



2009 ANNUAL REPORT



NORTH CAROLINA
COMMISSIONER OF BANKS

Office of the Commissioner of Banks
State of North Carolina

Joseph A. Smith, Jr.
Commissioner of Banks



NORTH CAROLINA
COMMISSIONER OF BANKS

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State of North Carolina
OFFICE OF THE COMMISSIONER OF BANKS

BEVERLY E. PERDUE
GOVERNOR

JOSEPH A. SMITH, JR.
COMMISSIONER OF BANKS

To The Honorable Beverly E. Perdue, Governor of North Carolina:

I hereby respectfully submit the 2009 Annual Report of the Commissioner of Banks. The report provides financial information for the calendar year ended December 31, 2009 on North Carolina's state-chartered commercial banks and savings institutions under the supervision of the Office of the Commissioner of Banks.

In what was a challenging year for North Carolina's state-chartered financial institutions, asset growth was a very nominal 4 percent, well below the 12.1 percent growth rate experienced in 2008. In fact, if we net out the acquisitions of three failed banks from the Federal Deposit Insurance Corporation by two North Carolina banks, Branch Banking and Trust Company (BB&T) and First-Citizens Bank & Trust Company, assets of North Carolina banks actually shrank an aggregate 8.2 percent in 2009.

Nevertheless, North Carolina banking industry growth continues to compare favorably to national and southeastern regional aggregate growth rates, which declined 5.3 percent and 8.5 percent, respectively. BB&T, the largest institution regulated by this office, continues to expand its footprint through mergers and acquisitions, and now ranks as the third largest state-chartered bank in the nation. In addition, the following eight banks attained more than 50 percent growth over previous year-end assets: BlueHarbor Bank, Carolina Premier Bank, Carolina Trust Bank, Forest Commercial Bank, Great State Bank, OldTown Bank, Pisgah Community Bank, and Premier Commercial Bank.

North Carolina Banks have continued to lend during this period, and net loans actually increased very slightly, up 0.6 percent year over year.

As a result of the deep and persistent recession afflicting the State and the nation, North Carolina banks continued to experience declines in asset quality and overall profitability. Non-current loans and leases to total loans and leases have increased from 2.00 percent to 4.39 percent since year-end 2008. Other Real Estate Owned, an asset category containing foreclosed real estate collateral, more than tripled, nonaccrual loans rose by 83.4 percent, and loans past due 90 or more days increased by 257 percent. Over the same period, hampered by large provisions for loan losses and the volume of non-earning assets, the aggregate return on average assets for state-chartered banks declined from 0.59 percent to (0.11) percent, while the average yield on earning assets declined from 5.89 percent to 4.96 percent. Two North Carolina banks, Cape Fear



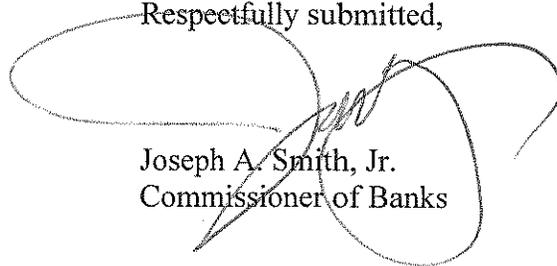
Bank and Cooperative Bank, both located in Wilmington, failed during the year, the first North Carolina bank failures since 1991.

While economic difficulties continue, 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, with adequate capital and capable management.

Detailed information on each bank is provided in the Bank Directory Section of this report.

As a convenience to the public and the banking industry, this report is also available on the Office of the Commissioner of Banks' website, <http://www.nccob.org>.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "JAS", is written over a large, loopy scribble that partially obscures the text below it.

Joseph A. Smith, Jr.
Commissioner of Banks

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Aggregate Data



NORTH CAROLINA
COMMISSIONER OF BANKS

NC State-Chartered Banks Aggregate Report of Condition *

Assets	<u>2009</u>	<u>2008</u>	<u>2007</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>
Cash and due from depository institutions	6,791	5,848	5,271	5,458	5,818	5,243
Securities	45,766	45,546	36,586	33,448	24,222	24,353
Federal funds sold & resell agreements	918	504	1,329	1,513	861	718
Total loans & leases	163,100	160,704	146,518	132,781	103,659	92,624
Less: Loan loss allowance	(3,819)	(2,426)	(1,686)	(1,451)	(1,173)	(1,130)
Trading account assets	808	1,117	478	1,509	243	191
Bank premises and fixed assets	3,324	3,414	3,185	2,878	2,269	2,134
Other real estate owned	2,304	759	266	120	94	123
Goodwill and other intangibles	8,245	7,737	8,874	8,019	5,116	4,958
All other assets	17,591	12,461	9,445	8,002	6,534	5,917
Total assets	245,028	235,664	210,263	192,277	147,643	135,131
Liabilities & Capital	<u>2009</u>	<u>2008</u>	<u>2007</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>
Total deposits	183,251	166,912	148,678	140,568	104,106	92,950
Federal funds purchased & repurchase agreements	3,783	4,928	5,990	5,849	7,035	7,329
Trading liabilities	488	832	165	63	26	1
Other borrowed funds	21,574	26,728	25,601	18,199	15,597	15,397
Subordinated debt	2,244	2,474	1,798	1,259	1,011	886
All other liabilities	5,498	11,916	4,477	4,684	4,076	3,561
Equity capital	28,190	21,873	23,554	21,655	15,792	15,007
Memo Items						
Interest-bearing deposits	158,771	147,817	129,605	121,152	89,320	79,905
Deposits held in foreign offices	5,066	12,090	11,560	6,948	7,638	4,702
Derivatives (\$ billions)	72,918	81,588	54,234	29,748	29,885	24,715

* Rounded to Millions of dollars.

NC State-Chartered Banks Aggregate Report of Income *

	<u>2009</u>	<u>2008</u>	<u>2007</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>
Total interest income	10,058	11,196	12,368	10,812	7,326	6,098
Total interest expense	3,040	4,715	6,096	4,823	2,731	1,733
Net interest income	7,018	6,481	6,272	5,989	4,595	4,366
Provision for credit losses	3,842	1,876	578	253	289	316
Total noninterest income	3,753	3,326	6,241	2,990	2,550	2,407
Total noninterest expense	7,397	6,970	5,583	5,143	4,255	4,238
Pre-tax net operating income	(468)	962	3,352	3,583	2,601	2,218
Securities gains (losses)	233	(223)	(6)	(102)	(29)	11
Applicable income taxes	(138)	480	1,085	1,169	858	759
Extraordinary gains net of tax	(3)	2	-	-	-	-
Net income	(96)	261	2,261	2,312	1,714	1,470
Other Items						
	<u>2009</u>	<u>2008</u>	<u>2007</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>
Number of institutions reporting	87	92	91	91	89	88
% of unprofitable institutions	52.87	45.65	24.18	17.58	8.99	13.64
% of deposits insured (estimated)	68.21	62.21	61.04	63.49	60.00	60.82
Full-time equivalent employees	47,964	46,677	46,155	45,522	38,048	36,086
Cash dividends	427	1,303	1,384	2,007	1,131	870
Net charge-offs	2,339	981	348	210	237	258
Noncurrent loans and leases	7,010	6,214	1,384	596	504	518
Restructured Loans and Leases	774	49	5	11	29	8
Unused Loan Commitments	44,867	47,346	53,807	50,340	36,916	32,042
Insider loans	1,376	1,330	1,169	939	739	595

* Rounded to Millions of dollars.

Bank Directory



NORTH CAROLINA
COMMISSIONER OF BANKS

Alliance Bank & Trust Company Gastonia

Daniel C. Ayscue
Interim President & CEO

916 E Garrison Blvd., 28054
Telephone: (704) 865-1634
Fax: (704) 867-6155

Assets (000)

Cash and balances due from depository institutions	\$6,050
Securities	\$5,031
Federal Funds Sold and resell agreements	\$16,730
Net loans and lease financing receivables	\$137,566
Premises and fixed assets including capitalized leases	\$3,946
Other real estate owned	\$2,050
Intangible assets	\$0
Other assets	\$5,460
Total Assets	\$176,833

Liabilities and Equity (000)

Deposits	\$143,720
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$8,000
Other liabilities	\$219
Total liabilities	\$151,939
Total equity	\$24,894
Total liabilities and equity	\$176,833
2009 Earnings	\$-2,850

Anson Bank & Trust Co. Wadesboro

Jimmy L. Strayhorn
President and Chief Executive Officer

211 S Greene St., 28170
Telephone: (704) 694-2122
Fax: (704) 694-6582

Assets (000)

Cash and balances due from depository institutions	\$1,577
Securities	\$7,647
Federal Funds Sold and reverse repurchase agreements	\$225
Net loans and lease financing receivables	\$41,351
Premises and fixed assets including capitalized leases	\$1,341
Other real estate owned	\$262
Intangible assets	\$987
Other assets	\$1,920
Total Assets	\$55,310

Liabilities and Equity (000)

Deposits	\$43,762
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$5,000
Other liabilities	\$706
Total liabilities	\$49,468
Total equity	\$5,842
Total liabilities and equity	\$55,310
2009 Earnings	\$-326

Aquesta Bank Cornelius

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

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

Assets (000)

Cash and balances due from depository institutions	\$9,110
Securities	\$30,194
Federal Funds Sold and resell agreements	\$0
Net loans and lease financing receivables	\$132,707
Premises and fixed assets including capitalized leases	\$8,090
Other real estate owned	\$2,273
Intangible assets	\$2,851
Other assets	\$6,101
Total Assets	\$191,326

Liabilities and Equity (000)

Deposits	\$153,679
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$16,183
Other liabilities	\$776
Total liabilities	\$170,638
Total equity	\$20,688
Total liabilities and equity	\$191,326
2009 Earnings	\$751

Asheville Savings Bank, S.S.B.
Asheville

Suzanne S. DeFerie
President and CEO

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

Assets (000)

Cash and balances due from depository institutions	\$23,162
Securities	\$97,016
Federal Funds Sold and reverse repurchase agreements	\$0
Net loans and lease financing receivables	\$589,999
Premises and fixed assets including capitalized leases	\$14,980
Other real estate owned	\$3,699
Intangible assets	\$0
Other assets	\$20,556
Total Assets	\$749,412

Liabilities and Equity (000)

Deposits	\$609,843
Federal funds purchased and repurchase agreements	\$1,694
Other borrowed money	\$60,000
Other liabilities	\$4,226
Total liabilities	\$675,763
Total equity	\$73,649
Total liabilities and equity	\$749,412
2009 Earnings	\$1,531

Bank of Commerce
Charlotte

Wesley W. Sturges
President and Chief Executive Officer

100 Queens Rd., 28204
Telephone: (704) 971-7000
Fax: (704) 971-7011

Assets (000)

Cash and balances due from depository institutions	\$4,061
Securities	\$40,034
Federal Funds Sold and reverse repurchase agreements	\$859
Net loans and lease financing receivables	\$120,529
Premises and fixed assets including capitalized leases	\$405
Other real estate owned	\$359
Intangible assets	\$0
Other assets	\$7,116
Total Assets	\$173,363

Liabilities and Equity (000)

Deposits	\$118,738
Federal funds purchased and repurchase agreements	\$14,474
Other borrowed money	\$24,600
Other liabilities	\$571
Total liabilities	\$158,383
Total equity	\$14,980
Total liabilities and equity	\$173,363
2009 Earnings	\$ -3,675

Bank of Granite
Granite Falls

R. Scott Anderson
President and Chief Executive Officer

23 N Main St., 28630
Telephone: (828) 496-2000
Fax: (828) 496-2116

Assets (000)

Cash and balances due from depository institutions	\$72,967
Securities	\$190,921
Federal Funds Sold and resell agreements	\$0
Net loans and lease financing receivables	\$746,341
Premises and fixed assets including capitalized leases	\$12,469
Other real estate owned	\$12,925
Intangible assets	\$0
Other assets	\$22,897
Total Assets	\$1,058,520

Liabilities and Equity (000)

Deposits	\$967,010
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$41,646
Other liabilities	\$4,712
Total liabilities	\$1,013,368
Total equity	\$45,152
Total liabilities and equity	\$1,058,520
2009 Earnings	\$-22,948

Bank of North Carolina
Thomasville

W. Swope Montgomery, Jr.
President and Chief Executive Officer

831 Julian Ave., 27360
Telephone: (336) 476-9200
Fax: (336) 476-5773

Assets (000)

Cash and balances due from depository institutions	\$48,173
Securities	\$366,506
Federal Funds Sold and reverse repurchase agreements	\$0
Net loans and lease financing receivables	\$1,061,870
Premises and fixed assets including capitalized leases	\$27,703
Other real estate owned	\$14,325
Intangible assets	\$27,699
Other assets	\$87,537
Total Assets	\$1,633,713

Liabilities and Equity (000)

Deposits	\$1,350,392
Federal funds purchased and repurchase agreements	\$29,784
Other borrowed money	\$74,000
Other liabilities	\$6,672
Total liabilities	\$1,468,859
Total equity	\$164,854
Total liabilities and equity	\$1,633,713
2009 Earnings	\$7,381

Bank of Oak Ridge
Oak Ridge

Ronald O. Black
President and Chief Executive Officer

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

Assets (000)

Cash and balances due from depository institutions	\$11,072
Securities	\$57,539
Federal Funds Sold and reverse repurchase agreements	\$0
Net loans and lease financing receivables	\$247,633
Premises and fixed assets including capitalized leases	\$9,923
Other real estate owned	\$1,288
Intangible assets	\$0
Other assets	\$10,476
Total Assets	\$337,931

Liabilities and Equity (000)

Deposits	\$298,329
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$74,000
Other liabilities	\$1,645
Total liabilities	\$308,974
Total equity	\$28,957
Total liabilities and equity	\$337,931
2009 Earnings	\$715

Bank of Stanly
Albemarle

W. D. Lawhon, Jr.
President

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

Assets (000)

Cash and balances due from depository institutions	\$6,815
Securities	\$52,684
Federal Funds Sold and resell agreements	\$0
Net loans and lease financing receivables	\$228,479
Premises and fixed assets including capitalized leases	\$9,208
Other real estate owned	\$2,553
Intangible assets	\$1,890
Other assets	\$15,801
Total Assets	\$317,430

Liabilities and Equity (000)

Deposits	\$255,291
Federal funds purchased and repurchase agreements	\$705
Other borrowed money	\$28,600
Other liabilities	\$2,323
Total liabilities	\$286,919
Total equity	\$30,511
Total liabilities and equity	\$317,430
2009 Earnings	\$1,637

Bank of the Carolinas
Mocksville

Robert E. Marziano
Chairman, President and Chief
Executive Officer

135 Boxwood Village Dr., 27028

Telephone: (336) 751-5755

Fax: (336) 751-4222

Assets (000)

Cash and balances due from depository institutions	\$12,544
Securities	\$140,004
Federal Funds Sold and reverse repurchase agreements	\$ 24,815
Net loans and lease financing receivables	\$383,098
Premises and fixed assets including capitalized leases	\$12,765
Other real estate owned	\$8,233
Intangible assets	\$0
Other assets	\$28,403
Total Assets	\$609,862

Liabilities and Equity (000)

Deposits	\$495,889
Federal funds purchased and repurchase agreements	\$46,682
Other borrowed money	\$15,000
Other liabilities	\$1,836
Total liabilities	\$559,407
Total equity	\$50,455
Total liabilities and equity	\$609,862
2009 Earnings	\$-2,903

Black Mountain Savings Bank, SSB
Black Mountain

M. Wendell Begley
President and Chief Executive Officer

200 E State St., 28711

Telephone: (828) 669-7991

Fax: (828) 669-6974

Assets (000)

Cash and balances due from depository institutions	\$7,700
Securities	\$0
Federal Funds Sold and reverse repurchase agreements	\$0
Net loans and lease financing receivables	\$28,057
Premises and fixed assets including capitalized leases	\$130
Other real estate owned	\$0
Intangible assets	\$0
Other assets	\$265
Total Assets	\$36,152

Liabilities and Equity (000)

Deposits	\$32,252
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$165
Total liabilities	\$32,417
Total equity	\$3,735
Total liabilities and equity	\$36,152
2009 Earnings	\$143

Blue Ridge Savings Bank, Inc.
Asheville

Dwayne H. Wiseman
President and CEO

20 S Pack Square, 28801

Telephone: (828) 252-1893

Fax: (828) 253-1059

Assets (000)

Cash and balances due from depository institutions	\$35,624
Securities	\$0
Federal Funds Sold and resell agreements	\$643
Net loans and lease financing receivables	\$148,431
Premises and fixed assets including capitalized leases	\$4,850
Other real estate owned	\$29,163
Intangible assets	\$0
Other assets	\$4,498
Total Assets	\$223,209

Liabilities and Equity (000)

Deposits	\$212,763
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$65
Total liabilities	\$212,828
Total equity	\$10,381
Total liabilities and equity	\$223,209
2009 Earnings	\$-15,503

BlueHarbor Bank
Mooreville

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

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

Assets (000)

Cash and balances due from depository institutions	\$3,229
Securities	\$12,623
Federal Funds Sold and reverse repurchase agreements	\$0
Net loans and lease financing receivables	\$92,655
Premises and fixed assets including capitalized leases	\$2,475
Other real estate owned	\$187
Intangible assets	\$0
Other assets	\$2,829
Total Assets	\$113,998

Liabilities and Equity (000)

Deposits	\$93,734
Federal funds purchased and repurchase agreements	\$1,624
Other borrowed money	\$0
Other liabilities	\$554
Total liabilities	\$95,912
Total equity	\$18,086
Total liabilities and equity	\$113,998
2009 Earnings	\$-70

Branch Banking and Trust Company
Winston Salem

Kelly S. King
President, CEO & Chairman

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

Assets (000)

Cash and balances due from depository institutions	\$2,077,499
Securities	\$32,904,711
Federal Funds Sold and reverse repurchase agreements	\$522,840
Net loans and lease financing receivables	\$96,913,757
Premises and fixed assets including capitalized leases	\$1,564,160
Other real estate owned	\$1,564,160
Intangible assets	\$1,623,418
Other assets	\$22,504,993
Total Assets	\$159,675,538

Liabilities and Equity (000)

Deposits	\$114,169,730
Federal funds purchased and repurchase agreements	\$2,456,324
Other borrowed money	\$16,757,397
Other liabilities	\$6,724,156
Total liabilities	\$140,107,607
Total equity	\$19,567,931
Total liabilities and equity	\$159,675,538
2009 Earnings	\$620,260

Cabarrus Bank & Trust Company
Concord

Patricia K. Horton
President and Chief Executive Officer

25 Palaside Dr., NE, 28025
Telephone: (704) 262-3855
Fax: (704) 262-3910

Assets (000)

Cash and balances due from depository institutions	\$2,939
Securities	\$15,985
Federal Funds Sold and resell agreements	\$480
Net loans and lease financing receivables	\$78,623
Premises and fixed assets including capitalized leases	\$2,420
Other real estate owned	\$604
Intangible assets	\$0
Other assets	\$2,623
Total Assets	\$103,674

Liabilities and Equity (000)

Deposits	\$90,852
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$1,083
Other liabilities	\$184
Total liabilities	\$92,119
Total equity	\$11,555
Total liabilities and equity	\$103,674
2009 Earnings	\$-78

Capital Bank

Raleigh

B. Grant Yarber
President and Chief Executive Officer

333 Fayetteville St., 27601
Telephone: (919) 645-6449
Fax: (919) 645-6401

Assets (000)

Cash and balances due from depository institutions	\$28,089
Securities	\$239,506
Federal Funds Sold and reverse repurchase agreements	\$0
Net loans and lease financing receivables	\$1,364,221
Premises and fixed assets including capitalized leases	\$23,169
Other real estate owned	\$10,732
Intangible assets	\$2,881
Other assets	\$64,293
Total Assets	\$1,732,891

Liabilities and Equity (000)

Deposits	\$1,380,046
Federal funds purchased and repurchase agreements	\$6,543
Other borrowed money	\$167,000
Other liabilities	\$10,669
Total liabilities	\$1,564,258
Total equity	\$168,633
Total liabilities and equity	\$1,732,891
2009 Earnings	\$-4,836

CapStone Bank

Raleigh

Steven R. Ogburn
President and Chief Executive Officer

4505 Falls of Neuse Rd., Suite 150, 27609
Telephone: (919) 256-6800
Fax: (919) 871-1031

Assets (000)

Cash and balances due from depository institutions	\$22,764
Securities	\$25,387
Federal Funds Sold and resell agreements	\$0
Net loans and lease financing receivables	\$129,004
Premises and fixed assets including capitalized leases	\$311
Other real estate owned	\$105
Intangible assets	\$0
Other assets	\$7,160
Total Assets	\$184,731

Liabilities and Equity (000)

Deposits	\$121,558
Federal funds purchased and repurchase agreements	\$4,494
Other borrowed money	\$32,000
Other liabilities	\$1,400
Total liabilities	\$159,452
Total equity	\$25,279
Total liabilities and equity	\$184,731
2009 Earnings	\$ 925

Carolina Bank

Greensboro

Robert T. Braswell
President and Chief Executive Officer

107 N Spring St., 27401
Telephone: (336) 288-1898
Fax: (336) 297-4105

Assets (000)

Cash and balances due from depository institutions	\$40,455
Securities	\$49,559
Federal Funds Sold and reverse repurchase agreements	\$0
Net loans and lease financing receivables	\$520,525
Premises and fixed assets including capitalized leases	\$19,240
Other real estate owned	\$12,546
Intangible assets	\$0
Other assets	\$54,384
Total Assets	\$696,719

Liabilities and Equity (000)

Deposits	\$622,794
Federal funds purchased and repurchase agreements	\$683
Other borrowed money	\$7,783
Other liabilities	\$3,675
Total liabilities	\$643,964
Total equity	\$52,755
Total liabilities and equity	\$696,719
2009 Earnings	\$-181

