |
| | Mar - 30 | East Bay Branch 350 East Bay Dr., Largo, FL, 33770 |
| | Mar - 30 | Heritage Pines Branch 10810 County Line Rd, Hudson, FL, 34667 |

Bank

Date

Branch

Closings due to Ceased Operation: 189 (Contd.)

| | | |
|-------------|----------|---|
| Truist Bank | Mar - 30 | County Road 1 Branch 1300 Tampa Rd, Palm Harbor, FL, 34683 |
| | Mar - 30 | Sun City Branch 3880 Sun City Center Blvd., Ruskin, FL, 33573 |
| | Mar - 30 | Orlando University Boulevard Branch 11311 University Boulevard, Orlando, FL, 32817 |
| | Mar - 30 | Longwood Branch 860 W State Road 434, Longwood, FL, 32750 |
| | Mar - 30 | Kanner Crossing Branch 6600 S Kanner Hwy, Stuart, FL, 34997 |
| | Mar - 30 | Rockledge Branch 234 Barton Blvd, Rockledge, FL, 32955 |
| | Mar - 30 | Mulberry Branch 400 N Church Ave, Mulberry, FL, 33860 |
| | Mar - 30 | Lynn Haven Branch 2698 Martin Luther King Jr. Blvd., Panama City, FL, 32405 |
| | Mar - 30 | Rolesville NC Branch 401 S Main St, Rolesville, NC, 27571 |
| | Mar - 30 | Townridge Square Branch 4208 Pleasant Valley Rd, Raleigh, NC, 27612 |
| | Mar - 30 | Stokesdale Branch 8401 Ivan, Stokesdale, NC, 27357 |
| | Mar - 30 | Tunnel Road Branch 771 Tunnel Rd, Asheville, NC, 28805 |
| | Mar - 30 | Sunset Beach Branch 1625 Seaside Rd., Sunset Beach, NC, 28468 |
| | Mar - 30 | Wade Hampton Boulevard Office 1533 Wade Hampton Blvd., Greenville, SC, 29609 |
| | Mar - 30 | Simpsonville II Branch 124 Ne Main St, Simpsonville, SC, 29681 |
| | Mar - 30 | Ivy Hall Branch 3072 N Highway 17, Mount Pleasant, SC, 29466 |
| | Mar - 30 | Crowfield Branch 539 Saint James Ave, Goose Creek, SC, 29445 |
| | Mar - 30 | Columbiana Financial Center Office 291 Harbison Blvd., Columbia, SC, 29212 |

Bank

Date

Branch

Closings due to Ceased Operation: 189 (Contd.)

| | | |
|-------------|----------|--|
| Truist Bank | Mar - 30 | Poplar & Johnson Branch 9407 Poplar Ave, Germantown, TN, 38138 |
| | Mar - 30 | Rocky Hill Branch 7709 S. Northshore Dr., Knoxville, TN, 37919 |
| | Mar - 30 | Lenoir City Branch 391 Hwy. 321 N, Lenoir City, TN, 37771 |
| | Mar - 30 | Seymour Branch 10232 Chapman Hwy., Seymour, TN, 37865 |
| | Mar - 30 | Springbrook Center Branch 1107 N Hall Rd, Alcoa, TN, 37701 |
| | Mar - 30 | Hixson Branch 1051 Ashland Terrace, Chattanooga, TN, 37415 |
| | Mar - 30 | Collegedale Branch 9526 Apison Pike, Ooltewah, TN, 37363 |
| | Mar - 30 | East Brainerd East Branch 8171 E Brainerd Rd, Chattanooga, TN, 37421 |
| | Mar - 30 | State of Franklin Branch 2000 Franklin Terrace Ct., Johnson City, TN, 37604 |
| | Mar - 30 | Walnut Street Branch 426 W Walnut St, Johnson City, TN, 37604 |
| | Jul - 20 | Cross Keys Branch 842 N Easton Road, Doylestown, PA, 18902 |
| | Jul - 20 | Shenandoah PA Branch 5 North Main Street, Shenandoah, PA, 17976 |
| | Jul - 20 | Drums Branch 24 South Hunter Highway, Drums, PA, 18222 |
| | Jul - 20 | Leola Branch 331 West Main St, Leola, PA, 17540 |
| | Jul - 20 | Ephrata Lincoln Branch 1300 West Main Street, Ephrata, PA, 17522 |
| | Jul - 20 | Milton Branch 39 South Arch Street, Milton, PA, 17847 |
| | Jul - 20 | Kennett Square Branch 126 West Cypress Street, Kennett Square, PA, 19348 |
| | Jul - 20 | Lycoming Branch 1901 Lycoming Creek Road, Williamsport, PA, 17701 |

Bank

Date

Branch

Closings due to Ceased Operation: 189 (Contd.)

| | | |
|-------------|----------|---|
| Truist Bank | Jul - 20 | East Prospect Branch 1 South Main Street, P.O. Box 309, East Prospect, PA, 17317 |
| | Jul - 20 | Palmerton Branch 330 Delaware Avenue, Palmerton, PA, 18071 |
| | Jul - 20 | York Loganville Branch 234 North Main Street, York, PA, 17403 |
| | Jul - 20 | Bethlehem Highland Avenue Branch 90 Highland Avenue, Bethlehem, PA, 18017 |
| | Jul - 20 | Orwigsburg Branch 1251 Centre Turnpike, Orwigsburg, PA, 17961 |
| | Jul - 20 | Mount Carmel PA Branch 109 North Oak Street, Mount Carmel, PA, 17851 |
| | Jul - 20 | Oxford 3rd Street Branch 24 South 3rd Street, Oxford, PA, 19363 |
| | Jul - 20 | New Oxford PA Branch 5625 York Road, New Oxford, PA, 17350 |
| | Jul - 20 | Oxford PA South Branch 2196 Baltimore Pike, Oxford, PA, 19363 |
| | Jul - 20 | Strasburg PA Branch 100 Historic Drive, Strasburg, PA, 17579 |
| | Jul - 20 | Ann's Choice Branch 10000 Ann's Choice Way, Warminster, PA, 18974 |
| | Jul - 20 | Walnut Bottom Road Branch 1196 Walnut Bottom Road, Carlisle, PA, 17015 |
| | Jul - 20 | The Hill at White Marsh Branch 4000 Fox Hound Drive, Lafayette Hill, PA, 19444 |
| | Jul - 20 | Pikeville Main Branch 164 Main St., Pikeville, KY, 41501 |
| | Jul - 20 | Cave City Branch 102 Broadway St., Cave City, KY, 42127 |
| | Jul - 20 | Fort Mitchell Branch 350 Buttermilk Pike, Fort Mitchell, KY, 41017 |
| | Jul - 20 | Wesleyan Branch 2800 Frederica St., Owensboro, KY, 42301 |
| | Jul - 20 | Crittenden Branch 100 South Main Street, Crittenden, KY, 41030 |

Bank

Date

Branch

Closings due to Ceased Operation: 189 (Contd.)

