

**Agenda**  
**State Banking Commission**  
**Wednesday, November 28, 2012**  
**Office of the Commissioner of Banks, 316 W. Edenton Street, Raleigh, NC**

1. Opening Remarks  
Janet Cowell, Chairwoman, State Banking Commission
  
2. Roll Call - Determination of Quorum  
Minda Ray, Acting Secretary
  
3. Approval of Minutes of the September 26, 2012 meeting  
Janet Cowell, Chairwoman, State Banking Commission
  
4. Application from Bank of North Carolina, Thomasville, North Carolina, to merge with and be the survivor of said merger with First Trust Bank, Charlotte, North Carolina.  
  
Speakers:  
  
W. Swope Montgomery, Jr., Chief Executive Officer  
Steven S. Dunlevie, Esq., Womble Carlyle Sandridge & Rice PLLC
  
5. Application from CapStone Bank, Raleigh, North Carolina, to merge with and be the survivor of said merger with Patriot State Bank, Fuquay-Varina, North Carolina.  
  
Speakers:  
  
Michael Patterson, CEO, CapStone Bank  
Todd H. Eveson, Esq., Gaeta & Eveson, P.A.
  
6. OCOB Financial Position and Budget  
Elizabeth Hammond, Director of Finance and IT
  
7. Appeal  
Larry Chavis, Chairman of the Appellate Committee

8. Rules Amendments and Repeals  
Daniel Garner, Executive Legal Specialist
  
9. Commissioner's Comments  
Ray Grace, Acting Commissioner of Banks
  
10. Proposed 2013 Meeting Dates  
Janet Cowell, Chairwoman, State Banking Commission
  
11. Trends in North Carolina State Chartered Banks  
Justin Fye, Offsite Division Supervisor - Senior Financial Analyst
  
12. Closing Remarks and Adjournment  
Janet Cowell, Chairwoman, State Banking Commission