Carolina Premier Bank
Charlotte

John S. Kreighbaum
President and Chief Executive Officer

6225 Blakeney Park Dr., 28277
Telephone: (704) 752-9292
Fax: (704) 697-5080

Assets (000)

Cash and balances due from depository institutions	\$4,039
Securities	\$8,334
Federal Funds Sold and resell agreements	\$6,359
Net loans and lease financing receivables	\$84,819
Premises and fixed assets including capitalized leases	\$2,259
Other real estate owned	\$0
Intangible assets	\$0
Other assets	\$1,611
Total Assets	\$107,421

Liabilities and Equity (000)

Deposits	\$86,041
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$7,500
Other liabilities	\$21
Total liabilities	\$93,762
Total equity	\$13,659
Total liabilities and equity	\$107,421
2009 Earnings	\$-1,567

Carolina Trust Bank
Lincolnton

John Michael Cline
President and Chief Executive Officer

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

Assets (000)

Cash and balances due from depository institutions	\$10,469
Securities	\$21,994
Federal Funds Sold and reverse repurchase agreements	\$1,333
Net loans and lease financing receivables	\$216,330
Premises and fixed assets including capitalized leases	\$6,646
Other real estate owned	\$4,451
Intangible assets	\$469
Other assets	\$7,275
Total Assets	\$268,967

Liabilities and Equity (000)

Deposits	\$225,853
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$18,307
Other liabilities	\$2,835
Total liabilities	\$246,995
Total equity	\$21,972
Total liabilities and equity	\$268,967
2009 Earnings	\$-2,429

Coastal Bank & Trust
Jacksonville

Robert L. Norris, Jr.
President and Chief Executive Officer

2414 North Marine Boulevard, 28546
Telephone: (910) 577-3200
Fax: (910) 577-3211

Assets (000)

Cash and balances due from depository institutions	\$8,354
Securities	\$0
Federal Funds Sold and reverse repurchase agreements	\$13,995
Net loans and lease financing receivables	\$17,569
Premises and fixed assets including capitalized leases	\$316
Other real estate owned	\$0
Intangible assets	\$0
Other assets	\$245
Total Assets	\$40,479

Liabilities and Equity (000)

Deposits	\$31,864
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$124
Total liabilities	\$32,025
Total equity	\$8,454
Total liabilities and equity	\$40,479
2009 Earnings	\$-1,735

Community Bank of Rowan**Salisbury**

Bruce D. Jones
President and Chief Executive Officer

322 E. Innes St., 28144
Telephone: (704) 639-0730
Fax: (704) 639-0736

Assets (000)

Cash and balances due from depository institutions	\$18,122
Securities	\$6,886
Federal Funds Sold and reverse repurchase agreements	\$0
Net loans and lease financing receivables	\$106,007
Premises and fixed assets including capitalized leases	\$2,676
Other real estate owned	\$1,048
Intangible assets	\$0
Other assets	\$3,170
Total Assets	\$137,909

Liabilities and Equity (000)

Deposits	\$112,388
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$14,316
Other liabilities	\$124
Total liabilities	\$126,828
Total equity	\$11,081
Total liabilities and equity	\$137,909
2009 Earnings	\$328

Cornerstone Bank**Wilson**

Norman B. Osborn
President and Chief Executive Officer

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

Assets (000)

Cash and balances due from depository institutions	\$12,431
Securities	\$34,303
Federal Funds Sold and reverse repurchase agreements	\$0
Net loans and lease financing receivables	\$131,430
Premises and fixed assets including capitalized leases	\$1,981
Other real estate owned	\$3,376
Intangible assets	\$0
Other assets	\$9,306
Total Assets	\$192,827

Liabilities and Equity (000)

Deposits	\$159,683
Federal funds purchased and repurchase agreements	\$1,653
Other borrowed money	\$17,750
Other liabilities	\$964
Total liabilities	\$180,050
Total equity	\$12,777
Total liabilities and equity	\$192,827
2009 Earnings	\$-4,167

Crescent State Bank**Cary**

Michael G. Carlton
President and Chief Executive Officer

1005 High House Rd., 27513
Telephone: (919) 467-7400
Fax: (919) 467-1024

Assets (000)

Cash and balances due from depository institutions	\$13,742
Securities	\$193,122
Federal Funds Sold and reverse repurchase agreements	\$17,825
Net loans and lease financing receivables	\$741,781
Premises and fixed assets including capitalized leases	\$11,586
Other real estate owned	\$6,305
Intangible assets	\$826
Other assets	\$47,120
Total Assets	\$1,032,307

Liabilities and Equity (000)

Deposits	\$724,517
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$201,000
Other liabilities	\$3,484
Total liabilities	\$936,501
Total equity	\$95,806
Total liabilities and equity	\$1,032,307
2009 Earnings	\$-30,205

Farmers & Merchants Bank
Granite Quarry

Paul E. Fisher
Chairman and Chief Executive Officer

138 N Salisbury Ave., 28072
Telephone: (704) 279-7291
Fax: (704) 279-8919

Assets (000)

Cash and balances due from depository institutions	\$65,482
Securities	\$26,490
Federal Funds Sold and resell agreements	\$0
Net loans and lease financing receivables	\$552,917
Premises and fixed assets including capitalized leases	\$22,517
Other real estate owned	\$5,182
Intangible assets	\$880
Other assets	\$18,010
Total Assets	\$691,478

Liabilities and Equity (000)

Deposits	\$521,877
Federal funds purchased and repurchase agreements	\$15,747
Other borrowed money	\$76,000
Other liabilities	\$3,881
Total liabilities	\$617,505
Total equity	\$73,973
Total liabilities and equity	\$691,478
2009 Earnings	\$3,836

First Bank
Troy

Jerry L. Ocheltree
President and Chief Executive Officer

341 N Main St., 27371
Telephone: (910) 576-6171
Fax: (910) 576-1070

Assets (000)

Cash and balances due from depository institutions	\$344,123
Securities	\$197,574
Federal Funds Sold and reverse repurchase agreements	\$7,264
Net loans and lease financing receivables	\$2,616,299
Premises and fixed assets including capitalized leases	\$53,976
Other real estate owned	\$56,223
Intangible assets	\$70,948
Other assets	\$202,695
Total Assets	\$3,549,102

Liabilities and Equity (000)

Deposits	\$2,939,002
Federal funds purchased and repurchase agreements	\$64,058
Other borrowed money	\$130,417
Other liabilities	\$31,878
Total liabilities	\$3,165,355
Total equity	\$383,747
Total liabilities and equity	\$3,549,102
2009 Earnings	\$61,702

First Carolina State Bank
Rocky Mount

Timothy N. Taylor
President and Chief Executive Officer

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

Assets (000)

Cash and balances due from depository institutions	\$14,697
Securities	\$1,919
Federal Funds Sold and reverse repurchase agreements	\$0
Net loans and lease financing receivables	\$89,301
Premises and fixed assets including capitalized leases	\$2,823
Other real estate owned	\$615
Intangible assets	\$3,926
Other assets	\$2,397
Total Assets	\$115,678

Liabilities and Equity (000)

Deposits	\$90,107
Federal funds purchased and repurchase agreements	\$1,509
Other borrowed money	\$12,000
Other liabilities	\$287
Total liabilities	\$103,903
Total equity	\$11,775
Total liabilities and equity	\$115,678
2009 Earnings	\$-1,926

First South Bank
Washington

Thomas A. Vann
President and Chief Executive Officer

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

Assets (000)

Cash and balances due from depository institutions	\$29,637
Securities	\$97,646
Federal Funds Sold and resell agreements	\$0
Net loans and lease financing receivables	\$652,240
Premises and fixed assets including capitalized leases	\$8,540
Other real estate owned	\$10,561
Intangible assets	\$5,632
Other assets	\$22,180
Total Assets	\$826,436

Liabilities and Equity (000)

Deposits	\$691,564
Federal funds purchased and repurchase agreements	\$2,380
Other borrowed money	\$35,000
Other liabilities	\$12,670
Total liabilities	\$741,614
Total equity	\$84,822
Total liabilities and equity	\$826,436
2009 Earnings	\$7,323

First Trust Bank
Charlotte

James T. Bolt, Jr.
President and Chief Executive Officer

1420 E Third St., 28204
Telephone: (704) 377-3936
Fax: (704) 377-8869

Assets (000)

Cash and balances due from depository institutions	\$7,291
Securities	\$103,758
Federal Funds Sold and reverse repurchase agreements	\$0
Net loans and lease financing receivables	\$318,697
Premises and fixed assets including capitalized leases	\$7,489
Other real estate owned	\$800
Intangible assets	\$0
Other assets	\$17,775
Total Assets	\$455,810

Liabilities and Equity (000)

Deposits	\$366,951
Federal funds purchased and repurchase agreements	\$5,642
Other borrowed money	\$33,000
Other liabilities	\$4,197
Total liabilities	\$409,790
Total equity	\$46,020
Total liabilities and equity	\$455,810
2009 Earnings	\$2,754

First-Citizens Bank & Trust Company
Raleigh

Ed Willingham
President

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

Assets (000)

Cash and balances due from depository institutions	\$1,075,514
Securities	\$2,763,437
Federal Funds Sold and reverse repurchase agreements	\$120,178
Net loans and lease financing receivables	\$10,480,183
Premises and fixed assets including capitalized leases	\$597,927
Other real estate owned	\$124,520
Intangible assets	\$77,928
Other assets	\$559,143
Total Assets	\$15,798,830

Liabilities and Equity (000)

Deposits	\$13,418,928
Federal funds purchased and repurchase agreements	\$488,917
Other borrowed money	\$261,226
Other liabilities	\$244,623
Total liabilities	\$14,413,694
Total equity	\$1,385,136
Total liabilities and equity	\$15,798,830
2009 Earnings	\$150,082

Forest Commercial Bank
Asheville

John D. Kimberly
President and CEO

1 North Pack Square, Suite 301, 28801
Telephone: (828) 255-5711
Fax: (828) 255-5713

Assets (000)

Cash and balances due from depository institutions	\$3,005
Securities	\$14,896
Federal Funds Sold and resell agreements	\$0
Net loans and lease financing receivables	\$57,515
Premises and fixed assets including capitalized leases	\$262
Other real estate owned	\$0
Intangible assets	\$0
Other assets	\$1,068
Total Assets	\$76,746

Liabilities and Equity (000)

Deposits	\$54,786
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$4,250
Other liabilities	\$193
Total liabilities	\$59,229
Total equity	\$17,517
Total liabilities and equity	\$76,746
2009 Earnings	-\$647

Four Oaks Bank & Trust Company
Four Oaks

Ayden R. Lee, Jr.
Chairman, President and Chief
Executive Officer

6144 US 301 S, 27524

Telephone: (919) 963-2177
Fax: (919) 963-2768

Assets (000)

Cash and balances due from depository institutions	\$79,115
Securities	\$123,728
Federal Funds Sold and reverse repurchase agreements	\$5,048
Net loans and lease financing receivables	\$699,457
Premises and fixed assets including capitalized leases	\$17,620
Other real estate owned	\$10,708
Intangible assets	\$406
Other assets	\$37,947
Total Assets	\$974,029

Liabilities and Equity (000)

Deposits	\$766,903
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$112,543
Other liabilities	\$7,951
Total liabilities	\$899,397
Total equity	\$74,632
Total liabilities and equity	\$974,029
2009 Earnings	-\$6,920

Great State Bank
Wilkesboro

C. Greg Edwards
President and CEO

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

Assets (000)

Cash and balances due from depository institutions	\$3,243
Securities	\$9,323
Federal Funds Sold and resell agreements	\$0
Net loans and lease financing receivables	\$27,301
Premises and fixed assets including capitalized leases	\$1,228
Other real estate owned	\$0
Intangible assets	\$0
Other assets	\$469
Total Assets	\$41,564

Liabilities and Equity (000)

Deposits	\$31,809
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$1,250
Other liabilities	\$89
Total liabilities	\$33,148
Total equity	\$8,416
Total liabilities and equity	\$41,564
2009 Earnings	-\$838

Greystone Bank

Raleigh

Colon A. Terrell, Jr.
President and Chief Executive Officer

4700 Falls of Neuse Rd., Suite 190, 27609
Telephone: (919) 882-2380
Fax: (919) 847-8732

Assets (000)

Cash and balances due from depository institutions	\$53,371
Securities	\$91,310
Federal Funds Sold and reverse repurchase agreements	\$1
Net loans and lease financing receivables	\$518,145
Premises and fixed assets including capitalized leases	\$530
Other real estate owned	\$4,996
Intangible assets	\$3,109
Other assets	\$18,163
Total Assets	\$689,625

Liabilities and Equity (000)

Deposits	\$584,197
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$15,000
Other liabilities	\$34,580
Total liabilities	\$633,777
Total equity	\$55,848
Total liabilities and equity	\$689,625
2009 Earnings	\$1,282

Hertford Savings Bank, SSB

Hertford

Vivian D. Sutton
President

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

Assets (000)

Cash and balances due from depository institutions	\$4,579
Securities	\$5
Federal Funds Sold and reverse repurchase agreements	\$600
Net loans and lease financing receivables	\$9,990
Premises and fixed assets including capitalized leases	\$79
Other real estate owned	\$0
Intangible assets	\$0
Other assets	\$118
Total Assets	\$15,371

Liabilities and Equity (000)

Deposits	\$13,643
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$15
Total liabilities	\$13,658
Total equity	\$1,713
Total liabilities and equity	\$15,371
2009 Earnings	\$12

High Point Bank and Trust Company

High Point

Charles L. Myers
President & Chief Executive Officer

300 N Main St., 27260
Telephone: (336) 881-3300
Fax: (336) 885-2030

Assets (000)

Cash and balances due from depository institutions	\$33,101
Securities	\$112,102
Federal Funds Sold and resell agreements	\$0
Net loans and lease financing receivables	\$566,023
Premises and fixed assets including capitalized leases	\$19,091
Other real estate owned	\$5,886
Intangible assets	\$5,754
Other assets	\$38,432
Total Assets	\$781,591

Liabilities and Equity (000)

Deposits	\$596,673
Federal funds purchased and repurchase agreements	\$25,000
Other borrowed money	\$53,718
Other liabilities	\$10,835
Total liabilities	\$686,226
Total equity	\$95,365
Total liabilities and equity	\$781,591
2009 Earnings	\$1,375

Home Savings Bank of Albemarle, SSB Albemarle

David L. Smith
President and Chief Operating Officer

103 N Second St., 28001
Telephone: (704) 982-9184
Fax: (704) 983-1308

Assets (000)

Cash and balances due from depository institutions	\$24,036
Securities	\$10,275
Federal Funds Sold and reverse repurchase agreements	\$0
Net loans and lease financing receivables	\$240,707
Premises and fixed assets including capitalized leases	\$9,571
Other real estate owned	\$88
Intangible assets	\$20
Other assets	\$17,541
Total Assets	\$302,238

Liabilities and Equity (000)

Deposits	\$235,613
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$39,100
Other liabilities	\$5,281
Total liabilities	\$279,994
Total equity	\$22,244
Total liabilities and equity	\$302,238
2009 Earnings	\$355

Jackson Savings Bank, SSB Sylva

Dennis L. Burrell
Executive Vice President

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

Assets (000)

Cash and balances due from depository institutions	\$4,950
Securities	\$27
Federal Funds Sold and reverse repurchase agreements	\$0
Net loans and lease financing receivables	\$28,317
Premises and fixed assets including capitalized leases	\$222
Other real estate owned	\$0
Intangible assets	\$0
Other assets	\$819
Total Assets	\$34,335

Liabilities and Equity (000)

Deposits	\$28,132
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$332
Total liabilities	\$28,464
Total equity	\$5,871
Total liabilities and equity	\$34,335
2009 Earnings	\$184

KeySource Commercial Bank Durham

Donald R. Draughon, Jr.
President and Chief Executive Officer

280 S Mangum St., Suite 140, 27701
Telephone: (919) 383-4200
Fax: (919) 383-4242

Assets (000)

Cash and balances due from depository institutions	\$13,127
Securities	\$18,919
Federal Funds Sold and resell agreements	\$0
Net loans and lease financing receivables	\$154,648
Premises and fixed assets including capitalized leases	\$1,065
Other real estate owned	\$391
Intangible assets	\$0
Other assets	\$4,403
Total Assets	\$192,553

Liabilities and Equity (000)

Deposits	\$157,039
Federal funds purchased and repurchase agreements	\$364
Other borrowed money	\$15,500
Other liabilities	\$1,639
Total liabilities	\$174,542
Total equity	\$18,011
Total liabilities and equity	\$192,553
2009 Earnings	\$1,420

KS Bank, Inc.
Smithfield

Harold T. Keen
President and Chief Executive Officer

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

Assets (000)

Cash and balances due from depository institutions	\$4,342
Securities	\$87,272
Federal Funds Sold and reverse repurchase agreements	\$0
Net loans and lease financing receivables	\$227,157
Premises and fixed assets including capitalized leases	\$9,135
Other real estate owned	\$9,427
Intangible assets	\$0
Other assets	\$11,247
Total Assets	\$348,580

Liabilities and Equity (000)

Deposits	\$259,271
Federal funds purchased and repurchase agreements	\$3,358
Other borrowed money	\$54,100
Other liabilities	\$1,527
Total liabilities	\$318,256
Total equity	\$30,324
Total liabilities and equity	\$348,580
2009 Earnings	\$-12

Live Oak Banking Company
Wilmington

James S. Mahan, III
Chairman and CEO

2605 Iron Gate Dr., Suite 100, 28412
Telephone: (910) 790-5867
Fax: (910) 790-5868

Assets (000)

Cash and balances due from depository institutions	\$3,338
Securities	\$6,957
Federal Funds Sold and reverse repurchase agreements	\$9,975
Net loans and lease financing receivables	\$69,769
Premises and fixed assets including capitalized leases	\$351
Other real estate owned	\$0
Intangible assets	\$12,327
Other assets	\$1,561
Total Assets	\$129,269

Liabilities and Equity (000)

Deposits	\$115,739
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$23,000
Other liabilities	\$1,343
Total liabilities	\$117,082
Total equity	\$12,187
Total liabilities and equity	\$129,269
2009 Earnings	\$2,110

Lumbee Guaranty Bank
Pembroke

Larry R. Chavis
President and Chief Executive Officer

403 E Third St., 28372
Telephone: (910) 521-9707
Fax: (910) 521-6102

Assets (000)

Cash and balances due from depository institutions	\$22,530
Securities	\$52,951
Federal Funds Sold and resell agreements	\$1,000
Net loans and lease financing receivables	\$168,224
Premises and fixed assets including capitalized leases	\$9,235
Other real estate owned	\$871
Intangible assets	\$0
Other assets	\$11,418
Total Assets	\$266,229

Liabilities and Equity (000)

Deposits	\$213,800
Federal funds purchased and repurchase agreements	\$159
Other borrowed money	\$23,114
Other liabilities	\$1,724
Total liabilities	\$238,797
Total equity	\$27,432
Total liabilities and equity	\$266,229
2009 Earnings	\$1,107

Macon Bank, Inc.
Franklin

Roger D. Plemens
President and Chief Executive Officer

50 W Main St., 28734
Telephone: (828) 524-7000
Fax: (828) 524-6590

Assets (000)

Cash and balances due from depository institutions	\$36,198
Securities	\$193,581
Federal Funds Sold and reverse repurchase agreements	\$0
Net loans and lease financing receivables	\$752,677
Premises and fixed assets including capitalized leases	\$15,315
Other real estate owned	\$22,830
Intangible assets	\$3,042
Other assets	\$57,248
Total Assets	\$1,080,891

Liabilities and Equity (000)

Deposits	\$790,933
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$178,400
Other liabilities	\$16,085
Total liabilities	\$985,418
Total equity	\$95,473
Total liabilities and equity	\$1,080,891
2009 Earnings	\$-7,423

Mechanics & Farmers Bank
Durham

Kim D. Saunders
President and Chief Executive Officer

116 W Parrish St., 27701
Telephone: (919) 683-1521
Fax: (919) 687-7807

Assets (000)

Cash and balances due from depository institutions	\$6,761
Securities	\$17,699
Federal Funds Sold and reverse repurchase agreements	\$23,551
Net loans and lease financing receivables	\$206,547
Premises and fixed assets including capitalized leases	\$4,852
Other real estate owned	\$2,176
Intangible assets	\$65
Other assets	\$12,138
Total Assets	\$273,789

Liabilities and Equity (000)

Deposits	\$227,819
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$7,766
Other liabilities	\$5,555
Total liabilities	\$241,140
Total equity	\$32,649
Total liabilities and equity	\$273,789
2009 Earnings	\$858

MidCarolina Bank
Burlington

Charles T. Canaday, Jr.
President and CEO

3101 S Church St., 27215
Telephone: (336) 538-1600
Fax: (336) 538-1603

Assets (000)

Cash and balances due from depository institutions	\$8,950
Securities	\$70,718
Federal Funds Sold and resell agreements	\$479
Net loans and lease financing receivables	\$430,780
Premises and fixed assets including capitalized leases	\$6,961
Other real estate owned	\$2,862
Intangible assets	\$0
Other assets	\$19,658
Total Assets	\$540,408

Liabilities and Equity (000)

Deposits	\$465,020
Federal funds purchased and repurchase agreements	\$520
Other borrowed money	\$25,000
Other liabilities	\$1,829
Total liabilities	\$492,369
Total equity	\$48,039
Total liabilities and equity	\$540,408
2009 Earnings	\$2,735

Mount Gilead Savings and Loan Association

Mount Gilead

Albert F. Johnson
President and Chief Executive Officer

123 N Main St., 27306
Telephone: (910) 439-6165
Fax: (910) 439-4811

Assets (000)

Cash and balances due from depository institutions	\$1,216
Securities	\$6
Federal Funds Sold and reverse repurchase agreements	\$0
Net loans and lease financing receivables	\$8,763
Premises and fixed assets including capitalized leases	\$36
Other real estate owned	\$0
Intangible assets	\$0
Other assets	\$91
Total Assets	\$10,112

Liabilities and Equity (000)