| | | |
|-------------|----------|---|
| Truist Bank | Jul - 20 | Hopkinsville - Northwest Branch 495 North Dr., Hopkinsville, KY, 42240 |
| | Jul - 20 | Cumberland Branch 1202 E Main St., Cumberland, KY, 40823 |
| | Jul - 20 | Glynnview Plaza Branch 216 Glynnview Plaza, Prestonsburg, KY, 41653 |
| | Jul - 20 | Richwood Branch 320 Richwood Road, Walton, KY, 41094 |
| | Jul - 20 | Blazer Branch 3285 Blazer Pkwy., Lexington, KY, 40509 |
| | Jul - 20 | Ceredo Branch 106 C St., Ceredo, WV, 25507 |
| | Jul - 20 | North (Lewisburg) Branch HC 82 Box 39A, Lewisburg, WV, 24901 |
| | Jul - 20 | South Side Branch 1111 Winchester Ave., Martinsburg, WV, 25401 |
| | Jul - 20 | Pierpont Road Branch 1000 Mid Atlantic Dr., Morgantown, WV, 26508 |
| | Jul - 20 | Galleria Branch 3040 Post Oak Blvd., Suite 125, Houston, TX, 77056 |

Closings due to Consolidation: 120

| | | |
|-------------|----------|--|
| Truist Bank | Feb - 18 | Purcellville Office 120 N Maple Ave., Purcellville, VA, 20132 <i>(Consolidated into: 160 Purcellville Gateway Dr, Purcellville, VA, 20132)</i> |
| | Mar - 2 | Twenty-third & M Branch 2250 M Street Nw, Washington, DC, 20037 <i>(Consolidated into: 1150 Connecticut Ave Nw, Washington, DC, 20036)</i> |
| | Mar - 2 | Apache Branch 13060 Abercorn St, Savannah, GA, 31419 <i>(Consolidated into: 14095 Abercorn St., Savannah, GA, 31419)</i> |
| | Mar - 2 | Riverside Branch 3080 Riverside Dr., Macon, GA, 31210 <i>(Consolidated into: 2998 Riverside Dr, Macon, GA, 31204)</i> |
| | Mar - 2 | Athens Main Branch 101 N Lumpkin St, Athens, GA, 30601 <i>(Consolidated into: 475 East Broad St., Athens, GA, 30601)</i> |
| | Mar - 2 | East Cobb Office 4370 Roswell Rd., Marietta, GA, 30062 <i>(Consolidated into: 1331 Johnson Ferry Rd, Marietta, GA, 30068)</i> |

Bank

Date

Branch

Closings due to Consolidation: 120 (Contd.)

| | |
|---------|---|
| Mar - 2 | Towne Lake Branch 936 Towne Lake Parkway, Woodstock, GA, 30189 <i>(Consolidated into: 1450 Towne Lake Pkwy, Woodstock, GA, 30189)</i> |
| Mar - 2 | Woodlawn Point Publix Branch 1100 Johnson Ferry Rd, Marietta, GA, 30068 <i>(Consolidated into: 1331 Johnson Ferry Rd, Marietta, GA, 30068)</i> |
| Mar - 2 | Cartersville Main Branch 314 E Main St., Cartersville, GA, 30120 <i>(Consolidated into: 515 E Main St, Cartersville, GA, 30121)</i> |
| Mar - 2 | Alpharetta Branch 11790 Haynes Bridge Rd., Alpharetta, GA, 30009 <i>(Consolidated into: 2600 Old Milton Pkwy, Alpharetta, GA, 30009)</i> |
| Mar - 2 | Abernathy Square Publix Branch 6615 Ne Roswell Rd, Atlanta, GA, 30328 <i>(Consolidated into: 6240 Roswell Rd, Atlanta, GA, 30328)</i> |
| Mar - 2 | The Peach Publix Branch 2900 Peachtree Rd, Atlanta, GA, 30305 <i>(Consolidated into: 3020 Peachtree Rd Nw, Atlanta, GA, 30305)</i> |
| Mar - 2 | Hammond Perimeter Publix Branch 1100 Hammond Dr, Suite 300, Sandy Springs, GA, 30328 <i>(Consolidated into: 121 Perimeter Center W, Atlanta, GA, 30346)</i> |
| Mar - 2 | The Avenue Forsyth Branch 3120 Ronald Reagan Blvd, Cumming, GA, 30041 <i>(Consolidated into: 360 Peachtree Pkwy., Cumming, GA, 30041)</i> |
| Mar - 2 | West Peachtree Branch 740 W Peachtree St NW, Ste 101, Atlanta, GA, 30308 <i>(Consolidated into: 855 Peachtree St. Ne, Suite 1A, Atlanta, GA, 30308)</i> |
| Mar - 2 | Roswell Branch 525 East Crossville Rd., Roswell, GA, 30075 <i>(Consolidated into: 616 Holcomb Bridge Rd, Roswell, GA, 30076)</i> |
| Mar - 2 | Hiram Office 5071 Jimmy Lee Smith Pkwy., Hiram, GA, 30141 <i>(Consolidated into: 42 Metromont Rd, Hiram, GA, 30141)</i> |
| Mar - 2 | Cosby Station Publix Branch 3316 Highway 5, Douglasville, GA, 30135 <i>(Consolidated into: 6943 Douglas Blvd, Douglasville, GA, 30135)</i> |
| Mar - 2 | Cartersville Drive Thru Branch 313 E. Cherokee St., Cartersville, GA, 30120 <i>(Consolidated into: 515 E Main St, Cartersville, GA, 30121)</i> |
| Mar - 2 | Bethesda Element 28 Branch 7535 Old Georgetown Rd, Bethesda, MD, 20814 <i>(Consolidated into: 7220 Wisconsin Ave., Bethesda, MD, 20814)</i> |

Bank

Date

Branch

Closings due to Consolidation: 120 (Contd.)

| | |
|---------|--|
| Mar - 2 | Rockville - King Farm Branch 404 King Farm Blvd., Suite 120, Rockville, MD, 20850 <i>(Consolidated into: 16000 Shady Grove Rd, Gaithersburg, MD, 20877)</i> |
| Mar - 2 | Annapolis Branch 2122 Generals Hwy, Annapolis, MD, 21401 <i>(Consolidated into: 2078 Generals Hwy., Annapolis, MD, 21401)</i> |
| Mar - 2 | Ocean City Branch 5702 Coastal Hwy, Ocean City, MD, 21842 <i>(Consolidated into: 4604 Coastal Hwy., Ocean City, MD, 21842)</i> |
| Mar - 2 | La Plata Safeway Branch 40 Shining Willow Way, La Plata, MD, 20646 <i>(Consolidated into: 6640 Crain Hwy., La Plata, MD, 20646)</i> |
| Mar - 2 | Hunt Valley Branch 203 International Circle, Hunt Valley, MD, 21030 <i>(Consolidated into: 124 Shawan Rd, Hunt Valley, MD, 21030)</i> |
| Mar - 2 | Boston Street Branch 2400 Boston St, Suite 110, Baltimore, MD, 21224 <i>(Consolidated into: 1510 Fleet St., Baltimore, MD, 21231)</i> |
| Mar - 2 | Greenspring Branch 2825 Smith Ave, Baltimore, MD, 21209 <i>(Consolidated into: 2530 Quarry Lake Dr., Baltimore, MD, 21209)</i> |
| Mar - 2 | Loch Raven Branch 1608 E Joppa Rd, Baltimore, MD, 21286 <i>(Consolidated into: 1310 East Joppa Road, Towson, MD, 21286)</i> |
| Mar - 2 | East Main Street Branch 193 E Main St., Westminster, MD, 21157 <i>(Consolidated into: 401 Englar Rd., Westminster, MD, 21157)</i> |
| Mar - 2 | Ellicott City Branch 9450 Baltimore National Pike, Ellicott City, MD, 21042 <i>(Consolidated into: 9080 Baltimore National Pike, Ellicott City, MD, 21042)</i> |
| Mar - 2 | Maple Lawn Farms Branch 7405 Maple Lawn Blvd, Fulton, MD, 20759 <i>(Consolidated into: 10990 Johns Hopkins Rd., Laurel, MD, 20723)</i> |
| Mar - 2 | Bel Air Branch 221 S Main St, Bel Air, MD, 21014 <i>(Consolidated into: 402 Baltimore Pike, Bel Air, MD, 21014)</i> |
| Mar - 2 | Mine Road Office 4630 Mine Rd., Fredericksburg, VA, 22408 <i>(Consolidated into: 10000 Southpoint Pkwy, Fredericksburg, VA, 22407)</i> |
| Mar - 2 | River Road Office 6201 River Rd., Richmond, VA, 23229 <i>(Consolidated into: 5816 Grove Ave, Richmond, VA, 23226)</i> |

