

### Top market-share gainers in Richmond MSA

Company (ticker)	City, state	Active branches		Deposits in MSA (\$B)		YOY change in deposits (%)	Deposit market share (%)		YOY change in market share (bps)
		2014	2013	2014	2013		2014	2013	
C&F Financial Corp. (CFFI)	West Point, VA	17	11	0.75	0.46	63.84	4.02	2.56	146
Xenith Bankshares Inc. (XBKS)	Richmond, VA	2	2	0.36	0.21	72.48	1.92	1.16	76
Community Bankers Trust Corp. (ESXB)	Richmond, VA	9	8	0.48	0.34	44.22	2.58	1.87	71
BB&T Corp. (BBT)	Winston-Salem, NC	43	43	2.87	2.65	8.33	15.30	14.72	58
Cordia Bancorp Inc. (BVA)	Midlothian, VA	6	4	0.25	0.21	20.14	1.32	1.14	18
Union Bankshares Corp. (UBSH)	Richmond, VA	42	42	1.68	1.58	6.30	8.98	8.80	18
Franklin Financial Corp. (FRNK)	Glen Allen, VA	8	8	0.69	0.64	7.96	3.67	3.54	13
First Citizens BancShares Inc. (FCNCA)	Raleigh, NC	2	2	0.08	0.06	29.09	0.43	0.35	8
Fulton Financial Corp. (FULT)	Lancaster, PA	2	2	0.09	0.08	14.36	0.49	0.44	5
Capital One Financial Corp. (COF)	McLean, VA	2	2	0.06	0.05	26.00	0.30	0.25	5
<b>Other market participants</b>		<b>220</b>	<b>240</b>	<b>11.44</b>	<b>11.73</b>	<b>-2.48</b>	<b>60.99</b>	<b>65.17</b>	<b>-418</b>
<b>Market total</b>		<b>353</b>	<b>364</b>	<b>18.76</b>	<b>18.00</b>	<b>4.20</b>			

As of Oct. 22, 2014.

Analysis includes the top 10 banks by deposit market share based on FDIC summary of deposits data as of June 30, 2014.

2014 data is pro forma for completed mergers and acquisitions since June 30, 2014.

Data based on FDIC summary of deposits filings as of June 30 each year.

Excludes branches that belong to credit unions and financial institutions determined by SNL to be nonretail in nature. The classification criteria includes charter type, brokered deposits, credit card deposits and general participation. Certain institutions fitting these criteria may still be considered retail if they have been deemed to offer a full range of banking services.

Deposits are capped at \$500 million at each branch.

MSA= metropolitan statistical area

Source: SNL Financial

