

# Most active branch openers and closers in Q3'13

Company (ticker)	Total branches*	Net openings/closings					Openings				Closings			
		Q3'13	Q2'13	Q1'13	Q4'12	Total	Q3'13	Q2'13	Q1'13	Q4'12	Q3'13	Q2'13	Q1'13	Q4'12
<b>Net increase</b>														
JPMorgan Chase & Co. (JPM)	5,711	7	19	18	18	62	18	33	30	48	11	14	12	30
ST Financial Group Inc. Home BancShares Inc. (HOMB)	14	3	-1	0	0	2	3	0	0	1	0	1	0	1
Fulton Financial Corp. (FULT)	156	2	-3	-1	-2	-4	2	1	0	0	0	4	1	2
King Bancshares Inc. First Savings Financial Group Inc. (FSFG)	274	2	-3	1	1	1	2	0	1	2	0	3	0	1
Integrity Bancshares Inc. Jeff Davis Bancshares Inc. (JDVB)	8	2	0	0	-1	1	2	0	0	0	0	0	0	1
Community Trust Financial Corp.	16	2	0	0	0	2	2	0	0	0	0	0	0	0
Umpqua Holdings Corp. (UMPQ)	3	2	0	0	0	2	2	0	0	0	0	0	0	0
First Community Bancshares Inc.	20	2	0	0	0	2	2	0	0	0	0	0	0	0
Net decrease	37	2	3	1	-2	4	2	3	1	1	0	0	0	3
Bank of America Corp. (BAC)	196	2	1	1	0	4	2	1	1	0	0	0	0	0
Hancock Holding Co. (HBHC)	320	2	1	10	5	18	2	3	10	5	0	2	0	0
Old National Bancorp (ONB)	1,551	-31	-36	-42	-18	-127	0	0	0	0	31	36	42	18
PNC Financial Services Group Inc. (PNC)	5,339	-26	-53	-58	-46	-183	2	1	3	5	28	54	61	51
BB&T Corp. (BBT)	224	-25	0	-8	-7	-40	0	0	0	0	25	0	8	7
Woodforest Financial Group Inc. First Citizens BancShares Inc. (FCNCA)	183	-18	0	-1	-19	-38	1	0	0	0	19	0	1	19
Columbia Banking System Inc. (COLB)	2,938	-12	-65	-24	-4	-105	8	2	5	15	20	67	29	19
Banco Santander SA (SAN)	1,839	-12	7	9	-21	-17	6	14	17	4	18	7	8	25
<b>Total</b>		<b>-390</b>	<b>-396</b>	<b>-278</b>	<b>-279</b>	<b>-1343</b>	<b>179</b>	<b>323</b>	<b>293</b>	<b>373</b>	<b>569</b>	<b>719</b>	<b>571</b>	<b>652</b>

Data as of Oct. 31, 2013.

Ranking based on net openings and closings for the third quarter of 2013.

Ranking includes at least 10 companies with the most net openings and closings for the third quarter of 2013. In the event of a tie, all companies at the relevant net openings-and-closings mark were included in the chart.

In the event banks merge or a bank is acquired by the parent of another, SNL retroactively adjusts current-year openings and closings to the highest-level holding company.

\* Total branches for the institution are pro forma for completed mergers and acquisitions and any branch openings or closings since the last Summary of Deposits filing as of June 30, 2013.

Ticker based on home country stock exchange.

Excludes credit unions.

Source: SNL Financial