Bank

Date

Branch

Closings due to Consolidation: 120 (Contd.)

| | |
|---------|---|
| Mar - 2 | Short Pump Office 11704 W Broad St., Richmond, VA, 23233 <i>(Consolidated into: 11501 W Broad St, Richmond, VA, 23233)</i> |
| Mar - 2 | Willow Lawn Branch 1601 Willow Lawn Dr, Suite 302a, Richmond, VA, 23230 <i>(Consolidated into: 5600 W Broad St., Richmond, VA, 23230)</i> |
| Mar - 2 | Hickory Park Branch 11201 Nuckols Rd, Glen Allen, VA, 23059 <i>(Consolidated into: 11400 Nuckols Rd., Glen Allen, VA, 23059)</i> |
| Mar - 2 | Southpark Parkway Branch 360 Charles H Dimmock Pkwy, Colonial Heights, VA, 23834 <i>(Consolidated into: 810 Southpark Blvd., Colonial Heights, VA, 23834)</i> |
| Mar - 2 | Huguenot Village Branch 2065 Huguenot Rd, Richmond, VA, 23235 <i>(Consolidated into: 1500 Koger Center Blvd., Richmond, VA, 23235)</i> |
| Mar - 2 | Azalea Avenue Branch 1101 Azalea Ave, Richmond, VA, 23227 <i>(Consolidated into: 5001 Lakeside Ave., Richmond, VA, 23228)</i> |
| Mar - 2 | Princess Anne Office 5289 Princess Anne Rd., Virginia Beach, VA, 23462 <i>(Consolidated into: 849 Kempsville Rd, Virginia Beach, VA, 23464)</i> |
| Mar - 2 | Little Neck Road Branch 3112 Virginia Beach Blvd., Virginia Beach, VA, 23452 <i>(Consolidated into: 3334 Virginia Beach Blvd, Virginia Beach, VA, 23452)</i> |
| Mar - 2 | Norfolk Main Office 500 E Main St., Norfolk, VA, 23510 <i>(Consolidated into: 150 W Main St, Norfolk, VA, 23510)</i> |
| Mar - 2 | Williamsburg Lightfoot Office 6720 Mooretown Rd., Williamsburg, VA, 23188 <i>(Consolidated into: 6385 Richmond Rd, Williamsburg, VA, 23188)</i> |
| Mar - 2 | Monticello Marketplace Branch 4601 Monticello Ave, Williamsburg, VA, 23188 <i>(Consolidated into: 5236 Monticello Ave., Williamsburg, VA, 23188)</i> |
| Mar - 2 | Innovation Bristow Branch 9933 Sowder Village Square, Manassas, VA, 20109 <i>(Consolidated into: 10251 Bristow Center Dr., Bristow, VA, 20136)</i> |
| Mar - 2 | Tysons Branch 8219 Leesburg Pike, Vienna, VA, 22182 <i>(Consolidated into: 8200 Greensboro Dr.. Suite 100, Mclean, VA, 22102)</i> |
| Mar - 2 | Falls Church Branch 603 W Broad St, Falls Church, VA, 22046 <i>(Consolidated into: 1202 W Broad St., Falls Church, VA, 22046)</i> |

Bank

Date

Branch

Closings due to Consolidation: 120 (Contd.)

| | |
|----------|--|
| Mar - 2 | Rosslyn Office 1901 Fort Myer Dr., Arlington, VA, 22209 <i>(Consolidated into: 2200 Wilson Blvd., Arlington, VA, 22201)</i> |
| Mar - 2 | Old Town Branch 515 King St, Alexandria, VA, 22314 <i>(Consolidated into: 300 S Washington St., Alexandria, VA, 22314)</i> |
| Mar - 2 | New River Valley Mall Branch 50 Peppers Ferry Rd. NW, Christiansburg, VA, 24073 <i>(Consolidated into: 15 Spradlin Farm Dr, Christiansburg, VA, 24073)</i> |
| Mar - 2 | Tanglewood Office 3119 Chaparral Dr., Roanoke, VA, 24018 <i>(Consolidated into: 2730 Ogden Rd, Roanoke, VA, 24018)</i> |
| Mar - 2 | Tyler & Main Branch 1000 E Main St, Radford, VA, 24141 <i>(Consolidated into: 1201 E. Main St., Radford, VA, 24141)</i> |
| Mar - 2 | Pleasant Valley Drive-In Office 2004 South Pleasant Valley Rd., Winchester, VA, 22601 <i>(Consolidated into: 2250 S Pleasant Valley Rd, Winchester, VA, 22601)</i> |
| Mar - 2 | Pleasant Valley Office 2082 S Pleasant Valley Rd., Winchester, VA, 22601 <i>(Consolidated into: 2250 S Pleasant Valley Rd, Winchester, VA, 22601)</i> |
| Mar - 30 | Beach Boulevard Office 14006 Beach Blvd., Jacksonville, FL, 32250 <i>(Consolidated into: 13728 Beach Blvd, Jacksonville, FL, 32224)</i> |
| Mar - 30 | Neptune Beach Branch 500 Third St, Neptune Beach, FL, 32266 <i>(Consolidated into: 363 Atlantic Blvd., Atlantic Beach, FL, 32233)</i> |
| Mar - 30 | Mandarin II Branch 11567 San Jose Blvd, Jacksonville, FL, 32223 <i>(Consolidated into: 11331 San Jose Blvd., Jacksonville, FL, 32223)</i> |
| Mar - 30 | St. Johns Town Center Branch 4489 Town Center Pkwy, Jacksonville, FL, 32246 <i>(Consolidated into: 4781 Town Center Pkwy., Jacksonville, FL, 32246)</i> |
| Mar - 30 | Spruce Creek Branch 17801 SE 109th Ave., Summerfield, FL, 34491 <i>(Consolidated into: 10970 Se 175Th Place, Summerfield, FL, 34491)</i> |
| Mar - 30 | Lake Square Branch 32612 Vista Ave., Leesburg, FL, 34788 <i>(Consolidated into: 10415 Us Highway 441, Leesburg, FL, 34788)</i> |
| Mar - 30 | Orange City Branch 955 Saxon Blvd., Orange City, FL, 32763 <i>(Consolidated into: 2602 Enterprise Rd, Orange City, FL, 32763)</i> |

