

## Most active branch openers and closers in Q1'14

| Company (ticker)                           | Total<br>branches* | Net openings/(closings) |             |             |             |               | Openings   |            |            |            | Closings   |            |            |            |
|--|--------------------|-------------------------|-------------|-------------|-------------|---------------|------------|------------|------------|------------|------------|------------|------------|------------|
|  |                    | Q1'14                   | Q4'13       | Q3'13       | Q2'13       | Total         | Q1'14      | Q4'13      | Q3'13      | Q2'13      | Q1'14      | Q4'13      | Q3'13      | Q2'13      |
| <b>Net increase</b>                        |                    |                         |             |             |             |               |            |            |            |            |            |            |            |            |
| Toronto-Dominion Bank (TD)                 | 1,327              | 12                      | -30         | 7           | 4           | -7            | 12         | 0          | 7          | 4          | 0          | 30         | 0          | 0          |
| SunTrust Banks Inc. (STI)                  | 1,544              | 5                       | -11         | -35         | -35         | -76           | 5          | 0          | 0          | 0          | 0          | 11         | 35         | 35         |
| Capital One Financial Corp. (COF)          | 920                | 4                       | -11         | -6          | -22         | -35           | 4          | 7          | 2          | 0          | 0          | 18         | 8          | 22         |
| JPMorgan Chase & Co. (JPM)                 | 5,684              | 3                       | -6          | -19         | 23          | 1             | 24         | 54         | 19         | 37         | 21         | 60         | 38         | 14         |
| BNC Bancorp (BNCN)                         | 45                 | 2                       | -1          | 1           | -2          | 0             | 2          | 1          | 1          | 0          | 0          | 2          | 0          | 2          |
| Community Trust Financial Corp.            | 39                 | 2                       | 0           | 2           | 3           | 7             | 2          | 0          | 2          | 3          | 0          | 0          | 0          | 0          |
| First Community Bancshares Inc.            | 17                 | 2                       | 0           | 0           | 0           | 2             | 2          | 0          | 0          | 0          | 0          | 0          | 0          | 0          |
| First Merchants Corp. (FRME)               | 100                | 2                       | 0           | -1          | 0           | 1             | 2          | 0          | 1          | 0          | 0          | 0          | 2          | 0          |
| Florida Community Bankshares Inc.          | 11                 | 2                       | 0           | 0           | 0           | 2             | 2          | 0          | 0          | 0          | 0          | 0          | 0          | 0          |
| JRMB II Inc.                               | 123                | 2                       | 1           | 1           | 2           | 6             | 2          | 1          | 2          | 4          | 0          | 0          | 1          | 2          |
| Mitsubishi UFJ Financial Group Inc. (8306) | 416                | 2                       | -3          | 0           | -24         | -25           | 2          | 0          | 1          | 1          | 0          | 3          | 1          | 25         |
| Professional Bank                          | 3                  | 2                       | 0           | 0           | 0           | 2             | 2          | 0          | 0          | 0          | 0          | 0          | 0          | 0          |
| <b>Net decrease</b>                        |                    |                         |             |             |             |               |            |            |            |            |            |            |            |            |
| TCF Financial Corp. (TCB)                  | 386                | -45                     | 0           | 1           | -1          | -45           | 0          | 0          | 1          | 0          | 45         | 0          | 0          | 1          |
| BNP Paribas SA (BNP)                       | 652                | -35                     | 1           | -2          | 0           | -36           | 0          | 4          | 3          | 0          | 35         | 3          | 5          | 0          |
| Bank of America Corp. (BAC)                | 5,174              | -33                     | -25         | -52         | -53         | -163          | 4          | 8          | 2          | 1          | 37         | 33         | 54         | 54         |
| Simmons First National Corp. (SFNC)        | 104                | -27                     | 0           | -5          | 0           | -32           | 0          | 1          | 0          | 0          | 27         | 1          | 5          | 0          |
| PNC Financial Services Group Inc. (PNC)    | 2,859              | -21                     | -9          | -63         | -65         | -158          | 4          | 7          | 8          | 2          | 25         | 16         | 71         | 67         |
| Woodforest Financial Group Inc.            | 763                | -14                     | 0           | -14         | 3           | -25           | 0          | 0          | 1          | 3          | 14         | 0          | 15         | 0          |
| Citigroup Inc. (C)                         | 1,024              | -11                     | 1           | -9          | -3          | -22           | 0          | 1          | 0          | 2          | 11         | 0          | 9          | 5          |
| Bank of Montreal (BMO)                     | 677                | -10                     | 0           | -12         | -1          | -23           | 0          | 0          | 0          | 0          | 10         | 0          | 12         | 1          |
| First Financial Holdings Inc. (SCBT)       | 137                | -9                      | -1          | -2          | -1          | -13           | 0          | 0          | 0          | 0          | 9          | 1          | 2          | 1          |
| Huntington Bancshares Inc. (HBAN)          | 781                | -8                      | -3          | -2          | 6           | -7            | 2          | 0          | 1          | 11         | 10         | 3          | 3          | 5          |
| <b>Total U.S.</b>                          |                    | <b>-281</b>             | <b>-276</b> | <b>-601</b> | <b>-378</b> | <b>-1,536</b> | <b>224</b> | <b>297</b> | <b>236</b> | <b>340</b> | <b>505</b> | <b>573</b> | <b>837</b> | <b>718</b> |

Data compiled as of April 17, 2014.

Ranking based on net openings and closings for the first quarter of 2014.

Ranking includes at least 10 companies with the most net openings/closings for the first quarter of 2014. In the event of a tie, all companies at the relevant net openings/closings mark were included in the chart.

In an event where banks merge, or are acquired by the parent of another entity, SNL retroactively adjusts current year openings/closings to the single, highest-level holding company.

\* Total branches for the institution are pro forma for completed mergers and acquisitions and any branch openings or closing since the last summary of deposits filings as of June 30, 2013.

Ticker based on home country stock exchange.

Excludes credit unions.

Source: SNL Financial

