## Most branch openers and closers in Q4'16

	Total active	Net openings/closings				
Company (top-level ticker)	branches^	Q4'16	Q3'16	Q2'16	Q1'16	Total
Net increase						
Banc3 Holdings Inc.	4	3	0	0	0	3
Cullen/Frost Bankers Inc. (CFR)	148	3	5	1	0	9
Investors Bancorp Inc. (ISBC)	165	3	1	2	3	9
Net decrease						
KeyCorp (KEY)	1,243	-103	-1	-12	-5	-121
PNC Financial Services Group Inc. (PNC)	2,602	-84	-3	-30	-3	-120
Regions Financial Corp. (RF)	1,526	-69	-5	-11	-22	-107
Capital One Financial Corp. (COF)	700	-58	-63	-3	0	-124
Bank of America Corp. (BAC)	4,641	-54	-63	-9	-9	-135
JPMorgan Chase & Co. (JPM)	5,306	-49	-66	-17	-32	-164
BB&T Corp. (BBT)	2,195	-25	-35	-20	-2	-82
Wells Fargo & Co. (WFC)	6,197	-22	-43	-11	-9	-85
Comerica Inc. (CMA)	458	-15	0	-4	0	-19
U.S. Bancorp (USB)	3,187	-11	-30	0	-1	-42
International Bancshares Corp. (IBOC)	200	-10	-8	0	-1	-19
Citigroup Inc. (C)	747	-7	-6	-2	-52	-67
F.N.B. Corp. (FNB)	422	-6	-3	-16	-4	-29
First Citizens BancShares Inc. (FCNCA)	550	-6	-2	-11	-5	-24
Nicolet Bankshares Inc. (NCBS)	41	-6	0	-2	0	-8
Total U.S.	91,033	-555	-768	-472	-335	-2,130

Data compiled Jan. 9, 2017.

Ranking based on net openings/closings for the fourth quarter of 2016. Limited to companies with three or more net openings or six or more net closings for the quarter ended Dec. 31, 2016.

In the event of a merger or an acquisition, SNL retroactively adjusts current-year openings/closings to the single, highest-level holding company.

<sup>^</sup> Total active branches based on the FDIC's June 30, 2016, Summary of Deposits filing and is adjusted for completed and announced M&A and any branch openings or closings as of Dec. 31, 2016.

Openings and closings data limited to branches with opening/closing date available.

Excludes credit unions.

Top-level ticker based on home country stock exchange of the highest traded entity within the corporate structure.

Source: SNL Financial, an offering of S&P Global Market Intelligence