Bank

Date

Branch

Closings due to Consolidation: 120 (Contd.)

| | |
|----------|---|
| Mar - 30 | Cypress Point Office 1300 Palm Coast Pkwy. SW, Palm Coast, FL, 32137 <i>(Consolidated into: 15 Pine Cone Dr, Palm Coast, FL, 32137)</i> |
| Mar - 30 | Fort Lauderdale Main Branch 110 E Broward Blvd., Suite 100, Fort Lauderdale, FL, 33301 <i>(Consolidated into: 501 E Las Olas Blvd, Ste 100, Fort Lauderdale, FL, 33301)</i> |
| Mar - 30 | Weston Branch 1900 Weston Rd., Weston, FL, 33326 <i>(Consolidated into: 1200 Weston Rd, Weston, FL, 33326)</i> |
| Mar - 30 | Deerfield Beach Branch 101 N Federal Hwy., Deerfield Beach, FL, 33441 <i>(Consolidated into: 110 S Federal Hwy, Deerfield Beach, FL, 33441)</i> |
| Mar - 30 | Emerald Hills Branch 4651 Sheridan St., Hollywood, FL, 33021 <i>(Consolidated into: 5201 Sheridan St, Hollywood, FL, 33021)</i> |
| Mar - 30 | Plantation Branch 8118 W Broward Blvd, Plantation, FL, 33324 <i>(Consolidated into: 450 N Pine Island Rd., Plantation, FL, 33324)</i> |
| Mar - 30 | International Center Branch 1 Se 3rd Ave, Miami, FL, 33131 <i>(Consolidated into: 2 S Biscayne Blvd., Suite 140, Miami, FL, 33131)</i> |
| Mar - 30 | Downtown West Palm Beach Branch 320 Lakeview Ave., West Palm Beach, FL, 33401 <i>(Consolidated into: 501 S Flagler Dr, West Palm Beach, FL, 33401)</i> |
| Mar - 30 | Palm Beach Gardens Office 2899 PGA Boulevard, Palm Beach Gardens, FL, 33410 <i>(Consolidated into: 2570 Pga Blvd, Palm Beach Gardens, FL, 33410)</i> |
| Mar - 30 | North Palm Branch 600 US Hwy 1, North Palm Beach, FL, 33408 <i>(Consolidated into: 667 Us Highway 1, North Palm Beach, FL, 33408)</i> |
| Mar - 30 | Woolbright Branch 2250 W Woolbright Rd, Boynton Beach, FL, 33426 <i>(Consolidated into: 100 N Congress Ave., Boynton Beach, FL, 33426)</i> |
| Mar - 30 | Mirasol Branch 6289 Pga Blvd, Palm Beach Gardens, FL, 33418 <i>(Consolidated into: 7102 Fairway Dr., Palm Beach Gardens, FL, 33418)</i> |
| Mar - 30 | Ironwood Branch 5312 Cortez Rd. W, Bradenton, FL, 34210 <i>(Consolidated into: 4215 Cortez Rd W, Bradenton, FL, 34210)</i> |
| Mar - 30 | Bee Ridge Branch 5600 Bee Ridge Rd., Sarasota, FL, 34233 <i>(Consolidated into: 5900 Katie Ln, Sarasota, FL, 34232)</i> |

Bank

Date

Branch

Closings due to Consolidation: 120 (Contd.)

| | |
|----------|---|
| Mar - 30 | Venice Bypass Branch 400 US Hwy. 41 Bypass N, Venice, FL, 34285 <i>(Consolidated into: 200 Nokomis Ave S, Venice, FL, 34285)</i> |
| Mar - 30 | Wesley Chapel Branch 26644 Silver Maple Pkwy., Wesley Chapel, FL, 33544 <i>(Consolidated into: 27637 State Road 56, Wesley Chapel, FL, 33544)</i> |
| Mar - 30 | Spring Hill Main Branch 11234 Spring Hill Dr., Spring Hill, FL, 34609 <i>(Consolidated into: 1170 Mariner Blvd, Spring Hill, FL, 34609)</i> |
| Mar - 30 | Gandy & Himes Branch 4820 S Himes Ave., Tampa, FL, 33611 <i>(Consolidated into: 3825 S Dale Mabry Hwy, Tampa, FL, 33611)</i> |
| Mar - 30 | St. Cloud Branch 1200 E Irlo Bronson Memorial Hwy., St. Cloud, FL, 34771 <i>(Consolidated into: 4935 E Irlo Bronson Memorial Hwy, Saint Cloud, FL, 34771)</i> |
| Mar - 30 | Bartow Branch 600 N Broadway Ave., Bartow, FL, 33830 <i>(Consolidated into: 255 W Main St, Bartow, FL, 33830)</i> |
| Mar - 30 | Downtown Pensacola Branch 236 W Garden St., Pensacola, FL, 32502 <i>(Consolidated into: 89 S Alcaniz St, Pensacola, FL, 32502)</i> |
| Mar - 30 | Stonehenge Branch 7320 Creedmoor Rd, Raleigh, NC, 27613 <i>(Consolidated into: 8320 Creedmoor Rd., Raleigh, NC, 27613)</i> |
| Mar - 30 | North Hills Mall Branch 4261 The Circle At North Hills St, Suite 115, Raleigh, NC, 27609 <i>(Consolidated into: 4460 Six Forks Rd., Raleigh, NC, 27609)</i> |
| Mar - 30 | Downtown Durham Branch 200 N Mangum St, Durham, NC, 27701 <i>(Consolidated into: 505 S Duke St., Durham, NC, 27701)</i> |
| Mar - 30 | Apex South Salem Street Branch 202 S Salem St, Apex, NC, 27502 <i>(Consolidated into: 801 E Williams St., Apex, NC, 27502)</i> |
| Mar - 30 | Crescent Commons Branch 2062 Kildaire Farm Rd, Cary, NC, 27518 <i>(Consolidated into: 7317 Tryon Rd., Cary, NC, 27518)</i> |
| Mar - 30 | South Park Village Branch 101 Village Walk Dr, Holly Springs, NC, 27540 <i>(Consolidated into: 701 Village Walk Dr., Holly Springs, NC, 27540)</i> |
| Mar - 30 | Fuquay-Varina Branch 1140 E Broad St, Fuquay Varina, NC, 27526 <i>(Consolidated into: 1405 N. Main St., Fuquay-Varina, NC, 27526)</i> |

Bank

Date

Branch

Closings due to Consolidation: 120 (Contd.)