Deposits	\$8,350
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$100
Other liabilities	\$24
Total liabilities	\$8,474
Total equity	\$1,638
Total liabilities and equity	\$10,112
2009 Earnings	\$38

Mountain 1st Bank & Trust Company

Hendersonville

Vincent K. Rees
President

101 Jack St., 28792
Telephone: (828) 692-8070
Fax: (828) 693-5008

Assets (000)

Cash and balances due from depository institutions	\$121,830
Securities	\$95,135
Federal Funds Sold and reverse repurchase agreements	\$0
Net loans and lease financing receivables	\$526,000
Premises and fixed assets including capitalized leases	\$5,930
Other real estate owned	\$1,665
Intangible assets	\$0
Other assets	\$42,432
Total Assets	\$792,990

Liabilities and Equity (000)

Deposits	\$673,801
Federal funds purchased and repurchase agreements	\$1,270
Other borrowed money	\$70,000
Other liabilities	\$4,697
Total liabilities	\$749,768
Total equity	\$43,222
Total liabilities and equity	\$792,990
2009 Earnings	-\$18,222

Nantahala Bank & Trust Company

Franklin

Russell F. Gale
President and Chief Executive Officer

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

Assets (000)

Cash and balances due from depository institutions	\$2,634
Securities	\$36,434
Federal Funds Sold and resell agreements	\$140
Net loans and lease financing receivables	\$162,756
Premises and fixed assets including capitalized leases	\$3,420
Other real estate owned	\$3,794
Intangible assets	\$28
Other assets	\$4,499
Total Assets	\$213,705

Liabilities and Equity (000)

Deposits	\$174,741
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$19,600
Other liabilities	\$4,867
Total liabilities	\$199,208
Total equity	\$14,497
Total liabilities and equity	\$213,705
2009 Earnings	-\$3,443

New Century Bank Dunn

William L. Hedgepeth, II
President and Chief Executive Officer

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

Assets (000)

Cash and balances due from depository institutions	\$22,259
Securities	\$96,259
Federal Funds Sold and reverse repurchase agreements	\$6,676
Net loans and lease financing receivables	\$470,817
Premises and fixed assets including capitalized leases	\$12,191
Other real estate owned	\$2,530
Intangible assets	\$853
Other assets	\$17,756
Total Assets	\$629,341

Liabilities and Equity (000)

Deposits	\$540,605
Federal funds purchased and repurchase agreements	\$20,564
Other borrowed money	\$0
Other liabilities	\$3,548
Total liabilities	\$564,717
Total equity	\$64,624
Total liabilities and equity	\$629,341
2009 Earnings	\$-8,174

NewBridge Bank Greensboro

Pressley A. Ridgill
President and CEO

1501 Highwoods Blvd., Suite 400, 27410
Telephone: (336) 369-0900
Fax: (336) 369-0935

Assets (000)

Cash and balances due from depository institutions	\$44,840
Securities	\$313,925
Federal Funds Sold and reverse repurchase agreements	\$0
Net loans and lease financing receivables	\$1,420,683
Premises and fixed assets including capitalized leases	\$40,406
Other real estate owned	\$27,337
Intangible assets	\$5,252
Other assets	\$92,245
Total Assets	\$1,944,655

Liabilities and Equity (000)

Deposits	\$1,509,244
Federal funds purchased and repurchase agreements	\$46,000
Other borrowed money	\$192,800
Other liabilities	\$16,474
Total liabilities	\$1,764,518
Total equity	\$180,137
Total liabilities and equity	\$1,944,655
2009 Earnings	\$-14,309

NewDominion Bank Charlotte

N. Bradley Thompson, Jr.
Chief Executive Officer

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

Assets (000)

Cash and balances due from depository institutions	\$51,162
Securities	\$63,073
Federal Funds Sold and resell agreements	\$0
Net loans and lease financing receivables	\$401,682
Premises and fixed assets including capitalized leases	\$2,964
Other real estate owned	\$7,233
Intangible assets	\$0
Other assets	\$13,190
Total Assets	\$539,304

Liabilities and Equity (000)

Deposits	\$469,401
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$20,500
Other liabilities	\$2,016
Total liabilities	\$501,917
Total equity	\$37,387
Total liabilities and equity	\$539,304
2009 Earnings	\$-5,289

North State Bank
Raleigh

Larry D. Barbour
President and Chief Executive Officer

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

Assets (000)

Cash and balances due from depository institutions	\$109,279
Securities	\$24,148
Federal Funds Sold and reverse repurchase agreements	\$0
Net loans and lease financing receivables	\$513,228
Premises and fixed assets including capitalized leases	\$14,709
Other real estate owned	\$3,271
Intangible assets	\$0
Other assets	\$14,338
Total Assets	\$678,973

Liabilities and Equity (000)

Deposits	\$607,490
Federal funds purchased and repurchase agreements	\$6,103
Other borrowed money	\$826
Other liabilities	\$3,116
Total liabilities	\$628,535
Total equity	\$50,438
Total liabilities and equity	\$678,973
2009 Earnings	\$1,604

OldTown Bank
Waynesville

Charles D. Umberger
President and Chief Executive Officer

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

Assets (000)

Cash and balances due from depository institutions	\$2,248
Securities	\$16,398
Federal Funds Sold and resell agreements	\$3,298
Net loans and lease financing receivables	\$34,133
Premises and fixed assets including capitalized leases	\$1,509
Other real estate owned	\$442
Intangible assets	\$0
Other assets	\$893
Total Assets	\$58,921

Liabilities and Equity (000)

Deposits	\$36,537
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$11,650
Other liabilities	\$103
Total liabilities	\$48,290
Total equity	\$10,631
Total liabilities and equity	\$58,921
2009 Earnings	-\$458

Paragon Commercial Bank
Raleigh

Robert C. Hatley
President and Chief Executive Officer

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

Assets (000)

Cash and balances due from depository institutions	\$16,968
Securities	\$235,993
Federal Funds Sold and reverse repurchase agreements	\$0
Net loans and lease financing receivables	\$975,751
Premises and fixed assets including capitalized leases	\$10,502
Other real estate owned	\$19,037
Intangible assets	\$0
Other assets	\$48,864
Total Assets	\$1,307,115

Liabilities and Equity (000)

Deposits	\$931,726
Federal funds purchased and repurchase agreements	\$39,945
Other borrowed money	\$225,000
Other liabilities	\$4,503
Total liabilities	\$1,212,954
Total equity	\$94,161
Total liabilities and equity	\$1,307,115
2009 Earnings	-\$321

Park Sterling Bank
Charlotte

Bryan F. Kennedy, III
President and Chief Executive Officer

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

Assets (000)

Cash and balances due from depository institutions	\$23,277
Securities	\$42,567
Federal Funds Sold and reverse repurchase agreements	\$0
Net loans and lease financing receivables	\$390,162
Premises and fixed assets including capitalized leases	\$4,665
Other real estate owned	\$1,550
Intangible assets	\$0
Other assets	\$10,954
Total Assets	\$473,125

Liabilities and Equity (000)

Deposits	\$392,672
Federal funds purchased and repurchase agreements	\$1,989
Other borrowed money	\$25,000
Other liabilities	\$473
Total liabilities	\$427,029
Total equity	\$46,095
Total liabilities and equity	\$473,125
2009 Earnings	\$577

Parkway Bank
Lenoir

James E. Sponenberg, III
President and Chief Executive Officer

509 Wilkesboro Blvd., NE, 28645
Telephone: (828) 758-1414
Fax: (828) 758-9986

Assets (000)

Cash and balances due from depository institutions	\$3,384
Securities	\$17,259
Federal Funds Sold and resell agreements	\$0
Net loans and lease financing receivables	\$85,375
Premises and fixed assets including capitalized leases	\$3,300
Other real estate owned	\$1,289
Intangible assets	\$0
Other assets	\$6,234
Total Assets	\$116,841

Liabilities and Equity (000)

Deposits	\$105,276
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$3,000
Other liabilities	\$389
Total liabilities	\$108,665
Total equity	\$8,176
Total liabilities and equity	\$116,841
2009 Earnings	\$-4,294

Patriot State Bank
Fuquay Varina

Michael Gregg Strickland
President and Chief Executive Officer

210 N Main St., 27526
Telephone: (919) 577-2265
Fax: (919) 577-2278

Assets (000)

Cash and balances due from depository institutions	\$10,033
Securities	\$14,750
Federal Funds Sold and reverse repurchase agreements	\$0
Net loans and lease financing receivables	\$107,131
Premises and fixed assets including capitalized leases	\$2,199
Other real estate owned	\$915
Intangible assets	\$0
Other assets	\$2,229
Total Assets	\$137,257

Liabilities and Equity (000)

Deposits	\$121,058
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$250
Other liabilities	\$171
Total liabilities	\$121,479
Total equity	\$15,778
Total liabilities and equity	\$137,257
2009 Earnings	\$-1,951

Peoples Bank
Newton

Tony W. Wolfe
President and Chief Executive Officer

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

Assets (000)

Cash and balances due from depository institutions	\$36,685
Securities	\$193,448
Federal Funds Sold and reverse repurchase agreements	\$0
Net loans and lease financing receivables	\$762,643
Premises and fixed assets including capitalized leases	\$17,947
Other real estate owned	\$3,997
Intangible assets	\$0
Other assets	\$31,373
Total Assets	\$1,046,093

Liabilities and Equity (000)

Deposits	\$828,727
Federal funds purchased and repurchase agreements	\$36,876
Other borrowed money	\$77,636
Other liabilities	\$5,102
Total liabilities	\$948,341
Total equity	\$97,752
Total liabilities and equity	\$1,046,093
2009 Earnings	\$3,229

Pisgah Community Bank
Asheville

Thomas Edward Durham, Jr.
President and CEO

1089 Hendersonville Rd., 28803
Telephone: (828) 277-7127
Fax: (828) 277-3403

Assets (000)

Cash and balances due from depository institutions	\$17,428
Securities	\$0
Federal Funds Sold and resell agreements	\$0
Net loans and lease financing receivables	\$43,927
Premises and fixed assets including capitalized leases	\$737
Other real estate owned	\$0
Intangible assets	\$0
Other assets	\$681
Total Assets	\$62,773

Liabilities and Equity (000)

Deposits	\$56,455
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$55
Total liabilities	\$56,510
Total equity	\$6,263
Total liabilities and equity	\$62,773
2009 Earnings	\$-1,417

Premier Commercial Bank
Greensboro

Francis X. Gavigan, Jr.
President and CEO

701 Green Valley Rd., Suite 102, 27408
Telephone: (336) 323-1115
Fax: (336) 323-1113

Assets (000)

Cash and balances due from depository institutions	\$9,514
Securities	\$18,099
Federal Funds Sold and reverse repurchase agreements	\$0
Net loans and lease financing receivables	\$49,723
Premises and fixed assets including capitalized leases	\$473
Other real estate owned	\$0
Intangible assets	\$0
Other assets	\$1,154
Total Assets	\$78,963

Liabilities and Equity (000)

Deposits	\$57,435
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$5,000
Other liabilities	\$146
Total liabilities	\$62,750
Total equity	\$16,213
Total liabilities and equity	\$78,963
2009 Earnings	\$-2,336

Providence Bank
Rocky Mount

John A. Barker
President and Chief Executive Officer

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

Assets (000)

Cash and balances due from depository institutions	\$18,303
Securities	\$3,009
Federal Funds Sold and reverse repurchase agreements	\$0
Net loans and lease financing receivables	\$121,481
Premises and fixed assets including capitalized leases	\$500
Other real estate owned	\$0
Intangible assets	\$0
Other assets	\$2,612
Total Assets	\$145,905

Liabilities and Equity (000)

Deposits	\$112,438
Federal funds purchased and repurchase agreements	\$429
Other borrowed money	\$15,000
Other liabilities	\$488
Total liabilities	\$128,361
Total equity	\$17,544
Total liabilities and equity	\$145,905
2009 Earnings	\$825

Randolph Bank & Trust Company
Asheboro

C. Michael Whitehead, Jr.
President and Chief Executive Officer

175 N Fayetteville St., 27203
Telephone: (336) 625-1000
Fax: (336) 625-3850

Assets (000)

Cash and balances due from depository institutions	\$15,987
Securities	\$35,902
Federal Funds Sold and resell agreements	\$10,895
Net loans and lease financing receivables	\$209,335
Premises and fixed assets including capitalized leases	\$5,913
Other real estate owned	\$1,921
Intangible assets	\$0
Other assets	\$10,221
Total Assets	\$290,174

Liabilities and Equity (000)

Deposits	\$236,237
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$25,500
Other liabilities	\$1,431
Total liabilities	\$263,168
Total equity	\$27,006
Total liabilities and equity	\$290,174
2009 Earnings	\$- 661

RBC Bank (USA)
Raleigh

W. James Westlake
Chief Executive Officer

301 Fayetteville St., 27601
Telephone: (919) 788-5663
Fax: (919) 788-6058

Assets (000)

Cash and balances due from depository institutions	\$1,136,869
Securities	\$3,851,003
Federal Funds Sold and reverse repurchase agreements	\$0
Net loans and lease financing receivables	\$19,061,355
Premises and fixed assets including capitalized leases	\$374,996
Other real estate owned	\$158,743
Intangible assets	\$591,918
Other assets	\$2,273,161
Total Assets	\$27,448,025

Liabilities and Equity (000)

Deposits	\$21,272,581
Federal funds purchased and repurchase agreements	\$203,620
Other borrowed money	\$1,794,947
Other liabilities	\$851,823
Total liabilities	\$24,122,971
Total equity	\$3,325,054
Total liabilities and equity	\$27,448,025
2009 Earnings	\$-848,251

Roanoke Rapids Savings Bank, SSB**Roanoke Rapids**

Stephen K. Young
Chief Executive Officer

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

Assets (000)

Cash and balances due from depository institutions	\$3,241
Securities	\$3,271
Federal Funds Sold and reverse repurchase agreements	\$2,201
Net loans and lease financing receivables	\$45,208
Premises and fixed assets including capitalized leases	\$986
Other real estate owned	\$485
Intangible assets	\$0
Other assets	\$2,165
Total Assets	\$57,557

Liabilities and Equity (000)

Deposits	\$44,053
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$5,300
Other liabilities	\$344
Total liabilities	\$49,697
Total equity	\$7,860
Total liabilities and equity	\$57,557
2009 Earnings	\$134

Roanoke Valley Savings Bank, SSB**Roanoke Rapids**

J. William Gossip
President and Chief Executive Officer

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

Assets (000)

Cash and balances due from depository institutions	\$11,205
Securities	\$4,921
Federal Funds Sold and resell agreements	\$0
Net loans and lease financing receivables	\$22,648
Premises and fixed assets including capitalized leases	\$119
Other real estate owned	\$0
Intangible assets	\$0
Other assets	\$3,523
Total Assets	\$42,416

Liabilities and Equity (000)

Deposits	\$32,412
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$611
Total liabilities	\$33,023
Total equity	\$9,593
Total liabilities and equity	\$42,416
2009 Earnings	\$135

Roxboro Savings Bank, SSB**Roxboro**

Jane D. Long
Chief Executive Officer

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

Assets (000)

Cash and balances due from depository institutions	\$6,452
Securities	\$68,377
Federal Funds Sold and reverse repurchase agreements	\$0
Net loans and lease financing receivables	\$94,172
Premises and fixed assets including capitalized leases	\$1,384
Other real estate owned	\$0
Intangible assets	\$35
Other assets	\$12,612
Total Assets	\$183,032

Liabilities and Equity (000)

Deposits	\$134,176
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$17,500
Other liabilities	\$2,819
Total liabilities	\$154,495
Total equity	\$28,537
Total liabilities and equity	\$183,032
2009 Earnings	\$-892

Security Savings Bank, SSB Southport

Kenneth W. Mabe
President

101 N Howe St., 28461
Telephone: (910) 457-5246
Fax: (910) 457-6022

Assets (000)

Cash and balances due from depository institutions	\$56,641
Securities	\$19,698
Federal Funds Sold and reverse repurchase agreements	\$0
Net loans and lease financing receivables	\$309,954
Premises and fixed assets including capitalized leases	\$14,226
Other real estate owned	\$4,571
Intangible assets	\$0
Other assets	\$23,971
Total Assets	\$429,061

Liabilities and Equity (000)

Deposits	\$312,993
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$76,000
Other liabilities	\$3,993
Total liabilities	\$392,986
Total equity	\$36,075
Total liabilities and equity	\$429,061
2009 Earnings	\$-11,918

Select Bank & Trust Company Greenville

Mark A. Holmes
President and Chief Executive Officer

3600 Charles Blvd., 27858
Telephone: (252) 353-5730
Fax: (252) 353-8417

Assets (000)

Cash and balances due from depository institutions	\$42,111
Securities	\$18,739
Federal Funds Sold and resell agreements	\$0
Net loans and lease financing receivables	\$121,001
Premises and fixed assets including capitalized leases	\$4,731
Other real estate owned	\$0
Intangible assets	\$1,270
Other assets	\$2,913
Total Assets	\$190,765

Liabilities and Equity (000)

Deposits	\$143,444
Federal funds purchased and repurchase agreements	\$2,632
Other borrowed money	\$26,250
Other liabilities	\$830
Total liabilities	\$173,156
Total equity	\$17,609
Total liabilities and equity	\$190,765
2009 Earnings	\$399

Sound Banking Company Morehead City

S. Phillip Collins
President and Chief Executive Officer

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

Assets (000)

Cash and balances due from depository institutions	\$3,860
Securities	\$18,594
Federal Funds Sold and reverse repurchase agreements	\$0
Net loans and lease financing receivables	\$96,497
Premises and fixed assets including capitalized leases	\$2,750
Other real estate owned	\$455
Intangible assets	\$0
Other assets	\$5,498
Total Assets	\$127,654

Liabilities and Equity (000)

Deposits	\$98,925
Federal funds purchased and repurchase agreements	\$1,065
Other borrowed money	\$14,700
Other liabilities	\$814
Total liabilities	\$117,504
Total equity	\$10,150
Total liabilities and equity	\$127,654
2009 Earnings	\$-2,291

Southern Bank and Trust Company
Mount Olive

John C. Pegram, Jr.
President, Chief Executive Officer

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

Assets (000)

Cash and balances due from depository institutions	\$171,491
Securities	\$309,304
Federal Funds Sold and reverse repurchase agreements	\$0
Net loans and lease financing receivables	\$725,090
Premises and fixed assets including capitalized leases	\$40,956
Other real estate owned	\$1,159
Intangible assets	\$8,663
Other assets	\$20,091
Total Assets	\$1,276,754

Liabilities and Equity (000)

Deposits	\$1,065,129
Federal funds purchased and repurchase agreements	\$83,374
Other borrowed money	\$1,262
Other liabilities	\$12,501
Total liabilities	\$1,162,266
Total equity	\$114,488
Total liabilities and equity	\$1,276,754
2009 Earnings	\$6,652

Southern Community Bank and Trust
Winston Salem

F. Scott Bauer
Chief Executive Officer

4605 Country Club Rd., 27104
Telephone: (336) 794-7832
Fax: (336) 768-2552

Assets (000)

Cash and balances due from depository institutions	\$30,184
Securities	\$322,488
Federal Funds Sold and resell agreements	\$31,269
Net loans and lease financing receivables	\$1,200,637
Premises and fixed assets including capitalized leases	\$42,110
Other real estate owned	\$19,408
Intangible assets	\$889
Other assets	\$77,782
Total Assets	\$1,724,767

Liabilities and Equity (000)

Deposits	\$1,328,990
Federal funds purchased and repurchase agreements	\$94,861
Other borrowed money	\$143,842
Other liabilities	\$7,662
Total liabilities	\$1,575,355
Total equity	\$149,412
Total liabilities and equity	\$1,724,767
2009 Earnings	-\$60,729

Square 1 Bank
Durham

Richard J. Casey
President and Chief Executive Officer

406 Blackwell St., Suite 240, 27701
Telephone: (919) 314-3040
Fax: (919) 314-3080

Assets (000)

Cash and balances due from depository institutions	\$93,931
Securities	\$480,225
Federal Funds Sold and reverse repurchase agreements	\$4,963
Net loans and lease financing receivables	\$447,206
Premises and fixed assets including capitalized leases	\$5,526
Other real estate owned	\$0
Intangible assets	\$0
Other assets	\$66,952
Total Assets	\$1,098,803

Liabilities and Equity (000)

Deposits	\$1,016,222
Federal funds purchased and repurchase agreements	\$1,265
Other borrowed money	\$21
Other liabilities	\$10,044
Total liabilities	\$1,027,543
Total equity	\$71,260
Total liabilities and equity	\$1,098,803
2009 Earnings	\$3,319

Surrey Bank & Trust
Mount Airy

Edward C. Ashby, III
President and Chief Executive Officer

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

Assets (000)

Cash and balances due from depository institutions	\$20,961
Securities	\$2,012
Federal Funds Sold and reverse repurchase agreements	\$413
Net loans and lease financing receivables	\$180,442
Premises and fixed assets including capitalized leases	\$4,881
Other real estate owned	\$44
Intangible assets	\$120
Other assets	\$8,047
Total Assets	\$216,920

Liabilities and Equity (000)

Deposits	\$175,462
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$12,950
Other liabilities	\$1,553
Total liabilities	\$189,965
Total equity	\$26,955
Total liabilities and equity	\$216,920
2009 Earnings	\$2,228

Tarboro Savings Bank, SSB
Tarboro

A. Stancil Barnes
President and Chief Executive Officer

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

Assets (000)

Cash and balances due from depository institutions	\$8,762
Securities	\$422
Federal Funds Sold and resell agreements	\$0
Net loans and lease financing receivables	\$24,763
Premises and fixed assets including capitalized leases	\$173
Other real estate owned	\$0
Intangible assets	\$0
Other assets	\$334
Total Assets	\$34,454

Liabilities and Equity (000)

Deposits	\$29,544
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$11
Total liabilities	\$29,555
Total equity	\$4,899
Total liabilities and equity	\$34,454
2009 Earnings	\$23

