

Most active branch builders/closers in Q1'13

Company (ticker)	SOD 06/30/12	Net openings/ (closings)					Openings				Closings			
		Q1'13	Q4'12	Q3'12	Q2'12	Total	Q1'13	Q4'12	Q3'12	Q2'12	Q1'13	Q4'12	Q3'12	Q2'12
Net increase														
JPMorgan Chase & Co. (JPM)	5,610	18	18	36	8	80	34	50	48	33	16	32	12	25
Huntington Bancshares Inc. (HBAN)	733	12	7	22	8	49	20	10	22	17	8	3	0	9
Toronto-Dominion Bank (TD)	1,312	5	12	10	9	36	7	12	10	11	2	0	0	2
First Community Bancshares Inc.	288	4	4	1	7	16	4	4	1	9	0	0	0	2
Woodforest Financial Group Inc.	768	2	6	-1	1	8	2	8	10	1	0	2	11	0
Somerset Trust Holding Co. (SOME)	20	2	0	0	1	3	2	0	0	1	0	0	0	0
Lincoln Bancorp	14	2	0	0	0	2	2	0	0	0	0	0	0	0
QNB Corp. (QNBC)	10	2	0	0	0	2	2	0	0	0	0	0	0	0
Net decrease														
Bank of America Corp. (BAC)	5,662	-59	-47	-44	-105	-255	2	4	9	0	61	51	53	105
BNP Paribas SA (BNP)	708	-35	4	-1	0	-32	0	5	2	0	35	1	3	0
PNC Financial Services Group Inc. (PNC)	3,047	-19	-7	0	-14	-40	9	13	11	2	28	20	11	16
Citigroup Inc. (C)	1,070	-13	0	1	-13	-25	0	0	1	0	13	0	0	13
Associated Banc-Corp (ASBC)	259	-12	1	0	-4	-15	0	2	0	1	12	1	0	5
Wells Fargo & Co. (WFC)	6,323	-11	-3	-3	-46	-63	1	6	7	5	12	9	10	51
First Financial Bancorp. (FFBC)	130	-10	2	-6	-8	-22	0	2	0	2	10	0	6	10
Hancock Holding Co. (HBHC)	266	-7	-2	-1	-2	-12	0	0	0	0	7	2	1	2
Royal Bank of Scotland Group Plc (RBS)	1,411	-7	-2	-1	-4	-14	0	0	0	1	7	2	1	5
Chemical Financial Corp. (CHFC)	143	-6	-1	0	0	-7	0	0	0	0	6	1	0	0
BB&T Corp. (BBT)	1,775	-5	-21	0	-1	-27	0	3	3	5	5	24	3	6
First National Bank Group Inc.	58	-4	0	0	0	-4	0	0	0	0	4	0	0	0
Home Federal Bancorp Inc. (HOME)	28	-4	0	0	0	-4	0	0	0	0	4	0	0	0
KeyCorp (KEY)	1,073	-4	2	-12	3	-11	1	4	4	3	5	2	16	0
Mitsubishi UFJ Financial Group Inc. (8306)	400	-4	0	-3	-6	-13	0	0	1	1	4	0	4	7
Banco Santander SA (SAN)	776	-3	0	-1	2	-2	0	0	0	2	3	0	1	0
4830 Acquisition Co. LLC	169	-3	0	-1	0	-4	0	0	0	0	3	0	1	0
Popular Inc. (BPOP)	287	-3	-1	0	0	-4	0	0	0	0	3	1	0	0
Commerce Bank and Trust Holding Co.	35	-3	0	-6	-1	-10	0	0	0	0	3	0	6	1
National Australia Bank Ltd. (NAB)	187	-3	-1	-1	-10	-15	0	0	0	1	3	1	1	11
First Niagara Financial Group Inc. (FNFG)	469	-3	-3	-17	-15	-38	1	2	4	1	4	5	21	16
Total		-238	-258	-98	-463	-1057	193	319	286	309	431	577	384	772

Data compiled as of May 2, 2013.

Ranking based on net openings and closings for Q1'13

Includes companies with two or more net openings or greater than 2 net closings for Q1'13.

Branch openings and closings are identified as those that have opened or closed since the last FDIC Summary of Deposits survey as of June 30 each year.

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

Ticker based on home country stock exchange.

Excludes credit unions.

Source: SNL Financial