| | |
|----------|--|
| Mar - 30 | Elm Street Office 3150 N Elm St., Greensboro, NC, 27408 <i>(Consolidated into: 3521 N Elm St, Greensboro, NC, 27405)</i> |
| Mar - 30 | Friendly Center Branch 628 Green Valley Rd, Greensboro, NC, 27408 <i>(Consolidated into: 3318 W Friendly Ave., Greensboro, NC, 27410)</i> |
| Mar - 30 | Hickory Branch 1625 N Center St, Hickory, NC, 28601 <i>(Consolidated into: 1920 N. Center St., Hickory, NC, 28601)</i> |
| Mar - 30 | Sharon Square Branch 4777 Sharon Rd, Charlotte, NC, 28210 <i>(Consolidated into: 6869 Fairview Rd., Charlotte, NC, 28210)</i> |
| Mar - 30 | Matthews-John Street Branch 345 W John St, Matthews, NC, 28105 <i>(Consolidated into: 1321 Matthews Township Pkwy., Matthews, NC, 28105)</i> |
| Mar - 30 | Charlotte NC South Boulevard Branch 5301 South Blvd, Charlotte, NC, 28217 <i>(Consolidated into: 325 E Woodlawn Rd., Charlotte, NC, 28217)</i> |
| Mar - 30 | Indian Trail Unionville Branch 307 Unionville-Indian Trail Rd, Indian Trail, NC, 28079 <i>(Consolidated into: 200 Indian Tr. Rd. N, Indian Trail, NC, 28079)</i> |
| Mar - 30 | Lake Norman Branch 9617 Holly Point Dr, Huntersville, NC, 28078 <i>(Consolidated into: 16710 Northcross Dr., Huntersville, NC, 28078)</i> |
| Mar - 30 | North Asheville Branch 711 Merrimon Ave, Asheville, NC, 28804 <i>(Consolidated into: 850 Merrimon Ave., Asheville, NC, 28804)</i> |
| Mar - 30 | Courthouse Branch 810 Pinckney St., Whiteville, NC, 28472 <i>(Consolidated into: 301 S Jk Powell Blvd, Whiteville, NC, 28472)</i> |
| Mar - 30 | Mayfaire Branch 6818 Parker Farm Dr, Wilmington, NC, 28405 <i>(Consolidated into: 1313 Military Cutoff Rd., Wilmington, NC, 28405)</i> |
| Mar - 30 | Mills Avenue Office 505 Mills Ave., Greenville, SC, 29605 <i>(Consolidated into: 1715 Augusta Rd, Greenville, SC, 29605)</i> |
| Mar - 30 | McAlister Square Branch 201 S Pleasantburg Dr, Greenville, SC, 29607 <i>(Consolidated into: 265 S. Pleasantburg Dr., Greenville, SC, 29607)</i> |
| Mar - 30 | McBee Avenue Branch 300 E McBee Ave, Greenville, SC, 29601 <i>(Consolidated into: 1 North Main Street, Suite C, Greenville, SC, 29601)</i> |

Bank

Date

Branch

Closings due to Consolidation: 120 (Contd.)

| | |
|----------|--|
| Mar - 30 | Greer Branch 655 W Wade Hampton Blvd, Greer, SC, 29650 <i>(Consolidated into: 1319 W Poinsett St., Greer, SC, 29650)</i> |
| Mar - 30 | Northtowne Branch 3898 Liberty Hwy, Anderson, SC, 29621 <i>(Consolidated into: 4007 Clemson Blvd., Anderson, SC, 29621)</i> |
| Mar - 30 | Daniel Island Office 234 Seven Farms Dr., Suite 110, Daniel Island, SC, 29492 <i>(Consolidated into: 162 Seven Farms Dr, Suite 200, Charleston, SC, 29492)</i> |
| Mar - 30 | James Island BI-LO Branch 860 Folly Rd, Charleston, SC, 29412 <i>(Consolidated into: 1035 Folly Rd., Charleston, SC, 29412)</i> |
| Mar - 30 | East Bay Street Branch 276 E Bay St, Charleston, SC, 29401 <i>(Consolidated into: 174 Meeting Street, Charleston, SC, 29401)</i> |
| Mar - 30 | Sea Pines Branch 2 Greenwood Dr, Hilton Head Island, SC, 29928 <i>(Consolidated into: 1008 William Hilton Pkwy., Unit A, Hilton Head, SC, 29928)</i> |
| Mar - 30 | Inman South Main Street Branch 24 S Main St, Inman, SC, 29349 <i>(Consolidated into: 11157 Asheville Hwy., Inman, SC, 29349)</i> |
| Mar - 30 | Spartanburg Main Branch 350 E Henry St, Spartanburg, SC, 29302 <i>(Consolidated into: 380 E Main St., Spartanburg, SC, 29302)</i> |
| Mar - 30 | Green Hills Office 2207 Crestmoor Rd., Suite 100, Nashville, TN, 37215 <i>(Consolidated into: 2104 Hobbs Rd, Nashville, TN, 37215)</i> |
| Mar - 30 | Cool Springs Branch 1175 Meridian Blvd., Suite 114, Franklin, TN, 37067 <i>(Consolidated into: 731 Cool Springs Blvd, Franklin, TN, 37067)</i> |
| Mar - 30 | Hill Center Branch 201 Franklin Rd, Suite 100, Brentwood, TN, 37027 <i>(Consolidated into: 5030 Thoroughbred Ln, Brentwood, TN, 37027)</i> |
| Mar - 30 | West End Branch 210 21st Ave S, Nashville, TN, 37203 <i>(Consolidated into: 1605 21st Ave S, Nashville, TN, 37212)</i> |
| Mar - 30 | Foothills Branch 1804 W Broadway Ave, Maryville, TN, 37801 <i>(Consolidated into: 216 Foothills Mall Dr., Maryville, TN, 37801)</i> |
| Jul - 20 | Brethren Village Branch 3001 Lititz Pike, PO Box 5093, Lancaster, PA, 17606 <i>(Consolidated into: 3130 Lititz Pike, Lititz, PA, 17543)</i> |

Bank**Date****Branch****Closings due to Consolidation: 120 (Contd.)**

| | | |
|--|----------|---|
| | Jul - 20 | Downtown Allentown Branch 835 Hamilton Street, Allentown, PA, 18101 <i>(Consolidated into: 1139 West Hamilton Street, Allentown, PA, 18101)</i> |
| | Jul - 20 | Covington KY Branch 231 Scott Street, Covington, KY, 41011 <i>(Consolidated into: 501 Monmouth Street, Newport, KY, 41071)</i> |

Closings due to Conversion (From State Bank to Other State's Bank): 4

| | | |
|--------------------|----------|--|
| First Capital Bank | Dec - 31 | Main Office 909 South Main Street, Laurinburg, NC, 28352 |
| | Dec - 31 | Bennettsville Branch 207 Hwy 15/401 Bypass E, Bennettsville, SC, 29512 |
| | Dec - 31 | Charleston Main Branch 304 Meeting Street, Charleston, SC, 29401 |
| | Dec - 31 | Downtown Summerville Branch 227 S. Cedar Street-Suite A, Summerville, SC, 29483 |