Taylorsville Savings Bank, SSB
Taylorsville

Timothy H. Keever
President

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

Assets (000)

Cash and balances due from depository institutions	\$3,761
Securities	\$9,649
Federal Funds Sold and reverse repurchase agreements	\$0
Net loans and lease financing receivables	\$65,366
Premises and fixed assets including capitalized leases	\$710
Other real estate owned	\$688
Intangible assets	\$0
Other assets	\$7,034
Total Assets	\$87,208

Liabilities and Equity (000)

Deposits	\$76,080
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$3,232
Total liabilities	\$79,312
Total equity	\$7,893
Total liabilities and equity	\$87,208
2009 Earnings	-\$727

The Bank of Asheville
Asheville

G. Gordon Greenwood
President and Chief Executive Officer

79 Woodfin Pl., 28801
Telephone: (828) 252-1735
Fax: (828) 252-1792

Assets (000)

Cash and balances due from depository institutions	\$8,335
Securities	\$25,047
Federal Funds Sold and reverse repurchase agreements	\$0
Net loans and lease financing receivables	\$181,963
Premises and fixed assets including capitalized leases	\$2,416
Other real estate owned	\$511
Intangible assets	\$0
Other assets	\$5,261
Total Assets	\$223,533

Liabilities and Equity (000)

Deposits	\$198,406
Federal funds purchased and repurchase agreements	\$375
Other borrowed money	\$4,000
Other liabilities	\$1,252
Total liabilities	\$204,033
Total equity	\$19,500
Total liabilities and equity	\$223,533
2009 Earnings	\$-33

The Bank of Currituck
Moyock

Matthew A. R. Converse
President and Chief Executive Officer

Hwy. 168, 27958
Telephone: (252) 435-6331
Fax: (252) 435-6555

Assets (000)

Cash and balances due from depository institutions	\$20,859
Securities	\$18,386
Federal Funds Sold and resell agreements	\$10,408
Net loans and lease financing receivables	\$126,267
Premises and fixed assets including capitalized leases	\$5,790
Other real estate owned	\$8,031
Intangible assets	\$0
Other assets	\$7,560
Total Assets	\$197,301

Liabilities and Equity (000)

Deposits	\$176,825
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$2,000
Other liabilities	\$2,599
Total liabilities	\$181,424
Total equity	\$15,877
Total liabilities and equity	\$197,301
2009 Earnings	\$-7,279

The East Carolina Bank
Engelhard

A. Dwight Utz
President and CEO

35080 U.S. Hwy. 264, 27824
Telephone: (252) 925-9411
Fax: (252) 925-6361

Assets (000)

Cash and balances due from depository institutions	\$9,946
Securities	\$239,332
Federal Funds Sold and reverse repurchase agreements	\$7,865
Net loans and lease financing receivables	\$569,644
Premises and fixed assets including capitalized leases	\$24,359
Other real estate owned	\$5,438
Intangible assets	\$0
Other assets	\$32,136
Total Assets	\$888,720

Liabilities and Equity (000)

Deposits	\$772,603
Federal funds purchased and repurchase agreements	\$2,910
Other borrowed money	\$41,000
Other liabilities	\$5,704
Total liabilities	\$822,217
Total equity	\$66,503
Total liabilities and equity	\$888,720
2009 Earnings	\$1,502

The Fidelity Bank
Fuquay-Varina

Ernest W. Whitley, Jr.
President and CEO

100 S Main St., 27526
Telephone: (919) 552-2242
Fax: (919) 362-1968

Assets (000)

Cash and balances due from depository institutions	\$198,465
Securities	\$188,363
Federal Funds Sold and reverse repurchase agreements	\$0
Net loans and lease financing receivables	\$871,835
Premises and fixed assets including capitalized leases	\$59,858
Other real estate owned	\$3,893
Intangible assets	\$20,256
Other assets	\$20,523
Total Assets	\$1,363,193

Liabilities and Equity (000)

Deposits	\$1,177,973
Federal funds purchased and repurchase agreements	\$11,890
Other borrowed money	\$1,496
Other liabilities	\$11,293
Total liabilities	\$1,202,652
Total equity	\$160,541
Total liabilities and equity	\$1,363,193
2009 Earnings	\$5,739

The Heritage Bank
Lucama

John T. Tilton
President and Chief Executive Officer

106 S Main St., 27851
Telephone: (252) 239-2000
Fax: (252) 239-0472

Assets (000)

Cash and balances due from depository institutions	\$9,182
Securities	\$73,657
Federal Funds Sold and resell agreements	\$0
Net loans and lease financing receivables	\$156,871
Premises and fixed assets including capitalized leases	\$5,936
Other real estate owned	\$1,429
Intangible assets	\$1,320
Other assets	\$4,778
Total Assets	\$253,173

Liabilities and Equity (000)

Deposits	\$218,274
Federal funds purchased and repurchase agreements	\$3,862
Other borrowed money	\$128
Other liabilities	\$1,783
Total liabilities	\$224,047
Total equity	\$29,126
Total liabilities and equity	\$253,173
2009 Earnings	-\$982

the little bank, incorporated
Kinston

Vincent Robert Jones
President and Chief Executive Officer

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

Assets (000)

Cash and balances due from depository institutions	\$16,825
Securities	\$48,235
Federal Funds Sold and reverse repurchase agreements	\$0
Net loans and lease financing receivables	\$225,472
Premises and fixed assets including capitalized leases	\$2,529
Other real estate owned	\$896
Intangible assets	\$0
Other assets	\$9,622
Total Assets	\$303,579

Liabilities and Equity (000)

Deposits	\$247,793
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$23,000
Other liabilities	\$845
Total liabilities	\$271,638
Total equity	\$31,941
Total liabilities and equity	\$303,579
2009 Earnings	\$1,360

TrustAtlantic Bank

Raleigh

James A. Beck
President and Chief Executive Officer

6131 Falls of Neuse Rd., Suite 301, 27609
Telephone: (919) 844-1698
Fax: (919) 277-8701

Assets (000)

Cash and balances due from depository institutions	\$10,070
Securities	\$53,353
Federal Funds Sold and resell agreements	\$1,842
Net loans and lease financing receivables	\$275,470
Premises and fixed assets including capitalized leases	\$3,085
Other real estate owned	\$1,800
Intangible assets	\$3,725
Other assets	\$6,827
Total Assets	\$356,172

Liabilities and Equity (000)

Deposits	\$308,417
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$10,000
Other liabilities	\$1,843
Total liabilities	\$320,260
Total equity	\$35,912
Total liabilities and equity	\$356,172
2009 Earnings	\$-650

Union Bank & Trust Company

Oxford

Thomas M. Combs
President and Chief Executive Officer

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

Assets (000)

Cash and balances due from depository institutions	\$14,398
Securities	\$20,596
Federal Funds Sold and reverse repurchase agreements	\$305
Net loans and lease financing receivables	\$136,442
Premises and fixed assets including capitalized leases	\$3,263
Other real estate owned	\$0
Intangible assets	\$0
Other assets	\$2,370
Total Assets	\$177,374

Liabilities and Equity (000)

Deposits	\$141,460
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$17,000
Other liabilities	\$401
Total liabilities	\$158,861
Total equity	\$18,513
Total liabilities and equity	\$177,374
2009 Earnings	\$430

VantageSouth Bank

Burlington

Don A. Jennings
President and Chief Executive Officer

3725 S Church St., 27215
Telephone: (336) 227-8000
Fax: (336) 227-8002

Assets (000)

Cash and balances due from depository institutions	\$5,669
Securities	\$6,731
Federal Funds Sold and reverse repurchase agreements	\$4,820
Net loans and lease financing receivables	\$71,563
Premises and fixed assets including capitalized leases	\$2,663
Other real estate owned	\$1,421
Intangible assets	\$0
Other assets	\$1,911
Total Assets	\$94,778

Liabilities and Equity (000)

Deposits	\$78,633
Federal funds purchased and repurchase agreements	\$249
Other borrowed money	\$9,500
Other liabilities	\$135
Total liabilities	\$88,517
Total equity	\$6,261
Total liabilities and equity	\$94,778
2009 Earnings	\$-1,542

Waccamaw Bank
Whiteville

James G. Graham
President and Chief Executive Officer

110 N J. K. Powell Blvd., 28472
Telephone: (910) 641-0044
Fax: (910) 641-0978

Assets (000)

Cash and balances due from depository institutions	\$21,668
Securities	\$87,769
Federal Funds Sold and resell agreements	\$21,315
Net loans and lease financing receivables	\$340,021
Premises and fixed assets including capitalized leases	\$17,037
Other real estate owned	\$4,994
Intangible assets	\$237
Other assets	\$39,472
Total Assets	\$532,513

Liabilities and Equity (000)

Deposits	\$433,668
Federal funds purchased and repurchase agreements	\$3,615
Other borrowed money	\$59,500
Other liabilities	\$2,986
Total liabilities	\$502,769
Total equity	\$29,744
Total liabilities and equity	\$532,513
2009 Earnings	\$-13,716

Yadkin Valley Bank and Trust Company
Elkin

William A. Long
President and Chief Executive Officer

110 W Market St., 28621
Telephone: (336) 526-6300
Fax: (336) 835-8858

Assets (000)

Cash and balances due from depository institutions	\$92,302
Securities	\$183,825
Federal Funds Sold and reverse repurchase agreements	\$93
Net loans and lease financing receivables	\$1,627,824
Premises and fixed assets including capitalized leases	\$43,076
Other real estate owned	\$14,345
Intangible assets	\$13,049
Other assets	\$135,593
Total Assets	\$2,110,107

Liabilities and Equity (000)

Deposits	\$1,825,872
Federal funds purchased and repurchase agreements	\$48,046
Other borrowed money	\$40,465
Other liabilities	\$15,211
Total liabilities	\$1,929,594
Total equity	\$180,513
Total liabilities and equity	\$2,110,107
2009 Earnings	\$-74,229

State Trust Companies



NORTH CAROLINA
COMMISSIONER OF BANKS

Boys, Arnold Trust Company
Asheville

Thomas C. Arnold
Chairman and CEO

1272 Hendersonville Rd., 28803
Telephone: (800) 286-8038
Fax: (828) 274-5568

Assets (000)

Cash and balances due from depository institutions	\$651
Securities	\$780
Net loans and lease financing receivables	\$0
Receivables	\$0
Prepaid expenses and deposits	\$17
Net Premises and fixed assets including capitalized leases	\$0
Other real estate owned	\$0
Other assets	\$0
Total Assets	\$1,448

Liabilities and Equity (000)

Drafts payable	\$0
Mortgage indebtedness and capitalized leases obligations	\$0
Other borrowed money	\$0
Accrued expenses	\$0
Other liabilities	\$7
Total equity	\$1,441
Total liabilities and equity	\$1,448
2009 Earnings	\$10

Franklin Street Trust Company
Chapel Hill

M. Rex Teaney, II
President

1450 Raleigh Rd., Suite 300, 27517
Telephone: (919) 489-2600
Fax: (919) 489-1666

Assets (000)

Cash and balances due from depository institutions	\$929
Securities	\$828
Net loans and lease financing receivables	\$0
Receivables	\$1,485
Prepaid expenses and deposits	\$62
Net Premises and fixed assets including capitalized leases	\$0
Other real estate owned	\$0
Other assets	\$109
Total Assets	\$3,413

Liabilities and Equity (000)

Drafts payable	\$113
Mortgage indebtedness and capitalized leases obligations	\$0
Other borrowed money	\$0
Accrued expenses	\$0
Other liabilities	\$481
Total equity	\$2,819
Total liabilities and equity	\$3,413
2009 Earnings	\$112

Investors Trust Company
Chapel Hill

Stephen E. Pike
President

121 N Columbia St., 27514
Telephone: (919) 968-2200
Fax: (919) 968-4880

Assets (000)

Cash and balances due from depository institutions	\$470
Securities	\$1,292
Net loans and lease financing receivables	\$0
Receivables	\$195
Prepaid expenses and deposits	\$15
Net Premises and fixed assets including capitalized leases	\$27
Other real estate owned	\$0
Other assets	\$0
Total Assets	\$1,999

Liabilities and Equity (000)

Drafts payable	\$0
Mortgage indebtedness and capitalized leases obligations	\$0
Other borrowed money	\$0
Accrued expenses	\$0
Other Liabilities	\$333
Total Equity	\$1,666
Total liabilities and equity	\$1,999
2009 Earnings	\$22

Old North State Trust, LLC
Siler City

Denis R. de St. Aubin
President

106 W Raleigh St., 27344
Telephone: (919) 663-3996
Fax: (919) 663-3254

Assets (000)

Cash and balances due from depository institutions	\$1,867
Securities	\$0
Net loans and lease financing receivables	\$0
Receivables	\$124
Prepaid expenses and deposits	\$19
Net Premises and fixed assets including capitalized leases	\$78
Other real estate owned	\$0
Other assets	\$53
Total Assets	\$2,141

Liabilities and Equity (000)

Drafts payable	\$20
Mortgage indebtedness and capitalized leases obligations	\$0
Other borrowed money	\$0
Accrued expenses	\$0
Other liabilities	\$23
Total equity	\$2,098
Total liabilities and equity	\$2,141
2009 Earnings	\$-295

Piedmont Financial Trust Company
Greensboro

R. Thomas Mayes, Jr.
President and Chief Executive Officer

701 Green Valley Rd., Suite 3000, 27408
Telephone: (336) 274-5471
Fax: (336) 272-8921

Assets (000)

Cash and balances due from depository institutions	\$1,864
Securities	\$504
Net loans and lease financing receivables	\$0
Receivables	\$51
Prepaid expenses and deposits	\$23
Net Premises and fixed assets including capitalized leases	\$418
Other real estate owned	\$0
Other assets	\$74
Total Assets	\$2,934

Liabilities and Equity (000)

Drafts payable	\$64
Mortgage indebtedness and capitalized leases obligations	\$0
Other borrowed money	\$0
Accrued expenses	\$0
Other liabilities	\$73
Total equity	\$2,797
Total liabilities and equity	\$2,934
2009 Earnings	\$185

The Trust Company of the South
Burlington

John H. Slayton
President and Chief Executive Officer

3041 S Church St., 27216
Telephone: (336) 538-1000
Fax: (336) 538-1010

Assets (000)

Cash and balances due from depository institutions	\$248
Securities	\$894
Net loans and lease financing receivables	\$0
Receivables	\$424
Prepaid expenses and deposits	\$194
Net Premises and fixed assets including capitalized leases	\$119
Other real estate owned	\$0
Other assets	\$0
Total Assets	\$1,875

Liabilities and Equity (000)

Drafts payable	\$0
Mortgage indebtedness and capitalized leases obligations	\$0
Other borrowed money	\$0
Accrued expenses and other liabilities	\$0
Other liabilities	\$181
Total equity	\$1,694
Total liabilities and equity	\$1,875
2009 Earnings	\$144

Wakefield Trust Company
Charlotte

Anna Spangler Nelson
President and Chief Executive Officer

1110 E Morehead St., 28204
Telephone: (704) 372-4500
Fax: (704) 372-8216

Assets (000)

Cash and balances due from depository institutions	\$99
Securities	\$4,892
Net loans and lease financing receivables	\$0
Receivables	\$11
Prepaid expenses and deposits	\$37
Net Premises and fixed assets including capitalized leases	\$0
Other real estate owned	\$0
Other assets	\$0
Total Assets	\$5,039

Liabilities and Equity (000)

Drafts payable	\$0
Mortgage indebtedness and capitalized leases obligations	\$0
Other borrowed money	\$1,500
Accrued expenses	\$0
Other liabilities	\$1
Total equity	\$3,538
Total liabilities and equity	\$5,039
2009 Earnings	\$13

Bank Charter and Office Activity



NORTH CAROLINA
COMMISSIONER OF BANKS

2009 Bank Charter and Office Activity

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

Summary Statistics

NC State Bank Charter Statistics

Number of State Banks, December 31, 2008.....	92
<i>De Novo</i> State Banks.....	1
State Bank merged into National Bank.....	-1
State Banks merged into State Banks.....	-3
State Bank merged into other State's Bank.....	-1
State Bank closed by Commissioner of Banks	-2
Number of State Banks, December 31, 2009.....	86

Bank Office Statistics **

Number of Offices, December 31, 2008	3,183
Offices Deactivated due to:	
Closing.....	-66
Consolidation into other branches	-17
Closings due to merger of State Bank into National Bank	-2
Closings due to merger of State Bank into Other State's bank.....	-36
Closings due to merger of State Bank into State Bank.....	-17
Offices Activated due to:	
<i>De Novo</i> establishment	444
Merger of State Bank into State Bank	15
Purchase and Assumption from Federal Savings Bank to State Bank.....	1
Number of Offices, December 31, 2009	3,505

Other Office Activity **

Offices Consolidated.....	17
Offices Relocated	17

** Includes both bank main offices and bank branch offices, both in-state and out-of-state.

2009 Bank Charters, Mergers and Acquisitions

<u>Date</u>	<u>Name</u>	<u>Activity</u>
Apr - 10	Cape Fear Bank	Cape Fear Bank was closed by the Commissioner of Banks, who appointed the FDIC as receiver. The FDIC entered into a purchase and assumption agreement with First Federal Savings and Loan Association, Charleston, South Carolina, to purchase certain of the assets and to assume all deposits of Cape Fear Bank, and the former offices of Cape Fear Bank opened as branches of First Federal Savings and Loan Association on April 13, 2009.
Apr - 13	Coastal Bank & Trust, Jacksonville	De novo bank charter.
Apr - 17	American Community Bank, Monroe	Yadkin Valley Bank and Trust Company, Elkin, North Carolina merged and was survivor of merger with American Community Bank, Monroe, North Carolina.
Apr - 17	Yadkin Valley Bank and Trust Company,	Yadkin Valley Bank and Trust Company, Elkin, North Carolina merged and was survivor of merger with American Community Bank, Monroe, North Carolina.
May - 8	Gateway Bank & Trust Company, Elizabeth	Gateway Bank & Trust Company merged with and into City Bank of Hampton Roads, Chesapeake, Virginia, a Virginia state chartered bank.
Jun - 19	Cooperative Bank	The Commissioner of Banks closed Cooperative Bank and appointed the FDIC as receiver. The FDIC entered into a purchase and assumption agreement with First Bank, Troy, North Carolina, to purchase certain of the assets and to assume all the deposits of Cooperative Bank. All the former offices of Cooperative Bank reopened as branches of First Bank on June 22, 2009.
Jul - 31	TriStone Community Bank, Winston-Salem	TriStone Community Bank, Winston-Salem, merged with and into First Community Bank, National Association, Bluefield, Virginia.
Oct - 15	Carolina Commerce Bank, Gastonia	Carolina Trust Bank, Lincolnton, merged and was survivor of merger with Carolina Commerce Bank, Gastonia, North Carolina.
Oct - 15	Carolina Trust Bank, Lincolnton	Carolina Trust Bank, Lincolnton, merged and was survivor of merger with Carolina Commerce Bank, Gastonia, North Carolina.
Dec - 31	Four Oaks Bank & Trust Company, Four	Four Oaks Bank & Trust Company, Four Oaks, North Carolina, merged and was survivor of merger with Nuestro Banco, Raleigh, North Carolina.
Dec - 31	Nuestro Banco, Raleigh	Four Oaks Bank & Trust Company, Four Oaks, North Carolina, merged and was survivor of merger with Nuestro Banco, Raleigh, North Carolina.

2009 Bank Office Activity

<u>Date</u>	<u>Name</u>	<u>Location</u>
<i>Closings due to Ceased Operation: 66</i>		
Jan - 30	High Point Bank and Trust Company	Route 66 Plaza Branch 1405-C Hwy. 66 South Kernersville, NC 27284
Feb - 27	Branch Banking and Trust Company	Litchfield Office 115 Willbrook Blvd. Pawleys Island, SC 29585
Feb - 27	Branch Banking and Trust Company	Shively-St. Denis Branch 4415 Cane Run Rd. Louisville, KY 40216
Feb - 28	Branch Banking and Trust Company	Federalsburg Branch 102 S Main St. Federalsburg, MD 21632
Mar - 13	Branch Banking and Trust Company	Johns Creek Branch 6700 McGinnis Ferry Rd. Duluth, GA 30097
Mar - 13	Branch Banking and Trust Company	Nashville Office 4400 Harding Rd. Nashville, TN 37205
Mar - 13	Branch Banking and Trust Company	Snellville Office 1875 Scenic Hwy. N Snellville, GA 30078
Mar - 13	Branch Banking and Trust Company	Sugarloaf Branch 6340 Sugarloaf Pkwy., Suite 100 Duluth, GA 30097
Mar - 27	Branch Banking and Trust Company	Churchville Branch 23 Scenic Hwy. Churchville, VA 24421
Mar - 31	Gateway Bank & Trust Company	Crabtree Office 2209 Century Drive, Suite 100 Raleigh, NC 27612
Apr - 10	Cape Fear Bank	Hampstead Branch Hampstead Station, 14572 US 17 Unit 1-A Hampstead, NC 28443
Apr - 10	Cape Fear Bank	Main Office 1117 Military Cutoff Rd. Wilmington, NC 28405

<u>Date</u>	<u>Name</u>	<u>Location</u>
Apr - 10	Cape Fear Bank	Oleander Office 4008 Oleander Dr. Wilmington, NC 28403
Apr - 10	Cape Fear Bank	Pine Valley Branch 3702 S College Rd. Wilmington, NC 28412
Apr - 10	Cape Fear Bank	Southport Office 1669 N Howe St., Suite A Southport, NC 28461
Apr - 10	Cape Fear Bank	Sunset Beach Office 690 Sunset Blvd. N, Unit 108 Sunset Beach, NC 28468
Apr - 10	Cape Fear Bank	Surf City Office 13500 NC Hwy. 50, Suite 101 Surf City, NC 28445
Apr - 10	Cape Fear Bank	Waterford Office 503 Olde Waterford Way, Suite 104 Leland, NC 28451
May - 22	First-Citizens Bank & Trust Company	Riverside Office 3320 Riverside Dr. Danville, VA 24541
May - 29	Branch Banking and Trust Company	Newnan Hospital Road Branch 14 Hospital Rd. Newnan, GA 30263
May - 29	First-Citizens Bank & Trust Company	Barracks Road - Harris Teeter Branch 975 Emmet St. Charlottesville, VA 22903
May - 29	First-Citizens Bank & Trust Company	Weldon Branch 11 E Third St. Weldon, NC 27890
Jun - 19	Cooperative Bank	Beaufort Branch 1503 Live Oak St. Beaufort, NC 27810
Jun - 19	Cooperative Bank	Belhaven Branch 770 W Main St. Belhaven, NC 27810
Jun - 19	Cooperative Bank	Bridges Street Office 3003 Bridges St. Morehead City, NC 28557

<u>Date</u>	<u>Name</u>	<u>Location</u>
Jun - 19	Cooperative Bank	Elizabethtown Branch 232 W Broad St. Elizabethtown, NC 28337
Jun - 19	Cooperative Bank	Hanover Branch 3605 Oleander Dr. Wilmington, NC 28403
Jun - 19	Cooperative Bank	Highway 24 Branch 137 Hwy. 24 Morehead City, NC 28557
Jun - 19	Cooperative Bank	Jacksonville Branch 827 New Bridge St. Jacksonville, NC 28540
Jun - 19	Cooperative Bank	Jefferson Branch 144 S Main St. Jefferson, SC 29718
Jun - 19	Cooperative Bank	Kill Devil Hills Branch 2007 S Croatan Hwy. Kill Devil Hills, NC 27948
Jun - 19	Cooperative Bank	Landfall Center Branch 1313 Military Cutoff Rd. Wilmington, NC 28405
Jun - 19	Cooperative Bank	Leland Office 1117 New Pointe Blvd. Leland, NC 28451
Jun - 19	Cooperative Bank	Little River Office 1602 Hwy. 17 Little River, SC 29566
Jun - 19	Cooperative Bank	Main Office 201 Market St. Wilmington, NC 28402
Jun - 19	Cooperative Bank	Market Common Branch 1232 Farrow Pkwy., Suite 100 Myrtle Beach, SC 29577
Jun - 19	Cooperative Bank	Monkey Junction Branch 5102 S College Rd. Wilmington, NC 28412
Jun - 19	Cooperative Bank	Porter's Neck Branch 8286 Market St. Wilmington, NC 28411

<u>Date</u>	<u>Name</u>	<u>Location</u>
Jun - 19	Cooperative Bank	Second Street Branch 132 W Second St. Washington, NC 27889
Jun - 19	Cooperative Bank	Shipyards Office 3701 Shipyards Blvd. Wilmington, NC 28403
Jun - 19	Cooperative Bank	Southport Branch 5210 Southport-Supply Rd. Southport, NC 28461
Jun - 19	Cooperative Bank	Tabor City Branch 102 E Fifth St. Tabor City, NC 28463
Jun - 19	Cooperative Bank	Wallace Branch 205 E Main St. Wallace, NC 28466
Jun - 19	Cooperative Bank	Washington Branch 1296 John Small Ave. Washington, NC 27889
Jun - 19	Cooperative Bank	Western Boulevard Branch 400 Western Blvd. Jacksonville, NC 28540
Jun - 19	Cooperative Bank	Whiteville Office 1104 N J.K. Powell Blvd. Whiteville, NC 28472
Jun - 26	First-Citizens Bank & Trust Company	Wilson Branch 126 W Nash St. Wilson, NC 27893
Jun - 30	TrustAtlantic Bank	Kroger-University Commons Office 3040 Evans St. Greenville, NC 27858
Jul - 31	Capital Bank	Cum Park Office 2294 N Church St. Burlington, NC 27215
Jul - 31	Capital Bank	South Office 1203 S Main St. Graham, NC 27253
Jul - 31	Mechanics and Farmers Bank	Fayetteville Street Branch 3917 Fayetteville St. Durham, NC 27707

<u>Date</u>	<u>Name</u>	<u>Location</u>
Jul - 31	Mechanics and Farmers Bank	Renaissance Center Branch 3225 W Sugar Creek Rd. Charlotte, NC 28269
Sep - 11	Branch Banking and Trust Company	Cumberland Street Office 1724 W Cumberland St. Dunn, NC 28334
Sep - 11	Branch Banking and Trust Company	Erwin Branch 111 Denim Dr. Erwin, NC 28339
Sep - 18	First-Citizens Bank & Trust Company	Knightdale Branch 1140 N Smithfield Rd. Knightdale, NC 27545
Oct - 2	Branch Banking and Trust Company	Crozet Branch 5764 Three Notched Rd. Crozet, VA 22932
Oct - 2	RBC Bank (USA)	South Washington Branch (LSF) 164 S Washington St. Rocky Mount, NC 27802
Oct - 9	New Century Bank	Sunset Avenue Branch 1519 Sunset Ave. Clinton, NC 28328
Oct - 9	Southern Community Bank and Trust	Raleigh Office 2626 Glenwood Ave. Raleigh, NC 27612
Oct - 30	The Fidelity Bank	Buies Creek Branch 5309 US Hwy. 421 S Buies Creek, NC 27506
Oct - 30	The Fidelity Bank	Moncure Branch Old US Hwy. 1 Moncure, NC 27559
Nov - 2	First-Citizens Bank & Trust Company	Rutherford College Main Office 711 Malcolm Blvd. Rutherford College, NC 28671
Dec - 1	Branch Banking and Trust Company	North Parkway Branch 1217 Memorial Pkwy. N Huntsville, AL 35801
Dec - 4	RBC Bank (USA)	Cortez Commons Branch 5530 Cortez Rd. W Bradenton, FL 34210

<u>Date</u>	<u>Name</u>	<u>Location</u>
Dec - 11	Branch Banking and Trust Company	Lehigh Acres Branch 2511 Lee Blvd. Lehigh Acres, FL 33971
Dec - 11	First Bank	Market Common Branch 1232 Farrow Pkwy., Suite 100 Myrtle Beach, SC 29577

Closings due to Consolidation: 17

Jan - 5	First Bank	Primer Banco Asheboro Branch 2005 North Fayetteville St. Asheboro, NC 27203
Mar - 27	Branch Banking and Trust Company	North Ocoee Branch 440 N. Ocoee St. Cleveland, TN 37311
Apr - 17	Branch Banking and Trust Company	Atlanta Midtown Office 1180 W Peachtree St., Suite 160 Atlanta, GA 30309
Jul - 31	Branch Banking and Trust Company	Fulton-Buckhead Branch 3500 Lenox Rd. Atlanta, GA 30326
Aug - 21	RBC Bank (USA)	Danville Road Branch 2404 Danville Rd. SW Decatur, AL 35603
Aug - 28	Bank of Granite	Hibriten Office 701 Wilkesboro Blvd. Lenoir, NC 28645
Aug - 28	Bank of Granite	Longview Office 2637 First Ave. SW Hickory, NC 28602
Aug - 28	RBC Bank (USA)	Dunwoody Branch 1300 Dunwoody Village Pkwy. Dunwoody, GA 30338
Oct - 13	First Bank	Bridges Street Branch 3003 Bridges St. Morehead City, NC 28557
Oct - 13	First Bank	Landfall Center Branch 1313 Military Cutoff Rd. Wilmington, NC 28405
Oct - 13	First Bank	Shipyard Office 3701 Shipyard Blvd. Wilmington, NC 28403

<u>Date</u>	<u>Name</u>	<u>Location</u>
Oct - 13	First Bank	Wallace Main Street Branch 205 E Main St. Wallace, NC 28466
Oct - 30	First-Citizens Bank & Trust Company	Plaza Branch 1803 W Cumberland St. Dunn, NC 28334
Nov - 6	The Fidelity Bank	Biscoe Branch 202 E Main St. Biscoe, NC 27209
Dec - 14	First Bank	Leland Branch 1117 New Pointe Blvd. Leland, NC 28451
Dec - 18	Branch Banking and Trust Company	Winter Haven Branch 141 E Central Ave. Winter Haven, FL 33880
Dec - 31	Branch Banking and Trust Company	Birmingham Branch 1928 First Ave. N Birmingham, AL 35203

Closings due to Merger (From State Bank To National Bank): 2

Jul - 31	TriStone Community Bank	Jonestown Branch 312 Jonestown Rd. Winston-Salem, NC 27104
Jul - 31	TriStone Community Bank	Main Office 401 Knollwood St. Winston-Salem, NC 27103

Closings due to Merger (From State Bank To Other State's Bank): 36

May - 8	Gateway Bank & Trust Company	100 Dominion Drive Office 100 Dominion Dr. Emporia, VA 23847
May - 8	Gateway Bank & Trust Company	Albemarle Square Office 204 Albemarle Square Charlottesville, VA 22901
May - 8	Gateway Bank & Trust Company	Broad Street Office 8209 W. Broad St. Richmond, VA 23294
May - 8	Gateway Bank & Trust Company	Buford Road Office 2730 Buford Rd. Richmond, VA 23235

<u>Date</u>	<u>Name</u>	<u>Location</u>
May - 8	Gateway Bank & Trust Company	Capcom Office 152 Capcom Ave. Wake Forest, NC 27587
May - 8	Gateway Bank & Trust Company	Cedar Road Office 575 Cedar Rd. Chesapeake, VA 23320
May - 8	Gateway Bank & Trust Company	Chesapeake Main Office 111 Gainsborough Sq. Chesapeake, VA 23320
May - 8	Gateway Bank & Trust Company	Culpepper/Ehringhaus Office 400 W Ehringhaus St. Elizabeth City, NC 27909
May - 8	Gateway Bank & Trust Company	Edenton Office 322 S Broad St. Edenton, NC 27932
May - 8	Gateway Bank & Trust Company	Ehringhaus Office 1404 W Ehringhaus St. Elizabeth City, NC 27909
May - 8	Gateway Bank & Trust Company	Emporia Office 520 S Main St Emporia, VA 23847
May - 8	Gateway Bank & Trust Company	Falls of Neuse Branch 8470 Falls of Neuse Rd. Raleigh, NC 27615
May - 8	Gateway Bank & Trust Company	Ghent Office 537-539 West 21st St. Norfolk, VA 23517
May - 8	Gateway Bank & Trust Company	Greenbrier Office 1403 Greenbrier Pkwy., Suite 110 Chesapeake, VA 23320
May - 8	Gateway Bank & Trust Company	Hilltop Office 1580 Laskin Rd. Virginia Beach, VA 23451
May - 8	Gateway Bank & Trust Company	Hull Street Office 13804 Hull St. Midlothian, VA 23112
May - 8	Gateway Bank & Trust Company	Independence Office 713 Independence Blvd. Virginia Beach, VA 23462

<u>Date</u>	<u>Name</u>	<u>Location</u>
May - 8	Gateway Bank & Trust Company	Kitty Hawk Main Office 3600 N Croatan Hwy. Kitty Hawk, NC 27949
May - 8	Gateway Bank & Trust Company	Lake Boone Office 2235 Gateway Access Point Raleigh, NC 27607
May - 8	Gateway Bank & Trust Company	Lynnhaven Office 641 Lynnhaven Pkwy., Suite 100 Virginia Beach, VA 23452
May - 8	Gateway Bank & Trust Company	Main Office 1145 N Road St. Elizabeth City, NC 27909
May - 8	Gateway Bank & Trust Company	Meadowmont Office 504 Meadowmont Village Circle Chapel Hill, NC 27517
May - 8	Gateway Bank & Trust Company	Moyock Office 100 Moyock Commons Dr. Moyock, NC 27958
May - 8	Gateway Bank & Trust Company	Nags Head Office 2808 South Croatan Highway Nags Head, NC 27959
May - 8	Gateway Bank & Trust Company	Pacific Avenue Office 3801 Pacific Ave. Virginia Beach, VA 23451
May - 8	Gateway Bank & Trust Company	Patterson Avenue Office 5300 Patterson Ave. Richmond, VA 23226
May - 8	Gateway Bank & Trust Company	Plymouth Main Branch 433 US Hwy. 64 E Plymouth, NC 27962
May - 8	Gateway Bank & Trust Company	Preston Corners Office 4725 SW Cary Pkwy. Cary, NC 27513
May - 8	Gateway Bank & Trust Company	Roper Main Branch 102 W Buncombe St. Roper, NC 27970
May - 8	Gateway Bank & Trust Company	Sandbridge Office 2098 Princess Anne Rd. Virginia Beach, VA 23456

<u>Date</u>	<u>Name</u>	<u>Location</u>
May - 8	Gateway Bank & Trust Company	Shore Drive Office 3001 Shore Dr. Virginia Beach, VA 23451
May - 8	Gateway Bank & Trust Company	Short Pump Office 12090 W Broad St. Richmond, VA 23294
May - 8	Gateway Bank & Trust Company	Southern Shores Office 5406 N. Croatan Hwy. Kitty Hawk, NC 27949
May - 8	Gateway Bank & Trust Company	Suffolk Office 2825 Godwin Blvd. Suffolk, VA 23434
May - 8	Gateway Bank & Trust Company	Virginia Beach Main Office 4460 Corporation Ln. Virginia Beach, VA 23462
May - 8	Gateway Bank & Trust Company	Westfall Park Branch 901 Military Cutoff Rd. Wilmington, NC 28405

Closings due to Merger (From State Bank To State Bank): 17

Apr - 17	American Community Bank	American Community Bank 2593 W Roosevelt Blvd. Monroe, NC 28110
Apr - 17	American Community Bank	Blacksburg Office 207 W Cherokee St. Blacksburg, SC 29702
Apr - 17	American Community Bank	Gaffney Main Office 217 N Granard St. Gaffney, SC 29342
Apr - 17	American Community Bank	Highway 11 Office 626 Chesnee Hwy. Gaffney, SC 29342
Apr - 17	American Community Bank	Indian Trail Branch 13810 E Independence Blvd. Indian Trail, NC 28079
Apr - 17	American Community Bank	Main Office 2593 W Roosevelt Blvd. Monroe, NC 28110
Apr - 17	American Community Bank	Marshville Branch 7001 E Marshville Blvd. Marshville, NC 28103

<u>Date</u>	<u>Name</u>	<u>Location</u>
Apr - 17	American Community Bank	Mint Hill Branch 4300 Lebanon Rd. Charlotte, NC 28227
Apr - 17	American Community Bank	Mountain Island Branch 3500 Mount Holly - Huntersville Rd. Charlotte, NC 28216
Apr - 17	American Community Bank	SouthEnd Branch 2140 South Blvd. Charlotte, NC 28203
Apr - 17	American Community Bank	SouthPark Branch 4500 Cameron Valley Pkwy. Charlotte, NC 28211
Apr - 17	American Community Bank	Sunset Branch 120 E Sunset Dr. Monroe, NC 28112
Apr - 17	American Community Bank	Tega Cay Office 1738 Gold Hill Rd. Tega Cay, SC 29708
Apr - 17	American Community Bank	Wal-Mart Branch 2406 W Roosevelt Blvd. Monroe, NC 28110
Oct - 15	Carolina Commerce Bank	Carolina Commerce Bank 534 S New Hope Rd. Gastonia, NC 28054
Oct - 15	Carolina Commerce Bank	Main Office 534 S New Hope Rd. Gastonia, NC 28054
Dec - 31	Nuestro Banco	Main Office 1408 Garner Station Blvd. Raleigh, NC 27603

Openings due to DeNovo: 444

Jan - 6	Select Bank & Trust Company	East Tenth Street Branch 3800 E Tenth St. Greenville, NC 27858
Jan - 16	Branch Banking and Trust Company	Harbor East Branch 1510 Fleet St. Baltimore, MD 21231
Jan - 26	Branch Banking and Trust Company	Maple Lawn Branch 10990 Johns Hopkins Rd. Laurel, MD 20723

<u>Date</u>	<u>Name</u>	<u>Location</u>
Feb - 2	First-Citizens Bank & Trust Company	Arlington Main Office 950 N Glebe Rd., Suite 100 Arlington, VA 22203
Feb - 2	First-Citizens Bank & Trust Company	Youngsville Main Office 1060 US Hwy. 1 Youngsville, NC 27596
Feb - 23	RBC Bank (USA)	Atlanta - Prado Branch 5640 Roswell Rd., NE Sandy Springs, GA 30342
Mar - 13	Great State Bank	Boone Branch 206 Southgate Dr., Suite 21 Boone, NC 28607
Mar - 16	Gateway Bank & Trust Company	Preston Corners Office 4725 SW Cary Pkwy. Cary, NC 27513
Mar - 23	First Bank	Florence Main Branch 2170 W Evans St. Florence, SC 29501
Apr - 1	Carolina Bank	Winston-Salem Branch 1590 Westbrook Plaza Dr., Suite 103 Winston-Salem, NC 27103
Apr - 3	First-Citizens Bank & Trust Company	Washington, DC Main Office 1717 Pennsylvania Ave. Washington, DC 20501
Apr - 6	Branch Banking and Trust Company	Terrazzo Branch 700 12th Ave. S Nashville, TN 37203
Apr - 7	Crescent State Bank	Raleigh - Creedmoor Branch 7100 Creedmoor Rd. Raleigh, NC 27613
Apr - 13	Coastal Bank & Trust	Main Office 2414 N. Marine Blvd. Jacksonville, NC 28546
Apr - 20	Branch Banking and Trust Company	Atlantic Station Branch 271 17th St., NW Atlanta, GA 30363
Apr - 27	Branch Banking and Trust Company	Cosner's Corner Branch 9659 Jefferson Davis Hwy. Fredericksburg, VA 22407

<u>Date</u>	<u>Name</u>	<u>Location</u>
May - 18	Crescent State Bank	Raleigh - Six Forks Branch 4711 Six Forks Rd. Raleigh, NC 27609
Jun - 19	Cooperative Bank	Hampstead Branch 17200 US Hwy. 17 N Hampstead, NC 28443
Jun - 22	First Bank	Beaufort Branch 1503 Live Oak St. Beaufort, NC 28516
Jun - 22	First Bank	Belhaven Branch 770 W Main St. Belhaven, NC 27810
Jun - 22	First Bank	Bridges Street Branch 3003 Bridges St. Morehead City, NC 28557
Jun - 22	First Bank	Elizabethtown Branch 232 W Broad St. Elizabethtown, NC 27909
Jun - 22	First Bank	Hanover Branch 3605 Oleander Dr. Wilmington, NC 28401
Jun - 22	First Bank	Highway 24 Branch 137 Hwy. 24 Morehead City, NC 28557
Jun - 22	First Bank	Jacksonville Branch 827 New Bridge St. Jacksonville, NC 28540
Jun - 22	First Bank	Jefferson Branch 144 S Main St. Jefferson, SC 29718
Jun - 22	First Bank	Kill Devil Hills Branch 2007 S Croatan Hwy. Kill Devil Hills, NC 27948
Jun - 22	First Bank	Landfall Center Branch 1313 Military Cutoff Rd. Wilmington, NC 28405
Jun - 22	First Bank	Leland Branch 1117 New Pointe Blvd. Leland, NC 28451

<u>Date</u>	<u>Name</u>	<u>Location</u>
Jun - 22	First Bank	Little River Branch 1602 Hwy. 17 Little River, SC 29566
Jun - 22	First Bank	Market Common Branch 1232 Farrow Pkwy., Suite 100 Myrtle Beach, SC 29577
Jun - 22	First Bank	Monkey Junction Branch 5102 S College Rd. Wilmington, NC 28412
Jun - 22	First Bank	Porter's Neck Branch 8286 Market St. Wilmington, NC 28411
Jun - 22	First Bank	Second Street Branch 132 W Second St. Washington, NC 27889
Jun - 22	First Bank	Shipyards Office 3701 Shipyards Blvd. Wilmington, NC 28403
Jun - 22	First Bank	Southport Branch 5210 Southport-Supply Rd. Southport, NC 28461
Jun - 22	First Bank	Tabor City Branch 102 E Fifth St. Tabor City, NC 28463
Jun - 22	First Bank	Wallace Main Street Branch 205 E Main St. Wallace, NC 28466
Jun - 22	First Bank	Washington Branch 1296 John Small Ave. Washington, NC 27889
Jun - 22	First Bank	Western Boulevard Branch 400 Western Blvd. Jacksonville, NC 28546
Jun - 22	First Bank	Whiteville Branch 1104 N J.K. Powell Blvd. Whiteville, NC 28472
Jun - 22	First Bank	Wilmington Main Office 201 Market St. Wilmington, NC 28402

<u>Date</u>	<u>Name</u>	<u>Location</u>
Jun - 29	First-Citizens Bank & Trust Company	Wilson Main Office 3129 Raleigh Road Pkwy. Wilson, NC 27893
Jul - 20	First-Citizens Bank & Trust Company	Carlsbad Office 1830 Marron Rd., Suite 124 Carlsbad, CA 92008
Jul - 20	First-Citizens Bank & Trust Company	Corona Office 1120 El Camino Ave. Corona, CA 92879
Jul - 20	First-Citizens Bank & Trust Company	El Cajon Office 345 N. Magnolia Ave. El Cajon, CA 92020
Jul - 20	First-Citizens Bank & Trust Company	Escondido Office 300 W Grand Ave. Escondido, CA 92025
Jul - 20	First-Citizens Bank & Trust Company	Fallbrook Office 1139 S. Mission Rd., Suite A Fallbrook, CA 92028
Jul - 20	First-Citizens Bank & Trust Company	Murrieta Office 41520 Ivy St. Murrieta, CA 92562
Jul - 20	First-Citizens Bank & Trust Company	Ontario Office 3595 Inland Empire Blvd., Suite 2100 Ontario, CA 91764
Jul - 20	First-Citizens Bank & Trust Company	Rancho Bernardo Office 16469 Bernardo Center Dr. Rancho Bernardo, CA 92128
Jul - 20	First-Citizens Bank & Trust Company	San Marcos Office 730 Nordahl Rd., Suite 104 San Marcos, CA 92069
Jul - 20	First-Citizens Bank & Trust Company	Solana Beach Office 985 Lomas Santa Fe Dr., Suite D Solana Beach, CA 92075
Jul - 20	First-Citizens Bank & Trust Company	Temecula Main Office 27710 Jefferson Ave., A-100 Temecula, CA 92590
Jul - 20	High Point Bank and Trust Company	New Garden Branch 1431 New Garden Rd. Greensboro, NC 27410