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

| | | |
|---|---------|---|
| Aquesta Bank <i>(Survivor - United Community BAnc)</i> | Oct - 1 | Main Office 19510 Jetton Rd., Cornelius, NC, 28031 |
| | Oct - 1 | Davidson Branch 568 Jetton St., Suite 100, Davidson, NC, 28036 |
| | Oct - 1 | Mooresville Branch 837 Williamson Rd., Mooresville, NC, 28117 |
| | Oct - 1 | Brawley School Road Branch 1078 Brawley School Rd., Mooresville, NC, 28117 |
| | Oct - 1 | Northcross Branch 9906 Knockando Lane, Huntersville, NC, 28078 |
| | Oct - 1 | SouthPark Branch 4519 Sharon Road, Charlotte, NC, 28211 |
| | Oct - 1 | Wilmington Branch 901 Military Cutoff Road, Wilmington, NC, 28405 |
| | Oct - 1 | Waverly Branch 9915 Sandy Rock Place, Charlotte, NC, 28277 |
| | Oct - 1 | The Pines Branch 400 Avinger Lane, Davidson, NC, 28036 |

Bank

Date

Branch

Closings due to Merger (From State Bank to State Bank): 22

| | | |
|--|----------|---|
| Select Bank & Trust Company (Survivor - First Bank) | Nov - 10 | Main Office 700 W Cumberland St., Dunn, NC, 28334 |
| | Nov - 10 | Clinton Main Branch 111 Northeast Blvd., Clinton, NC, 28328 |
| | Nov - 10 | Goldsboro Branch 431 N Spence Ave., Goldsboro, NC, 27534 |
| | Nov - 10 | Lillington Branch 818 McKinney Pkwy., Lillington, NC, 27546 |
| | Nov - 10 | Fayetteville Road Branch 4400 Fayetteville Rd., Lumberton, NC, 28358 |
| | Nov - 10 | Raeford Road Branch 2818 Raeford Rd., Fayetteville, NC, 28303 |
| | Nov - 10 | Charles Boulevard Branch 3600 Charles Blvd., Greenville, NC, 27858 |
| | Nov - 10 | Elizabeth City Branch 416 S. Hughes Blvd., Elizabeth City, NC, 27909 |
| | Nov - 10 | Burlington Office 3158 South Church Street, Burlington, NC, 27215 |
| | Nov - 10 | Leland Branch 1101 New Pointe Blvd., Leland, NC, 28451 |
| | Nov - 10 | Morehead City Branch 168 NC Hwy. 24, Morehead City, NC, 28557 |
| | Nov - 10 | Raleigh Branch 4505 Falls of Neuse Road, Suite 100/150, Raleigh, NC, 27609 |
| | Nov - 10 | Wilmington Branch 1001 Military Cutoff Road, Wilmington, NC, 28405 |
| | Nov - 10 | Ballantyne Branch 13024 Ballantyne Corporate Place, Charlotte, NC, 28277 |

| <u>Bank</u> | <u>Date</u> | <u>Branch</u> |
|--|-------------|--|
| Closings due to Merger (From State Bank to State Bank): 22 (Contd.) | | |
| Select Bank & Trust Company <i>(Survivor - First Bank)</i> | Nov - 10 | Rock Hill Branch 201 Oakland Ave., Rock Hill, SC, 29730 |
| | Nov - 10 | Blacksburg Branch 203 West Cherokee St., Blacksburg, SC, 29702 |
| | Nov - 10 | Holly Springs Branch 5070 Kentworth Drive, Holly Springs, NC, 27540 |
| | Nov - 10 | Virginia Beach Branch 621 Nevan Road, Virginia Beach, VA, 23451 |
| | Nov - 10 | Cornelius Branch 18825 W. Catawba Avenue, Cornelius, NC, 28031 |
| | Nov - 10 | Franklin Branch 30 Hyatt Rd, Franklin, NC, 28734 |
| | Nov - 10 | Sylva Branch 498 E Main St., Sylva, NC, 28779 |
| | Nov - 10 | Highlands Branch 473 Carolina Way, Highlands, NC, 28741 |
| Openings due to De Novo: 26 | | |
| Aquesta Bank | Mar - 11 | The Pines Branch 400 Avinger Lane, Davidson, NC, 28036 |
| Bank of Oak Ridge | Feb - 5 | Eastchester Drive-High Point Office 2513 Eastchester Drive, High Point, NC, 27265 |
| Dogwood State Bank | Mar - 8 | Sanford Branch 2222 Jefferson Davis Highway, Sanford, NC, 27332 |
| Farmers & Merchants Bank | Apr - 15 | Raleigh Branch 6801 Falls of the Neuse Road, Raleigh, NC, 27615 |
| First Bank | Feb - 16 | Fuquay-Varina Branch 1830 Broad Street, Fuquay-Varina, NC, 27526 |
| | Mar - 29 | Raleigh Main Branch 3620 Six Forks Rd, Raleigh, NC, 27609 |
| First Carolina Bank | Mar - 1 | Virginia Beach Branch 1864 Laskin Road, Virginia Beach, VA, 23454 |

Bank

Date

Branch

Openings due to De Novo: 26 (Contd.)

| | | |
|-------------------------------------|----------|--|
| First-Citizens Bank & Trust Company | Jan - 11 | Mission Viejo Branch 28641 Marguerite Parkway, Mission Viejo, CA, 92692 |
| | Feb - 2 | Diamond Bar Banking Office 1370 Valley Vista Drive, Diamond Bar, CA, 91765 |
| | Mar - 22 | San Felipe Branch 4265 San Felipe Street, Houston, TX, 77027 |
| | Mar - 22 | Chesterfield Branch 6551 Centralia Drive, Chesterfield, VA, 23832 |
| | May - 17 | Richmond Wealth Management Office 6800 Paragon Place, Richmond, VA, 23230 |
| | May - 25 | St. Petersburg Branch 5900 Central Avenue, St. Petersburg, FL, 33707 |
| | Jun - 14 | Cedar Park Branch 1901 Whitestone Blvd, Cedar Park, TX, 78613 |
| | Jun - 14 | Winter Park Branch 517 W Morse Blvd., Winter Park, FL, 32789 |
| | Jun - 21 | Frisco Branch 8160 Lebanon Road, Frisco, TX, 75034 |
| | Jun - 28 | Lynnwood Branch 2600 162nd St SW, Lynnwood, WA, 98087 |
| | Aug - 2 | Tacoma Branch 2108 Commerce Street, Tacoma, WA, 98402 |
| | Dec - 6 | Nexton Branch 107 First Citizens Way, Summerville, SC, 29486 |
| | Dec - 13 | Columbia - Clemson Road Banking Office 2760 Clemson Road, Columbia, SC, 29229 |
| HomeTrust Bank | Oct - 4 | Six Forks Branch 4700 Six Forks Road, Suite 100, Raleigh, NC, 27609 |
| | Oct - 21 | SouthPark Branch 6310 Fairview Road, Charlotte, NC, 28210 |
| New Republic Bank | Feb - 15 | Roanoke Rapids Branch 420 Becker Drive, Roanoke Rapids, NC, 27870 |
| The Fidelity Bank | May - 17 | Pittsboro Branch 32 Industrial Drive, Suite 140, Pittsboro, NC, 27312 |
| Truist Bank | Feb - 1 | Nocatee Branch 215 Pine Lake Drive, Ponte Vedra Beach, FL, 32081 |

Bank

Date

Branch

Openings due to De Novo: 26 (Contd.)

| | | |
|-------------|----------|---|
| Truist Bank | Jun - 28 | Coconut Grove Branch 3058 Grand Ave., Miami, FL, 33133 |
|-------------|----------|---|