<u>Date</u>	<u>Name</u>	<u>Location</u>
Aug - 7	First Carolina State Bank	Greenville Branch 300 E Arlington Blvd., Suite 4B Greenville, NC 27858
Aug - 14	Bank of North Carolina	Concord Office 271 Copperfield Blvd. Concord, NC 28025
Aug - 14	Branch Banking and Trust Company	Cape Coral Parkway Branch 1621 Cape Coral Pkwy. W Cape Coral, FL 33914
Aug - 14	Branch Banking and Trust Company	Corkscrew Branch 8660 Corkscrew Rd. Estero, FL 33928
Aug - 14	Branch Banking and Trust Company	S Garland Branch 10641 Forest Ln. Dallas, TX 75243
Aug - 14	Branch Banking and Trust Company	Sarasota Downtown Branch 2 N Tamiami Trail Sarasota, FL 34236
Aug - 15	Branch Banking and Trust Company	17th Street Branch 900 SE 17th St. Fort Lauderdale, FL 33316
Aug - 15	Branch Banking and Trust Company	280 Bypass Branch 1200 Hwy. 280 Bypass Phenix City, AL 36867
Aug - 15	Branch Banking and Trust Company	34th Street Branch 4017 34th St. S St. Petersburg, FL 33711
Aug - 15	Branch Banking and Trust Company	4th Street Branch 2646 4th St. N St. Petersburg, FL 33704
Aug - 15	Branch Banking and Trust Company	Abacoa Branch 4510 Donald Ross Rd. Palm Beach Gardens, FL 33418
Aug - 15	Branch Banking and Trust Company	Albertville Branch 629 E Main St. Albertville, AL 35950
Aug - 15	Branch Banking and Trust Company	Alex City/Cherokee Branch 2055 Cherokee Rd. Alexander City, AL 35010

<u>Date</u>	<u>Name</u>	<u>Location</u>
Aug - 15	Branch Banking and Trust Company	Alexandria Branch 6630 US Hwy. 431 Alexandria, AL 36250
Aug - 15	Branch Banking and Trust Company	Alpharetta Branch 11790 Haynes Bridge Rd. Alpharetta, GA 30004
Aug - 15	Branch Banking and Trust Company	Altamonte Springs Branch 919 W State Rd. 436 Altamonte Springs, FL 32714
Aug - 15	Branch Banking and Trust Company	Andalusia Branch 1100 E Three Notch Andalusia, AL 36420
Aug - 15	Branch Banking and Trust Company	Anderson Road Branch 12002 Anderson Rd. Tampa, FL 33625
Aug - 15	Branch Banking and Trust Company	Anniston Branch 1111 Quintard Ave. Anniston, AL 36201
Aug - 15	Branch Banking and Trust Company	Anthem Branch 10565 South Eastern Ave. Henderson, NV 89052
Aug - 15	Branch Banking and Trust Company	Apollo Beach Branch 6530 US Hwy. 41 N Apollo Beach, FL 33572
Aug - 15	Branch Banking and Trust Company	Apopka Branch 2488 Semoran Blvd. Apopka, FL 32703
Aug - 15	Branch Banking and Trust Company	Armenia Branch 4144 N Armenia Ave. Tampa, FL 33607
Aug - 15	Branch Banking and Trust Company	Ashville Branch 255 Fifth St. Ashville, AL 35953
Aug - 15	Branch Banking and Trust Company	Atlantis Branch 3100 Lantana Rd. Lantana, FL 33462
Aug - 15	Branch Banking and Trust Company	Auburn Branch 325 N Gay St. Auburn, AL 36830

<u>Date</u>	<u>Name</u>	<u>Location</u>
Aug - 15	Branch Banking and Trust Company	Auburndale Branch 3660 Havendale Blvd. Winter Haven, FL 33881
Aug - 15	Branch Banking and Trust Company	Austin Branch 12007 Technology Blvd. Austin, TX 78727
Aug - 15	Branch Banking and Trust Company	Austin Downtown Branch 601 West 5th St. Austin, TX 78701
Aug - 15	Branch Banking and Trust Company	Aventura UB Branch 19235 Biscayne Blvd. Aventura, FL 33180
Aug - 15	Branch Banking and Trust Company	Avenues of Forsyth Branch 360 Peachtree Pkwy. Cumming, GA 30041
Aug - 15	Branch Banking and Trust Company	Bartow Branch 600 N Broadway Ave. Bartow, FL 33830
Aug - 15	Branch Banking and Trust Company	Bayview Branch 6400 N Federal Hwy. Fort Lauderdale, FL 33308
Aug - 15	Branch Banking and Trust Company	Belleair Bluffs Branch 2781 West Bay Dr. Belleair Bluffs, FL 33770
Aug - 15	Branch Banking and Trust Company	Bessemer Branch 200 18th St. N Bessemer, AL 35020
Aug - 15	Branch Banking and Trust Company	Birmingham Branch 1928 First Ave. N Birmingham, AL 35203
Aug - 15	Branch Banking and Trust Company	Blue Diamond Ranch Branch 4820 Blue Diamond Rd. Las Vegas, NV 89139
Aug - 15	Branch Banking and Trust Company	Bonita Grande Branch 12971 Bonita Beach Rd. SE Bonita Springs, FL 34135
Aug - 15	Branch Banking and Trust Company	Bonita Springs Branch 27801 Old US 41 Rd. Bonita Springs, FL 34135

<u>Date</u>	<u>Name</u>	<u>Location</u>
Aug - 15	Branch Banking and Trust Company	Boynton Beach Branch 1700 W Woolbright Rd. Boynton Beach, FL 33426
Aug - 15	Branch Banking and Trust Company	Brandon Branch 655 W Brandon Blvd. Brandon, FL 33511
Aug - 15	Branch Banking and Trust Company	Brewton Branch 405 Douglas Ave. Brewton, AL 36426
Aug - 15	Branch Banking and Trust Company	Brickell Branch 1200 Brickel Ave. Miami, FL 33131
Aug - 15	Branch Banking and Trust Company	Brickell Key Branch 501 Brickell Key Dr. Miami, FL 33131
Aug - 15	Branch Banking and Trust Company	Brundidge Branch 200 N Main St. Brundidge, AL 36010
Aug - 15	Branch Banking and Trust Company	Buckhead Branch 3379 Peachtree Rd. NE Atlanta, GA 30326
Aug - 15	Branch Banking and Trust Company	Bushnell Branch 1128 N Main St. Bushnell, FL 33513
Aug - 15	Branch Banking and Trust Company	Carrollwood Branch 3702 W Bearss Ave. Tampa, FL 33618
Aug - 15	Branch Banking and Trust Company	Casselberry Branch 894 E Semoran Blvd. Casselberry, FL 32707
Aug - 15	Branch Banking and Trust Company	Centennial Plaza Branch 2805 W Centennial Pkwy, Suite 115 North Las Vegas, NV 89084
Aug - 15	Branch Banking and Trust Company	Central Avenue Branch 5885 Central Ave. St. Petersburg, FL 33710
Aug - 15	Branch Banking and Trust Company	Central Boca Raton Branch 21302 St. Andrews Blvd. Boca Raton, FL 33433

<u>Date</u>	<u>Name</u>	<u>Location</u>
Aug - 15	Branch Banking and Trust Company	Chantilly Corners Branch 9120 East Chase Pkwy. Montgomery, AL 36117
Aug - 15	Branch Banking and Trust Company	Christina Branch 6150 S Florida Ave. Lakeland, FL 33813
Aug - 15	Branch Banking and Trust Company	Citrus Ridge Branch 16650 Woodcrest Way Clermont, FL 34714
Aug - 15	Branch Banking and Trust Company	Clairmont Branch 3361 Clairmont Rd. NE Atlanta, GA 30329
Aug - 15	Branch Banking and Trust Company	Clanton Branch 501 Second Ave. N Clanton, AL 35045
Aug - 15	Branch Banking and Trust Company	Clark Road Branch 4039 Clark Rd. Sarasota, FL 34233
Aug - 15	Branch Banking and Trust Company	Coconut Creek Branch 3850 Coconut Creek Pkwy. Coconut Creek, FL 33066
Aug - 15	Branch Banking and Trust Company	Coit Branch 409 Coit Rd. Plano, TX 75075
Aug - 15	Branch Banking and Trust Company	Colleyville Branch 1201 Church St. Colleyville, TX 76034
Aug - 15	Branch Banking and Trust Company	Colonial & I-4 Branch 105 W Colonial Dr. Orlando, FL 32801
Aug - 15	Branch Banking and Trust Company	Colonial Boulevard Branch 4865 Colonial Blvd. Fort Myers, FL 33905
Aug - 15	Branch Banking and Trust Company	Colonial Centre Branch 41 W I-65 Service Rd. N Mobile, AL 36608
Aug - 15	Branch Banking and Trust Company	Coral Gables Branch 2000 Ponce De Leon Blvd. Coral Gables, FL 33134

<u>Date</u>	<u>Name</u>	<u>Location</u>
Aug - 15	Branch Banking and Trust Company	Coral Ridge Branch 3696 N Federal Hwy. Fort Lauderdale, FL 33308
Aug - 15	Branch Banking and Trust Company	Coral Springs Branch 9600 W Sample Rd. Coral Springs, FL 33065
Aug - 15	Branch Banking and Trust Company	Corrine Drive Branch 3101 Corrine Dr. Orlando, FL 32803
Aug - 15	Branch Banking and Trust Company	Courthouse Branch 707 SE 3rd Ave. Fort Lauderdale, FL 33316
Aug - 15	Branch Banking and Trust Company	CR466 - The Villages Branch 3340 Wedgewood Lane The Villages, FL 32162
Aug - 15	Branch Banking and Trust Company	Craig & Jones Branch 5891 W Craig Rd. Las Vegas, NV 89130
Aug - 15	Branch Banking and Trust Company	Crystal River Branch 180 N Suncoast Blvd. Crystal River, FL 34429
Aug - 15	Branch Banking and Trust Company	Cypress Creek Branch 1451 NW 62nd St. Fort Lauderdale, FL 33309
Aug - 15	Branch Banking and Trust Company	Cypress Gardens Branch 5860 Cypress Gardens Blvd. Winter Haven, FL 33884
Aug - 15	Branch Banking and Trust Company	Dadeland Branch 7545 N Kendall Dr. Miami, FL 33156
Aug - 15	Branch Banking and Trust Company	Damonte Ranch Branch 1161 Steamboat Pkwy. Reno, NV 98521
Aug - 15	Branch Banking and Trust Company	D'Andrea Branch 2818 Vista Blvd. Sparks, NV 89434
Aug - 15	Branch Banking and Trust Company	Daphne Branch 28664 Hwy. 98 Daphne, AL 36526

<u>Date</u>	<u>Name</u>	<u>Location</u>
Aug - 15	Branch Banking and Trust Company	Davis Boulevard Branch 7379 Davis Blvd. Naples, FL 34104
Aug - 15	Branch Banking and Trust Company	Daytona Beach Branch 1899 S Clyde Morris Blvd. Daytona Beach, FL 32119
Aug - 15	Branch Banking and Trust Company	Deerfield Beach Branch 101 N Federal Hwy. Deerfield Beach, FL 33441
Aug - 15	Branch Banking and Trust Company	Del Prado Branch 2223 Del Prado Blvd. S Cape Coral, FL 33990
Aug - 15	Branch Banking and Trust Company	Destin Branch 34990 Emerald Coast Pkwy. Destin, FL 32541
Aug - 15	Branch Banking and Trust Company	Doral Branch 9770 NW 25th St. Miami, FL 33172
Aug - 15	Branch Banking and Trust Company	Dothan Branch 1962 W Main St. Dothan, AL 36301
Aug - 15	Branch Banking and Trust Company	Downtown Lakeland Branch 114 N Tennessee Ave. Lakeland, FL 33801
Aug - 15	Branch Banking and Trust Company	Downtown Naples Branch 856 3rd Ave. S Naples, FL 34102
Aug - 15	Branch Banking and Trust Company	Dr. Phillips Branch 7208 Sand Lake Rd. Orlando, FL 32819
Aug - 15	Branch Banking and Trust Company	Dunwoody Branch 4800 Ashford Dunwoody Rd. Dunwoody, GA 30338
Aug - 15	Branch Banking and Trust Company	Eagles Park Branch 5511 Park St. N St. Petersburg, FL 33709
Aug - 15	Branch Banking and Trust Company	East Bay Branch 350 East Bay Dr. Largo, FL 33770

<u>Date</u>	<u>Name</u>	<u>Location</u>
Aug - 15	Branch Banking and Trust Company	East Boca Raton Branch 140 N Federal Hwy. Boca Raton, FL 33432
Aug - 15	Branch Banking and Trust Company	East University Branch 2124 East University Dr. Auburn, AL 36830
Aug - 15	Branch Banking and Trust Company	Eastwood Branch 1500 Montclair Rd. Birmingham, AL 35210
Aug - 15	Branch Banking and Trust Company	Edgewood Branch 3115 US Hwy. 98 S Lakeland, FL 33803
Aug - 15	Branch Banking and Trust Company	Elfers Branch 6213 State Rd. 54 New Port Richey, FL 34653
Aug - 15	Branch Banking and Trust Company	Englewood Branch 2791 S McCall Rd. Englewood, FL 34224
Aug - 15	Branch Banking and Trust Company	Enterprise Branch 201 S Edwards St. Enterprise, AL 36330
Aug - 15	Branch Banking and Trust Company	Eufaula Branch 990 S Eufaula Ave. Eufaula, AL 36027
Aug - 15	Branch Banking and Trust Company	Eustis Branch 2901 S Bay St. Eustis, FL 32726
Aug - 15	Branch Banking and Trust Company	Evergreen Branch 535 W Front St. Evergreen, AL 36401
Aug - 15	Branch Banking and Trust Company	Fairhope Branch 387 Fairhope Ave. Fairhope, AL 36532
Aug - 15	Branch Banking and Trust Company	Fallon-Downtown Branch 200 S Main St. Fallon, NV 89406
Aug - 15	Branch Banking and Trust Company	Fiddlesticks Branch 9090 Daniels Pkwy. Fort Myers, FL 33912

<u>Date</u>	<u>Name</u>	<u>Location</u>
Aug - 15	Branch Banking and Trust Company	Flagler-Hammock Branch 5182 N Ocean Shore Blvd. Palm Coast, FL 32137
Aug - 15	Branch Banking and Trust Company	Foley Branch 200 W Laurel Ave. Foley, AL 36535
Aug - 15	Branch Banking and Trust Company	Foley Wal-Mart Branch 2200 S McKenzie St. Foley, AL 36535
Aug - 15	Branch Banking and Trust Company	Forest Branch 11800 Preston Rd. Dallas, TX 75230
Aug - 15	Branch Banking and Trust Company	Forestdale Branch 1602 Forestdale Plaza Forestdale, AL 35214
Aug - 15	Branch Banking and Trust Company	Fort Apache Branch 4640 S Fort Apache Rd. Las Vegas, NV 89147
Aug - 15	Branch Banking and Trust Company	Fort Lauderdale Branch 300 SE Second St. Fort Lauderdale, FL 33301
Aug - 15	Branch Banking and Trust Company	Fort Meade Branch 8 N Charleston Ave. Fort Meade, FL 33841
Aug - 15	Branch Banking and Trust Company	Fort Myers Beach Branch 6061 Estero Blvd. Fort Myers Beach, FL 33931
Aug - 15	Branch Banking and Trust Company	Foxwood Branch 4420 US Hwy. 98 N Lakeland, FL 33809
Aug - 15	Branch Banking and Trust Company	Fruitland Park Branch 410 E Palm St. Fruitland Park, FL 34731
Aug - 15	Branch Banking and Trust Company	Gadsden Branch 401 Broad St. Gadsden, AL 35901
Aug - 15	Branch Banking and Trust Company	Gandy & Himes Branch 4820 S Himes Ave. Tampa, FL 33611

<u>Date</u>	<u>Name</u>	<u>Location</u>
Aug - 15	Branch Banking and Trust Company	Gardendale Branch 1325 Decatur Hwy. Gardendale, AL 35071
Aug - 15	Branch Banking and Trust Company	Gardnerville Branch 1299 N Hwy. 395 Gardnerville, NV 89410
Aug - 15	Branch Banking and Trust Company	Gateway Branch 7301 Dr. Martin Luther King Jr. St. N St. Petersburg, FL 33702
Aug - 15	Branch Banking and Trust Company	Gatlin Branch 1720 SW Gatlin Blvd. Port Saint Lucie, FL 34953
Aug - 15	Branch Banking and Trust Company	Golden Triangle Branch 2300 E Burleigh Blvd. Eustis, FL 32726
Aug - 15	Branch Banking and Trust Company	Grande Oak Branch 20280 Grande Oak Shoppes Blvd. Esteros, FL 33928
Aug - 15	Branch Banking and Trust Company	Grayson Valley Branch 5580 Chalkville Mountain Rd. Birmingham, AL 35235
Aug - 15	Branch Banking and Trust Company	Greenville Avenue Branch 2724 Greenville Ave. Dallas, TX 75206
Aug - 15	Branch Banking and Trust Company	Greenville Branch 120 Greenville Bypass Greenville, AL 36037
Aug - 15	Branch Banking and Trust Company	Gulf Harbors Branch 4807 US Hwy. 19 New Port Richey, FL 34652
Aug - 15	Branch Banking and Trust Company	Gulf Shores Branch 1500 Gulf Shores Pkwy. Gulf Shores, AL 36542
Aug - 15	Branch Banking and Trust Company	Guntersville Branch 1302 Gunter Ave. Guntersville, AL 35976
Aug - 15	Branch Banking and Trust Company	Hallandale Branch 1448 E Hallandale Beach Blvd. Hallandale, FL 33009

<u>Date</u>	<u>Name</u>	<u>Location</u>
Aug - 15	Branch Banking and Trust Company	Harwood Branch 717 N Harwood St. Dallas, TX 75201
Aug - 15	Branch Banking and Trust Company	Hedgecoxe Branch 7900 Preston Rd. Plano, TX 75024
Aug - 15	Branch Banking and Trust Company	Heflin Branch 835 Ross St. Heflin, AL 36264
Aug - 15	Branch Banking and Trust Company	Hialeah Branch 1193 W 49th St. Hialeah, FL 33012
Aug - 15	Branch Banking and Trust Company	Highway 150 Branch 2750 John Hawkins Pkwy. Hoover, AL 35244
Aug - 15	Branch Banking and Trust Company	Highway 78 East Branch 2020 US Hwy. 78 E Oxford, AL 36203
Aug - 15	Branch Banking and Trust Company	Hillcrest Branch 736 Hillcrest Rd. Mobile, AL 36695
Aug - 15	Branch Banking and Trust Company	Hiram Branch 44 Highland Falls Blvd. Hiram, GA 30141
Aug - 15	Branch Banking and Trust Company	Hollywood Branch 2434 Hollywood Blvd. Hollywood, FL 33020
Aug - 15	Branch Banking and Trust Company	Homestead Branch 3055 NE 8th St. Homestead, FL 33033
Aug - 15	Branch Banking and Trust Company	Homewood Branch 1900 29th Ave. S Homewood, AL 35209
Aug - 15	Branch Banking and Trust Company	Hoover Branch 1596 Montgomery Hwy. Birmingham, AL 35216
Aug - 15	Branch Banking and Trust Company	Hualapai Branch 3330 S Hualapai Way, Suite 100 Las Vegas, NV 89117

<u>Date</u>	<u>Name</u>	<u>Location</u>
Aug - 15	Branch Banking and Trust Company	Huntsville Branch 305 Church St. Huntsville, AL 35801
Aug - 15	Branch Banking and Trust Company	Hwy. 27/441 - The Village Branch 431 US Hwy. 441/27 Lady Lake, FL 32159
Aug - 15	Branch Banking and Trust Company	Inverness Branch 2709 E Gulf to Lake Hwy. Inverness, FL 34453
Aug - 15	Branch Banking and Trust Company	Jacaranda Branch 160 Point Loop Dr. Venice, FL 34293
Aug - 15	Branch Banking and Trust Company	Jasper Downtown Branch 2002 2nd Ave. Jasper, AL 35501
Aug - 15	Branch Banking and Trust Company	Jasper Main Branch 3901 Hwy. 78 E Jasper, AL 35501
Aug - 15	Branch Banking and Trust Company	Jemison Branch 24634 US Hwy. 31 N Jemison, AL 35085
Aug - 15	Branch Banking and Trust Company	Johns Creek Branch 10690 Medlock Bridge Rd. Duluth, GA 30097
Aug - 15	Branch Banking and Trust Company	Johnson Ferry Branch 1020 Johnson Ferry Rd. Marietta, GA 30068
Aug - 15	Branch Banking and Trust Company	Jupiter Branch 1001 N US Hwy. 1 Jupiter, FL 33477
Aug - 15	Branch Banking and Trust Company	Kendall Branch 10899 Sunset Dr. Miami, FL 33173
Aug - 15	Branch Banking and Trust Company	Key Biscayne Branch 600 Crandon Blvd. Key Biscayne, FL 33149
Aug - 15	Branch Banking and Trust Company	Kings Ridge Branch 4299 S Hwy. 27 Clermont, FL 34711

<u>Date</u>	<u>Name</u>	<u>Location</u>
Aug - 15	Branch Banking and Trust Company	Kissimmee North Branch 2710 N Orange Blossom Tr. Kissimmee, FL 34744
Aug - 15	Branch Banking and Trust Company	La Cita Branch 680 Country Club Dr. Titusville, FL 32780
Aug - 15	Branch Banking and Trust Company	Lafayette Branch 54 N Lafayette St. Lafayette, AL 36862
Aug - 15	Branch Banking and Trust Company	Lake Mary Branch 4699 W Lake Mary Blvd. Lake Mary, FL 32746
Aug - 15	Branch Banking and Trust Company	Lake Mead Branch 7451 Lake Mead Blvd. Las Vegas, NV 89128
Aug - 15	Branch Banking and Trust Company	Lake Square Branch 32612 Vista Ave. Leesburg, FL 34788
Aug - 15	Branch Banking and Trust Company	Lake Washington Branch 2495 N Wickham Rd. Melbourne, FL 32935
Aug - 15	Branch Banking and Trust Company	Las Colinas Branch 6650 N McArthur Blvd. Irving, TX 75039
Aug - 15	Branch Banking and Trust Company	Lauderhill Branch 1205 NW 40th Ave. Lauderhill, FL 33313
Aug - 15	Branch Banking and Trust Company	Lawrenceville Branch 390 W Crogan St. Lawrenceville, GA 30045
Aug - 15	Branch Banking and Trust Company	Lehigh Acres Branch 2511 Lee Blvd. Lehigh Acres, FL 33971
Aug - 15	Branch Banking and Trust Company	Lehigh Downtown Branch 1190 Homestead Rd. N Lehigh Acres, FL 33936
Aug - 15	Branch Banking and Trust Company	Lillian Branch 34023 US Hwy. 98 Lillian, AL 36549

<u>Date</u>	<u>Name</u>	<u>Location</u>
Aug - 15	Branch Banking and Trust Company	Lineville Branch 89071 Hwy. 9 Lineville, AL 36266
Aug - 15	Branch Banking and Trust Company	Longwood East Branch 801 E State Rd. 434 Longwood, FL 32750
Aug - 15	Branch Banking and Trust Company	Longwood West Branch 2127 W State Rd. 434 Longwood, FL 32779
Aug - 15	Branch Banking and Trust Company	Luverne Branch 207 S Forest Ave. Luverne, AL 36049
Aug - 15	Branch Banking and Trust Company	Lynn Haven Branch 2698 Hwy. 77 Panama City, FL 32405
Aug - 15	Branch Banking and Trust Company	Madison Branch 8857 Madison Blvd. Madison, AL 35758
Aug - 15	Branch Banking and Trust Company	Madison Square Branch 4955 University Dr. NW Huntsville, AL 35806
Aug - 15	Branch Banking and Trust Company	Magnolia Avenue Branch 250 Magnolia Ave. SW Winter Haven, FL 33880
Aug - 15	Branch Banking and Trust Company	Main Street - Leesburg Branch 1409 W Main St. Leesburg, FL 34748
Aug - 15	Branch Banking and Trust Company	Maitland Branch 360 E Horatio Ave. Maitland, FL 32751
Aug - 15	Branch Banking and Trust Company	Mall of Georgia Branch 3360 Buford Dr. Buford, GA 30519
Aug - 15	Branch Banking and Trust Company	Manatee Branch 4312 W Manatee Ave. Bradenton, FL 34209
Aug - 15	Branch Banking and Trust Company	McCarran Landing Branch 4999 Longley Ln. Reno, NV 89502

<u>Date</u>	<u>Name</u>	<u>Location</u>
Aug - 15	Branch Banking and Trust Company	McGregor Branch 12971 McGregor Blvd. Fort Myers, FL 33919
Aug - 15	Branch Banking and Trust Company	McLeod Branch 2690 E Sunset Rd. Las Vegas, NV 89120
Aug - 15	Branch Banking and Trust Company	McQueen Smith Road Branch 1798 Hwy. 14 E Prattville, AL 36066
Aug - 15	Branch Banking and Trust Company	Meadowbrook Branch 4705 Meadowbrook Rd. Birmingham, AL 35242
Aug - 15	Branch Banking and Trust Company	Medley Branch 11590 NW South River Dr. Medley, FL 33178
Aug - 15	Branch Banking and Trust Company	Melbourne Branch 1801 W Hibiscus Blvd. Melbourne, FL 32901
Aug - 15	Branch Banking and Trust Company	Mesquite Branch 1522 Gross Rd. Mesquite, TX 75149
Aug - 15	Branch Banking and Trust Company	Miami Beach Branch 901 Arthur Godfrey Rd. Miami Beach, FL 33140
Aug - 15	Branch Banking and Trust Company	Miami Lakes Branch 8181 NW 154th St., Suite 100 Hialeah, FL 33016
Aug - 15	Branch Banking and Trust Company	Miami Springs Branch 69 Westward Dr. Miami Springs, FL 33166
Aug - 15	Branch Banking and Trust Company	MidPoint Branch 2510 Santa Barbara Blvd. Cape Coral, FL 33914
Aug - 15	Branch Banking and Trust Company	Millbrook Branch 3390 Hwy. 14 Millbrook, AL 36054
Aug - 15	Branch Banking and Trust Company	Miramar Branch 10500 Miramar Pkwy. Miramar, FL 33025

<u>Date</u>	<u>Name</u>	<u>Location</u>
Aug - 15	Branch Banking and Trust Company	Mockingbird Branch 7320 N Stemmons Freeway Dallas, TX 75247
Aug - 15	Branch Banking and Trust Company	Montecito Branch 7000 N Durango Dr. Las Vegas, NV 89149
Aug - 15	Branch Banking and Trust Company	Moody Branch 2821 Moody Pkwy. Moody, AL 35004
Aug - 15	Branch Banking and Trust Company	Mt. Dora Donnelly Branch 909 N Donnelly St. Mount Dora, FL 32757
Aug - 15	Branch Banking and Trust Company	New Smyrna Branch 161 N Causeway New Smyrna Beach, FL 32169
Aug - 15	Branch Banking and Trust Company	North Boulevard - Leesburg Branch 800 N Blvd. W Leesburg, FL 34748
Aug - 15	Branch Banking and Trust Company	North Fort Myers Branch 15080 N Cleveland Ave. North Fort Myers, FL 33903
Aug - 15	Branch Banking and Trust Company	North Miami Branch 12255 NE 16th Ave. North Miami, FL 33161
Aug - 15	Branch Banking and Trust Company	North Naples Branch 889 111th Ave. N Naples, FL 34108
Aug - 15	Branch Banking and Trust Company	North Palm Beach Branch 2000 PGA Blvd. North Palm Beach, FL 33408
Aug - 15	Branch Banking and Trust Company	North Parkway Branch 1217 Memorial Pkwy. N Huntsville, AL 35801
Aug - 15	Branch Banking and Trust Company	Northport Branch 120 McFarland Blvd. W Northport, AL 35476
Aug - 15	Branch Banking and Trust Company	Northwest Branch 3419 Pulaski Pike NW Huntsville, AL 35810

<u>Date</u>	<u>Name</u>	<u>Location</u>
Aug - 15	Branch Banking and Trust Company	Oakbridge Branch 3350 Harden Blvd. Lakeland, FL 33803
Aug - 15	Branch Banking and Trust Company	Ocoee Branch 1550 Maguire Rd. Ocoee, FL 34761
Aug - 15	Branch Banking and Trust Company	Odenville Branch 14487 US Hwy. 411 Odenville, AL 35120
Aug - 15	Branch Banking and Trust Company	Old Cutler Branch 16800 Old Cutler Rd. Miami, FL 33157
Aug - 15	Branch Banking and Trust Company	Old Farm Branch 2914 Carter Hill Rd. Montgomery, AL 36106
Aug - 15	Branch Banking and Trust Company	Oldsmar Branch 4015 Tampa Rd. Oldsmar, FL 34677
Aug - 15	Branch Banking and Trust Company	Oneonta Branch 415 Second Ave. E Oneonta, AL 35121
Aug - 15	Branch Banking and Trust Company	Opelika Branch 600 Second Ave. Opelika, AL 36801
Aug - 15	Branch Banking and Trust Company	Opp Branch 113 E Hart Ave. Opp, AL 36467
Aug - 15	Branch Banking and Trust Company	Orange Beach Branch 25239 Perdido Beach Blvd. Orange Beach, AL 36561
Aug - 15	Branch Banking and Trust Company	Orange City Branch 955 Saxon Blvd. Orange City, FL 32763
Aug - 15	Branch Banking and Trust Company	Orlando Branch 201 E Pine St. Orlando, FL 32801
Aug - 15	Branch Banking and Trust Company	Ormond Beach Branch 201 S Nova Rd. Ormond Beach, FL 23174

<u>Date</u>	<u>Name</u>	<u>Location</u>
Aug - 15	Branch Banking and Trust Company	Osceola West Branch 2941 N Poinciana Blvd. Kissimmee, FL 34746
Aug - 15	Branch Banking and Trust Company	Oviedo Branch 3055 Alafaya Trail Oviedo, FL 32765
Aug - 15	Branch Banking and Trust Company	Oxford Branch 404 Hamric Dr. Oxford, AL 36203
Aug - 15	Branch Banking and Trust Company	Ozark Branch 253 S Union Ave. Ozark, AL 36360
Aug - 15	Branch Banking and Trust Company	Page Field Commons Branch 4959 S Cleveland Ave. Fort Myers, FL 33907
Aug - 15	Branch Banking and Trust Company	Palencia Branch 7446 US Hwy. 1 N Saint Augustine, FL 32095
Aug - 15	Branch Banking and Trust Company	Palm Bay Branch 610 Malabar Rd. SE Palm Bay, FL 32907
Aug - 15	Branch Banking and Trust Company	Palm Beach Lakes Branch 2000 Palm Beach Lakes Blvd. West Palm Beach, FL 33409
Aug - 15	Branch Banking and Trust Company	Palm City Branch 2921 SW High Meadows Ave. Palm City, FL 34990
Aug - 15	Branch Banking and Trust Company	Palm Coast Branch 5 Boulder Rock Dr. Palm Coast, FL 32137
Aug - 15	Branch Banking and Trust Company	Palm Harbor Branch 35098 US Hwy. 19 N Palm Harbor, FL 34684
Aug - 15	Branch Banking and Trust Company	Panama City Beach Branch 11701 Panama City Beach Pkwy. Panama City, FL 32407
Aug - 15	Branch Banking and Trust Company	Park Central Branch 410 Ware Blvd. Tampa, FL 33619

<u>Date</u>	<u>Name</u>	<u>Location</u>
Aug - 15	Branch Banking and Trust Company	Park Lane Branch 2330 S Virginia St. Reno, NV 89502
Aug - 15	Branch Banking and Trust Company	Park Springs Branch 500 Springhouse Cir. Stone Mountain, GA 30087
Aug - 15	Branch Banking and Trust Company	Peeblebrooke Branch 15285 Collier Blvd. Naples, FL 34119
Aug - 15	Branch Banking and Trust Company	Pelham Branch 2998 Pelham Pkwy. Pelham, AL 35124
Aug - 15	Branch Banking and Trust Company	Pell City Branch 2203 First Ave. N Pell City, AL 35125
Aug - 15	Branch Banking and Trust Company	Pembroke Pines Branch 176 S Flamingo Rd. Pembroke Pines, FL 33027
Aug - 15	Branch Banking and Trust Company	Perrine Branch 19455 S Dixie Hwy. Cutler Bay, FL 33157
Aug - 15	Branch Banking and Trust Company	Perry Street Branch 671 S Perry St. Montgomery, AL 36104
Aug - 15	Branch Banking and Trust Company	PGA Branch 4620 PGA Blvd., Suite 101 Palm Beach Gardens, FL 33418
Aug - 15	Branch Banking and Trust Company	Phenix City-Broad Street Branch 1201 Broad St. Phenix City, AL 36867
Aug - 15	Branch Banking and Trust Company	Pierson Branch 106 N Center St. Pierson, FL 32180
Aug - 15	Branch Banking and Trust Company	Pine Hills Branch 5750 Silver Star Rd. Orlando, FL 32808
Aug - 15	Branch Banking and Trust Company	Pine Island Branch 450 N Pine Island Rd. Plantation, FL 33324

<u>Date</u>	<u>Name</u>	<u>Location</u>
Aug - 15	Branch Banking and Trust Company	Pine Ridge Branch 3580 Pine Ridge Rd. Naples, FL 34109
Aug - 15	Branch Banking and Trust Company	Pinecrest Branch 13001 S Dixie Hwy. Miami, FL 33156
Aug - 15	Branch Banking and Trust Company	Plant City Branch 2318 Jim Redman Pkwy. Plant City, FL 33563
Aug - 15	Branch Banking and Trust Company	Plantation Branch 2 South University Dr. Plantation, FL 33324
Aug - 15	Branch Banking and Trust Company	Plantation Pointe Branch 906 Plantation Blvd. Fairhope, AL 36532
Aug - 15	Branch Banking and Trust Company	Pleasant Grove Branch 27 Park Rd. Pleasant Grove, AL 35127
Aug - 15	Branch Banking and Trust Company	Poinciana Branch 4430 Pleasant Hill Rd. Kissimmee, FL 34746
Aug - 15	Branch Banking and Trust Company	Polk City Branch 212 N Commonwealth Ave. Polk City, FL 33868
Aug - 15	Branch Banking and Trust Company	Pompano Beach Branch 300 E Sample Rd. Pompano Beach, FL 33064
Aug - 15	Branch Banking and Trust Company	Port Charlotte Branch 19720 Cochran Blvd. Port Charlotte, FL 33948
Aug - 15	Branch Banking and Trust Company	Port Orange Branch 900 Village Trail Port Orange, FL 32127
Aug - 15	Branch Banking and Trust Company	Port Richey Branch 9431 US Hwy. 19 Port Richey, FL 34668
Aug - 15	Branch Banking and Trust Company	Prattville Branch 704 E Main St. Prattville, AL 36067

<u>Date</u>	<u>Name</u>	<u>Location</u>
Aug - 15	Branch Banking and Trust Company	Presidential Circle Branch 3850 Hollywood Blvd. Hollywood, FL 33021
Aug - 15	Branch Banking and Trust Company	Preston Road Branch 15150 Preston Rd. Dallas, TX 75248
Aug - 15	Branch Banking and Trust Company	Punta Gorda Branch 2390 Tamiami Trail Punta Gorda, FL 33950
Aug - 15	Branch Banking and Trust Company	Rainbow/Sahara Branch 2555 S Rainbow Blvd. Las Vegas, NV 89147
Aug - 15	Branch Banking and Trust Company	Ranburne Branch 21454 Main St. Ranburne, AL 36273
Aug - 15	Branch Banking and Trust Company	Riverplace Retirement Center Branch 6850 River Rd. Columbus, GA 31904
Aug - 15	Branch Banking and Trust Company	Riverside Branch 3080 Riverside Dr. Macon, GA 31210
Aug - 15	Branch Banking and Trust Company	Roanoke Branch 3140 Hwy. 431 Roanoke, AL 36274
Aug - 15	Branch Banking and Trust Company	Rockwall Branch 1675 Laguna Dr. Rockwall, TX 75087
Aug - 15	Branch Banking and Trust Company	Roebuck Branch 629 Red Lane Rd. Birmingham, AL 35215
Aug - 15	Branch Banking and Trust Company	Rowlett Branch 2001 Lakeview Pkwy. Rowlett, TX 75088
Aug - 15	Branch Banking and Trust Company	Royal Palm Beach Branch 11317 Okeechobee Blvd. Royal Palm Beach, FL 33411
Aug - 15	Branch Banking and Trust Company	Russell Branch 3625 W Russell Rd. Las Vegas, NV 89118

<u>Date</u>	<u>Name</u>	<u>Location</u>
Aug - 15	Branch Banking and Trust Company	Saint Augustine Beach Branch 1200 Plantation Island Dr. S Saint Augustine, FL 32080
Aug - 15	Branch Banking and Trust Company	San Carlos Park Branch 18031 S Tamiami Trail Fort Myers, FL 33908
Aug - 15	Branch Banking and Trust Company	Sanibel Beach Place Branch 20251 Summerlin Rd. Fort Myers, FL 33908
Aug - 15	Branch Banking and Trust Company	Saraland Branch 15 North Hwy. 43 Saraland, AL 36571
Aug - 15	Branch Banking and Trust Company	Sarasota Drive-Thru Branch 1234 Palm Ave. Sarasota, FL 34236
Aug - 15	Branch Banking and Trust Company	Scottsboro Branch 507 S Broad St. Scottsboro, AL 35768
Aug - 15	Branch Banking and Trust Company	Sea Ranch Lakes Branch 4763 N Ocean Dr. Lauderdale By The Sea, FL 33308
Aug - 15	Branch Banking and Trust Company	Seffner Branch 1707 S Parsons Ave. Seffner, FL 33584
Aug - 15	Branch Banking and Trust Company	Seminole Branch 7600 Seminole Blvd. Seminole, FL 33772
Aug - 15	Branch Banking and Trust Company	Seven Hills Branch 76 Seven Hills Blvd. Dallas, GA 30132
Aug - 15	Branch Banking and Trust Company	Shades Valley Branch 2501 20th Place S Birmingham, AL 35223
Aug - 15	Branch Banking and Trust Company	South Beach Branch 1691 Michigan Ave. Miami Beach, FL 33139
Aug - 15	Branch Banking and Trust Company	South Boulevard Branch 110 S Boulevard Tampa, FL 33606

<u>Date</u>	<u>Name</u>	<u>Location</u>
Aug - 15	Branch Banking and Trust Company	South Coral Springs Branch 1999 University Dr. Coral Springs, FL 33071
Aug - 15	Branch Banking and Trust Company	South Kendall Branch 12390 SW 120th St. Miami, FL 33186
Aug - 15	Branch Banking and Trust Company	South Leesburg Branch 27417 US Hwy. 27 Leesburg, FL 34748
Aug - 15	Branch Banking and Trust Company	South Memorial Parkway Branch 11218 Memorial Pkwy. SW Huntsville, AL 35803
Aug - 15	Branch Banking and Trust Company	South Miami Branch 1533 Sunset Dr. Miami, FL 33143
Aug - 15	Branch Banking and Trust Company	South Orlando Branch 2703 S Orange Ave. Orlando, FL 32806
Aug - 15	Branch Banking and Trust Company	South Tampa Branch 1701 S Dale Mabry Hwy. Tampa, FL 33629
Aug - 15	Branch Banking and Trust Company	Southlake Branch 270 N Kimball Rd. Southlake, TX 76092
Aug - 15	Branch Banking and Trust Company	Southside Branch 2020 Hwy. 77 Southside, AL 35907
Aug - 15	Branch Banking and Trust Company	Springville Branch 5836 US Hwy. 11 Springville, AL 35146
Aug - 15	Branch Banking and Trust Company	Spruce Creek Branch 17801 SE 109th Ave. Summerfield, FL 34491
Aug - 15	Branch Banking and Trust Company	St. Cloud Branch 1200 Erlo Bronson Memorial Hwy. Saint Cloud, FL 34771
Aug - 15	Branch Banking and Trust Company	St. Lucie West Branch 1352 SW St. Lucie West Blvd. Port Saint Lucie, FL 34986

<u>Date</u>	<u>Name</u>	<u>Location</u>
Aug - 15	Branch Banking and Trust Company	Stateline Branch 229 Kinsbury Grade Stateline, NV 89449
Aug - 15	Branch Banking and Trust Company	Stephanie & Paseo Branch 1440 Paseo Verde Pkwy. Henderson, NV 89012
Aug - 15	Branch Banking and Trust Company	Stewart Branch 901 North St. Carson City, NV 89701
Aug - 15	Branch Banking and Trust Company	Stuart Branch 1910 SE Federal Hwy. Stuart, FL 34994
Aug - 15	Branch Banking and Trust Company	Sturbridge Branch 7990 Vaughn Rd. Montgomery, AL 36116
Aug - 15	Branch Banking and Trust Company	Sumter Branch 1299 N Sumter Blvd. North Port, FL 34286
Aug - 15	Branch Banking and Trust Company	Sun City Branch 1647 Sun City Center Plaza Sun City Center, FL 33573
Aug - 15	Branch Banking and Trust Company	Sun Tree Branch 7797 N Wickham Rd. Melbourne, FL 32940
Aug - 15	Branch Banking and Trust Company	Sunny Isles Beach Branch 18256 Collins Ave. Sunny Isles Beach, FL 33160
Aug - 15	Branch Banking and Trust Company	Sunrise Branch 1580 Sawgrass Corporate Pkwy. Sunrise, FL 33323
Aug - 15	Branch Banking and Trust Company	Sunset Branch 4299 East Sunset Rd. Henderson, NV 89014
Aug - 15	Branch Banking and Trust Company	Sunset Point Branch 2475 Sunset Point Rd. Clearwater, FL 33765
Aug - 15	Branch Banking and Trust Company	Tallassee Branch 1415 Gilmer Ave. Tallassee, AL 36078

<u>Date</u>	<u>Name</u>	<u>Location</u>
Aug - 15	Branch Banking and Trust Company	Tampa Branch 400 N Tampa St. Tampa, FL 33602
Aug - 15	Branch Banking and Trust Company	Tavares Branch 224 N Sinclair Ave. Tavares, FL 32778
Aug - 15	Branch Banking and Trust Company	Taylor Crossing Branch 7010 Atlanta Hwy. Montgomery, AL 36117
Aug - 15	Branch Banking and Trust Company	Taylor Road Branch 1635 Taylor Rd. Port Orange, FL 32128
Aug - 15	Branch Banking and Trust Company	The Medical Center Branch 820 19th St. S Birmingham, AL 35205
Aug - 15	Branch Banking and Trust Company	Theodore Branch 5826 Hwy. 90 W Theodore, AL 36582
Aug - 15	Branch Banking and Trust Company	Thomaston Road Branch 5590 Thomaston Rd. Macon, GA 31220
Aug - 15	Branch Banking and Trust Company	Town Center Branch 510 Roberts Ct. Kennesaw, GA 30144
Aug - 15	Branch Banking and Trust Company	Trinity Branch 3250 Little Rd. Trinity, FL 34655
Aug - 15	Branch Banking and Trust Company	Troy Branch 1219 Hwy. 231 S Troy, AL 36081
Aug - 15	Branch Banking and Trust Company	Tuscaloosa Branch 3610 McFarland Blvd. E Tuscaloosa, AL 35405
Aug - 15	Branch Banking and Trust Company	University Parkway Barnch 2925 University Pkwy. Sarasota, FL 34243
Aug - 15	Branch Banking and Trust Company	US 1 Branch 2460 Washington Ave. S Titusville, FL 32780