Openings due to Merger (From State Bank to State Bank): 21

| | | |
|---|----------|---|
| First Bank <i>(Acquired - Select Bank & Trust Company)</i> | Oct - 20 | Clinton Main Branch 111 Northeast Blvd., Clinton, NC, 28328 |
| | Oct - 20 | Goldsboro Branch 431 N Spence Ave., Goldsboro, NC, 27534 |
| | Oct - 20 | Lillington Branch 818 McKinney Pkwy., Lillington, NC, 27546 |
| | Oct - 20 | Fayetteville Road Branch 4400 Fayetteville Rd., Lumberton, NC, 28358 |
| | Oct - 20 | Raeford Road Branch 2818 Raeford Rd., Fayetteville, NC, 28303 |
| | Oct - 20 | Charles Boulevard Branch 3600 Charles Blvd., Greenville, NC, 27858 |
| | Oct - 20 | Elizabeth City Branch 416 S. Hughes Blvd., Elizabeth City, NC, 27909 |
| | Oct - 20 | Burlington Office 3158 South Church Street, Burlington, NC, 27215 |
| | Oct - 20 | Leland Branch 1101 New Pointe Blvd., Leland, NC, 28451 |
| | Oct - 20 | Morehead City Branch 168 NC Hwy. 24, Morehead City, NC, 28557 |
| | Oct - 20 | Raleigh Branch 4505 Falls of Neuse Road, Suite 100/150, Raleigh, NC, 27609 |
| | Oct - 20 | Wilmington Branch 1001 Military Cutoff Road, Wilmington, NC, 28405 |

| <u>Bank</u> | <u>Date</u> | <u>Branch</u> |
|--|-------------|---|
| Openings due to Merger (From State Bank to State Bank): 21 (Contd.) | | |
| First Bank (Acquired - Select Bank & Trust Company) | Oct - 20 | Ballantyne Branch 13024 Ballantyne Corporate Place, Charlotte, NC, 28277 |
| | Oct - 20 | Rock Hill Branch 201 Oakland Ave., Rock Hill, SC, 29730 |
| | Oct - 20 | Blacksburg Branch 203 West Cherokee St., Blacksburg, SC, 29702 |
| | Oct - 20 | Holly Springs Branch 5070 Kentworth Drive, Holly Springs, NC, 27540 |
| | Oct - 20 | Virginia Beach Branch 621 Nevan Road, Virginia Beach, VA, 23451 |
| | Oct - 20 | Cornelius Branch 18825 W. Catawba Avenue, Cornelius, NC, 28031 |
| | Oct - 20 | Franklin Branch 30 Hyatt Rd, Franklin, NC, 28734 |
| | Oct - 20 | Sylva Branch 498 E Main St., Sylva, NC, 28779 |
| | Oct - 20 | Highlands Branch 473 Carolina Way, Highlands, NC, 28741 |

Other Changes due to Name Change: 1

| | | |
|-------------------------------------|---------|--|
| First-Citizens Bank & Trust Company | Oct - 7 | Raleigh Village District Branch 2005 Clark Ave., Raleigh, NC, 27605 |
|-------------------------------------|---------|--|

| <u>Bank</u> | <u>Date</u> | <u>Branch</u> |
|--------------------------------|-------------|---|
| Relocation :8 | | |
| Truist Bank | Jan - 21 | Palm Coast East Branch 220 Palm Coast Pkwy NE, Palm Coast, FL 32137 <i>Previously: 1 Florida Park Dr S, Suite 101, Palm Coast, FL 32137</i> |
| HomeTrust Bank | Jan - 25 | Arden Office 192 Airport Road, Arden, NC 28704 <i>Previously: 140 Airport Road, Suite P, Arden, NC 28704</i> |
| Truist Bank | Mar - 30 | Whiteville Main 301 S JK Powell Blvd, Whiteville, NC 28472 <i>Previously: 306 S Madison St., Whiteville, NC 28472</i> |
| American Bank of the Carolinas | Apr - 13 | Main Office 312 North Charlotte Avenue, Monroe, NC 28112 <i>Previously: 3302-A Highway 74 West, Monroe, NC 28110</i> |
| Truist Bank | Apr - 20 | Delray Beach Branch 302 E Atlantic Ave, Delray Beach, FL 33483 <i>Previously: 25 Se 3rd Ave, Delray Beach, FL 33483</i> |
| First Bank | Jul - 23 | Dillon Main Branch 201 Hwy 301 North, Dillon, SC 29536 <i>Previously: 206 E Monroe St., Dillon, SC 29536</i> |
| First Bank | Jul - 23 | Dillon Main Branch 201 North 2nd Avenue, Dillon, SC 29536 <i>Previously: 101 W Main St., Dillon, SC 29536</i> |
| Truist Bank | Dec - 22 | Miami Midtown Branch 1430 NW 20th St, Miami, FL 33142 <i>Previously: 1400 Nw 20th St, Miami, FL 33142</i> |

2021 Legislative Summary

The following is a summary of significant changes made during the 2021 session of the North Carolina General Assembly, to the laws over which the OCOB has regulatory jurisdiction or which directly affect the activities of the Office or of those entities which it licenses or otherwise regulates. Refer to the Session Laws indicated for details.

SJR 730 Confirm Katherine M.R. Bosken as the Commissioner of Banks

This Act is a joint resolution to confirm the Governor's appointment of Katherine M.R. Bosken as Banking Commissioner for the North Carolina Office of the Commissioner of Banks. Katherine M.R. Bosken will serve the remainder of retired Commissioner of Banks Ray Grace term ending March 1, 2023.

Effective: September 1, 2021.

S.L. 2021 - 84 (H.B. 68) Technical Changes to Article 15 of the North Carolina Consumer Finance Act.

This Act makes amendments to N.C.G.S. § 53-166 relating to the State Banking Commission as follows:

In subsection (c), eliminates language that criminalizes a violation of any rule of the State Banking Commission adopted under the N.C. Consumer Finance Act, makes language gender-neutral, eliminates unnecessary words, fixes relative pronouns, replaces legalese with plain English, and fixes punctuation.

In subsection (a), replaces legalese with plain English.

In subsection (b), eliminates unnecessary words and fixes a relative pronoun.

In subsection (d), replaces "regulation" with "rule," which is the term currently used in the N.C. Administrative Procedure Act.

Effective: December 1, 2021.

S.L. 2021-162 (H.B. 320) Modernize Remote Business Access.

This act modifies the authorization to conduct meetings by means of remote communication for certain entities; to authorize nonprofit corporations to conduct all business electronically unless prohibited in their articles of incorporation or bylaws; to make technical changes in the surrounding language, and to exempt certain not-for-profit corporations formed prior to July 1, 1989, from being required to have at least one class of shares unlimited voting rights.

Effective: September 20, 2021. Sections 1, 2, and 3 of this act apply to meetings noticed on or after that date. Remote shareholder, policyholder, and member meetings noticed before the effective date of this act as a result of the state of emergency declared by Executive Order No. 116 on March 10, 2020 and complying with any subsequent executive orders authorizing remote shareholder, policy holder, or member meetings shall be deemed in compliance with this act. Section 4 of this act applies to not-for-profit corporations formed prior to July 1, 1989, existing as of the effective date of this act.