<u>Date</u>	<u>Name</u>	<u>Location</u>
Aug - 15	Branch Banking and Trust Company	Valley Branch 3202 20th Ave. Valley, AL 36854
Aug - 15	Branch Banking and Trust Company	Vanderbilt Branch 3987 Bonita Beach Rd. Bonita Springs, FL 34134
Aug - 15	Branch Banking and Trust Company	Venice Island Branch 247 Tamiami Trail S Venice, FL 34285
Aug - 15	Branch Banking and Trust Company	Verandah Branch 12021 Palm Beach Blvd. Fort Myers, FL 33905
Aug - 15	Branch Banking and Trust Company	Vestavia Branch 1034 Montgomery Hwy. Vestavia Hills, AL 35216
Aug - 15	Branch Banking and Trust Company	Vinings Branch 4495 W Village Way SE Smyrna, GA 30080
Aug - 15	Branch Banking and Trust Company	Wade (Frisco) Branch 6021 Preston Rd. Frisco, TX 75034
Aug - 15	Branch Banking and Trust Company	Walnut Hill Branch 8144 Walnut Hill Ln. Dallas, TX 75231
Aug - 15	Branch Banking and Trust Company	Walnut Street Branch 501 Walnut St. Macon, GA 31201
Aug - 15	Branch Banking and Trust Company	Warner Robins Branch 701 Lake Joy Rd. Warner Robins, GA 31088
Aug - 15	Branch Banking and Trust Company	Warren Branch 3434 Legacy Dr. Frisco, TX 75034
Aug - 15	Branch Banking and Trust Company	Waterford Lakes Branch 11886 Lake Underhill Rd. Orlando, FL 32825
Aug - 15	Branch Banking and Trust Company	Wellington Branch 151 S State Rd. 7 Wellington, FL 33414

<u>Date</u>	<u>Name</u>	<u>Location</u>
Aug - 15	Branch Banking and Trust Company	Wesley Chapel Branch 26644 Silver Maple Pkwy. Wesley Chapel, FL 33544
Aug - 15	Branch Banking and Trust Company	West Charleston Branch 2820 W Charleston Blvd. Las Vegas, NV 89102
Aug - 15	Branch Banking and Trust Company	West Dade Branch 2500 NW 107th Ave. Miami, FL 33172
Aug - 15	Branch Banking and Trust Company	West Miami Branch 1550 SW 57th Ave. West Miami, FL 33144
Aug - 15	Branch Banking and Trust Company	West Palm Beach Branch 515 N Flagler Dr. West Palm Beach, FL 33401
Aug - 15	Branch Banking and Trust Company	Westbury Branch 901 Airport Rd. SE Huntsville, AL 35802
Aug - 15	Branch Banking and Trust Company	Westchester Branch 8214 Westchester Dr. Dallas, TX 75225
Aug - 15	Branch Banking and Trust Company	Weston Branch 1625 N Commerce Pkwy. Weston, FL 33326
Aug - 15	Branch Banking and Trust Company	Wetumpka Branch 4336 US Hwy. 231 Wetumpka, AL 36092
Aug - 15	Branch Banking and Trust Company	Whitesville Branch 6100 Whitesville Rd. Columbus, GA 31904
Aug - 15	Branch Banking and Trust Company	Wildwood Branch 837 S Main St. Wildwood, FL 34785
Aug - 15	Branch Banking and Trust Company	William Cannon Branch 4220 W William Cannon Dr. Austin, TX 78749
Aug - 15	Branch Banking and Trust Company	Willow Bend Branch 6360 W Plano Pkwy. Plano, TX 75093

<u>Date</u>	<u>Name</u>	<u>Location</u>
Aug - 15	Branch Banking and Trust Company	Windermere Branch 3650 Winter Garden Vineland Rd. Winter Garden, FL 34787
Aug - 15	Branch Banking and Trust Company	Winter Haven Branch 141 E Central Ave. Winter Haven, FL 33880
Aug - 15	Branch Banking and Trust Company	Winter Park Branch 699 N Orlando Ave. Winter Park, FL 32789
Aug - 15	Branch Banking and Trust Company	Winter Springs Branch 1495 E State Rd. 434 Winter Springs, FL 32708
Aug - 15	Branch Banking and Trust Company	Worth Avenue Branch 125 Worth Ave. Palm Beach, FL 33480
Aug - 15	Branch Banking and Trust Company	Wynnton Branch 1326 13th St. Columbus, GA 31901
Aug - 24	Branch Banking and Trust Company	East Clermont Branch 2665 E Hwy. 50 Clermont, FL 34711
Aug - 24	Capital Bank	Holly Springs Branch 5070 Kentworth Dr. Holly Springs, NC 27540
Sep - 1	Peoples Bank	The Gateway Branch 125-E Trade Ct. Mooresville, NC 28117
Sep - 14	Branch Banking and Trust Company	Dunn Erwin Branch 512 E Jackson Blvd. Erwin, NC 28339
Sep - 14	Capital Bank	West Cary Office 7705 Carpenter Fire Station Rd. Cary, NC 27519
Sep - 14	First-Citizens Bank & Trust Company	Centralia Office 1230 S Gold St. Centralia, WA 98531
Sep - 14	First-Citizens Bank & Trust Company	Downtown Tacoma Office 801 Pacific Ave. Tacoma, WA 98402

<u>Date</u>	<u>Name</u>	<u>Location</u>
Sep - 14	First-Citizens Bank & Trust Company	Dupont Office 1495 Wilmington Dr. Dupont, WA 98327
Sep - 14	First-Citizens Bank & Trust Company	Eatonville Office 121 Washington Ave. N Eatonville, WA 98328
Sep - 14	First-Citizens Bank & Trust Company	Fircrest Office 1902 64th Ave. W Fircrest, WA 98466
Sep - 14	First-Citizens Bank & Trust Company	Hawks Prairie Office 8308 Quinault Dr., NE Lacey, WA 98515
Sep - 14	First-Citizens Bank & Trust Company	Kent Office 10914 SE Kent Kangley Rd. Kent, WA 98030
Sep - 14	First-Citizens Bank & Trust Company	Lacey Office 721 College St., SE Lacey, WA 98503
Sep - 14	First-Citizens Bank & Trust Company	Lakewood Office 9540 Bridgeport Way SW Lakewood, WA 98499
Sep - 14	First-Citizens Bank & Trust Company	Midlothian Main Office 13101 Midlothian Turnpike Midlothian, VA 23113
Sep - 14	First-Citizens Bank & Trust Company	Olympia Downtown Office 223 SE 5th Ave. Olympia, WA 98501
Sep - 14	First-Citizens Bank & Trust Company	Pioneer Financial Center Office 7101 Stinson Ave. Gig Harbor, WA 98335
Sep - 14	First-Citizens Bank & Trust Company	Point Fosdick Office 5101 Point Fosdick Dr. Gig Harbor, WA 98335
Sep - 14	First-Citizens Bank & Trust Company	Redmond Office 15801 NE 85th St. Redmond, WA 98052
Sep - 14	First-Citizens Bank & Trust Company	South Hill Office 4627 S Meridian Puyallup, WA 98373

<u>Date</u>	<u>Name</u>	<u>Location</u>
Sep - 14	First-Citizens Bank & Trust Company	Tumwater Office 5210 Capital Blvd. Tumwater, WA 98501
Sep - 14	First-Citizens Bank & Trust Company	West Olympia Office 400 Cooper Point Rd., SW Olympia, WA 98502
Sep - 14	First-Citizens Bank & Trust Company	Woodinville Office 14111 NE Woodinville-Duvall Rd. Woodinville, WA 98072
Sep - 14	First-Citizens Bank & Trust Company	Yelm Office 608 Yelm Ave., E Yelm, WA 98597
Sep - 18	First-Citizens Bank & Trust Company	Knightdale Main Office 6550 Knightdale Blvd. Knightdale, NC 27545
Oct - 5	Branch Banking and Trust Company	Crozet Branch 550 Radford Lane Charlottesville, VA 22903
Oct - 7	Branch Banking and Trust Company	Tallahassee Downtown Branch 123 S Monroe St. Tallahassee, FL 32301
Oct - 9	Southern Community Bank and Trust	Raleigh Regional Office 3100 Edwards Mill Rd. Raleigh, NC 27612
Oct - 22	First South Bank	Wilmington Branch 2601 Irongate Dr., Suite 102 Wilmington, NC 28412
Nov - 2	Branch Banking and Trust Company	Rolesville Branch 3001 Leland Dr. Raleigh, NC 27587
Dec - 7	NewBridge Bank	Center Pointe Branch 201 North Elm St., Suite 124 Greensboro, NC 27401
Dec - 22	Aquesta Bank	Mooresville Branch 837 Williamson Rd. Mooresville, NC 28117

Openings due to Merger (From State Bank To State Bank): 15

Apr - 17	Yadkin Valley Bank and Trust Company	Blacksburg Office 207 W Cherokee St. Blacksburg, SC 29702
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<u>Date</u>	<u>Name</u>	<u>Location</u>
Apr - 17	Yadkin Valley Bank and Trust Company	Chesnee Highway Office 626 Chesnee Hwy. Gaffney, SC 29342
Apr - 17	Yadkin Valley Bank and Trust Company	Gaffney Main Office 217 N Granard St. Gaffney, SC 29342
Apr - 17	Yadkin Valley Bank and Trust Company	Indian Trail Branch 13810 E Independence Blvd. Indian Trail, NC 28079
Apr - 17	Yadkin Valley Bank and Trust Company	Marshville Branch 7001 E Marshville Blvd. Marshville, NC 28103
Apr - 17	Yadkin Valley Bank and Trust Company	Mint Hill Branch 4300 Lebanon Rd. Charlotte, NC 28227
Apr - 17	Yadkin Valley Bank and Trust Company	Monroe Sunset Branch 120 E Sunset Dr. Monroe, NC 28112
Apr - 17	Yadkin Valley Bank and Trust Company	Monroe Wal-Mart Branch 2406 W Roosevelt Blvd. Monroe, NC 28110
Apr - 17	Yadkin Valley Bank and Trust Company	Monroe West Roosevelt Branch 2593 W Roosevelt Blvd. Monroe, NC 28110
Apr - 17	Yadkin Valley Bank and Trust Company	Mountain Island Branch 3500 Mount Holly - Huntersville Rd. Charlotte, NC 28216
Apr - 17	Yadkin Valley Bank and Trust Company	SouthEnd Branch 2140 South Blvd. Charlotte, NC 28203
Apr - 17	Yadkin Valley Bank and Trust Company	SouthPark Branch 4500 Cameron Valley Pkwy. Charlotte, NC 28211
Apr - 17	Yadkin Valley Bank and Trust Company	Tega Cay/Fort Mill Office 1738 Gold Hill Rd. Fort Mill, SC 29708
Oct - 15	Carolina Trust Bank	Gastonia Branch 534 S New Hope Rd. Gastonia, NC 28054

<u>Date</u>	<u>Name</u>	<u>Location</u>
Dec - 31	Four Oaks Bank & Trust Company	Garner Station Branch 1408 Garner Station Blvd. Raleigh, NC 27603

Openings due to Purchase & Assumption (From Federal Savings Bank To State Bank): 1

Dec - 31	Select Bank & Trust Company	Elizabeth City Branch 104 Nance St. Elizabeth City, NC 27909
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Other Changes due to Consolidation: 17

Jan - 5	First Bank	North Asheboro Branch 1724 N Fayetteville St. Asheboro, NC 27203
Mar - 27	Branch Banking and Trust Company	Village Shopping Center Branch 101 Keith St. Cleveland, TN 37311
Apr - 17	Branch Banking and Trust Company	Atlantic Station Branch 271 17th St., NW Atlanta, GA 30363
Jul - 31	Branch Banking and Trust Company	Piedmont Road Branch 3520 Piedmont Rd. Atlanta, GA 30305
Aug - 21	RBC Bank (USA)	Decatur - Beltline Road Branch 1715 Beltline Rd., SW Decatur, AL 35601
Aug - 28	Bank of Granite	Hickory Office 25 3rd St. NW Hickory, NC 28603
Aug - 28	Bank of Granite	Lenoir Office 707 College Ave. SW Lenoir, NC 28645
Aug - 28	RBC Bank (USA)	Dunwoody - 1725 Mt. Vernon Branch 1725 Mt. Vernon Rd. Dunwoody, GA 30338
Oct - 13	First Bank	Hanover Branch 3605 Oleander Dr. Wilmington, NC 28401
Oct - 13	First Bank	Highway 24 Branch 137 Hwy. 24 Morehead City, NC 28557

<u>Date</u>	<u>Name</u>	<u>Location</u>
Oct - 13	First Bank	Landfall Branch 1701 Eastwood Rd. Wilmington, NC 28403
Oct - 13	First Bank	Wallace Branch 517 N Norwood St. Wallace, NC 28466
Oct - 30	First-Citizens Bank & Trust Company	Dunn Main Office 115 S Wilson Ave. Dunn, NC 28334
Nov - 6	The Fidelity Bank	Biscoe Branch 520 N Main St. Biscoe, NC 27209
Dec - 14	First Bank	Leland Branch 10 Waterford Business Way Belville, NC 28451
Dec - 18	Branch Banking and Trust Company	Magnolia Avenue Branch 250 Magnolia Ave. SW Winter Haven, FL 33880
Dec - 31	Branch Banking and Trust Company	The Medical Center Branch 820 19th St. S Birmingham, AL 35205

Other Changes due to Relocation: 17

Apr - 10	Cape Fear Bank	Sunset Beach Office To: 690 Sunset Blvd. N, Unit 108 Sunset Beach, NC 28468 From: 720 Sunset Blvd. Sunset Beach, NC 28468
Apr - 27	Bank of North Carolina	North Davidson Office To: 6355 Old U.S. Hwy. 52 Lexington, NC 27295 From: 5744 Old U.S. Hwy. 52 Lexington, NC 27295
May - 4	First-Citizens Bank & Trust Company	Dunn Main Office To: 115 S Wilson Ave. Dunn, NC 28334 From: 201 W Broad St. Dunn, NC 28334
May - 8	Branch Banking and Trust Company	Bearden Branch To: 4931 Kingston Pike Knoxville, TN 37919 From: 4611 Kingston Pike Knoxville, TN 37919

<u>Date</u>	<u>Name</u>	<u>Location</u>
May - 15	Branch Banking and Trust Company	Missouri Avenue Branch To: 1299 S. Missouri Ave. Clearwater, FL 33756 From: 1235 S. Missouri Ave. Clearwater, FL 33756
May - 18	Southern Community Bank and Trust	Asheville Regional Office To: 1751 Hendersonville Rd. Asheville, NC 28803 From: 80 Peachtree Rd., Suite 106 Asheville, NC 28803
May - 18	Waccamaw Bank	Townegate Crossing Branch To: 115 N. Howe St. Southport, NC 28461 From: 701 N. Howe St. Southport, NC 28461
Jun - 15	North State Bank	Main Office To: 6204 Falls of Neuse Rd. Raleigh, NC 27609 From: 6200 Falls of Neuse Rd. Raleigh, NC 27609
Jul - 13	RBC Bank (USA)	Raleigh Road Branch To: 1326 Raleigh Rd. Rocky Mount, NC 27803 From: 726 Raleigh Rd. Rocky Mount, NC 27801
Aug - 13	Branch Banking and Trust Company	Gatlinburg Branch To: 813 Parkway Gatlinburg, TN 37738 From: 815 Parkway, Suite 4 Gatlinburg, TN 37738
Sep - 21	First South Bank	South Beach Plaza Branch To: 2236 S Croatan Hwy. Nags Head, NC 27959 From: 1906 S Croatan Hwy. Kill Devil Hills, NC 27948
Sep - 21	Pisgah Community Bank	Main Office To: 890 Hendersonville Rd., Suite 100 Asheville, NC 28803 From: 1089 Hendersonville Rd. Asheville, NC 28803
Oct - 13	New Century Bank	Clinton Main Branch To: 111 Northeast Blvd. Clinton, NC 28328 From: 506 Southeast Blvd. Clinton, NC 28329

<u>Date</u>	<u>Name</u>	<u>Location</u>
Oct - 30	First-Citizens Bank & Trust Company	Piney Forest Office To: 1296 Piney Forest Rd. Danville, VA 24543 From: 1500 Piney Forest Rd. Danville, VA 24541
Nov - 2	Providence Bank	Tarboro Office To: 325 Main St. Tarboro, NC 27886 From: 2248-A N Main St. Tarboro, NC 27886
Nov - 13	Branch Banking and Trust Company	Fountain Square Branch To: 443 Park Row Bowling Green, KY 42101 From: 903 College St. Bowling Green, KY 41553
Dec - 14	First Bank	Leland Branch To: 10 Waterford Business Way Belville, NC 28451 From: 60 Gregory Rd., Suite 109 Leland, NC 28451

Legislative Summary



NORTH CAROLINA
COMMISSIONER OF BANKS

2009 Legislative Summary

The following is a brief summary of some significant changes made during the 2009 session of the North Carolina General Assembly to the laws over which the Office of the Commissioner of Banks has regulatory jurisdiction or which directly affect the activities of the Office or of those entities which it licenses or otherwise regulates. Refer to the Session Laws indicated for details.

I. S.L. 2009-28 (S. 668) – Amend Banking Laws

This act amends Article 7 of Chapter 53 by adding G.S. § 53-87.1 to make clear that state chartered banks have the authority to make payments of dividends on preferred stock necessary under the federal Capital Purchase Program and to allow a bank, with the approval of the Commissioner of Banks, to recapitalize with preferred stock. This act became effective May 20, 2009.

II. S.L. 2009-57 (S. 669) -- Amend Banking Commission Appellate Procedure

This act clarifies the appellate procedure at the Office of the Commissioner of Banks, making appeals within the Office of the Commissioner of Banks consistent across the various areas of responsibility. This act became effective June 5, 2009.

III. S.L. 2009-374 (H. 1523) -- Amend the Mortgage Lending Act

This act repeals the North Carolina Mortgage Lending Act, Article 19A, in its entirety and replaces it with the North Carolina Secure and Fair Enforcement (NC-S.A.F.E.) Mortgage Licensing Act, Article 19B, to bring NC into compliance with the federal “SAFE Act” (title V of the Housing and Economic Recovery Act of 2008). The federal act requires loan originators to be licensed according to minimum national standards and to be listed in the Nationwide Mortgage Licensing System and Registry. This act became effective July 31, 2009.

IV. S.L. 2009-573 (S. 974) -- Consumer Economic Protection Act of 2009

This act is an extension and modification of the foreclosure reforms begun in 2008 by the Emergency Foreclosure Reduction Program (See S.L. 2008-226; H 2623). This act requires lenders to identify what effort is being made to resolve the delinquency prior to foreclosure; it establishes a process by which clerks of court may delay foreclosure proceeding for up to 60 days. The act gives the clerks some flexibility in setting the foreclosure appeal bond. The act further imposes restrictions and consumer protections related to debt collections by “debt buyers.” This act became effective October 1, 2009.

V. S.L. 2009-457 (H. 1222) -- Mortgage/ Rate Spread and High Cost Loans

This act updates the “rate spread” and “high cost home loans” statutes, and it makes a conforming change to the Emergency Program to Reduce Home Foreclosures Act. The act reconciles the laws passed previously in North Carolina dealing with subprime lending to FRB Reg. Z, and makes technical and clarifying changes to the points and fees definition in the high cost home loan statutes. This act became effective October 1, 2009.

VI. S.L. 2009-355 (S. 1017) -- Enhance Protections Against Identity Theft

This act makes it easier and cheaper for a consumer to place a security freeze on his credit report. The act established disclosure requirements for businesses that market credit monitoring services in North Carolina. This act became effective October 1, 2009.

VII. S.L. 2009-348 (S. 764) -- Real Estate/Settlement Agent Embezzlement

This act tightens the Goods Fund Settlement Act to clarify that a settlement agent is guilty of felony embezzlement even where it cannot be shown that the funds were embezzled from a particular person or entity, because all closing funds received by a settlement agent are trust or escrow funds held by the agent in a fiduciary capacity. The act becomes effective December 1, 2009.

VIII. S.L. 2009-174 (H. 615) -- Business Trust

This act amends the law governing business trusts in North Carolina, especially with respect to how such entities may encumber or convey an interest in real property. This act became effective October 1, 2009.

IX. S.L. 2009-197 (H. 1368) -- Amend Future Advance Statutes

This act provides a specific definition of an “advance,” i.e., “a disbursement of funds or other action that increases the outstanding principal balance owing on an obligation for the payment of money.” The act also increases the future advances period from 15 to 30 years and makes other conforming changes to the future advances statute. This act became effective on October 1, 2009.

X. S.L. 2009-504 (H. 1474) -- Credit Education Required for Students

This act requires, starting in the 2011-2012 school year, that each student shall receive personal financial literacy instruction that shall include (i) the true cost of credit, (ii) choosing and managing a credit card, (iii) borrowing money for an automobile or other large purchase, (iv) home mortgages, (v) credit scoring and credit reports, and (vi) other relevant financial literacy issues. This act became effective August 26, 2009.

XI. S.L. 2009-265 (S. 1019) -- Establish Financial North Carolina Literacy Council

This act establishes an 18 member Financial Literacy Council within the Justice Department, to develop and evaluate financial education initiatives for North Carolinians. This act became effective July 10, 2009.

XII. S.L. 2009-441 (H.1057) – Abolish Certain Deficiency Judgments

This act abolishes certain deficiency judgments in cases where the mortgage is secured by the primary residence. This act became effective October 1, 2009.