S.L. 2021-159 (H.B. 685) Electronic Transaction Fees/Official Fees.

This act amends the Consumer Finance Act to allow the recovery of electronic transaction fees imposed by third parties and to amend the retail installment sales act to clarify the definition of official fees.

Effective Dates: G.S. 53-177.1(d) is effective January 1, 2022;
Remainder of G.S. 53-177.1 is effective October 1, 2021;
G.S. 25A-15(c) is effective October 1, 2021; and
Remainder of 25A-10 and 25A-15 is effective September 1, 2021.

S.L. 2021-198 (S.B. 198) Technical Changes

This Act makes the following:

Article 9 Supervisory Liquidation; Voluntary Dissolution and Liquidation Part 4 Provisions Relation to Any Dissolution or Receivership

Amends N.C.G.S. 53C-9-401 to update an obsolete reference with a reference to the N.C. Commercial Receivership Act and makes a conforming change in the section catchline. It also replaces legalese with plain English.

Article 20 Refund Anticipation Loan Act

Amends N.C.G.S. 53-249, located in the Refund Anticipation Loan Act, as follows:

In subdivision (d)(1), replaces "fee for the loan" with "refund anticipation loan fee," which is a defined term for the Refund Anticipation Loan Act.

Throughout the section, adds missing dashes.

In subsection (b), fixes the format of an internal citation, makes language gender-neutral, and removes unnecessary words.

In subsection (c), fixes the format of an internal citation.

21 Reverse Mortgages

Amends N.C.G.S. 53-258 to replace an obsolete reference to the former mortgage licensing article (Article 19A of Chapter 53 of the General Statutes) with a reference to the current mortgage licensing article (Article 19B of Chapter 53 of the General Statutes) and removes unnecessary words.

Article 22 Check Cashing Businesses

Amends N.C.G.S. 53-277 as follows:

In subsection (b), replaces obsolete references to a former money transmitters article (Article 16A of Chapter 53 of the General Statutes) with references to the current money transmitters article (Article 16B of Chapter 53 of the General Statutes). It also updates the obsolete term "authorized agent" by replacing it with the comparable term "authorized delegate," which is a defined term in the current money transmitters article.

In subsection (a), replaces legalese with plain English, modernizes the format of a list, fixes a relative pronoun, fixes punctuation, and makes a stylistic change for greater clarity.

Article 24 Trust Companies and Intrastate Trust Business, Part 4, Applicable Law; Enforcement Actions, Subpart A, Supervision and Examination

Amends G.S. 53-366 as follows:

In subsection (c), replaces an obsolete reference to a former money transmitters article (Article 16 of Chapter 53 of the General Statutes) with a reference to the current money transmitters article (Article 16B of Chapter 53 of the General Statutes). It also replaces "the sale or issuance of checks" with "money transmission," which is a defined term in the current money transmitters article.

In subsection (a), replaces legalese with plain English and modernizes the format of a list.

In subsections (b) and (d), replaces legalese with plain English.

In subsection (e), adds the phrase "is deemed to be" to clarify the nature of a list, modernizes the format of that list, and removes unnecessary words.

In subsection (f), updates a reference to federal banking law to conform to the redesignation of the referenced provision and replaces legalese with plain English.

In subsection (g), fixes punctuation and replaces legalese with plain English.

Article 9, Supervision Liquidation: Voluntary Dissolution and Liquidation

§ 53C-9-401. Statute relating to receivers applicable to insolvent banks

Chapter 66, Commerce and Business, Article 20

Amends G.S. 66-106 as follows:

In subsection (b):

Eliminates an unnecessary phrase that duplicates the exception listed in subdivision (b)(4).

Updates obsolete references to terms and statutes from the former mortgage licensing article (Article 19A of Chapter 53 of the General Statutes) with references to the successor terms and statutes from the current mortgage licensing article (Article 19B of Chapter 53 of the General Statutes).

Replaces legalese with plain English, tabulates a list for greater clarity, fixes punctuation, makes a term singular for greater clarity, removes unnecessary language, and transfers to subsection (a) the substance of the last sentence for greater clarity.

In subsection (a), fixes punctuation, recodifies definitions to achieve alphabetical order, modernizes the format of definitions, replaces legalese with plain English, removes the word "a" to cause items in the same list to be parallel, fixes a relative pronoun, and tabulates a list for greater clarity.

Effective: July 15, 2021.

S.L. 2021-166 (H.B. 624) North Carolina Regulatory Sandbox Act.

This Act creates a regulatory sandbox program in which financial, insurance, and related new technologies are permitted to offer their services to consumers with light touch regulation from the applicable state agency for a limited period. The Act also establishes an Innovation Council consisting of eleven members. The Innovation Council is responsible for reviewing and selecting participants for the sandbox from applicants, who are required to offer an innovative product or service.

Effective: October 15, 2021.

The NC Office of the Commissioner of Banks (the “OCOB”) encourages its employees, across all disciplines and leadership levels within the agency, to be active in organizations, accrediting bodies, boards and committees, and groups that seek to promote the highest standards of financial literacy, education, and fair regulation. Some of these organizations include:

- **Junior Achievement** – A non-profit organization that educates and inspires young people to achieve their potential in school and in the future. Junior Achievement’s proven programs and volunteer role models provide students with critically important curriculum centered around three major pillars: workforce readiness, financial literacy, and entrepreneurship.
- **Governor’s Financial Literacy Council** – A group that meets at least quarterly for various financial education programs.
- **Senior Consumer Fraud Task Force** – The Senior Consumer Fraud Task Force consists of federal, state, and local government agencies, law enforcement, AARP, and select members of the general public that meet quarterly to discuss ways to raise awareness about senior scams and fraud and how to avoid them.
- **NCSB** – The North Carolina State Bar (NCSB) was created in 1933 by the North Carolina General Assembly as the government agency responsible for the regulation of the legal profession in North Carolina.
- **CSBS** – The Conference of State Bank Supervisors supports state regulators in advancing the system of state financial supervision by ensuring safety, soundness, and consumer protection; promoting economic growth; and fostering innovative, responsive supervision. They also administer the Nationwide Multistate Licensing System (NMLS). The NMLS is the system of record for non-depository financial services licensing or registration in participating state agencies, including the District of Columbia and U.S. Territories of Puerto Rico, the U.S. Virgin Islands, and Guam. In these jurisdictions, NMLS is the official system for companies and individuals seeking to apply for, amend, renew, and surrender license authorities managed through NMLS.
- **AARMR** – The American Association of Residential Mortgage Regulators’ (AARMR) purpose is to promote the exchange of information and education concerning the licensing, supervision, and regulation of the residential mortgage industry, to ensure the ability of state mortgage regulators to provide effective mortgage supervision for a safe and sound industry meeting the needs of the local financial markets and to protect the rights of consumers.
- **MTRA** – The Money Transmitter Regulators Association (MTRA) is a national non-profit organization dedicated to the efficient and effective regulation of the money transmission industry in the United States.
- **NACCA** – The National Association of Consumer Credit Administrators (NACCA) was formed in 1935 to improve the supervision of consumer finance companies and to facilitate the administration of laws governing these companies.